

FROM: ViViBanca S.p.A.
TO: Eridano SPV S.r.l.;
Zenith Service S.p.A.;
BNP Paribas Securities Services, Milan branch;
Moody's;
DBRS



ERIDANO SPV

SERVICER REPORT

Subservicer Report Date:	<input type="text" value="30-apr-18"/>
Relating to the Collection Period:	<input type="text" value="01-apr-18"/> <input type="text" value="30-apr-18"/>
Relating to the Interest Period:	<input type="text" value="01-apr-18"/> <input type="text" value="30-apr-18"/>
Payment Date:	<input type="text" value="28-mag-18"/>

PORTFOLIO DESCRIPTION

	The Aggregate Portfoglio				
	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)	(e)=(c)+(d)
Performing receivables not in arrears	154.774.404,28	787.748,98	155.562.153,26	342.805,22	155.904.958,48
Performing receivables in arrears	10.044.909,31	196.332,99	10.241.242,30	80.250,47	10.321.492,77
Delinquent receivables	2.085.699,39	100.312,37	2.186.011,76	42.064,92	2.228.076,68
Collateral portfoglio: Oustading Principal Due	166.905.012,98	1.084.394,34	167.989.407,32	465.120,61	168.454.527,93
Default receivables	643.082,50	50.699,95	693.782,45	21.770,82	715.553,27
Total portfoglio	167.548.095,48	1.135.094,29	168.683.189,77	486.891,43	169.170.081,20

LOANS IN ARREARS AND DELINQUENT RECEIVABLES

Number of instalments in arrears at the end of collection period	Aggregate Portfoglio	
	Total number of loans	Oustanding Principal Due
1	33	558.898,24
2	432	8.324.141,46
3	71	1.358.202,60
4	45	811.122,78
5	27	517.257,55
6	28	525.488,66
7	20	332.142,77
Total	656	12.427.254,06

DEFAULTED RECEIVABLES

	Aggregate Portfoglio		Aggregate Portfoglio	
	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period
Overdue instalment > 8	3	42.055,80	1	12.489,15
Loans in "Sofferenza"				
Life damage	8	161.341,41	1	22.690,13
Job damage	26	504.206,96	10	232.805,89
Defaulted loans	37	707.604,17	12	267.985,17

	Aggregate Portfoglio							
	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	1	12.489,15	1	10.786,77	1	18.779,88		
Loans in "Sofferenza"								
Life damage			7	148.765,90	1	12.575,51		
Job damage	8	178.533,98			15	252.792,13	3	72.880,85
Total defaulted	9	191.023,13	8	159.552,67	17	284.147,52	3	72.880,85

RECOVERIES ON DEFULTED LOANS

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative net default ratio	Cash Trapping Condition	Breach
Overdue instalment > 8	1	580,16	0,41%	4,00%	No
Loans in "Sofferenza"					
Life damage	1	12.986,97			
Job damage	1	254,59			
Total defaulted	3	13.821,72			

	Aggregate Portfoglio							
	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					1	580,16		

Loans in "Sofferenza"								
Life damage			1	12.986,97				
Job damage					1	254,59		
Total recoveries	-	-	1	12.986,97	2	834,75	-	-

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfoglio		Total
	Principal	Interest	
Instalments	1.305.226,40	624.084,05	1.929.310,45
Prepayments	195.030,37	1.949,40	196.979,77
Recoveries	145,98	77,02	223,00
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.500.402,75	626.110,47	2.126.513,22
Receivables purchased by the originator			-
Total amounts paid to the issuer	1.500.402,75	626.110,47	2.126.513,22

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 9.568,31
Servicing fees on Default Receivables	1,22%	€ 2,72
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 12.112,69

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN

Aggregate Portfoglio		
Date	Principal instalment	Interest instalment
31/05/2018	1.420.997,38	622.269,22
30/06/2018	1.427.970,49	617.720,90
31/07/2018	1.433.397,25	612.419,09
31/08/2018	1.438.746,39	607.065,96
30/09/2018	1.444.015,26	601.664,16
31/10/2018	1.449.503,46	596.300,87
30/11/2018	1.454.811,89	590.859,48
31/12/2018	1.460.241,72	585.425,59
31/01/2019	1.465.791,26	580.000,91
28/02/2019	1.471.261,76	574.526,33
31/03/2019	1.476.752,08	569.031,91
30/04/2019	1.482.263,12	563.516,76
31/05/2019	1.487.795,30	557.980,45
30/06/2019	1.493.348,57	552.423,04
31/07/2019	1.498.922,36	546.845,09
31/08/2019	1.504.516,77	541.246,51
30/09/2019	1.510.132,04	535.627,05
31/10/2019	1.515.769,04	529.985,84
30/11/2019	1.520.697,63	524.323,57
31/12/2019	1.526.373,03	518.643,94
31/01/2020	1.531.751,63	512.942,33
29/02/2020	1.536.627,81	507.218,51
31/03/2020	1.542.363,62	501.478,42
30/04/2020	1.547.435,45	495.715,80
31/05/2020	1.552.414,06	489.934,48
30/06/2020	1.557.909,39	484.135,05
31/07/2020	1.563.134,35	478.312,63
31/08/2020	1.568.934,51	472.472,70
30/09/2020	1.574.792,75	466.610,09
31/10/2020	1.580.613,00	460.726,68
30/11/2020	1.585.098,87	454.820,28
31/12/2020	1.590.792,89	448.898,01
31/01/2021	1.596.031,96	442.954,03
28/02/2021	1.600.441,67	436.992,03
31/03/2021	1.604.541,22	431.013,42
30/04/2021	1.606.574,05	425.016,08
31/05/2021	1.609.987,89	419.013,69
30/06/2021	1.612.741,41	412.999,40
31/07/2021	1.614.679,88	406.974,20
31/08/2021	1.618.179,23	400.942,24
30/09/2021	1.622.031,27	394.934,32
31/10/2021	1.624.618,69	388.875,97
30/11/2021	1.628.548,24	382.810,49
31/12/2021	1.632.510,48	376.782,29
31/01/2022	1.636.110,68	370.689,41
28/02/2022	1.637.845,73	364.499,56
31/03/2022	1.640.185,49	358.389,56
30/04/2022	1.639.458,61	352.266,98
31/05/2022	1.639.568,86	346.153,65
30/06/2022	1.636.629,75	340.033,95
31/07/2022	1.636.287,12	333.928,83
31/08/2022	1.636.491,36	327.825,44
30/09/2022	1.637.163,08	321.720,22
31/10/2022	1.640.690,43	315.624,24
30/11/2022	1.640.825,92	309.502,65
31/12/2022	1.645.409,52	303.526,63
31/01/2023	1.649.291,97	297.261,28
28/02/2023	1.651.144,74	291.115,13
31/03/2023	1.653.121,49	284.966,90
30/04/2023	1.653.571,49	278.801,57
31/05/2023	1.655.190,91	272.645,94
30/06/2023	1.653.561,68	266.479,38
31/07/2023	1.652.929,24	260.316,30
31/08/2023	1.654.484,32	254.158,06
30/09/2023	1.657.643,25	247.994,77
31/10/2023	1.660.538,43	241.825,43
30/11/2023	1.661.049,28	235.632,83
31/12/2023	1.665.275,47	229.512,85
31/01/2024	1.667.681,79	223.345,74
29/02/2024	1.671.337,11	217.135,69
31/03/2024	1.672.039,14	210.817,14
30/04/2024	1.671.471,13	204.672,69
31/05/2024	1.669.963,18	198.440,65
30/06/2024	1.672.386,67	192.235,35
31/07/2024	1.668.804,54	186.000,15
31/08/2024	1.667.206,68	179.706,20
30/09/2024	1.666.423,04	173.496,43
31/10/2024	1.667.633,89	167.291,67
30/11/2024	1.668.323,32	161.079,73
31/12/2024	1.671.225,20	155.034,68
31/01/2025	1.673.520,84	148.748,33
28/02/2025	1.673.909,84	142.453,04

31/03/2025	1.671.300,68	136.223,15
30/04/2025	1.669.652,51	129.976,55
31/05/2025	1.668.466,32	123.831,62
30/06/2025	1.668.914,80	117.699,81
31/07/2025	1.666.548,08	111.421,29
31/08/2025	1.660.626,45	105.206,34
30/09/2025	1.661.798,52	99.248,40
31/10/2025	1.660.642,12	93.068,66
30/11/2025	1.661.534,90	86.669,22
31/12/2025	1.663.829,83	80.691,57
31/01/2026	1.647.823,44	74.673,91
28/02/2026	1.593.206,57	68.487,53
31/03/2026	1.541.409,72	62.604,03
30/04/2026	1.465.618,64	57.069,66
31/05/2026	1.374.190,75	51.617,77
30/06/2026	1.301.384,52	46.716,33
31/07/2026	1.233.795,07	42.099,21
31/08/2026	1.168.982,23	37.485,41
30/09/2026	1.128.011,52	36.377,69
31/10/2026	1.071.224,69	30.698,90
30/11/2026	999.873,20	25.343,63
31/12/2026	932.505,32	25.357,77
31/01/2027	880.411,40	21.643,56
28/02/2027	811.757,27	15.145,92
31/03/2027	739.459,32	12.135,82
30/04/2027	638.613,23	9.326,26
31/05/2027	556.755,09	7.079,48
30/06/2027	466.107,22	6.193,99
31/07/2027	357.808,97	4.820,04
31/08/2027	249.608,89	2.272,86
30/09/2027	149.939,81	1.186,31
31/10/2027	64.883,14	2.051,45
30/11/2027	10.052,87	2.625,63
31/12/2027	4.072,24	1.058,72
31/01/2028	2.614,81	646,24
29/02/2028	1.160,59	8,54
31/03/2028	846,06	5,31
30/04/2028	208,39	1,45
Total	167.548.095,48	33.614.548,89

DESCRIPTION OF AGGREGATE PORTFOGLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfoglio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.241	24.442.425,12	10.906,93
15.000 - 25.000	3.869	78.367.258,97	20.255,17
25.000 - 35.000	1.882	53.815.835,06	28.595,02
35.000 - 45.000	214	8.218.730,48	38.405,28
> 45.000	72	3.838.940,14	53.318,61

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfoglio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	6	56.118,40	9.353,07
2 - 4	214	1.896.397,38	8.861,67
4 - 6	497	6.118.102,95	12.310,07
6 - 8	1.459	26.791.910,78	18.363,20
8 - 10	6.102	133.820.660,26	21.930,62

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfoglio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	5.185	104.821.878,26	20.216,37
Abruzzo	460	8.370.163,77	18.196,01
Emilia Romagna	365	7.658.245,80	20.981,50
Friuli Venezia Giulia	39	762.079,49	19.540,50
Lazio	1.247	27.797.604,08	22.291,58
Liguria	49	981.409,34	20.028,76
Lombardia	1.266	25.134.986,90	19.853,86
Marche	182	3.772.809,73	20.729,72
Piemonte	1.024	19.162.321,37	18.713,20
Toscana	214	4.266.655,63	19.937,64
Trentino Alto Adige	28	601.861,73	21.495,06
Umbria	92	1.851.106,90	20.120,73
Valle d'Aosta	27	552.069,85	20.447,03
Veneto	192	3.910.563,67	20.367,52
Southern Italy	3.093	63.861.311,51	20.647,05
Basilicata	29	679.633,21	23.435,63
Calabria	218	4.889.828,69	22.430,41
Campania	647	13.831.870,41	21.378,47
Molise	23	495.278,10	21.533,83
Puglia	873	17.187.905,35	19.688,32
Sardegna	134	2.671.372,46	19.935,62
Sicilia	1.169	24.105.423,29	20.620,55

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfoglio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.982	86.036.952,55	21.606,47
CQP	3.302	62.192.957,95	18.834,94
DEL	994	20.453.279,27	20.576,74

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfoglio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	8.122	165.803.395,56	20.414,11
4	45	811.122,78	18.024,95
5	27	517.257,55	19.157,69
6	28	525.488,66	18.767,45
7	20	332.142,77	16.607,14

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.187	24.876.156,11	20.957,17
AXA France Vie S.a.	1.305	26.703.209,33	20.462,23
Metlife Europe Limited	23	412.544,47	17.936,72
Metlife Europe Limited Flat	21	398.958,85	18.998,04
HDI Assicurazioni S.p.A. Vita	610	14.453.448,54	23.694,18
Eurovita S.p.A.	410	6.536.591,23	15.942,91
Credit Life A.G.	2.220	43.437.487,79	19.566,44
Metlife (GAI)	2.120	45.008.670,94	21.230,51
Afi Esca S.A.	351	6.203.678,97	17.674,30
Aviva Life S.p.A.	31	652.443,54	21.046,57

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.178	24.773.319,04	21.029,98
HDI Assicurazioni S.p.A. Impiegno	610	14.453.448,54	23.694,18
AXA France Iard S.a.	1.068	22.254.793,30	20.837,82
Great American International Insurance Ltd.	2.120	45.008.670,94	21.230,51

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfoglio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.631	61.781.578	23.482,17
Private	1.795	32.746.281	18.243,05
Pensioners (Public)	3.302	62.192.958	18.834,94
Parapublic (Public)	550	11.962.372	21.749,77

THE FIRST TEN EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total whitout Public and Pensioners)

Aggregate Portfoglio			
Employers number	Number of loans	Outstanding Principal due	Average size
1 - Poste Italiane S.p.A.	150	3.023.734	20.158,23
2 - ATAC S.p.A. - Agenzia per la mobilità	28	713.165	25.470,19
3 - FIAT Chrysler Finance S.p.A.	22	465.770	21.171,34
4 - COOP 23 Giugno A.r.l.	18	439.256	24.403,12
5 - AMA S.P.A.	17	335.215	19.718,54
6 - Esselunga S.p.A.	16	335.120	20.945,00
7 - Risorse Ambientali Parlemo S.p.A.	16	298.580	18.661,22
8 - ANAS S.p.A.	8	275.541	34.442,68
9 - RAI S.p.A.	10	268.805	26.880,51

10 - SEUS - Sicilia emergenze S.c.p.A.	15	259.108	17.273,85
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ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfoglio		Total
	Principal	Interest	
Installment and prepayment	1.500.256,77	626.033,45	2.126.290,22
Total amounts paid to the issuer	1.500.256,77	626.033,45	2.126.290,22

TOTAL ADVANCES

	Aggregate Portfoglio		Total
	Principal	Interest	
Installment and prepayment	21.407.643,22	8.774.806,23	30.182.449,45
Total amounts paid to the issuer	21.407.643,22	8.774.806,23	30.182.449,45

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)	5,0359%
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The retention rule (Min 5%) is respected?	Yes
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