

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="31-lug-24"/>
Relating to the Collection Period:	<input type="text" value="01-lug-24"/> <input type="text" value="31-lug-24"/>
Relating to the Interest Period:	<input type="text" value="29-lug-24"/> <input type="text" value="28-ago-24"/>
Payment Date:	<input type="text" value="28-ago-24"/>

**PORTFOLIO DESCRIPTION: Aggregate Portfolio**

<b>Outstanding Principal not yet due</b>	<b>Principal instalments due and unpaid</b>	<b>Outstanding Principal due</b>	<b>Unpaid interest instalment</b>	<b>Total (Principal + Interest)</b>
<b>(a)</b>	<b>(b)</b>	<b>(c)=(a)+(b)</b>	<b>(d)</b>	<b>(c)+(d)</b>

	<b>ViViBanca</b>				
Performing receivables not in arrears	68.887.466,48	146.619,16	69.034.085,64	19.351,84	69.053.437,48
Performing receivables in arrears	5.474.772,58	412.375,35	5.887.147,93	84.637,33	5.971.785,26
Delinquent receivables	675.310,74	103.315,55	778.626,29	18.125,32	796.751,61
<b>Collateral portfolio: Oustading Principal Due</b>	<b>75.037.549,79</b>	<b>662.310,06</b>	<b>75.699.859,85</b>	<b>122.114,49</b>	<b>75.821.974,34</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.675.456,56	417.103,18	3.092.559,74	81.356,94	3.173.916,68
<b>Total portfolio</b>	<b>77.713.006,35</b>	<b>1.079.413,24</b>	<b>78.792.419,59</b>	<b>203.471,43</b>	<b>78.995.891,02</b>

**ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio**

Number of instalments in arrears at the end of collection period	Total number of loans	Outstanding Principal Due	Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
1	316	2.171.867				
2	338	3.086.951				
3	74	628.330				
4	21	238.985	<b>421.631.845</b>	<b>0,18%</b>	<b>4,00%</b>	<b>No</b>
5	25	279.230				
6	17	159.009				
7	10	101.403				
<b>Total</b>	<b>801</b>	<b>6.665.774</b>				

**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	Outstanding 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 Loans in "Sofferenza"	172	1.515.139	6	43.710						
Life damage	352	3.550.702	7	79.440						
Job damage	461	5.190.702	19	212.034						
<b>Defaulted loans</b>	<b>985</b>	<b>10.256.543</b>	<b>32</b>	<b>335.185</b>	<b>421.631.845</b>	<b>2,43%</b>	<b>7,00%</b>	<b>No</b>	<b>4%</b>	<b>No</b>

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	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 Loans in "Sofferenza"	68	872.857	53	334.077	40	212.893	11	95.312
Life damage	19	291.326	326	3.192.604	5	33.508	2	33.265
Job damage	143	2.053.395	11	26.593	260	2.400.943	47	709.772
<b>Total defaulted</b>	<b>230</b>	<b>3.217.577</b>	<b>390</b>	<b>3.553.274</b>	<b>305</b>	<b>2.647.343</b>	<b>60</b>	<b>838.349</b>

**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 Loans in "Sofferenza"	172	478.352			
Life damage	352	3.120.505			
Job damage	461	3.565.125			
<b>Total defaulted</b>	<b>985</b>	<b>7.163.982,99</b>	<b>0,73%</b>	<b>4,00%</b>	<b>No</b>

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	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 Loans in "Sofferenza"	68	219.396,10	53	113.598,50	40	105.960,88	11	39.396,66
Life damage	19	183.791,17	326	2.866.066,57	5	37.383,02	2	33.264,66
Job damage	143	1.070.689,62	11	69,69	260	1.886.365,27	47	608.140,22
<b>Total recoveries</b>	<b>230</b>	<b>1.473.876,89</b>	<b>390</b>	<b>2.979.595,38</b>	<b>305</b>	<b>2.029.709,18</b>	<b>60</b>	<b>680.802</b>

**COLLECTIONS**

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	1.248.640,17	410.898,58	1.659.538,75
Prepayments	4.981.918,40	-	4.981.918,40
Recoveries	21.743,56	-	21.743,56
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
<b>Total proceeds</b>	<b>6.252.302,13</b>	<b>410.898,58</b>	<b>6.663.200,71</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>6.252.302,13</b>	<b>410.898,58</b>	<b>6.663.200,71</b>

**SERVICING FEES AND EXPENSES**

ViviBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	6.641,46 €
Servicing fees on Default Receivables	0,12%	26,09 €
Servicing fee for monitory activities	30.500,00	2.541,67 €
<b>Total servicing fees</b>		<b>9.209,22</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	812	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200,00</b>

**OTHER INFORMATION**

Receivables not all TAN	6.733.848,13
Receivables not all TAN ratio	8,55%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	8.426.750,14
Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	3.303.873,52
Montly competences of the Additional that must be paid (DPP)	127.189,62

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL****BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.153	48.582.496	7.895,74
15.000 - 25.000	1.464	27.046.840	18.474,62
25.000 - 35.000	90	2.595.386	28.837,62
35.000 - 45.000	15	567.697	37.846,47
>45.000	-	-	-

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	965	2.890.740	2.995,58
2-4	1.644	13.249.290	8.059,18
4-6	4.698	56.052.217	11.931,08
6-8	402	6.340.170	15.771,57
8-10	13	260.002	20.000,18

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>7.140</b>	<b>71.345.793,26</b>	<b>9.992,41</b>
Emilia Romagna	140	1.544.069	11.029,06
Friuli Venezia Giulia	32	291.816	9.119,26
Lazio	5.894	58.076.508	9.853,50
Liguria	34	392.043	11.530,68
Lombardia	448	4.687.408	10.462,96
Marche	50	521.906	10.438,12
Piemonte	217	2.320.993	10.695,82
Toscana	111	1.345.726	12.123,66
Trentino Alto Adige	27	281.833	10.438,24
Umbria	18	155.207	8.622,63
Valle d'Aosta	5	48.905	9.780,92
Veneto	164	1.679.379	10.240,12
<b>Southern Italy</b>	<b>582</b>	<b>7.446.626,34</b>	<b>12.794,89</b>
Abruzzo	122	1.894.030	15.524,84
Basilicata	10	138.220	13.821,97
Calabria	36	415.566	11.543,51
Campania	69	817.761	11.851,61
Molise	2	40.853	20.426,72
Puglia	108	1.337.295	12.382,36
Sardegna	93	1.135.445	12.209,08
Sicilia	142	1.667.457	11.742,65

On which:

Aggregate Private and Parapublic	138	1.479.597,57	10.721,72
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	2.866	31.546.198	11.007,05
CQP	4.147	39.343.467	9.487,21
DEL	709	7.902.755	11.146,34

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	7.331	74.921.233,57	10.219,78
4	21	238.985	11.380,26
5	25	279.230	11.169,19
6	17	159.009	9.353,44
7	10	101.403	10.140,26

**BREAKDOWN BY INSURANCE COMPANY (Life insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	300	2.967.688	9.892,29
AXA FRANCE VIE SA	588	5.011.379	8.522,75
CARDIF ASSURANCE VIE S.A.	327	3.636.938	11.122,14
CNP VITA ASSICURAZIONE SPA	2.862	27.937.131	9.761,40
CREDIT LIFE AG	776	8.151.980	10.505,13
HDI ASSICURAZIONI SPA VITA	552	6.973.106	12.632,44
IPTIQ LIFE S.A.	43	573.816	13.344,56
METLIFE (CBP)	1.249	13.103.724	10.491,37
METLIFE EUROPE D.A.C. RAPPRESENTAZIONE	13	124.111	9.546,99
METLIFE EUROPE D.A.C. FLAT RAPPRESENTAZIONE	115	816.183	7.097,24
NET INSURANCE LIFE SPA	897	9.496.363	10.586,80

On which:

Aggregate Credit Life & Afi Esca & Net	967	10.756.977,40	11.124,07
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**BREAKDOWN BY INSURANCE COMPANY (Credit insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	4.145	39.349.352	9.493,21
AXA FRANCE IARD SA	386	3.279.246	8.495,46
CARDIF ASSURANCES RISQUES DIVE RS	327	3.636.938	11.122,14
GREAT AMERICAN INTERNATIONAL INSURANCE	1.249	13.103.724	10.491,37
HDI ASSICURAZIONI SPA IMPIEGO	551	6.965.402	12.641,38
NET INSURANCE SPA	801	8.463.766	10.566,50
RHEINLAND VERSICHERUNG AG	263	3.993.991	15.186,28

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	263	2.569.774	9.771,00
Pensioners	4.147	39.343.467	9.487,21
Private	1.291	10.727.976	8.309,82
Public	2.021	26.151.202	12.939,73

On which:

Aggregate Private and Parapublic	1.554	13.297.750	8.557,11
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**THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE**

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	30	278.867	9.295,57
From the second to the tenth	59	699.414	11.854,48
From the eleventh to the fiftieth	119	1.556.735	13.081,81

**COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION  
PLAN: Aggregate Portfolio**

Date	Principal instalment	Interest instalment
31/08/2024	1.324.102,35	418.820,42
30/09/2024	1.319.231,77	411.294,33
31/10/2024	1.322.582,74	404.007,32
30/11/2024	1.322.544,03	396.941,50
31/12/2024	1.323.898,24	389.773,24
31/01/2025	1.325.381,75	382.784,95
28/02/2025	1.328.327,96	375.610,38
31/03/2025	1.329.336,12	368.416,56
30/04/2025	1.332.726,03	361.224,10
31/05/2025	1.333.352,74	354.019,17
30/06/2025	1.329.805,59	346.801,89
31/07/2025	1.328.735,85	339.644,70
31/08/2025	1.325.136,17	332.433,25
30/09/2025	1.325.957,83	325.463,60
31/10/2025	1.329.607,73	318.323,42
30/11/2025	1.329.171,81	311.163,04
31/12/2025	1.326.682,03	304.142,81
31/01/2026	1.325.073,33	296.982,23
28/02/2026	1.325.699,21	289.836,75
31/03/2026	1.324.094,34	282.806,48
30/04/2026	1.324.489,72	275.656,60
31/05/2026	1.324.505,35	268.890,96
30/06/2026	1.319.721,93	261.456,12
31/07/2026	1.315.766,49	254.313,42
31/08/2026	1.306.183,45	247.120,70
30/09/2026	1.303.797,45	240.262,48
31/10/2026	1.302.148,06	233.434,17
30/11/2026	1.297.743,14	226.627,25
31/12/2026	1.291.655,38	219.533,47
31/01/2027	1.287.914,02	212.725,65
28/02/2027	1.284.234,54	205.753,79
31/03/2027	1.281.563,92	199.010,73
30/04/2027	1.279.901,98	192.115,60
31/05/2027	1.278.635,10	185.569,31
30/06/2027	1.271.480,38	178.701,13
31/07/2027	1.261.398,14	172.117,79
31/08/2027	1.253.822,88	165.231,94
30/09/2027	1.246.351,20	158.336,63
31/10/2027	1.243.012,11	151.485,45
30/11/2027	1.236.636,07	145.060,52
31/12/2027	1.231.641,81	138.483,38
31/01/2028	1.226.432,38	131.991,58
29/02/2028	1.224.038,99	125.367,48
31/03/2028	1.220.347,73	118.673,44
30/04/2028	1.210.403,95	112.111,19
31/05/2028	1.195.130,14	105.827,72
30/06/2028	1.158.371,41	99.693,94
31/07/2028	1.140.850,14	93.708,84
31/08/2028	1.107.482,15	87.481,02
30/09/2028	1.081.969,79	81.834,94
31/10/2028	1.055.223,43	76.062,11
30/11/2028	1.016.732,49	70.835,71
31/12/2028	982.539,12	65.427,18
31/01/2029	948.605,69	60.603,20
28/02/2029	916.712,94	54.910,08
31/03/2029	890.377,06	50.418,73
30/04/2029	853.582,15	45.267,50
31/05/2029	815.275,97	40.623,49
30/06/2029	772.281,77	36.474,66
31/07/2029	728.186,92	32.623,04
31/08/2029	674.848,17	28.707,05
30/09/2029	634.825,84	25.185,13
31/10/2029	594.650,13	22.157,95
30/11/2029	542.877,42	18.761,58
31/12/2029	491.258,32	15.829,68
31/01/2030	439.715,57	12.885,30
28/02/2030	400.278,74	10.645,98
31/03/2030	352.748,54	8.683,78
30/04/2030	321.495,96	6.770,76
31/05/2030	296.821,25	5.305,90
30/06/2030	252.904,19	3.882,11
31/07/2030	170.175,06	2.976,37
31/08/2030	64.582,13	1.999,86
30/09/2030	7.798,12	1.241,19
31/10/2030	4.139,35	885,39
31/11/2030	2.957,16	622,01
31/12/2030	2.969,58	609,88
31/01/2031	2.982,05	597,69
28/02/2031	2.994,58	585,45
31/03/2031	2.382,18	337,75
30/04/2031	1.921,85	216,08
31/05/2031	1.802,05	159,68
30/06/2031	1.477,27	152,30

31/07/2031	1.378,53	268,01
31/08/2031	1.193,72	141,19
30/09/2031	1.198,75	136,27
31/10/2031	1.169,68	131,34
31/11/2031	1.079,54	126,51
31/12/2031	1.056,06	122,01
31/01/2032	906,24	117,63
28/02/2032	697,92	113,93
31/03/2032	884,10	180,64
30/04/2032	887,75	177,07
31/05/2032	891,43	173,47
30/06/2032	895,12	169,87
31/07/2032	898,83	166,24
31/08/2032	823,60	162,60
30/09/2032	689,08	159,18
31/10/2032	692,15	156,18
31/11/2032	506,17	89,28
31/12/2032	508,54	86,97
31/01/2033	510,90	84,66
28/02/2033	393,14	82,32
31/03/2033	350,32	80,63
30/04/2033	168,67	79,16
31/05/2033	155,16	78,59
30/06/2033	155,69	78,07
31/07/2033	156,22	77,55
31/08/2033	156,74	77,05
30/09/2033	157,27	76,53
31/10/2033	157,80	76,01
31/11/2033	158,33	75,49
31/12/2033	158,88	74,96
31/01/2034	159,41	74,44
28/02/2034	159,95	73,91
31/03/2034	160,49	73,38
30/04/2034	161,04	72,85
31/05/2034	161,58	72,32
30/06/2034	162,12	71,79
31/07/2034	162,67	71,25
31/08/2034	163,22	70,71
30/09/2034	163,78	70,17
31/10/2034	164,33	69,63
31/11/2034	164,88	69,09
31/12/2034	165,44	68,54
31/01/2035	166,01	67,99
28/02/2035	166,56	67,45
31/03/2035	167,12	66,90
30/04/2035	167,69	66,34
31/05/2035	168,25	65,80
30/06/2035	168,83	65,24
31/07/2035	169,40	64,68
31/08/2035	169,98	64,11
30/09/2035	170,55	63,55
31/10/2035	171,12	62,99
31/11/2035	171,71	62,42
31/12/2035	172,29	61,85
31/01/2036	172,86	61,30
28/02/2036	173,45	60,72
31/03/2036	174,04	60,14
30/04/2036	174,63	59,57
31/05/2036	175,22	58,99
30/06/2036	175,81	58,41
31/07/2036	176,41	57,83
31/08/2036	177,00	57,25
30/09/2036	177,60	56,66
31/10/2036	178,21	56,07
31/11/2036	178,81	55,48
31/12/2036	179,41	54,90
31/01/2037	180,01	54,31
28/02/2037	180,63	53,70
31/03/2037	181,23	53,11
30/04/2037	181,85	52,52
31/05/2037	182,47	51,91
30/06/2037	183,09	51,30
31/07/2037	183,70	50,71
31/08/2037	184,32	50,10
30/09/2037	184,95	49,48
31/10/2037	185,56	48,88
31/11/2037	186,19	48,27
31/12/2037	186,83	47,65
31/01/2038	187,46	47,03
28/02/2038	188,09	46,42
31/03/2038	188,74	45,78
30/04/2038	189,37	45,16
31/05/2038	190,01	44,54
30/06/2038	190,66	43,90
31/07/2038	191,30	43,28
31/08/2038	191,94	42,65
30/09/2038	192,60	42,01

31/10/2038	193,25	41,38
31/11/2038	193,90	40,74
31/12/2038	194,56	40,10
31/01/2039	195,22	39,45
28/02/2039	195,88	38,80
31/03/2039	196,54	38,16
30/04/2039	197,20	37,51
31/05/2039	197,87	36,86
30/06/2039	198,53	36,21
31/07/2039	199,21	35,55
31/08/2039	199,88	34,89
30/09/2039	200,55	34,24
31/10/2039	201,24	33,56
31/11/2039	201,92	32,91
31/12/2039	202,61	32,23
31/01/2040	203,30	31,56
28/02/2040	203,98	30,89
31/03/2040	204,67	30,22
30/04/2040	205,36	29,54
31/05/2040	206,06	28,86
30/06/2040	206,75	28,19
31/07/2040	207,45	27,50
31/08/2040	208,15	26,82
30/09/2040	208,86	26,12
31/10/2040	209,57	25,43
31/11/2040	210,28	24,74
31/12/2040	210,99	24,04
31/01/2041	211,71	23,34
28/02/2041	212,42	22,64
31/03/2041	213,14	21,94
30/04/2041	213,86	21,24
31/05/2041	214,59	20,52
30/06/2041	215,31	19,82
31/07/2041	216,04	19,11
31/08/2041	216,77	18,40
30/09/2041	217,50	17,68
31/10/2041	218,24	16,96
31/11/2041	218,97	16,25
31/12/2041	219,72	15,51
31/01/2042	220,46	14,79
28/02/2042	221,21	14,06
31/03/2042	221,96	13,33
30/04/2042	222,71	12,59
31/05/2042	223,46	11,86
30/06/2042	224,21	11,12
31/07/2042	192,71	10,38
<b>Total</b>	<b>78.325.808,40</b>	<b>13.009.686,81</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	6.252.302,13	410.898,58	6.663.200,71
Cumulative from the first servicer report	273.876.862,28	59.844.056,87	333.720.919,15
<b>Total amounts paid to the issuer</b>	<b>280.129.164,41</b>	<b>60.254.955,45</b>	<b>340.384.119,86</b>

<b>Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?</b>	<b>Yes</b>
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**STATEMENT**

<b>Confirmation of net economic interest held by Originator (ViViBanca)</b>	<b>66,70%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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