

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-ago-23
Relating to the Collection Period:	01-ago-23   31-ago-23
Relating to the Interest Period:	28-ago-23   27-set-23
Payment Date:	28-set-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	131.137.126,49	809.906,69	131.947.033,18	277.036,48	132.224.069,66
Performing receivables in arrears	8.072.281,14	2.049.494,96	10.121.776,10	1.020.535,73	11.142.311,83
Delinquent receivables	1.010.869,61	225.419,09	1.236.288,70	46.439,03	1.282.727,73
<b>Collateral portfolio: Outstanding Principal Due</b>	<b>140.220.277,24</b>	<b>3.084.820,74</b>	<b>143.305.097,98</b>	<b>1.344.011,24</b>	<b>144.649.109,22</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.834.931,66	152.411,33	1.987.342,99	59.423,31	2.046.766,30
<b>Total portfolio</b>	<b>142.055.208,90</b>	<b>3.237.232,07</b>	<b>145.292.440,97</b>	<b>1.403.434,55</b>	<b>146.695.875,52</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	599	8.545.329,04				
2	103	1.119.188,50				
3	36	457.258,56				
4	18	178.170,45	<b>421.631.845</b>	<b>0,29%</b>	<b>4,00%</b>	<b>No</b>
5	21	237.382,33				
6	11	141.457,98				
7	45	679.277,94				
<b>Total</b>	<b>833</b>	<b>11.358.064,80</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 Loans in "Sofferenza"	28	406.878,68								
Life damage	179	2.099.164,92	7	45.464,50						
Job damage	190	2.487.303,61	9	89.439,93						
<b>Defaulted loans</b>	<b>397</b>	<b>4.993.347,21</b>	<b>16</b>	<b>134.904,43</b>	<b>421.631.845</b>	<b>1,18%</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 Loans in "Sofferenza"	10	186.105,79	7	85.623,58	11	135.149,31		
Life damage	14	222.541,83	164	1.863.587,19			1	13.035,90
Job damage	59	801.468,95			105	1.257.490,36	26	428.344,30
<b>Total defaulted</b>	<b>83</b>	<b>1.210.116,57</b>	<b>171</b>	<b>1.949.210,77</b>	<b>116</b>	<b>1.392.639,67</b>	<b>27</b>	<b>441.380,20</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 Loans in "Sofferenza"	19	51.641,72			
Life damage	168	1.533.031,22			
Job damage	169	1.421.331,28			
<b>Total defaulted</b>	<b>356</b>	<b>3.006.004,22</b>	<b>0,71%</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 Loans in "Sofferenza"	5	4.930,85	5	10.357,39	9	36.353,48		
Life damage	12	98.933,40	155	1.431.147,29			1	2.950,53
Job damage	55	416.886,72			95	784.647,86	19	219.796,70
<b>Total recoveries</b>	<b>72</b>	<b>520.750,97</b>	<b>160</b>	<b>1.441.504,68</b>	<b>104</b>	<b>821.001,34</b>	<b>20</b>	<b>222.747,23</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**
**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.151	65.764.198	9.196,50
15.000 - 25.000	3.551	66.937.475	18.850,32
25.000 - 35.000	364	10.292.147	28.275,13
35.000 - 45.000	54	2.144.509	39.713,14
> 45.000	3	154.112	51.370,52

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	670	2.045.885	3.053,56
2 - 4	1.251	9.527.154	7.615,63
4 - 6	3.789	48.317.992	12.752,18
6 - 8	5.259	82.869.343	15.757,62
8 - 10	154	2.532.068	16.442,00

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>10.244</b>	<b>131.811.212,84</b>	<b>12.867,16</b>
Emilia Romagna	224	2.931.808	13.088,43
Friuli Venezia Giulia	53	588.564	11.104,98
Lazio	8.137	105.054.244	12.910,69
Liguria	59	788.820	13.369,83
Lombardia	776	9.634.155	12.415,15
Marche	84	1.160.384	13.814,10
Piemonte	389	5.050.593	12.983,53
Toscana	175	2.399.184	13.709,62
Trentino Alto Adige	35	449.485	12.842,43
Umbria	39	465.484	11.935,48
Valle d'Aosta	8	113.481	14.185,14
Veneto	265	3.175.011	11.981,17
<b>Southern Italy</b>	<b>879</b>	<b>13.481.228,13</b>	<b>15.337,01</b>
Abruzzo	193	3.584.040	18.570,15
Basilicata	15	260.700	17.380,02
Calabria	50	692.163	13.843,27
Campania	105	1.428.323	13.603,08
Molise	2	44.834	22.416,79
Puglia	177	2.653.009	14.988,75
Sardegna	134	1.932.801	14.423,89
Sicilia	203	2.885.357	14.213,58

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	4.060	58.932.902	14.515,49
CQP	6.200	73.982.536	11.932,67
DEL	863	12.377.002	14.341,83

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	10.854	143.305.097,98	13.202,98
4	18	178.170	9.898,36
5	21	237.382	11.303,92
6	11	141.458	12.859,82
7	45	679.278	15.095,07

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.310	18.017.355	13.753,71
AXA France Vie S.a.	791	8.892.055	11.241,54
Metlife Europe Limited	16	173.689	10.855,58
Metlife Europe Limited Flat	146	1.247.492	8.544,47
HDI Assicurazioni S.p.A. Vita	772	12.321.869	15.960,97
Credit Life A.G.	1.100	14.286.494	12.987,72
Cardif Assurance Vie S.A.	477	7.003.620	14.682,64
IPTIQ LIFE S.A.	68	1.092.412	16.064,88
Metlife (GAI)	1.635	23.402.872	14.313,68
Afi Esca S.A.	426	5.168.161	12.131,83
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	4.382	53.686.422	12.251,58

On which:

Aggregate Credit Life & Afi Esca & Net	2.836	37.472.009,85	13.212,98
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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	1.144	15.782.174	13.795,61
HDI Assicurazioni S.p.A. Impieghe	771	12.311.117	15.967,73
AXA France Iard S.a.	516	5.881.705	11.398,65
Cardif	477	7.003.620	14.682,64
Great American International Insurance Ltd.	1.635	23.402.872	14.313,68
RHEINLAND VERSICHERUNG AG	385	6.940.056	18.026,12
N/a - Pensioner	6.195	73.970.896	11.940,42

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.762	44.505.912	16.113,65
Private	1.817	21.726.511	11.957,35
Pensioners	6.200	73.982.536	11.932,67
Parapublic	344	5.077.482	14.760,12

On which:

Aggregate Private and Parapublic	2.161	26.803.992,98	12.403,51
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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	45	595.193	13.226,51
From the second to the tenth	139	2.099.410	15.103,67
From the eleventh to the fiftieth	202	2.851.723	14.117,44

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	1.709.633,14	717.625,05	2.427.258,19
Prepayments	4.761.889,06	30.556,86	4.792.445,92
Recoveries	320.715,65	539,08	321.254,73
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>6.792.237,85</b>	<b>748.720,99</b>	<b>7.540.958,84</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>6.792.237,85</b>	<b>748.720,99</b>	<b>7.540.958,84</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	6.718,08
Servicing fees on Default Receivables	0,12%	385,51
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>9.645,25</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.074	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200,00</b>

## OTHER INFORMATION

Receivables not all TAN	8.682.407,27
Receivables not all TAN ratio	5,98%
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>-</b>
<b>Future rediscount of the Additional not paid (DPP)</b>	<b>7.113.198,48</b>
<b>Montly competences of the Additional that must be paid (DPP)</b>	<b>412.448,00</b>

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

Date	Principal instalment	Interest instalment
30/09/2023	1.870.400,46	750.007,92
31/10/2023	1.875.400,98	739.349,64
30/11/2023	1.880.911,32	729.539,13
31/12/2023	1.887.424,27	719.694,80
31/01/2024	1.893.596,50	709.686,08
29/02/2024	1.900.992,63	699.612,95
31/03/2024	1.907.169,92	689.489,58
30/04/2024	1.914.912,41	679.382,10
31/05/2024	1.920.505,10	669.190,45
30/06/2024	1.923.412,33	658.961,07
31/07/2024	1.928.838,31	648.760,45
31/08/2024	1.932.049,31	638.408,18
30/09/2024	1.935.373,60	628.380,18
31/10/2024	1.941.171,37	617.900,41
30/11/2024	1.943.691,21	607.565,52
31/12/2024	1.947.536,52	597.265,98
31/01/2025	1.951.136,01	586.934,80
28/02/2025	1.956.700,97	576.559,89
31/03/2025	1.960.198,07	566.154,37
30/04/2025	1.966.043,08	555.733,96
31/05/2025	1.968.572,22	545.249,87
30/06/2025	1.966.950,44	534.784,23
31/07/2025	1.967.824,24	524.334,79
31/08/2025	1.967.156,23	513.854,67
30/09/2025	1.970.251,09	503.597,50
31/10/2025	1.976.166,25	493.161,03
30/11/2025	1.978.216,54	482.694,18
31/12/2025	1.978.469,70	472.359,46
31/01/2026	1.978.056,81	461.817,60
28/02/2026	1.981.946,33	451.335,12
31/03/2026	1.982.636,17	440.945,25
30/04/2026	1.985.997,13	430.391,64
31/05/2026	1.989.171,79	420.238,51
30/06/2026	1.987.038,79	409.424,80
31/07/2026	1.985.534,78	398.867,46
31/08/2026	1.978.108,67	388.242,99
30/09/2026	1.978.914,92	377.940,26
31/10/2026	1.979.712,54	367.650,08
30/11/2026	1.977.015,26	357.365,33
31/12/2026	1.972.625,22	346.707,94
31/01/2027	1.970.695,92	336.427,21
28/02/2027	1.969.590,34	325.998,53
31/03/2027	1.969.534,27	315.727,72
30/04/2027	1.970.678,35	305.339,34
31/05/2027	1.971.317,76	295.158,20
30/06/2027	1.966.051,09	284.820,34
31/07/2027	1.957.047,17	274.657,89
31/08/2027	1.950.407,07	264.212,04
30/09/2027	1.944.428,63	253.732,95
31/10/2027	1.943.454,73	243.173,13
30/11/2027	1.940.300,29	233.157,59
31/12/2027	1.936.663,59	222.878,24
31/01/2028	1.933.899,42	212.891,06
29/02/2028	1.933.319,35	202.750,43
31/03/2028	1.930.273,52	192.408,88
30/04/2028	1.922.155,26	182.208,25
31/05/2028	1.907.131,59	172.508,74
30/06/2028	1.864.354,43	162.772,31
31/07/2028	1.843.309,16	153.040,89
31/08/2028	1.802.913,01	143.153,87
30/09/2028	1.769.693,55	133.732,10
31/10/2028	1.739.172,55	124.353,70
30/11/2028	1.696.162,55	115.792,65
31/12/2028	1.654.462,45	107.024,66
31/01/2029	1.613.596,66	98.855,08
28/02/2029	1.576.391,20	89.466,61
31/03/2029	1.541.463,01	81.606,81
30/04/2029	1.495.050,75	73.360,78
31/05/2029	1.441.760,25	65.534,57
30/06/2029	1.382.532,78	58.235,35
31/07/2029	1.318.678,45	51.267,26
31/08/2029	1.216.708,20	44.072,29
30/09/2029	1.122.549,97	37.652,80
31/10/2029	1.026.700,19	32.113,97
30/11/2029	909.975,17	26.300,64
31/12/2029	795.151,24	21.682,98
31/01/2030	675.138,43	17.178,65
28/02/2030	588.760,37	13.749,66
31/03/2030	489.174,26	10.662,90
30/04/2030	419.518,56	7.861,85
31/05/2030	362.931,66	5.709,80
30/06/2030	282.015,76	3.795,96
31/07/2030	175.597,71	2.629,52

31/08/2030	66.291,95	1.529,54
30/09/2030	8.394,37	913,20
31/10/2030	4.559,74	663,80
31/11/2030	3.387,54	560,59
31/12/2030	3.402,88	545,71
31/01/2031	3.418,32	530,74
28/02/2031	3.433,83	515,70
31/03/2031	2.988,22	325,57
30/04/2031	2.534,51	203,04
31/05/2031	2.278,22	190,71
30/06/2031	1.958,67	180,94
31/07/2031	1.863,35	292,31
31/08/2031	1.542,54	164,96
30/09/2031	1.435,17	158,31
31/10/2031	1.178,62	152,24
31/11/2031	1.059,90	147,45
31/12/2031	1.036,49	143,13
31/01/2032	887,77	138,93
28/02/2032	681,05	135,39
31/03/2032	683,84	132,69
30/04/2032	686,63	129,99
31/05/2032	689,45	127,24
30/06/2032	692,28	124,50
31/07/2032	695,11	121,76
31/08/2032	619,66	118,98
30/09/2032	485,38	116,45
31/10/2032	487,57	114,33
31/11/2032	489,77	112,19
31/12/2032	491,99	110,04
31/01/2033	494,21	107,88
28/02/2033	377,29	105,70
31/03/2033	334,69	104,17
30/04/2033	336,07	102,83
31/05/2033	337,43	101,51
30/06/2033	338,81	100,17
31/07/2033	340,20	98,83
31/08/2033	341,58	97,49
30/09/2033	342,99	96,12
31/10/2033	344,38	94,77
31/11/2033	345,79	93,40
31/12/2033	347,21	92,03
31/01/2034	348,63	90,65
28/02/2034	350,05	89,27
31/03/2034	351,50	87,87
30/04/2034	352,93	86,48
31/05/2034	354,37	85,08
30/06/2034	355,81	83,69
31/07/2034	357,28	82,27
31/08/2034	358,73	80,85
30/09/2034	360,21	79,42
31/10/2034	361,68	78,00
31/11/2034	363,16	76,56
31/12/2034	364,64	75,12
31/01/2035	366,14	73,67
28/02/2035	367,63	72,23
31/03/2035	369,14	70,76
30/04/2035	370,66	69,29
31/05/2035	372,17	67,82
30/06/2035	373,70	66,34
31/07/2035	375,22	64,87
31/08/2035	376,77	63,36
30/09/2035	378,31	61,87
31/10/2035	379,85	60,37
31/11/2035	381,43	58,85
31/12/2035	382,97	57,35
31/01/2036	384,54	55,83
28/02/2036	386,11	54,30
31/03/2036	387,71	52,76
30/04/2036	389,29	51,22
31/05/2036	390,90	49,66
30/06/2036	392,49	48,12
31/07/2036	394,11	46,55
31/08/2036	395,72	44,99
30/09/2036	397,34	43,41
31/10/2036	398,97	41,84
31/11/2036	400,61	40,25
31/12/2036	402,25	38,65
31/01/2037	403,90	37,06
28/02/2037	405,56	35,45
31/03/2037	407,22	33,83
30/04/2037	408,90	32,21
31/05/2037	410,58	30,58
30/06/2037	412,26	28,95
31/07/2037	252,99	27,31
31/08/2037	245,86	26,41
30/09/2037	246,76	25,53
31/10/2037	247,65	24,67



31/11/2037	248,56	23,79
31/12/2037	249,47	22,91
31/01/2038	250,38	22,02
28/02/2038	251,30	21,13
31/03/2038	252,23	20,23
30/04/2038	253,15	19,34
31/05/2038	254,07	18,45
30/06/2038	255,01	17,54
31/07/2038	255,94	16,64
31/08/2038	256,86	15,74
30/09/2038	257,81	14,82
31/10/2038	258,76	13,90
31/11/2038	259,70	12,99
31/12/2038	260,65	12,07
31/01/2039	261,61	11,14
28/02/2039	262,57	10,21
31/03/2039	132,83	9,28
30/04/2039	68,35	8,83
31/05/2039	68,56	8,62
30/06/2039	68,78	8,41
31/07/2039	69,00	8,20
31/08/2039	69,22	7,99
30/09/2039	69,43	7,78
31/10/2039	69,66	7,56
31/11/2039	69,87	7,35
31/12/2039	70,10	7,13
31/01/2040	70,32	6,91
28/02/2040	70,54	6,71
31/03/2040	70,76	6,49
30/04/2040	70,99	6,27
31/05/2040	71,21	6,05
30/06/2040	71,44	5,83
31/07/2040	71,66	5,62
31/08/2040	71,89	5,40
30/09/2040	72,12	5,17
31/10/2040	72,35	4,95
31/11/2040	72,58	4,72
31/12/2040	72,81	4,51
31/01/2041	73,04	4,28
28/02/2041	73,27	4,06
31/03/2041	73,50	3,83
30/04/2041	73,74	3,60
31/05/2041	73,97	3,38
30/06/2041	74,21	3,15
31/07/2041	74,44	2,92
31/08/2041	74,68	2,69
30/09/2041	74,91	2,47
31/10/2041	75,15	2,24
31/11/2041	75,38	2,01
31/12/2041	75,62	1,77
31/01/2042	75,86	1,55
28/02/2042	76,10	1,31
31/03/2042	76,35	1,07
30/04/2042	76,58	0,84
31/05/2042	76,83	0,61
30/06/2042	77,07	0,37
31/07/2042	45,32	0,13
<b>Total</b>	<b>142.055.208,90</b>	<b>28.002.210,26</b>

**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	6.471.522,20	748.181,91	7.219.704,11
Cumulative from the first servicer report	208.188.142,37	53.534.332,43	261.722.474,80
<b>Total amounts paid to the issuer</b>	<b>214.659.664,57</b>	<b>54.282.514,34</b>	<b>268.942.178,91</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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