

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-apr-23"/>
Relating to the Collection Period:	<input type="text" value="01-apr-23"/> <input type="text" value="30-apr-23"/>
Relating to the Interest Period:	<input type="text" value="28-apr-23"/> <input type="text" value="26-mag-23"/>
Payment Date:	<input type="text" value="29-mag-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	153.710.512,88	935.738,27	154.646.251,15	344.762,64	154.991.013,79
Performing receivables in arrears	12.981.610,36	731.620,44	13.713.230,80	236.270,56	13.949.501,36
Delinquent receivables	2.137.951,74	322.105,37	2.460.057,11	83.237,35	2.543.294,46
Collateral portfolio: Oustading Principal Due	168.830.074,98	1.989.464,08	170.819.539,06	664.270,55	171.483.809,61
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.587.315,33	218.013,43	1.805.328,76	89.832,37	1.895.161,13
Total portfolio	170.417.390,31	2.207.477,51	172.624.867,82	754.102,92	173.378.970,74

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	299	3.447.917,11				
2	447	4.215.693,89				
3	492	6.049.619,80				
4	94	1.121.866,71	421.631.845	0,58%	4,00%	No
5	29	389.338,95				
6	23	247.848,66				
7	51	701.002,79				
Total	1.435	16.173.287,91				

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	27	399.642,97								
Loans in "Sofferenza"										
Life damage	135	1.608.439,46								
Job damage	135	1.883.758,38								
Defaulted loans	297	3.891.840,81	-	-	421.631.845	0,92%	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	10	127.913,60		
Loans in "Sofferenza"								
Life damage	17	254.016,84	120	1.372.861,73			1	13.035,90
Job damage	39	579.850,68			75	946.836,16	18	325.596,53
Total defaulted	66	1.019.973,31	127	1.458.485,31	85	1.074.749,76	19	338.632,43

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	16	38.371,67			
Loans in "Sofferenza"					
Life damage	92	1.113.385,20			
Job damage	118	934.755,18			
Total defaulted	226	2.086.512,05	0,49%	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	617,22	5	6.441,49	6	31.312,96		
Loans in "Sofferenza"								
Life damage	4	79.709,78	88	1.033.675,42				
Job damage	37	297.739,09			68	479.366,82	13	157.649,27
Total recoveries	46	378.066,09	93	1.040.116,91	74	510.679,78	13	157.649,27

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.633	70.961.228	9.296,64
15.000 - 25.000	4.473	83.978.151	18.774,46
25.000 - 35.000	516	14.417.996	27.941,85
35.000 - 45.000	71	2.776.825	39.110,22
> 45.000	10	490.668	49.066,78

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	583	1.775.081	3.044,74
2 - 4	1.189	9.020.504	7.586,63
4 - 6	3.399	42.895.596	12.620,06
6 - 8	7.318	115.361.809	15.764,12
8 - 10	214	3.571.878	16.691,02

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	11.680	156.281.159,70	13.380,24
Emilia Romagna	274	3.714.261	13.555,70
Friuli Venezia Giulia	62	690.157	11.131,56
Lazio	9.205	123.708.923	13.439,32
Liguria	67	948.194	14.152,14
Lombardia	917	11.753.237	12.817,05
Marche	101	1.458.071	14.436,34
Piemonte	442	5.966.656	13.499,22
Toscana	201	2.888.602	14.371,15
Trentino Alto Adige	44	562.320	12.779,99
Umbria	42	495.267	11.792,07
Valle d'Aosta	11	167.027	15.184,31
Veneto	314	3.928.447	12.510,98
Southern Italy	1.023	16.343.708,12	15.976,25
Abruzzo	233	4.472.077	19.193,46
Basilicata	16	285.172	17.823,23
Calabria	52	749.587	14.415,13
Campania	129	1.875.497	14.538,74
Molise	4	93.708	23.427,04
Puglia	208	3.215.714	15.460,16
Sardegna	153	2.278.618	14.892,93
Sicilia	228	3.373.335	14.795,33

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	4.730	71.005.206	15.011,67
CQP	6.999	86.995.964	12.429,77
DEL	974	14.623.698	15.014,06

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	12.363	168.359.482,71	13.618,01
4	94	1.121.867	11.934,75
5	29	389.339	13.425,48
6	23	247.849	10.776,03
7	51	701.003	13.745,15

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.536	21.926.532	14.275,09
AXA France Vie S.a.	903	10.949.028	12.125,17
Metlife Europe Limited	16	178.719	11.169,95
Metlife Europe Limited Flat	168	1.534.522	9.134,06
HDI Assicurazioni S.p.A. Vita	867	14.548.258	16.780,00
Credit Life A.G.	1.194	15.919.628	13.333,02
Cardif Assurance Vie S.A.	561	8.448.988	15.060,59
IPTIQ LIFE S.A.	68	1.120.616	16.479,65
Metlife (GAI)	1.948	28.776.053	14.772,10
Afi Esca S.A.	482	6.109.065	12.674,41
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	4.960	63.113.457	12.724,49

On which:

Aggregate Credit Life & Afi Esca & Net	3.212	43.955.224,93	13.684,69
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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	1.345	19.273.542	14.329,77
HDI Assicurazioni S.p.A. Impieghe	866	14.535.710	16.784,89
AXA France Iard S.a.	595	7.313.586	12.291,74
Cardif	561	8.448.988	15.060,59
Great American International Insurance Ltd.	1.948	28.776.053	14.772,10
RHEINLAND VERSICHERUNG AG	394	7.297.340	18.521,17
N/a - Pensioner	6.994	86.979.648	12.436,32

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.148	52.835.638	16.783,87
Private	2.166	26.736.388	12.343,67
Pensioners	6.999	86.995.964	12.429,77
Parapublic	390	6.056.877	15.530,46

On which:

Aggregate Private and Parapublic	2.556	32.793.265,80	12.829,92
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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	52	740.857	14.247,24
From the second to the tenth	151	2.366.860	15.674,57
From the eleventh to the fiftieth	229	3.388.829	14.798,38

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.742.167,83	878.563,07	2.620.730,90
Prepayments	5.196.599,98	67.065,07	5.263.665,05
Recoveries	180.840,47	246,68	181.087,15
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	7.119.608,28	945.874,82	8.065.483,10
Receivables purchased by the originator			-
Total amounts paid to the issuer	7.119.608,28	945.874,82	8.065.483,10

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	7.827,94
Servicing fees on Default Receivables	0,12%	217,30
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		10.586,91

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.158	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	10.428.903,61
Receivables not all TAN ratio	6,04%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	21.052.633,93

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	8.928.909,69
Montly competences of the Additional that must be paid (DPP)	496.347,18

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

Date	Principal instalment	Interest instalment
31/05/2023	2.103.203,27	900.694,16
30/06/2023	2.109.144,82	888.798,80
31/07/2023	2.118.261,10	877.778,77
31/08/2023	2.124.684,96	866.670,82
30/09/2023	2.132.263,07	855.475,71
31/10/2023	2.142.223,72	844.316,35
30/11/2023	2.148.083,39	832.923,55
31/12/2023	2.155.498,01	821.556,39
31/01/2024	2.162.832,88	810.091,72
29/02/2024	2.171.507,18	798.590,20
31/03/2024	2.178.966,52	787.030,67
30/04/2024	2.188.231,64	775.479,96
31/05/2024	2.194.886,83	763.837,08
30/06/2024	2.199.097,40	752.175,83
31/07/2024	2.205.910,09	740.511,24
31/08/2024	2.209.329,82	728.660,25
30/09/2024	2.213.637,45	717.158,08
31/10/2024	2.220.569,62	705.197,99
30/11/2024	2.224.463,70	693.378,84
31/12/2024	2.229.121,36	681.587,42
31/01/2025	2.233.346,05	669.758,05
28/02/2025	2.240.278,37	657.885,89
31/03/2025	2.244.638,58	645.974,50
30/04/2025	2.251.841,00	634.047,04
31/05/2025	2.255.557,99	622.046,62
30/06/2025	2.255.624,66	610.058,25
31/07/2025	2.257.906,59	598.078,85
31/08/2025	2.257.175,30	586.018,39
30/09/2025	2.261.441,97	574.222,72
31/10/2025	2.268.565,20	562.242,81
30/11/2025	2.271.680,81	550.224,25
31/12/2025	2.272.703,90	538.332,82
31/01/2026	2.272.817,83	526.166,03
28/02/2026	2.277.667,71	514.120,68
31/03/2026	2.279.574,57	502.193,94
30/04/2026	2.284.291,85	490.069,83
31/05/2026	2.288.632,54	478.337,46
30/06/2026	2.287.600,31	465.936,94
31/07/2026	2.286.954,91	453.786,21
31/08/2026	2.280.751,48	441.564,13
30/09/2026	2.281.610,65	429.652,84
31/10/2026	2.283.494,03	417.756,72
30/11/2026	2.281.686,23	405.856,11
31/12/2026	2.278.156,99	393.577,85
31/01/2027	2.277.498,36	381.671,58
28/02/2027	2.277.256,06	369.613,55
31/03/2027	2.276.803,51	357.704,89
30/04/2027	2.278.599,96	345.679,51
31/05/2027	2.279.880,10	333.920,60
30/06/2027	2.274.387,67	321.938,35
31/07/2027	2.266.725,73	310.143,93
31/08/2027	2.258.138,48	298.037,45
30/09/2027	2.252.347,81	285.950,67
31/10/2027	2.252.280,04	273.769,24
30/11/2027	2.249.787,67	262.113,68
31/12/2027	2.245.806,84	250.085,66
31/01/2028	2.240.341,52	238.450,65
29/02/2028	2.239.096,94	226.686,39
31/03/2028	2.235.810,38	214.673,07
30/04/2028	2.228.498,42	202.946,15
31/05/2028	2.211.878,69	191.729,41
30/06/2028	2.163.141,01	180.146,50
31/07/2028	2.140.222,69	168.879,36
31/08/2028	2.094.598,45	157.558,57
30/09/2028	2.057.355,28	146.419,17
31/10/2028	2.022.096,50	135.517,81
30/11/2028	1.970.091,14	125.610,25
31/12/2028	1.922.509,56	115.386,70
31/01/2029	1.873.200,34	105.772,03
28/02/2029	1.830.406,70	94.941,21
31/03/2029	1.783.264,49	85.871,36
30/04/2029	1.694.624,05	76.375,81
31/05/2029	1.584.720,80	67.477,52
30/06/2029	1.464.612,74	59.436,57
31/07/2029	1.355.893,06	52.188,07
31/08/2029	1.229.585,27	44.367,37
30/09/2029	1.134.396,08	37.765,28
31/10/2029	1.037.283,32	32.086,79
30/11/2029	916.115,37	26.375,76
31/12/2029	801.099,06	21.768,31
31/01/2030	679.792,13	17.219,89
28/02/2030	592.751,95	13.582,06
31/03/2030	490.794,36	10.370,48

30/04/2030	420.973,61	7.676,11
31/05/2030	364.528,72	5.484,85
30/06/2030	283.487,80	3.562,22
31/07/2030	175.800,86	2.286,39
31/08/2030	65.383,06	1.179,62
30/09/2030	7.174,51	483,97
31/10/2030	3.452,51	336,82
31/11/2030	2.435,27	319,85
31/12/2030	2.446,26	309,18
31/01/2031	2.457,33	298,44
28/02/2031	2.468,43	287,67
31/03/2031	2.292,05	183,89
30/04/2031	1.836,37	63,89
31/05/2031	1.844,59	55,91
30/06/2031	1.523,69	47,85
31/07/2031	1.426,75	160,87
31/08/2031	1.104,59	35,27
30/09/2031	995,61	30,33
31/10/2031	771,43	25,97
31/11/2031	745,38	22,78
31/12/2031	720,72	19,71
31/01/2032	570,92	16,75
28/02/2032	363,16	14,48
31/03/2032	364,66	13,03
30/04/2032	366,15	11,58
31/05/2032	367,66	10,11
30/06/2032	369,18	8,64
31/07/2032	370,69	7,17
31/08/2032	294,00	5,69
30/09/2032	158,58	4,44
31/10/2032	159,44	3,60
31/11/2032	160,30	2,77
31/12/2032	161,17	1,92
31/01/2033	162,04	1,08
28/02/2033	43,89	0,23
Total	170.417.390,31	35.273.027,48

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.938.767,81	945.628,14	7.884.395,95
Cumulative from the first servicer report	181.215.503,24	49.878.355,41	231.093.858,65
Total amounts paid to the issuer	188.154.271,05	50.823.983,55	238.978.254,60

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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