

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:	30-set-24
Relating to the Collection Period:	01-set-24   30-set-24
Relating to the Interest Period:	30-set-24   28-ott-24
Payment Date:	28-ott-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	61.566.011,00	142.839,19	61.708.850,19	19.761,71	61.728.611,90
Performing receivables in arrears	4.917.299,13	410.933,52	5.328.232,65	79.287,06	5.407.519,71
Delinquent receivables	599.706,86	106.394,33	706.101,19	17.055,04	723.156,23
<b>Collateral portfolio: Oustading Principal Due</b>	<b>67.083.017,00</b>	<b>660.167,04</b>	<b>67.743.184,04</b>	<b>116.103,81</b>	<b>67.859.287,85</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.464.298,63	448.044,59	2.912.343,22	83.385,70	2.995.728,92
<b>Total portfolio</b>	<b>69.547.315,63</b>	<b>1.108.211,63</b>	<b>70.655.527,26</b>	<b>199.489,51</b>	<b>70.855.016,77</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	309	1.962.389				
2	259	2.314.121				
3	128	1.051.723				
4	21	191.852	421.631.845	0,17%	4,00%	No
5	20	178.408				
6	23	254.673				
7	9	81.169				
<b>Total</b>	<b>769</b>	<b>6.034.334</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	184	1.636.260	5	59.537						
Loans in "Sofferenza"										
Life damage	365	3.644.656	11	87.715						
Job damage	491	5.558.354	9	136.558						
<b>Defaulted loans</b>	<b>1.040</b>	<b>10.839.270</b>	<b>25</b>	<b>283.809</b>	<b>421.631.845</b>	<b>2,57%</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	72	911.298	59	393.941	42	235.779	11	95.242
Loans in "Sofferenza"								
Life damage	19	291.326	339	3.286.558	5	33.508	2	33.265
Job damage	162	2.342.297	11	26.593	268	2.433.977	50	755.487
<b>Total defaulted</b>	<b>253</b>	<b>3.544.921</b>	<b>409</b>	<b>3.707.092</b>	<b>315</b>	<b>2.703.263</b>	<b>63</b>	<b>883.993</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	184	537.212			
Loans in "Sofferenza"					
Life damage	365	3.237.314			
Job damage	491	4.152.402			
<b>Total defaulted</b>	<b>1.040</b>	<b>7.926.926,83</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	72	220.975,38	59	149.792,68	42	128.477,88	11	37.965,68
Loans in "Sofferenza"								
Life damage	19	190.129,78	339	2.980.411,58	5	33.507,57	2	33.264,66
Job damage	162	1.498.208,66	11	12.984,53	268	2.001.966,67	50	639.241,76
<b>Total recoveries</b>	<b>253</b>	<b>1.909.313,82</b>	<b>409</b>	<b>3.143.188,79</b>	<b>315</b>	<b>2.163.952,12</b>	<b>63</b>	<b>710.472</b>

**COLLECTIONS**

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	1.151.273,78	362.355,88	1.513.629,66
Prepayments	2.304.680,22	-	2.304.680,22
Recoveries	39.232,73	-	39.232,73
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
<b>Total proceeds</b>	<b>3.495.186,73</b>	<b>362.355,88</b>	<b>3.857.542,61</b>
Receivables purchased by the originator	-	-	-
<b>Total amounts paid to the issuer</b>	<b>3.495.186,73</b>	<b>362.355,88</b>	<b>3.857.542,61</b>

**SERVICING FEES AND EXPENSES**

VIViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	3.818,31 €
Servicing fees on Default Receivables	0,12%	47,08 €
Servicing fee for monitory activities	30.500,00	2.541,67 €
<b>Total servicing fees</b>		<b>6.407,06</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	-
Number of loans	795	-
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200,00</b>

**OTHER INFORMATION**

Receivables not all TAN	6.256.093,15
Receivables not all TAN ratio	8,85%
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	1.785.923,09
Future rediscount of the Additional not paid (DPP)	2.687.674,43
Montly competences of the Additional that must be paid (DPP)	95.698,59

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

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.049	46.905.075	7.754,19
15.000 - 25.000	1.169	21.278.367	18.202,20
25.000 - 35.000	73	2.101.072	28.781,81
35.000 - 45.000	10	371.013	37.101,34
>45.000	-	-	-

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	995	2.924.975	2.939,67
2-4	1.844	14.704.999	7.974,51
4-6	4.359	51.361.619	11.782,89
6-8	93	1.453.973	15.634,12
8-10	10	209.961	20.996,12

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>6.755</b>	<b>64.071.905,60</b>	<b>9.485,11</b>
Emilia Romagna	127	1.346.318	10.600,93
Friuli Venezia Giulia	29	264.970	9.136,88
Lazio	5.583	52.045.272	9.322,10
Liguria	32	318.765	9.961,42
Lombardia	428	4.352.201	10.168,69
Marche	48	473.274	9.859,87
Piemonte	199	2.052.167	10.312,39
Toscana	103	1.211.532	11.762,45
Trentino Alto Adige	27	271.947	10.072,11
Umbria	17	148.702	8.747,19
Valle d'Aosta	5	46.649	9.329,87
Veneto	157	1.540.110	9.809,62
<b>Southern Italy</b>	<b>546</b>	<b>6.583.621,65</b>	<b>12.057,92</b>
Abruzzo	116	1.688.810	14.558,71
Basilicata	10	132.957	13.295,65
Calabria	34	371.707	10.932,55
Campania	64	725.482	11.335,65
Molise	1	15.883	15.883,07
Puglia	97	1.115.646	11.501,51
Sardegna	88	1.042.470	11.846,25
Sicilia	136	1.490.667	10.960,79

On which:

Aggregate Private and Parapublic	132	1.325.341,84	10.040,47
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	2.715	28.325.174	10.432,84
CQP	3.915	35.136.882	8.974,94
DEL	671	7.193.472	10.720,52

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	6.925	67.037.082,84	9.680,45
4	21	191.852	9.135,81
5	20	178.408	8.920,38
6	23	254.673	11.072,73
7	9	81.169	9.018,75

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	280	2.619.758	9.356,28
AXA FRANCE VIE SA	570	4.621.534	8.107,95
CARDIF ASSURANCE VIE S.A.	313	3.332.647	10.647,43
CNP VITA ASSICURAZIONE SPA	2.696	24.964.607	9.259,87
CREDIT LIFE AG	711	6.908.191	9.716,16
HDI ASSICURAZIONI SPA VITA	526	6.362.071	12.095,19
IPTIQ LIFE S.A.	35	433.081	12.373,75
METLIFE (CBP)	1.188	11.911.461	10.026,48
METLIFE EUROPE D.A.C. RAPPRESENTAZIONE ITALIA	13	120.866	9.297,40
METLIFE EUROPE D.A.C. FLAT RAPPRESENTAZIONE ITALIA	115	777.850	6.763,91
NET INSURANCE LIFE SPA	854	8.603.462	10.074,31

On which:

Aggregate Credit Life & Afi Esca & Net	921	9.759.676,66	10.596,83
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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	3.913	35.143.246	8.981,15
AXA FRANCE IARD SA	374	2.998.411	8.017,14
CARDIF ASSURANCES RISQUES DIVE RS	313	3.332.647	10.647,43
GREAT AMERICAN INTERNATIONAL INSURANCE COMPANY	1.188	11.911.461	10.026,48
HDI ASSICURAZIONI SPA IMPIEGO	525	6.355.081	12.104,92
NET INSURANCE SPA	768	7.749.608	10.090,64
RHEINLAND VERSICHERUNG AG	220	3.165.074	14.386,70

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	256	2.401.476	9.380,77
Pensioners	3.915	35.136.882	8.974,94
Private	1.232	9.728.301	7.896,35
Public	1.898	23.388.869	12.322,90

On which:

Aggregate Private and Parapublic	1.488	12.129.777	8.151,73
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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	267.104	8.903,48
From the second to the tenth	59	629.041	10.661,71
From the eleventh to the fiftieth	112	1.417.194	12.653,51

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

Date	Principal instalment	Interest instalment
31/10/2024	1.275.168,53	410.987,68
30/11/2024	1.267.863,12	402.425,66
31/12/2024	1.269.433,47	395.139,33
31/01/2025	1.270.627,76	387.961,54
28/02/2025	1.273.092,74	380.484,53
31/03/2025	1.273.523,71	372.989,24
30/04/2025	1.276.447,37	365.498,52
31/05/2025	1.276.966,09	357.996,88
30/06/2025	1.273.701,29	350.485,01
31/07/2025	1.272.485,13	343.036,78
31/08/2025	1.268.082,34	335.527,55
30/09/2025	1.268.309,46	328.295,35
31/10/2025	1.271.841,37	320.874,85
30/11/2025	1.271.059,09	313.485,03
31/12/2025	1.268.168,74	306.203,32
31/01/2026	1.266.320,77	298.792,69
28/02/2026	1.267.162,75	291.372,58
31/03/2026	1.264.840,98	284.078,41
30/04/2026	1.264.704,43	276.653,55
31/05/2026	1.264.061,74	269.666,41
30/06/2026	1.258.475,88	261.924,08
31/07/2026	1.253.795,87	254.491,23
31/08/2026	1.243.324,90	247.032,07
30/09/2026	1.240.165,98	239.952,75
31/10/2026	1.237.491,66	232.799,09
30/11/2026	1.232.923,13	225.787,77
31/12/2026	1.226.433,61	218.556,80
31/01/2027	1.222.011,39	211.483,53
28/02/2027	1.218.177,64	204.342,58
31/03/2027	1.214.896,15	197.355,60
30/04/2027	1.213.021,76	190.295,74
31/05/2027	1.210.904,98	183.536,48
30/06/2027	1.203.428,32	176.511,49
31/07/2027	1.192.392,55	169.763,36
31/08/2027	1.184.119,84	162.677,84
30/09/2027	1.175.609,83	155.580,15
31/10/2027	1.171.931,19	148.539,99
30/11/2027	1.164.552,86	141.977,91
31/12/2027	1.159.080,51	135.249,79
31/01/2028	1.153.571,72	128.621,07
29/02/2028	1.151.049,16	121.841,83
31/03/2028	1.146.490,78	114.982,30
30/04/2028	1.135.377,74	108.275,76
31/05/2028	1.118.969,04	101.886,41
30/06/2028	1.081.164,39	95.673,21
31/07/2028	1.063.112,84	89.672,70
31/08/2028	1.028.132,82	83.213,43
30/09/2028	1.001.600,78	77.740,49
31/10/2028	973.410,11	71.927,01
30/11/2028	933.860,17	66.796,68
31/12/2028	897.786,80	61.329,70
31/01/2029	864.408,88	56.637,30
28/02/2029	830.946,73	50.918,65
31/03/2029	803.157,95	46.638,21
30/04/2029	765.660,64	41.513,56

31/05/2029	726.846,70	36.959,36
30/06/2029	684.383,99	33.043,66
31/07/2029	640.431,45	29.368,41
31/08/2029	585.991,08	25.603,20
30/09/2029	544.484,93	22.249,31
31/10/2029	502.246,68	19.271,67
30/11/2029	450.261,59	16.223,24
31/12/2029	397.631,83	13.629,97
31/01/2030	345.453,53	10.964,14
28/02/2030	304.855,66	8.890,82
31/03/2030	257.411,66	7.289,22
30/04/2030	227.600,69	5.647,67
31/05/2030	204.223,60	4.536,66
30/06/2030	168.031,90	3.184,98
31/07/2030	113.434,44	2.617,46
31/08/2030	55.820,38	2.011,94
30/09/2030	7.684,42	1.331,49
31/10/2030	4.119,73	1.080,79
31/11/2030	3.098,47	705,25
31/12/2030	3.111,48	691,49
31/01/2031	3.124,55	677,67
28/02/2031	3.137,68	663,79
31/03/2031	2.496,01	382,94
30/04/2031	2.013,69	244,99
31/05/2031	1.888,16	181,05
30/06/2031	1.547,86	172,68
31/07/2031	1.444,41	303,87
31/08/2031	1.250,76	160,08
30/09/2031	1.256,03	154,51
31/10/2031	1.225,57	148,92
31/11/2031	1.131,13	143,44
31/12/2031	1.106,52	138,34
31/01/2032	949,54	133,37
28/02/2032	731,27	129,17
31/03/2032	734,35	125,92
30/04/2032	737,42	122,67
31/05/2032	740,53	119,38
30/06/2032	743,64	116,10
31/07/2032	746,76	112,80
31/08/2032	667,17	109,47
30/09/2032	525,46	106,40
31/10/2032	527,90	103,83
31/11/2032	530,36	101,23
31/12/2032	532,84	98,60
31/01/2033	535,31	95,99
28/02/2033	411,93	93,34
31/03/2033	367,06	91,43
30/04/2033	176,73	89,75
31/05/2033	162,57	89,11
30/06/2033	163,13	88,52
31/07/2033	163,69	87,93
31/08/2033	164,22	87,36
30/09/2033	164,78	86,77
31/10/2033	165,34	86,18
31/11/2033	165,90	85,59
31/12/2033	166,47	84,99
31/01/2034	167,03	84,40
28/02/2034	167,59	83,80
31/03/2034	168,16	83,20

30/04/2034	168,73	82,60
31/05/2034	169,30	82,00
30/06/2034	169,87	81,40
31/07/2034	170,45	80,78
31/08/2034	171,02	80,17
30/09/2034	171,60	79,56
31/10/2034	172,18	78,95
31/11/2034	172,76	78,34
31/12/2034	173,35	77,71
31/01/2035	173,94	77,09
28/02/2035	174,52	76,48
31/03/2035	175,11	75,86
30/04/2035	175,71	75,22
31/05/2035	176,29	74,60
30/06/2035	176,89	73,97
31/07/2035	177,49	73,33
31/08/2035	178,10	72,69
30/09/2035	178,70	72,05
31/10/2035	179,30	71,42
31/11/2035	179,91	70,78
31/12/2035	180,52	70,13
31/01/2036	181,12	69,50
28/02/2036	181,74	68,84
31/03/2036	182,36	68,19
30/04/2036	182,97	67,54
31/05/2036	183,59	66,89
30/06/2036	184,21	66,23
31/07/2036	184,84	65,56
31/08/2036	185,46	64,91
30/09/2036	186,09	64,24
31/10/2036	186,72	63,58
31/11/2036	187,35	62,91
31/12/2036	187,98	62,24
31/01/2037	188,61	61,58
28/02/2037	189,26	60,89
31/03/2037	189,89	60,22
30/04/2037	190,53	59,54
31/05/2037	191,19	58,86
30/06/2037	191,84	58,17
31/07/2037	192,48	57,49
31/08/2037	193,13	56,80
30/09/2037	193,79	56,10
31/10/2037	194,43	55,43
31/11/2037	195,09	54,73
31/12/2037	195,75	54,03
31/01/2038	196,41	53,33
28/02/2038	197,08	52,63
31/03/2038	197,76	51,91
30/04/2038	198,42	51,21
31/05/2038	199,09	50,50
30/06/2038	199,77	49,78
31/07/2038	200,44	49,07
31/08/2038	201,12	48,36
30/09/2038	201,80	47,64
31/10/2038	202,48	46,91
31/11/2038	203,16	46,19
31/12/2038	203,86	45,46
31/01/2039	204,55	44,73
28/02/2039	205,24	44,00



31/03/2039	205,93	43,27
30/04/2039	206,62	42,53
31/05/2039	207,33	41,79
30/06/2039	208,02	41,06
31/07/2039	208,73	40,30
31/08/2039	209,44	39,56
30/09/2039	210,14	38,82
31/10/2039	210,86	38,05
31/11/2039	211,56	37,31
31/12/2039	212,29	36,55
31/01/2040	213,01	35,78
28/02/2040	213,72	35,03
31/03/2040	214,45	34,26
30/04/2040	215,17	33,50
31/05/2040	215,90	32,72
30/06/2040	216,63	31,96
31/07/2040	217,36	31,18
31/08/2040	218,10	30,41
30/09/2040	218,84	29,62
31/10/2040	219,58	28,83
31/11/2040	220,33	28,05
31/12/2040	221,07	27,26
31/01/2041	221,83	26,46
28/02/2041	222,57	25,68
31/03/2041	223,32	24,88
30/04/2041	224,08	24,08
31/05/2041	224,84	23,27
30/06/2041	225,60	22,47
31/07/2041	226,36	21,67
31/08/2041	227,13	20,86
30/09/2041	227,89	20,05
31/10/2041	228,67	19,23
31/11/2041	229,43	18,42
31/12/2041	230,22	17,59
31/01/2042	230,99	16,77
28/02/2042	231,78	15,94
31/03/2042	232,56	15,11
30/04/2042	233,35	14,28
31/05/2042	234,13	13,45
30/06/2042	234,93	12,61
31/07/2042	201,92	11,77
<b>Total</b>	<b>70.655.527,26</b>	<b>12.123.765,47</b>

**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	3.495.186,73	362.355,88	3.857.542,61
Cumulative from the first servicer report	285.086.607,41	60.633.608,47	345.720.215,88
<b>Total amounts paid to the issuer</b>	<b>288.581.794,14</b>	<b>60.995.964,35</b>	<b>349.577.758,49</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>71,52%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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