

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-nov-23"/>
Relating to the Collection Period:	<input type="text" value="01-nov-23"/> <input type="text" value="30-nov-23"/>
Relating to the Interest Period:	<input type="text" value="28-nov-23"/> <input type="text" value="27-dic-23"/>
Payment Date:	<input type="text" value="28-dic-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	114.030.948,81	232.679,64	114.263.628,45	43.953,13	114.307.581,58
Performing receivables in arrears	5.391.478,80	290.842,47	5.682.321,27	69.562,56	5.751.883,83
Delinquent receivables	577.171,87	86.737,56	663.909,43	17.894,83	681.804,26
Collateral portfolio: Oustading Principal Due	119.999.599,48	610.259,67	120.609.859,15	131.410,52	120.741.269,67
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.790.410,78	279.905,15	3.070.315,93	78.268,06	3.148.583,99
Total portfolio	122.790.010,26	890.164,82	123.680.175,08	209.678,58	123.889.853,66

ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio

Number of instalments in arrears at the end of collection period	Total number of loans	Outstanding Principal Due	Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
1	345	3.722.555,84				
2	166	1.571.639,02				
3	50	495.399,58				
4	20	191.730,32	421.631.845	0,17%	4,00%	No
5	16	176.824,07				
6	12	132.892,64				
7	18	196.885,66				
Total	627	6.487.927,13				

DEFAULTED RECEIVABLES: Aggregate Portfolio

	Cumulative Number of Defaulted Loans	Cumulative Outstanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Outstanding 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	102	1.003.598,14	72	552.821,03						
Loans in "Sofferenza"										
Life damage	236	2.686.388,61	26	277.232,89	421.631.845	1,75%	7,00%	No	3,75%	No
Job damage	319	3.695.051,62	105	1.127.769,26						
Defaulted loans	657	7.385.038,37	203	1.957.823,18						

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans
Overdue instalment > 8	38	552.016,01	37	265.902,58	22	167.002,50	5	18.677,05
Loans in "Sofferenza"								
Life damage	15	230.397,77	218	2.410.620,13	1	12.106,05	2	33.264,66
Job damage	101	1.419.093,37			183	1.712.209,97	35	563.748,28
Total defaulted	154	2.201.507,15	255	2.676.522,71	206	1.891.318,52	42	615.689,99

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries (g)	Cumulative net default ratio	Limits	Cash Trapping Condition
Overdue instalment > 8	102	189.029,02			
Loans in "Sofferenza"					
Life damage	236	2.200.588,64	1,02%	4,00%	No
Job damage	319	1.925.104,78			
Total defaulted	657	4.314.722,44			

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries
Overdue instalment > 8	38	60.525,16	37	43.944,53	22	84.559,33	5	-
Loans in "Sofferenza"								
Life damage	15	171.934,70	218	2.015.413,04	1	205,00	2	13.035,90
Job damage	101	550.779,93	-	-	183	1.099.578,95	35	274.745,90
Total recoveries	154	783.239,79	255	2.059.357,57	206	1.184.343,28	42	287.781,80

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.882	60.295.702	8.761,36
15.000 - 25.000	2.927	54.294.213	18.549,44
25.000 - 35.000	268	7.471.413	27.878,41
35.000 - 45.000	39	1.517.647	38.914,03
>45.000	2	101.199	50.599,62

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	669	2.128.214	3.181,19
2-4	1.290	10.038.628	7.781,88
4-6	4.526	56.087.558	12.392,30
6-8	3.612	55.138.817	15.265,45
8-10	21	286.958	13.664,68

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	9.311	112.130.603,18	12.042,81
Emilia Romagna	206	2.348.267	11.399,35
Friuli Venezia Giulia	47	456.586	9.714,59
Lazio	7.406	90.191.448	12.178,16
Liguria	50	579.024	11.580,49
Lombardia	695	7.922.488	11.399,26
Marche	74	902.794	12.199,92
Piemonte	349	4.115.629	11.792,63
Toscana	163	2.109.543	12.941,98
Trentino Alto Adige	33	376.235	11.401,08
Umbria	31	332.652	10.730,71
Valle d'Aosta	8	107.794	13.474,19
Veneto	249	2.688.144	10.795,76
Southern Italy	807	11.549.571,90	14.311,74
Abruzzo	176	3.086.400	17.536,36
Basilicata	13	185.949	14.303,74
Calabria	45	591.122	13.136,04
Campania	99	1.255.128	12.678,06
Molise	2	43.654	21.826,77
Puglia	157	2.110.741	13.444,21
Sardegna	122	1.645.457	13.487,35
Sicilia	193	2.631.122	13.632,76

On which:

Aggregate Private and Parapublic	146	1.630.119	11.165,20
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.675	49.151.602	13.374,59
CQP	5.642	63.922.227	11.329,71
DEL	801	10.606.346	13.241,38

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	10.052	122.981.842,39	12.234,56
4	20	191.730	9.586,52
5	16	176.824	11.051,50
6	12	132.893	11.074,39
7	18	196.886	10.938,09

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	375	4.279.302	11.411,47
AXA FRANCE VIE SA	695	7.219.541	10.387,83
CARDIF ASSURANCE VIE S.A.	435	5.805.810	13.346,69
CNP VITA ASSICURAZIONE SPA	4.015	46.667.928	11.623,39
CREDIT LIFE AG	1.015	12.694.592	12.506,99
HDI ASSICURAZIONI SPA VITA	692	10.283.937	14.861,18
IPTIQ LIFE S.A.	68	1.058.302	15.563,26
METLIFE (CBP)	1.500	19.482.026	12.988,02
METLIFE EUROPE D.A.C. RAPPRESENT	15	160.115	10.674,33
METLIFE EUROPE D.A.C. FLAT RAPPRESE	134	1.087.381	8.114,78
NET INSURANCE LIFE SPA	1.174	14.941.243	12.726,78

On which:

Aggregate Credit Life & Afi Esca & Net	1.201	15.650.619,11	13.031,32
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BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	5.639	63.917.034	11.334,82
AXA FRANCE IARD SA	456	4.709.724	10.328,34
CARDIF ASSURANCES RISQUES DIVE RS	435	5.805.810	13.346,69
GREAT AMERICAN INTERNATIONAL INSUR	1.500	19.482.026	12.988,02
HDI ASSICURAZIONI SPA IMPIEGO	691	10.273.962	14.868,25
NET INSURANCE SPA	1.031	13.149.841	12.754,45
RHEINLAND VERSICHERUNG AG	366	6.341.778	17.327,26

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	311	4.137.756	13.304,68
Pensioners	5.642	63.922.227	11.329,71
Private	1.633	17.661.354	10.815,28
Public	2.532	37.958.838	14.991,64

On which:

Aggregate Private and Parapublic	1.944	21.799.110,36	11.213,53
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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	36	468.471	13.013,07
From the second to the tenth	82	1.196.777	14.594,84
From the eleventh to the fiftieth	174	2.328.584	13.382,67

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.549.567,60	520.201,00	2.069.768,60
Prepayments	4.879.579,81	-	4.879.579,81
Recoveries	31.724,53	-	31.724,53
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	6.460.871,94	520.201,00	6.981.072,94
Receivables purchased by the originator			-
Total amounts paid to the issuer	6.460.871,94	520.201,00	6.981.072,94

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	6.949,35
Servicing fees on Default Receivables	0,12%	38,07
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		9.529,08

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	945	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	7.747.741,50
Receivables not all TAN ratio	6,26%

Accruals on the transferred portfolio that must be paid to the Originator	-
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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)	5.868.550,08
Montly competences of the Additional that must be paid (DPP)	435.881,73

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION
PLAN: Aggregate Portfolio

Date	Principal instalment	Interest instalment
30/11/2023	2.250.017,93	658.845,01
31/12/2023	2.250.001,93	649.696,64
31/01/2024	2.249.803,93	640.435,66
29/02/2024	2.249.725,91	631.129,76
31/03/2024	2.248.498,93	621.844,63
30/04/2024	2.247.501,91	612.482,16
31/05/2024	2.247.308,80	603.087,27
30/06/2024	2.247.187,67	593.723,22
31/07/2024	2.246.250,56	584.214,04
31/08/2024	2.245.985,39	575.017,79
30/09/2024	2.245.625,21	565.382,40
31/10/2024	2.244.131,05	555.892,00
30/11/2024	2.242.419,82	546.442,14
31/12/2024	2.240.535,51	536.964,62
31/01/2025	2.237.296,14	527.445,66
28/02/2025	2.232.435,65	517.897,56
31/03/2025	2.226.188,95	508.337,85
30/04/2025	2.219.048,05	498.716,90
31/05/2025	2.208.821,85	489.117,64
30/06/2025	2.202.235,20	479.535,87
31/07/2025	2.194.832,36	469.924,25
31/08/2025	2.185.337,26	460.533,07
30/09/2025	2.175.175,80	450.967,66
31/10/2025	2.168.333,85	441.372,71
30/11/2025	2.157.644,70	431.911,63
31/12/2025	2.148.277,10	422.250,37
31/01/2026	2.139.349,12	412.646,65
28/02/2026	2.126.016,86	403.136,12
31/03/2026	2.106.366,21	393.466,95
30/04/2026	2.092.638,64	384.191,94
31/05/2026	2.081.561,52	374.276,21
30/06/2026	2.067.784,04	364.614,40
31/07/2026	2.050.543,03	354.890,25
31/08/2026	2.038.559,31	345.482,66
30/09/2026	2.023.643,23	336.090,95
31/10/2026	2.008.643,50	326.706,15
30/11/2026	1.995.780,10	316.959,09
31/12/2026	1.977.386,37	307.584,30
31/01/2027	1.953.853,94	298.064,16
28/02/2027	1.930.994,59	288.701,08
31/03/2027	1.913.802,20	279.222,69
30/04/2027	1.897.227,15	269.949,08
31/05/2027	1.879.247,43	260.439,87
30/06/2027	1.864.142,01	251.187,53
31/07/2027	1.848.879,89	241.665,84
31/08/2027	1.827.457,24	232.108,62
30/09/2027	1.809.045,73	222.478,70
31/10/2027	1.770.699,90	213.377,52
30/11/2027	1.709.081,96	204.105,29
31/12/2027	1.663.979,47	195.038,15
31/01/2028	1.617.899,12	185.821,74
29/02/2028	1.568.564,94	176.411,55
31/03/2028	1.512.026,05	167.137,33
30/04/2028	1.453.277,01	158.350,87
31/05/2028	1.402.836,50	149.463,43
30/06/2028	1.339.502,26	140.642,41
31/07/2028	1.272.512,55	131.729,52
31/08/2028	1.205.993,11	123.197,47
30/09/2028	1.123.086,57	114.692,48
31/10/2028	971.849,32	106.984,03
30/11/2028	874.810,84	99.005,97
31/12/2028	776.708,65	91.723,09
31/01/2029	663.488,09	83.169,17
28/02/2029	548.470,32	76.100,37
31/03/2029	448.969,24	68.540,28
30/04/2029	363.368,42	61.360,67
31/05/2029	279.479,54	54.773,31
30/06/2029	179.758,00	48.320,92
31/07/2029	112.160,61	41.958,72
31/08/2029	71.555,64	36.002,86
30/09/2029	56.281,15	30.707,05
31/10/2029	45.976,18	25.277,30
30/11/2029	41.569,83	20.644,27
31/12/2029	38.534,30	16.414,45
31/01/2030	34.323,70	13.106,47
28/02/2030	30.271,92	10.122,68
31/03/2030	27.372,99	7.571,72
30/04/2030	23.139,97	5.496,29
31/05/2030	20.134,79	3.661,07
30/06/2030	18.343,49	2.447,40
31/07/2030	16.237,14	1.303,60
31/08/2030	14.195,71	712,45
30/09/2030	10.573,25	570,84

31/10/2030	8.051,63	474,08
31/11/2030	6.659,91	461,26
31/12/2030	5.764,14	448,37
31/01/2031	4.367,35	435,42
28/02/2031	3.668,50	251,60
31/03/2031	2.026,64	133,77
30/04/2031	2.026,70	123,48
31/05/2031	1.755,77	115,71
30/06/2031	1.461,83	226,18
31/07/2031	1.331,87	103,66
31/08/2031	999,91	-
30/09/2031	549,95	-
31/10/2031	549,97	-
31/11/2031	219,99	-
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31/01/2032	-	-
28/02/2032	-	-
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31/11/2041	-	-
31/12/2041	-	-
31/01/2042	-	-
28/02/2042	-	-
31/03/2042	-	-
30/04/2042	-	-
31/05/2042	-	-
30/06/2042	-	-
31/07/2042	-	-
Total	122.790.010,26	23.605.748,03

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.429.147,41	520.201,00	6.949.348,41
Cumulative from the first servicer report	228.812.260,63	55.368.002,45	284.180.263,08
Total amounts paid to the issuer	235.241.408,04	55.888.203,45	291.129.611,49

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)	13,2586%
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The retention rule (Min 5%) is respected?	Yes
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