

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-mag-24
Relating to the Collection Period:	01-mag-24   31-mag-24
Relating to the Interest Period:	29-mag-24   28-giu-24
Payment Date:	28-giu-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	81.911.237	211.869	82.123.105	36.023	82.159.128
Performing receivables in arrears	4.127.060	245.685	4.372.745	49.118	4.421.863
Delinquent receivables	440.450	69.091	509.541	12.752	522.293
<b>Collateral portfolio: Oustading Principal Due</b>	<b>86.478.747</b>	<b>526.645</b>	<b>87.005.392</b>	<b>97.893</b>	<b>87.103.285</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.597.282	378.138	2.975.420	70.336	3.045.756
<b>Total portfolio</b>	<b>89.076.029</b>	<b>904.783</b>	<b>89.980.811</b>	<b>168.229</b>	<b>90.149.041</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	371	3.351.825				
2	79	716.038				
3	30	304.882				
4	10	113.426	421.631.845	0,12%	4,00%	No
5	24	212.056				
6	9	95.445				
7	8	88.614				
<b>Total</b>	<b>531</b>	<b>4.882.286</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	161	1.454.696	5	73.686						
Loans in "Sofferenza"										
Life damage	327	3.379.881	15	154.793						
Job damage	428	4.915.498	10	94.354						
<b>Defaulted loans</b>	<b>916</b>	<b>9.750.076</b>	<b>30</b>	<b>322.834</b>	<b>421.631.845</b>	<b>2,31%</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	63	852.187	52	328.069	36	192.321	10	82.119
Loans in "Sofferenza"								
Life damage	16	248.764	304	3.064.345	5	33.508	2	33.265
Job damage	133	1.897.831	9	26.593	241	2.294.682	45	696.392
<b>Total defaulted</b>	<b>212</b>	<b>2.998.782</b>	<b>365</b>	<b>3.419.008</b>	<b>282</b>	<b>2.520.510</b>	<b>57</b>	<b>811.776</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	161	496.953			
Loans in "Sofferenza"					
Life damage	327	2.941.515			
Job damage	428	3.336.189			
<b>Total defaulted</b>	<b>916</b>	<b>6.774.656</b>	<b>1,61%</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	63	227.033	52	119.893	36	108.822	10	41.205
Loans in "Sofferenza"								
Life damage	16	187.024	304	2.684.008	5	37.217	2	33.265
Job damage	133	926.365	9	920	241	1.808.353	45	600.551
<b>Total recoveries</b>	<b>212</b>	<b>1.340.423</b>	<b>365</b>	<b>2.804.821</b>	<b>282</b>	<b>1.954.392</b>	<b>57</b>	<b>675.020</b>

**COLLECTIONS**

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	1.169.796	667.501	1.837.297
Prepayments	3.826.583	-	3.826.583
Recoveries	79.736	-	79.736
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
<b>Total proceeds</b>	<b>5.076.114</b>	<b>667.501</b>	<b>5.743.615</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>5.076.114</b>	<b>667.501</b>	<b>5.743.615</b>

**SERVICING FEES AND EXPENSES**

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	5.664
Servicing fees on Default Receivables	0,12%	96
Servicing fee for monitory activities	30.500,00	2.542
<b>Total servicing fees</b>		<b>8.301</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	831	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200</b>

**OTHER INFORMATION**

Receivables not all TAN	6.714.531
Receivables not all TAN ratio	7,46%
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)	3.766.082
Montly competences of the Additional that must be paid (DPP)	313.607

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

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.493	52.325.336	8.059
15.000 - 25.000	1.809	33.429.830	18.480
25.000 - 35.000	117	3.348.632	28.621
35.000 - 45.000	23	877.013	38.131
>45.000	-	-	-

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	883	2.505.794	2.838
2-4	1.517	11.812.337	7.787
4-6	4.747	56.123.761	11.823
6-8	1.281	19.285.418	15.055
8-10	14	253.500	18.107

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>7.801</b>	<b>81.551.791</b>	<b>10.454</b>
Emilia Romagna	153	1.734.993	11.340
Friuli Venezia Giulia	35	312.513	8.929
Lazio	6.404	66.247.510	10.345
Liguria	37	419.982	11.351
Lombardia	505	5.421.316	10.735
Marche	54	587.461	10.879
Piemonte	247	2.785.373	11.277
Toscana	128	1.567.724	12.248
Trentino Alto Adige	29	325.019	11.208
Umbria	22	200.807	9.128
Valle d'Aosta	5	50.773	10.155
Veneto	182	1.898.320	10.430
<b>Southern Italy</b>	<b>641</b>	<b>8.429.020</b>	<b>13.150</b>
Abruzzo	136	2.177.091	16.008
Basilicata	11	153.699	13.973
Calabria	39	466.325	11.957
Campania	78	932.904	11.960
Molise	2	41.469	20.734
Puglia	119	1.514.259	12.725
Sardegna	101	1.262.951	12.504
Sicilia	155	1.880.322	12.131

On which:

Aggregate Private and Parapublic	152	1.657.210	10.903
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.119	35.700.628	11.446
CQP	4.584	45.720.603	9.974
DEL	739	8.559.581	11.583

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	8.085	86.495.850	10.698
4	10	113.426	11.343
5	24	212.056	8.836
6	9	95.445	10.605
7	8	88.614	11.077

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	313	3.183.516	10.171
AXA FRANCE VIE SA	622	5.534.020	8.897
CARDIF ASSURANCE VIE S.A.	360	4.212.637	11.702
CNP VITA ASSICURAZIONE SPA	3.209	32.906.841	10.255
CREDIT LIFE AG	856	9.500.702	11.099
HDI ASSICURAZIONI SPA VITA	586	7.625.737	13.013
IPTIQ LIFE S.A.	58	850.664	14.667
METLIFE (CBP)	1.333	14.535.957	10.905
METLIFE EUROPE D.A.C. RAPPRESENT	14	140.320	10.023
METLIFE EUROPE D.A.C. FLAT RAPPRESE	115	827.064	7.192
NET INSURANCE LIFE SPA	976	10.663.354	10.926

On which:

Aggregate Credit Life & Afi Esca & Net	1.014	11.636.316	11.476
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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	4.582	45.726.195	9.980
AXA FRANCE IARD SA	409	3.595.660	8.791
CARDIF ASSURANCES RISQUES DIVE RS	360	4.212.637	11.702
GREAT AMERICAN INTERNATIONAL INSUR	1.333	14.535.957	10.905
HDI ASSICURAZIONI SPA IMPIEGO	585	7.617.741	13.022
NET INSURANCE SPA	870	9.482.937	10.900
RHEINLAND VERSICHERUNG AG	303	4.809.685	15.874

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	279	2.865.903	10.272
Pensioners	4.584	45.720.603	9.974
Private	1.418	12.360.867	8.717
Public	2.161	29.033.438	13.435

On which:

Aggregate Private and Parapublic	1.697	15.226.770	8.973
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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	283.422	9.447
From the second to the tenth	69	793.001	11.493
From the eleventh to the fiftieh	133	1.776.070	13.354

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

Date	Principal Instalment	Interest Instalment
30/06/2024	1.290.219	415.267
31/07/2024	1.444.316	496.060
31/08/2024	1.446.849	488.022
30/09/2024	1.448.269	480.169
31/10/2024	1.451.797	471.750
30/11/2024	1.452.096	463.622
31/12/2024	1.453.712	455.428
31/01/2025	1.455.964	447.390
28/02/2025	1.459.477	439.127
31/03/2025	1.460.994	430.850
30/04/2025	1.464.969	422.572
31/05/2025	1.465.538	414.231
30/06/2025	1.462.285	405.926
31/07/2025	1.461.029	397.649
31/08/2025	1.457.465	389.348
30/09/2025	1.458.569	381.309
31/10/2025	1.462.259	373.084
30/11/2025	1.462.005	364.838
31/12/2025	1.459.918	356.747
31/01/2026	1.458.394	348.497
28/02/2026	1.459.566	340.265
31/03/2026	1.458.399	332.155
30/04/2026	1.458.655	323.870
31/05/2026	1.459.035	315.045
30/06/2026	1.454.453	307.612
31/07/2026	1.450.811	299.275
31/08/2026	1.441.101	290.978
30/09/2026	1.439.028	283.046
31/10/2026	1.437.471	275.142
30/11/2026	1.433.574	267.261
31/12/2026	1.427.801	259.066
31/01/2027	1.424.140	251.119
28/02/2027	1.421.166	243.107
31/03/2027	1.418.765	235.326
30/04/2027	1.417.486	227.334
31/05/2027	1.416.432	219.753
30/06/2027	1.409.399	211.744
31/07/2027	1.399.523	204.085
31/08/2027	1.391.951	196.087
30/09/2027	1.384.360	188.093
31/10/2027	1.381.263	180.069
30/11/2027	1.375.169	172.610
31/12/2027	1.370.550	164.947
31/01/2028	1.365.711	157.373
28/02/2028	1.363.776	149.655
31/03/2028	1.360.066	141.855
30/04/2028	1.350.321	134.201
31/05/2028	1.333.993	126.843
30/06/2028	1.296.156	119.651
31/07/2028	1.278.260	112.621
31/08/2028	1.242.213	105.321
30/09/2028	1.215.498	98.660
31/10/2028	1.187.580	91.871
30/11/2028	1.146.854	85.752
31/12/2028	1.110.521	79.455
31/01/2029	1.076.213	73.798
28/02/2029	1.042.349	67.004
31/03/2029	1.015.642	61.616
30/04/2029	978.429	56.403
31/05/2029	936.777	49.853
30/06/2029	890.380	44.839
31/07/2029	843.163	40.159
31/08/2029	785.527	35.338
30/09/2029	742.604	30.943
31/10/2029	699.521	27.185
30/11/2029	643.308	23.032
31/12/2029	587.050	19.401
31/01/2030	530.754	15.770
28/02/2030	487.801	12.995
31/03/2030	433.771	10.305
30/04/2030	394.481	7.908
31/05/2030	351.357	5.812
30/06/2030	273.209	4.090
31/07/2030	175.146	2.939
31/08/2030	66.034	1.937
30/09/2030	7.821	1.150
31/10/2030	3.920	764
31/11/2030	3.010	566
31/12/2030	3.022	552
31/01/2031	3.035	538

28/02/2031	3,048	526
31/03/2031	2,582	320
30/04/2031	2,108	187
31/05/2031	2,117	179
30/06/2031	1,784	168
31/07/2031	1,684	292
31/08/2031	1,349	153
30/09/2031	1,236	148
31/10/2031	1,206	142
31/11/2031	1,113	137
31/12/2031	1,089	132
31/01/2032	934	127
28/02/2032	720	123
31/03/2032	912	198
30/04/2032	915	192
31/05/2032	919	188
30/06/2032	923	184
31/07/2032	927	180
31/08/2032	849	176
30/09/2032	710	172
31/10/2032	714	169
31/11/2032	522	97
31/12/2032	524	94
31/01/2033	527	92
28/02/2033	405	89
31/03/2033	361	87
30/04/2033	174	86
31/05/2033	160	85
30/06/2033	161	85
31/07/2033	161	84
31/08/2033	162	83
30/09/2033	162	83
31/10/2033	163	82
31/11/2033	163	82
31/12/2033	164	81
31/01/2034	164	81
28/02/2034	165	80
31/03/2034	165	79
30/04/2034	166	79
31/05/2034	167	78
30/06/2034	167	78
31/07/2034	168	77
31/08/2034	168	77
30/09/2034	169	76
31/10/2034	169	75
31/11/2034	170	75
31/12/2034	171	74
31/01/2035	171	74
28/02/2035	172	73
31/03/2035	172	72
30/04/2035	173	72
31/05/2035	173	71
30/06/2035	174	71
31/07/2035	175	70
31/08/2035	175	69
30/09/2035	176	69
31/10/2035	176	68
31/11/2035	177	68
31/12/2035	178	67
31/01/2036	178	66
28/02/2036	179	66
31/03/2036	179	65
30/04/2036	180	64
31/05/2036	181	64
30/06/2036	181	63
31/07/2036	182	63
31/08/2036	182	62
30/09/2036	183	61
31/10/2036	184	61
31/11/2036	184	60
31/12/2036	185	59
31/01/2037	186	59
28/02/2037	186	58
31/03/2037	187	57
30/04/2037	187	57
31/05/2037	188	56
30/06/2037	189	56
31/07/2037	189	55
31/08/2037	190	54
30/09/2037	191	54
31/10/2037	191	53
31/11/2037	192	52
31/12/2037	193	52
31/01/2038	193	51
28/02/2038	194	50
31/03/2038	195	50
30/04/2038	195	49
31/05/2038	196	48
30/06/2038	197	48
31/07/2038	197	47
31/08/2038	198	46
30/09/2038	199	45
31/10/2038	199	45
31/11/2038	200	44
31/12/2038	201	43
31/01/2039	201	43
28/02/2039	202	42
31/03/2039	203	41
30/04/2039	203	41
31/05/2039	204	40
30/06/2039	205	39
31/07/2039	205	38
31/08/2039	206	38
30/09/2039	207	37
31/10/2039	207	36
31/11/2039	208	36
31/12/2039	209	35
31/01/2040	210	34
28/02/2040	210	33
31/03/2040	211	33
30/04/2040	212	32
31/05/2040	212	31
30/06/2040	213	31
31/07/2040	214	30
31/08/2040	215	29
30/09/2040	215	28
31/10/2040	216	28
31/11/2040	217	27
31/12/2040	218	26
31/01/2041	218	25
28/02/2041	219	25
31/03/2041	220	24
30/04/2041	220	23
31/05/2041	221	22
30/06/2041	222	21
31/07/2041	223	21
31/08/2041	223	20
30/09/2041	224	19
31/10/2041	225	18
31/11/2041	226	18
31/12/2041	227	17
31/01/2042	227	16
28/02/2042	228	15
31/03/2042	229	14
30/04/2042	230	14
31/05/2042	230	13
30/06/2042	231	12
31/07/2042	199	11
<b>Total</b>	<b>89,980,811</b>	<b>16,238,162</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	5.076.114	667.501	5.743.615
Cumulative from the first servicer report	263.864.659	58.397.055	322.261.714
<b>Total amounts paid to the issuer</b>	<b>268.940.773</b>	<b>59.064.557</b>	<b>328.005.329</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>62,78%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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