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-dic-24	
Relating to the Collection Period:	01-dic-24	31-dic-24
Relating to the Interest Period:	30-dic-24	28-gen-25
Payment Date:	28-gen-25	

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	58.087.232,26	187.916,44	58.275.148,70	27.584,96	58.302.733,66
Performing receivables in arrears	503.508,66	50.412,49	553.921,15	9.208,27	563.129,42
Delinquent receivables	331.894,80	68.447,80	400.342,60	8.951,48	409.294,08
Collateral portfolio: Oustading Principal Due	**58.922.635,72**	**306.776,73**	**59.229.412,45**	**45.744,71**	**59.275.157,16**
Unpaid First Instalment Receivables (> 120 days)	-	-	-	-	-
Default receivables	2.039.454,76	423.699,24	2.463.154,00	75.613,57	2.538.767,57
Total portfolio	**60.962.090,48**	**730.475,97**	**61.692.566,45**	**121.358,28**	**61.813.924,73**

ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio

Number of instalments in arrears at the end of collection period	Total number of loans	Oustanding Principal Due	Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
1	47	272.393				
2	24	178.497				
3	11	103.031				
4	11	76.561	**421.631.845**	**0,09%**	**4,00%**	**No**
5	18	138.998				
6	10	75.933				
7	10	108.851				
Total	**131**	**954.264**				

DEFAULTED RECEIVABLES: Aggregate Portfolio

	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period
Overdue Instalment >8	204	1.770.204	7	63.348
Loans in "Sofferenza"	-	-	-	-
Life damage	377	3.690.057	6	35.126
Job damage	522	5.911.073	7	87.630
Defaulted loans	**1.103**	**11.371.334**	**20**	**186.103**

Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
421.631.845	**2,70%**	**7,00%**	**No**	**4%**	**No**

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans
Overdue Instalment >8	85	1.029.387	65	419.349	43	226.226	11	95.242
Loans in "Sofferenza"	-	-	-	-	-	-	-	-
Life damage	20	294.066	350	3.329.219	5	33.508	2	33.265
Job damage	177	2.530.739	11	26.593	282	2.578.037	52	775.704
Total defaulted	**282**	**3.854.192**	**426**	**3.775.162**	**330**	**2.837.770**	**65**	**904.210**

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)
Overdue Instalment >8	204	781.974
Loans in "Sofferenza"	-	-
Life damage	377	3.495.592
Job damage	522	4.630.614
Total defaulted	**1.103**	**8.908.180,01**

Cumulative net default ratio	Limits	Cash Trapping Condition
0,58%	**4,00%**	**No**

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries
Overdue Instalment >8	85	382.540,23	65	217.567,64	43	143.587,10	11	38.279,07
Loans in "Sofferenza"	-	-	-	-	-	-	-	-
Life damage	20	209.829,71	350	3.218.989,70	5	33.507,57	2	33.264,66
Job damage	177	1.724.203,40	11	19.264,52	282	2.183.583,64	52	703.562,76
Total recoveries	**282**	**2.316.573,34**	**426**	**3.455.821,86**	**330**	**2.360.678,32**	**65**	**775.106**

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.625.376,16	992.805,38	2.618.181,54
Prepayments	1.898.513,87	-	1.898.513,87
Recoveries	46.905,23	-	46.905,23
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	**3.570.795,26**	**992.805,38**	**4.563.600,64**
Receivables purchased by the originator	-	-	-
Total amounts paid to the issuer	**3.570.795,26**	**992.805,38**	**4.563.600,64**

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	4.516,70 €
Servicing fees on Default Receivables	0,12%	56,29 €
Servicing fee for monitory activities	30.500,00	2.541,67 €
Total servicing fees		**7.114,65**

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	706,00	
Total servicing fees (Floor 1.200)		**1.200,00**

OTHER INFORMATION

Receivables not all TAN	**5.778.758,78**
Receivables not all TAN ratio	**9,37%**

Accruals on the transferred portfolio that must be paid to the Originator	**-**

Future rediscount of the Additional paid by Class C	**5.676.781,95**
Quarterly competences of the Additional paid by Class C	**964.045,10**

Future rediscount of the Additional not paid (DPP)	**2.155.043,24**
Montly competences of the Additional that must be paid (DPP)	**228.890,95**

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	5.760	42.611.898	7.397,90
15.000 - 25.000	879	15.733.692	17.899,54
25.000 - 35.000	58	1.640.848	28.290,48
35.000 - 45.000	6	219.302	36.550,27
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	1.008	2.843.521	2.820,95
2-4	2.090	16.053.087	7.680,90
4-6	3.543	40.421.984	11.408,97
6-8	51	695.558	13.638,39
8-10	11	191.589	17.417,23

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	**6.202**	**54.668.829,68**	**8.814,71**
Emilia Romagna	113	1.153.379	10.206,89
Friuli Venezia Giulia	26	235.485	9.057,11
Lazio	5.156	44.410.192	8.613,30
Liguria	30	284.852	9.495,08
Lombardia	375	3.648.035	9.728,09
Marche	39	373.452	9.575,70
Piemonte	177	1.721.599	9.726,55
Toscana	92	1.029.127	11.186,16
Trentino Alto Adige	24	236.592	9.858,01
Umbria	16	134.609	8.413,04
Valle d'Aosta	4	43.098	10.774,40
Veneto	150	1.398.409	9.322,73
Southern Italy	**501**	**5.536.910,05**	**11.051,72**
Abruzzo	102	1.368.964	13.421,22
Basilicata	8	82.686	10.335,75
Calabria	34	314.046	9.236,65
Campania	60	645.256	10.754,26
Molise	1	15.058	15.057,95
Puglia	88	944.789	10.736,24
Sardegna	83	918.539	11.066,73
Sicilia	125	1.247.573	9.980,58

On which:

Aggregate Private and Parapublic	#RIF!	#RIF!	#RIF!

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	2.445	23.597.204	9.651,21
CQP	3.625	30.476.013	8.407,18
DEL	633	6.132.523	9.688,03

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	6.394	57.445.660,95	8.984,31
4	11	76.561	6.960,09
5	18	138.998	7.722,09
6	10	75.933	7.593,26
7	10	108.851	10.885,15

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	262	2.305.732	8.800,50
AXA FRANCE VIE SA	530	3.909.308	7.376,05
CARDIF ASSURANCE VIE S.A.	286	2.785.900	9.740,91
CNP VITA ASSICURAZIONE SPA	2.512	21.815.068	8.684,34
CREDIT LIFE AG	645	5.757.100	8.925,74
HDI ASSICURAZIONI SPA VITA	466	5.083.749	10.909,33
IPTIQ LIFE S.A.	31	373.158	12.037,36
METLIFE (CBP)	1.099	10.305.390	9.377,06
METLIFE EUROPE D.A.C. RAPPRESEN	13	115.809	8.908,36
METLIFE EUROPE D.A.C. FLAT RAPPRES	95	586.539	6.174,10
NET INSURANCE LIFE SPA	764	7.167.986	9.382,18

On which:

Aggregate Credit Life & Afi Esca & Net	1.671	15.230.818,07	9.114,79

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	3.623	30.483.234	8.413,81
AXA FRANCE IARD SA	345	2.459.156	7.127,99
CARDIF ASSURANCES RISQUES DIVE RS	286	2.785.900	9.740,91
GREAT AMERICAN INTERNATIONAL INSUR	1.099	10.305.390	9.377,06
HDI ASSICURAZIONI SPA IMPIEGO	465	5.078.459	10.921,42
NET INSURANCE SPA	687	6.464.328	9.409,50
RHEINLAND VERSICHERUNG AG	198	2.629.271	13.279,15

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	234	1.957.924	8.367,20
Pensioners	3.625	30.476.013	8.407,18
Private	1.109	8.173.412	7.370,07
Public	1.735	19.598.391	11.295,90

On which:

Aggregate Private and Parapublic	1.343	10.131.336	7.543,81

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	27	214.157	7.931,75
From the second to the tenth	59	542.453	9.194,13
From the eleventh to the fiftieh	95	1.190.386	12.530,38

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION
PLAN: Aggregate Portfolio

Date	Principal instalment	Interest instalment
31/01/2025	1.195.457,64	363.468,37
28/02/2025	1.191.159,53	355.454,96
31/03/2025	1.192.051,09	348.392,86
30/04/2025	1.194.253,33	341.283,55
31/05/2025	1.194.346,18	334.167,56
30/06/2025	1.190.612,77	327.046,46
31/07/2025	1.189.313,87	320.074,65
31/08/2025	1.185.287,72	313.026,34
30/09/2025	1.185.044,34	306.189,25
31/10/2025	1.188.256,27	299.163,95
30/11/2025	1.187.454,22	292.171,94
31/12/2025	1.184.236,29	285.288,33
31/01/2026	1.182.103,55	278.197,71
28/02/2026	1.183.013,11	271.177,97
31/03/2026	1.180.205,92	264.284,12
30/04/2026	1.179.591,66	257.257,78
31/05/2026	1.179.103,78	250.576,15
30/06/2026	1.173.776,17	243.231,55
31/07/2026	1.169.306,01	236.242,87
31/08/2026	1.158.818,74	229.286,23
30/09/2026	1.155.454,81	222.612,36
31/10/2026	1.152.259,16	215.827,21
30/11/2026	1.147.456,91	209.228,02
31/12/2026	1.140.536,43	202.405,78
31/01/2027	1.136.043,37	195.837,03
28/02/2027	1.131.709,94	189.108,13
31/03/2027	1.127.999,11	182.538,96
30/04/2027	1.125.674,60	175.896,92
31/05/2027	1.123.435,68	169.482,23
30/06/2027	1.116.398,26	162.945,39
31/07/2027	1.106.362,36	156.626,43
31/08/2027	1.097.989,48	149.954,22
30/09/2027	1.090.331,62	143.277,33
31/10/2027	1.086.279,50	136.648,36
30/11/2027	1.079.101,78	130.447,69
31/12/2027	1.073.983,11	124.139,48
31/01/2028	1.067.973,02	117.925,83
29/02/2028	1.065.406,41	111.564,33
31/03/2028	1.060.964,60	105.122,55
30/04/2028	1.049.744,69	98.837,88
31/05/2028	1.032.827,06	92.886,65
30/06/2028	995.874,64	87.036,91
31/07/2028	977.561,13	81.448,38
31/08/2028	943.935,66	75.400,40
30/09/2028	918.141,57	70.329,02
31/10/2028	891.484,98	64.833,91
30/11/2028	854.247,68	60.055,65
31/12/2028	821.580,11	55.042,71
31/01/2029	789.541,92	50.766,96
28/02/2029	756.565,77	45.609,07
31/03/2029	729.894,97	41.630,83
30/04/2029	694.535,33	36.944,38
31/05/2029	657.376,57	32.744,56
30/06/2029	617.456,25	29.288,08
31/07/2029	575.588.61	25.958.05

31/12/2031	1.110,51	140,42
31/01/2032	952,96	135,38
28/02/2032	733,90	131,12
31/03/2032	736,99	127,81
30/04/2032	740,07	124,52
31/05/2032	743,20	121,18
30/06/2032	746,32	117,84
31/07/2032	749,45	114,49
31/08/2032	669,57	111,12
30/09/2032	527,35	108,01
31/10/2032	529,80	105,39
31/11/2032	532,27	102,75
31/12/2032	534,76	100,09
31/01/2033	537,24	97,44
28/02/2033	413,41	94,74
31/03/2033	368,38	92,80
30/04/2033	177,36	91,10
31/05/2033	163,16	90,45
30/06/2033	163,72	89,85
31/07/2033	164,28	89,25
31/08/2033	164,82	88,68
30/09/2033	165,38	88,08
31/10/2033	165,94	87,48
31/11/2033	166,50	86,88
31/12/2033	167,07	86,27
31/01/2034	167,63	85,67
28/02/2034	168,20	85,06
31/03/2034	168,77	84,45
30/04/2034	169,34	83,84
31/05/2034	169,91	83,23
30/06/2034	170,48	82,62
31/07/2034	171,06	82,00
31/08/2034	171,64	81,38
30/09/2034	172,22	80,76
31/10/2034	172,80	80,14
31/11/2034	173,38	79,52
31/12/2034	173,97	78,88
31/01/2035	174,56	78,25
28/02/2035	175,15	77,63
31/03/2035	175,74	77,00
30/04/2035	176,34	76,36
31/05/2035	176,93	75,72
30/06/2035	177,53	75,08
31/07/2035	178,13	74,44
31/08/2035	178,74	73,78
30/09/2035	179,35	73,14
31/10/2035	179,95	72,50
31/11/2035	180,56	71,84
31/12/2035	181,17	71,19
31/01/2036	181,77	70,54
28/02/2036	182,39	69,88
31/03/2036	183,02	69,21
30/04/2036	183,63	68,56
31/05/2036	184,25	67,89
30/06/2036	184,87	67,23
31/07/2036	185,51	66,55
31/08/2036	186,13	65,89
30/09/2036	186,76	65,21
31/10/2036	187.39	64.53

31/03/2039	206,67	43,92
30/04/2039	207,37	43,17
31/05/2039	208,07	42,42
30/06/2039	208,77	41,68
31/07/2039	209,48	40,91
31/08/2039	210,19	40,16
30/09/2039	210,89	39,40
31/10/2039	211,62	38,63
31/11/2039	212,33	37,87
31/12/2039	213,05	37,10
31/01/2040	213,78	36,32
28/02/2040	214,49	35,55
31/03/2040	215,22	34,78
30/04/2040	215,94	34,00
31/05/2040	216,68	33,21
30/06/2040	217,41	32,44
31/07/2040	218,14	31,65
31/08/2040	218,88	30,86
30/09/2040	219,63	30,07
31/10/2040	220,37	29,27
31/11/2040	221,12	28,47
31/12/2040	221,87	27,67
31/01/2041	222,62	26,86
28/02/2041	223,37	26,06
31/03/2041	224,13	25,25
30/04/2041	224,88	24,44
31/05/2041	225,65	23,62
30/06/2041	226,41	22,81
31/07/2041	227,18	21,99
31/08/2041	227,94	21,17
30/09/2041	228,71	20,35
31/10/2041	229,49	19,52
31/11/2041	230,26	18,70
31/12/2041	231,05	17,86
31/01/2042	231,82	17,02
28/02/2042	232,61	16,18
31/03/2042	233,40	15,34
30/04/2042	234,19	14,49
31/05/2042	234,98	13,65
30/06/2042	235,77	12,80
31/07/2042	202,65	11,94
Total	**61.692.566,45**	**10.103.375,15**

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	3.570.795,26	992.805,38	4.563.600,64
Cumulative from the first servicer report	293.958.244,67	61.614.467,26	355.572.711,93
Total amounts paid to the issuer	**297.529.039,93**	**62.607.272,64**	**360.136.312,57**

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreeement)?	**Yes**

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	**76,04%**

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