

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="28-feb-23"/>
Relating to the Collection Period:	<input type="text" value="01-feb-23"/> <input type="text" value="28-feb-23"/>
Relating to the Interest Period:	<input type="text" value="28-feb-23"/> <input type="text" value="27-mar-23"/>
Payment Date:	<input type="text" value="28-mar-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	164.373.256,28	922.260,42	165.295.516,70	352.488,95	165.648.005,65
Performing receivables in arrears	17.982.898,34	730.604,90	18.713.503,24	251.028,29	18.964.531,53
Delinquent receivables	1.417.170,26	233.766,13	1.650.936,39	62.550,83	1.713.487,22
Collateral portfolio: Oustading Principal Due	183.773.324,88	1.886.631,45	185.659.956,33	666.068,07	186.326.024,40
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.364.175,71	171.781,38	1.535.957,09	77.169,47	1.613.126,56
Total portfolio	185.137.500,59	2.058.412,83	187.195.913,42	743.237,54	187.939.150,96

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	927	10.946.490,69				
2	467	5.796.531,95				
3	164	1.970.480,60				
4	34	398.466,88	421.631.845	0,39%	4,00%	No
5	24	241.489,95				
6	16	173.326,20				
7	58	837.653,36				
Total	1.690	20.364.439,63				

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	21	292.015,19	2	20.312,91						
Loans in "Sofferenza"										
Life damage	112	1.374.214,78	26	298.363,72	421.631.845	0,80%	7,00%	No	3,75%	No
Job damage	118	1.706.096,78	16	253.869,45						
Defaulted loans	251	3.372.326,75	44	572.546,08						

	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	6	109.069,00	6	77.127,50	9	105.818,69		
Loans in "Sofferenza"								
Life damage	8	154.987,20	103	1.206.191,68			1	13.035,90
Job damage	34	525.407,87			68	891.537,55	16	289.151,36
Total defaulted	48	789.464,07	109	1.283.319,18	77	997.356,24	17	302.187,26

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	13	28.420,52			
Loans in "Sofferenza"					
Life damage	80	985.966,42	0,44%	4,00%	No
Job damage	99	821.982,72			
Total defaulted	192	1.836.369,66			

	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	3	313,26	5	5.739,63	5	22.367,63		
Loans in "Sofferenza"								
Life damage	4	79.709,78	76	906.256,64				
Job damage	30	220.535,16			58	444.616,84	11	156.830,72
Total recoveries	37	300.558,20	81	911.996,27	63	466.984,47	11	156.830,72

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.869	73.817.513	9.380,80
15.000 - 25.000	4.886	92.166.124	18.863,31
25.000 - 35.000	617	17.222.641	27.913,52
35.000 - 45.000	86	3.352.932	38.987,58
> 45.000	13	636.703	48.977,15

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	561	1.715.804	3.058,47
2 - 4	1.190	8.941.819	7.514,13
4 - 6	3.235	41.109.110	12.707,61
6 - 8	8.239	131.350.793	15.942,56
8 - 10	246	4.078.387	16.578,81

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	12.388	169.539.412,45	13.685,78
Emilia Romagna	298	4.086.735	13.713,87
Friuli Venezia Giulia	69	795.236	11.525,16
Lazio	9.735	133.921.155	13.756,67
Liguria	68	972.512	14.301,64
Lombardia	979	12.858.934	13.134,76
Marche	109	1.594.492	14.628,37
Piemonte	480	6.603.693	13.757,69
Toscana	210	3.045.671	14.503,20
Trentino Alto Adige	47	596.652	12.694,72
Umbria	46	602.409	13.095,84
Valle d'Aosta	11	171.615	15.601,35
Veneto	336	4.290.310	12.768,78
Southern Italy	1.083	17.656.500,97	16.303,32
Abruzzo	250	4.831.564	19.326,26
Basilicata	17	306.952	18.056,00
Calabria	54	787.884	14.590,45
Campania	142	2.107.358	14.840,55
Molise	4	95.594	23.898,50
Puglia	216	3.461.050	16.023,38
Sardegna	160	2.454.208	15.338,80
Sicilia	240	3.611.890	15.049,54

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	5.057	77.257.010	15.277,24
CQP	7.393	94.252.194	12.748,84
DEL	1.021	15.686.710	15.364,06

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	13.224	184.009.020,03	13.914,78
4	34	398.467	11.719,61
5	24	241.490	10.062,08
6	16	173.326	10.832,89
7	58	837.653	14.442,30

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.638	23.783.822	14.520,04
AXA France Vie S.a.	957	11.817.115	12.348,08
Metlife Europe Limited	16	182.207	11.387,94
Metlife Europe Limited Flat	178	1.679.689	9.436,45
HDI Assicurazioni S.p.A. Vita	916	15.641.559	17.075,94
Credit Life A.G.	1.228	16.683.459	13.585,88
Cardif Assurance Vie S.A.	611	9.448.961	15.464,75
IPTIQ LIFE S.A.	71	1.199.057	16.888,13
Metlife (GAI)	2.096	31.592.101	15.072,57
Afi Esca S.A.	517	6.736.956	13.030,86
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	5.243	68.430.988	13.051,88

On which:

Aggregate Credit Life & Afi Esca & Net	3.383	47.204.237,38	13.953,37
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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	1.436	20.929.806	14.575,07
HDI Assicurazioni S.p.A. Impiegato	915	15.628.695	17.080,54
AXA France Iard S.a.	629	7.887.286	12.539,41
Cardif	611	9.448.961	15.464,75
Great American International Insurance Ltd.	2.096	31.592.101	15.072,57
RHEINLAND VERSICHERUNG AG	396	7.474.014	18.873,77
N/a - Pensioner	7.388	94.235.052	12.755,15

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.322	56.931.914	17.137,84
Private	2.332	29.324.544	12.574,85
Pensioners	7.393	94.252.194	12.748,84
Parapublic	424	6.687.262	15.771,84

On which:

Aggregate Private and Parapublic	2.756	36.011.805,78	13.066,69
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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	57	837.104	14.686,03
From the second to the tenth	162	2.625.392	16.206,12
From the eleventh to the fiftieth	245	3.661.183	14.943,60

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.066.869,82	998.699,87	3.065.569,69
Prepayments	4.885.825,82	6.587,45	4.892.413,27
Recoveries	205.605,64	5.035,01	210.640,65
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	7.158.301,28	1.010.322,33	8.168.623,61
Receivables purchased by the originator	9.949,20	101,29	10.050,49
Total amounts paid to the issuer	7.168.250,48	1.010.423,62	8.178.674,10

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	29.213,76
Servicing fees on Default Receivables	1,22%	2.569,82
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		34.325,24

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.217	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	11.256.297,49
Receivables not all TAN ratio	6,01%
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	-
Future rediscount of the Additional not paid (DPP)	9.906.138,24
Montly competences of the Additional that must be paid (DPP)	458.992,18

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

Date	Principal instalment	Interest instalment
31/03/2023	2.213.278,42	983.810,61
30/04/2023	2.221.647,05	971.065,62
31/05/2023	2.232.438,22	959.362,88
30/06/2023	2.241.569,45	947.654,08
31/07/2023	2.251.002,27	935.728,71
31/08/2023	2.257.789,42	923.797,06
30/09/2023	2.266.249,69	911.904,22
31/10/2023	2.277.037,68	899.979,30
30/11/2023	2.283.466,93	887.813,42
31/12/2023	2.291.366,17	875.617,44
31/01/2024	2.299.023,01	863.373,71
29/02/2024	2.308.587,36	851.091,52
31/03/2024	2.316.355,59	838.746,21
30/04/2024	2.326.224,00	826.408,47
31/05/2024	2.333.762,42	813.975,50
30/06/2024	2.338.632,05	801.519,51
31/07/2024	2.345.575,73	789.055,36
31/08/2024	2.349.436,32	776.348,33
30/09/2024	2.354.550,51	764.098,17
31/10/2024	2.362.129,83	751.329,11
30/11/2024	2.366.334,03	738.697,21
31/12/2024	2.371.781,53	726.093,41
31/01/2025	2.376.562,72	713.444,69
28/02/2025	2.384.108,49	700.748,86
31/03/2025	2.389.591,19	688.010,59
30/04/2025	2.397.443,48	675.249,37
31/05/2025	2.401.742,75	662.411,43
30/06/2025	2.402.293,21	649.582,14
31/07/2025	2.405.171,35	636.758,72
31/08/2025	2.404.874,18	623.807,01
30/09/2025	2.409.934,91	611.205,95
31/10/2025	2.417.669,29	598.371,35
30/11/2025	2.421.501,07	585.496,76
31/12/2025	2.422.863,43	572.744,53
31/01/2026	2.424.017,72	559.713,31
28/02/2026	2.429.511,82	546.769,03
31/03/2026	2.431.762,98	533.968,43
30/04/2026	2.437.284,55	520.970,16
31/05/2026	2.442.275,71	508.364,03
30/06/2026	2.441.292,50	495.105,28
31/07/2026	2.440.806,01	482.071,34
31/08/2026	2.434.644,20	468.931,59
30/09/2026	2.435.711,27	456.166,24
31/10/2026	2.438.155,72	443.387,14
30/11/2026	2.436.909,96	430.599,47
31/12/2026	2.433.522,40	417.429,09
31/01/2027	2.432.903,87	404.632,92
28/02/2027	2.432.159,88	391.680,75
31/03/2027	2.431.935,83	378.884,25
30/04/2027	2.433.861,19	365.970,61
31/05/2027	2.434.671,81	353.321,77
30/06/2027	2.428.324,82	340.449,89
31/07/2027	2.420.365,10	327.775,78
31/08/2027	2.411.098,89	314.769,56
30/09/2027	2.405.624,57	301.827,03
31/10/2027	2.405.300,24	288.770,43
30/11/2027	2.402.975,82	276.247,86
31/12/2027	2.398.587,18	263.348,20
31/01/2028	2.392.552,49	250.847,70
29/02/2028	2.391.262,81	238.221,74
31/03/2028	2.388.145,33	225.344,57
30/04/2028	2.380.621,37	212.756,11
31/05/2028	2.362.652,98	200.684,59
30/06/2028	2.311.355,73	188.242,60
31/07/2028	2.286.592,65	176.133,43
31/08/2028	2.239.007,19	163.974,29
30/09/2028	2.199.002,82	152.018,23
31/10/2028	2.159.904,97	140.442,19
30/11/2028	2.095.414,14	129.718,95
31/12/2028	2.036.451,55	119.053,45
31/01/2029	1.970.890,33	108.743,50
28/02/2029	1.907.070,57	97.269,60
31/03/2029	1.821.954,01	87.184,89
30/04/2029	1.714.162,63	77.701,71
31/05/2029	1.602.682,23	68.864,21
30/06/2029	1.481.894,78	60.858,06
31/07/2029	1.371.743,15	53.236,82
31/08/2029	1.244.606,51	45.444,09
30/09/2029	1.147.850,98	38.372,56
31/10/2029	1.048.504,02	32.487,54
30/11/2029	925.147,59	26.563,28
31/12/2029	808.679,14	21.880,92
31/01/2030	686.847,67	17.388,81

28/02/2030	598.645,13	13.703,90
31/03/2030	496.281,78	10.610,00
30/04/2030	426.014,79	7.871,51
31/05/2030	369.098,15	5.573,59
30/06/2030	287.144,14	3.616,81
31/07/2030	178.266,91	2.214,13
31/08/2030	66.436,16	1.088,26
30/09/2030	7.100,24	378,68
31/10/2030	3.365,50	230,86
31/11/2030	2.344,33	214,34
31/12/2030	2.354,76	204,17
31/01/2031	2.284,22	193,94
28/02/2031	2.042,12	184,07
31/03/2031	2.050,29	176,10
30/04/2031	1.591,78	56,37
31/05/2031	1.598,70	49,62
30/06/2031	1.275,41	42,80
31/07/2031	1.176,80	158,11
31/08/2031	852,24	32,75
30/09/2031	741,53	29,11
31/10/2031	744,66	26,05
31/11/2031	747,81	22,98
31/12/2031	723,07	19,88
31/01/2032	572,78	16,90
28/02/2032	364,34	14,60
31/03/2032	365,84	13,14
30/04/2032	367,34	11,68
31/05/2032	368,86	10,19
30/06/2032	370,38	8,71
31/07/2032	371,90	7,23
31/08/2032	294,96	5,74
30/09/2032	159,09	4,48
31/10/2032	159,96	3,63
31/11/2032	160,82	2,79
31/12/2032	161,69	1,94
31/01/2033	162,56	1,09
28/02/2033	44,04	0,23
Total	185.137.500,59	39.406.689,64

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.952.695,64	1.005.287,32	7.957.982,96
Cumulative from the first servicer report	166.867.685,66	47.776.005,47	214.643.691,13
Total amounts paid to the issuer	173.820.381,30	48.781.292,79	222.601.674,09

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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