

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:	<input type="text" value="31-gen-23"/>
Relating to the Collection Period:	<input type="text" value="01-gen-23"/> <input type="text" value="31-gen-23"/>
Relating to the Interest Period:	<input type="text" value="30-gen-23"/> <input type="text" value="27-feb-23"/>
Payment Date:	<input type="text" value="28-feb-23"/>

PORTFOLIO DESCRIPTION: Aggregate Portfolio

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

	ViViBanca				
Performing receivables not in arrears	173.408.586,85	953.903,56	174.362.490,41	369.867,27	174.732.357,68
Performing receivables in arrears	15.946.202,42	686.987,21	16.633.189,63	236.310,06	16.869.499,69
Delinquent receivables	1.874.047,26	320.384,94	2.194.432,20	99.464,16	2.293.896,36
Collateral portfolio: Oustading Principal Due	191.228.836,53	1.961.275,71	193.190.112,24	705.641,49	193.895.753,73
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.098.318,99	75.732,67	1.174.051,66	35.849,41	1.209.901,07
Total portfolio	192.327.155,52	2.037.008,38	194.364.163,90	741.490,90	195.105.654,80

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	722	7.917.940,03				
2	536	6.854.395,19				
3	147	1.860.854,41				
4	42	429.077,42	421.631.845	0,52%	4,00%	No
5	19	217.188,84				
6	25	339.658,01				
7	88	1.208.507,93				
Total	1.579	18.827.621,83				

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	19	271.702,28	3	29.697,86						
Loans in "Sofferenza"										
Life damage	86	1.075.851,06	6	78.271,03	421.631.845	0,66%	7,00%	No	3,75%	No
Job damage	102	1.452.227,33	7	107.929,10						
Defaulted loans	207	2.799.780,67	16	215.897,99						

	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	5	95.380,41	6	77.127,50	8	99.194,37		
Loans in "Sofferenza"								
Life damage	4	79.709,78	82	996.141,28				
Job damage	30	468.984,91			60	768.602,29	12	214.640,13
Total defaulted	39	644.075,10	88	1.073.268,78	68	867.796,66	12	214.640,13

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	12	27.429,99			
Loans in "Sofferenza"			0,39%	4,00%	No
Life damage	69	813.244,63			
Job damage	92	785.054,39			
Total defaulted	173	1.625.729,01			

	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	3	155,48	5	5.137,53	4	22.136,98		
Loans in "Sofferenza"								
Life damage	3	60.434,88	66	752.809,75				
Job damage	25	218.976,70			57	409.610,81	10	156.466,88
Total recoveries	31	279.567,06	71	757.947,28	61	431.747,79	10	156.466,88

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.961	74.888.237	9.406,89
15.000 - 25.000	5.100	96.351.303	18.892,41
25.000 - 35.000	674	18.797.339	27.889,23
35.000 - 45.000	94	3.684.719	39.199,14
> 45.000	13	642.566	49.428,14

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	551	1.699.406	3.084,22
2 - 4	1.182	8.866.906	7.501,61
4 - 6	3.216	40.906.746	12.719,76
6 - 8	8.632	138.522.973	16.047,61
8 - 10	261	4.368.132	16.736,14

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	12.733	176.133.915,83	13.832,87
Emilia Romagna	306	4.269.596	13.952,93
Friuli Venezia Giulia	71	809.608	11.402,94
Lazio	9.999	139.088.833	13.910,27
Liguria	72	1.047.733	14.551,85
Lombardia	1.006	13.356.360	13.276,70
Marche	114	1.692.274	14.844,51
Piemonte	496	6.880.096	13.871,16
Toscana	214	3.124.011	14.598,18
Trentino Alto Adige	47	604.979	12.871,89
Umbria	46	609.796	13.256,43
Valle d'Aosta	11	173.169	15.742,61
Veneto	351	4.477.462	12.756,30
Southern Italy	1.109	18.230.248,07	16.438,46
Abruzzo	260	5.087.690	19.568,04
Basilicata	17	311.282	18.310,68
Calabria	55	807.077	14.674,13
Campania	142	2.128.741	14.991,13
Molise	4	96.529	24.132,20
Puglia	223	3.569.584	16.007,10
Sardegna	165	2.547.725	15.440,76
Sicilia	243	3.681.621	15.150,70

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	5.211	80.308.355	15.411,31
CQP	7.585	97.794.902	12.893,20
DEL	1.046	16.260.907	15.545,80

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	13.583	190.995.680,70	14.061,38
4	42	429.077	10.216,13
5	19	217.189	11.430,99
6	25	339.658	13.586,32
7	88	1.208.508	13.733,04

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.684	24.628.779	14.625,17
AXA France Vie S.a.	1.019	12.691.903	12.455,25
Metlife Europe Limited	16	183.899	11.493,68
Metlife Europe Limited Flat	191	1.870.027	9.790,72
HDI Assicurazioni S.p.A. Vita	945	16.313.028	17.262,46
Credit Life A.G.	1.247	17.075.394	13.693,18
Cardif Assurance Vie S.A.	629	9.802.746	15.584,65
IPTIQ LIFE S.A.	72	1.231.431	17.103,21
Metlife (GAI)	2.160	32.939.569	15.249,80
Afi Esca S.A.	534	7.040.130	13.183,76
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	5.345	70.587.259	13.206,22

On which:

Aggregate Credit Life & Afi Esca & Net	3.465	48.744.302,44	14.067,62
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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	1.480	21.724.094	14.678,44
HDI Assicurazioni S.p.A. Impiegno	944	16.299.849	17.266,79
AXA France Iard S.a.	652	8.265.746	12.677,53
Cardif	629	9.802.746	15.584,65
Great American International Insurance Ltd.	2.160	32.939.569	15.249,80
RHEINLAND VERSICHERUNG AG	397	7.555.223	19.030,79
N/a - Pensioner	7.580	97.776.937	12.899,33

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.409	59.115.816	17.341,10
Private	2.401	30.377.735	12.652,12
Pensioners	7.585	97.794.902	12.893,20
Parapublic	447	7.075.711	15.829,33

On which:

Aggregate Private and Parapublic	2.848	37.453.446,05	13.150,79
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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	64	932.557	14.571,20
From the second to the tenth	171	2.798.925	16.367,98
From the eleventh to the fiftieth	250	3.759.360	15.037,44

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.969.135,76	1.030.472,41	2.999.608,17
Prepayments	4.005.438,90	47.197,51	4.052.636,41
Recoveries	121.500,66	2.437,59	123.938,25
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	6.096.075,32	1.080.107,51	7.176.182,83
Receivables purchased by the originator	7.737,67	-	7.737,67
Total amounts paid to the issuer	6.103.812,99	1.080.107,51	7.183.920,50

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	30.889,90
Servicing fees on Default Receivables	1,22%	1.512,05
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		34.943,61

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.303	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	11.640.185,34
Receivables not all TAN ratio	5,99%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	24.192.600,18

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	10.365.590,92
Montly competences of the Additional that must be paid (DPP)	489.515,62

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

Date	Principal instalment	Interest instalment
28/02/2023	2.270.179,77	1.011.375,18
31/03/2023	2.277.724,32	998.233,55
30/04/2023	2.288.719,31	986.386,19
31/05/2023	2.299.705,55	974.386,54
30/06/2023	2.308.358,34	962.360,16
31/07/2023	2.318.211,69	950.199,43
31/08/2023	2.325.289,91	937.954,90
30/09/2023	2.334.347,01	925.893,72
31/10/2023	2.345.551,84	913.723,79
30/11/2023	2.352.700,97	901.319,16
31/12/2023	2.360.775,96	888.877,01
31/01/2024	2.368.411,61	876.386,36
29/02/2024	2.377.812,51	863.858,93
31/03/2024	2.385.716,63	851.270,34
30/04/2024	2.396.059,07	838.689,05
31/05/2024	2.403.118,68	826.010,61
30/06/2024	2.408.222,65	813.314,80
31/07/2024	2.415.325,14	800.607,14
31/08/2024	2.419.165,34	787.600,69
30/09/2024	2.424.350,64	775.163,78
31/10/2024	2.432.085,87	762.160,14
30/11/2024	2.436.200,79	749.287,68
31/12/2024	2.441.746,08	736.443,89
31/01/2025	2.446.498,63	723.555,43
28/02/2025	2.454.166,06	710.622,16
31/03/2025	2.459.679,28	697.645,87
30/04/2025	2.467.286,94	684.646,85
31/05/2025	2.471.417,36	671.572,20
30/06/2025	2.472.495,93	658.510,13
31/07/2025	2.475.653,56	645.451,03
31/08/2025	2.475.233,92	632.214,38
30/09/2025	2.480.723,78	619.419,32
31/10/2025	2.488.614,13	606.346,53
30/11/2025	2.492.572,27	593.233,56
31/12/2025	2.493.488,02	580.239,53
31/01/2026	2.494.001,39	566.973,05
28/02/2026	2.498.742,01	553.798,03
31/03/2026	2.500.943,97	540.767,14
30/04/2026	2.506.936,47	527.546,55
31/05/2026	2.511.699,65	514.704,21
30/06/2026	2.510.071,01	501.278,25
31/07/2026	2.509.482,26	488.026,77
31/08/2026	2.502.206,53	474.577,12
30/09/2026	2.503.305,55	461.626,22
31/10/2026	2.506.126,87	448.629,32
30/11/2026	2.505.185,86	435.622,83
31/12/2026	2.501.871,94	422.239,69
31/01/2027	2.501.572,79	409.226,19
28/02/2027	2.500.188,23	396.057,99
31/03/2027	2.499.236,70	383.043,11
30/04/2027	2.500.804,88	369.919,25
31/05/2027	2.501.919,88	357.059,75
30/06/2027	2.495.387,92	343.978,23
31/07/2027	2.487.519,29	331.094,11
31/08/2027	2.478.118,62	317.862,77
30/09/2027	2.472.807,68	304.739,16
31/10/2027	2.472.581,80	291.481,28
30/11/2027	2.470.033,42	278.743,19
31/12/2027	2.466.002,37	265.638,63
31/01/2028	2.460.513,20	252.925,80
29/02/2028	2.458.469,84	240.084,36
31/03/2028	2.455.563,28	227.000,37
30/04/2028	2.448.664,56	214.200,37
31/05/2028	2.431.132,90	201.980,33
30/06/2028	2.378.389,53	189.319,77
31/07/2028	2.352.718,01	176.992,88
31/08/2028	2.303.210,52	164.614,46
30/09/2028	2.262.296,85	152.558,43
31/10/2028	2.221.703,31	140.706,61
30/11/2028	2.155.739,54	129.784,97
31/12/2028	2.090.046,78	118.978,73
31/01/2029	1.997.255,50	108.627,24
28/02/2029	1.921.340,22	97.218,79
31/03/2029	1.837.062,03	87.437,38
30/04/2029	1.727.176,95	77.869,21
31/05/2029	1.615.049,30	69.043,42
30/06/2029	1.493.044,94	60.924,08
31/07/2029	1.382.307,42	53.183,17
31/08/2029	1.253.096,28	45.422,66
30/09/2029	1.155.658,57	38.394,35
31/10/2029	1.055.615,92	32.408,20
30/11/2029	930.689,85	26.402,74
31/12/2029	813.962,36	21.749,37

31/01/2030	690.930,87	17.277,79
28/02/2030	602.714,67	13.620,30
31/03/2030	498.627,25	10.539,06
30/04/2030	427.498,84	7.815,94
31/05/2030	370.916,08	5.539,99
30/06/2030	288.973,51	3.600,45
31/07/2030	178.898,86	2.203,34
31/08/2030	66.574,88	1.081,58
30/09/2030	7.714,32	383,33
31/10/2030	3.548,69	233,74
31/11/2030	2.520,83	216,57
31/12/2030	2.532,12	205,68
31/01/2031	2.463,26	194,75
28/02/2031	2.224,59	184,14
31/03/2031	2.233,65	175,40
30/04/2031	1.780,76	57,35
31/05/2031	1.788,60	49,79
30/06/2031	1.328,66	42,16
31/07/2031	1.164,92	154,64
31/08/2031	843,64	32,03
30/09/2031	734,04	28,47
31/10/2031	737,15	25,48
31/11/2031	740,26	22,47
31/12/2031	715,77	19,44
31/01/2032	567,00	16,53
28/02/2032	360,67	14,28
31/03/2032	362,15	12,85
30/04/2032	363,63	11,42
31/05/2032	365,14	9,97
30/06/2032	366,64	8,52
31/07/2032	368,15	7,07
31/08/2032	291,98	5,61
30/09/2032	157,49	4,38
31/10/2032	158,34	3,55
31/11/2032	159,20	2,73
31/12/2032	160,06	1,90
31/01/2033	160,92	1,07
28/02/2033	43,59	0,22
Total	192.327.155,52	40.931.224,61

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	5.974.574,66	1.077.669,92	7.052.244,58
Cumulative from the first servicer report	160.893.111,00	46.698.335,55	207.591.446,55
Total amounts paid to the issuer	166.867.685,66	47.776.005,47	214.643.691,13

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?	Yes
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STATEMENT

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