

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-ott-23
Relating to the Collection Period:	01-ott-23 31-ott-23
Relating to the Interest Period:	30-ott-23 27-nov-23
Payment Date:	28-nov-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	119.028.052,20	772.349,65	119.800.401,85	263.308,33	120.063.710,18
Performing receivables in arrears	6.710.550,27	791.043,84	7.501.594,11	811.212,26	8.312.806,37
Delinquent receivables	1.024.535,21	225.177,42	1.249.712,63	47.574,85	1.297.287,48
Collateral portfolio: Oustading Principal Due	126.763.137,68	1.788.570,91	128.551.708,59	1.122.095,44	129.673.804,03
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.758.137,22	137.968,85	1.896.106,07	48.415,99	1.944.522,06
Total portfolio	128.521.274,90	1.926.539,76	130.447.814,66	1.170.511,43	131.618.326,09

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	424	5.367.053,65				
2	171	1.627.637,56				
3	48	506.902,90				
4	22	198.759,98	421.631.845	0,30%	4,00%	No
5	14	188.733,32				
6	12	151.606,34				
7	50	710.612,99				
Total	741	8.751.306,74				

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"	30	450.777,11								
Life damage	210	2.409.155,72	12	127.145,21						
Job damage	214	2.737.305,81	15	166.285,40						
Defaulted loans	454	5.597.238,64	27	293.430,61	421.631.845	1,33%	7,00%	No	3,75%	No

	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"	12	230.004,22	7	85.623,58	11	135.149,31		
Life damage	14	222.541,83	195	2.173.577,99			1	13.035,90
Job damage	67	891.748,89			120	1.407.418,05	27	438.138,87
Total defaulted	93	1.344.294,94	202	2.259.201,57	131	1.542.567,36	28	451.174,77

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"	21	67.943,54			
Life damage	193	2.035.066,84			
Job damage	190	1.598.122,19			
Total defaulted	404	3.701.132,57	0,88%	4,00%	No

	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"	6	6.456,09	5	11.095,03	10	50.392,42		
Life damage	12	144.752,09	180	1.887.364,22			1	2.950,53
Job damage	61	461.691,00			107	900.282,51	22	236.148,68
Total recoveries	79	612.899,18	185	1.898.459,25	117	950.674,93	23	239.099,21

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	6.893	62.301.907	9.038,43
15.000 - 25.000	3.126	58.223.009	18.625,40
25.000 - 35.000	288	8.050.461	27.952,99
35.000 - 45.000	44	1.721.608	39.127,46
> 45.000	3	150.830	50.276,53

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	670	1.964.111	2.931,51
2 - 4	1.264	9.503.339	7.518,46
4 - 6	3.866	48.729.163	12.604,54
6 - 8	4.419	68.095.119	15.409,62
8 - 10	135	2.156.082	15.970,98

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	9.533	118.302.142,30	12.409,75
Emilia Romagna	205	2.600.857	12.687,11
Friuli Venezia Giulia	51	538.113	10.551,24
Lazio	7.604	94.639.049	12.445,96
Liguria	51	637.424	12.498,51
Lombardia	707	8.449.825	11.951,66
Marche	75	994.316	13.257,54
Piemonte	356	4.512.838	12.676,51
Toscana	166	2.221.242	13.380,97
Trentino Alto Adige	32	391.983	12.249,47
Umbria	33	367.292	11.130,07
Valle d'Aosta	8	109.398	13.674,69
Veneto	245	2.839.805	11.591,04
Southern Italy	821	12.145.672,36	14.793,75
Abruzzo	180	3.219.191	17.884,40
Basilicata	13	204.415	15.724,23
Calabria	46	620.076	13.479,91
Campania	98	1.283.077	13.092,63
Molise	2	43.809	21.904,33
Puglia	159	2.285.258	14.372,69
Sardegna	126	1.764.131	14.001,04
Sicilia	197	2.725.716	13.836,12

On which:

Aggregate Private and Parapublic	208	2.499.430,58	12.016,49
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.735	52.407.034	14.031,33
CQP	5.810	66.907.792	11.515,97
DEL	809	11.132.989	13.761,42

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	10.089	127.301.996,03	12.617,90
4	22	198.760	9.034,54
5	14	188.733	13.480,95
6	12	151.606	12.633,86
7	50	710.613	14.212,26

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.190	15.836.669	13.308,12
AXA France Vie S.a.	706	7.603.033	10.769,17
Metlife Europe Limited	15	160.725	10.715,01
Metlife Europe Limited Flat	135	1.106.940	8.199,56
HDI Assicurazioni S.p.A. Vita	701	10.837.709	15.460,36
Credit Life A.G.	1.048	13.236.957	12.630,68
Cardif Assurance Vie S.A.	444	6.191.295	13.944,36
IPTIQ LIFE S.A.	68	1.062.459	15.624,39
Metlife (GAI)	1.526	20.995.625	13.758,60
Afi Esca S.A.	393	4.536.475	11.543,19
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	4.128	48.879.928	11.841,07

On which:

Aggregate Credit Life & Afi Esca & Net	2.631	33.610.100,86	12.774,65
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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	1.043	13.950.467	13.375,33
HDI Assicurazioni S.p.A. Impiegato	700	10.827.699	15.468,14
AXA France Iard S.a.	462	5.008.112	10.840,07
Cardif	444	6.191.295	13.944,36
Great American International Insurance Ltd.	1.526	20.995.625	13.758,60
RHEINLAND VERSICHERUNG AG	372	6.572.781	17.668,77
N/a - Pensioner	5.807	66.901.835	11.520,89

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.570	39.913.321	15.530,48
Private	1.661	19.140.692	11.523,60
Pensioners	5.810	66.907.792	11.515,97
Parapublic	313	4.486.010	14.332,30

On which:

Aggregate Private and Parapublic	1.974	23.626.702,10	11.968,95
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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	40	525.173	13.129,33
From the second to the tenth	125	1.831.689	14.653,51
From the eleventh to the fiftieth	187	2.622.699	14.025,13

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.916.472,84	313.904,63	2.230.377,47
Prepayments	6.328.628,49	10.771,98	6.339.400,47
Recoveries	540.198,14	1.998,08	542.196,22
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	8.785.299,47	326.674,69	9.111.974,16
Receivables purchased by the originator			-
Total amounts paid to the issuer	8.785.299,47	326.674,69	9.111.974,16

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	6.856,30
Servicing fees on Default Receivables	0,12%	650,64
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		10.048,60

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	971	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	8.053.518,18
Receivables not all TAN ratio	6,17%
Accruals on the transferred portfolio that must be paid to the Originator	-

Future rediscount of the Additional paid by Class C	15.372.827,60
Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	6.304.431,81
Montly competences of the Additional that must be paid (DPP)	426.252,77

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

Date	Principal instalment	Interest instalment
30/11/2023	1.757.829,07	668.751,09
31/12/2023	1.759.859,16	658.845,01
31/01/2024	1.765.575,21	649.696,64
29/02/2024	1.772.190,05	640.435,66
31/03/2024	1.777.462,20	631.129,76
30/04/2024	1.784.339,05	621.844,63
31/05/2024	1.789.108,28	612.482,16
30/06/2024	1.791.547,04	603.087,27
31/07/2024	1.796.679,86	593.723,22
31/08/2024	1.800.139,54	584.214,04
30/09/2024	1.802.999,58	575.017,79
31/10/2024	1.808.123,86	565.382,40
30/11/2024	1.809.649,44	555.892,00
31/12/2024	1.813.033,57	546.442,14
31/01/2025	1.816.269,02	536.964,62
28/02/2025	1.821.436,42	527.445,66
31/03/2025	1.824.475,03	517.897,56
30/04/2025	1.829.928,00	508.337,85
31/05/2025	1.831.794,46	498.716,90
30/06/2025	1.830.061,56	489.117,64
31/07/2025	1.830.890,39	479.535,87
31/08/2025	1.829.673,49	469.924,25
30/09/2025	1.832.489,08	460.533,07
31/10/2025	1.837.941,69	450.967,66
30/11/2025	1.839.324,02	441.372,71
31/12/2025	1.839.505,76	431.911,63
31/01/2026	1.839.103,89	422.250,37
28/02/2026	1.842.416,48	412.646,65
31/03/2026	1.842.665,78	403.136,12
30/04/2026	1.845.336,01	393.466,95
31/05/2026	1.847.818,17	384.191,94
30/06/2026	1.845.147,78	374.276,21
31/07/2026	1.843.212,20	364.614,40
31/08/2026	1.835.303,73	354.890,25
30/09/2026	1.835.424,74	345.482,66
31/10/2026	1.835.630,32	336.090,95
30/11/2026	1.832.560,86	326.706,15
31/12/2026	1.827.703,79	316.959,09
31/01/2027	1.825.700,15	307.584,30
28/02/2027	1.824.303,45	298.064,16
31/03/2027	1.823.865,18	288.701,08
30/04/2027	1.824.467,53	279.222,69
31/05/2027	1.824.700,91	269.949,08
30/06/2027	1.818.984,74	260.439,87
31/07/2027	1.809.534,34	251.187,53
31/08/2027	1.802.774,79	241.665,84
30/09/2027	1.796.148,69	232.108,62
31/10/2027	1.794.914,80	222.478,70
30/11/2027	1.791.083,45	213.377,52
31/12/2027	1.787.531,92	204.105,29
31/01/2028	1.784.541,12	195.038,15
29/02/2028	1.783.718,11	185.821,74
31/03/2028	1.780.669,18	176.411,55
30/04/2028	1.772.176,40	167.137,33
31/05/2028	1.756.905,76	158.350,87
30/06/2028	1.716.244,09	149.463,43
31/07/2028	1.697.031,81	140.642,41
31/08/2028	1.658.743,01	131.729,52
30/09/2028	1.627.354,05	123.197,47
31/10/2028	1.597.869,06	114.692,48
30/11/2028	1.557.127,46	106.984,03
31/12/2028	1.518.397,50	99.005,97
31/01/2029	1.480.437,07	91.723,09
28/02/2029	1.445.136,29	83.169,17
31/03/2029	1.412.734,69	76.100,37
30/04/2029	1.369.073,80	68.540,28
31/05/2029	1.322.177,75	61.360,67
30/06/2029	1.270.279,82	54.773,31
31/07/2029	1.214.008,32	48.320,92
31/08/2029	1.142.232,38	41.958,72
30/09/2029	1.087.319,61	36.002,86
31/10/2029	1.008.424,88	30.707,05
30/11/2029	894.056,42	25.277,30
31/12/2029	779.968,85	20.644,27
31/01/2030	662.154,38	16.414,45
28/02/2030	577.940,04	13.106,47
31/03/2030	479.735,72	10.122,68
30/04/2030	410.962,88	7.571,72
31/05/2030	355.169,10	5.496,29
30/06/2030	275.377,44	3.661,07
31/07/2030	171.075,30	2.447,40
31/08/2030	63.748,30	1.303,60
30/09/2030	6.839,35	712,45

31/10/2030	3.588,97	570,84
31/11/2030	2.983,62	474,08
31/12/2030	2.997,05	461,26
31/01/2031	3.010,54	448,37
28/02/2031	3.024,10	435,42
31/03/2031	2.580,68	251,60
30/04/2031	2.129,23	133,77
31/05/2031	1.873,41	123,48
30/06/2031	1.554,89	115,71
31/07/2031	1.458,58	226,18
31/08/2031	1.138,79	103,66
30/09/2031	1.030,51	98,97
31/10/2031	1.001,30	94,84
31/11/2031	912,07	90,81
31/12/2031	888,33	87,11
31/01/2032	740,44	83,51
28/02/2032	535,03	80,57
31/03/2032	717,36	145,29
30/04/2032	720,30	142,49
31/05/2032	723,27	139,65
30/06/2032	726,23	136,82
31/07/2032	729,21	133,98
31/08/2032	654,61	131,11
30/09/2032	521,71	128,47
31/10/2032	524,06	126,23
31/11/2032	340,58	62,61
31/12/2032	342,23	61,03
31/01/2033	343,87	59,47
28/02/2033	227,44	57,88
31/03/2033	184,67	56,90
30/04/2033	185,46	56,14
31/05/2033	186,25	55,39
30/06/2033	187,05	54,63
31/07/2033	187,86	53,86
31/08/2033	188,65	53,10
30/09/2033	189,47	52,32
31/10/2033	190,28	51,54
31/11/2033	191,09	50,77
31/12/2033	191,92	49,98
31/01/2034	192,74	49,19
28/02/2034	193,57	48,41
31/03/2034	194,41	47,60
30/04/2034	195,24	46,80
31/05/2034	196,08	46,01
30/06/2034	196,91	45,21
31/07/2034	197,76	44,40
31/08/2034	198,61	43,59
30/09/2034	199,47	42,77
31/10/2034	200,32	41,95
31/11/2034	201,19	41,13
31/12/2034	202,05	40,31
31/01/2035	202,92	39,47
28/02/2035	203,78	38,65
31/03/2035	204,67	37,81
30/04/2035	205,55	36,96
31/05/2035	206,43	36,12
30/06/2035	207,32	35,27
31/07/2035	208,20	34,43
31/08/2035	209,12	33,56
30/09/2035	210,01	32,71
31/10/2035	210,91	31,84
31/11/2035	211,83	30,97
31/12/2035	212,73	30,10
31/01/2036	213,64	29,23
28/02/2036	214,56	28,35
31/03/2036	215,49	27,47
30/04/2036	216,42	26,59
31/05/2036	217,36	25,69
30/06/2036	218,29	24,80
31/07/2036	219,24	23,89
31/08/2036	220,18	22,99
30/09/2036	221,13	22,09
31/10/2036	222,08	21,18
31/11/2036	223,04	20,26
31/12/2036	224,00	19,35
31/01/2037	224,96	18,43
28/02/2037	225,93	17,50
31/03/2037	226,90	16,57
30/04/2037	227,88	15,64
31/05/2037	228,87	14,69
30/06/2037	229,86	13,75
31/07/2037	71,34	12,80
31/08/2037	63,58	12,58
30/09/2037	63,79	12,39
31/10/2037	63,98	12,20
31/11/2037	64,18	12,01
31/12/2037	64,39	11,81

31/01/2038	64,59	11,62
28/02/2038	64,79	11,42
31/03/2038	65,01	11,22
30/04/2038	65,21	11,03
31/05/2038	65,41	10,83
30/06/2038	65,63	10,63
31/07/2038	65,83	10,43
31/08/2038	66,03	10,24
30/09/2038	66,25	10,03
31/10/2038	66,46	9,83
31/11/2038	66,66	9,64
31/12/2038	66,88	9,43
31/01/2039	67,09	9,23
28/02/2039	67,30	9,03
31/03/2039	67,52	8,82
30/04/2039	67,73	8,62
31/05/2039	67,94	8,41
30/06/2039	68,16	8,21
31/07/2039	68,38	8,00
31/08/2039	68,59	7,79
30/09/2039	68,81	7,59
31/10/2039	69,03	7,38
31/11/2039	69,24	7,17
31/12/2039	69,47	6,96
31/01/2040	69,69	6,75
28/02/2040	69,90	6,54
31/03/2040	70,13	6,33
30/04/2040	70,35	6,12
31/05/2040	70,57	5,91
30/06/2040	70,79	5,69
31/07/2040	71,02	5,48
31/08/2040	71,24	5,27
30/09/2040	71,47	5,05
31/10/2040	71,70	4,83
31/11/2040	71,93	4,61
31/12/2040	72,15	4,40
31/01/2041	72,38	4,17
28/02/2041	72,61	3,96
31/03/2041	72,84	3,74
30/04/2041	73,07	3,52
31/05/2041	73,30	3,30
30/06/2041	73,54	3,07
31/07/2041	73,77	2,85
31/08/2041	74,00	2,63
30/09/2041	74,24	2,41
31/10/2041	74,47	2,18
31/11/2041	74,70	1,96
31/12/2041	74,94	1,73
31/01/2042	75,18	1,51
28/02/2042	75,42	1,28
31/03/2042	75,66	1,05
30/04/2042	75,89	0,82
31/05/2042	76,14	0,59
30/06/2042	76,38	0,36
31/07/2042	44,91	0,13
Total	128.521.274,90	24.278.643,92

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	8.245.101,33	324.676,61	8.569.777,94
Cumulative from the first servicer report	220.567.159,30	55.043.325,84	275.610.485,14
Total amounts paid to the issuer	228.812.260,63	55.368.002,45	284.180.263,08

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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