

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-giu-24"/>
Relating to the Collection Period:	<input type="text" value="01-giu-24"/> <input type="text" value="30-giu-24"/>
Relating to the Interest Period:	<input type="text" value="28-giu-24"/> <input type="text" value="29-lug-24"/>
Payment Date:	<input type="text" value="29-lug-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	74.872.273	157.789	75.030.062	23.611	75.053.673
Performing receivables in arrears	5.770.844	420.970	6.191.814	88.593	6.280.407
Delinquent receivables	601.741	92.441	694.182	16.535	710.717
Collateral portfolio: Oustading Principal Due	81.244.858	671.200	81.916.058	128.738	82.044.796
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.705.971	422.693	3.128.664	77.689	3.206.352
Total portfolio	83.950.829	1.093.893	85.044.722	206.427	85.251.149

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	324	2.271.568				
2	346	3.242.722				
3	74	677.525				
4	29	321.002	421.631.845	0,16%	4,00%	No
5	13	102.866				
6	19	190.666				
7	8	79.648				
Total	813	6.885.996				

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	166	1.470.707	5	61.416						
Loans in "Sofferenza"										
Life damage	345	3.568.633	18	190.413						
Job damage	442	5.038.622	14	165.209						
Defaulted loans	953	10.077.962	37	417.038	421.631.845	2,39%	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	65	848.347	52	328.069	39	212.171	10	82.119
Loans in "Sofferenza"								
Life damage	19	298.148	319	3.203.713	5	33.508	2	33.265
Job damage	137	1.949.374	11	63.243	248	2.324.747	46	701.258
Total defaulted	221	3.095.869	382	3.595.026	292	2.570.426	58	816.641

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	166	486.809			
Loans in "Sofferenza"					
Life damage	345	2.972.128			
Job damage	442	3.490.361			
Total defaulted	953	6.949.298	1,65%	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	65	223.637	52	116.674	39	106.666	10	39.832
Loans in "Sofferenza"								
Life damage	19	184.599	319	2.716.922	5	37.342	2	33.265
Job damage	137	1.049.340	11	470	248	1.830.984	46	609.567
Total recoveries	221	1.457.576	382	2.834.067	292	1.974.993	58	682.663

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	743.132,41	779.500,35	1.522.632,76
Prepayments	4.169.126,41	-	4.169.126,41
Recoveries	23.830,73	-	23.830,73
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	4.936.089,55	779.500,35	5.715.589,90
Receivables purchased by the originator			-
Total amounts paid to the issuer	4.936.089,55	779.500,35	5.715.589,90

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,00	5.691,76
Servicing fees on Default Receivables	0,00	28,60
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		8.262,02

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	824	
Total servicing fees (Floor 1.200)		1.200

OTHER INFORMATION

Receivables not all TAN	6.672.348,20
Receivables not all TAN ratio	7,85%
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	2.146.729,81
Future rediscount of the Additional not paid (DPP)	3.444.238,57
Montly competences of the Additional that must be paid (DPP)	321.843,59

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.380	50.891.826	7.977
15.000 - 25.000	1.649	30.411.897	18.443
25.000 - 35.000	105	3.019.513	28.757
35.000 - 45.000	19	721.486	37.973
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	917	2.663.282	2.904
2-4	1.559	12.348.554	7.921
4-6	4.810	56.948.052	11.840
6-8	854	12.845.064	15.041
8-10	13	239.769	18.444

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	7.534	77.039.563	10.226
Emilia Romagna	147	1.651.377	11.234
Friuli Venezia Giulia	32	295.280	9.228
Lazio	6.206	62.724.417	10.107
Liguria	36	402.595	11.183
Lombardia	481	5.058.915	10.517
Marche	52	555.963	10.692
Piemonte	232	2.562.495	11.045
Toscana	121	1.461.711	12.080
Trentino Alto Adige	28	304.111	10.861
Umbria	20	171.780	8.589
Valle d'Aosta	5	49.693	9.939
Veneto	174	1.801.225	10.352
Southern Italy	619	8.005.158	12.932
Abruzzo	128	1.998.666	15.615
Basilicata	10	139.051	13.905
Calabria	38	445.018	11.711
Campania	76	904.005	11.895
Molise	2	41.040	20.520
Puglia	115	1.445.534	12.570
Sardegna	99	1.238.200	12.507
Sicilia	151	1.793.644	11.878

On which:

Aggregate Private and Parapublic	148	1.607.014	10.858
----------------------------------	-----	-----------	--------

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.027	33.905.647	11.201
CQP	4.402	42.941.033	9.755
DEL	724	8.198.041	11.323

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	7.758	81.221.876	10.469
4	29	321.002	11.069
5	13	102.866	7.913
6	19	190.666	10.035
7	8	79.648	9.956

BREAKDOWN BY INSURANCE COMPANY (Life insurance)			
Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	309	3.099.999	10.032
AXA FRANCE VIE SA	612	5.357.758	8.755
CARDIF ASSURANCE VIE S.A.	347	3.929.101	11.323
CNP VITA ASSICURAZIONE SPA	3.060	30.677.602	10.025
CREDIT LIFE AG	825	8.954.719	10.854
HDI ASSICURAZIONI SPA VITA	580	7.381.011	12.726
IPTIQ LIFE S.A.	54	768.804	14.237
METLIFE (CBP)	1.291	13.772.107	10.668
METLIFE EUROPE D.A.C. RAPPRESENT	13	124.855	9.604
METLIFE EUROPE D.A.C. FLAT RAPPRESE	115	826.938	7.191
NET INSURANCE LIFE SPA	947	10.151.826	10.720

On which:

Aggregate Credit Life & Afi Esca & Net	1.004	11.307.949	11.263
--	-------	------------	--------

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)			
Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	4.400	42.946.626	9.761
AXA FRANCE IARD SA	403	3.511.843	8.714
CARDIF ASSURANCES RISQUES DIVE RS	347	3.929.101	11.323
GREAT AMERICAN INTERNATIONAL INSUR	1.291	13.772.107	10.668
HDI ASSICURAZIONI SPA IMPIEGO	579	7.373.015	12.734
NET INSURANCE SPA	845	9.028.668	10.685
RHEINLAND VERSICHERUNG AG	288	4.483.362	15.567

BREAKDOWN BY TYPE OF EMPLOYER			
Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	274	2.756.108	10.059
Pensioners	4.402	42.941.033	9.755
Private	1.361	11.620.443	8.538
Public	2.116	27.727.138	13.104

On which:

Aggregate Private and Parapublic	1.635	14.376.550	8.793
----------------------------------	-------	------------	-------

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE			
Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	30	282.050	9.402
From the second to the tenth	67	750.853	11.207
From the eleventh to the fiftieh	123	1.702.595	13.842

COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN: Aggregate Portfolio

Date	Principal Instalment	Interest Instalment
31/07/2024	1.398.395	465.586
31/08/2024	1.392.361	456.785
30/09/2024	1.394.088	449.609
31/10/2024	1.387.395	441.688
30/11/2024	1.397.650	434.047
31/12/2024	1.399.335	426.297
31/01/2025	1.401.386	418.734
28/02/2025	1.404.676	410.973
31/03/2025	1.406.901	403.191
30/04/2025	1.409.744	395.410
31/05/2025	1.410.194	387.612
30/06/2025	1.407.072	379.806
31/07/2025	1.405.935	372.057
31/08/2025	1.402.359	364.253
30/09/2025	1.403.349	356.701
31/10/2025	1.407.269	348.971
30/11/2025	1.406.854	341.217
31/12/2025	1.404.635	333.611
31/01/2026	1.403.171	325.857
28/02/2026	1.404.116	318.118
31/03/2026	1.402.799	310.497
30/04/2026	1.403.514	302.750
31/05/2026	1.403.844	295.401
30/06/2026	1.399.623	287.353
31/07/2026	1.396.475	279.611
31/08/2026	1.385.752	271.812
30/09/2026	1.383.650	264.363
31/10/2026	1.382.175	256.942
30/11/2026	1.378.626	249.544
31/12/2026	1.371.816	241.842
31/01/2027	1.368.562	234.442
28/02/2027	1.365.156	226.866
31/03/2027	1.362.814	219.568
30/04/2027	1.361.398	212.068
31/05/2027	1.360.779	205.005
30/06/2027	1.353.312	197.490
31/07/2027	1.343.417	190.310
31/08/2027	1.335.828	182.814
30/09/2027	1.328.444	175.398
31/10/2027	1.325.099	167.779
30/11/2027	1.318.968	160.759
31/12/2027	1.314.240	153.581
31/01/2028	1.309.059	146.489
28/02/2028	1.306.972	139.260
31/03/2028	1.303.571	131.956
30/04/2028	1.293.824	124.790
31/05/2028	1.277.811	117.908
30/06/2028	1.240.548	111.183
31/07/2028	1.223.014	104.616
31/08/2028	1.187.752	97.789
30/09/2028	1.161.511	91.574
31/10/2028	1.134.311	85.233
30/11/2028	1.094.707	79.460
31/12/2028	1.059.196	73.491
31/01/2029	1.025.257	68.234
28/02/2029	992.245	61.886
31/03/2029	965.433	56.884
30/04/2029	927.289	51.193
31/05/2029	887.724	46.036
30/06/2029	843.098	41.395
31/07/2029	796.566	37.066
31/08/2029	742.521	32.685
30/09/2029	700.955	28.711
31/10/2029	659.287	24.261
30/11/2029	604.473	21.426
31/12/2029	550.162	18.089
31/01/2030	496.565	14.751
28/02/2030	455.873	12.160
31/03/2030	405.434	9.706
30/04/2030	370.912	7.620
31/05/2030	341.539	5.921
30/06/2030	278.204	4.221
31/07/2030	173.503	3.103
31/08/2030	65.643	2.133
30/09/2030	7.912	1.230
31/10/2030	4.200	921
31/11/2030	3.001	647
31/12/2030	3.013	634
31/01/2031	3.026	621
28/02/2031	3.038	609

31/03/2031	2.417	351
30/04/2031	1.950	225
31/05/2031	1.828	166
30/06/2031	1.499	158
31/07/2031	1.399	279
31/08/2031	1.211	147
30/09/2031	1.216	142
31/10/2031	1.187	137
31/11/2031	1.095	132
31/12/2031	1.072	127
31/01/2032	920	122
28/02/2032	708	118
31/03/2032	897	188
30/04/2032	901	184
31/05/2032	905	180
30/06/2032	908	177
31/07/2032	912	173
31/08/2032	836	169
30/09/2032	699	165
31/10/2032	702	162
31/11/2032	514	93
31/12/2032	516	90
31/01/2033	518	88
28/02/2033	399	86
31/03/2033	355	84
30/04/2033	171	82
31/05/2033	157	82
30/06/2033	158	81
31/07/2033	159	81
31/08/2033	159	80
30/09/2033	160	80
31/10/2033	160	79
31/11/2033	161	78
31/12/2033	161	78
31/01/2034	162	77
28/02/2034	162	77
31/03/2034	163	76
30/04/2034	163	76
31/05/2034	164	75
30/06/2034	164	75
31/07/2034	165	74
31/08/2034	166	74
30/09/2034	166	73
31/10/2034	167	72
31/11/2034	167	72
31/12/2034	168	71
31/01/2035	168	71
28/02/2035	169	70
31/03/2035	170	70
30/04/2035	170	69
31/05/2035	171	68
30/06/2035	171	68
31/07/2035	172	67
31/08/2035	172	67
30/09/2035	173	66
31/10/2035	174	65
31/11/2035	174	65
31/12/2035	175	64
31/01/2036	175	64
28/02/2036	176	63
31/03/2036	177	63
30/04/2036	177	62
31/05/2036	178	61
30/06/2036	178	61
31/07/2036	179	60
31/08/2036	180	60
30/09/2036	180	59
31/10/2036	181	58
31/11/2036	181	58
31/12/2036	182	57
31/01/2037	183	56
28/02/2037	183	56
31/03/2037	184	55
30/04/2037	185	55
31/05/2037	185	54
30/06/2037	186	53
31/07/2037	186	53
31/08/2037	187	52
30/09/2037	188	51
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	193	46
31/07/2038	194	45
31/08/2038	195	44
30/09/2038	195	44
31/10/2038	196	43
31/11/2038	197	42
31/12/2038	197	42
31/01/2039	198	41
28/02/2039	199	40
31/03/2039	199	40
30/04/2039	200	39
31/05/2039	201	38
30/06/2039	201	38
31/07/2039	202	37
31/08/2039	203	36
30/09/2039	203	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	208	31
31/05/2040	209	30
30/06/2040	210	29
31/07/2040	210	29
31/08/2040	211	28
30/09/2040	212	27
31/10/2040	213	26
31/11/2040	213	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	218	21
31/07/2041	219	20
31/08/2041	220	19
30/09/2041	221	18
31/10/2041	221	18
31/11/2041	222	17
31/12/2041	223	16
31/01/2042	224	15
28/02/2042	224	15
31/03/2042	225	14
30/04/2042	226	13
31/05/2042	227	12
30/06/2042	228	12
31/07/2042	196	11
Total	85.044.722	14.782.975

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	4.936.090	779.500	5.715.590
Cumulative from the first servicer report	268.940.773	59.064.557	328.005.329
Total amounts paid to the issuer	273.876.862	59.844.057	333.720.919

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

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	64,82%
---	---------------

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