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-gen-25	
Relating to the Collection Period:	01-gen-25	31-gen-25
Relating to the Interest Period:	28-gen-25	28-feb-25
Payment Date:	28-feb-25	

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	55.208.242,46	359.405,85	55.567.648,31	75.458,14	55.643.106,45
Performing receivables in arrears	940.777,15	79.987,11	1.020.764,26	16.163,17	1.036.927,43
Delinquent receivables	269.317,30	63.300,39	332.617,69	8.052,77	340.670,46
Collateral portfolio: Oustading Principal Due	**56.418.336,91**	**502.693,35**	**56.921.030,26**	**99.674,08**	**57.020.704,34**
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.221.253,27	458.856,16	2.680.109,43	83.172,58	2.763.282,01
Total portfolio	**58.639.590,18**	**961.549,51**	**59.601.139,69**	**182.846,66**	**59.783.986,35**

ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio

Number of instalments in arrears at the end of collection period	Total number of loans	Oustanding Principal Due	
1	88	590.671	88,00
2	30	275.683	60,00
3	18	154.410	54,00
4	11	91.164	44,00
5	9	61.655	45,00
6	7	58.163	42,00
7	15	121.636	105,00
Total	**178**	**1.353.382**	438

Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
421.631.845	**0,08%**	**4,00%**	**No**

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
Overdue Instalment >8	211	1.826.317	7	56.114
Loans in "Sofferenza"				
Life damage	393	3.830.410	16	140.353
Job damage	541	6.085.267	19	174.193
Defaulted loans	**1.145**	**11.741.994**	**42**	**370.660**

Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
421.631.845	**2,78%**	**7,00%**	**No**	**4%**	**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	88	1.059.022	68	435.915	44	236.139	11	95.242
Loans in "Sofferenza"								
Life damage	21	309.028	365	3.454.609	5	33.508	2	33.265
Job damage	184	2.597.640	11	26.593	294	2.685.330	52	775.704
Total defaulted	**293**	**3.965.690**	**444**	**3.917.117**	**343**	**2.954.977**	**65**	**904.210**

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)
Overdue Instalment >8	211	825.242
Loans in "Sofferenza"		
Life damage	393	3.540.154
Job damage	541	4.696.488
Total defaulted	**1.145**	**9.061.884,58**

Cumulative net default ratio	Limits	Cash Trapping Condition
0,64%	**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	88	409.578,91	68	222.152,13	44	155.902,50	11	37.608,34
Loans in "Sofferenza"								
Life damage	21	211.481,67	365	3.261.900,60	5	33.507,57	2	33.264,66
Job damage	184	1.757.971,13	11	19.178,23	294	2.216.625,53	52	702.713,31
Total recoveries	**293**	**2.379.031,71**	**444**	**3.503.230,96**	**343**	**2.406.035,60**	**65**	**773.586**

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	955.743,87	277.504,59	1.233.248,46
Prepayments	1.120.175,85	-	1.120.175,85
Recoveries	15.507,04	-	15.507,04
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	**2.091.426,76**	**277.504,59**	**2.368.931,35**
Receivables purchased by the originator			-
Total amounts paid to the issuer	**2.091.426,76**	**277.504,59**	**2.368.931,35**

SERVICING FEES AND EXPENSES

ViViBanca		Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables		0,10%	2.353,42 €
Servicing fees on Default Receivables		0,12%	18,61 €
Servicing fee for monitory activities		30.500,00	2.541,67 €
Total servicing fees			**4.913,70**

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	693,00	
Total servicing fees (Floor 1.200)		**1.200,00**

OTHER INFORMATION

Receivables not all TAN	**5.639.024,17**
Receivables not all TAN ratio	**9,46%**

Accruals on the transferred portfolio that must be paid to the Originator	**-**

Future rediscount of the Additional paid by Class C	**5.676.781,95**
Quarterly competences of the Additional paid by Class C	**-**

Future rediscount of the Additional not paid (DPP)	**2.022.386,99**
Montly competences of the Additional that must be paid (DPP)	**132.656,25**

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	5.697	43.549.274	7.644,25
15.000 - 25.000	765	14.419.299	18.848,76
25.000 - 35.000	48	1.524.506	31.760,53
35.000 - 45.000	3	108.062	36.020,52
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	991	2.806.838	2.832,33
2-4	2.152	16.862.095	7.835,55
4-6	3.315	38.717.073	11.679,36
6-8	45	903.544	20.078,75
8-10	10	311.590	31.159,02

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	**6.024**	**54.026.242,00**	**8.968,50**
Emilia Romagna	101	1.038.253	10.279,74
Friuli Venezia Giulia	24	217.267	9.052,79
Lazio	5.023	44.172.053	8.793,96
Liguria	28	287.641	10.272,89
Lombardia	360	3.513.690	9.760,25
Marche	39	372.909	9.561,77
Piemonte	172	1.696.112	9.861,11
Toscana	90	1.003.336	11.148,18
Trentino Alto Adige	24	232.980	9.707,51
Umbria	15	125.247	8.349,83
Valle d'Aosta	4	42.950	10.737,47
Veneto	144	1.323.803	9.193,08
Southern Italy	**489**	**5.574.897,69**	**11.400,61**
Abruzzo	99	1.393.194	14.072,67
Basilicata	8	89.598	11.199,80
Calabria	34	336.322	9.891,82
Campania	58	634.133	10.933,32
Molise	1	15.935	15.935,42
Puglia	86	926.826	10.777,05
Sardegna	81	932.200	11.508,64
Sicilia	122	1.246.689	10.218,76

On which:

Aggregate Private and Parapublic	122	1.095.640,04	8.980,66

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio Category	Number of loans	Outstanding Principal due	Average size
CQS	2.370	23.188.192	9.784,05
CQP	3.523	29.851.441	8.473,30
DEL	620	6.561.507	10.583,08

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	6.188	56.588.412,57	9.144,86
4	11	91.164	8.287,61
5	9	61.655	6.850,51
6	7	58.163	8.309,03
7	15	121.636	8.109,08

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	252	2.221.198	8.814,28
AXA FRANCE VIE SA	518	3.833.331	7.400,25
CARDIF ASSURANCE VIE S.A.	277	2.781.133	10.040,19
CNP VITA ASSICURAZIONE SPA	2.439	21.413.720	8.779,71
CREDIT LIFE AG	629	5.654.804	8.990,15
HDI ASSICURAZIONI SPA VITA	460	5.229.656	11.368,82
IPTIQ LIFE S.A.	28	342.943	12.247,95
METLIFE (CBP)	1.067	10.378.439	9.726,75
METLIFE EUROPE D.A.C. RAPPRESENT	13	117.519	9.039,95
METLIFE EUROPE D.A.C. FLAT RAPPRESE	94	568.792	6.050,97
NET INSURANCE LIFE SPA	736	7.059.606	9.591,86

On which:

Aggregate Credit Life & Afi Esca & Net	1.617	14.935.607,56	9.236,62

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	3.521	29.859.124	8.480,30
AXA FRANCE IARD SA	337	2.424.088	7.193,14
CARDIF ASSURANCES RISQUES DIVE RS	277	2.781.133	10.040,19
GREAT AMERICAN INTERNATIONAL INSUR	1.067	10.378.439	9.726,75
HDI ASSICURAZIONI SPA IMPIEGO	459	5.224.879	11.383,18
NET INSURANCE SPA	662	6.359.330	9.606,24
RHEINLAND VERSICHERUNG AG	190	2.574.147	13.548,14

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	230	1.954.025	8.495,76
Pensioners	3.523	29.851.441	8.473,30
Private	1.071	7.962.522	7.434,66
Public	1.689	19.833.152	11.742,54

On which:

Aggregate Private and Parapublic	1.301	9.916.547	7.622,25

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio Employers number	Number of loans	Outstanding Principal due	Average size
The first	25	209.441	8.377,62
From the second to the tenth	54	548.718	10.161,45
From the eleventh to the fiftieh	97	1.245.641	12.841,66

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN: Aggregate Portfolio

Date	Principal instalment	Interest instalment
28/02/2025	1.179.772,47	359.618,89
31/03/2025	1.172.285,89	351.457,91
30/04/2025	1.174.262,69	344.338,30
31/05/2025	1.174.889,20	337.244,12
30/06/2025	1.171.189,25	330.059,20
31/07/2025	1.169.792,81	323.031,26
31/08/2025	1.165.342,46	315.877,56
30/09/2025	1.164.906,63	308.991,96
31/10/2025	1.167.969,93	301.911,66
30/11/2025	1.167.235,95	294.867,82
31/12/2025	1.164.117,08	287.935,28
31/01/2026	1.161.890,25	280.788,13
28/02/2026	1.162.903,55	273.715,47
31/03/2026	1.160.184,67	266.810,57
30/04/2026	1.159.372,93	259.728,92
31/05/2026	1.158.860,91	253.006,66
30/06/2026	1.153.468,60	245.596,02
31/07/2026	1.149.203,02	238.553,62
31/08/2026	1.139.117,54	231.545,33
30/09/2026	1.135.924,95	224.826,25
31/10/2026	1.132.909,23	217.986,95
30/11/2026	1.128.693,50	211.340,95
31/12/2026	1.123.286,89	204.484,09
31/01/2027	1.118.946,26	197.862,13
28/02/2027	1.114.671,08	191.055,84
31/03/2027	1.110.907,71	184.430,29
30/04/2027	1.108.714,63	177.732,37
31/05/2027	1.106.275,07	171.265,90
30/06/2027	1.099.746,15	164.712,16
31/07/2027	1.089.977,44	158.343,16
31/08/2027	1.082.070,68	151.609,90
30/09/2027	1.074.980,61	144.865,31
31/10/2027	1.070.918,04	138.167,77
30/11/2027	1.063.832,31	131.951,84
31/12/2027	1.060.096,03	125.547,62
31/01/2028	1.054.816,11	119.271,06
29/02/2028	1.052.779,21	112.904,31
31/03/2028	1.048.794,55	106.353,21
30/04/2028	1.038.579,50	99.987,87
31/05/2028	1.022.361,72	93.903,18
30/06/2028	984.987,38	87.980,50
31/07/2028	966.211,12	82.245,95
31/08/2028	933.172,16	76.201,66
30/09/2028	907.559,42	71.081,21
31/10/2028	880.777,11	65.515,19
30/11/2028	843.621,31	60.764,75
31/12/2028	811.260,31	55.693,24
31/01/2029	780.917,82	51.384,45
28/02/2029	748.435,98	46.148,19
31/03/2029	721.107,66	42.053,54
30/04/2029	685.784,94	37.303,27
31/05/2029	648.274,24	33.046,60
30/06/2029	608.823,86	29.567,82
31/07/2029	566.749,98	26.205,20
31/08/2029	516.785,93	22.709,32
30/09/2029	477.573,07	19.613,38
31/10/2029	437.054,00	17.054,08
30/11/2029	388.176,99	14.008,22
31/12/2029	338.738,85	11.674,49
31/01/2030	291.680,97	9.266,47
28/02/2030	254.202,37	7.598,28
31/03/2030	209.176,04	6.165,17
30/04/2030	180.858,27	4.744,81
31/05/2030	157.922,86	3.852,01
30/06/2030	125.327,69	2.698,39
31/07/2030	78.584,77	2.348,28
31/08/2030	31.679,12	1.708,21
30/09/2030	5.449,51	1.204,44
31/10/2030	3.907,81	1.052,25
31/11/2030	3.149,51	742,66
31/12/2030	3.162,74	728,17
31/01/2031	3.176,02	713,62
28/02/2031	3.189,36	699,01
31/03/2031	2.537,13	403,25
30/04/2031	2.046,86	257,99
31/05/2031	1.919,27	190,65
30/06/2031	1.573,36	181,84
31/07/2031	1.468,20	319,99
31/08/2031	1.271,37	168,57
30/09/2031	1.276,72	162,71
31/10/2031	1.245,76	156,81
31/11/2031	1.149,76	151,05
31/12/2031	1.124,75	145,68

31/01/2032	965,19	140,44
28/02/2032	743,32	136,03
31/03/2032	746,45	132,60
30/04/2032	749,57	129,18
31/05/2032	752,73	125,72
30/06/2032	755,89	122,25
31/07/2032	759,06	118,78
31/08/2032	678,16	115,28
30/09/2032	534,12	112,05
31/10/2032	536,60	109,33
31/11/2032	539,10	106,59
31/12/2032	541,62	103,83
31/01/2033	544,13	101,08
28/02/2033	418,71	98,29
31/03/2033	373,10	96,27
30/04/2033	179,64	94,51
31/05/2033	165,25	93,84
30/06/2033	165,82	93,21
31/07/2033	166,38	92,59
31/08/2033	166,93	91,99
30/09/2033	167,50	91,37
31/10/2033	168,06	90,75
31/11/2033	168,63	90,13
31/12/2033	169,21	89,50
31/01/2034	169,78	88,88
28/02/2034	170,35	88,24
31/03/2034	170,93	87,61
30/04/2034	171,51	86,98
31/05/2034	172,09	86,35
30/06/2034	172,67	85,71
31/07/2034	173,25	85,07
31/08/2034	173,84	84,42
30/09/2034	174,43	83,78
31/10/2034	175,02	83,14
31/11/2034	175,61	82,49
31/12/2034	176,21	81,84
31/01/2035	176,80	81,18
28/02/2035	177,39	80,54
31/03/2035	177,99	79,88
30/04/2035	178,60	79,21
31/05/2035	179,20	78,56
30/06/2035	179,81	77,89
31/07/2035	180,42	77,22
31/08/2035	181,04	76,54
30/09/2035	181,65	75,88
31/10/2035	182,26	75,21
31/11/2035	182,88	74,53
31/12/2035	183,50	73,85
31/01/2036	184,10	73,18
28/02/2036	184,73	72,49
31/03/2036	185,36	71,80
30/04/2036	185,98	71,12
31/05/2036	186,61	70,43
30/06/2036	187,25	69,74
31/07/2036	187,89	69,04
31/08/2036	188,52	68,35
30/09/2036	189,16	67,65
31/10/2036	189,80	66,95
31/11/2036	190,44	66,25
31/12/2036	191,08	65,54
31/01/2037	191,72	64,84
28/02/2037	192,38	64,12
31/03/2037	193,02	63,42
30/04/2037	193,67	62,70
31/05/2037	194,34	61,98
30/06/2037	195,00	61,25
31/07/2037	195,65	60,54
31/08/2037	196,31	59,82
30/09/2037	196,98	59,08
31/10/2037	197,63	58,37
31/11/2037	198,31	57,63
31/12/2037	198,98	56,89
31/01/2038	199,65	56,16
28/02/2038	200,32	55,42
31/03/2038	201,02	54,66
30/04/2038	201,69	53,92
31/05/2038	202,37	53,18
30/06/2038	203,06	52,42
31/07/2038	203,75	51,67
31/08/2038	204,43	50,92
30/09/2038	205,12	50,16
31/10/2038	205,82	49,40
31/11/2038	206,51	48,64
31/12/2038	207,21	47,87
31/01/2039	207,92	47,10
28/02/2039	208,62	46,33
31/03/2039	209,32	45,56

30/04/2039	210,03	44,79
31/05/2039	210,74	44,01
30/06/2039	211,45	43,24
31/07/2039	212,17	42,44
31/08/2039	212,89	41,66
30/09/2039	213,60	40,88
31/10/2039	214,34	40,07
31/11/2039	215,05	39,29
31/12/2039	215,78	38,48
31/01/2040	216,52	37,68
28/02/2040	217,24	36,89
31/03/2040	217,98	36,08
30/04/2040	218,72	35,27
31/05/2040	219,46	34,46
30/06/2040	220,20	33,65
31/07/2040	220,94	32,84
31/08/2040	221,69	32,02
30/09/2040	222,44	31,19
31/10/2040	223,20	30,36
31/11/2040	223,96	29,53
31/12/2040	224,71	28,71
31/01/2041	225,48	27,87
28/02/2041	226,24	27,04
31/03/2041	227,00	26,20
30/04/2041	227,77	25,36
31/05/2041	228,55	24,51
30/06/2041	229,31	23,67
31/07/2041	230,09	22,81
31/08/2041	230,87	21,96
30/09/2041	231,65	21,11
31/10/2041	232,43	20,25
31/11/2041	233,21	19,40
31/12/2041	234,01	18,52
31/01/2042	234,80	17,66
28/02/2042	235,60	16,79
31/03/2042	236,39	15,91
30/04/2042	237,19	15,04
31/05/2042	237,99	14,16
30/06/2042	238,80	13,28
31/07/2042	205,25	12,39
Total	**59.601.139,69**	**9.837.606,94**

ADVANCES : Aggregate Portfolio			
Instalments and prepayments	**Principal**	**Interest**	**Total**
During the monthly collection period	2.091.426,76	277.504,59	2.368.931,35
Cumulative from the first servicer report	297.482.134,70	62.607.272,64	360.089.407,34
Total amounts paid to the issuer	**299.573.561,46**	**62.884.777,23**	**362.458.338,69**

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreeement)?	**Yes**

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	**77,84%**
The retention rule (Min 5%) is respected?	**Yes**