

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-dic-23"/>
Relating to the Collection Period:	<input type="text" value="01-dic-23"/> <input type="text" value="31-dic-23"/>
Relating to the Interest Period:	<input type="text" value="28-dic-24"/> <input type="text" value="28-gen-24"/>
Payment Date:	<input type="text" value="29-gen-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	111.566.888,59	253.623,71	111.820.512,30	45.055,85	111.865.568,15
Performing receivables in arrears	2.444.361,83	132.276,99	2.576.638,82	31.139,00	2.607.777,82
Delinquent receivables	553.722,27	79.055,37	632.777,64	17.255,90	650.033,54
Collateral portfolio: Oustading Principal Due	114.564.972,69	464.956,07	115.029.928,76	93.450,75	115.123.379,51
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	3.078.281,36	353.887,55	3.432.168,91	82.288,94	3.514.457,85
Total portfolio	117.643.254,05	818.843,62	118.462.097,67	175.739,69	118.637.837,36

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	191	1.810.861,44				
2	58	608.332,55				
3	28	278.325,42				
4	29	238.261,49	421.631.845	0,16%	4,00%	No
5	13	113.857,39				
6	15	175.829,04				
7	11	126.666,07				
Total	345	3.352.133,40				

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	Oustanding 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	111	1.081.462,74	9	91.433,56						
Loans in "Sofferenza"										
Life damage	250	2.824.042,25	14	142.554,41						
Job damage	330	3.989.897,92	11	140.313,66						
Defaulted loans	691	7.895.402,91	34	374.301,63	421.631.845	1,87%	7,00%	No	3,75%	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	43	629.104,51	38	263.652,30	25	158.508,26	5	30.197,67
Loans in "Sofferenza"								
Life damage	15	230.397,77	232	2.548.273,77	1	12.106,05	2	33.264,66
Job damage	106	1.474.096,31	-	-	188	1.936.918,46	36	578.883,15
Total defaulted	164	2.333.598,59	270	2.811.926,07	214	2.107.532,77	43	642.345,48

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	111	252.706,33			
Loans in "Sofferenza"					
Life damage	250	2.199.873,83			
Job damage	330	2.010.653,84			
Total defaulted	691	4.463.234,00	1,06%	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	43	94.741,53	38	60.928,68	25	84.804,39	5	12.231,73
Loans in "Sofferenza"								
Life damage	15	170.801,70	232	2.016.036,23	1	-	2	13.035,90
Job damage	106	580.589,98	-	-	188	1.156.139,96	36	273.923,90
Total recoveries	164	846.133,21	270	2.076.964,91	214	1.240.944,35	43	299.191,53

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	7.131	59.510.316	8.345,30
15.000 - 25.000	2.748	50.861.376	18.508,51
25.000 - 35.000	237	6.599.926	27.847,79
35.000 - 45.000	36	1.389.702	38.602,83
>45.000	2	100.778	50.388,87

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	778	2.244.677	2.885,19
2-4	1.343	10.036.372	7.473,10
4-6	4.912	58.902.338	11.991,52
6-8	3.099	46.968.449	15.156,00
8-10	22	310.261	14.102,77

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	9.372	107.435.462,25	11.463,45
Emilia Romagna	197	2.207.216	11.204,14
Friuli Venezia Giulia	46	441.050	9.588,05
Lazio	7.546	86.763.268	11.497,92
Liguria	49	558.665	11.401,33
Lombardia	667	7.498.254	11.241,76
Marche	73	872.904	11.957,59
Piemonte	334	3.826.300	11.455,99
Toscana	158	2.022.431	12.800,20
Trentino Alto Adige	33	370.556	11.228,98
Umbria	26	280.200	10.776,93
Valle d'Aosta	7	89.809	12.829,79
Veneto	236	2.504.809	10.613,60
Southern Italy	782	11.026.635,42	14.100,56
Abruzzo	168	2.916.837	17.362,13
Basilicata	13	183.108	14.085,21
Calabria	45	576.070	12.801,56
Campania	94	1.192.160	12.682,55
Molise	2	43.239	21.619,45
Puglia	150	1.983.493	13.223,28
Sardegna	121	1.614.239	13.340,81
Sicilia	189	2.517.490	13.320,05

On which:

Aggregate Private and Parapublic	198	2.251.222	11.369,81
----------------------------------	-----	-----------	-----------

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.781	47.076.206	12.450,73
CQP	5.540	61.107.388	11.030,21
DEL	833	10.278.503	12.339,14

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	10.086	117.807.483,68	11.680,30
4	29	238.261	8.215,91
5	13	113.857	8.758,26
6	15	175.829	11.721,94
7	11	126.666	11.515,10

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	374	4.123.114	11.024,37
AXA FRANCE VIE SA	727	7.012.941	9.646,41
CARDIF ASSURANCE VIE S.A.	446	5.622.477	12.606,45
CNP VITA ASSICURAZIONE SPA	3.924	44.554.836	11.354,44
CREDIT LIFE AG	1.007	12.133.710	12.049,36
HDI ASSICURAZIONI SPA VITA	696	9.863.996	14.172,41
IPTIQ LIFE S.A.	68	1.048.271	15.415,74
METLIFE (CBP)	1.573	18.632.497	11.845,20
METLIFE EUROPE D.A.C. RAPPRESENT	14	147.634	10.545,29
METLIFE EUROPE D.A.C. FLAT RAPPRESE	134	1.052.485	7.854,37
NET INSURANCE LIFE SPA	1.191	14.270.136	11.981,64

On which:

Aggregate Credit Life & Afi Esca & Net	1.204	15.039.595,82	12.491,36
--	-------	---------------	-----------

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	5.537	61.103.063	11.035,41
AXA FRANCE IARD SA	488	4.593.265	9.412,43
CARDIF ASSURANCES RISQUES DIVE RS	446	5.622.477	12.606,45
GREAT AMERICAN INTERNATIONAL INSUR	1.573	18.632.497	11.845,20
HDI ASSICURAZIONI SPA IMPIEGO	695	9.854.676	14.179,39
NET INSURANCE SPA	1.053	12.562.492	11.930,19
RHEINLAND VERSICHERUNG AG	362	6.093.627	16.833,22

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	342	3.997.922	11.689,83
Pensioners	5.540	61.107.388	11.030,21
Private	1.754	16.942.370	9.659,28
Public	2.518	36.414.417	14.461,64

On which:

Aggregate Private and Parapublic	2.096	20.940.292,14	9.990,60
----------------------------------	-------	---------------	----------

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	37	458.025	12.379,06
From the second to the tenth	85	1.123.734	13.220,40
From the eleventh to the fiftieth	173	2.275.802	13.154,92

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.430.421,02	539.635,40	1.970.056,42
Prepayments	3.785.297,56	-	3.785.297,56
Recoveries	2.359,11	-	2.359,11
Default interest/penalties	-	-	-
Payments under the transfer and servicing agreement*	-	2.628.120,06	2.628.120,06
Payments under the warranty and indemnity agreement	-	-	-
Total proceeds	5.218.077,69	3.167.755,46	8.385.833,15
Receivables purchased by the originator			-
Total amounts paid to the issuer	5.218.077,69	3.167.755,46	8.385.833,15

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	5.755,35
Servicing fees on Default Receivables	0,12%	2,83
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		8.299,85

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	944	
Total servicing fees (Floor 1.200)		1.200,00

OTHER INFORMATION

Receivables not all TAN	7.505.403,28
Receivables not all TAN ratio	6,34%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	12.775.243,41
Quarterly competences of the Additional paid by Class C	2.597.584,19
Future rediscount of the Additional not paid (DPP)	5.499.941,43
Montly competences of the Additional that must be paid (DPP)	368.608,65

*Received unused insurance premium refunds and accrued interest

COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN: Aggregate Portfolio

Date	Principal instalment	Interest instalment
31/01/2024	1.669.717.56	630.207.79
29/02/2024	1.677.088.15	621.520.77
31/03/2024	1.682.242.47	612.614.03
30/04/2024	1.688.778.91	603.538.23
31/05/2024	1.693.388.53	594.383.23
30/06/2024	1.695.350.17	585.195.06
31/07/2024	1.699.881.11	576.041.05
31/08/2024	1.703.207.24	566.846.02
30/09/2024	1.705.853.73	557.948.78
31/10/2024	1.710.032.10	548.516.89
30/11/2024	1.711.206.26	539.271.40
31/12/2024	1.714.121.28	530.043.94
31/01/2025	1.717.304.00	520.884.88
28/02/2025	1.722.139.08	511.589.42
31/03/2025	1.724.730.47	502.264.68
30/04/2025	1.729.669.19	492.931.01
31/05/2025	1.731.373.61	483.535.47
30/06/2025	1.729.446.29	474.166.97
31/07/2025	1.729.288.75	464.874.55
31/08/2025	1.727.305.90	455.437.60
30/09/2025	1.729.634.90	446.295.81
31/10/2025	1.734.597.76	436.973.00
30/11/2025	1.735.549.97	427.623.51
31/12/2025	1.734.985.73	418.412.95
31/01/2026	1.734.949.37	409.046.27
28/02/2026	1.737.733.24	399.690.23
31/03/2026	1.737.230.24	390.434.65
30/04/2026	1.739.192.56	381.015.96
31/05/2026	1.741.116.49	372.016.43
30/06/2026	1.737.865.25	362.347.26
31/07/2026	1.735.399.75	352.948.27
31/08/2026	1.726.697.55	343.485.34
30/09/2026	1.726.209.67	334.359.80
31/10/2026	1.725.446.52	325.251.18
30/11/2026	1.722.161.41	316.167.83
31/12/2026	1.717.126.30	306.686.04
31/01/2027	1.714.874.75	297.604.85
28/02/2027	1.713.162.85	288.375.94
31/03/2027	1.711.921.47	279.311.87
30/04/2027	1.711.737.49	270.130.60
31/05/2027	1.711.345.79	261.167.00
30/06/2027	1.705.757.73	251.961.94
31/07/2027	1.695.984.99	243.027.48
31/08/2027	1.688.875.68	233.789.19
30/09/2027	1.681.805.75	224.535.78
31/10/2027	1.680.008.30	215.291.18
30/11/2027	1.675.800.94	206.518.83
31/12/2027	1.671.945.67	197.569.26
31/01/2028	1.668.135.49	188.835.11
28/02/2028	1.666.371.90	179.881.87
31/03/2028	1.663.495.54	170.800.11
30/04/2028	1.664.377.77	161.853.45
31/05/2028	1.638.544.69	153.357.33
30/06/2028	1.598.711.85	144.864.64
31/07/2028	1.579.804.53	136.392.96
31/08/2028	1.541.394.18	127.822.69
30/09/2028	1.511.393.81	119.806.37
31/10/2028	1.482.591.46	111.644.60
30/11/2028	1.442.735.50	104.221.35
31/12/2028	1.404.945.81	96.599.25
31/01/2029	1.369.159.37	89.505.83
28/02/2029	1.334.602.78	81.342.00
31/03/2029	1.305.111.97	74.704.75
30/04/2029	1.263.082.72	67.228.93
31/05/2029	1.217.556.45	60.352.89
30/06/2029	1.167.587.24	54.189.53
31/07/2029	1.114.726.77	48.141.88
31/08/2029	1.050.814.98	42.158.79
30/09/2029	1.004.018.41	36.427.30
31/10/2029	952.022.35	31.319.23
30/11/2029	882.150.58	26.098.30
31/12/2029	786.553.68	21.444.32
31/01/2030	667.872.28	17.045.46
28/02/2030	583.576.28	13.009.91
31/03/2030	485.968.43	10.611.59
30/04/2030	415.151.14	7.952.31
31/05/2030	358.444.44	5.790.11
30/06/2030	277.938.97	3.882.26
31/07/2030	172.447.85	2.620.70
31/08/2030	84.289.71	1.432.82
30/09/2030	7.065.14	816.31
31/10/2030	3.750.41	667.09
31/11/2030	3.133.33	565.02

31/12/2030	3.147.34	561.23
31/01/2031	3.161.42	537.37
28/02/2031	3.175.58	523.43
31/03/2031	2.723.65	329.81
30/04/2031	2.263.53	205.59
31/05/2031	2.002.96	194.45
30/06/2031	1.678.43	185.96
31/07/2031	1.580.51	301.82
31/08/2031	1.254.70	172.66
30/09/2031	1.144.59	167.40
31/10/2031	1.115.12	162.74
31/11/2031	1.024.45	158.17
31/12/2031	1.000.57	153.95
31/01/2032	850.07	149.84
28/02/2032	840.90	146.43
31/03/2032	827.20	214.15
30/04/2032	830.53	210.87
31/05/2032	833.89	207.56
30/06/2032	837.25	204.25
31/07/2032	840.62	200.93
31/08/2032	764.87	197.59
30/09/2032	629.68	194.47
31/10/2032	632.41	191.78
31/11/2032	445.83	124.54
31/12/2032	447.66	122.54
31/01/2033	449.68	120.56
28/02/2033	331.27	118.54
31/03/2033	288.00	117.18
30/04/2033	289.16	116.04
31/05/2033	290.30	114.91
30/06/2033	291.48	113.75
31/07/2033	292.66	112.59
31/08/2033	293.81	111.45
30/09/2033	295.00	110.29
31/10/2033	296.18	109.12
31/11/2033	297.37	107.95
31/12/2033	298.58	106.76
31/01/2034	299.77	105.58
28/02/2034	300.98	104.40
31/03/2034	302.20	103.20
30/04/2034	303.41	102.00
31/05/2034	304.63	100.80
30/06/2034	305.84	99.61
31/07/2034	307.08	98.39
31/08/2034	308.32	97.17
30/09/2034	309.56	95.95
31/10/2034	310.81	94.72
31/11/2034	312.05	93.49
31/12/2034	313.31	92.26
31/01/2035	314.57	91.01
28/02/2035	315.83	89.77
31/03/2035	317.11	88.52
30/04/2035	318.39	87.25
31/05/2035	319.67	86.00
30/06/2035	320.96	84.72
31/07/2035	322.25	83.46
31/08/2035	323.56	82.16
30/09/2035	324.86	80.89
31/10/2035	326.16	79.69
31/11/2035	327.49	78.30
31/12/2035	328.80	77.00
31/01/2036	330.12	75.71
28/02/2036	331.45	74.39
31/03/2036	332.80	73.07
30/04/2036	334.13	71.75
31/05/2036	335.48	70.42
30/06/2036	336.83	69.10
31/07/2036	338.20	67.74
31/08/2036	339.56	66.41
30/09/2036	340.93	65.06
31/10/2036	342.31	63.70
31/11/2036	343.69	62.34
31/12/2036	345.07	60.98
31/01/2037	346.46	59.62
28/02/2037	347.87	58.22
31/03/2037	349.27	56.85
30/04/2037	350.68	55.46
31/05/2037	352.10	54.06
30/06/2037	353.53	52.66
31/07/2037	192.27	51.25
31/08/2037	184.77	50.61
30/09/2037	185.40	49.99
31/10/2037	186.02	49.38
31/11/2037	186.65	48.76
31/12/2037	187.28	48.14
31/01/2038	187.92	47.52
28/02/2038	188.55	46.89
31/03/2038	189.20	46.25
30/04/2038	189.83	45.63
31/05/2038	190.48	44.99
30/06/2038	191.13	44.35
31/07/2038	191.77	43.72
31/08/2038	192.41	43.09
30/09/2038	193.07	42.44
31/10/2038	193.72	41.80
31/11/2038	194.37	41.16
31/12/2038	195.03	40.51
31/01/2039	195.70	39.85
28/02/2039	196.36	39.20
31/03/2039	197.02	38.55
30/04/2039	197.68	37.90
31/05/2039	198.36	37.24
30/06/2039	199.02	36.58
31/07/2039	199.70	35.91
31/08/2039	200.37	35.25
30/09/2039	201.05	34.59
31/10/2039	201.74	33.91
31/11/2039	202.41	33.24
31/12/2039	203.10	32.56
31/01/2040	203.79	31.88
28/02/2040	204.48	31.21
31/03/2040	205.17	30.53
30/04/2040	205.86	29.85
31/05/2040	206.56	29.16
30/06/2040	207.25	28.47
31/07/2040	207.96	27.78
31/08/2040	208.66	27.09
30/09/2040	209.37	26.39
31/10/2040	210.08	25.69
31/11/2040	210.79	24.99
31/12/2040	211.51	24.29
31/01/2041	212.23	23.58
28/02/2041	212.94	22.88
31/03/2041	213.66	22.17
30/04/2041	214.38	21.46
31/05/2041	215.11	20.74
30/06/2041	215.84	20.02
31/07/2041	216.57	19.30
31/08/2041	217.30	18.58
30/09/2041	218.03	17.86
31/10/2041	218.77	17.13
31/11/2041	219.50	16.41
31/12/2041	220.26	15.67
31/01/2042	221.00	14.94
28/02/2042	221.75	14.20
31/03/2042	222.50	13.46
30/04/2042	223.25	12.72
31/05/2042	224.00	11.98
30/06/2042	224.76	11.23
31/07/2042	193.19	10.48
Total	117.643.254.05	22.270.213.36

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	5.215.718,58	539.635,40	5.755.353,98
Cumulative from the first servicer report	235.241.408,04	55.888.203,45	291.129.611,49
Total amounts paid to the issuer	240.457.126,62	56.427.838,85	296.884.965,47

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

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	22,34%
---	---------------

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