

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="29-feb-24"/>
Relating to the Collection Period:	<input type="text" value="01-feb-24"/> <input type="text" value="29-feb-24"/>
Relating to the Interest Period:	<input type="text" value="29-feb-24"/> <input type="text" value="28-mar-24"/>
Payment Date:	<input type="text" value="28-mar-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	94.563.166	178.059	94.741.225	28.647	94.769.872
Performing receivables in arrears	7.139.435	454.762	7.594.197	105.513	7.699.710
Delinquent receivables	527.941	80.222	608.163	14.568	622.730
Collateral portfolio: Oustading Principal Due	102.230.542	713.044	102.943.586	148.727	103.092.313
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	2.967.279	356.589	3.323.868	73.060	3.396.929
Total portfolio	105.197.821	1.069.633	106.267.454	221.788	106.489.241

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	368	2,908.515				
2	389	3,961.303				
3	69	724.380				
4	16	203.933	421.631.845	0,14%	4,00%	No
5	14	147.600				
6	15	125.364				
7	15	131.266				
Total	886	8.202.360				

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	146	1,341.444	9	97.576						
Loans in "Sofferenza"										
Life damage	280	3,081.003	5	56.685						
Job damage	388	4,625.608	22	263.526						
Defaulted loans	814	9,048,055	36	417,787	421.631.845	2,15%	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	57	776.983	47	302.934	33	173.151	9	88.376
Loans in "Sofferenza"								
Life damage	15	230.398	261	2,798.188	2	19.153	2	33.265
Job damage	127	1,789.423	-	-	220	2,178.729	41	657.457
Total defaulted	199	2,796.804	308	3,101,122	255	2,371,032	52	779,097

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	146	385.060			
Loans in "Sofferenza"					
Life damage	280	2,544.001			
Job damage	388	2,795.126			
Total defaulted	814	5,724,187	1,36%	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	57	195.892	47	77.621	33	94.707	9	16.841
Loans in "Sofferenza"								
Life damage	15	175.304	261	2,334.136	2	1.297	2	33.265
Job damage	127	827.438	-	-	220	1,473.934	41	493.753
Total recoveries	199	1,198,634	308	2,411,757	255	1,569,938	52	543,859

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
<15.000	6.892	56.732.584	8.232
15.000 - 25.000	2.349	43.262.883	18.418
25.000 - 35.000	184	5.181.345	28.159
35.000 - 45.000	28	1.090.643	38.952
>45.000	-	-	-

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
<2	820	2.352.264	2.869
2-4	1.345	10.129.875	7.532
4-6	5.045	60.077.048	11.908
6-8	2.225	33.438.230	15.028
8-10	18	270.037	15.002

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	8.735	96.398.959	11.036
Emilia Romagna	176	2.023.543	11.497
Friuli Venezia Giulia	39	355.688	9.120
Lazio	7.140	78.260.007	10.961
Liguria	39	456.251	11.699
Lombardia	590	6.576.640	11.147
Marche	64	786.638	12.291
Piemonte	287	3.353.002	11.683
Toscana	138	1.766.937	12.804
Trentino Alto Adige	29	340.319	11.735
Umbria	23	223.811	9.731
Valle d'Aosta	6	66.288	11.048
Veneto	204	2.189.835	10.734
Southern Italy	718	9.868.494	13.744
Abruzzo	150	2.517.636	16.784
Basilicata	11	154.663	14.060
Calabria	43	548.099	12.746
Campania	86	1.070.767	12.451
Molise	2	42.402	21.201
Puglia	137	1.827.306	13.338
Sardegna	115	1.512.964	13.156
Sicilia	174	2.194.656	12.613

On which:

Aggregate Private and Parapublic	179	2.024.337	11.309
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.499	42.037.050	12.014
CQP	5.159	54.668.786	10.597
DEL	795	9.561.617	12.027
	0	0	

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	9.049	102.335.423	11.309
4	16	203.933	12.746
5	14	147.600	10.543
6	15	125.364	8.358
7	15	131.266	8.751

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
AFI ESCA S.A.	353	3.773.770	10.691
AXA FRANCE VIE SA	680	6.387.176	9.393
CARDIF ASSURANCE VIE S.A.	408	4.940.300	12.109
CNP VITA ASSICURAZIONE SPA	3.638	39.585.259	10.881
CREDIT LIFE AG	945	11.028.055	11.670
HDI ASSICURAZIONI SPA VITA	646	8.846.435	13.694
IPTIQ LIFE S.A.	68	1.026.725	15.099
METLIFE (CBP)	1.477	16.868.221	11.421
METLIFE EUROPE D.A.C. RAPPRESENT	14	144.560	10.326
METLIFE EUROPE D.A.C. FLAT RAPPRESE	128	987.009	7.711
NET INSURANCE LIFE SPA	1.096	12.679.945	11.569

On which:

Aggregate Credit Life & Afi Esca & Net	1.127	13.607.214	12.074
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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	5.157	54.673.357	10.602
AXA FRANCE IARD SA	454	4.164.724	9.173
CARDIF ASSURANCES RISQUES DIVE RS	408	4.940.300	12.109
GREAT AMERICAN INTERNATIONAL INSUR	1.477	16.868.221	11.421
HDI ASSICURAZIONI SPA IMPIEGO	645	8.837.115	13.701
NET INSURANCE SPA	972	11.201.931	11.525
RHEINLAND VERSICHERUNG AG	340	5.581.808	16.417
	0	0	

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Parapublic	314	3.498.114	11.140
Pensioners	5.159	54.668.786	10.597
Private	1.611	14.837.538	9.210
Public	2.369	33.263.016	14.041

On which:

Aggregate Private and Parapublic	1.925	18.335.652	9.525
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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	34	389.830	11.466
From the second to the tenth	73	922.561	12.638
From the eleventh to the fiftieh	151	2.020.636	13.382

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	1.498.695	570.477	2.069.173
Prepayments	4.724.449	120.969	4.845.418
Recoveries	59.902	-	59.902
Default interest/penalties			-
Payments under the transfer and servicing agreement	-	-	-
Payments under the warranty and indemnity agreement			-
Total proceeds	6.283.047	691.446	6.974.493
Receivables purchased by the originator			-
Total amounts paid to the issuer	6.283.047	691.446	6.974.493

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,10%	6.915
Servicing fees on Default Receivables	0,12%	72
Servicing fee for monitory activities	30.500,00	2.542
Total servicing fees		9.528

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	900	
Total servicing fees (Floor 1.200)		1.200

OTHER INFORMATION

Receivables not all TAN	7.411.906
Receivables not all TAN ratio	6,97%
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)	4.749.885
Montly competences of the Additional that must be paid (DPP)	361.993

COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN: Aggregate Portfolio

Date	Principal Instalment	Interest Instalment
31/03/2024	1,582,837	573,440
30/04/2024	1,583,354	564,488
31/05/2024	1,587,383	555,843
30/06/2024	1,588,750	547,169
31/07/2024	1,592,856	538,617
31/08/2024	1,596,117	529,942
30/09/2024	1,598,168	521,565
31/10/2024	1,602,235	512,653
30/11/2024	1,602,806	503,930
31/12/2024	1,605,165	495,227
31/01/2025	1,608,148	486,597
28/02/2025	1,612,582	477,830
31/03/2025	1,614,953	469,036
30/04/2025	1,619,522	460,234
31/05/2025	1,620,891	451,371
30/06/2025	1,618,117	442,537
31/07/2025	1,617,620	433,726
31/08/2025	1,615,252	424,890
30/09/2025	1,617,240	416,294
31/10/2025	1,621,898	407,617
30/11/2025	1,622,365	398,714
31/12/2025	1,621,380	390,054
31/01/2026	1,620,870	381,240
28/02/2026	1,623,036	372,436
31/03/2026	1,622,507	363,740
30/04/2026	1,623,829	354,878
31/05/2026	1,625,109	346,442
30/06/2026	1,621,487	337,336
31/07/2026	1,618,542	328,594
31/08/2026	1,609,145	318,609
30/09/2026	1,608,262	311,059
31/10/2026	1,607,271	302,529
30/11/2026	1,603,604	294,013
31/12/2026	1,598,718	285,202
31/01/2027	1,595,787	276,621
28/02/2027	1,594,105	268,023
31/03/2027	1,592,185	259,543
30/04/2027	1,591,699	250,952
31/05/2027	1,590,626	242,590
30/06/2027	1,584,883	233,927
31/07/2027	1,575,083	225,592
31/08/2027	1,568,006	216,952
30/09/2027	1,560,915	208,295
31/10/2027	1,558,651	199,650
30/11/2027	1,553,621	191,542
31/12/2027	1,549,493	183,197
31/01/2028	1,544,890	174,939
28/02/2028	1,542,703	166,538
31/03/2028	1,539,371	158,068
30/04/2028	1,529,789	149,735
31/05/2028	1,513,335	141,792
30/06/2028	1,474,169	133,987
31/07/2028	1,455,594	126,252
31/08/2028	1,418,591	118,302
30/09/2028	1,388,535	110,898
31/10/2028	1,360,794	103,240
30/11/2028	1,321,270	96,408
31/12/2028	1,283,582	89,394
31/01/2029	1,249,878	83,002
28/02/2029	1,215,422	75,545
31/03/2029	1,186,429	69,508
30/04/2029	1,145,434	62,620
31/05/2029	1,102,502	56,351
30/06/2029	1,052,348	50,624
31/07/2029	1,001,725	45,231
31/08/2029	941,585	39,742
30/09/2029	896,473	34,682
31/10/2029	849,021	30,101
30/11/2029	788,197	25,316
31/12/2029	724,524	21,076
31/01/2030	653,581	17,090
28/02/2030	584,034	13,762
31/03/2030	485,736	10,889
30/04/2030	415,478	8,098
31/05/2030	358,673	5,829
30/06/2030	278,170	3,909
31/07/2030	173,406	2,733
31/08/2030	65,246	1,686
30/09/2030	7,581	986
31/10/2030	4,033	759
31/11/2030	3,146	570

31/12/2030	3.160	556
31/01/2031	3.174	542
28/02/2031	3.188	528
31/03/2031	2.735	333
30/04/2031	2.273	207
31/05/2031	2.011	196
30/06/2031	1.685	188
31/07/2031	1.587	305
31/08/2031	1.260	174
30/09/2031	1.149	169
31/10/2031	1.120	164
31/11/2031	1.029	160
31/12/2031	1.005	155
31/01/2032	853	151
28/02/2032	643	148
31/03/2032	831	216
30/04/2032	834	213
31/05/2032	837	209
30/06/2032	841	206
31/07/2032	844	203
31/08/2032	768	199
30/09/2032	632	196
31/10/2032	635	194
31/11/2032	447	126
31/12/2032	449	124
31/01/2033	451	122
28/02/2033	333	120
31/03/2033	289	118
30/04/2033	290	117
31/05/2033	291	116
30/06/2033	293	115
31/07/2033	294	114
31/08/2033	295	112
30/09/2033	296	111
31/10/2033	297	110
31/11/2033	299	109
31/12/2033	300	108
31/01/2034	301	107
28/02/2034	302	105
31/03/2034	303	104
30/04/2034	305	103
31/05/2034	306	102
30/06/2034	307	101
31/07/2034	308	99
31/08/2034	310	98
30/09/2034	311	97
31/10/2034	312	96
31/11/2034	313	94
31/12/2034	315	93
31/01/2035	316	92
28/02/2035	317	91
31/03/2035	318	89
30/04/2035	320	88
31/05/2035	321	87
30/06/2035	322	85
31/07/2035	324	84
31/08/2035	325	83
30/09/2035	326	82
31/10/2035	327	80
31/11/2035	329	79
31/12/2035	330	78
31/01/2036	331	76
28/02/2036	333	75
31/03/2036	334	74
30/04/2036	335	72
31/05/2036	337	71
30/06/2036	338	70
31/07/2036	340	68
31/08/2036	341	67
30/09/2036	342	66
31/10/2036	344	64
31/11/2036	345	63
31/12/2036	346	62
31/01/2037	348	60
28/02/2037	349	59
31/03/2037	351	57
30/04/2037	352	56
31/05/2037	354	55
30/06/2037	355	53
31/07/2037	193	52
31/08/2037	186	51
30/09/2037	186	50
31/10/2037	187	50
31/11/2037	187	49
31/12/2037	188	49
31/01/2038	189	48
28/02/2038	189	47
31/03/2038	190	47
30/04/2038	191	46
31/05/2038	191	45
30/06/2038	192	45
31/07/2038	193	44
31/08/2038	193	43
30/09/2038	194	43
31/10/2038	194	42
31/11/2038	195	42
31/12/2038	196	41
31/01/2039	196	40
28/02/2039	197	40
31/03/2039	198	39
30/04/2039	198	38
31/05/2039	199	38
30/06/2039	200	37
31/07/2039	201	36
31/08/2039	201	36
30/09/2039	202	35
31/10/2039	203	34
31/11/2039	203	34
31/12/2039	204	33
31/01/2040	205	32
28/02/2040	205	31
31/03/2040	206	31
30/04/2040	207	30
31/05/2040	207	29
30/06/2040	208	29
31/07/2040	209	28
31/08/2040	209	27
30/09/2040	210	27
31/10/2040	211	26
31/11/2040	212	25
31/12/2040	212	25
31/01/2041	213	24
28/02/2041	214	23
31/03/2041	215	22
30/04/2041	215	22
31/05/2041	216	21
30/06/2041	217	20
31/07/2041	217	19
31/08/2041	218	19
30/09/2041	219	18
31/10/2041	220	17
31/11/2041	220	17
31/12/2041	221	16
31/01/2042	222	15
28/02/2042	223	14
31/03/2042	223	14
30/04/2042	224	13
31/05/2042	225	12
30/06/2042	226	11
31/07/2042	194	11
Total	106.267.454	19.597.753

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.223.145	691.446	6.914.591
Cumulative from the first servicer report	246.371.083	56.897.338	303.268.422
Total amounts paid to the issuer	252.594.228	57.588.785	310.183.013

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)	57,18%
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The retention rule (Min 5%) is respected?	Yes
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