

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-gen-24
Relating to the Collection Period:	01-gen-24   31-gen-24
Relating to the Interest Period:	29-gen-24   28-feb-24
Payment Date:	28-feb-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	102.991.489	260.969	103.252.458	54.215	103.306.672
Performing receivables in arrears	4.870.536	256.808	5.127.344	55.631	5.182.975
Delinquent receivables	509.931	75.994	585.925	14.946	600.872
<b>Collateral portfolio: Outstanding Principal Due</b>	<b>108.371.957</b>	<b>593.770</b>	<b>108.965.727</b>	<b>124.792</b>	<b>109.090.519</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	3.160.649	424.124	3.584.774	88.991	3.673.765
<b>Total portfolio</b>	<b>111.532.606</b>	<b>1.017.895</b>	<b>112.550.501</b>	<b>213.783</b>	<b>112.764.284</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	408	3,985.110				
2	81	881.592				
3	24	260.642				
4	15	163.537	421.631.845	0,14%	4,00%	No
5	23	204.343				
6	12	113.844				
7	12	104.202				
<b>Total</b>	<b>575</b>	<b>5.713.269</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	137	1.295.359	26	213.896						
Loans in "Sofferenza"										
Life damage	275	3.044.109	25	220.067						
Job damage	366	4.415.013	36	425.397	421.631.845	2,08%	7,00%	No	3,75%	No
<b>Defaulted loans</b>	<b>778</b>	<b>8.754.481</b>	<b>87</b>	<b>859.360</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	55	774.826	43	284.877	33	192.892	6	42.765
Loans in "Sofferenza"								
Life damage	15	230.398	256	2.761.294	2	19.153	2	33.265
Job damage	118	1.645.449	-	-	209	2.145.466	39	624.099
<b>Total defaulted</b>	<b>188</b>	<b>2.650.672</b>	<b>299</b>	<b>3.046.171</b>	<b>244</b>	<b>2.357.510</b>	<b>47</b>	<b>700.128</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	137	346.439			
Loans in "Sofferenza"					
Life damage	275	2.339.116	1,23%	4,00%	No
Job damage	366	2.484.152			
<b>Total defaulted</b>	<b>778</b>	<b>5.169.707</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	55	149.411	43	72.317	33	111.380	6	13.331
Loans in "Sofferenza"								
Life damage	15	173.866	256	2.131.156	2	830	2	33.265
Job damage	118	781.642	-	-	209	1.356.936	39	345.574
<b>Total recoveries</b>	<b>188</b>	<b>1.104.918</b>	<b>299</b>	<b>2.203.472</b>	<b>244</b>	<b>1.469.147</b>	<b>47</b>	<b>392.170</b>

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

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	7.021	58.103.530	8.276
15.000 - 25.000	2.558	47.250.647	18.472
25.000 - 35.000	210	5.900.527	28.098
35.000 - 45.000	31	1.200.750	38.734
>45.000	2	95.048	47.524

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	793	2.253.481	2.842
2-4	1.344	10.026.716	7.460
4-6	4.980	59.639.894	11.976
6-8	2.685	40.354.189	15.029
8-10	20	276.221	13.811

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>9.076</b>	<b>102.013.393</b>	<b>11.240</b>
Emilia Romagna	179	2.097.139	11.716
Friuli Venezia Giulia	40	379.007	9.475
Lazio	7.403	82.761.619	11.179
Liguria	43	505.433	11.754
Lombardia	618	6.949.093	11.244
Marche	70	817.615	11.680
Piemonte	306	3.635.529	11.881
Toscana	144	1.876.742	13.033
Trentino Alto Adige	29	344.142	11.867
Umbria	25	257.501	10.300
Valle d'Aosta	7	88.389	12.627
Veneto	212	2.301.184	10.855
<b>Southern Italy</b>	<b>746</b>	<b>10.537.108</b>	<b>14.125</b>
Abruzzo	160	2.736.455	17.103
Basilicata	11	156.453	14.223
Calabria	44	566.465	12.874
Campania	90	1.140.639	12.674
Molise	2	42.822	21.411
Puglia	141	1.925.307	13.655
Sardegna	117	1.581.678	13.519
Sicilia	181	2.387.289	13.189

On which:

Aggregate Private and Parapublic	186	2.178.811	11.714
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.628	44.297.599	12.210
CQP	5.376	58.274.848	10.840
DEL	818	9.978.054	12.198

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	9.760	111.964.575	11.472
4	15	163.537	10.902
5	23	204.343	8.884
6	12	113.844	9.487
7	12	104.202	8.683

<b>BREAKDOWN BY INSURANCE COMPANY (Life insurance)</b>			
<b>Aggregate Portfolio</b>			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	361	3.909.652	10.830
AXA FRANCE VIE SA	700	6.671.018	9.530
CARDIF ASSURANCE VIE S.A.	429	5.290.610	12.332
CNP VITA ASSICURAZIONE SPA	3.810	42.482.989	11.150
CREDIT LIFE AG	973	11.550.329	11.871
HDI ASSICURAZIONI SPA VITA	668	9.317.187	13.948
IPTIQ LIFE S.A.	68	1.037.526	15.258
METLIFE (CBP)	1.522	17.687.578	11.621
METLIFE EUROPE D.A.C. RAPPRESENT	14	146.103	10.436
METLIFE EUROPE D.A.C. FLAT RAPPRESE	130	1.009.174	7.763
NET INSURANCE LIFE SPA	1.147	13.448.334	11.725

On which:

Aggregate Credit Life & Afi Esca & Net	1.159	14.236.014	12.283
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<b>BREAKDOWN BY INSURANCE COMPANY (Credit insurance)</b>			
<b>Aggregate Portfolio</b>			
Insurance company	Number of loans	Outstanding Principal due	Average size
N/a - Pensioner	5.374	58.279.419	10.845
AXA FRANCE IARD SA	467	4.336.365	9.286
CARDIF ASSURANCES RISQUES DIVE RS	429	5.290.610	12.332
GREAT AMERICAN INTERNATIONAL INSUR	1.522	17.687.578	11.621
HDI ASSICURAZIONI SPA IMPIEGO	667	9.307.867	13.955
NET INSURANCE SPA	1.015	11.854.557	11.679
RHEINLAND VERSICHERUNG AG	348	5.794.104	16.650

<b>BREAKDOWN BY TYPE OF EMPLOYER</b>			
<b>Aggregate Portfolio</b>			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	327	3.769.601	11.528
Pensioners	5.376	58.274.848	10.840
Private	1.676	15.715.423	9.377
Public	2.443	34.790.629	14.241

On which:

Aggregate Private and Parapublic	2.003	19.485.024	9.728
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<b>THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE</b>			
<b>Aggregate Portfolio</b>			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	35	429.691	12.277
From the second to the tenth	78	1.034.815	13.267
From the eleventh to the fiftieh	160	2.120.295	13.252

**COLLECTIONS**

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	1.428.183	469.499	1.897.682
Prepayments	4.431.427	-	4.431.427
Recoveries	51.988	-	51.988
Default interest/penalties			-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement			-
<b>Total proceeds</b>	<b>5.911.597</b>	<b>469.499</b>	<b>6.381.097</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>5.911.597</b>	<b>469.499</b>	<b>6.381.097</b>

**SERVICING FEES AND EXPENSES**

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	6.329
Servicing fees on Default Receivables	0,12%	62
Servicing fee for monitory activities	30.500,00	2.542
<b>Total servicing fees</b>		<b>8.933</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	905	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.200</b>

**OTHER INFORMATION**

Receivables not all TAN	7.294.119
Receivables not all TAN ratio	6,48%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	12.775.243
Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	5.111.879
Montly competences of the Additional that must be paid (DPP)	388.063

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

Date	Principal Instalment	Interest Instalment
29/02/2024	1.639.756	610.239
31/03/2024	1.637.424	600.242
30/04/2024	1.643.887	591.374
31/05/2024	1.648.229	582.372
30/06/2024	1.649.934	573.338
31/07/2024	1.654.165	564.340
31/08/2024	1.657.595	555.303
30/09/2024	1.659.958	546.566
31/10/2024	1.664.157	537.289
30/11/2024	1.665.040	528.290
31/12/2024	1.667.670	519.131
31/01/2025	1.670.569	510.133
28/02/2025	1.675.327	500.998
31/03/2025	1.678.017	491.835
30/04/2025	1.682.914	482.662
31/05/2025	1.684.614	473.426
30/06/2025	1.682.366	464.218
31/07/2025	1.682.037	455.027
31/08/2025	1.679.986	445.835
30/09/2025	1.682.020	436.637
31/10/2025	1.686.873	427.680
30/11/2025	1.687.519	418.496
31/12/2025	1.686.857	409.455
31/01/2026	1.686.506	400.256
28/02/2026	1.688.991	391.088
31/03/2026	1.688.441	381.986
30/04/2026	1.680.096	372.739
31/05/2026	1.691.712	363.917
30/06/2026	1.688.335	354.420
31/07/2026	1.685.929	345.196
31/08/2026	1.676.446	335.907
30/09/2026	1.676.179	326.965
31/10/2026	1.675.318	318.038
30/11/2026	1.671.817	309.126
31/12/2026	1.667.138	299.833
31/01/2027	1.664.787	290.934
28/02/2027	1.663.104	281.932
31/03/2027	1.661.530	273.050
30/04/2027	1.661.242	264.052
31/05/2027	1.660.519	255.275
30/06/2027	1.654.451	246.212
31/07/2027	1.644.813	237.469
31/08/2027	1.638.021	228.417
30/09/2027	1.631.270	219.348
31/10/2027	1.623.881	210.288
30/11/2027	1.624.881	201.767
31/12/2027	1.620.907	193.005
31/01/2028	1.616.953	184.460
28/02/2028	1.615.131	175.637
31/03/2028	1.612.162	166.741
30/04/2028	1.602.655	157.982
31/05/2028	1.586.212	149.616
30/06/2028	1.546.628	141.387
31/07/2028	1.527.453	133.109
31/08/2028	1.489.737	124.737
30/09/2028	1.459.815	116.922
31/10/2028	1.430.655	108.855
30/11/2028	1.390.661	101.618
31/12/2028	1.352.933	94.204
31/01/2029	1.317.032	87.412
28/02/2029	1.282.296	79.560
31/03/2029	1.253.126	73.142
30/04/2029	1.211.281	65.868
31/05/2029	1.167.188	59.218
30/06/2029	1.116.686	53.263
31/07/2029	1.064.573	47.512
31/08/2029	1.001.926	41.662
30/09/2029	955.250	36.127
31/10/2029	906.076	31.226
30/11/2029	840.817	26.126
31/12/2029	770.884	21.673
31/01/2030	670.405	17.374
28/02/2030	587.936	13.904
31/03/2030	488.521	10.998
30/04/2030	417.976	8.179
31/05/2030	360.784	5.885
30/06/2030	280.078	3.948
31/07/2030	174.544	2.758
31/08/2030	65.415	1.697
30/09/2030	7.601	993
31/10/2030	3.775	677
31/11/2030	3.154	574

31/12/2030	3.168	560
31/01/2031	3.182	546
28/02/2031	3.197	532
31/03/2031	2.742	338
30/04/2031	2.279	209
31/05/2031	2.016	197
30/06/2031	1.690	189
31/07/2031	1.591	307
31/08/2031	1.283	175
30/09/2031	1.152	170
31/10/2031	1.123	165
31/11/2031	1.031	161
31/12/2031	1.007	156
31/01/2032	856	152
28/02/2032	645	149
31/03/2032	833	217
30/04/2032	836	214
31/05/2032	839	211
30/06/2032	843	207
31/07/2032	846	204
31/08/2032	770	201
30/09/2032	634	197
31/10/2032	637	195
31/11/2032	449	128
31/12/2032	451	124
31/01/2033	453	122
28/02/2033	333	120
31/03/2033	290	119
30/04/2033	291	118
31/05/2033	292	117
30/06/2033	293	116
31/07/2033	295	114
31/08/2033	296	113
30/09/2033	297	112
31/10/2033	298	111
31/11/2033	299	110
31/12/2033	301	108
31/01/2034	302	107
28/02/2034	303	106
31/03/2034	304	105
30/04/2034	305	104
31/05/2034	307	102
30/06/2034	308	101
31/07/2034	309	100
31/08/2034	310	99
30/09/2034	312	97
31/10/2034	313	96
31/11/2034	314	95
31/12/2034	315	94
31/01/2035	317	92
28/02/2035	318	91
31/03/2035	319	90
30/04/2035	320	89
31/05/2035	322	87
30/06/2035	323	86
31/07/2035	324	85
31/08/2035	326	83
30/09/2035	327	82
31/10/2035	328	81
31/11/2035	330	80
31/12/2035	331	78
31/01/2036	332	77
28/02/2036	334	76
31/03/2036	335	74
30/04/2036	336	73
31/05/2036	338	72
30/06/2036	339	70
31/07/2036	340	69
31/08/2036	342	67
30/09/2036	343	66
31/10/2036	345	65
31/11/2036	346	63
31/12/2036	347	62
31/01/2037	349	61
28/02/2037	350	59
31/03/2037	352	58
30/04/2037	353	56
31/05/2037	354	55
30/06/2037	356	53
31/07/2037	194	52
31/08/2037	186	51
30/09/2037	187	51
31/10/2037	187	50
31/11/2037	188	50
31/12/2037	189	49
31/01/2038	189	48
28/02/2038	190	48
31/03/2038	190	47
30/04/2038	191	46
31/05/2038	192	46
30/06/2038	192	45
31/07/2038	193	44
31/08/2038	194	44
30/09/2038	194	43
31/10/2038	195	42
31/11/2038	196	42
31/12/2038	196	41
31/01/2039	197	40
28/02/2039	198	40
31/03/2039	198	39
30/04/2039	199	38
31/05/2039	200	38
30/06/2039	200	37
31/07/2039	201	36
31/08/2039	202	36
30/09/2039	202	35
31/10/2039	203	34
31/11/2039	204	34
31/12/2039	204	33
31/01/2040	205	32
28/02/2040	206	32
31/03/2040	207	31
30/04/2040	207	30
31/05/2040	208	30
30/06/2040	209	29
31/07/2040	209	28
31/08/2040	210	28
30/09/2040	211	27
31/10/2040	211	26
31/11/2040	212	25
31/12/2040	213	25
31/01/2041	214	24
28/02/2041	214	23
31/03/2041	215	23
30/04/2041	216	22
31/05/2041	217	21
30/06/2041	217	20
31/07/2041	218	20
31/08/2041	219	19
30/09/2041	219	18
31/10/2041	220	17
31/11/2041	221	17
31/12/2041	222	16
31/01/2042	222	15
28/02/2042	223	14
31/03/2042	224	14
30/04/2042	225	13
31/05/2042	225	12
30/06/2042	226	11
31/07/2042	194	11
<b>Total</b>	<b>112.550.501</b>	<b>21.183.853</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	5.859.609	469.499	6.329.109
Cumulative from the first servicer report	240.459.486	56.427.839	296.887.325
<b>Total amounts paid to the issuer</b>	<b>246.319.095</b>	<b>56.897.338</b>	<b>303.216.433</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>55,44%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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