

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-lug-23
Relating to the Collection Period:	01-lug-23 31-lug-23
Relating to the Interest Period:	28-lug-23 27-ago-23
Payment Date:	28-ago-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	141.072.470,47	824.623,16	141.897.093,63	285.567,72	142.182.661,35
Performing receivables in arrears	4.898.301,83	1.917.907,06	6.816.208,89	984.948,82	7.801.157,71
Delinquent receivables	972.070,34	210.747,01	1.182.817,35	45.907,37	1.228.724,72
Collateral portfolio: Oustading Principal Due	146.942.842,64	2.953.277,23	149.896.119,87	1.316.423,91	151.212.543,78
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.030.117,54	158.441,41	2.188.558,95	61.850,74	2.250.409,69
Total portfolio	148.972.960,18	3.111.718,64	152.084.678,82	1.378.274,65	153.462.953,47

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	377	5.791.369,46				
2	62	725.125,43				
3	27	299.714,00				
4	21	200.720,81	421.631.845	0,28%	4,00%	No
5	13	160.595,62				
6	8	108.022,20				
7	47	713.478,72				
Total	555	7.999.026,24				

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	172	2.053.700,42	8	73.062,23						
Job damage	181	2.397.863,68	12	160.317,62						
Defaulted loans	381	4.858.442,78	20	233.379,85	421.631.845	1,15%	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	10	186.105,79	7	85.623,58	11	135.149,31		
Loans in "Sofferenza"								
Life damage	17	262.439,47	157	1.818.122,69			3	48.694,03
Job damage	54	732.941,30			99	1.210.847,44	23	378.519,17
Total defaulted	81	1.181.486,56	164	1.903.746,27	110	1.345.996,75	26	427.213,20

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	19	44.421,66			
Loans in "Sofferenza"					
Life damage	156	1.376.725,23			
Job damage	156	1.248.736,94			
Total defaulted	331	2.669.883,83	0,63%	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	5	1.095,50	5	7.605,88	9	35.720,28		
Loans in "Sofferenza"								
Life damage	12	98.845,05	143	1.274.929,65			1	2.950,53
Job damage	52	338.198,06			87	730.681,64	17	179.857,24
Total recoveries	69	438.138,61	148	1.282.535,53	96	766.401,92	18	182.807,77

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.283	67.179.759	9.224,19
15.000 - 25.000	3.770	71.042.740	18.844,23
25.000 - 35.000	404	11.413.210	28.250,52
35.000 - 45.000	53	2.102.672	39.673,05
> 45.000	7	346.298	49.471,14

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	689	2.185.095	3.171,40
2 - 4	1.274	9.826.785	7.713,33
4 - 6	4.029	52.077.008	12.925,54
6 - 8	5.368	85.379.394	15.905,25
8 - 10	157	2.616.398	16.664,96

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	10.607	138.030.751,50	13.013,18
Emilia Romagna	241	3.203.076	13.290,77
Friuli Venezia Giulia	53	597.477	11.273,15
Lazio	8.397	109.663.276	13.059,82
Liguria	65	894.972	13.768,81
Lombardia	818	10.242.027	12.520,82
Marche	88	1.228.794	13.963,56
Piemonte	397	5.207.482	13.117,08
Toscana	181	2.516.600	13.903,87
Trentino Alto Adige	38	483.241	12.716,87
Umbria	41	482.438	11.766,77
Valle d'Aosta	8	114.775	14.346,87
Veneto	280	3.396.594	12.130,69
Southern Italy	910	14.053.927,32	15.443,88
Abruzzo	200	3.739.187	18.695,93
Basilicata	16	276.468	17.279,25
Calabria	51	704.424	13.812,23
Campania	110	1.518.137	13.801,24
Molise	2	45.221	22.610,56
Puglia	184	2.764.196	15.022,80
Sardegna	135	1.958.247	14.505,53
Sicilia	212	3.048.049	14.377,59

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	4.236	62.010.441	14.638,91
CQP	6.394	77.238.731	12.079,88
DEL	887	12.835.507	14.470,70

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	11.242	149.896.120,82	13.333,58
4	21	200.721	9.558,13
5	13	160.596	12.353,51
6	8	108.022	13.502,78
7	47	713.479	15.180,40

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.371	19.048.550	13.893,91
AXA France Vie S.a.	809	9.238.519	11.419,68
Metlife Europe Limited	16	175.360	10.960,01
Metlife Europe Limited Flat	151	1.283.918	8.502,77
HDI Assicurazioni S.p.A. Vita	801	12.926.796	16.138,32
Credit Life A.G.	1.127	14.715.015	13.056,80
Cardif Assurance Vie S.A.	494	7.257.553	14.691,40
IPTIQ LIFE S.A.	68	1.102.274	16.209,91
Metlife (GAI)	1.721	24.845.835	14.436,86
Afi Esca S.A.	440	5.412.365	12.300,83
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	4.519	56.078.495	12.409,49

On which:

Aggregate Credit Life & Afi Esca & Net	2.938	39.175.929,47	13.334,22
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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	1.199	16.707.654	13.934,66
HDI Assicurazioni S.p.A. Impieghe	800	12.916.050	16.145,06
AXA France Iard S.a.	528	6.100.114	11.553,25
Cardif	494	7.257.553	14.691,40
Great American International Insurance Ltd.	1.721	24.845.835	14.436,86
RHEINLAND VERSICHERUNG AG	386	7.030.376	18.213,41
N/a - Pensioner	6.389	77.227.097	12.087,51

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.855	46.471.598	16.277,27
Private	1.908	22.970.265	12.038,92
Pensioners	6.394	77.238.731	12.079,88
Parapublic	360	5.404.085	15.011,35

On which:

Aggregate Private and Parapublic	2.268	28.374.349,78	12.510,74
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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	48	647.530	13.490,21
From the second to the tenth	142	2.192.583	15.440,73
From the eleventh to the fiftieth	203	2.982.409	14.691,67

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.878.108,51	447.435,61	2.325.544,12
Prepayments	4.672.981,26	119.995,76	4.792.977,02
Recoveries	208.922,00	5.604,17	214.526,17
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	6.760.011,77	573.035,54	7.333.047,31
Receivables purchased by the originator	6.071,98	264,32	6.336,30
Total amounts paid to the issuer	6.766.083,75	573.299,86	7.339.383,61

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	7.004,79
Servicing fees on Default Receivables	0,12%	185,43
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		9.731,88

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.007	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	9.055.272,42
Receivables not all TAN ratio	5,95%
Accruals on the transferred portfolio that must be paid to the Originator	-

Future rediscount of the Additional paid by Class C	17.962.375,86
Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	7.525.646,48
Montly competences of the Additional that must be paid (DPP)	443.933,72

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION
PLAN: Aggregate Portfolio

Date	Principal instalment	Interest instalment
31/08/2023	1.928.459,00	788.570,44
30/09/2023	1.931.370,38	777.641,77
31/10/2023	1.941.566,88	767.845,13
30/11/2023	1.946.930,24	757.487,92
31/12/2023	1.953.758,62	747.266,38
31/01/2024	1.960.168,06	736.843,12
29/02/2024	1.967.847,70	726.388,58
31/03/2024	1.974.269,05	715.881,59
30/04/2024	1.982.382,65	705.389,08
31/05/2024	1.988.209,47	694.810,48
30/06/2024	1.991.404,73	684.218,64
31/07/2024	1.997.186,93	673.628,35
31/08/2024	2.000.345,14	662.858,02
30/09/2024	2.003.495,19	652.438,60
31/10/2024	2.009.396,43	641.565,42
30/11/2024	2.012.506,58	630.840,24
31/12/2024	2.016.405,82	620.145,58
31/01/2025	2.020.321,04	609.418,89
28/02/2025	2.026.114,68	598.647,74
31/03/2025	2.029.662,18	587.845,63
30/04/2025	2.035.869,67	577.029,09
31/05/2025	2.038.757,01	566.146,59
30/06/2025	2.037.487,66	555.280,62
31/07/2025	2.038.761,58	544.428,92
31/08/2025	2.038.609,45	533.543,94
30/09/2025	2.042.073,17	522.880,21
31/10/2025	2.048.364,33	512.034,50
30/11/2025	2.050.658,24	501.155,96
31/12/2025	2.050.910,03	490.408,84
31/01/2026	2.050.597,88	479.453,98
28/02/2026	2.054.863,55	468.558,16
31/03/2026	2.055.925,60	457.753,35
30/04/2026	2.059.664,66	446.783,14
31/05/2026	2.062.754,91	436.211,27
30/06/2026	2.060.881,61	424.975,62
31/07/2026	2.059.624,51	413.996,78
31/08/2026	2.052.561,85	402.949,75
30/09/2026	2.053.642,86	392.222,68
31/10/2026	2.054.821,63	381.509,60
30/11/2026	2.051.655,17	370.796,15
31/12/2026	2.047.474,69	359.712,10
31/01/2027	2.045.923,78	349.006,18
28/02/2027	2.044.955,38	338.151,26
31/03/2027	2.044.022,55	327.449,89
30/04/2027	2.045.013,61	316.634,96
31/05/2027	2.045.671,54	306.029,30
30/06/2027	2.040.358,80	295.263,71
31/07/2027	2.031.718,59	284.677,96
31/08/2027	2.025.177,12	273.802,60
30/09/2027	2.019.317,47	262.894,49
31/10/2027	2.018.656,75	251.902,80
30/11/2027	2.016.209,24	241.459,34
31/12/2027	2.012.697,08	230.745,02
31/01/2028	2.009.940,49	220.325,35
29/02/2028	2.009.323,10	209.751,46
31/03/2028	2.006.002,33	198.972,46
30/04/2028	1.998.036,08	188.341,38
31/05/2028	1.982.695,49	178.212,27
30/06/2028	1.939.595,64	168.047,33
31/07/2028	1.918.104,92	157.894,28
31/08/2028	1.875.059,34	147.571,97
30/09/2028	1.841.348,24	137.738,41
31/10/2028	1.810.091,84	127.957,92
30/11/2028	1.763.696,61	119.013,04
31/12/2028	1.721.018,10	109.862,71
31/01/2029	1.678.799,26	101.312,85
28/02/2029	1.641.276,96	91.529,89
31/03/2029	1.603.880,49	83.304,18
30/04/2029	1.555.198,06	74.630,85
31/05/2029	1.499.477,56	66.471,18
30/06/2029	1.435.054,77	58.994,27
31/07/2029	1.344.696,26	51.710,16
31/08/2029	1.220.079,23	44.281,43
30/09/2029	1.125.907,96	37.821,51
31/10/2029	1.029.835,32	32.362,03
30/11/2029	912.453,51	26.510,79
31/12/2029	796.592,99	21.753,88
31/01/2030	675.417,45	17.222,16
28/02/2030	588.965,46	13.780,82
31/03/2030	489.469,82	10.684,26
30/04/2030	419.678,93	7.872,02
31/05/2030	362.981,56	5.712,14
30/06/2030	281.909,30	3.791,62

31/07/2030	175.270,73	2.522,52
31/08/2030	65.905,54	1.422,30
30/09/2030	7.589,67	720,85
31/10/2030	4.152,96	572,73
31/11/2030	3.135,08	553,15
31/12/2030	3.148,71	539,89
31/01/2031	3.162,42	526,56
28/02/2031	3.176,19	513,16
31/03/2031	2.727,94	323,78
30/04/2031	2.272,54	201,42
31/05/2031	2.282,53	191,70
30/06/2031	1.962,38	181,88
31/07/2031	1.866,87	293,84
31/08/2031	1.545,46	165,82
30/09/2031	1.437,89	159,13
31/10/2031	1.180,85	153,03
31/11/2031	1.061,90	148,22
31/12/2031	1.038,45	143,88
31/01/2032	889,45	139,65
28/02/2032	682,34	136,10
31/03/2032	685,13	133,38
30/04/2032	687,92	130,66
31/05/2032	690,76	127,91
30/06/2032	693,59	125,15
31/07/2032	696,42	122,40
31/08/2032	620,83	119,60
30/09/2032	486,30	117,06
31/10/2032	488,49	114,92
31/11/2032	490,70	112,78
31/12/2032	492,92	110,61
31/01/2033	495,15	108,45
28/02/2033	378,00	106,25
31/03/2033	335,32	104,71
30/04/2033	336,70	103,36
31/05/2033	338,07	102,04
30/06/2033	339,45	100,69
31/07/2033	340,84	99,34
31/08/2033	342,22	98,00
30/09/2033	343,63	96,62
31/10/2033	345,04	95,26
31/11/2033	346,45	93,89
31/12/2033	347,87	92,50
31/01/2034	349,29	91,12
28/02/2034	350,71	89,74
31/03/2034	352,16	88,33
30/04/2034	353,60	86,93
31/05/2034	355,04	85,53
30/06/2034	356,48	84,12
31/07/2034	357,95	82,69
31/08/2034	359,41	81,27
30/09/2034	360,89	79,83
31/10/2034	362,36	78,40
31/11/2034	363,84	76,96
31/12/2034	365,33	75,51
31/01/2035	366,83	74,06
28/02/2035	368,32	72,61
31/03/2035	369,84	71,13
30/04/2035	371,36	69,65
31/05/2035	372,88	68,17
30/06/2035	374,41	66,68
31/07/2035	375,93	65,21
31/08/2035	377,48	63,69
30/09/2035	379,02	62,19
31/10/2035	380,57	60,69
31/11/2035	382,15	59,15
31/12/2035	383,70	57,65
31/01/2036	385,27	56,12
28/02/2036	386,84	54,59
31/03/2036	388,44	53,03
30/04/2036	390,03	51,49
31/05/2036	391,64	49,92
30/06/2036	393,23	48,37
31/07/2036	394,85	46,80
31/08/2036	396,47	45,22
30/09/2036	398,10	43,64
31/10/2036	399,72	42,06
31/11/2036	401,37	40,46
31/12/2036	403,01	38,85
31/01/2037	404,66	37,25
28/02/2037	406,33	35,63
31/03/2037	407,99	34,01
30/04/2037	409,67	32,38
31/05/2037	411,36	30,74
30/06/2037	413,04	29,10
31/07/2037	253,47	27,45
31/08/2037	246,32	26,54
30/09/2037	247,23	25,67

31/10/2037	248,12	24,80
31/11/2037	249,03	23,91
31/12/2037	249,94	23,03
31/01/2038	250,85	22,14
28/02/2038	251,77	21,24
31/03/2038	252,71	20,34
30/04/2038	253,63	19,44
31/05/2038	254,55	18,54
30/06/2038	255,49	17,63
31/07/2038	256,42	16,72
31/08/2038	257,35	15,82
30/09/2038	258,30	14,89
31/10/2038	259,25	13,97
31/11/2038	260,19	13,05
31/12/2038	261,14	12,13
31/01/2039	262,10	11,19
28/02/2039	263,06	10,26
31/03/2039	133,08	9,32
30/04/2039	68,48	8,88
31/05/2039	68,69	8,67
30/06/2039	68,91	8,46
31/07/2039	69,13	8,24
31/08/2039	69,35	8,03
30/09/2039	69,56	7,82
31/10/2039	69,79	7,60
31/11/2039	70,00	7,39
31/12/2039	70,23	7,17
31/01/2040	70,46	6,95
28/02/2040	70,67	6,74
31/03/2040	70,90	6,52
30/04/2040	71,12	6,30
31/05/2040	71,35	6,08
30/06/2040	71,57	5,86
31/07/2040	71,80	5,64
31/08/2040	72,02	5,43
30/09/2040	72,26	5,20
31/10/2040	72,48	4,98
31/11/2040	72,72	4,75
31/12/2040	72,94	4,53
31/01/2041	73,18	4,30
28/02/2041	73,41	4,08
31/03/2041	73,64	3,85
30/04/2041	73,88	3,62
31/05/2041	74,11	3,39
30/06/2041	74,35	3,17
31/07/2041	74,58	2,94
31/08/2041	74,82	2,71
30/09/2041	75,05	2,48
31/10/2041	75,29	2,25
31/11/2041	75,52	2,02
31/12/2041	75,77	1,78
31/01/2042	76,00	1,55
28/02/2042	76,25	1,32
31/03/2042	76,49	1,08
30/04/2042	76,73	0,85
31/05/2042	76,97	0,61
30/06/2042	77,22	0,37
31/07/2042	45,41	0,13
Total	148.972.960,18	29.824.172,88

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.551.089,77	567.431,37	7.118.521,14
Cumulative from the first servicer report	201.637.052,60	52.966.901,06	254.603.953,66
Total amounts paid to the issuer	208.188.142,37	53.534.332,43	261.722.474,80

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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