

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-mar-23"/>
Relating to the Collection Period:	<input type="text" value="01-mar-23"/> <input type="text" value="31-mar-23"/>
Relating to the Interest Period:	<input type="text" value="28-mar-23"/> <input type="text" value="27-apr-23"/>
Payment Date:	<input type="text" value="28-apr-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	161.768.138,08	891.522,14	162.659.660,22	337.629,94	162.997.290,16
Performing receivables in arrears	13.181.664,28	612.859,61	13.794.523,89	196.926,78	13.991.450,67
Delinquent receivables	1.261.754,21	229.721,73	1.491.475,94	55.939,71	1.547.415,65
<b>Collateral portfolio: Oustading Principal Due</b>	<b>176.211.556,57</b>	<b>1.734.103,48</b>	<b>177.945.660,05</b>	<b>590.496,43</b>	<b>178.536.156,48</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.610.848,98	187.967,07	1.798.816,05	82.159,80	1.880.975,85
<b>Total portfolio</b>	<b>177.822.405,55</b>	<b>1.922.070,55</b>	<b>179.744.476,10</b>	<b>672.656,23</b>	<b>180.417.132,33</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	597	6.095.531,76				
2	529	6.390.520,16				
3	109	1.308.471,97				
4	28	370.661,27	<b>421.631.845</b>	<b>0,35%</b>	<b>4,00%</b>	<b>No</b>
5	25	250.983,01				
6	14	145.782,21				
7	52	724.049,45				
<b>Total</b>	<b>1.354</b>	<b>15.285.999,83</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	27	399.642,97	6	107.627,78						
Loans in "Sofferenza"										
Life damage	120	1.462.141,57	8	87.926,79						
Job damage	131	1.842.456,41	13	136.359,63						
<b>Defaulted loans</b>	<b>278</b>	<b>3.704.240,95</b>	<b>27</b>	<b>331.914,20</b>	<b>421.631.845</b>	<b>0,88%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</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	10	127.913,60		
Loans in "Sofferenza"								
Life damage	8	154.987,20	111	1.294.118,47			1	13.035,90
Job damage	39	579.850,68			74	937.009,20	18	325.596,53
<b>Total defaulted</b>	<b>57</b>	<b>920.943,67</b>	<b>118</b>	<b>1.379.742,05</b>	<b>84</b>	<b>1.064.922,80</b>	<b>19</b>	<b>338.632,43</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	14	37.232,49			
Loans in "Sofferenza"					
Life damage	82	1.004.338,46			
Job damage	105	863.853,95			
<b>Total defaulted</b>	<b>201</b>	<b>1.905.424,90</b>	<b>0,45%</b>	<b>4,00%</b>	<b>No</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	3	466,70	5	6.019,13	6	30.746,66		
Loans in "Sofferenza"								
Life damage	4	79.709,78	78	924.628,68				
Job damage	32	258.370,42			62	448.814,70	11	156.668,83
<b>Total recoveries</b>	<b>39</b>	<b>338.546,90</b>	<b>83</b>	<b>930.647,81</b>	<b>68</b>	<b>479.561,36</b>	<b>11</b>	<b>156.668,83</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.758	72.412.712	9.333,94
15.000 - 25.000	4.671	87.907.802	18.819,91
25.000 - 35.000	560	15.623.771	27.899,59
35.000 - 45.000	83	3.215.503	38.741,00
> 45.000	12	584.688	48.724,02

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	578	1.778.107	3.076,31
2 - 4	1.191	8.952.944	7.517,17
4 - 6	3.250	41.104.703	12.647,60
6 - 8	7.829	124.019.202	15.841,00
8 - 10	236	3.889.521	16.481,02

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>12.035</b>	<b>162.878.913,17</b>	<b>13.533,77</b>
Emilia Romagna	285	3.862.968	13.554,27
Friuli Venezia Giulia	65	745.480	11.468,92
Lazio	9.459	128.714.254	13.607,60
Liguria	68	961.965	14.146,54
Lombardia	951	12.333.264	12.968,73
Marche	106	1.541.853	14.545,79
Piemonte	467	6.301.212	13.492,96
Toscana	204	2.958.017	14.500,08
Trentino Alto Adige	44	567.191	12.890,70
Umbria	46	593.850	12.909,78
Valle d'Aosta	11	168.795	15.345,01
Veneto	329	4.130.064	12.553,39
<b>Southern Italy</b>	<b>1.049</b>	<b>16.865.562,93</b>	<b>16.077,75</b>
Abruzzo	241	4.607.260	19.117,26
Basilicata	17	303.536	17.855,03
Calabria	52	754.876	14.516,85
Campania	132	1.931.809	14.634,92
Molise	4	94.422	23.605,54
Puglia	213	3.349.068	15.723,32
Sardegna	155	2.326.711	15.011,04
Sicilia	235	3.497.881	14.884,60

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	4.885	73.835.216	15.114,68
CQP	7.201	90.763.530	12.604,30
DEL	998	15.145.730	15.176,08

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	12.829	176.454.184,11	13.754,32
4	28	370.661	13.237,90
5	25	250.983	10.039,32
6	14	145.782	10.413,02
7	52	724.049	13.924,03

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.587	22.816.383	14.377,05
AXA France Vie S.a.	914	11.148.297	12.197,26
Metlife Europe Limited	16	180.470	11.279,37
Metlife Europe Limited Flat	168	1.535.195	9.138,06
HDI Assicurazioni S.p.A. Vita	882	14.912.265	16.907,33
Credit Life A.G.	1.203	16.168.964	13.440,54
Cardif Assurance Vie S.A.	582	8.866.131	15.233,90
IPTIQ LIFE S.A.	70	1.169.006	16.700,09
Metlife (GAI)	2.038	30.361.762	14.897,82
Afi Esca S.A.	495	6.346.265	12.820,74
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	5.129	66.239.739	12.914,75

On which:

Aggregate Credit Life & Afi Esca & Net	3.285	45.331.611,87	13.799,58
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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	1.389	20.053.821	14.437,60
HDI Assicurazioni S.p.A. Impieghe	881	14.899.717	16.912,28
AXA France Iard S.a.	605	7.466.284	12.340,96
Cardif	582	8.866.131	15.233,90
Great American International Insurance Ltd.	2.038	30.361.762	14.897,82
RHEINLAND VERSICHERUNG AG	393	7.349.546	18.701,14
N/a - Pensioner	7.196	90.747.214	12.610,79

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.224	54.638.439	16.947,41
Private	2.258	28.070.592	12.431,62
Pensioners	7.201	90.763.530	12.604,30
Parapublic	401	6.271.915	15.640,69

On which:

Aggregate Private and Parapublic	2.659	34.342.506,92	12.915,57
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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	53	773.169	14.588,10
From the second to the tenth	153	2.415.883	15.790,08
From the eleventh to the fiftieth	236	3.463.568	14.676,14

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.211.293,97	1.089.380,91	3.300.674,88
Prepayments	5.183.827,67	7.681,71	5.191.509,38
Recoveries	56.315,68	3.488,13	59.803,81
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>7.451.437,32</b>	<b>1.100.550,75</b>	<b>8.551.988,07</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>7.451.437,32</b>	<b>1.100.550,75</b>	<b>8.551.988,07</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	7.355,30
Servicing fees on Default Receivables	0,12%	71,76
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>9.968,73</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.158	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200,00</b>

## OTHER INFORMATION

Receivables not all TAN	10.778.208,48
Receivables not all TAN ratio	6,00%
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	3.139.966,25
Future rediscount of the Additional not paid (DPP)	9.425.256,87
Montly competences of the Additional that must be paid (DPP)	480.881,37

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

Date	Principal instalment	Interest instalment
30/04/2023	2.160.881,61	942.549,99
31/05/2023	2.168.269,46	929.743,91
30/06/2023	2.177.372,81	918.582,72
31/07/2023	2.186.460,74	907.027,21
31/08/2023	2.193.072,52	895.468,28
30/09/2023	2.201.186,53	883.947,96
31/10/2023	2.211.622,93	872.397,38
30/11/2023	2.217.845,68	860.609,47
31/12/2023	2.225.626,67	848.845,66
31/01/2024	2.232.935,13	836.981,44
29/02/2024	2.241.980,87	825.080,86
31/03/2024	2.249.375,53	813.119,28
30/04/2024	2.259.155,05	801.168,68
31/05/2024	2.266.181,91	789.122,52
30/06/2024	2.270.675,17	777.056,67
31/07/2024	2.277.257,35	764.984,47
31/08/2024	2.280.866,48	752.672,69
30/09/2024	2.285.725,46	740.817,67
31/10/2024	2.292.937,35	728.446,63
30/11/2024	2.296.777,29	716.214,16
31/12/2024	2.301.811,17	704.011,04
31/01/2025	2.306.398,43	691.766,67
28/02/2025	2.313.723,40	679.478,30
31/03/2025	2.318.108,23	667.146,82
30/04/2025	2.325.697,05	654.801,37
31/05/2025	2.329.615,17	642.380,00
30/06/2025	2.330.059,51	629.969,97
31/07/2025	2.332.724,57	617.567,35
31/08/2025	2.332.048,24	605.037,63
30/09/2025	2.336.661,82	592.858,86
31/10/2025	2.344.063,04	580.451,07
30/11/2025	2.347.567,79	568.004,63
31/12/2025	2.348.564,96	555.681,61
31/01/2026	2.349.066,05	543.083,19
28/02/2026	2.354.123,15	530.573,59
31/03/2026	2.356.560,13	518.213,53
30/04/2026	2.361.679,64	505.650,99
31/05/2026	2.366.513,87	493.480,29
30/06/2026	2.365.729,22	480.662,63
31/07/2026	2.365.244,40	468.067,33
31/08/2026	2.359.196,90	455.368,44
30/09/2026	2.359.866,24	443.040,35
31/10/2026	2.361.909,99	430.699,40
30/11/2026	2.360.499,10	418.355,70
31/12/2026	2.356.799,50	405.628,50
31/01/2027	2.355.969,09	393.276,36
28/02/2027	2.355.447,46	380.771,95
31/03/2027	2.355.101,34	368.419,83
30/04/2027	2.357.062,37	355.951,46
31/05/2027	2.358.250,02	343.749,61
30/06/2027	2.352.458,01	331.322,25
31/07/2027	2.344.577,36	319.087,91
31/08/2027	2.335.053,46	306.518,20
30/09/2027	2.329.784,40	294.015,70
31/10/2027	2.329.716,96	281.397,80
30/11/2027	2.327.309,30	269.308,64
31/12/2027	2.322.936,30	256.844,11
31/01/2028	2.316.719,48	244.776,85
29/02/2028	2.315.314,08	232.584,29
31/03/2028	2.311.914,15	220.142,46
30/04/2028	2.304.198,52	207.986,99
31/05/2028	2.287.278,43	196.349,34
30/06/2028	2.237.281,77	184.340,58
31/07/2028	2.213.364,23	172.652,01
31/08/2028	2.167.145,44	160.909,34
30/09/2028	2.129.676,24	149.365,16
31/10/2028	2.093.330,88	138.177,06
30/11/2028	2.035.330,27	127.783,68
31/12/2028	1.984.908,97	117.061,50
31/01/2029	1.926.199,67	107.140,76
28/02/2029	1.878.152,18	96.186,52
31/03/2029	1.810.715,73	86.329,21
30/04/2029	1.703.695,54	77.159,68
31/05/2029	1.592.994,77	68.377,20
30/06/2029	1.472.767,60	60.364,42
31/07/2029	1.363.198,81	52.813,26
31/08/2029	1.236.853,23	44.994,17
30/09/2029	1.140.830,65	38.109,08
31/10/2029	1.043.204,89	32.381,55
30/11/2029	920.927,67	26.582,51
31/12/2029	804.808,97	21.934,62
31/01/2030	683.308,26	17.352,27
28/02/2030	596.039,93	13.697,98

31/03/2030	493.940,43	10.528,82
30/04/2030	423.774,68	7.808,43
31/05/2030	366.940,36	5.525,19
30/06/2030	285.684,08	3.585,18
31/07/2030	177.203,93	2.291,92
31/08/2030	66.190,79	1.175,26
30/09/2030	6.945,75	469,21
31/10/2030	3.216,09	322,65
31/11/2030	2.195,82	306,86
31/12/2030	2.205,54	297,41
31/01/2031	2.215,32	287,89
28/02/2031	2.225,12	278,35
31/03/2031	2.047,12	175,38
30/04/2031	1.589,32	56,14
31/05/2031	1.596,23	49,42
30/06/2031	1.273,45	42,63
31/07/2031	1.174,99	157,47
31/08/2031	850,93	32,62
30/09/2031	740,38	28,99
31/10/2031	743,51	25,94
31/11/2031	746,66	22,89
31/12/2031	721,96	19,80
31/01/2032	571,89	16,83
28/02/2032	363,78	14,54
31/03/2032	365,28	13,09
30/04/2032	366,78	11,63
31/05/2032	368,29	10,15
30/06/2032	369,81	8,68
31/07/2032	371,33	7,20
31/08/2032	294,51	5,71
30/09/2032	158,85	4,46
31/10/2032	159,71	3,62
31/11/2032	160,57	2,78
31/12/2032	161,44	1,93
31/01/2033	162,31	1,09
28/02/2033	43,97	0,23
<b>Total</b>	<b>177.822.405,55</b>	<b>37.316.623,61</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	7.395.121,64	1.097.062,62	8.492.184,26
Cumulative from the first servicer report	173.820.381,60	48.781.292,79	222.601.674,39
<b>Total amounts paid to the issuer</b>	<b>181.215.503,24</b>	<b>49.878.355,41</b>	<b>231.093.858,65</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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