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.

La tua banca per la vita

ERIDANO II SPV S.r.l.

SERVICER REPORT

Subservicer Report Date:	28-feb-25	
Relating to the Collection Period:	01-feb-25	28-feb-25
Relating to the Interest Period:	28-feb-25	28-mar-25
Payment Date:	28-mar-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	51.342.321,61	347.055,27	51.689.376,88	73.624,02	51.763.000,90
Performing receivables in arrears	2.763.716,40	218.452,17	2.982.168,57	36.602,15	3.018.770,72
Delinquent receivables	199.296,98	49.135,14	248.432,12	7.201,67	255.633,79
Collateral portfolio: Oustading Principal Due	**54.305.334,99**	**614.642,58**	**54.919.977,57**	**117.427,84**	**55.037.405,41**
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.189.837,57	533.394,97	2.723.232,54	89.940,93	2.813.173,47
Total portfolio	**56.495.172,56**	**1.148.037,55**	**57.643.210,11**	**207.368,77**	**57.850.578,88**

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	334	2.378.760
2	56	405.620
3	22	197.788
4	9	70.992
5	11	75.128
6	9	62.523
7	5	39.789
Total	**446**	**3.230.601**

Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
421.631.845	**0,06%**	**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	221	1.933.707	10	107.389
Loans in "Sofferenza"				
Life damage	408	3.965.976	15	135.566
Job damage	550	6.174.252	9	88.985
Defaulted loans	**1.179**	**12.073.935**	**34**	**331.941**

Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
421.631.845	**2,86%**	**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	95	1.132.289	69	442.064	45	253.991	12	105.363
Loans in "Sofferenza"								
Life damage	21	309.028	380	3.590.175	5	33.508	2	33.265
Job damage	185	2.607.790	11	26.593	302	2.764.166	52	775.704
Total defaulted	**301**	**4.049.107**	**460**	**4.058.832**	**352**	**3.051.665**	**66**	**914.331**

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)
Overdue Instalment >8	221	810.276
Loans in "Sofferenza"		
Life damage	408	3.584.316
Job damage	550	4.956.110
Total defaulted	**1.179**	**9.350.702,07**

Cumulative net default ratio	Limits	Cash Trapping Condition
0,65%	**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	95	398.391,83	69	219.766,35	45	155.317,91	12	36.800,29
Loans in "Sofferenza"								
Life damage	21	210.514,45	380	3.307.029,11	5	33.507,57	2	33.264,66
Job damage	185	1.962.175,19	11	19.145,35	302	2.272.399,70	52	702.389,66
Total recoveries	**301**	**2.571.081,47**	**460**	**3.545.940,82**	**352**	**2.461.225,18**	**66**	**772.455**

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	873.626,24	260.806,24	1.134.432,48
Prepayments	1.035.800,37	-	1.035.800,37
Recoveries	48.502,96	-	48.502,96
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	**1.957.929,57**	**260.806,24**	**2.218.735,81**
Receivables purchased by the originator			-
Total amounts paid to the issuer	**1.957.929,57**	**260.806,24**	**2.218.735,81**

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	2.170,23 €
Servicing fees on Default Receivables	0,12%	58,20 €
Servicing fee for monitory activities	30.500,00	2.541,67 €
Total servicing fees		**4.770,10**

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	690,00	
Total servicing fees (Floor 1.200)		**1.200,00**

OTHER INFORMATION

Receivables not all TAN	**5.645.826,44**
Receivables not all TAN ratio	**9,79%**
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)	**118.503,43**

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	5.660	42.966.259	7.591,21
15.000 - 25.000	703	13.147.483	18.701,97
25.000 - 35.000	48	1.529.469	31.863,93
35.000 - 45.000	-	-	-
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	1.015	2.941.784	2.898,31
2-4	2.226	17.624.268	7.917,46
4-6	3.123	36.035.279	11.538,67
6-8	37	720.934	19.484,71
8-10	10	320.944	32.094,45

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	**5.928**	**52.100.576,82**	**8.788,90**
Emilia Romagna	98	988.021	10.081,85
Friuli Venezia Giulia	24	246.750	10.281,27
Lazio	4.952	42.500.994	8.582,59
Liguria	28	289.938	10.354,94
Lombardia	347	3.472.480	10.007,15
Marche	38	356.588	9.383,89
Piemonte	170	1.632.575	9.603,38
Toscana	90	980.162	10.890,69
Trentino Alto Adige	24	217.081	9.045,02
Umbria	15	122.206	8.147,05
Valle d'Aosta	4	41.013	10.253,24
Veneto	138	1.252.768	9.078,03
Southern Italy	**483**	**5.542.633,29**	**11.475,43**
Abruzzo	97	1.356.173	13.981,16
Basilicata	8	87.818	10.977,21
Calabria	34	332.867	9.790,20
Campania	57	616.446	10.814,83
Molise	1	15.189	15.189,38
Puglia	86	922.714	10.729,23
Sardegna	80	946.706	11.833,83
Sicilia	120	1.264.721	10.539,34

On which:

Aggregate Private and Parapublic	119	1.053.278,37	8.851,08

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio Category	Number of loans	Outstanding Principal due	Average size
CQS	2.323	22.449.589	9.664,05
CQP	3.475	28.787.495	8.284,17
DEL	613	6.406.127	10.450,45

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	6.079	54.671.545,45	8.993,51
4	9	70.992	7.887,98
5	11	75.128	6.829,82
6	9	62.523	6.946,99
7	5	39.789	7.957,86

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	252	2.154.567	8.549,87
AXA FRANCE VIE SA	512	3.947.826	7.710,60
CARDIF ASSURANCE VIE S.A.	272	2.672.872	9.826,74
CNP VITA ASSICURAZIONE SPA	2.400	20.297.715	8.457,38
CREDIT LIFE AG	618	5.469.341	8.850,07
HDI ASSICURAZIONI SPA VITA	451	5.115.649	11.342,90
IPTIQ LIFE S.A.	28	329.452	11.766,13
METLIFE (CBP)	1.053	10.087.438	9.579,71
METLIFE EUROPE D.A.C. RAPPRESENT	13	113.032	8.694,77
METLIFE EUROPE D.A.C. FLAT RAPPRESE	94	685.808	7.295,83
NET INSURANCE LIFE SPA	718	6.769.510	9.428,29

On which:

Aggregate Credit Life & Afi Esca & Net	1.588	14.393.418,27	9.063,87

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	3.473	28.791.733	8.290,16
AXA FRANCE IARD SA	332	2.427.135	7.310,65
CARDIF ASSURANCES RISQUES DIVE RS	272	2.672.872	9.826,74
GREAT AMERICAN INTERNATIONAL INSUR	1.053	10.087.438	9.579,71
HDI ASSICURAZIONI SPA IMPIEGO	450	5.111.048	11.357,88
NET INSURANCE SPA	646	6.107.337	9.454,08
RHEINLAND VERSICHERUNG AG	185	2.445.647	13.219,71

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	227	1.892.731	8.338,02
Pensioners	3.475	28.787.495	8.284,17
Private	1.048	7.744.565	7.389,85
Public	1.661	19.218.419	11.570,39

On which:

Aggregate Private and Parapublic	1.275	9.637.296	7.558,66

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio Employers number	Number of loans	Outstanding Principal due	Average size
The first	25	207.771	8.310,84
From the second to the tenth	52	559.575	10.761,05
From the eleventh to the fiftieh	96	1.228.047	12.792,15

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN: Aggregate Portfolio

Date	Principal instalment	Interest instalment
31/03/2025	1.166.285,96	351.810,08
30/04/2025	1.159.069,58	343.563,18
31/05/2025	1.159.784,78	336.525,42
30/06/2025	1.156.659,98	329.346,42
31/07/2025	1.155.140,76	322.323,23
31/08/2025	1.151.111,89	315.174,42
30/09/2025	1.150.463,98	308.226,38
31/10/2025	1.153.428,75	301.149,80
30/11/2025	1.152.858,90	294.112,44
31/12/2025	1.149.607,28	287.187,05
31/01/2026	1.147.251,81	280.044,09
28/02/2026	1.148.252,86	273.041,74
31/03/2026	1.145.402,63	266.145,31
30/04/2026	1.144.590,58	259.071,03
31/05/2026	1.143.959,82	252.359,70
30/06/2026	1.138.961,67	244.951,85
31/07/2026	1.134.667,71	237.915,00
31/08/2026	1.124.891,08	230.986,45
30/09/2026	1.121.566,89	224.276,52
31/10/2026	1.118.301,49	217.372,55
30/11/2026	1.114.246,10	210.738,53
31/12/2026	1.109.568,19	203.891,98
31/01/2027	1.105.092,36	197.277,97
28/02/2027	1.101.278,06	190.478,55
31/03/2027	1.097.314,10	183.780,08
30/04/2027	1.095.139,78	177.087,88
31/05/2027	1.092.577,63	170.629,54
30/06/2027	1.085.904,08	164.082,26
31/07/2027	1.076.216,08	157.725,34
31/08/2027	1.068.042,97	150.916,05
30/09/2027	1.060.802,28	144.177,86
31/10/2027	1.056.578,70	137.517,24
30/11/2027	1.049.341,69	131.317,73
31/12/2027	1.045.852,48	124.969,92
31/01/2028	1.040.431,84	118.707,84
29/02/2028	1.038.391,61	112.427,19
31/03/2028	1.034.524,24	105.886,16
30/04/2028	1.024.570,78	99.602,56
31/05/2028	1.008.576,11	93.533,88
30/06/2028	971.454,92	87.629,02
31/07/2028	952.639,83	81.914,18
31/08/2028	919.059,24	75.815,09
30/09/2028	893.842,32	70.720,88
31/10/2028	868.591,08	65.179,20
30/11/2028	831.758,86	60.453,55
31/12/2028	799.545,59	55.397,81
31/01/2029	769.314,05	51.113,64
28/02/2029	737.273,07	45.886,54
31/03/2029	709.578,07	41.577,60
30/04/2029	674.895,01	36.962,29
31/05/2029	638.796,58	32.840,11
30/06/2029	599.633,58	29.474,53
31/07/2029	557.827,43	26.127,84
31/08/2029	508.770,08	22.650,85
30/09/2029	469.307,46	19.518,92
31/10/2029	428.867,34	16.893,28
30/11/2029	380.851,40	13.857,55
31/12/2029	332.414,54	11.544,48
31/01/2030	285.709,49	9.192,35
28/02/2030	249.000,34	7.736,52
31/03/2030	204.889,41	6.321,02
30/04/2030	177.126,64	4.821,19
31/05/2030	154.461,10	4.012,18
30/06/2030	123.021,69	2.795,73
31/07/2030	76.518,73	2.453,81
31/08/2030	31.104,95	1.822,42
30/09/2030	5.703,89	1.418,74
31/10/2030	3.928,96	1.070,66
31/11/2030	3.166,56	755,65
31/12/2030	3.179,85	740,91
31/01/2031	3.193,21	726,10
28/02/2031	3.206,63	711,24
31/03/2031	2.550,86	410,31
30/04/2031	2.057,94	262,50
31/05/2031	1.929,66	193,99
30/06/2031	1.581,87	185,02
31/07/2031	1.476,15	325,59
31/08/2031	1.278,25	171,52
30/09/2031	1.283,63	165,55
31/10/2031	1.252,50	159,56
31/11/2031	1.155,99	153,69
31/12/2031	1.130,84	148,23
31/01/2032	970,41	142,90

28/02/2032	747,34	138,41
31/03/2032	750,49	134,92
30/04/2032	753,63	131,44
31/05/2032	756,80	127,92
30/06/2032	759,98	124,39
31/07/2032	763,17	120,86
31/08/2032	681,83	117,30
30/09/2032	537,01	114,01
31/10/2032	539,50	111,25
31/11/2032	542,02	108,46
31/12/2032	544,55	105,65
31/01/2033	547,08	102,85
28/02/2033	420,98	100,01
31/03/2033	375,12	97,96
30/04/2033	180,61	96,17
31/05/2033	166,14	95,48
30/06/2033	166,71	94,85
31/07/2033	167,28	94,21
31/08/2033	167,83	93,60
30/09/2033	168,40	92,97
31/10/2033	168,97	92,34
31/11/2033	169,54	91,71
31/12/2033	170,13	91,06
31/01/2034	170,70	90,43
28/02/2034	171,28	89,79
31/03/2034	171,86	89,14
30/04/2034	172,44	88,50
31/05/2034	173,02	87,86
30/06/2034	173,60	87,21
31/07/2034	174,19	86,56
31/08/2034	174,78	85,90
30/09/2034	175,37	85,25
31/10/2034	175,97	84,59
31/11/2034	176,56	83,94
31/12/2034	177,16	83,27
31/01/2035	177,76	82,60
28/02/2035	178,35	81,95
31/03/2035	178,95	81,28
30/04/2035	179,57	80,60
31/05/2035	180,17	79,93
30/06/2035	180,78	79,25
31/07/2035	181,39	78,57
31/08/2035	182,02	77,88
30/09/2035	182,63	77,20
31/10/2035	183,24	76,52
31/11/2035	183,87	75,83
31/12/2035	184,49	75,14
31/01/2036	185,10	74,46
28/02/2036	185,73	73,76
31/03/2036	186,37	73,06
30/04/2036	186,99	72,37
31/05/2036	187,62	71,67
30/06/2036	188,26	70,96
31/07/2036	188,90	70,25
31/08/2036	189,54	69,55
30/09/2036	190,18	68,83
31/10/2036	190,82	68,12
31/11/2036	191,47	67,41
31/12/2036	192,11	66,69
31/01/2037	192,76	65,98
28/02/2037	193,42	65,24
31/03/2037	194,07	64,53
30/04/2037	194,72	63,80
31/05/2037	195,39	63,06
30/06/2037	196,05	62,33
31/07/2037	196,71	61,60
31/08/2037	197,37	60,86
30/09/2037	198,05	60,11
31/10/2037	198,70	59,39
31/11/2037	199,38	58,64
31/12/2037	200,06	57,89
31/01/2038	200,73	57,14
28/02/2038	201,41	56,39
31/03/2038	202,10	55,62
30/04/2038	202,78	54,87
31/05/2038	203,47	54,11
30/06/2038	204,16	53,33
31/07/2038	204,85	52,57
31/08/2038	205,54	51,81
30/09/2038	206,23	51,04
31/10/2038	206,93	50,27
31/11/2038	207,63	49,49
31/12/2038	208,33	48,71
31/01/2039	209,04	47,93
28/02/2039	209,75	47,14
31/03/2039	210,46	46,36
30/04/2039	211,17	45,57

31/05/2039	211,88	44,78
30/06/2039	212,59	43,99
31/07/2039	213,32	43,19
31/08/2039	214,04	42,39
30/09/2039	214,76	41,59
31/10/2039	215,50	40,77
31/11/2039	216,21	39,98
31/12/2039	216,95	39,16
31/01/2040	217,69	38,34
28/02/2040	218,42	37,53
31/03/2040	219,16	36,71
30/04/2040	219,90	35,89
31/05/2040	220,65	35,06
30/06/2040	221,39	34,24
31/07/2040	222,14	33,41
31/08/2040	222,89	32,58
30/09/2040	223,65	31,74
31/10/2040	224,41	30,89
31/11/2040	225,17	30,05
31/12/2040	225,93	29,21
31/01/2041	226,70	28,35
28/02/2041	227,46	27,51
31/03/2041	228,23	26,66
30/04/2041	229,00	25,80
31/05/2041	229,78	24,93
30/06/2041	230,55	24,08
31/07/2041	231,34	23,21
31/08/2041	232,12	22,35
30/09/2041	232,90	21,48
31/10/2041	233,69	20,60
31/11/2041	234,47	19,74
31/12/2041	235,28	18,85
31/01/2042	236,07	17,97
28/02/2042	236,87	17,08
31/03/2042	237,67	16,19
30/04/2042	238,48	15,30
31/05/2042	239,28	14,41
30/06/2042	240,09	13,51
31/07/2042	206,36	12,61
Total	**57.643.210,12**	**9.450.798,01**

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	1.957.929,57	260.806,24	2.218.735,81
Cumulative from the first servicer report	299.573.561,46	62.884.777,23	362.458.338,69
Total amounts paid to the issuer	**301.531.491,04**	**63.145.583,46**	**364.677.074,50**

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

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	**79,21%**

The retention rule (Min 5%) is respected?	**Yes**