

FROM: ViViBanca S.p.A.  
TO: Eridano II SPV S.r.l.;  
BNP Paribas Securities Services, Milan branch;  
Securitisation Services S.p.A.  
Quinservizi S.p.A.



## ERIDANO II SPV S.r.l.

### SERVICER REPORT

Subservicer Report Date:	31-mag-23
Relating to the Collection Period:	01-mag-23   31-mag-23
Relating to the Interest Period:	30-mag-23   27-giu-23
Payment Date:	28-giu-23

**PORTFOLIO DESCRIPTION: Aggregate Portfolio**

<b>Outstanding Principal not yet due</b>	<b>Principal instalments due and unpaid</b>	<b>Outstanding Principal due</b>	<b>Unpaid interest instalment</b>	<b>Total (Principal + Interest)</b>
<b>(a)</b>	<b>(b)</b>	<b>(c)=(a)+(b)</b>	<b>(d)</b>	<b>(c)+(d)</b>

	<b>ViViBanca</b>				
Performing receivables not in arrears	146.371.486,97	598.608,98	146.970.095,95	229.895,62	147.199.991,57
Performing receivables in arrears	7.207.834,36	388.503,72	7.596.338,08	136.769,39	7.733.107,47
Delinquent receivables	7.365.644,13	855.655,42	8.221.299,55	229.216,32	8.450.515,87
<b>Collateral portfolio: Oustading Principal Due</b>	<b>160.944.965,46</b>	<b>1.842.768,12</b>	<b>162.787.733,58</b>	<b>595.881,33</b>	<b>163.383.614,91</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.823.320,04	227.945,82	2.051.265,86	89.231,45	2.140.497,31
<b>Total portfolio</b>	<b>162.768.285,50</b>	<b>2.070.713,94</b>	<b>164.838.999,44</b>	<b>685.112,78</b>	<b>165.524.112,22</b>

**ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio**

Number of instalments in arrears at the end of collection period	Total number of loans	Oustanding Principal Due	Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
1	244	3.249.573,48				
2	40	398.391,10				
3	424	3.948.373,50				
4	474	5.849.932,53	<b>421.631.845</b>	<b>1,95%</b>	<b>4,00%</b>	<b>No</b>
5	92	1.112.114,96				
6	27	363.665,76				
7	71	895.586,30				
<b>Total</b>	<b>1.372</b>	<b>15.817.637,63</b>				

**DEFAULTED RECEIVABLES: Aggregate Portfolio**

	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period	Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
Overdue instalment > 8	28	406.878,68	1	7.235,71						
Loans in "Sofferenza"										
Life damage	151	1.813.247,70	16	204.808,24	<b>421.631.845</b>	<b>1,01%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>
Job damage	151	2.052.552,90	16	168.794,52						
<b>Defaulted loans</b>	<b>330</b>	<b>4.272.679,28</b>	<b>33</b>	<b>380.838,47</b>						

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans
Overdue instalment > 8	10	186.105,79	7	85.623,58	11	135.149,31		
Loans in "Sofferenza"								
Life damage	14	222.541,83	136	1.577.669,97			1	13.035,90
Job damage	48	668.423,34			81	1.018.096,18	22	366.033,38
<b>Total defaulted</b>	<b>72</b>	<b>1.077.070,96</b>	<b>143</b>	<b>1.663.293,55</b>	<b>92</b>	<b>1.153.245,49</b>	<b>23</b>	<b>379.069,28</b>

**RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio**

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)	Cumulative net default ratio	Limits	Cash Trapping Condition
Overdue instalment > 8	16	39.285,92			
Loans in "Sofferenza"			<b>0,53%</b>	<b>4,00%</b>	<b>No</b>
Life damage	98	1.190.662,53			
Job damage	121	991.464,97			
<b>Total defaulted</b>	<b>235</b>	<b>2.221.413,42</b>			

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries
Overdue instalment > 8	5	787,20	5	6.724,48	6	31.774,24		
Loans in "Sofferenza"								
Life damage	4	79.709,78	94	1.110.952,75				
Job damage	40	301.289,78			68	531.751,82	13	158.423,37
<b>Total recoveries</b>	<b>49</b>	<b>381.786,76</b>	<b>99</b>	<b>1.117.677,23</b>	<b>74</b>	<b>563.526,06</b>	<b>13</b>	<b>158.423,37</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.523	69.699.433	9.264,85
15.000 - 25.000	4.226	79.213.922	18.744,42
25.000 - 35.000	461	12.908.038	28.000,08
35.000 - 45.000	67	2.621.174	39.122,01
> 45.000	8	396.432	49.554,04

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	600	1.826.285	3.043,81
2 - 4	1.190	9.075.389	7.626,38
4 - 6	3.506	44.253.414	12.622,19
6 - 8	6.785	106.292.433	15.665,80
8 - 10	204	3.391.478	16.624,89

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>11.300</b>	<b>149.321.103,07</b>	<b>13.214,26</b>
Emilia Romagna	259	3.474.340	13.414,44
Friuli Venezia Giulia	58	670.711	11.563,99
Lazio	8.923	118.436.927	13.273,22
Liguria	66	921.089	13.955,89
Lombardia	877	11.080.971	12.635,09
Marche	97	1.388.176	14.311,09
Piemonte	429	5.704.657	13.297,57
Toscana	195	2.764.631	14.177,60
Trentino Alto Adige	42	520.393	12.390,32
Umbria	42	497.694	11.849,86
Valle d'Aosta	8	116.781	14.597,64
Veneto	304	3.744.733	12.318,20
<b>Southern Italy</b>	<b>985</b>	<b>15.517.896,37</b>	<b>15.754,21</b>
Abruzzo	226	4.256.177	18.832,64
Basilicata	16	282.258	17.641,11
Calabria	53	756.793	14.279,12
Campania	123	1.742.532	14.166,92
Molise	2	45.753	22.876,56
Puglia	201	3.054.338	15.195,71
Sardegna	143	2.125.718	14.865,16
Sicilia	221	3.254.327	14.725,46

On which:

Aggregate Private and Parapublic	466	6.721.921,77	14.424,72
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	4.555	67.468.218	14.811,90
CQP	6.782	83.376.577	12.293,80
DEL	948	13.994.205	14.761,82

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	11.453	154.566.434,89	13.495,72
4	474	5.849.933	12.341,63
5	92	1.112.115	12.088,21
6	27	363.666	13.469,10
7	71	895.586	12.613,89

**BREAKDOWN BY INSURANCE COMPANY (Life insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.478	20.757.930	14.044,61
AXA France Vie S.a.	877	10.503.590	11.976,73
Metlife Europe Limited	16	176.955	11.059,69
Metlife Europe Limited Flat	168	1.533.846	9.130,04
HDI Assicurazioni S.p.A. Vita	845	14.001.679	16.570,03
Credit Life A.G.	1.173	15.507.693	13.220,54
Cardif Assurance Vie S.A.	530	7.929.278	14.960,90
IPTIQ LIFE S.A.	68	1.110.468	16.330,41
Metlife (GAI)	1.871	27.163.991	14.518,43
Afi Esca S.A.	471	5.935.875	12.602,71
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	4.788	60.217.694	12.576,79

On which:

Aggregate Credit Life & Afi Esca & Net	3.122	42.201.498,46	13.517,46
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**BREAKDOWN BY INSURANCE COMPANY (Credit insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	1.294	18.237.321	14.093,76
HDI Assicurazioni S.p.A. Impieghe	844	13.989.132	16.574,80
AXA France Iard S.a.	579	7.016.423	12.118,18
Cardif	530	7.929.278	14.960,90
Great American International Insurance Ltd.	1.871	27.163.991	14.518,43
RHEINLAND VERSICHERUNG AG	390	7.142.593	18.314,34
N/a - Pensioner	6.777	83.360.261	12.300,47

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.044	50.316.732	16.529,81
Private	2.080	25.346.456	12.185,80
Pensioners	6.782	83.376.577	12.293,80
Parapublic	379	5.799.236	15.301,41

On which:

Aggregate Private and Parapublic	2.459	31.145.691,26	12.666,00
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**THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)**

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	50	700.541	14.010,81
From the second to the tenth	149	2.311.171	15.511,21
From the eleventh to the fiftieth	211	3.191.933	15.127,64

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.124.612,62	866.721,49	2.991.334,11
Prepayments	5.539.120,10	9.034,32	5.548.154,42
Recoveries	122.135,66	8.645,75	130.781,41
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>7.785.868,38</b>	<b>884.401,56</b>	<b>8.670.269,94</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>7.785.868,38</b>	<b>884.401,56</b>	<b>8.670.269,94</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	8.551,80
Servicing fees on Default Receivables	0,12%	153,07
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>11.246,54</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.154	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200,00</b>

## OTHER INFORMATION

Receivables not all TAN	10.109.871,72
Receivables not all TAN ratio	6,13%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	21.052.633,93

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	8.427.400,72
Montly competences of the Additional that must be paid (DPP)	501.508,97

**COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION  
PLAN: Aggregate Portfolio**

Date	Principal instalment	Interest instalment
30/06/2023	2.043.023,29	853.886,46
31/07/2023	2.047.430,67	841.912,87
31/08/2023	2.054.043,34	831.469,11
30/09/2023	2.061.381,02	820.732,31
31/10/2023	2.071.133,71	810.031,99
30/11/2023	2.076.788,18	799.101,76
31/12/2023	2.084.338,24	788.304,06
31/01/2024	2.090.770,24	777.301,76
29/02/2024	2.099.024,70	766.268,36
31/03/2024	2.106.180,76	755.180,33
30/04/2024	2.114.997,86	744.102,12
31/05/2024	2.121.263,03	732.935,27
30/06/2024	2.124.815,55	721.752,33
31/07/2024	2.131.008,51	710.569,47
31/08/2024	2.134.687,40	699.206,34
30/09/2024	2.138.608,23	688.185,49
31/10/2024	2.145.322,03	676.714,55
30/11/2024	2.148.827,78	665.383,44
31/12/2024	2.153.091,84	654.081,59
31/01/2025	2.157.158,12	642.745,15
28/02/2025	2.163.547,09	631.366,90
31/03/2025	2.167.523,55	619.954,12
30/04/2025	2.174.311,88	608.526,71
31/05/2025	2.177.628,19	597.028,97
30/06/2025	2.177.543,23	585.546,35
31/07/2025	2.179.538,92	574.071,35
31/08/2025	2.179.374,98	562.556,98
30/09/2025	2.183.285,15	551.262,28
31/10/2025	2.190.211,13	539.786,65
30/11/2025	2.193.129,70	528.274,11
31/12/2025	2.193.812,57	516.887,09
31/01/2026	2.193.873,62	505.292,85
28/02/2026	2.198.959,40	493.755,76
31/03/2026	2.200.478,23	482.301,98
30/04/2026	2.204.773,49	470.684,62
31/05/2026	2.208.585,78	459.456,69
30/06/2026	2.207.368,19	447.571,76
31/07/2026	2.206.333,99	435.932,38
31/08/2026	2.200.195,66	424.228,48
30/09/2026	2.200.656,25	412.828,96
31/10/2026	2.202.134,14	401.446,76
30/11/2026	2.199.934,67	390.062,45
31/12/2026	2.196.020,06	378.305,84
31/01/2027	2.195.203,75	366.920,84
28/02/2027	2.194.857,17	355.385,94
31/03/2027	2.194.166,79	343.999,03
30/04/2027	2.195.550,61	332.496,26
31/05/2027	2.196.845,91	321.261,26
30/06/2027	2.191.310,23	309.805,03
31/07/2027	2.183.272,84	298.534,87
31/08/2027	2.174.216,17	286.956,83
30/09/2027	2.168.036,73	275.402,46
31/10/2027	2.167.553,96	263.755,53
30/11/2027	2.165.030,43	252.631,78
31/12/2027	2.161.260,75	241.137,44
31/01/2028	2.157.494,58	230.036,34
29/02/2028	2.156.218,85	218.792,30
31/03/2028	2.152.510,96	207.300,43
30/04/2028	2.144.825,85	196.093,33
31/05/2028	2.128.144,12	185.390,92
30/06/2028	2.080.846,27	174.379,85
31/07/2028	2.058.671,69	163.579,75
31/08/2028	2.014.238,72	152.768,31
30/09/2028	1.978.973,56	142.139,34
31/10/2028	1.945.118,33	131.729,57
30/11/2028	1.896.422,08	122.300,22
31/12/2028	1.850.842,20	112.544,50
31/01/2029	1.802.706,19	103.375,57
28/02/2029	1.761.398,53	92.990,06
31/03/2029	1.720.182,79	84.121,85
30/04/2029	1.659.161,87	75.052,74
31/05/2029	1.572.408,31	66.502,58
30/06/2029	1.453.338,47	58.583,84
31/07/2029	1.345.074,78	51.535,27
31/08/2029	1.219.506,60	43.893,44
30/09/2029	1.125.088,93	37.390,85
31/10/2029	1.029.357,38	31.881,28
30/11/2029	910.082,59	26.074,66
31/12/2029	795.151,82	21.445,63
31/01/2030	674.514,42	16.962,90
28/02/2030	587.980,03	13.480,08
31/03/2030	488.238,57	10.321,32
30/04/2030	418.827,60	7.602,18

31/05/2030	362.534,89	5.534,83
30/06/2030	281.848,27	3.634,94
31/07/2030	175.202,72	2.376,51
31/08/2030	65.672,46	1.283,86
30/09/2030	7.388,44	591,58
31/10/2030	3.683,84	445,04
31/11/2030	2.672,12	427,24
31/12/2030	2.684,11	415,68
31/01/2031	2.696,18	404,04
28/02/2031	2.708,30	392,36
31/03/2031	2.533,77	288,69
30/04/2031	2.081,15	168,99
31/05/2031	2.090,42	160,05
30/06/2031	1.772,02	151,03
31/07/2031	1.676,59	261,76
31/08/2031	1.356,93	136,50
30/09/2031	1.249,52	130,55
31/10/2031	1.027,42	125,19
31/11/2031	1.002,60	120,96
31/12/2031	979,16	116,85
31/01/2032	831,12	112,86
28/02/2032	625,41	109,52
31/03/2032	628,01	107,01
30/04/2032	630,63	104,49
31/05/2032	633,28	101,93
30/06/2032	635,92	99,38
31/07/2032	638,57	96,83
31/08/2032	563,37	94,26
30/09/2032	429,69	91,91
31/10/2032	431,70	89,97
31/11/2032	433,73	88,02
31/12/2032	435,76	86,06
31/01/2033	437,80	84,09
28/02/2033	321,37	82,10
31/03/2033	278,84	80,74
30/04/2033	280,04	79,59
31/05/2033	281,22	78,45
30/06/2033	282,42	77,29
31/07/2033	283,63	76,13
31/08/2033	284,83	74,97
30/09/2033	286,06	73,79
31/10/2033	287,27	72,61
31/11/2033	288,50	71,43
31/12/2033	289,73	70,24
31/01/2034	290,97	69,05
28/02/2034	292,21	67,86
31/03/2034	293,46	66,65
30/04/2034	294,71	65,44
31/05/2034	295,97	64,23
30/06/2034	297,22	63,02
31/07/2034	298,50	61,79
31/08/2034	299,77	60,56
30/09/2034	301,06	59,33
31/10/2034	302,34	58,09
31/11/2034	303,62	56,85
31/12/2034	304,92	55,60
31/01/2035	306,22	54,35
28/02/2035	307,52	53,09
31/03/2035	308,85	51,82
30/04/2035	310,17	50,54
31/05/2035	311,49	49,27
30/06/2035	312,83	47,98
31/07/2035	314,15	46,71
31/08/2035	315,50	45,40
30/09/2035	316,84	44,11
31/10/2035	318,19	42,80
31/11/2035	319,57	41,48
31/12/2035	320,92	40,18
31/01/2036	322,29	38,86
28/02/2036	323,66	37,54
31/03/2036	325,05	36,19
30/04/2036	326,44	34,85
31/05/2036	327,84	33,50
30/06/2036	329,23	32,16
31/07/2036	330,64	30,80
31/08/2036	332,06	29,44
30/09/2036	333,48	28,07
31/10/2036	334,90	26,70
31/11/2036	336,33	25,32
31/12/2036	337,77	23,93
31/01/2037	339,21	22,54
28/02/2037	340,66	21,14
31/03/2037	342,12	19,74
30/04/2037	343,59	18,32
31/05/2037	345,06	16,91
30/06/2037	346,53	15,49
31/07/2037	187,97	14,06



31/08/2037	180,67	13,36
30/09/2037	181,36	12,70
31/10/2037	182,05	12,03
31/11/2037	182,75	11,36
31/12/2037	183,45	10,68
31/01/2038	184,15	10,00
28/02/2038	184,86	9,32
31/03/2038	185,57	8,64
30/04/2038	186,28	7,95
31/05/2038	186,99	7,27
30/06/2038	187,71	6,57
31/07/2038	188,43	5,88
31/08/2038	189,15	5,19
30/09/2038	189,88	4,48
31/10/2038	190,61	3,78
31/11/2038	191,34	3,08
31/12/2038	192,07	2,37
31/01/2039	192,81	1,66
28/02/2039	193,55	0,95
31/03/2039	64,33	0,23
<b>Total</b>	<b>162.768.285,50</b>	<b>33.044.780,83</b>

**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	7.663.732,72	875.755,81	8.539.488,53
Cumulative from the first servicer report	188.154.270,55	50.823.983,55	238.978.254,10
<b>Total amounts paid to the issuer</b>	<b>195.818.003,27</b>	<b>51.699.739,36</b>	<b>247.517.742,63</b>

<b>Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?</b>	<b>Yes</b>
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**STATEMENT**

<b>Confirmation of net economic interest held by Originator (ViViBanca)</b>	<b>5,2996%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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