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:	31-mar-24	
Relating to the Collection Period:	01-mar-25	31-mar-24
Relating to the Interest Period:	28-mar-25	28-apr-25
Payment Date:	28-apr-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	52.509.433,52	153.710,69	52.663.144,21	18.126,24	52.681.270,45
Performing receivables in arrears	419.890,39	54.620,08	474.510,47	7.971,13	482.481,60
Delinquent receivables	188.217,43	43.501,09	231.718,52	7.002,00	238.720,52
Collateral portfolio: Oustading Principal Due	**53.117.541,34**	**251.831,86**	**53.369.373,20**	**33.099,37**	**53.402.472,57**
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.835.486,87	450.223,00	2.285.709,87	75.709,67	2.361.419,54
Total portfolio	**54.953.028,21**	**702.054,86**	**55.655.083,07**	**108.809,04**	**55.763.892,11**

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	48	257.636
2	17	121.549
3	14	95.326
4	12	102.750
5	8	51.070
6	7	39.782
7	6	38.116
Total	**112**	**706.229**

Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
421.631.845	**0,05%**	**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	1.992.390	-	-
Loans in "Sofferenza"				
Life damage	408	3.942.991	-	-
Job damage	572	6.377.999	22	157.995
Defaulted loans	**1.201**	**12.313.380**	**22**	**157.995**

Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
421.631.845	**2,92%**	**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	1.192.554	69	448.213	45	236.139	12	115.484
Loans in "Sofferenza"								
Life damage	21	309.028	380	3.567.190	5	33.508	2	33.265
Job damage	189	2.652.620	24	117.903	306	2.831.560	53	775.915
Total defaulted	**305**	**4.154.203**	**473**	**4.133.306**	**356**	**3.101.207**	**67**	**924.664**

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)
Overdue Instalment >8	221	1.062.710
Loans in "Sofferenza"		
Life damage	408	3.756.897
Job damage	572	5.208.063
Total defaulted	**1.201**	**10.027.669,92**

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	591.370,39	69	248.433,30	45	165.039,58	12	57.867,13
Loans in "Sofferenza"								
Life damage	21	248.900,70	380	3.441.224,03	5	33.507,57	2	33.264,66
Job damage	189	2.108.769,02	24	28.884,29	306	2.358.983,73	53	711.425,51
Total recoveries	**305**	**2.949.040,11**	**473**	**3.718.541,63**	**356**	**2.557.530,88**	**67**	**802.557**

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	626.608,85	166.466,13	793.074,98
Prepayments	1.318.770,41	-	1.318.770,41
Recoveries	42.748,02	-	42.748,02
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	**1.988.127,28**	**166.466,13**	**2.154.593,41**
Receivables purchased by the originator			-
Total amounts paid to the issuer	**1.988.127,28**	**166.466,13**	**2.154.593,41**

SERVICING FEES AND EXPENSES

ViViBanca		Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables		0,10%	2.111,85 €
Servicing fees on Default Receivables		0,12%	51,30 €
Servicing fee for monitory activities		30.500,00	2.541,67 €
Total servicing fees			**4.704,81**

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	817,00	
Total servicing fees (Floor 1.200)		**1.200,00**

OTHER INFORMATION

Receivables not all TAN	**5.589.683,72**
Receivables not all TAN ratio	**10,04%**

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

Future rediscount of the Additional paid by Class C	**4.185.297,64**
Quarterly competences of the Additional paid by Class C	**1.491.484,31**

Future rediscount of the Additional not paid (DPP)	**1.796.323,98**
Montly competences of the Additional that must be paid (DPP)	**107.559,58**

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	5.701	42.085.264	7.382,08
15.000 - 25.000	672	12.183.715	18.130,53
25.000 - 35.000	46	1.386.104	30.132,69
35.000 - 45.000	-	-	-
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	1.021	2.844.822	2.786,31
2-4	2.389	18.671.175	7.815,48
4-6	2.969	33.429.192	11.259,41
6-8	30	463.214	15.440,45
8-10	10	246.680	24.668,00

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	**5.940**	**50.519.329,94**	**8.504,94**
Emilia Romagna	92	914.793	9.943,41
Friuli Venezia Giulia	21	182.821	8.705,78
Lazio	4.994	41.652.923	8.340,59
Liguria	27	271.922	10.071,18
Lombardia	340	3.170.754	9.325,75
Marche	39	353.538	9.065,09
Piemonte	163	1.494.379	9.167,97
Toscana	86	911.617	10.600,19
Trentino Alto Adige	22	203.906	9.268,44
Umbria	15	120.164	8.010,91
Valle d'Aosta	4	40.594	10.148,41
Veneto	137	1.201.919	8.773,13
Southern Italy	**473**	**5.052.661,46**	**10.682,16**
Abruzzo	93	1.205.156	12.958,67
Basilicata	9	99.565	11.062,83
Calabria	34	305.018	8.971,10
Campania	55	572.281	10.405,11
Molise	1	14.850	14.850,42
Puglia	84	877.524	10.446,72
Sardegna	79	828.913	10.492,57
Sicilia	118	1.149.353	9.740,28

On which:

Aggregate Private and Parapublic	113	990.152,14	8.762,41

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio Category	Number of loans	Outstanding Principal due	Average size
CQS	2.348	21.926.094	9.338,20
CQP	3.470	27.926.293	8.047,92
DEL	601	5.802.696	9.655,07

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	6.123	53.137.654,68	8.678,37
4	12	102.750	8.562,49
5	8	51.070	6.383,77
6	7	39.782	5.683,20
7	6	38.116	6.352,69

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	250	2.077.133	8.308,53
AXA FRANCE VIE SA	519	3.679.309	7.089,23
CARDIF ASSURANCE VIE S.A.	275	2.615.331	9.510,29
CNP VITA ASSICURAZIONE SPA	2.369	19.717.129	8.322,98
CREDIT LIFE AG	614	5.278.891	8.597,54
HDI ASSICURAZIONI SPA VITA	464	4.923.905	10.611,86
IPTIQ LIFE S.A.	28	328.440	11.730,02
METLIFE (CBP)	1.051	9.610.098	9.143,77
METLIFE EUROPE D.A.C. RAPPRESENT	13	112.138	8.626,04
METLIFE EUROPE D.A.C. FLAT RAPPRESE	111	700.769	6.313,24
NET INSURANCE LIFE SPA	725	6.611.938	9.119,92

On which:

Aggregate Credit Life & Afi Esca & Net	1.589	13.967.962,73	8.790,41

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	3.468	27.934.293	8.054,87
AXA FRANCE IARD SA	327	2.229.797	6.818,95
CARDIF ASSURANCES RISQUES DIVE RS	275	2.615.331	9.510,29
GREAT AMERICAN INTERNATIONAL INSUR	1.051	9.610.098	9.143,77
HDI ASSICURAZIONI SPA IMPIEGO	463	4.919.651	10.625,60
NET INSURANCE SPA	652	5.954.138	9.132,11
RHEINLAND VERSICHERUNG AG	183	2.391.775	13.069,81

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	235	1.912.692	8.139,11
Pensioners	3.470	27.926.293	8.047,92
Private	1.041	7.307.108	7.019,32
Public	1.673	18.508.990	11.063,35

On which:

Aggregate Private and Parapublic	1.276	9.219.800	7.225,55

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio Employers number	Number of loans	Outstanding Principal due	Average size
The first	32	282.167	8.817,71
From the second to the tenth	49	492.412	10.049,22
From the eleventh to the fiftieh	102	1.138.344	11.160,24

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN: Aggregate Portfolio		
Date	**Principal instalment**	**Interest instalment**
30/04/2025	1.155.489,36	343.452,88
31/05/2025	1.145.873,97	335.068,63
30/06/2025	1.143.128,09	327.948,36
31/07/2025	1.141.494,60	320.935,01
31/08/2025	1.137.128,02	313.793,74
30/09/2025	1.136.367,31	306.859,55
31/10/2025	1.139.235,74	299.794,96
30/11/2025	1.138.870,76	292.772,33
31/12/2025	1.135.496,28	285.859,01
31/01/2026	1.133.303,49	278.726,79
28/02/2026	1.134.202,23	271.734,18
31/03/2026	1.131.230,77	264.850,53
30/04/2026	1.130.184,22	257.785,72
31/05/2026	1.129.440,72	251.092,00
30/06/2026	1.124.607,55	243.716,15
31/07/2026	1.120.001,42	236.668,13
31/08/2026	1.110.456,18	229.754,99
30/09/2026	1.107.258,18	223.062,85
31/10/2026	1.103.645,57	216.170,58
30/11/2026	1.099.674,05	209.555,19
31/12/2026	1.094.929,46	202.724,19
31/01/2027	1.090.478,37	196.130,22
28/02/2027	1.086.537,16	189.346,51
31/03/2027	1.082.444,95	182.666,06
30/04/2027	1.080.149,89	175.992,78
31/05/2027	1.077.464,49	169.557,83
30/06/2027	1.070.855,53	163.062,47
31/07/2027	1.061.011,04	156.731,12
31/08/2027	1.052.479,55	149.912,77
30/09/2027	1.045.229,50	143.197,63
31/10/2027	1.041.104,94	136.559,28
30/11/2027	1.033.798,16	130.387,17
31/12/2027	1.030.390,69	124.066,60
31/01/2028	1.024.834,64	117.829,95
29/02/2028	1.022.969,93	111.576,27
31/03/2028	1.018.973,70	105.056,92
30/04/2028	1.008.864,29	98.798,06
31/05/2028	993.198,76	92.760,62
30/06/2028	956.232,71	86.956,81
31/07/2028	937.506,88	81.246,52
31/08/2028	903.990,57	75.170,49
30/09/2028	879.566,84	70.120,06
31/10/2028	854.324,78	64.606,62
30/11/2028	817.508,32	59.921,62
31/12/2028	785.232,95	54.899,42
31/01/2029	755.351,67	50.661,44
28/02/2029	723.295,76	45.463,95
31/03/2029	695.596,10	41.163,69
30/04/2029	661.254,25	36.583,69
31/05/2029	626.125,69	32.503,77
30/06/2029	587.465,49	29.184,58
31/07/2029	545.866,85	25.927,25
31/08/2029	497.683,00	22.487,48
30/09/2029	459.140,03	19.425,58
31/10/2029	419.718,94	16.897,07
30/11/2029	372.441,05	13.797,48
31/12/2029	324.370,29	11.448,31
31/01/2030	279.398,50	9.150,74
28/02/2030	243.247,44	7.684,05
31/03/2030	199.815,28	6.174,03
30/04/2030	172.580,10	4.567,00
31/05/2030	150.424,67	3.809,35
30/06/2030	119.691,23	2.599,28
31/07/2030	74.477,02	2.274,49
31/08/2030	30.383,51	1.673,52
30/09/2030	5.505,36	1.357,59
31/10/2030	3.961,44	1.106,99
31/11/2030	2.955,03	685,59
31/12/2030	2.967,72	671,37
31/01/2031	2.980,46	657,09
28/02/2031	2.993,25	642,75
31/03/2031	2.630,35	440,68
30/04/2031	2.135,47	290,21
31/05/2031	1.938,52	197,04
30/06/2031	1.589,14	187,93
31/07/2031	1.482,93	330,71
31/08/2031	1.284,12	174,22
30/09/2031	1.289,53	168,15
31/10/2031	1.258,25	162,07
31/11/2031	1.161,30	156,11
31/12/2031	1.136,03	150,56
31/01/2032	974,87	145,15
28/02/2032	750,77	140,58

31/03/2032	753,94	137,04
30/04/2032	757,09	133,51
31/05/2032	760,28	129,93
30/06/2032	763,47	126,35
31/07/2032	766,68	122,76
31/08/2032	684,96	119,14
30/09/2032	539,48	115,80
31/10/2032	541,98	113,00
31/11/2032	544,51	110,17
31/12/2032	547,05	107,31
31/01/2033	549,59	104,47
28/02/2033	422,91	101,58
31/03/2033	376,85	99,50
30/04/2033	181,44	97,68
31/05/2033	166,91	96,98
30/06/2033	167,48	96,34
31/07/2033	168,05	95,69
31/08/2033	168,60	95,08
30/09/2033	169,18	94,43
31/10/2033	169,75	93,79
31/11/2033	170,32	93,15
31/12/2033	170,91	92,50
31/01/2034	171,48	91,85
28/02/2034	172,06	91,20
31/03/2034	172,65	90,55
30/04/2034	173,23	89,89
31/05/2034	173,81	89,24
30/06/2034	174,40	88,58
31/07/2034	174,99	87,92
31/08/2034	175,59	87,25
30/09/2034	176,18	86,59
31/10/2034	176,77	85,92
31/11/2034	177,37	85,25
31/12/2034	177,97	84,58
31/01/2035	178,58	83,90
28/02/2035	179,17	83,23
31/03/2035	179,78	82,56
30/04/2035	180,39	81,87
31/05/2035	181,00	81,19
30/06/2035	181,61	80,50
31/07/2035	182,23	79,81
31/08/2035	182,85	79,11
30/09/2035	183,47	78,42
31/10/2035	184,08	77,73
31/11/2035	184,71	77,03
31/12/2035	185,34	76,32
31/01/2036	185,95	75,64
28/02/2036	186,59	74,92
31/03/2036	187,22	74,21
30/04/2036	187,85	73,51
31/05/2036	188,49	72,79
30/06/2036	189,12	72,08
31/07/2036	189,77	71,35
31/08/2036	190,41	70,64
30/09/2036	191,05	69,92
31/10/2036	191,70	69,19
31/11/2036	192,35	68,47
31/12/2036	193,00	67,74
31/01/2037	193,64	67,01
28/02/2037	194,31	66,27
31/03/2037	194,96	65,54
30/04/2037	195,62	64,80
31/05/2037	196,28	64,05
30/06/2037	196,95	63,30
31/07/2037	197,61	62,57
31/08/2037	198,28	61,82
30/09/2037	198,96	61,06
31/10/2037	199,62	60,32
31/11/2037	200,30	59,56
31/12/2037	200,97	58,80
31/01/2038	201,65	58,04
28/02/2038	202,33	57,28
31/03/2038	203,03	56,49
30/04/2038	203,71	55,73
31/05/2038	204,40	54,96
30/06/2038	205,10	54,17
31/07/2038	205,79	53,40
31/08/2038	206,48	52,63
30/09/2038	207,18	51,84
31/10/2038	207,88	51,06
31/11/2038	208,58	50,27
31/12/2038	209,29	49,48
31/01/2039	210,00	48,68
28/02/2039	210,71	47,88
31/03/2039	211,42	47,09
30/04/2039	212,14	46,29
31/05/2039	212,86	45,48

30/06/2039	213,57	44,68
31/07/2039	214,30	43,86
31/08/2039	215,02	43,06
30/09/2039	215,74	42,25
31/10/2039	216,49	41,41
31/11/2039	217,21	40,61
31/12/2039	217,95	39,77
31/01/2040	218,69	38,94
28/02/2040	219,42	38,12
31/03/2040	220,17	37,29
30/04/2040	220,91	36,46
31/05/2040	221,66	35,61
30/06/2040	222,41	34,78
31/07/2040	223,16	33,94
31/08/2040	223,91	33,09
30/09/2040	224,68	32,24
31/10/2040	225,44	31,38
31/11/2040	226,20	30,52
31/12/2040	226,97	29,67
31/01/2041	227,74	28,80
28/02/2041	228,51	27,94
31/03/2041	229,28	27,07
30/04/2041	230,05	26,21
31/05/2041	230,84	25,33
30/06/2041	231,61	24,46
31/07/2041	232,40	23,58
31/08/2041	233,18	22,70
30/09/2041	233,97	21,82
31/10/2041	234,77	20,93
31/11/2041	235,55	20,05
31/12/2041	236,36	19,14
31/01/2042	237,15	18,25
28/02/2042	237,96	17,35
31/03/2042	238,76	16,44
30/04/2042	239,57	15,54
31/05/2042	240,38	14,64
30/06/2042	241,19	13,72
31/07/2042	207,17	12,81
Total	**55.655.083,07**	**9.048.018,54**

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	1.988.127,28	166.466,13	2.154.593,41
Cumulative from the first servicer report	301.531.491,04	63.145.583,46	364.677.074,50
Total amounts paid to the issuer	**303.519.618,31**	**63.312.049,60**	**366.831.667,91**

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

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	**80,43%**

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