

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:	01-dic-22
Relating to the Collection Period:	01-dic-22 31-dic-22
Relating to the Interest Period:	28-dic-22 27-gen-23
Payment Date:	30-gen-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	183.905.177,09	987.101,97	184.892.279,06	388.026,35	185.280.305,41
Performing receivables in arrears	12.099.773,51	474.727,59	12.574.501,10	166.755,01	12.741.256,11
Delinquent receivables	1.643.824,11	275.280,70	1.919.104,81	87.145,79	2.006.250,60
Collateral portfolio: Oustading Principal Due	197.648.774,71	1.737.110,26	199.385.884,97	641.927,15	200.027.812,12
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.009.874,62	72.217,30	1.082.091,92	34.992,66	1.117.084,58
Total portfolio	198.658.649,33	1.809.327,56	200.467.976,89	676.919,81	201.144.896,70

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	610	7.907.223,16				
2	300	3.732.876,14				
3	81	934.401,80				
4	26	290.806,40	421.631.845	0,46%	4,00%	No
5	25	310.409,92				
6	18	216.019,37				
7	77	1.101.869,12				
Total	1.137	14.493.605,91				

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	16	242.004,42	7	106.839,61						
Loans in "Sofferenza"										
Life damage	80	997.580,03	8	119.442,78						
Job damage	95	1.344.298,23	4	47.282,69						
Defaulted loans	191	2.583.882,68	19	273.565,08	421.631.845	0,61%	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	1	25.157,75	5	69.127,09	4	49.613,35		
Loans in "Sofferenza"								
Life damage	4	79.709,78	76	917.870,25				
Job damage	29	442.967,30			61	786.183,80	11	213.253,36
Total defaulted	34	547.834,83	81	986.997,34	65	835.797,15	11	213.253,36

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	6	26.822,08			
Loans in "Sofferenza"					
Life damage	63	722.154,92			
Job damage	87	752.813,76			
Total defaulted	156	1.501.790,76	0,36%	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			4	4.867,67	2	21.954,41		
Loans in "Sofferenza"								
Life damage	2	16.876,82	61	705.278,10				
Job damage	22	217.105,51			55	398.040,73	10	137.667,52
Total recoveries	24	233.982,33	65	710.145,77	57	419.995,14	10	137.667,52

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.029	75.784.106	9.438,80
15.000 - 25.000	5.276	99.883.832	18.931,73
25.000 - 35.000	720	20.092.487	27.906,23
35.000 - 45.000	98	3.831.398	39.095,90
> 45.000	18	876.154	48.675,20

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	519	1.601.468	3.085,68
2 - 4	1.181	8.704.668	7.370,59
4 - 6	3.027	38.238.482	12.632,47
6 - 8	9.130	147.193.498	16.121,96
8 - 10	284	4.729.860	16.654,44

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	13.413	189.278.484,56	14.111,57
Emilia Romagna	338	4.724.208	13.976,95
Friuli Venezia Giulia	79	918.068	11.621,11
Lazio	10.504	149.296.687	14.213,32
Liguria	75	1.129.681	15.062,41
Lombardia	1.070	14.453.362	13.507,81
Marche	123	1.841.464	14.971,25
Piemonte	523	7.298.410	13.954,90
Toscana	223	3.296.739	14.783,58
Trentino Alto Adige	51	673.007	13.196,21
Umbria	48	652.764	13.599,26
Valle d'Aosta	12	184.245	15.353,74
Veneto	367	4.809.850	13.105,86
Southern Italy	1.193	20.032.513,16	16.791,71
Abruzzo	283	5.720.681	20.214,42
Basilicata	17	317.646	18.685,08
Calabria	57	830.570	14.571,40
Campania	152	2.290.183	15.067,00
Molise	5	98.922	19.784,42
Puglia	241	3.933.653	16.322,21
Sardegna	179	2.846.525	15.902,38
Sicilia	259	3.994.331	15.422,13

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	5.351	83.163.511	15.541,68
CQP	7.729	100.652.913	13.022,76
DEL	1.061	16.651.552	15.694,21

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	13.917	197.466.780,16	14.188,89
4	26	290.806	11.184,86
5	25	310.410	12.416,40
6	18	216.019	12.001,08
7	77	1.101.869	14.309,99

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.731	25.528.860	14.748,04
AXA France Vie S.a.	1.040	13.002.087	12.502,01
Metlife Europe Limited	16	185.577	11.598,58
Metlife Europe Limited Flat	191	1.870.964	9.795,62
HDI Assicurazioni S.p.A. Vita	963	16.741.952	17.385,20
Credit Life A.G.	1.263	17.433.518	13.803,26
Cardif Assurance Vie S.A.	644	10.162.414	15.780,15
IPTIQ LIFE S.A.	72	1.242.078	17.251,08
Metlife (GAI)	2.220	34.234.772	15.421,07
Afi Esca S.A.	542	7.203.003	13.289,67
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	5.459	72.862.750	13.347,27

On which:

Aggregate Credit Life & Afi Esca & Net	3.536	50.165.381,73	14.187,04
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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	1.526	22.582.021	14.798,18
HDI Assicurazioni S.p.A. Impiegno	962	16.728.773	17.389,58
AXA France Iard S.a.	665	8.445.146	12.699,47
Cardif	644	10.162.414	15.780,15
Great American International Insurance Ltd.	2.220	34.234.772	15.421,07
RHEINLAND VERSICHERUNG AG	400	7.679.902	19.199,76
N/a - Pensioner	7.724	100.634.948	13.028,86

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.486	61.053.491	17.513,91
Private	2.465	31.374.789	12.728,11
Pensioners	7.729	100.652.913	13.022,76
Parapublic	461	7.386.783	16.023,39

On which:

Aggregate Private and Parapublic	2.926	38.761.572,52	13.247,29
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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	66	976.589	14.796,80
From the second to the tenth	174	2.912.992	16.741,33
From the eleventh to the fiftieth	254	3.873.787	15.251,13

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.532.708,05	1.157.064,06	3.689.772,11
Prepayments	6.250.310,45	27.892,31	6.278.202,76
Recoveries	60.002,33	668,34	60.670,67
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	8.843.020,83	1.185.624,71	10.028.645,54
Receivables purchased by the originator			-
Total amounts paid to the issuer	8.843.020,83	1.185.624,71	10.028.645,54

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	34.647,63
Servicing fees on Default Receivables	1,22%	740,18
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		37.929,47

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.306	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	11.965.488,55
Receivables not all TAN ratio	5,97%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	24.192.600,18

Quarterly competences of the Additional paid by Class C	3.310.494,72
Future rediscount of the Additional not paid (DPP)	10.855.470,42
Montly competences of the Additional that must be paid (DPP)	484.430,90

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

Date	Principal instalment	Interest instalment
31/01/2023	2.304.367,54	1.052.187,17
28/02/2023	2.314.345,21	1.039.945,44
31/03/2023	2.325.509,66	1.027.830,70
30/04/2023	2.336.768,91	1.015.581,93
31/05/2023	2.347.859,53	1.003.236,63
30/06/2023	2.356.843,62	990.864,77
31/07/2023	2.366.899,17	978.354,49
31/08/2023	2.374.157,01	965.758,56
30/09/2023	2.383.347,03	953.348,98
31/10/2023	2.394.704,10	940.828,70
30/11/2023	2.402.129,92	928.068,95
31/12/2023	2.410.678,69	915.270,41
31/01/2024	2.418.758,05	902.420,53
29/02/2024	2.428.131,50	889.530,22
31/03/2024	2.436.426,08	876.579,88
30/04/2024	2.446.940,72	863.635,31
31/05/2024	2.454.853,47	850.591,47
30/06/2024	2.460.437,85	837.523,83
31/07/2024	2.467.793,07	824.442,47
31/08/2024	2.472.150,28	811.054,01
30/09/2024	2.478.109,49	798.244,18
31/10/2024	2.486.346,61	784.850,71
30/11/2024	2.490.740,78	771.589,16
31/12/2024	2.496.055,29	758.354,94
31/01/2025	2.501.515,39	745.077,78
28/02/2025	2.509.514,61	731.748,91
31/03/2025	2.515.152,57	718.375,50
30/04/2025	2.522.927,11	704.979,95
31/05/2025	2.527.096,85	691.507,19
30/06/2025	2.528.085,22	678.045,09
31/07/2025	2.531.424,45	664.585,68
31/08/2025	2.531.669,13	650.945,87
30/09/2025	2.537.900,42	637.752,65
31/10/2025	2.546.275,76	624.270,63
30/11/2025	2.550.629,54	610.744,81
31/12/2025	2.552.465,27	597.338,67
31/01/2026	2.553.829,98	583.649,91
28/02/2026	2.559.833,39	570.048,60
31/03/2026	2.562.799,85	556.589,42
30/04/2026	2.568.594,49	542.929,00
31/05/2026	2.573.452,00	529.623,99
30/06/2026	2.572.952,78	515.755,73
31/07/2026	2.573.079,64	502.057,93
31/08/2026	2.566.108,60	488.155,10
30/09/2026	2.567.817,11	474.759,50
31/10/2026	2.570.985,23	461.313,23
30/11/2026	2.570.146,99	447.854,13
31/12/2026	2.567.296,18	434.009,95
31/01/2027	2.567.272,61	420.538,93
28/02/2027	2.566.451,15	406.907,64
31/03/2027	2.565.544,87	393.426,81
30/04/2027	2.567.725,40	379.836,86
31/05/2027	2.569.077,44	366.510,46
30/06/2027	2.562.697,87	352.958,88
31/07/2027	2.554.830,41	339.604,04
31/08/2027	2.544.938,25	325.895,11
30/09/2027	2.539.644,78	312.404,73
31/10/2027	2.538.361,23	298.617,30
30/11/2027	2.535.111,11	285.417,33
31/12/2027	2.531.458,03	271.852,23
31/01/2028	2.525.791,29	258.680,28
29/02/2028	2.524.006,63	245.378,25
31/03/2028	2.521.177,95	231.784,80
30/04/2028	2.513.303,69	218.520,08
31/05/2028	2.495.766,78	205.855,28
30/06/2028	2.442.939,21	192.882,42
31/07/2028	2.416.499,18	179.964,80
31/08/2028	2.365.362,28	167.138,97
30/09/2028	2.320.524,31	154.668,41
31/10/2028	2.270.163,84	142.413,47
30/11/2028	2.191.736,86	131.169,79
31/12/2028	2.106.823,92	120.279,73
31/01/2029	1.994.554,30	109.719,47
28/02/2029	1.916.131,61	98.054,83
31/03/2029	1.831.868,55	88.333,10
30/04/2029	1.723.115,81	78.675,57
31/05/2029	1.610.751,66	69.706,35
30/06/2029	1.489.465,99	61.539,38
31/07/2029	1.379.267,93	53.741,90
31/08/2029	1.251.131,29	45.731,49
30/09/2029	1.153.906,69	38.635,00
31/10/2029	1.054.100,65	32.602,48
30/11/2029	929.403,69	26.541,88

31/12/2029	812.514,74	21.946,13
31/01/2030	689.233,21	17.369,28
28/02/2030	600.942,26	13.746,80
31/03/2030	498.291,55	10.555,50
30/04/2030	427.925,16	7.900,84
31/05/2030	371.040,69	5.598,81
30/06/2030	288.858,70	3.637,53
31/07/2030	179.017,93	2.227,44
31/08/2030	66.937,35	1.099,23
30/09/2030	7.591,62	388,12
31/10/2030	3.577,92	238,19
31/11/2030	2.541,59	220,69
31/12/2030	2.552,97	209,60
31/01/2031	2.483,55	198,45
28/02/2031	2.242,90	187,65
31/03/2031	2.252,04	178,74
30/04/2031	1.795,42	58,44
31/05/2031	1.803,33	50,74
30/06/2031	1.339,60	42,97
31/07/2031	1.174,52	157,59
31/08/2031	850,59	32,64
30/09/2031	740,09	29,01
31/10/2031	743,22	25,96
31/11/2031	746,36	22,90
31/12/2031	721,67	19,81
31/01/2032	571,67	16,84
28/02/2032	363,64	14,55
31/03/2032	365,13	13,10
30/04/2032	366,63	11,64
31/05/2032	368,15	10,16
30/06/2032	369,66	8,68
31/07/2032	371,18	7,21
31/08/2032	294,39	5,72
30/09/2032	158,79	4,46
31/10/2032	159,65	3,62
31/11/2032	160,51	2,78
31/12/2032	161,38	1,93
31/01/2033	162,25	1,09
28/02/2033	43,95	0,23
Total	198.658.649,33	43.134.445,81

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	8.783.018,50	1.184.956,37	9.967.974,87
Cumulative from the first servicer report	152.110.092,50	45.513.379,18	197.623.471,68
Total amounts paid to the issuer	160.893.111,00	46.698.335,55	207.591.446,55

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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