

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:	31-ott-24
Relating to the Collection Period:	01-ott-24   31-ott-24
Relating to the Interest Period:	28-ott-24   28-nov-24
Payment Date:	28-nov-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>

**ViViBanca**

Performing receivables not in arrears	58.690.421,82	154.614,80	58.845.036,62	21.077,00	58.866.113,62
Performing receivables in arrears	4.529.662,82	487.541,33	5.017.204,15	92.467,77	5.109.671,92
Delinquent receivables	836.317,33	143.738,21	980.055,54	25.292,44	1.005.347,98
<b>Collateral portfolio: Oustading Principal Due</b>	<b>64.056.401,97</b>	<b>785.894,34</b>	<b>64.842.296,31</b>	<b>138.837,21</b>	<b>64.981.133,52</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.425.632,74	478.012,26	2.903.645,00	87.743,74	2.991.388,74
<b>Total portfolio</b>	<b>66.482.034,71</b>	<b>1.263.906,60</b>	<b>67.745.941,31</b>	<b>226.580,95</b>	<b>67.972.522,26</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	37	200.742				
2	295	1.970.694				
3	325	2.845.768				
4	49	416.917	421.631.845	0,23%	4,00%	No
5	25	226.365				
6	13	148.306				
7	19	188.468				
<b>Total</b>	<b>763</b>	<b>5.997.260</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	189	1.666.698	5	50.711						
Loans in "Sofferenza"										
Life damage	366	3.599.525	1	9.183						
Job damage	509	5.765.752	18	204.861						
<b>Defaulted loans</b>	<b>1.064</b>	<b>11.031.975</b>	<b>24</b>	<b>264.755</b>	<b>421.631.845</b>	<b>2,62%</b>	<b>7,00%</b>	<b>No</b>	<b>4%</b>	<b>No</b>

	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	75	950.180	61	393.063	42	228.214	11	95.242
Loans in "Sofferenza"								
Life damage	19	291.326	340	3.241.427	5	33.508	2	33.265
Job damage	169	2.436.346	11	26.593	277	2.527.109	52	775.704
<b>Total defaulted</b>	<b>263</b>	<b>3.677.851</b>	<b>412</b>	<b>3.661.083</b>	<b>324</b>	<b>2.788.831</b>	<b>65</b>	<b>904.210</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	189	560.560			
Loans in "Sofferenza"					
Life damage	366	3.272.454			
Job damage	509	4.295.315			
<b>Total defaulted</b>	<b>1.064</b>	<b>8.128.329,78</b>	<b>0,69%</b>	<b>4,00%</b>	<b>No</b>

	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	75	266.155,36	61	126.549,89	42	129.748,68	11	38.106,00
Loans in "Sofferenza"								
Life damage	19	189.851,02	340	3.015.831,16	5	33.507,57	2	33.264,66
Job damage	169	1.576.524,16	11	13.017,87	277	2.017.478,52	52	688.294,89
<b>Total recoveries</b>	<b>263</b>	<b>2.032.530,54</b>	<b>412</b>	<b>3.155.398,91</b>	<b>324</b>	<b>2.180.734,78</b>	<b>65</b>	<b>759.666</b>

### COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	1.060.445,88	255.284,78	1.315.730,66
Prepayments	1.833.975,80	-	1.833.975,80
Recoveries	15.164,27	-	15.164,27
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
<b>Total proceeds</b>	<b>2.909.585,95</b>	<b>255.284,78</b>	<b>3.164.870,73</b>
Receivables purchased by the originator	-	-	-
<b>Total amounts paid to the issuer</b>	<b>2.909.585,95</b>	<b>255.284,78</b>	<b>3.164.870,73</b>

### SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	3.149,71 €
Servicing fees on Default Receivables	0,12%	18,20 €
Servicing fee for monitory activities	30.500,00	2.541,67 €
<b>Total servicing fees</b>		<b>5.709,57</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	769	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200,00</b>

### OTHER INFORMATION

Receivables not all TAN	6.282.109,39
Receivables not all TAN ratio	9,27%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	6.640.827,05
Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	2.531.385,25
Montly competences of the Additional that must be paid (DPP)	156.289,18

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

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	5.919	44.689.838	7.560,23
15.000 - 25.000	1.081	19.404.658	17.950,65
25.000 - 35.000	66	1.859.017	28.166,93
35.000 - 45.000	9	331.460	36.828,86
>45.000	-	-	-

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	1.002	2.950.987	2.945,10
2-4	1.955	15.546.788	7.952,32
4-6	4.033	46.589.402	11.552,05
6-8	75	1.034.885	13.796,46
8-10	10	162.911	16.291,14

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>6.558</b>	<b>60.265.035,39</b>	<b>9.189,54</b>
Emilia Romagna	123	1.316.742	10.705,22
Friuli Venezia Giulia	28	250.136	8.933,41
Lazio	5.439	48.932.268	8.996,56
Liguria	31	308.241	9.943,26
Lombardia	408	4.070.259	9.976,13
Marche	42	413.442	9.843,86
Piemonte	191	1.940.642	10.160,43
Toscana	98	1.115.448	11.382,12
Trentino Alto Adige	25	258.218	10.328,72
Umbria	17	145.675	8.569,10
Valle d'Aosta	5	45.319	9.063,76
Veneto	151	1.468.645	9.726,13
<b>Southern Italy</b>	<b>517</b>	<b>6.019.937,72</b>	<b>11.643,98</b>
Abruzzo	107	1.502.181	14.039,07
Basilicata	9	102.701	11.411,26
Calabria	34	353.576	10.399,30
Campania	60	666.013	11.100,22
Molise	1	15.418	15.418,06
Puglia	92	1.032.028	11.217,67
Sardegna	85	968.028	11.388,56
Sicilia	129	1.379.995	10.697,63

On which:

Aggregate Private and Parapublic	130	1.273.258,55	9.794,30
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
COS	2.612	26.341.102	10.084,65
COF	3.802	33.181.713	8.727,44
DEL	661	6.762.159	10.230,19

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	6.666	62.507.737,69	9.377,10
4	49	416.917	8.508,51
5	25	226.365	9.054,62
6	13	148.306	11.408,13
7	19	188.468	9.919,35

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	275	2.511.801	9.133,82
AXA FRANCE VIE SA	556	4.401.622	7.916,59
CARDIF ASSURANCE VIE S.A.	303	3.103.292	10.241,89
CNP VITA ASSICURAZIONE SPA	2.618	23.461.160	8.961,48
CREDIT LIFE AG	686	6.460.283	9.417,32
HDI ASSICURAZIONI SPA VITA	504	5.785.856	11.479,87
IPTIQ LIFE S.A.	32	394.486	12.327,70
METLIFE (CBP)	1.158	11.274.286	9.736,00
METLIFE EUROPE D.A.C. RAPPRES	13	118.601	9.123,16
METLIFE EUROPE D.A.C. FLAT RAPPRES	112	756.389	6.753,47
NET INSURANCE LIFE SPA	818	8.017.198	9.800,97

On which:

Aggregate Credit Life & Afi Esca & Net	891	9.054.045,34	10.161,67
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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	3.800	33.188.077	8.733,70
AXA FRANCE IARD SA	364	2.813.557	7.729,55
CARDIF ASSURANCES RISQUES DIVE RS	303	3.103.292	10.241,89
GREAT AMERICAN INTERNATIONAL INSUR	1.158	11.274.286	9.736,00
HDI ASSICURAZIONI SPA IMPIEGO	503	5.778.868	11.488,80
NET INSURANCE SPA	737	7.238.578	9.821,68
RHEINLAND VERSICHERUNG AG	210	2.888.318	13.753,90

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	250	2.223.462	8.893,85
Pensioners	3.802	33.181.713	8.727,44
Private	1.184	9.130.468	7.711,54
Public	1.839	21.749.330	11.826,72

On which:

Aggregate Private and Parapublic	1.434	11.353.930	7.917,66
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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	29	255.030	8.794,12
From the second to the tenth	58	606.614	10.458,85
From the eleventh to the fiftieth	106	1.300.420	12.268,12

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

Date	Principal instalment	Interest instalment
30/11/2024	1.253.063,62	400.640,43
31/12/2024	1.248.002,00	392.296,08
31/01/2025	1.249.611,81	385.350,25
28/02/2025	1.251.920,12	377.867,19
31/03/2025	1.252.174,58	370.366,45
30/04/2025	1.254.848,46	362.871,52
31/05/2025	1.255.117,53	355.366,83
30/06/2025	1.251.887,37	347.854,40
31/07/2025	1.250.475,30	340.406,43
31/08/2025	1.246.136,69	332.898,47
30/09/2025	1.246.180,47	325.673,16
31/10/2025	1.249.558,63	318.255,60
30/11/2025	1.248.582,12	310.870,11
31/12/2025	1.245.634,36	303.597,98
31/01/2026	1.243.581,55	296.191,94
28/02/2026	1.244.501,00	288.778,62
31/03/2026	1.241.969,59	281.492,59
30/04/2026	1.241.643,19	274.072,85
31/05/2026	1.241.012,00	267.105,22
30/06/2026	1.235.185,75	259.359,68
31/07/2026	1.230.422,37	251.934,62
31/08/2026	1.219.649,76	244.481,33
30/09/2026	1.216.271,82	237.417,61
31/10/2026	1.213.466,93	230.280,38
30/11/2026	1.208.750,96	223.288,90
31/12/2026	1.202.086,53	216.071,56
31/01/2027	1.197.666,54	209.018,15
28/02/2027	1.193.605,97	201.892,83
31/03/2027	1.190.392,25	194.928,32
30/04/2027	1.188.308,94	187.886,52
31/05/2027	1.186.454,94	181.157,33
30/06/2027	1.178.718,29	174.150,46
31/07/2027	1.168.136,67	167.431,96
31/08/2027	1.159.597,71	160.361,77
30/09/2027	1.151.260,39	153.283,58
31/10/2027	1.147.357,08	146.260,98
30/11/2027	1.139.822,35	139.731,10
31/12/2027	1.134.505,98	133.032,31
31/01/2028	1.128.754,88	126.432,86
29/02/2028	1.126.197,73	119.680,37
31/03/2028	1.122.031,29	112.847,66
30/04/2028	1.110.623,55	106.168,85
31/05/2028	1.093.976,42	99.834,81
30/06/2028	1.055.627,99	93.664,62
31/07/2028	1.037.214,59	87.713,76
31/08/2028	1.001.913,56	81.275,79
30/09/2028	974.902,86	75.758,59
31/10/2028	946.859,15	69.901,24
30/11/2028	907.290,09	64.688,46
31/12/2028	872.851,62	59.334,17
31/01/2029	839.459,20	54.808,05
28/02/2029	806.105,03	49.326,87
31/03/2029	778.078,85	45.118,63
30/04/2029	740.705,21	40.047,75
31/05/2029	701.672,09	35.554,73

31/10/2031	1.236,91	152,88
31/11/2031	1.141,60	147,26
31/12/2031	1.116,77	142,02
31/01/2032	958,33	136,92
28/02/2032	738,04	132,61
31/03/2032	741,15	129,27
30/04/2032	744,25	125,94
31/05/2032	747,39	122,56
30/06/2032	750,53	119,19
31/07/2032	753,68	115,80
31/08/2032	673,35	112,39
30/09/2032	530,33	109,24
31/10/2032	532,79	106,59
31/11/2032	535,27	103,92
31/12/2032	537,78	101,23
31/01/2033	540,27	98,55
28/02/2033	415,74	95,82
31/03/2033	370,45	93,86
30/04/2033	178,36	92,14
31/05/2033	164,08	91,48
30/06/2033	164,64	90,88
31/07/2033	165,20	90,27
31/08/2033	165,75	89,69
30/09/2033	166,31	89,08
31/10/2033	166,87	88,48
31/11/2033	167,43	87,87
31/12/2033	168,01	87,25
31/01/2034	168,57	86,65
28/02/2034	169,15	86,03
31/03/2034	169,72	85,41
30/04/2034	170,29	84,80
31/05/2034	170,87	84,18
30/06/2034	171,44	83,56
31/07/2034	172,02	82,93
31/08/2034	172,61	82,31
30/09/2034	173,19	81,68
31/10/2034	173,78	81,05
31/11/2034	174,36	80,42
31/12/2034	174,95	79,78
31/01/2035	175,55	79,14
28/02/2035	176,13	78,52
31/03/2035	176,73	77,88
30/04/2035	177,33	77,23
31/05/2035	177,93	76,59
30/06/2035	178,53	75,94
31/07/2035	179,14	75,28
31/08/2035	179,75	74,62
30/09/2035	180,36	73,97
31/10/2035	180,96	73,32
31/11/2035	181,58	72,66
31/12/2035	182,19	72,00
31/01/2036	182,80	71,35
28/02/2036	183,42	70,67
31/03/2036	184,05	70,00
30/04/2036	184,66	69,34
31/05/2036	185,29	68,67
30/06/2036	185,92	67,99
31/07/2036	186,55	67,31
31/08/2036	187,18	66,64

31/01/2039	206,44	45,92
28/02/2039	207,14	45,17
31/03/2039	207,84	44,42
30/04/2039	208,54	43,67
31/05/2039	209,25	42,90
30/06/2039	209,95	42,15
31/07/2039	210,66	41,38
31/08/2039	211,37	40,61
30/09/2039	212,08	39,85
31/10/2039	212,81	39,07
31/11/2039	213,52	38,30
31/12/2039	214,25	37,52
31/01/2040	214,98	36,73
28/02/2040	215,70	35,96
31/03/2040	216,43	35,17
30/04/2040	217,16	34,39
31/05/2040	217,90	33,59
30/06/2040	218,63	32,81
31/07/2040	219,37	32,01
31/08/2040	220,11	31,22
30/09/2040	220,86	30,41
31/10/2040	221,62	29,60
31/11/2040	222,37	28,79
31/12/2040	223,12	27,99
31/01/2041	223,88	27,17
28/02/2041	224,63	26,36
31/03/2041	225,39	25,54
30/04/2041	226,15	24,72
31/05/2041	226,92	23,89
30/06/2041	227,69	23,07
31/07/2041	228,46	22,24
31/08/2041	229,23	21,41
30/09/2041	230,00	20,58
31/10/2041	230,78	19,74
31/11/2041	231,56	18,91
31/12/2041	232,35	18,06
31/01/2042	233,13	17,22
28/02/2042	233,92	16,36
31/03/2042	234,72	15,51
30/04/2042	235,51	14,66
31/05/2042	236,30	13,81
30/06/2042	237,10	12,94
31/07/2042	203,79	12,08
31/08/2042	156,01	11,34
<b>Total</b>	<b>67.745.941,31</b>	<b>11.575.149,96</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	2.909.585,95	255.284,78	3.164.870,73
Cumulative from the first servicer report	288.581.794,14	60.995.964,35	349.577.758,49
<b>Total amounts paid to the issuer</b>	<b>291.491.380,09</b>	<b>61.251.249,13</b>	<b>352.742.629,22</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>73,22%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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