

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="30-apr-24"/>
Relating to the Collection Period:	<input type="text" value="01-apr-24"/> <input type="text" value="30-apr-24"/>
Relating to the Interest Period:	<input type="text" value="30-apr-24"/> <input type="text" value="28-mag-24"/>
Payment Date:	<input type="text" value="28-mag-24"/>

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	89.100.684	250.581	89.351.266	40.364	89.391.629
Performing receivables in arrears	1.947.680	120.376	2.068.057	24.980	2.093.036
Delinquent receivables	484.494	67.867	552.361	13.917	566.278
Collateral portfolio: Oustading Principal Due	91.532.859	438.825	91.971.684	79.260	92.050.943
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.689.600	395.642	3.085.241	71.298	3.156.540
Total portfolio	94.222.459	834.466	95.056.925	150.558	95.207.483

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	167	1,435.902				
2	42	426.585				
3	21	205.570				
4	19	205.157	421.631.845	0,13%	4,00%	No
5	19	179.606				
6	9	104.608				
7	7	62.990				
Total	284	2.620.418				

DEFAULTED RECEIVABLES: Aggregate Portfolio

	Cumulative Number of Defaulted Loans	Cumulative Outstanding 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	156	1.391.541	4	21.258						
Loans in "Sofferenza"										
Life damage	312	3.359.183	24	250.466						
Job damage	418	4.839.131	8	77.502						
Defaulted loans	886	9.589.855	36	349.226	421.631.845	2,27%	7,00%	No	3,75%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans
Overdue instalment > 8	61	806.922	50	321.040	35	181.461	10	82.119
Loans in "Sofferenza"								
Life damage	16	248.764	289	3.043.647	5	33.508	2	33.265
Job damage	133	1.897.831	9	26.593	234	2.256.754	42	657.953
Total defaulted	210	2.953.516	348	3.391.280	274	2.471.723	54	773.336

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries (g)	Cumulative net default ratio	Limits	Cash Trapping Condition
Overdue instalment > 8	156	462.182			
Loans in "Sofferenza"					
Life damage	312	2.917.681			
Job damage	418	3.124.751			
Total defaulted	886	6.504.614	1,54%	4,00%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries
Overdue instalment > 8	61	221.272	50	104.512	35	95.028	10	41.370
Loans in "Sofferenza"								
Life damage	16	186.779	289	2.677.778	5	19.859	2	33.265
Job damage	133	872.313	9	1.023	234	1.710.653	42	540.762
Total recoveries	210	1.280.364	348	2.783.313	274	1.825.539	54	615.397

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.598	53.127.562	8.052
15.000 - 25.000	1.983	36.380.866	18.346
25.000 - 35.000	137	3.838.007	28.015
35.000 - 45.000	26	996.061	38.310
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	854	2.348.947	2.751
2-4	1.400	10.593.675	7.567
4-6	4.831	56.792.965	11.756
6-8	1.646	24.425.768	14.839
8-10	13	181.142	13.934

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	8.077	85.496.407	10.585
Emilia Romagna	158	1.801.197	11.400
Friuli Venezia Giulia	38	330.795	8.705
Lazio	6.621	69.309.052	10.468
Liguria	38	428.031	11.264
Lombardia	531	5.774.633	10.875
Marche	57	623.772	10.943
Piemonte	258	2.932.412	11.366
Toscana	132	1.648.827	12.491
Trentino Alto Adige	29	329.008	11.345
Umbria	22	204.202	9.282
Valle d'Aosta	6	63.898	10.650
Veneto	187	2.050.581	10.966
Southern Italy	667	8.846.089	13.263
Abruzzo	140	2.284.064	16.315
Basilicata	11	149.460	13.587
Calabria	41	488.228	11.908
Campania	80	952.979	11.912
Molise	2	41.556	20.778
Puglia	127	1.656.311	13.042
Sardegna	108	1.359.873	12.591
Sicilia	158	1.913.617	12.111

On which:

Aggregate Private and Parapublic	159	1.749.460	11.003
----------------------------------	-----	-----------	--------

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.240	37.560.612	11.593
CQP	4.754	48.224.838	10.144
DEL	750	8.557.046	11.409

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	8.373	90.746.145	10.838
4	19	205.157	10.798
5	19	179.606	9.453
6	9	104.608	11.623
7	7	62.990	8.999

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	330	3.411.266	10.337
AXA FRANCE VIE SA	632	5.702.854	9.024
CARDIF ASSURANCE VIE S.A.	375	4.433.168	11.822
CNP VITA ASSICURAZIONE SPA	3.335	34.779.157	10.429
CREDIT LIFE AG	882	9.908.984	11.235
HDI ASSICURAZIONI SPA VITA	605	7.872.812	13.013
IPTIQ LIFE S.A.	62	918.232	14.810
METLIFE (CBP)	1.378	15.171.119	11.010
METLIFE EUROPE D.A.C. RAPPRESENT	14	141.440	10.103
METLIFE EUROPE D.A.C. FLAT RAPPRESE	119	860.529	7.231
NET INSURANCE LIFE SPA	1.012	11.142.935	11.011

On which:

Aggregate Credit Life & Afi Esca & Net	1.054	12.144.606	11.522
--	-------	------------	--------

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	4.752	48.229.754	10.149
AXA FRANCE IARD SA	416	3.703.354	8.902
CARDIF ASSURANCES RISQUES DIVE RS	375	4.433.168	11.822
GREAT AMERICAN INTERNATIONAL INSUR	1.378	15.171.119	11.010
HDI ASSICURAZIONI SPA IMPIEGO	604	7.864.483	13.021
NET INSURANCE SPA	901	9.853.579	10.936
RHEINLAND VERSICHERUNG AG	318	5.087.038	15.997

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	291	3.025.922	10.398
Pensioners	4.754	48.224.838	10.144
Private	1.471	13.044.170	8.868
Public	2.228	30.047.566	13.486

On which:

Aggregate Private and Parapublic	1.762	16.070.092	9.120
----------------------------------	-------	------------	-------

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	33	311.845	9.450
From the second to the tenth	67	867.492	12.948
From the eleventh to the fiftieth	142	1.819.296	12.812

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.227.022	452.395	1.679.417
Prepayments	3.677.242	-	3.677.242
Recoveries	40.272	-	40.272
Default interest/penalties			-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement			-
Total proceeds	4.944.536	452.395	5.396.931
Receivables purchased by the originator			-
Total amounts paid to the issuer	4.944.536	452.395	5.396.931

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	5.357
Servicing fees on Default Receivables	0,12%	48
Servicing fee for monitory activities	30.500,00	2.542
Total servicing fees		7.947

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	853	
Total servicing fees (Floor 1.200)		1.200

OTHER INFORMATION

Receivables not all TAN	6.888.589
Receivables not all TAN ratio	7,25%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	10.573.480
Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	4.079.689
Montly competences of the Additional that must be paid (DPP)	326.057

COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN: Aggregate Portfolio

Date	Principal Instalment	Interest Instalment
31/05/2024	2,019,950	701,671
30/06/2024	1,475,233	508,895
31/07/2024	1,478,951	500,890
31/08/2024	1,481,611	492,759
30/09/2024	1,483,194	484,636
31/10/2024	1,486,976	476,419
30/11/2024	1,487,423	468,196
31/12/2024	1,489,049	459,992
31/01/2025	1,491,756	451,930
28/02/2025	1,495,539	443,666
31/03/2025	1,497,235	435,378
30/04/2025	1,501,313	427,088
31/05/2025	1,502,200	418,737
30/06/2025	1,499,143	410,419
31/07/2025	1,497,936	402,124
31/08/2025	1,494,937	393,810
30/09/2025	1,496,403	385,744
31/10/2025	1,500,225	377,496
30/11/2025	1,500,067	369,227
31/12/2025	1,498,600	361,107
31/01/2026	1,497,374	352,832
28/02/2026	1,498,828	344,571
31/03/2026	1,497,811	336,426
30/04/2026	1,498,645	328,114
31/05/2026	1,499,364	320,241
30/06/2026	1,495,119	311,684
31/07/2026	1,491,881	303,410
31/08/2026	1,482,670	295,078
30/09/2026	1,480,981	287,094
31/10/2026	1,479,358	279,134
30/11/2026	1,475,520	271,198
31/12/2026	1,469,833	262,956
31/01/2027	1,466,814	254,959
28/02/2027	1,464,243	246,893
31/03/2027	1,462,156	238,981
30/04/2027	1,460,677	230,931
31/05/2027	1,459,992	223,275
30/06/2027	1,453,427	215,209
31/07/2027	1,443,677	207,475
31/08/2027	1,438,422	199,426
30/09/2027	1,429,084	191,360
31/10/2027	1,426,256	183,299
30/11/2027	1,420,968	175,795
31/12/2027	1,416,677	168,053
31/01/2028	1,411,686	160,395
28/02/2028	1,409,791	152,598
31/03/2028	1,406,503	144,727
30/04/2028	1,396,655	136,993
31/05/2028	1,380,070	129,548
30/06/2028	1,341,187	122,256
31/07/2028	1,323,409	115,135
31/08/2028	1,287,059	107,751
30/09/2028	1,259,503	100,982
31/10/2028	1,232,279	94,102
30/11/2028	1,192,474	87,865
31/12/2028	1,156,868	81,458
31/01/2029	1,122,954	75,662
28/02/2029	1,089,227	68,777
31/03/2029	1,061,593	63,346
30/04/2029	1,021,536	57,030
31/05/2029	979,866	51,359
30/06/2029	933,444	46,218
31/07/2029	885,523	41,392
31/08/2029	827,816	36,452
30/09/2029	784,430	31,930
31/10/2029	740,189	27,880
30/11/2029	683,258	23,610
31/12/2029	624,201	19,841
31/01/2030	566,845	16,097
28/02/2030	523,345	13,198
31/03/2030	465,716	10,420
30/04/2030	409,426	7,884
31/05/2030	354,407	5,707
30/06/2030	278,677	3,891
31/07/2030	173,287	2,700
31/08/2030	65,287	1,730
30/09/2030	7,558	1,022
31/10/2030	3,978	790
31/11/2030	3,082	599
31/12/2030	3,095	585

31/01/2031	3.109	572
28/02/2031	3.122	559
31/03/2031	2.664	360
30/04/2031	2.198	232
31/05/2031	2.207	222
30/06/2031	1.879	213
31/07/2031	1.781	331
31/08/2031	1.452	197
30/09/2031	1.341	191
31/10/2031	1.312	185
31/11/2031	1.221	180
31/12/2031	1.198	174
31/01/2032	1.047	169
28/02/2032	836	165
31/03/2032	1.025	233
30/04/2032	1.030	229
31/05/2032	1.034	225
30/06/2032	1.038	220
31/07/2032	1.043	216
31/08/2032	967	212
30/09/2032	831	207
31/10/2032	835	204
31/11/2032	647	133
31/12/2032	650	130
31/01/2033	653	127
28/02/2033	534	124
31/03/2033	491	122
30/04/2033	307	120
31/05/2033	294	118
30/06/2033	295	117
31/07/2033	296	116
31/08/2033	298	115
30/09/2033	299	114
31/10/2033	300	112
31/11/2033	301	111
31/12/2033	302	110
31/01/2034	304	109
28/02/2034	305	108
31/03/2034	306	106
30/04/2034	307	105
31/05/2034	309	104
30/06/2034	310	103
31/07/2034	311	101
31/08/2034	312	100
30/09/2034	314	99
31/10/2034	315	98
31/11/2034	316	96
31/12/2034	317	95
31/01/2035	319	94
28/02/2035	320	93
31/03/2035	321	91
30/04/2035	322	90
31/05/2035	324	89
30/06/2035	325	87
31/07/2035	326	86
31/08/2035	328	85
30/09/2035	329	83
31/10/2035	330	82
31/11/2035	332	81
31/12/2035	333	79
31/01/2036	334	78
28/02/2036	336	77
31/03/2036	337	75
30/04/2036	338	74
31/05/2036	340	73
30/06/2036	341	71
31/07/2036	343	70
31/08/2036	344	68
30/09/2036	345	67
31/10/2036	347	66
31/11/2036	348	64
31/12/2036	350	63
31/01/2037	351	61
28/02/2037	352	60
31/03/2037	354	59
30/04/2037	355	57
31/05/2037	357	56
30/06/2037	358	54
31/07/2037	195	53
31/08/2037	187	52
30/09/2037	188	52
31/10/2037	188	51
31/11/2037	189	50
31/12/2037	190	50
31/01/2038	190	49
28/02/2038	191	48
31/03/2038	192	48
30/04/2038	192	47
31/05/2038	193	46
30/06/2038	194	46
31/07/2038	194	45
31/08/2038	195	44
30/09/2038	196	44
31/10/2038	196	43
31/11/2038	197	42
31/12/2038	198	42
31/01/2039	198	41
28/02/2039	199	40
31/03/2039	200	40
30/04/2039	200	39
31/05/2039	201	38
30/06/2039	202	38
31/07/2039	202	37
31/08/2039	203	36
30/09/2039	204	36
31/10/2039	204	35
31/11/2039	205	34
31/12/2039	206	34
31/01/2040	206	33
28/02/2040	207	32
31/03/2040	208	31
30/04/2040	209	31
31/05/2040	209	30
30/06/2040	210	29
31/07/2040	211	29
31/08/2040	211	28
30/09/2040	212	27
31/10/2040	213	26
31/11/2040	214	26
31/12/2040	214	25
31/01/2041	215	24
28/02/2041	216	24
31/03/2041	216	23
30/04/2041	217	22
31/05/2041	218	21
30/06/2041	219	21
31/07/2041	219	20
31/08/2041	220	19
30/09/2041	221	18
31/10/2041	222	18
31/11/2041	222	17
31/12/2041	223	16
31/01/2042	224	15
28/02/2042	225	15
31/03/2042	225	14
30/04/2042	226	13
31/05/2042	227	12
30/06/2042	228	12
31/07/2042	198	11
Total	95.056.925	17.253.265

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	4.944.536	452.395	5.396.931
Cumulative from the first servicer report	258.920.123	57.944.661	316.864.784
Total amounts paid to the issuer	263.864.659	58.397.055	322.261.714

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?	Yes
---	------------

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	62,07%
---	---------------

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