

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-ago-24
Relating to the Collection Period:	01-ago-24 31-ago-24
Relating to the Interest Period:	28-ago-24 30-set-24
Payment Date:	30-set-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	64.358.626,08	174.737,00	64.533.363,08	29.316,74	64.562.679,82
Performing receivables in arrears	4.953.262,77	493.086,57	5.446.349,34	98.794,72	5.545.144,06
Delinquent receivables	1.025.055,59	158.502,02	1.183.557,61	30.016,76	1.213.574,37
Collateral portfolio: Oustading Principal Due	70.336.944,44	826.325,59	71.163.270,03	158.128,22	71.321.398,25
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.551.459,40	435.984,56	2.987.443,96	86.139,46	3.073.583,42
Total portfolio	72.888.403,84	1.262.310,15	74.150.713,99	244.267,68	74.394.981,67

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	42	312.973				
2	307	2.135.384				
3	327	2.997.992				
4	69	600.343	421.631.845	0,28%	4,00%	No
5	23	242.666				
6	16	193.361				
7	15	147.188				
Total	799	6.629.907				

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	179	1.576.724	7	62.779						
Loans in "Sofferenza"										
Life damage	354	3.556.941	2	23.815						
Job damage	482	5.421.796	21	253.413						
Defaulted loans	1.015	10.555.461	30	340.007	421.631.845	2,50%	7,00%	No	4%	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	70	884.756	57	368.512	41	228.214	11	95.242
Loans in "Sofferenza"								
Life damage	19	291.326	328	3.198.843	5	33.508	2	33.265
Job damage	153	2.205.739	11	26.593	268	2.433.977	50	755.487
Total defaulted	242	3.381.821	396	3.593.949	314	2.695.698	63	883.993

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	179	460.819			
Loans in "Sofferenza"					
Life damage	354	3.178.773			
Job damage	482	3.928.425			
Total defaulted	1.015	7.568.017,08	0,71%	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	70	204.421,91	57	113.155,34	41	106.086,99	11	37.155,13
Loans in "Sofferenza"								
Life damage	19	188.160,14	328	2.919.832,67	5	37.515,11	2	33.264,66
Job damage	153	1.361.806,40	11	12.791,94	268	1.941.089,46	50	612.737,33
Total recoveries	242	1.754.388,45	396	3.045.779,95	314	2.084.691,56	63	683.157

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.160.180,89	378.653,02	1.538.833,91
Prepayments	3.732.957,18	-	3.732.957,18
Recoveries	64.304,93	-	64.304,93
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	4.957.443,00	378.653,02	5.336.096,02
Receivables purchased by the originator	-	-	-
Total amounts paid to the issuer	4.957.443,00	378.653,02	5.336.096,02

SERVICING FEES AND EXPENSES

VIViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	5.271,79 €
Servicing fees on Default Receivables	0,12%	77,17 €
Servicing fee for monitory activities	30.500,00	2.541,67 €
Total servicing fees		7.890,62

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	809	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	6.493.036,34
Receivables not all TAN ratio	8,76%
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)	2.783.373,02
Montly competences of the Additional that must be paid (DPP)	520.500,50

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.080	47.254.702	7.772,15
15.000 - 25.000	1.314	24.002.651	18.266,86
25.000 - 35.000	83	2.371.098	28.567,45
35.000 - 45.000	14	522.263	37.304,48
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	975	2.935.198	3.010,46
2-4	1.749	14.079.907	8.050,26
4-6	4.602	54.583.048	11.860,72
6-8	153	2.329.999	15.228,75
8-10	12	222.562	18.546,79

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	6.933	67.241.590,81	9.698,77
Emilia Romagna	135	1.441.924	10.680,92
Friuli Venezia Giulia	31	285.815	9.219,85
Lazio	5.719	54.608.965	9.548,69
Liguria	32	333.583	10.424,46
Lombardia	438	4.499.984	10.273,94
Marche	48	482.551	10.053,14
Piemonte	211	2.193.138	10.394,02
Toscana	109	1.305.010	11.972,57
Trentino Alto Adige	27	276.844	10.253,49
Umbria	18	151.788	8.432,67
Valle d'Aosta	5	47.517	9.503,49
Veneto	160	1.614.471	10.090,44
Southern Italy	558	6.909.123,18	12.381,94
Abruzzo	116	1.717.469	14.805,76
Basilicata	10	135.196	13.519,58
Calabria	35	398.605	11.388,72
Campania	68	801.289	11.783,66
Molise	2	40.174	20.086,93
Puglia	100	1.167.144	11.671,44
Sardegna	89	1.076.298	12.093,23
Sicilia	138	1.572.949	11.398,18

On which:

Aggregate Private and Parapublic	138	1.441.986,19	10.449,18
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	2.782	29.612.737	10.644,41
CQP	4.019	36.965.302	9.197,64
DEL	690	7.572.675	10.974,89

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	7.057	69.979.712,42	9.916,35
4	69	600.343	8.700,62
5	23	242.666	10.550,70
6	16	193.361	12.085,07
7	15	147.188	9.812,52

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	293	2.805.372	9.574,65
AXA FRANCE VIE SA	584	4.892.203	8.377,06
CARDIF ASSURANCE VIE S.A.	320	3.449.239	10.778,87
CNP VITA ASSICURAZIONE SPA	2.763	26.152.969	9.465,42
CREDIT LIFE AG	740	7.448.776	10.065,91
HDI ASSICURAZIONI SPA VITA	539	6.644.352	12.327,18
IPTIQ LIFE S.A.	38	479.281	12.612,66
METLIFE (CBP)	1.213	12.331.438	10.166,07
METLIFE EUROPE D.A.C. RAPPRESENTAZIONE	13	121.894	9.376,44
METLIFE EUROPE D.A.C. FLAT RAPPRESENTAZIONE	115	808.503	7.030,46
NET INSURANCE LIFE SPA	873	9.016.688	10.328,39

On which:

Aggregate Credit Life & Afi Esca & Net	947	10.258.226,10	10.832,34
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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	4.017	36.971.151	9.203,67
AXA FRANCE IARD SA	353	3.188.179	8.324,23
CARDIF ASSURANCES RISQUES DIVE RS	320	3.449.239	10.778,87
GREAT AMERICAN INTERNATIONAL INSURANCE	1.213	12.331.438	10.166,07
HDI ASSICURAZIONI SPA IMPIEGO	538	6.636.690	12.335,85
NET INSURANCE SPA	781	8.062.240	10.322,97
RHEINLAND VERSICHERUNG AG	239	3.511.776	14.693,62

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	261	2.508.208	9.609,99
Pensioners	4.019	36.965.302	9.197,64
Private	1.266	10.258.972	8.103,45
Public	1.945	24.418.232	12.554,36

On which:

Aggregate Private and Parapublic	1.527	12.767.181	8.360,96
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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	275.005	9.166,83
From the second to the tenth	59	670.443	11.363,45
From the eleventh to the fiftieth	119	1.490.985	12.529,29

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

Date	Principal instalment	Interest instalment
30/09/2024	1.295.682,67	414.030,15
31/10/2024	1.292.434,19	405.821,50
30/11/2024	1.292.729,13	398.736,62
31/12/2024	1.294.139,04	391.466,45
31/01/2025	1.295.321,91	384.341,50
28/02/2025	1.298.002,12	377.019,59
31/03/2025	1.298.693,81	369.678,92
30/04/2025	1.301.825,09	362.341,73
31/05/2025	1.302.122,24	354.992,76
30/06/2025	1.298.391,35	347.632,76
31/07/2025	1.297.470,11	340.337,93
31/08/2025	1.293.432,64	332.984,13
30/09/2025	1.293.925,66	325.890,70
31/10/2025	1.297.316,43	318.616,54
30/11/2025	1.296.822,29	311.374,13
31/12/2025	1.294.309,51	304.232,24
31/01/2026	1.292.544,77	296.967,60
28/02/2026	1.293.075,52	289.690,52
31/03/2026	1.291.076,19	282.537,26
30/04/2026	1.291.125,49	275.258,05
31/05/2026	1.290.783,21	268.391,86
30/06/2026	1.285.376,68	260.811,55
31/07/2026	1.280.967,52	253.521,90
31/08/2026	1.271.001,42	246.206,90
30/09/2026	1.268.189,70	239.249,41
31/10/2026	1.265.731,12	232.218,39
30/11/2026	1.261.543,22	225.322,01
31/12/2026	1.255.338,32	218.215,56
31/01/2027	1.251.603,58	211.315,74
28/02/2027	1.247.467,03	204.235,62
31/03/2027	1.244.575,11	197.402,99
30/04/2027	1.242.503,07	190.408,65
31/05/2027	1.240.833,95	183.789,25
30/06/2027	1.233.127,28	176.827,70
31/07/2027	1.222.418,55	170.171,61
31/08/2027	1.214.614,70	163.197,06
30/09/2027	1.206.579,51	156.210,18
31/10/2027	1.203.037,46	149.273,57
30/11/2027	1.196.209,31	142.792,89
31/12/2027	1.190.455,22	136.150,59
31/01/2028	1.184.730,90	129.603,33
29/02/2028	1.181.892,06	122.915,97
31/03/2028	1.177.984,91	116.158,69
30/04/2028	1.167.075,67	109.540,31
31/05/2028	1.151.308,08	103.225,90
30/06/2028	1.113.776,03	97.070,75
31/07/2028	1.096.071,01	91.121,35
31/08/2028	1.061.550,57	84.736,93
30/09/2028	1.035.876,42	79.288,70
31/10/2028	1.008.068,32	73.515,99
30/11/2028	968.559,42	68.331,57
31/12/2028	933.202,30	62.951,07
31/01/2029	898.848,56	58.236,81
28/02/2029	865.791,94	52.565,97
31/03/2029	838.873,56	48.256,82

30/04/2029	802.501,68	43.153,45
31/05/2029	763.857,40	38.585,28
30/06/2029	720.601,70	34.617,22
31/07/2029	678.294,91	30.893,13
31/08/2029	624.499,10	26.993,15
30/09/2029	584.159,03	23.656,45
31/10/2029	542.548,64	20.589,99
30/11/2029	490.701,83	17.450,46
31/12/2029	439.041,34	14.673,96
31/01/2030	386.954,44	11.904,89
28/02/2030	347.078,92	9.785,79
31/03/2030	299.253,73	8.025,51
30/04/2030	268.516,85	6.242,07
31/05/2030	244.650,17	4.892,57
30/06/2030	205.909,08	3.398,20
31/07/2030	148.552,16	2.726,16
31/08/2030	65.659,46	1.906,33
30/09/2030	7.730,74	1.182,77
31/10/2030	4.243,30	946,32
31/11/2030	3.031,42	664,81
31/12/2030	3.044,15	651,85
31/01/2031	3.056,94	638,82
28/02/2031	3.069,78	625,74
31/03/2031	2.442,00	360,99
30/04/2031	1.970,11	230,95
31/05/2031	1.847,31	170,67
30/06/2031	1.514,37	162,78
31/07/2031	1.413,15	286,45
31/08/2031	1.223,70	150,90
30/09/2031	1.228,85	145,65
31/10/2031	1.199,05	140,38
31/11/2031	1.106,65	135,22
31/12/2031	1.082,58	130,41
31/01/2032	929,00	125,72
28/02/2032	715,45	121,77
31/03/2032	906,30	193,07
30/04/2032	910,04	189,26
31/05/2032	913,82	185,41
30/06/2032	917,60	181,55
31/07/2032	921,40	177,68
31/08/2032	844,28	173,79
30/09/2032	706,39	170,13
31/10/2032	709,53	166,93
31/11/2032	518,89	95,42
31/12/2032	521,31	92,95
31/01/2033	523,73	90,49
28/02/2033	403,01	87,99
31/03/2033	359,11	86,18
30/04/2033	172,90	84,61
31/05/2033	159,05	84,00
30/06/2033	159,60	83,44
31/07/2033	160,15	82,89
31/08/2033	160,67	82,35
30/09/2033	161,22	81,80
31/10/2033	161,76	81,24
31/11/2033	162,31	80,68
31/12/2033	162,87	80,12
31/01/2034	163,41	79,56
28/02/2034	163,97	78,99

31/03/2034	164,52	78,43
30/04/2034	165,08	77,86
31/05/2034	165,64	77,30
30/06/2034	166,19	76,73
31/07/2034	166,76	76,15
31/08/2034	167,32	75,58
30/09/2034	167,89	75,00
31/10/2034	168,46	74,42
31/11/2034	169,02	73,85
31/12/2034	169,60	73,26
31/01/2035	170,17	72,67
28/02/2035	170,74	72,09
31/03/2035	171,32	71,51
30/04/2035	171,90	70,91
31/05/2035	172,48	70,32
30/06/2035	173,07	69,73
31/07/2035	173,65	69,13
31/08/2035	174,25	68,52
30/09/2035	174,84	67,92
31/10/2035	175,42	67,33
31/11/2035	176,02	66,72
31/12/2035	176,62	66,11
31/01/2036	177,20	65,51
28/02/2036	177,81	64,90
31/03/2036	178,41	64,28
30/04/2036	179,01	63,67
31/05/2036	179,62	63,05
30/06/2036	180,22	62,43
31/07/2036	180,84	61,81
31/08/2036	181,45	61,19
30/09/2036	182,06	60,56
31/10/2036	182,68	59,93
31/11/2036	183,30	59,30
31/12/2036	183,91	58,67
31/01/2037	184,53	58,05
28/02/2037	185,17	57,40
31/03/2037	185,79	56,77
30/04/2037	186,41	56,13
31/05/2037	187,05	55,48
30/06/2037	187,69	54,83
31/07/2037	188,31	54,19
31/08/2037	188,95	53,55
30/09/2037	189,60	52,89
31/10/2037	190,22	52,25
31/11/2037	190,87	51,59
31/12/2037	191,52	50,93
31/01/2038	192,16	50,27
28/02/2038	192,81	49,61
31/03/2038	193,48	48,93
30/04/2038	194,13	48,27
31/05/2038	194,78	47,60
30/06/2038	195,45	46,92
31/07/2038	196,11	46,25
31/08/2038	196,76	45,58
30/09/2038	197,43	44,90
31/10/2038	198,10	44,22
31/11/2038	198,77	43,54
31/12/2038	199,44	42,85
31/01/2039	200,12	42,16

28/02/2039	200,80	41,47
31/03/2039	201,48	40,78
30/04/2039	202,15	40,09
31/05/2039	202,84	39,39
30/06/2039	203,52	38,70
31/07/2039	204,22	37,99
31/08/2039	204,90	37,29
30/09/2039	205,59	36,59
31/10/2039	206,30	35,87
31/11/2039	206,99	35,17
31/12/2039	207,69	34,45
31/01/2040	208,40	33,73
28/02/2040	209,10	33,02
31/03/2040	209,81	32,30
30/04/2040	210,51	31,58
31/05/2040	211,23	30,85
30/06/2040	211,94	30,13
31/07/2040	212,66	29,39
31/08/2040	213,38	28,66
30/09/2040	214,10	27,92
31/10/2040	214,83	27,18
31/11/2040	215,56	26,44
31/12/2040	216,29	25,70
31/01/2041	217,03	24,94
28/02/2041	217,75	24,20
31/03/2041	218,49	23,45
30/04/2041	219,23	22,70
31/05/2041	219,98	21,94
30/06/2041	220,72	21,19
31/07/2041	221,46	20,42
31/08/2041	222,21	19,66
30/09/2041	222,96	18,90
31/10/2041	223,72	18,13
31/11/2041	224,47	17,36
31/12/2041	225,24	16,58
31/01/2042	225,99	15,81
28/02/2042	226,76	15,03
31/03/2042	227,53	14,24
30/04/2042	228,30	13,46
31/05/2042	229,07	12,68
30/06/2042	229,85	11,89
31/07/2042	197,55	11,09
Total	74.150.713,99	12.521.052,39

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	4.957.443,00	378.653,02	5.336.096,02
Cumulative from the first servicer report	280.129.164,41	60.254.955,45	340.384.119,86
Total amounts paid to the issuer	285.086.607,41	60.633.608,47	345.720.215,88

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

Confirmation of net economic interest held by Originator (ViViBanca)	69,40%
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The retention rule (Min 5%) is respected?	Yes
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