

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="31-gen-26"/>
Relating to the Collection Period:	<input type="text" value="01-gen-26"/> <input type="text" value="31-gen-26"/>
Relating to the Interest Period:	<input type="text" value="28-gen-26"/> <input type="text" value="02-mar-26"/>
Payment Date:	<input type="text" value="02-mar-26"/>

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	33.909.155,62	133.803,71	34.042.959,33	11.663,52	34.054.622,85
Performing receivables in arrears	261.588,03	52.466,76	314.054,79	7.970,16	322.024,95
Delinquent receivables	94.158,11	38.781,63	132.939,74	5.508,12	138.447,86
Collateral portfolio: Oustading Principal Due	34.264.901,76	225.052,10	34.489.953,86	25.141,80	34.515.095,66
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.496.995,96	2.378.552,52	4.875.548,48	86.413,95	4.961.962,43
Total portfolio	36.761.897,72	2.603.604,62	39.365.502,34	111.555,75	39.477.058,09

PORTFOLIO DESCRIPTION: Aggregate Portfolio MCE

	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	2.271.781,94	31.066,36	2.302.848,30	2.564,45	2.305.412,75
Performing receivables in arrears	97.202,98	25.195,46	122.398,44	3.427,48	125.825,92
Delinquent receivables	44.224,70	18.897,62	63.122,32	3.036,67	66.158,99
Collateral portfolio: Outstanding Principal Due	2.413.209,62	75.159,44	2.488.369,06	9.028,60	2.497.397,66
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	375.842,10	289.833,03	665.675,13	46.048,90	711.724,03
Default receivables (amounts collected by MCE but not transferred)		1.821.299,38	1.821.299,38		1.821.299,38
Total portfolio	2.789.051,72	2.186.291,85	4.975.343,57	55.077,50	5.030.421,07

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	39	153.039				
2	17	82.389				
3	12	78.627				
4	4	47.478	421.631.845	0,39%	4,00%	No
5	7	44.041				
6	5	30.157				
7	3	11.264				
Total	87	446.998				

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	293	5.398.155	3	23.819						
Loans in "Sofferenza"										
Life damage	485	4.452.453	19	118.228						
Job damage	653	6.930.790	15	103.357						
Defaulted loans	1.431	16.781.397	37	245.402	421.631.845	3,98%	7,00%	No	4%	Yes

	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	122	1.840.215	93	949.077	65	2.439.024	13	169.839
Loans in "Sofferenza"								
Life damage	24	345.728	453	4.022.422	6	51.038	2	33.265
Job damage	228	2.964.496	24	40.108	34	3.074.627	60	851.557
Total defaulted	374	5.150.439	570	5.011.608	412	5.564.689	75	1.054.661

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	293	1.463.933			
Loans in "Sofferenza"					
Life damage	485	4.269.964			
Job damage	653	6.171.951			
Total defaulted	1.431	11.905.848	1,16%	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	122	844.414,72	93	353.581,76	65	214.545,84	13	51.390,93
Loans in "Sofferenza"								
Life damage	24	290.184,29	453	3.895.477,47	6	51.037,77	2	33.264,66
Job damage	228	2.487.309,24	24	26.085,28	34	2.864.458,01	60	794.098,67
Total recoveries	374	3.621.908,25	570	4.275.144,53	412	3.130.041,62	75	878.754

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	839.232,23	154.040,43	993.272,66
Prepayments	376.559,36	-	376.559,36
Recoveries	15.175,56	-	15.175,56
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	1.230.967,15	154.040,43	1.385.007,58
Receivables purchased by the originator			-
Total amounts paid to the issuer	1.230.967,15	154.040,43	1.385.007,58

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	1.369,83 €
Servicing fees on Default Receivables	0,12%	18,21 €
Servicing fee for monitory activities	30.500,00	2.541,67 €
Total servicing fees		3.929,71

ViViBanca - former MCELocam (Legion) - transitional period	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	-	
Number of loans	-	
Total servicing fees (Floor 1.200)		-

OTHER INFORMATION

Receivables not all TAN	4.906.523,36
Receivables not all TAN ratio	12,46%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	2.123.588,80
Quarterly competences of the Additional paid by Class C	
Future rediscount of the Additional not paid (DPP)	979.534,28
Montly competences of the Additional that must be paid (DPP)	54.163,96

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	4.919	31.701.371	6.444,66
15.000 - 25.000	304	5.566.781	18.311,78
25.000 - 35.000	31	2.670.966	86.160,19
35.000 - 45.000	4	145.515	-
>45.000	1	55.087	55.087,16

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	1.153	3.157.051	2.738,12
2-4	3.134	24.379.539	7.779,05
4-6	953	10.403.516	10.916,60
6-8	12	269.667	22.472,26
8-10	7	1.929.947	275.706,65

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	4.902	36.761.030,50	7.499,19
Emilia Romagna	71	639.601	9.008,46
Friuli Venezia Giulia	13	95.610	7.354,65
Lazio	4.185	30.898.949	7.383,26
Liguria	20	170.415	8.520,76
Lombardia	256	1.976.603	7.721,11
Marche	25	237.699	9.507,97
Piemonte	129	1.044.804	8.099,25
Toscana	63	590.108	9.366,79
Trentino Alto Adige	21	174.212	8.295,82
Umbria	10	77.413	7.741,31
Valle d'Aosta	4	31.972	7.993,02
Veneto	105	823.644	7.844,23
Southern Italy	357	3.378.888,67	9.464,11
Abruzzo	70	639.999	11.999,98
Basilicata	7	69.768	9.966,91
Calabria	24	162.440	6.768,32
Campania	41	371.266	9.055,28
Molise	-	-	-
Puglia	69	665.383	9.643,23
Sardegna	59	545.625	9.247,88
Sicilia	87	724.208	8.324,22

On which:

Aggregate Private and Parapublic	83	634.794,42	7.648,13
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.855	14.371.016	7.747,18
CQP	2.882	21.396.318	7.424,12
DEL	522	4.372.386	8.376,22

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	4.975	35.042.175,23	7.043,65
4	4	47.478	11.869,41
5	7	44.041	6.291,63
6	5	30.157	6.031,33
7	3	11.264	3.754,68

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	209	1.443.875	6.908,49
AXA FRANCE VIE SA	417	2.369.689	5.682,71
CARDIF ASSURANCE VIE S.A.	226	1.845.010	8.163,76
CNP VITA ASSICURAZIONE SPA	1.964	14.061.596	7.159,67
CREDIT LIFE AG	505	3.504.841	6.940,28
HDI ASSICURAZIONI SPA VITA	372	3.332.887	8.959,37
IPTIQ LIFE S.A.	26	268.721	10.335,43
METLIFE (CSP)	863	6.711.633	7.777,09
METLIFE EUROPE D.A.C. RAPPRES	11	85.197	7.745,20
METLIFE EUROPE D.A.C. FLAT RAPPRES	80	352.707	4.408,84
NET INSURANCE LIFE SPA	585	4.342.264	7.422,67

On which:

Aggregate Credit Life & Afi Esca & Net	1.299	9.290.979,65	7.152,41
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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	2.881	21.405.614	7.429,92
AXA FRANCE IARD SA	250	1.356.839	5.427,35
CARDIF ASSURANCES RISQUES DIVE RS	226	1.845.010	8.163,76
GREAT AMERICAN INTERNATIONAL INSUR	863	6.711.633	7.777,09
HDI ASSICURAZIONI SPA IMPIEGO	371	3.332.165	8.981,58
NET INSURANCE SPA	522	3.866.519	7.407,12
RHEINLAND VERSICHERUNG AG	146	1.621.939	11.109,17

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	187	1.229.923	6.577,13
Pensioners	2.881	19.575.018	6.794,52
Private	802	6.388.100	7.965,21
Public	1.389	12.946.677	9.320,86

On which:

Aggregate Private and Parapublic	989	7.618.023	7.702,75
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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	21	112.319	5.348,53
From the second to the tenth	39	374.467	9.601,72
From the eleventh to the fiftieth	76	895.234	11.779,39

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

Date	Principal instalment	Interest instalment
28/02/2026	1.030.387,69	286.565,80
31/03/2026	1.018.740,74	277.788,62
30/04/2026	1.017.377,17	270.267,49
31/05/2026	1.016.406,96	263.158,37
30/06/2026	1.013.010,08	255.299,98
31/07/2026	1.007.672,50	247.743,35
31/08/2026	998.320,77	240.411,39
30/09/2026	995.751,08	233.370,91
31/10/2026	993.587,40	226.071,91
30/11/2026	989.324,26	219.069,15
31/12/2026	984.630,10	211.832,65
31/01/2027	978.725,32	204.866,36
28/02/2027	974.342,45	197.654,38
31/03/2027	970.765,54	190.579,60
30/04/2027	968.699,87	183.602,34
31/05/2027	965.246,32	176.699,19
30/06/2027	958.717,20	169.784,36
31/07/2027	948.789,05	163.153,89
31/08/2027	940.619,91	155.951,28
30/09/2027	933.336,15	148.807,43
31/10/2027	928.948,36	141.868,53
30/11/2027	921.414,79	135.419,57
31/12/2027	917.786,83	128.771,33
31/01/2028	913.191,26	122.021,85
29/02/2028	910.668,91	115.399,64
31/03/2028	906.231,25	108.570,59
30/04/2028	896.805,91	102.164,52
31/05/2028	883.549,33	95.783,47
30/06/2028	848.300,66	89.835,44
31/07/2028	831.452,47	83.835,41
31/08/2028	800.121,69	77.584,86
30/09/2028	778.608,35	72.274,73
31/10/2028	754.990,81	66.561,67
30/11/2028	722.968,64	61.978,67
31/12/2028	690.845,10	56.615,41
31/01/2029	665.543,93	52.685,72
28/02/2029	635.596,52	47.428,96
31/03/2029	607.248,32	42.537,14
30/04/2029	578.027,41	37.888,14
31/05/2029	547.357,29	34.117,02
30/06/2029	511.767,53	30.212,59
31/07/2029	475.464,80	26.625,75
31/08/2029	431.365,32	22.894,52
30/09/2029	396.145,49	19.652,66
31/10/2029	361.644,28	17.015,87
30/11/2029	322.000,28	14.382,82
31/12/2029	279.117,61	12.182,74
31/01/2030	238.924,24	9.760,36
28/02/2030	207.618,35	8.208,82
31/03/2030	169.568,57	6.433,43
30/04/2030	146.953,85	5.227,75
31/05/2030	126.664,64	4.230,66
30/06/2030	99.866,69	2.881,57
31/07/2030	61.274,02	2.602,91
31/08/2030	25.554,29	1.942,63
30/09/2030	4.842,40	1.501,48
31/10/2030	4.159,27	1.315,21
31/11/2030	2.646,68	683,38
31/12/2030	2.524,35	668,71
31/01/2031	2.408,45	654,82
28/02/2031	2.418,56	641,41
31/03/2031	2.244,99	538,03
30/04/2031	2.018,97	352,43
31/05/2031	1.807,62	236,06
30/06/2031	1.433,53	225,99
31/07/2031	1.319,03	407,96
31/08/2031	1.105,68	211,57
30/09/2031	1.110,35	205,36
31/10/2031	1.075,86	199,13
31/11/2031	971,24	193,07
31/12/2031	943,15	187,53
31/01/2032	798,20	182,18
28/02/2032	801,56	177,73
31/03/2032	804,93	173,25
30/04/2032	808,30	168,79
31/05/2032	811,71	164,26
30/06/2032	815,12	159,74
31/07/2032	818,54	155,20
31/08/2032	731,30	150,63
30/09/2032	575,97	146,40
31/10/2032	578,64	142,86
31/11/2032	581,34	139,28
31/12/2032	584,06	135,67

31/01/2033	586,76	132,08
28/02/2033	451,52	128,43
31/03/2033	402,34	125,79
30/04/2033	193,71	123,49
31/05/2033	178,20	122,61
30/06/2033	178,81	121,80
31/07/2033	179,42	120,98
31/08/2033	180,01	120,20
30/09/2033	180,62	119,39
31/10/2033	181,23	118,58
31/11/2033	181,84	117,77
31/12/2033	182,47	116,94
31/01/2034	183,08	116,13
28/02/2034	183,70	115,30
31/03/2034	184,32	114,48
30/04/2034	184,95	113,65
31/05/2034	185,57	112,82
30/06/2034	186,19	111,99
31/07/2034	186,83	111,15
31/08/2034	187,46	110,31
30/09/2034	188,10	109,47
31/10/2034	188,73	108,63
31/11/2034	189,37	107,79
31/12/2034	190,01	106,93
31/01/2035	190,66	106,07
28/02/2035	191,29	105,23
31/03/2035	191,94	104,37
30/04/2035	192,59	103,50
31/05/2035	193,24	102,64
30/06/2035	193,90	101,77
31/07/2035	194,55	100,90
31/08/2035	195,22	100,01
30/09/2035	195,88	99,14
31/10/2035	196,54	98,27
31/11/2035	197,20	97,38
31/12/2035	197,87	96,50
31/01/2036	198,53	95,62
28/02/2036	199,21	94,72
31/03/2036	199,89	93,82
30/04/2036	200,56	92,93
31/05/2036	201,24	92,03
30/06/2036	201,92	91,13
31/07/2036	202,61	90,21
31/08/2036	203,29	89,31
30/09/2036	203,98	88,39
31/10/2036	204,67	87,48
31/11/2036	205,36	86,56
31/12/2036	206,05	85,64
31/01/2037	206,74	84,73
28/02/2037	207,45	83,78
31/03/2037	208,15	82,86
30/04/2037	208,85	81,93
31/05/2037	209,56	80,98
30/06/2037	210,27	80,03
31/07/2037	210,98	79,10
31/08/2037	211,69	78,16
30/09/2037	212,42	77,19
31/10/2037	213,12	76,26
31/11/2037	213,84	75,30
31/12/2037	214,57	74,34
31/01/2038	215,29	73,38
28/02/2038	216,02	72,41
31/03/2038	216,77	71,42
30/04/2038	217,49	70,46
31/05/2038	218,23	69,48
30/06/2038	218,97	68,49
31/07/2038	219,71	67,51
31/08/2038	220,45	66,54
30/09/2038	221,19	65,54
31/10/2038	221,94	64,55
31/11/2038	222,69	63,56
31/12/2038	223,45	62,55
31/01/2039	224,21	61,54
28/02/2039	224,97	60,54
31/03/2039	225,73	59,53
30/04/2039	226,48	58,52
31/05/2039	227,25	57,50
30/06/2039	228,01	56,49
31/07/2039	228,79	55,46
31/08/2039	229,56	54,43
30/09/2039	230,34	53,41
31/10/2039	231,13	52,36
31/11/2039	231,90	51,34
31/12/2039	232,69	50,28
31/01/2040	233,48	49,23
28/02/2040	234,27	48,20
31/03/2040	235,06	47,14

30/04/2040	235,85	46,09
31/05/2040	236,66	45,02
30/06/2040	237,45	43,97
31/07/2040	238,25	42,90
31/08/2040	239,06	41,84
30/09/2040	239,87	40,75
31/10/2040	240,69	39,67
31/11/2040	241,50	38,59
31/12/2040	242,32	37,51
31/01/2041	243,15	36,41
28/02/2041	243,96	35,33
31/03/2041	244,79	34,23
30/04/2041	245,62	33,13
31/05/2041	246,45	32,02
30/06/2041	247,28	30,92
31/07/2041	248,12	29,81
31/08/2041	248,96	28,70
30/09/2041	249,79	27,59
31/10/2041	250,64	26,46
31/11/2041	251,48	25,35
31/12/2041	252,34	24,20
31/01/2042	253,19	23,08
28/02/2042	254,05	21,93
31/03/2042	254,91	20,79
30/04/2042	255,78	19,65
31/05/2042	256,64	18,51
30/06/2042	257,51	17,35
31/07/2042	221,33	16,19
31/08/2042	169,44	15,20
Total	39.365.502,34	6.198.984,39

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	1.230.967,15	154.040,43	1.385.007,58
Cumulative from the first servicer report	318.419.769,62	65.291.537,96	383.711.307,58
Total amounts paid to the issuer	319.650.736,77	65.445.578,39	385.096.315,16

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)	90,97%
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The retention rule (Min 5%) is respected?	Yes
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