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:	30-apr-25	
Relating to the Collection Period:	01-apr-25	30-apr-25
Relating to the Interest Period:	29-apr-25	28-mag-25
Payment Date:	28-mag-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	49.048.119,22	216.364,03	49.264.483,25	33.798,12	49.298.281,37
Performing receivables in arrears	542.416,63	60.810,79	603.227,42	10.113,86	613.341,28
Delinquent receivables	214.421,62	1.542.751,61	1.757.173,23	8.298,66	1.765.471,89
Collateral portfolio: Oustading Principal Due	**49.804.957,47**	**1.819.926,43**	**51.624.883,90**	**52.210,64**	**51.677.094,54**
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	1.736.860,09	510.733,50	2.247.593,59	79.711,06	2.327.304,65
Total portfolio	**51.541.817,56**	**2.330.659,93**	**53.872.477,49**	**131.921,70**	**54.004.399,19**

PORTFOLIO DESCRIPTION: Aggregate Portfolio MCE

	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	3.491.018,10	44.135,73	3.535.153,83	5.298,51	3.540.452,34
Performing receivables in arrears	187.006,09	31.752,58	218.758,67	3.523,60	222.282,27
Delinquent receivables	106.790,97	29.019,22	135.810,19	3.475,88	139.286,07
Collateral portfolio: Oustading Principal Due	**3.784.815,16**	**104.907,53**	**3.889.722,69**	**12.297,99**	**3.902.020,68**
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	393.946,67	267.087,75	661.034,42	45.438,65	706.473,07
Total portfolio	**4.178.761,83**	**371.995,28**	**4.550.757,11**	**57.736,64**	**4.608.493,75**

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	54	333.452
2	26	204.434
3	9	65.342
4	12	88.239
5	13	106.179
6	6	1.510.071
7	8	52.684
Total	**128**	**2.360.401**

Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
421.631.845	**0,42%**	**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	222	1.989.049	1	6.103
Loans in "Sofferenza"				
Life damage	408	3.900.395	-	-
Job damage	580	6.364.703	9	82.345
Defaulted loans	**1.210**	**12.254.147**	**10**	**88.448**

Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
421.631.845	**2,91%**	**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	1.183.110	70	454.316	45	236.139	12	115.484
Loans in "Sofferenza"								
Life damage	21	309.028	380	3.524.594	5	33.508	2	33.265
Job damage	193	2.696.285	24	32.815	308	2.843.048	55	792.554
Total defaulted	**309**	**4.188.424**	**474**	**4.011.726**	**358**	**3.112.695**	**69**	**941.302**

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)
Overdue Instalment >8	222	995.178
Loans in "Sofferenza"		
Life damage	408	3.794.809
Job damage	580	5.216.567
Total defaulted	**1.210**	**10.006.554**

Cumulative net default ratio	Limits	Cash Trapping Condition
0,53%	**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	539.463,20	70	238.650,33	45	161.757,22	12	55.307,14
Loans in "Sofferenza"								
Life damage	21	245.737,14	380	3.482.299,47	5	33.507,57	2	33.264,66
Job damage	193	2.105.788,29	24	20.401,98	308	2.371.713,12	55	718.663,52
Total recoveries	**309**	**2.890.988,62**	**474**	**3.741.351,78**	**358**	**2.566.977,91**	**69**	**807.235**

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	823.312,55	393.651,37	1.216.963,92
Prepayments	903.139,67	-	903.139,67
Recoveries	56.153,68	-	56.153,68
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	**1.782.605,90**	**393.651,37**	**2.176.257,27**
Receivables purchased by the originator			-
Total amounts paid to the issuer	**1.782.605,90**	**393.651,37**	**2.176.257,27**

SERVICING FEES AND EXPENSES

ViViBanca		Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables		0,10%	2.120,10 €
Servicing fees on Default Receivables		0,12%	67,38 €
Servicing fee for monitory activities		30.500,00	2.541,67 €
Total servicing fees			**4.729,15**

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	673,00	
Total servicing fees (Floor 1.200)		**1.200,00**

OTHER INFORMATION

Receivables not all TAN	**5.665.432,31**
Receivables not all TAN ratio	**10,52%**
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	**-**
Future rediscount of the Additional not paid (DPP)	**1.697.907,08**
Montly competences of the Additional that must be paid (DPP)	**98.416,90**

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	5.524	39.702.938	7.187,35
15.000 - 25.000	628	11.409.064	18.167,30
25.000 - 35.000	43	2.760.476	64.197,11
35.000 - 45.000	-	-	-
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	1.031	2.823.189	2.738,30
2-4	2.411	18.542.921	7.690,97
4-6	2.717	30.377.182	11.180,41
6-8	26	413.040	15.886,16
8-10	10	1.716.146	171.614,57

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	**5.748**	**49.105.884,90**	**8.543,13**
Emilia Romagna	90	888.406	9.871,18
Friuli Venezia Giulia	21	180.190	8.580,48
Lazio	4.829	40.551.042	8.397,40
Liguria	25	247.542	9.901,67
Lombardia	331	3.058.792	9.241,06
Marche	34	309.413	9.100,39
Piemonte	159	1.455.892	9.156,55
Toscana	83	869.466	10.475,50
Trentino Alto Adige	22	200.577	9.117,14
Umbria	15	118.555	7.903,66
Valle d'Aosta	4	39.751	9.937,66
Veneto	135	1.186.259	8.787,10
Southern Italy	**447**	**4.766.592,59**	**10.663,52**
Abruzzo	88	1.144.802	13.009,11
Basilicata	8	80.919	10.114,82
Calabria	28	251.459	8.980,69
Campania	53	561.584	10.595,93
Molise	1	14.667	14.666,55
Puglia	81	823.596	10.167,85
Sardegna	76	802.182	10.555,02
Sicilia	112	1.087.384	9.708,79

On which:

Aggregate Private and Parapublic	109	944.802,35	8.667,91

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	2.226	20.218.733	9.082,99
CQP	3.377	28.013.917	8.295,50
DEL	592	5.639.828	9.526,74

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	5.904	49.867.710,67	8.446,43
4	12	88.239	7.353,29
5	13	106.179	8.167,60
6	6	1.510.071	251.678,43
7	8	52.684	6.585,55

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	244	1.985.884	8.138,87
AXA FRANCE VIE SA	489	3.343.752	6.837,94
CARDIF ASSURANCE VIE S.A.	261	2.415.965	9.256,57
CNP VITA ASSICURAZIONE SPA	2.330	18.980.475	8.146,13
CREDIT LIFE AG	596	4.981.658	8.358,49
HDI ASSICURAZIONI SPA VITA	439	4.529.602	10.318,00
IPTIQ LIFE S.A.	28	324.311	11.582,53
METLIFE (CBP)	1.015	9.097.741	8.963,29
METLIFE EUROPE D.A.C. RAPPRESENT	13	110.654	8.511,86
METLIFE EUROPE D.A.C. FLAT RAPPRESE	91	508.305	5.585,77
NET INSURANCE LIFE SPA	688	6.104.637	8.873,02

On which:

Aggregate Credit Life & Afi Esca & Net	1.528	13.072.178,38	8.555,09

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	3.375	28.022.176	8.302,87
AXA FRANCE IARD SA	312	2.059.229	6.600,09
CARDIF ASSURANCES RISQUES DIVE RS	261	2.415.965	9.256,57
GREAT AMERICAN INTERNATIONAL INSUR	1.015	9.097.741	8.963,29
HDI ASSICURAZIONI SPA IMPIEGO	438	4.525.695	10.332,64
NET INSURANCE SPA	618	5.479.574	8.866,63
RHEINLAND VERSICHERUNG AG	176	2.272.097	12.909,64

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	219	1.713.739	7.825,29
Pensioners	3.376	26.524.422	7.856,76
Private	997	6.854.934	6.875,56
Public	1.603	18.779.383	11.715,15

On which:

Aggregate Private and Parapublic	1.216	8.568.673	7.046,61

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	23	170.506	7.413,29
From the second to the tenth	47	468.340	9.964,68
From the eleventh to the fiftieh	94	1.095.505	11.654,31

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN: Aggregate Portfolio

Date	Principal instalment	Interest instalment
31/05/2025	1.141.413,81	340.450,30
30/06/2025	1.129.140,09	332.129,23
31/07/2025	1.127.484,93	325.060,55
31/08/2025	1.123.664,63	317.840,39
30/09/2025	1.123.275,78	310.831,00
31/10/2025	1.126.061,24	303.682,52
30/11/2025	1.125.730,88	296.577,50
31/12/2025	1.122.431,50	289.586,95
31/01/2026	1.120.061,39	282.368,64
28/02/2026	1.120.819,55	275.295,35
31/03/2026	1.117.922,61	268.336,81
30/04/2026	1.116.591,78	261.140,84
31/05/2026	1.116.230,79	254.378,73
30/06/2026	1.111.549,76	246.906,71
31/07/2026	1.106.741,42	239.771,08
31/08/2026	1.097.245,35	232.777,45
30/09/2026	1.094.135,36	226.008,65
31/10/2026	1.090.986,14	219.035,83
30/11/2026	1.087.004,89	212.342,16
31/12/2026	1.082.830,68	205.428,80
31/01/2027	1.078.189,91	198.751,50
28/02/2027	1.074.520,47	191.882,33
31/03/2027	1.070.242,96	185.115,30
30/04/2027	1.067.784,09	178.355,72
31/05/2027	1.065.243,08	171.843,87
30/06/2027	1.058.952,42	165.268,50
31/07/2027	1.049.599,90	158.862,09
31/08/2027	1.041.420,61	151.947,04
30/09/2027	1.034.216,82	145.134,33
31/10/2027	1.029.916,32	138.399,74
30/11/2027	1.022.406,65	132.149,38
31/12/2027	1.019.033,13	125.745,70
31/01/2028	1.013.106,95	119.359,53
29/02/2028	1.011.091,63	113.025,59
31/03/2028	1.007.100,41	106.479,50
30/04/2028	997.973,38	100.144,86
31/05/2028	982.215,14	94.027,83
30/06/2028	944.690,52	88.146,01
31/07/2028	926.776,95	82.366,79
31/08/2028	893.420,27	76.201,01
30/09/2028	869.759,31	71.155,64
31/10/2028	844.590,28	65.560,52
30/11/2028	808.085,28	60.822,57
31/12/2028	775.809,65	55.726,52
31/01/2029	747.146,10	51.449,68
28/02/2029	715.032,37	46.163,39
31/03/2029	686.895,32	41.643,23
30/04/2029	652.734,08	36.994,95
31/05/2029	617.844,28	32.967,33
30/06/2029	579.481,62	29.497,50
31/07/2029	537.052,65	26.108,72
31/08/2029	490.095,66	22.639,89
30/09/2029	451.724,14	19.542,38
31/10/2029	412.558,27	16.990,52
30/11/2029	367.856,62	13.971,95
31/12/2029	320.793,09	11.590,04
31/01/2030	275.288,49	9.160,53
28/02/2030	239.634,11	7.676,53
31/03/2030	197.695,88	6.231,37
30/04/2030	171.147,14	4.673,01
31/05/2030	149.421,86	3.909,09
30/06/2030	118.574,18	2.668,16
31/07/2030	73.342,34	2.339,22
31/08/2030	30.107,06	1.729,86
30/09/2030	5.571,28	1.406,98
31/10/2030	4.008,87	1.147,26
31/11/2030	2.990,41	710,53
31/12/2030	3.003,25	695,80
31/01/2031	3.016,14	681,00
28/02/2031	3.029,09	666,13
31/03/2031	2.661,84	456,72
30/04/2031	2.161,04	300,77
31/05/2031	1.961,73	204,21
30/06/2031	1.608,17	194,77
31/07/2031	1.500,69	342,74
31/08/2031	1.299,50	180,56
30/09/2031	1.304,97	174,27
31/10/2031	1.273,32	167,96
31/11/2031	1.175,20	161,79
31/12/2031	1.149,64	156,03
31/01/2032	986,54	150,43
28/02/2032	759,76	145,70
31/03/2032	762,96	142,02

30/04/2032	766,15	138,36
31/05/2032	769,38	134,65
30/06/2032	772,62	130,94
31/07/2032	775,86	127,22
31/08/2032	693,17	123,48
30/09/2032	545,94	120,01
31/10/2032	548,47	117,11
31/11/2032	551,03	114,17
31/12/2032	553,60	111,22
31/01/2033	556,17	108,27
28/02/2033	427,98	105,28
31/03/2033	381,36	103,12
30/04/2033	183,61	101,23
31/05/2033	168,91	100,51
30/06/2033	169,49	99,84
31/07/2033	170,07	99,18
31/08/2033	170,62	98,54
30/09/2033	171,20	97,87
31/10/2033	171,78	97,20
31/11/2033	172,36	96,54
31/12/2033	172,95	95,86
31/01/2034	173,53	95,20
28/02/2034	174,12	94,52
31/03/2034	174,71	93,84
30/04/2034	175,30	93,16
31/05/2034	175,90	92,48
30/06/2034	176,49	91,81
31/07/2034	177,09	91,12
31/08/2034	177,69	90,43
30/09/2034	178,29	89,74
31/10/2034	178,89	89,05
31/11/2034	179,49	88,36
31/12/2034	180,10	87,65
31/01/2035	180,72	86,95
28/02/2035	181,32	86,26
31/03/2035	181,93	85,56
30/04/2035	182,55	84,84
31/05/2035	183,16	84,14
30/06/2035	183,79	83,43
31/07/2035	184,41	82,71
31/08/2035	185,04	81,99
30/09/2035	185,67	81,27
31/10/2035	186,29	80,56
31/11/2035	186,92	79,83
31/12/2035	187,55	79,10
31/01/2036	188,18	78,39
28/02/2036	188,82	77,65
31/03/2036	189,47	76,91
30/04/2036	190,10	76,18
31/05/2036	190,74	75,44
30/06/2036	191,39	74,70
31/07/2036	192,04	73,95
31/08/2036	192,69	73,21
30/09/2036	193,34	72,46
31/10/2036	194,00	71,71
31/11/2036	194,65	70,96
31/12/2036	195,31	70,20
31/01/2037	195,96	69,45
28/02/2037	196,64	68,68
31/03/2037	197,29	67,92
30/04/2037	197,96	67,16
31/05/2037	198,63	66,38
30/06/2037	199,31	65,61
31/07/2037	199,98	64,84
31/08/2037	200,65	64,07
30/09/2037	201,34	63,28
31/10/2037	202,01	62,51
31/11/2037	202,69	61,73
31/12/2037	203,38	60,94
31/01/2038	204,07	60,15
28/02/2038	204,75	59,36
31/03/2038	205,46	58,55
30/04/2038	206,15	57,76
31/05/2038	206,85	56,96
30/06/2038	207,56	56,14
31/07/2038	208,25	55,34
31/08/2038	208,95	54,54
30/09/2038	209,66	53,73
31/10/2038	210,37	52,92
31/11/2038	211,08	52,10
31/12/2038	211,80	51,28
31/01/2039	212,52	50,45
28/02/2039	213,24	49,62
31/03/2039	213,96	48,80
30/04/2039	214,68	47,97
31/05/2039	215,41	47,14
30/06/2039	216,12	46,31

31/07/2039	216,87	45,46
31/08/2039	217,60	44,62
30/09/2039	218,33	43,78
31/10/2039	219,08	42,92
31/11/2039	219,81	42,08
31/12/2039	220,56	41,22
31/01/2040	221,31	40,36
28/02/2040	222,05	39,51
31/03/2040	222,80	38,65
30/04/2040	223,55	37,78
31/05/2040	224,32	36,91
30/06/2040	225,07	36,04
31/07/2040	225,83	35,17
31/08/2040	226,59	34,30
30/09/2040	227,37	33,41
31/10/2040	228,14	32,52
31/11/2040	228,91	31,63
31/12/2040	229,68	30,75
31/01/2041	230,47	29,85
28/02/2041	231,24	28,96
31/03/2041	232,03	28,06
30/04/2041	232,81	27,16
31/05/2041	233,60	26,25
30/06/2041	234,39	25,35
31/07/2041	235,18	24,44
31/08/2041	235,98	23,52
30/09/2041	236,77	22,61
31/10/2041	237,58	21,69
31/11/2041	238,37	20,78
31/12/2041	239,19	19,84
31/01/2042	239,99	18,92
28/02/2042	240,81	17,98
31/03/2042	241,62	17,04
30/04/2042	242,44	16,11
31/05/2042	243,26	15,17
30/06/2042	244,08	14,22
31/07/2042	209,79	13,27
31/08/2042	160,61	12,46
Total	**53.872.477,49**	**8.820.613,17**

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	1.782.605,90	393.651,37	2.176.257,27
Cumulative from the first servicer report	303.519.618,31	63.312.049,60	366.831.667,91
Total amounts paid to the issuer	**305.302.224,22**	**63.705.700,96**	**369.007.925,18**

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

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	**81,41%**

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