

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-nov-24"/>
Relating to the Collection Period:	<input type="text" value="01-nov-24"/> <input type="text" value="30-nov-24"/>
Relating to the Interest Period:	<input type="text" value="28-nov-24"/> <input type="text" value="30-dic-24"/>
Payment Date:	<input type="text" value="30-dic-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	56.529.216,86	153.556,00	56.682.772,86	21.704,50	56.704.477,36
Performing receivables in arrears	4.290.147,62	471.135,21	4.761.282,83	87.528,25	4.848.811,08
Delinquent receivables	817.930,55	150.222,96	968.153,51	23.895,68	992.049,19
Collateral portfolio: Oustading Principal Due	61.637.295,03	774.914,17	62.412.209,20	133.128,43	62.545.337,63
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.384.648,25	466.504,26	2.851.152,51	90.686,16	2.941.838,67
Total portfolio	64.021.943,28	1.241.418,43	65.263.361,71	223.814,59	65.487.176,30

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	231.099				
2	286	1.853.545				
3	311	2.676.639				
4	51	426.316	421.631.845	0,23%	4,00%	No
5	23	207.426				
6	19	193.873				
7	16	140.538				
Total	748	5.729.436				

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	197	1.706.856	18	131.917						
Loans in "Sofferenza"										
Life damage	371	3.654.931	5	55.407						
Job damage	515	5.823.444	16	139.284	421.631.845	2,65%	7,00%	No	4%	No
Defaulted loans	1.083	11.185.231	39	326.608	421.631.845	2,65%	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	79	980.864	64	404.525	43	226.226	11	95.242
Loans in "Sofferenza"								
Life damage	20	294.066	344	3.294.093	5	33.508	2	33.265
Job damage	172	2.455.541	11	26.593	280	2.565.606	52	775.704
Total defaulted	271	3.730.471	419	3.725.211	328	2.825.339	65	904.216

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	197	583.279			
Loans in "Sofferenza"					
Life damage	371	3.338.536			
Job damage	515	4.412.264			
Total defaulted	1.083	8.334.078,12	0,68%	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	79	287.314,96	64	129.806,63	43	127.591,41	11	38.565,73
Loans in "Sofferenza"								
Life damage	20	207.091,70	344	3.064.671,65	5	33.507,57	2	33.264,66
Job damage	172	1.626.832,93	11	13.127,10	280	2.082.786,83	52	689.516,94
Total recoveries	271	2.121.239,58	419	3.207.605,38	328	2.243.885,80	65	761.347,99

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.041.276,36	348.053,86	1.389.330,22
Prepayments	1.440.752,49	-	1.440.752,49
Recoveries	550,96	-	550,96
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	2.482.579,81	348.053,86	2.830.633,67
Receivables purchased by the originator			-
Total amounts paid to the issuer	2.482.579,81	348.053,86	2.830.633,67

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	2.830,08 €
Servicing fees on Default Receivables	0,12%	0,66 €
Servicing fee for monitory activities	30.500,00	2.541,67 €
Total servicing fees		5.372,41

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	757	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	5.889.593,19
Receivables not all TAN ratio	9,02%

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	-

Future rediscount of the Additional not paid (DPP)	2.383.934,19
Montly competences of the Additional that must be paid (DPP)	146.364,40

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	5.864	43.989.672	7.501,65
15.000 - 25.000	994	17.807.814	17.915,11
25.000 - 35.000	60	1.098.076	28.301,25
35.000 - 45.000	8	292.478	36.559,81
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	1.029	3.075.965	2.989,28
2-4	2.039	16.205.511	7.947,77
4-6	3.783	43.428.682	11.479,96
6-8	65	914.128	14.063,51
8-10	10	163.554	16.355,45

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	6.406	57.885.735,69	9.036,17
Emilia Romagna	116	1.207.703	10.411,24
Friuli Venezia Giulia	28	246.078	8.788,51
Lazio	5.307	46.949.235	8.846,66
Liguria	30	301.362	10.045,41
Lombardia	398	3.929.713	9.873,65
Marche	41	396.065	9.660,11
Piemonte	191	1.900.057	9.947,94
Toscana	96	1.084.311	11.294,91
Trentino Alto Adige	24	244.464	10.186,00
Umbria	18	149.667	8.314,81
Valle d'Aosta	5	44.211	8.842,18
Veneto	152	1.432.869	9.426,77
Southern Italy	520	5.902.103,78	11.350,20
Abruzzo	105	1.450.787	13.817,01
Basilicata	9	100.703	11.189,25
Calabria	35	355.370	10.153,44
Campania	61	676.550	11.090,98
Molise	1	15.238	15.238,42
Puglia	96	1.033.261	10.763,13
Sardegna	85	946.532	11.135,67
Sicilia	128	1.323.663	10.341,12

On which:

Aggregate Private and Parapublic	128	1.212.593,55	9.473,39
----------------------------------	-----	--------------	----------

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	2.532	25.115.090	9.919,07
CQP	3.742	32.120.457	8.583,77
DEL	652	6.552.293	10.049,53

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	6.518	60.076.829,67	9.217,06
4	51	426.316	8.359,14
5	23	207.426	9.018,52
6	19	193.873	10.203,86
7	16	140.538	8.783,64

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	267	2.384.769	8.931,72
AXA FRANCE VIE SA	549	4.274.597	7.786,15
CARDIF ASSURANCE VIE S.A.	294	2.970.608	10.104,11
CNP VITA ASSICURAZIONE SPA	2.576	22.719.136	8.819,54
CREDIT LIFE AG	673	6.215.352	9.235,29
HDI ASSICURAZIONI SPA VITA	490	5.530.708	11.287,16
IPTIQ LIFE S.A.	32	389.896	12.184,24
METLIFE (CBP)	1.128	10.836.373	9.606,71
METLIFE EUROPE D.A.C. RAPPRESEN	13	117.200	9.015,39
METLIFE EUROPE D.A.C. FLAT RAPPRES	111	741.625	6.681,31
NET INSURANCE LIFE SPA	793	7.607.576	9.593,41

On which:

Aggregate Credit Life & Afi Esca & Net	1.733	16.207.696,64	9.973,62
--	-------	---------------	----------

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	3.740	32.127.079	8.590,13
AXA FRANCE IARD SA	358	2.715.629	7.585,56
CARDIF ASSURANCES RISQUES DIVE RS	294	2.970.608	10.104,11
GREAT AMERICAN INTERNATIONAL INSUR	1.128	10.836.373	9.606,71
HDI ASSICURAZIONI SPA IMPIEGO	489	5.524.056	11.296,64
NET INSURANCE SPA	713	6.841.626	9.595,55
RHEINLAND VERSICHERUNG AG	204	2.772.468	13.590,53

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	244	2.115.720	8.670,99
Pensioners	3.742	32.120.457	8.583,77
Private	1.148	8.675.818	7.557,33
Public	1.792	20.875.844	11.649,47

On which:

Aggregate Private and Parapublic	1.392	10.791.539	7.752,54
----------------------------------	-------	------------	----------

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	29	250.177	8.626,78
From the second to the tenth	56	567.682	10.137,17
From the eleventh to the fiftieth	104	1.246.577	11.986,32

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

Date	Principal instalment	Interest instalment
31/12/2024	1.236.475,72	394.018,85
31/01/2025	1.230.981,07	385.953,52
28/02/2025	1.233.483,96	378.566,59
31/03/2025	1.233.584,15	371.018,51
30/04/2025	1.235.949,73	363.477,45
31/05/2025	1.235.905,75	355.928,77
30/06/2025	1.232.580,37	348.374,18
31/07/2025	1.231.107,89	340.887,06
31/08/2025	1.227.148,43	333.406,79
30/09/2025	1.227.032,34	326.145,96
31/10/2025	1.230.295,43	318.687,44
30/11/2025	1.229.612,76	311.264,27
31/12/2025	1.226.476,04	303.953,64
31/01/2026	1.224.474,59	296.507,01
28/02/2026	1.225.243,56	289.052,20
31/03/2026	1.222.525,59	281.729,31
30/04/2026	1.222.036,17	274.267,69
31/05/2026	1.221.662,75	267.164,81
30/06/2026	1.215.987,08	259.370,17
31/07/2026	1.211.015,09	251.903,36
31/08/2026	1.200.494,21	244.515,74
30/09/2026	1.197.210,93	237.421,52
31/10/2026	1.194.218,56	230.249,70
30/11/2026	1.189.476,87	223.230,14
31/12/2026	1.182.584,12	215.977,42
31/01/2027	1.177.958,65	208.893,53
28/02/2027	1.173.949,25	201.738,96
31/03/2027	1.170.319,22	194.747,49
30/04/2027	1.168.050,95	187.679,21
31/05/2027	1.166.014,54	180.932,46
30/06/2027	1.158.710,95	173.903,15
31/07/2027	1.148.194,70	167.168,75
31/08/2027	1.139.405,92	160.070,04
30/09/2027	1.130.970,80	152.965,04
31/10/2027	1.126.989,15	145.916,70
30/11/2027	1.119.429,95	139.375,09
31/12/2027	1.114.063,35	132.660,74
31/01/2028	1.108.091,22	126.046,19
29/02/2028	1.105.618,29	119.276,76
31/03/2028	1.101.245,35	112.423,97
30/04/2028	1.089.556,07	105.730,71
31/05/2028	1.072.574,52	99.391,58
30/06/2028	1.034.436,80	93.150,80
31/07/2028	1.015.961,77	87.191,01
31/08/2028	980.732,13	80.742,49
30/09/2028	954.653,61	75.325,25
31/10/2028	927.101,25	69.463,70
30/11/2028	888.242,12	64.265,28
31/12/2028	854.122,71	58.913,99
31/01/2029	821.508,08	54.336,31
28/02/2029	787.990,14	48.841,46
31/03/2029	760.873,37	44.659,19
30/04/2029	723.387,64	39.653,57
31/05/2029	684.815,57	35.166,39
30/06/2029	643.160,98	31.458,69
31/07/2029	599.854,29	27.887,68
31/08/2029	547.196,92	24.182,25
30/09/2029	507.090,60	20.897,51
31/10/2029	465.971,55	18.169,34
30/11/2029	413.719,28	14.942,45
31/12/2029	360.821,89	12.452,17
31/01/2030	311.557,65	9.905,50
28/02/2030	271.485,40	8.117,68
31/03/2030	224.264,28	6.576,83
30/04/2030	194.632,30	5.058,63
31/05/2030	171.692,22	4.091,34
30/06/2030	137.280,97	2.859,22
31/07/2030	86.817,56	2.443,27
31/08/2030	35.021,70	1.745,32
30/09/2030	5.711,18	1.211,31
31/10/2030	3.919,72	1.055,83
31/11/2030	3.159,11	745,18
31/12/2030	3.172,37	730,65
31/01/2031	3.185,70	716,05
28/02/2031	3.199,08	701,38
31/03/2031	2.544,86	404,63
30/04/2031	2.053,10	258,87
31/05/2031	1.925,12	191,30
30/06/2031	1.578,15	182,46
31/07/2031	1.472,68	321,08
31/08/2031	1.275,24	169,15
30/09/2031	1.280,62	163,26
31/10/2031	1.249,56	157,35

31/11/2031	1.153,27	151,56
31/12/2031	1.128,18	146,17
31/01/2032	968,13	140,92
28/02/2032	745,58	136,49
31/03/2032	748,72	133,05
30/04/2032	751,85	129,62
31/05/2032	755,02	126,14
30/06/2032	758,20	122,67
31/07/2032	761,38	119,18
31/08/2032	680,23	115,67
30/09/2032	535,75	112,43
31/10/2032	538,23	109,71
31/11/2032	540,74	106,96
31/12/2032	543,27	104,19
31/01/2033	545,79	101,43
28/02/2033	419,99	98,62
31/03/2033	374,24	96,60
30/04/2033	180,19	94,84
31/05/2033	165,75	94,16
30/06/2033	166,32	93,53
31/07/2033	166,89	92,91
31/08/2033	167,44	92,31
30/09/2033	168,01	91,68
31/10/2033	168,58	91,06
31/11/2033	169,15	90,44
31/12/2033	169,73	89,80
31/01/2034	170,29	89,18
28/02/2034	170,87	88,54
31/03/2034	171,45	87,91
30/04/2034	172,03	87,27
31/05/2034	172,61	86,64
30/06/2034	173,19	86,00
31/07/2034	173,78	85,36
31/08/2034	174,37	84,71
30/09/2034	174,96	84,07
31/10/2034	175,55	83,42
31/11/2034	176,14	82,77
31/12/2034	176,74	82,11
31/01/2035	177,34	81,46
28/02/2035	177,93	80,81
31/03/2035	178,53	80,15
30/04/2035	179,14	79,48
31/05/2035	179,75	78,82
30/06/2035	180,36	78,15
31/07/2035	180,97	77,49
31/08/2035	181,59	76,80
30/09/2035	182,20	76,13
31/10/2035	182,81	75,46
31/11/2035	183,43	74,78
31/12/2035	184,05	74,10
31/01/2036	184,67	73,43
28/02/2036	185,30	72,74
31/03/2036	185,93	72,05
30/04/2036	186,55	71,37
31/05/2036	187,18	70,67
30/06/2036	187,82	69,98
31/07/2036	188,46	69,28
31/08/2036	189,09	68,58
30/09/2036	189,73	67,88
31/10/2036	190,38	67,18
31/11/2036	191,02	66,47
31/12/2036	191,66	65,77
31/01/2037	192,30	65,06
28/02/2037	192,97	64,34
31/03/2037	193,61	63,63
30/04/2037	194,26	62,92
31/05/2037	194,93	62,19
30/06/2037	195,59	61,46
31/07/2037	196,24	60,75
31/08/2037	196,91	60,02
30/09/2037	197,58	59,28
31/10/2037	198,24	58,56
31/11/2037	198,91	57,83
31/12/2037	199,58	57,09
31/01/2038	200,26	56,35
28/02/2038	200,93	55,61
31/03/2038	201,63	54,85
30/04/2038	202,30	54,11
31/05/2038	202,99	53,36
30/06/2038	203,68	52,60
31/07/2038	204,37	51,85
31/08/2038	205,05	51,09
30/09/2038	205,75	50,33
31/10/2038	206,44	49,57
31/11/2038	207,14	48,81
31/12/2038	207,84	48,04
31/01/2039	208,55	47,26

28/02/2039	209,26	46,49
31/03/2039	209,96	45,72
30/04/2039	210,67	44,94
31/05/2039	211,38	44,16
30/06/2039	212,09	43,38
31/07/2039	212,82	42,59
31/08/2039	213,53	41,80
30/09/2039	214,25	41,02
31/10/2039	214,99	40,21
31/11/2039	215,70	39,42
31/12/2039	216,44	38,62
31/01/2040	217,18	37,81
28/02/2040	217,91	37,01
31/03/2040	218,64	36,20
30/04/2040	219,38	35,39
31/05/2040	220,13	34,58
30/06/2040	220,87	33,77
31/07/2040	221,62	32,95
31/08/2040	222,36	32,13
30/09/2040	223,12	31,30
31/10/2040	223,88	30,47
31/11/2040	224,64	29,63
31/12/2040	225,40	28,80
31/01/2041	226,17	27,96
28/02/2041	226,93	27,13
31/03/2041	227,69	26,29
30/04/2041	228,46	25,44
31/05/2041	229,24	24,59
30/06/2041	230,01	23,75
31/07/2041	230,79	22,89
31/08/2041	231,57	22,04
30/09/2041	232,35	21,18
31/10/2041	233,14	20,32
31/11/2041	233,92	19,46
31/12/2041	234,72	18,59
31/01/2042	235,51	17,72
28/02/2042	236,31	16,84
31/03/2042	237,11	15,97
30/04/2042	237,91	15,09
31/05/2042	238,72	14,21
30/06/2042	239,53	13,32
31/07/2042	205,87	12,43
31/08/2042	157,61	11,67
Total	65.263.361,71	11.169.849,64

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	2.482.579,81	348.053,86	2.830.633,67
Cumulative from the first servicer report	291.476.215,82	61.266.413,40	352.742.629,22
Total amounts paid to the issuer	293.958.795,63	61.614.467,26	355.573.262,89

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

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	74,73%
---	---------------

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