

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="30-giu-23"/>
Relating to the Collection Period:	<input type="text" value="01-giu-23"/> <input type="text" value="30-giu-23"/>
Relating to the Interest Period:	<input type="text" value="28-giu-23"/> <input type="text" value="27-lug-23"/>
Payment Date:	<input type="text" value="28-lug-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	148.097.368,64	899.846,62	148.997.215,26	313.618,54	149.310.833,80
Performing receivables in arrears	5.131.587,97	1.460.829,10	6.592.417,07	828.778,46	7.421.195,53
Delinquent receivables	907.122,07	184.302,90	1.091.424,97	38.864,40	1.130.289,37
<b>Collateral portfolio: Oustading Principal Due</b>	<b>154.136.078,68</b>	<b>2.544.978,62</b>	<b>156.681.057,30</b>	<b>1.181.261,40</b>	<b>157.862.318,70</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.003.402,55	166.302,72	2.169.705,27	69.061,92	2.238.767,19
<b>Total portfolio</b>	<b>156.139.481,23</b>	<b>2.711.281,34</b>	<b>158.850.762,57</b>	<b>1.250.323,32</b>	<b>160.101.085,89</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	388	5.605.819,97				
2	56	653.763,65				
3	32	332.833,45				
4	23	260.725,99	<b>421.631.845</b>	<b>0,26%</b>	<b>4,00%</b>	<b>No</b>
5	12	141.071,97				
6	8	127.002,88				
7	38	562.624,13				
<b>Total</b>	<b>557</b>	<b>7.683.842,04</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								
Loans in "Sofferenza"										
Life damage	164	1.980.638,19	13	167.390,49						
Job damage	169	2.237.546,06	18	184.993,16						
<b>Defaulted loans</b>	<b>361</b>	<b>4.625.062,93</b>	<b>31</b>	<b>352.383,65</b>	<b>421.631.845</b>	<b>1,10%</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	11	135.149,31		
Loans in "Sofferenza"								
Life damage	20	287.059,79	149	1.745.060,46			1	13.035,90
Job damage	48	668.423,34			92	1.126.085,59	23	378.519,17
<b>Total defaulted</b>	<b>78</b>	<b>1.141.588,92</b>	<b>156</b>	<b>1.830.684,04</b>	<b>103</b>	<b>1.261.234,90</b>	<b>24</b>	<b>391.555,07</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	17	40.594,23			
Loans in "Sofferenza"					
Life damage	138	1.293.743,14			
Job damage	136	1.121.020,29			
<b>Total defaulted</b>	<b>291</b>	<b>2.455.357,66</b>	<b>0,58%</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	5	934,91	5	7.168,04	7	32.491,28		
Loans in "Sofferenza"								
Life damage	12	98.106,59	123	1.192.686,02			1	2.950,53
Job damage	46	308.864,66			76	633.549,28	16	178.606,35
<b>Total recoveries</b>	<b>63</b>	<b>407.906,16</b>	<b>128</b>	<b>1.199.854,06</b>	<b>83</b>	<b>666.040,56</b>	<b>17</b>	<b>181.556,88</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.433	69.166.569	9.305,34
15.000 - 25.000	3.985	74.733.379	18.753,67
25.000 - 35.000	436	12.182.163	27.940,74
35.000 - 45.000	62	2.420.653	39.042,80
> 45.000	7	347.997	49.713,88

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	621	1.965.653	3.165,30
2 - 4	1.206	9.406.763	7.799,97
4 - 6	3.602	45.868.441	12.734,16
6 - 8	6.304	98.475.033	15.621,04
8 - 10	190	3.134.873	16.499,33

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>10.977</b>	<b>143.992.047,30</b>	<b>13.117,61</b>
Emilia Romagna	251	3.329.048	13.263,14
Friuli Venezia Giulia	55	618.787	11.250,67
Lazio	8.679	114.301.476	13.169,89
Liguria	65	899.182	13.833,57
Lombardia	848	10.746.599	12.672,88
Marche	91	1.290.585	14.182,26
Piemonte	414	5.476.623	13.228,56
Toscana	187	2.613.119	13.973,90
Trentino Alto Adige	41	511.709	12.480,70
Umbria	41	486.083	11.855,67
Valle d'Aosta	8	114.769	14.346,16
Veneto	297	3.604.067	12.134,91
<b>Southern Italy</b>	<b>946</b>	<b>14.858.715,27</b>	<b>15.706,89</b>
Abruzzo	212	4.011.834	18.923,75
Basilicata	16	279.652	17.478,24
Calabria	52	743.944	14.306,62
Campania	118	1.702.782	14.430,36
Molise	2	45.116	22.558,15
Puglia	190	2.879.665	15.156,13
Sardegna	137	2.009.214	14.665,80
Sicilia	219	3.186.507	14.550,26

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	4.400	64.988.769	14.770,17
CQP	6.609	80.360.974	12.159,32
DEL	914	13.501.020	14.771,36

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	11.674	157.759.337,60	13.513,73
4	23	260.726	11.335,91
5	12	141.072	11.756,00
6	8	127.003	15.875,36
7	38	562.624	14.805,90

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.431	20.007.053	13.981,17
AXA France Vie S.a.	844	10.161.925	12.040,20
Metlife Europe Limited	16	175.177	10.948,56
Metlife Europe Limited Flat	162	1.373.104	8.475,95
HDI Assicurazioni S.p.A. Vita	820	13.623.905	16.614,52
Credit Life A.G.	1.153	15.123.769	13.116,89
Cardif Assurance Vie S.A.	511	7.581.581	14.836,75
IPTIQ LIFE S.A.	68	1.100.117	16.178,20
Metlife (GAI)	1.795	26.048.518	14.511,71
Afi Esca S.A.	458	5.690.183	12.423,98
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	4.665	57.965.431	12.425,60

On which:

Aggregate Credit Life & Afi Esca & Net	3.042	40.821.004,87	13.419,13
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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	1.252	17.588.149	14.048,04
HDI Assicurazioni S.p.A. Impieghe	819	13.600.504	16.606,23
AXA France Iard S.a.	554	6.775.831	12.230,74
Cardif	511	7.581.581	14.836,75
Great American International Insurance Ltd.	1.795	25.896.192	14.426,85
RHEINLAND VERSICHERUNG AG	388	7.063.848	18.205,79
N/a - Pensioner	6.604	80.344.659	12.166,06

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.951	48.253.418	16.351,55
Private	1.996	24.210.788	12.129,65
Pensioners	6.609	80.360.974	12.159,32
Parapublic	367	6.025.582	16.418,48

On which:

Aggregate Private and Parapublic	2.363	30.236.370,11	12.795,76
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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	49	668.507	13.642,99
From the second to the tenth	153	2.384.035	15.581,93
From the eleventh to the fiftieth	203	2.982.409	14.691,67

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	1.477.942,70	891.481,70	2.369.424,40
Prepayments	4.341.107,03	375.679,90	4.716.786,93
Recoveries	169.187,14	548,44	169.735,58
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>5.988.236,87</b>	<b>1.267.710,04</b>	<b>7.255.946,91</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>5.988.236,87</b>	<b>1.267.710,04</b>	<b>7.255.946,91</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	6.505,87
Servicing fees on Default Receivables	0,12%	203,02
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>9.250,56</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.129	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200,00</b>

## OTHER INFORMATION

Receivables not all TAN	9.442.318,54
Receivables not all TAN ratio	5,94%
Accruals on the transferred portfolio that must be paid to the Originator	-

<b>Future rediscount of the Additional paid by Class C</b>	<b>17.962.375,86</b>
<b>Quarterly competences of the Additional paid by Class C</b>	<b>3.090.258,07</b>
<b>Future rediscount of the Additional not paid (DPP)</b>	<b>7.969.580,20</b>
<b>Montly competences of the Additional that must be paid (DPP)</b>	<b>457.820,52</b>

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

Date	Principal instalment	Interest instalment
31/07/2023	1.993.066,47	821.872,78
31/08/2023	1.995.734,43	810.805,76
30/09/2023	2.002.719,48	800.340,80
31/10/2023	2.012.798,80	790.094,88
30/11/2023	2.018.121,34	779.421,44
31/12/2023	2.025.344,48	768.883,23
31/01/2024	2.031.578,19	758.141,65
29/02/2024	2.039.495,44	747.369,99
31/03/2024	2.046.316,86	736.545,33
30/04/2024	2.054.826,36	725.732,49
31/05/2024	2.061.059,98	714.832,66
30/06/2024	2.064.775,58	703.915,96
31/07/2024	2.071.187,27	692.998,41
31/08/2024	2.074.773,40	681.898,48
30/09/2024	2.078.354,46	671.143,35
31/10/2024	2.084.821,76	659.936,70
30/11/2024	2.088.234,98	648.873,40
31/12/2024	2.092.148,31	637.838,89
31/01/2025	2.096.104,36	626.772,27
28/02/2025	2.102.146,61	615.664,21
31/03/2025	2.105.765,66	604.523,40
30/04/2025	2.112.235,56	593.369,27
31/05/2025	2.115.415,98	582.148,02
30/06/2025	2.114.367,53	570.941,28
31/07/2025	2.115.941,77	559.749,83
31/08/2025	2.115.500,49	548.521,36
30/09/2025	2.119.149,23	537.515,35
31/10/2025	2.125.710,34	526.328,58
30/11/2025	2.128.247,99	515.106,36
31/12/2025	2.128.742,71	504.013,79
31/01/2026	2.128.408,87	492.712,92
28/02/2026	2.133.115,60	481.471,61
31/03/2026	2.134.376,82	470.316,70
30/04/2026	2.138.562,11	458.998,71
31/05/2026	2.141.987,25	448.072,38
30/06/2026	2.140.488,61	436.485,88
31/07/2026	2.139.592,83	425.150,53
31/08/2026	2.133.027,56	413.748,81
30/09/2026	2.133.217,90	402.657,15
31/10/2026	2.134.285,87	391.583,76
30/11/2026	2.131.377,78	380.510,60
31/12/2026	2.126.896,14	369.065,82
31/01/2027	2.125.823,77	357.999,00
28/02/2027	2.125.057,19	346.780,83
31/03/2027	2.124.233,71	335.715,40
30/04/2027	2.125.199,97	324.533,19
31/05/2027	2.126.289,16	313.623,70
30/06/2027	2.120.385,74	302.426,73
31/07/2027	2.111.846,22	291.482,03
31/08/2027	2.102.886,21	280.235,45
30/09/2027	2.096.441,40	269.071,65
31/10/2027	2.095.382,38	257.643,81
30/11/2027	2.092.415,19	246.855,35
31/12/2027	2.088.342,39	235.800,67
31/01/2028	2.084.771,32	225.038,89
29/02/2028	2.083.813,79	214.132,09
31/03/2028	2.079.955,16	202.973,23
30/04/2028	2.071.662,13	192.016,18
31/05/2028	2.054.950,13	181.563,35
30/06/2028	2.008.447,75	171.066,36
31/07/2028	1.986.165,00	160.605,59
31/08/2028	1.941.805,20	150.056,92
30/09/2028	1.907.029,98	139.845,64
31/10/2028	1.873.899,72	129.771,48
30/11/2028	1.826.273,20	120.709,55
31/12/2028	1.782.011,10	111.281,18
31/01/2029	1.736.730,66	102.443,43
28/02/2029	1.698.069,43	92.412,94
31/03/2029	1.658.805,60	83.819,64
30/04/2029	1.606.518,61	74.906,56
31/05/2029	1.545.128,57	66.599,30
30/06/2029	1.453.482,07	58.885,75
31/07/2029	1.345.586,77	51.762,57
31/08/2029	1.220.245,75	44.092,20
30/09/2029	1.125.959,25	37.661,88
31/10/2029	1.030.211,96	32.227,21
30/11/2029	912.908,32	26.403,12
31/12/2029	797.337,78	21.668,95
31/01/2030	676.096,42	17.158,27
28/02/2030	589.446,31	13.729,04
31/03/2030	490.080,82	10.645,50
30/04/2030	420.582,18	7.846,51
31/05/2030	364.123,78	5.694,77

30/06/2030	283.149,18	3.781,06
31/07/2030	175.961,59	2.512,45
31/08/2030	66.249,29	1.414,37
30/09/2030	7.852,57	716,73
31/10/2030	4.136,31	567,58
31/11/2030	3.122,51	548,17
31/12/2030	3.136,09	535,03
31/01/2031	3.149,74	521,82
28/02/2031	3.163,45	508,54
31/03/2031	2.717,00	320,86
30/04/2031	2.263,43	199,61
31/05/2031	2.273,38	189,98
30/06/2031	1.954,51	180,25
31/07/2031	1.859,39	291,19
31/08/2031	1.539,26	164,32
30/09/2031	1.432,12	157,70
31/10/2031	1.176,11	151,65
31/11/2031	1.057,64	146,88
31/12/2031	1.034,28	142,58
31/01/2032	885,89	138,40
28/02/2032	679,60	134,87
31/03/2032	682,38	132,18
30/04/2032	685,17	129,49
31/05/2032	687,99	126,76
30/06/2032	690,81	124,03
31/07/2032	693,63	121,29
31/08/2032	618,34	118,53
30/09/2032	484,35	116,00
31/10/2032	486,54	113,89
31/11/2032	488,73	111,76
31/12/2032	490,95	109,62
31/01/2033	493,16	107,47
28/02/2033	376,49	105,30
31/03/2033	333,98	103,77
30/04/2033	335,36	102,43
31/05/2033	336,71	101,12
30/06/2033	338,09	99,79
31/07/2033	339,47	98,45
31/08/2033	340,85	97,11
30/09/2033	342,26	95,75
31/10/2033	343,65	94,40
31/11/2033	345,06	93,04
31/12/2033	346,47	91,67
31/01/2034	347,89	90,30
28/02/2034	349,30	88,93
31/03/2034	350,75	87,53
30/04/2034	352,18	86,14
31/05/2034	353,62	84,76
30/06/2034	355,05	83,37
31/07/2034	356,52	81,95
31/08/2034	357,97	80,54
30/09/2034	359,45	79,11
31/10/2034	360,91	77,70
31/11/2034	362,38	76,27
31/12/2034	363,87	74,83
31/01/2035	365,36	73,39
28/02/2035	366,84	71,95
31/03/2035	368,36	70,49
30/04/2035	369,87	69,02
31/05/2035	371,38	67,56
30/06/2035	372,91	66,08
31/07/2035	374,42	64,62
31/08/2035	375,97	63,12
30/09/2035	377,50	61,63
31/10/2035	379,05	60,14
31/11/2035	380,62	58,62
31/12/2035	382,16	57,13
31/01/2036	383,72	55,62
28/02/2036	385,29	54,09
31/03/2036	386,88	52,55
30/04/2036	388,47	51,02
31/05/2036	390,07	49,47
30/06/2036	391,66	47,93
31/07/2036	393,27	46,37
31/08/2036	394,88	44,82
30/09/2036	396,50	43,25
31/10/2036	398,12	41,68
31/11/2036	399,76	40,09
31/12/2036	401,40	38,50
31/01/2037	403,04	36,92
28/02/2037	404,70	35,31
31/03/2037	406,36	33,70
30/04/2037	408,03	32,09
31/05/2037	409,71	30,46
30/06/2037	411,38	28,84
31/07/2037	252,45	27,20
31/08/2037	245,34	26,31



30/09/2037	246,24	25,44
31/10/2037	247,12	24,58
31/11/2037	248,03	23,70
31/12/2037	248,94	22,82
31/01/2038	249,85	21,94
28/02/2038	250,76	21,05
31/03/2038	251,69	20,15
30/04/2038	252,61	19,27
31/05/2038	253,53	18,38
30/06/2038	254,46	17,47
31/07/2038	255,39	16,57
31/08/2038	256,32	15,68
30/09/2038	257,27	14,76
31/10/2038	258,21	13,84
31/11/2038	259,15	12,94
31/12/2038	260,10	12,02
31/01/2039	261,05	11,09
28/02/2039	262,01	10,17
31/03/2039	132,55	9,24
30/04/2039	68,20	8,80
31/05/2039	68,42	8,59
30/06/2039	68,63	8,38
31/07/2039	68,86	8,16
31/08/2039	69,07	7,96
30/09/2039	69,28	7,75
31/10/2039	69,51	7,53
31/11/2039	69,72	7,32
31/12/2039	69,95	7,11
31/01/2040	70,17	6,89
28/02/2040	70,39	6,68
31/03/2040	70,61	6,46
30/04/2040	70,84	6,25
31/05/2040	71,06	6,03
30/06/2040	71,29	5,81
31/07/2040	71,51	5,59
31/08/2040	71,73	5,38
30/09/2040	71,97	5,15
31/10/2040	72,19	4,93
31/11/2040	72,43	4,71
31/12/2040	72,65	4,49
31/01/2041	72,89	4,26
28/02/2041	73,11	4,04
31/03/2041	73,35	3,82
30/04/2041	73,58	3,59
31/05/2041	73,81	3,36
30/06/2041	74,05	3,14
31/07/2041	74,28	2,91
31/08/2041	74,52	2,68
30/09/2041	74,75	2,46
31/10/2041	74,99	2,23
31/11/2041	75,22	2,00
31/12/2041	75,46	1,77
31/01/2042	75,70	1,54
28/02/2042	75,94	1,30
31/03/2042	76,19	1,07
30/04/2042	76,42	0,84
31/05/2042	76,66	0,60
30/06/2042	76,91	0,37
31/07/2042	45,22	0,13
<b>Total</b>	<b>156.139.481,23</b>	<b>31.434.083,22</b>

**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	5.819.049,73	1.267.161,60	7.086.211,33
Cumulative from the first servicer report	195.818.002,87	51.699.739,46	247.517.742,33
<b>Total amounts paid to the issuer</b>	<b>201.637.052,60</b>	<b>52.966.901,06</b>	<b>254.603.953,66</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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