

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-mar-24
Relating to the Collection Period:	01-mar-24   31-mar-24
Relating to the Interest Period:	29-mar-24   29-apr-24
Payment Date:	29-apr-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	94.627.859	252.704	94.880.563	39.966	94.920.529
Performing receivables in arrears	1.463.922	87.562	1.551.484	17.713	1.569.197
Delinquent receivables	436.074	63.386	499.459	13.186	512.646
<b>Collateral portfolio: Oustading Principal Due</b>	<b>96.527.855</b>	<b>403.651</b>	<b>96.931.507</b>	<b>70.865</b>	<b>97.002.372</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.749.334	320.620	3.069.954	73.191	3.143.145
<b>Total portfolio</b>	<b>99.277.189</b>	<b>724.271</b>	<b>100.001.461</b>	<b>144.057</b>	<b>100.145.517</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	107	1,012.905				
2	29	324.797				
3	21	213.782				
4	18	172.936	421.631.845	0,12%	4,00%	No
5	15	165.558				
6	9	79.302				
7	10	81.663				
<b>Total</b>	<b>209</b>	<b>2.050.943</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	152	1.394.216	6	85.368						
Loans in "Sofferenza"										
Life damage	288	3.180.653	8	114.044						
Job damage	410	4.829.365	22	231.795						
<b>Defaulted loans</b>	<b>850</b>	<b>9.404.234</b>	<b>36</b>	<b>431.206</b>	<b>421.631.845</b>	<b>2,23%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</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	59	810.879	49	322.120	34	179.099	10	82.119
Loans in "Sofferenza"								
Life damage	16	256.512	265	2.835.486	5	55.390	2	33.265
Job damage	132	1.887.295	9	59.304	227	2.212.458	42	670.307
<b>Total defaulted</b>	<b>207</b>	<b>2.954.686</b>	<b>323</b>	<b>3.216.910</b>	<b>266</b>	<b>2.446.947</b>	<b>54</b>	<b>785.690</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	152	461.179			
Loans in "Sofferenza"					
Life damage	288	2.831.452			
Job damage	410	3.041.648			
<b>Total defaulted</b>	<b>850</b>	<b>6.334.280</b>	<b>1,50%</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	59	215.967	49	108.317	34	94.660	10	42.236
Loans in "Sofferenza"								
Life damage	16	188.446	265	2.606.966	5	2.776	2	33.265
Job damage	132	877.195	9	2.841	227	1.629.725	42	531.887
<b>Total recoveries</b>	<b>207</b>	<b>1.281.607</b>	<b>323</b>	<b>2.718.124</b>	<b>266</b>	<b>1.727.161</b>	<b>54</b>	<b>607.387</b>

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

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.779	54.993.389	8.112
15.000 - 25.000	2.146	39.419.940	18.369
25.000 - 35.000	161	4.509.896	28.012
35.000 - 45.000	28	1.078.236	38.508
>45.000	-	-	-

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	839	2.339.603	2.789
2-4	1.351	10.097.024	7.474
4-6	4.997	58.836.448	11.774
6-8	1.912	28.495.071	14.903
8-10	15	233.316	15.554

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>8.421</b>	<b>90.667.304</b>	<b>10.767</b>
Emilia Romagna	163	1.910.055	11.718
Friuli Venezia Giulia	38	336.475	8.855
Lazio	6.900	73.602.362	10.667
Liguria	39	448.669	11.504
Lombardia	560	6.129.677	10.946
Marche	63	741.117	11.764
Piemonte	271	3.097.718	11.431
Toscana	135	1.714.318	12.699
Trentino Alto Adige	29	333.986	11.517
Umbria	23	211.428	9.193
Valle d'Aosta	6	65.319	10.886
Veneto	194	2.076.179	10.702
<b>Southern Italy</b>	<b>693</b>	<b>9.334.157</b>	<b>13.469</b>
Abruzzo	142	2.350.214	16.551
Basilicata	11	151.590	13.781
Calabria	42	508.785	12.114
Campania	84	1.027.855	12.236
Molise	2	41.981	20.990
Puglia	132	1.745.081	13.220
Sardegna	113	1.447.904	12.813
Sicilia	167	2.060.749	12.340

On which:

Aggregate Private and Parapublic	169	1.883.781	11.147
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.380	39.731.549	11.755
CQP	4.956	51.341.689	10.360
DEL	778	8.928.222	11.476

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	8.747	96.432.047	11.025
4	18	172.936	9.608
5	15	165.558	11.037
6	9	79.302	8.811
7	10	81.663	8.166

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	343	3.603.620	10.506
AXA FRANCE VIE SA	657	5.989.762	9.117
CARDIF ASSURANCE VIE S.A.	392	4.639.115	11.834
CNP VITA ASSICURAZIONE SPA	3.481	37.094.193	10.656
CREDIT LIFE AG	918	10.476.548	11.412
HDI ASSICURAZIONI SPA VITA	626	8.261.917	13.198
IPTIQ LIFE S.A.	68	1.015.689	14.937
METLIFE (CBP)	1.433	15.983.957	11.154
METLIFE EUROPE D.A.C. RAPPRESENT	14	143.006	10.215
METLIFE EUROPE D.A.C. FLAT RAPPRESE	125	932.956	7.464
NET INSURANCE LIFE SPA	1.057	11.860.697	11.221

On which:

Aggregate Credit Life & Afi Esca & Net	1.094	12.798.494	11.699
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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	4.954	51.347.025	10.365
AXA FRANCE IARD SA	436	3.882.590	8.905
CARDIF ASSURANCES RISQUES DIVE RS	392	4.639.115	11.834
GREAT AMERICAN INTERNATIONAL INSUR	1.433	15.983.957	11.154
HDI ASSICURAZIONI SPA IMPIEGO	625	8.253.589	13.206
NET INSURANCE SPA	942	10.520.771	11.169
RHEINLAND VERSICHERUNG AG	332	5.374.414	16.188

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	301	3.194.543	10.613
Pensioners	4.956	51.341.689	10.360
Private	1.542	13.940.203	9.040
Public	2.315	31.525.026	13.618

On which:

Aggregate Private and Parapublic	1.843	17.134.746	9.297
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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	33	317.434	9.619
From the second to the tenth	70	857.850	12.255
From the eleventh to the fiftieh	146	1.930.252	13.221

**COLLECTIONS**

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	1.808.115	355.876	2.163.991
Prepayments	4.425.267	-	4.425.267
Recoveries	32.611	-	32.611
Default interest/penalties			-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement			-
<b>Total proceeds</b>	<b>6.265.993</b>	<b>355.876</b>	<b>6.621.869</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>6.265.993</b>	<b>355.876</b>	<b>6.621.869</b>

**SERVICING FEES AND EXPENSES**

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	6.589
Servicing fees on Default Receivables	0,12%	39
Servicing fee for monitory activities	30.500,00	2.542
<b>Total servicing fees</b>		<b>9.170</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	873	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200</b>

**OTHER INFORMATION**

Receivables not all TAN	7.099.372
Receivables not all TAN ratio	7,10%
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	2.201.763
Future rediscount of the Additional not paid (DPP)	4.405.747
Montly competences of the Additional that must be paid (DPP)	344.138

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

Date	Principal Instalment	Interest Instalment
30/04/2024	1,527,881	541,542
31/05/2024	1,525,239	532,205
30/06/2024	1,526,460	523,900
31/07/2024	1,530,291	515,667
31/08/2024	1,533,236	507,312
30/09/2024	1,535,048	499,258
31/10/2024	1,539,082	490,669
30/11/2024	1,539,456	482,268
31/12/2024	1,541,751	473,889
31/01/2025	1,544,651	465,642
28/02/2025	1,548,738	457,199
31/03/2025	1,550,756	448,729
30/04/2025	1,555,292	440,255
31/05/2025	1,556,382	431,719
30/06/2025	1,553,447	423,213
31/07/2025	1,552,739	414,731
31/08/2025	1,550,007	406,224
30/09/2025	1,551,788	397,960
31/10/2025	1,556,089	389,516
30/11/2025	1,556,191	381,048
31/12/2025	1,554,835	372,725
31/01/2026	1,553,954	364,249
28/02/2026	1,555,751	355,787
31/03/2026	1,555,054	347,435
30/04/2026	1,556,003	339,916
31/05/2026	1,556,908	330,827
30/06/2026	1,552,903	322,066
31/07/2026	1,550,020	313,584
31/08/2026	1,540,462	305,038
30/09/2026	1,539,146	296,840
31/10/2026	1,537,649	288,664
30/11/2026	1,533,799	280,507
31/12/2026	1,528,518	272,052
31/01/2027	1,525,325	263,831
28/02/2027	1,523,249	255,693
31/03/2027	1,521,139	247,412
30/04/2027	1,520,349	239,185
31/05/2027	1,519,728	231,257
30/06/2027	1,513,585	222,965
31/07/2027	1,504,615	215,002
31/08/2027	1,497,515	206,721
30/09/2027	1,490,188	198,423
31/10/2027	1,487,540	190,130
30/11/2027	1,482,446	182,384
31/12/2027	1,478,050	174,404
31/01/2028	1,473,484	166,508
29/02/2028	1,471,491	158,471
31/03/2028	1,468,368	150,361
30/04/2028	1,458,921	142,390
31/05/2028	1,441,983	134,698
30/06/2028	1,402,849	127,190
31/07/2028	1,384,323	119,818
31/08/2028	1,346,913	112,192
30/09/2028	1,319,118	105,176
31/10/2028	1,291,510	98,052
30/11/2028	1,252,087	91,571
31/12/2028	1,215,042	84,909
31/01/2029	1,181,186	78,864
28/02/2029	1,147,026	71,751
31/03/2029	1,118,720	65,066
30/04/2029	1,077,991	59,516
31/05/2029	1,036,142	53,584
30/06/2029	987,554	48,193
31/07/2029	938,208	43,132
31/08/2029	878,982	37,960
30/09/2029	835,449	33,217
31/10/2029	780,195	28,938
30/11/2029	732,274	24,444
31/12/2029	672,820	20,475
31/01/2030	609,077	16,501
28/02/2030	562,800	13,481
31/03/2030	482,825	10,485
30/04/2030	413,169	7,926
31/05/2030	357,366	5,762
30/06/2030	277,605	3,852
31/07/2030	172,955	2,677
31/08/2030	65,272	1,718
30/09/2030	7,762	1,018
31/10/2030	4,210	789
31/11/2030	3,322	599

31/12/2030	3.337	584
31/01/2031	3.352	569
28/02/2031	3.367	554
31/03/2031	2.914	357
30/04/2031	2.452	231
31/05/2031	2.191	218
30/06/2031	1.866	209
31/07/2031	1.768	325
31/08/2031	1.441	194
30/09/2031	1.331	187
31/10/2031	1.303	182
31/11/2031	1.213	176
31/12/2031	1.189	171
31/01/2032	1.039	166
28/02/2032	830	162
31/03/2032	1.018	229
30/04/2032	1.022	225
31/05/2032	1.026	221
30/06/2032	1.031	216
31/07/2032	1.035	212
31/08/2032	960	208
30/09/2032	825	204
31/10/2032	829	200
31/11/2032	642	131
31/12/2032	645	128
31/01/2033	648	125
28/02/2033	530	122
31/03/2033	487	120
30/04/2033	305	118
31/05/2033	292	116
30/06/2033	293	115
31/07/2033	294	114
31/08/2033	295	113
30/09/2033	297	112
31/10/2033	298	110
31/11/2033	299	109
31/12/2033	300	108
31/01/2034	301	107
28/02/2034	303	106
31/03/2034	304	104
30/04/2034	305	103
31/05/2034	306	102
30/06/2034	308	101
31/07/2034	309	100
31/08/2034	310	98
30/09/2034	311	97
31/10/2034	312	96
31/11/2034	314	95
31/12/2034	315	93
31/01/2035	316	92
28/02/2035	318	91
31/03/2035	319	90
30/04/2035	320	88
31/05/2035	321	87
30/06/2035	323	86
31/07/2035	324	84
31/08/2035	325	83
30/09/2035	327	82
31/10/2035	328	81
31/11/2035	329	79
31/12/2035	331	78
31/01/2036	332	77
28/02/2036	333	75
31/03/2036	335	74
30/04/2036	336	73
31/05/2036	337	71
30/06/2036	339	70
31/07/2036	340	69
31/08/2036	341	67
30/09/2036	343	66
31/10/2036	344	64
31/11/2036	346	63
31/12/2036	347	62
31/01/2037	348	60
28/02/2037	350	59
31/03/2037	351	58
30/04/2037	353	56
31/05/2037	354	55
30/06/2037	355	53
31/07/2037	193	52
31/08/2037	186	51
30/09/2037	186	51
31/10/2037	187	50
31/11/2037	188	49
31/12/2037	188	49
31/01/2038	189	48
28/02/2038	190	47
31/03/2038	190	47
30/04/2038	191	46
31/05/2038	192	46
30/06/2038	192	45
31/07/2038	193	44
31/08/2038	193	44
30/09/2038	194	43
31/10/2038	195	42
31/11/2038	195	42
31/12/2038	196	41
31/01/2039	197	40
28/02/2039	197	40
31/03/2039	198	39
30/04/2039	199	38
31/05/2039	199	38
30/06/2039	200	37
31/07/2039	201	36
31/08/2039	201	36
30/09/2039	202	35
31/10/2039	203	34
31/11/2039	204	34
31/12/2039	204	33
31/01/2040	205	32
28/02/2040	206	32
31/03/2040	206	31
30/04/2040	207	30
31/05/2040	208	30
30/06/2040	208	29
31/07/2040	209	28
31/08/2040	210	27
30/09/2040	211	27
31/10/2040	211	26
31/11/2040	212	25
31/12/2040	213	25
31/01/2041	213	24
28/02/2041	214	23
31/03/2041	215	22
30/04/2041	216	22
31/05/2041	216	21
30/06/2041	217	20
31/07/2041	218	20
31/08/2041	218	19
30/09/2041	219	18
31/10/2041	220	17
31/11/2041	221	17
31/12/2041	221	16
31/01/2042	222	15
28/02/2042	223	14
31/03/2042	224	14
30/04/2042	224	13
31/05/2042	225	12
30/06/2042	226	11
31/07/2042	194	11
<b>Total</b>	<b>100.001.461</b>	<b>18.174.206</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	6.265.993	355.876	6.621.869
Cumulative from the first servicer report	252.654.130	57.588.785	310.242.915
<b>Total amounts paid to the issuer</b>	<b>258.920.123</b>	<b>57.944.661</b>	<b>316.864.784</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>59,04%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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