

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-set-18"/>
Relating to the Collection Period:	<input type="text" value="01-set-18"/> <input type="text" value="30-set-18"/>
Relating to the Interest Period:	<input type="text" value="01-set-18"/> <input type="text" value="30-set-18"/>
Payment Date:	<input type="text" value="29-ott-18"/>

PORTFOLIO DESCRIPTION

	The 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)	(e)=(c)+(d)
Performing receivables not in arrears	144.092.249,01	785.638,69	144.877.887,70	320.152,58	145.198.040,28
Performing receivables in arrears	9.914.093,24	201.671,23	10.115.764,47	78.762,97	10.194.527,44
Delinquent receivables	2.579.603,42	139.779,62	2.719.383,04	49.512,44	2.768.895,48
Collateral portfoglio: Oustading Principal Due	156.585.945,67	1.127.089,54	157.713.035,21	448.427,99	158.161.463,20
Default receivables	839.154,28	78.924,38	918.078,66	32.504,69	950.583,35
Total portfoglio	157.425.099,95	1.206.013,92	158.631.113,87	480.932,68	159.112.046,55

Life damage			11	215.411,29	1	12.575,51		
Job damage	5	116.453,90			28	442.180,12	4	59.547,00
Total recoveries	6	128.943,05	13	236.681,30	30	473.535,51	4	59.547,00

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	1.301.600,96	566.824,89	1.868.425,85
Prepayments	384.164,18	4.392,93	388.557,11
Recoveries	142.757,19	780,00	143.537,19
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.828.522,33	571.997,82	2.400.520,15
Receivables purchased by the originator	94.406,62	2.609,99	97.016,61
Total amounts paid to the issuer	1.922.928,95	574.607,81	2.497.536,76

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 10.156,42
Servicing fees on Default Receivables	1,22%	€ 1.751,15
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 14.449,24

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/10/2018	1.515.038,20	631.861,17
30/11/2018	1.421.171,38	578.997,57
31/12/2018	1.426.673,23	573.697,46
31/01/2019	1.432.090,97	568.386,82
28/02/2019	1.437.429,21	563.026,99
31/03/2019	1.442.786,79	557.647,75
30/04/2019	1.448.164,57	552.248,22
31/05/2019	1.453.562,92	546.828,05
30/06/2019	1.458.981,97	541.387,08
31/07/2019	1.464.420,84	535.926,22
31/08/2019	1.469.879,86	530.445,12
30/09/2019	1.475.359,27	524.943,56
31/10/2019	1.480.859,85	519.420,73
30/11/2019	1.485.628,13	513.878,10
31/12/2019	1.491.007,51	508.318,04
31/01/2020	1.496.248,16	502.737,19
29/02/2020	1.501.628,71	497.134,89
31/03/2020	1.507.226,88	491.514,07
30/04/2020	1.512.162,30	485.871,69
31/05/2020	1.517.273,00	480.211,33
30/06/2020	1.522.630,76	474.531,91
31/07/2020	1.527.635,13	468.830,37
31/08/2020	1.533.255,17	463.111,53
30/09/2020	1.538.768,58	457.370,84
31/10/2020	1.544.310,42	451.610,76
30/11/2020	1.548.656,57	445.829,85
31/12/2020	1.554.207,45	440.032,53
31/01/2021	1.559.304,35	434.214,02
28/02/2021	1.563.748,82	428.378,57
31/03/2021	1.568.069,72	422.526,20
30/04/2021	1.570.656,85	416.657,30
31/05/2021	1.573.880,84	410.778,62
30/06/2021	1.577.391,15	404.898,37
31/07/2021	1.579.856,29	398.996,97
31/08/2021	1.583.439,62	393.084,44
30/09/2021	1.587.322,49	387.196,28
31/10/2021	1.589.386,79	381.257,96
30/11/2021	1.593.694,61	375.313,68
31/12/2021	1.597.798,02	369.426,68
31/01/2022	1.601.501,74	363.486,54
28/02/2022	1.604.038,82	357.447,15
31/03/2022	1.607.106,96	351.449,09
30/04/2022	1.607.946,86	345.416,80
31/05/2022	1.608.000,89	339.378,56
30/06/2022	1.605.812,79	333.370,51
31/07/2022	1.606.354,15	327.372,95
31/08/2022	1.606.556,08	321.371,21
30/09/2022	1.607.970,99	315.368,69
31/10/2022	1.611.665,44	309.369,19
30/11/2022	1.612.144,06	303.346,63
31/12/2022	1.616.818,28	297.464,51
31/01/2023	1.620.594,53	291.292,99
28/02/2023	1.622.141,33	285.223,93
31/03/2023	1.624.016,16	279.171,53
30/04/2023	1.625.004,13	273.105,56
31/05/2023	1.626.801,65	267.045,77
30/06/2023	1.625.080,34	260.977,04
31/07/2023	1.624.353,52	254.910,80
31/08/2023	1.625.926,31	248.848,65
30/09/2023	1.628.981,06	242.779,54
31/10/2023	1.631.772,39	236.704,93
30/11/2023	1.632.184,56	230.609,72
31/12/2023	1.636.174,42	224.583,83
31/01/2024	1.639.042,50	218.513,42
29/02/2024	1.642.592,36	212.397,21
31/03/2024	1.643.196,12	206.175,00
30/04/2024	1.642.795,49	200.129,38
31/05/2024	1.641.194,36	193.995,85
30/06/2024	1.643.514,91	187.885,92
31/07/2024	1.640.037,99	181.816,91
31/08/2024	1.638.346,65	175.622,08
30/09/2024	1.637.467,87	169.510,42
31/10/2024	1.638.700,87	163.403,43
30/11/2024	1.639.291,45	157.288,46
31/12/2024	1.642.219,00	151.309,07
31/01/2025	1.644.310,80	145.088,82
28/02/2025	1.644.842,67	138.994,79
31/03/2025	1.642.375,20	132.866,24
30/04/2025	1.640.389,17	126.618,31
31/05/2025	1.638.995,29	120.573,28
30/06/2025	1.639.682,26	114.618,07
31/07/2025	1.637.032,62	108.365,43

31/08/2025	1.631.317,74	102.256,41
30/09/2025	1.632.541,59	96.397,62
31/10/2025	1.631.290,02	90.317,25
30/11/2025	1.632.499,52	84.017,86
31/12/2025	1.634.517,24	78.054,98
31/01/2026	1.618.699,85	72.148,33
28/02/2026	1.565.929,38	66.184,19
31/03/2026	1.514.824,69	60.364,54
30/04/2026	1.442.477,73	55.415,16
31/05/2026	1.354.719,02	50.128,65
30/06/2026	1.283.602,09	45.245,16
31/07/2026	1.217.277,17	40.886,29
31/08/2026	1.153.441,74	36.166,85
30/09/2026	1.113.414,47	35.120,66
31/10/2026	1.057.405,99	29.603,95
30/11/2026	986.893,70	24.258,38
31/12/2026	920.941,15	24.444,64
31/01/2027	869.450,79	20.669,21
28/02/2027	801.758,33	14.303,41
31/03/2027	730.800,72	11.390,96
30/04/2027	631.310,54	8.699,56
31/05/2027	551.311,32	6.584,27
30/06/2027	461.624,13	5.820,14
31/07/2027	354.899,22	4.914,63
31/08/2027	247.868,45	2.727,22
30/09/2027	150.539,17	2.100,08
31/10/2027	65.610,03	2.590,66
30/11/2027	11.160,76	3.126,11
31/12/2027	4.723,10	1.357,80
31/01/2028	3.163,50	910,71
29/02/2028	1.452,48	147,65
31/03/2028	844,07	4,52
30/04/2028	207,90	1,26
Total	157.425.099,95	29.970.156,22

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.349	25.377.257,09	10.803,43
15.000 - 25.000	59	3.103.042,60	52.593,94
25.000 - 35.000	3.938	79.294.075,11	20.135,62
35.000 - 45.000	1.568	44.617.356,02	28.454,95
> 45.000	162	6.239.383,05	38.514,71

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	13	63.446,07	4.880,47
2 - 4	307	2.634.561,87	8.581,63
4 - 6	470	6.307.350,91	13.419,90
6 - 8	2.683	49.937.607,72	18.612,60
8 - 10	4.603	99.688.147,30	21.657,21

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	5.042	98.269.815,29	19.490,25
Abruzzo	457	7.974.968,48	17.450,70
Emilia Romagna	358	7.235.141,92	20.209,89
Friuli Venezia Giulia	37	705.438,96	19.065,92
Lazio	1.219	26.144.548,42	21.447,54
Liguria	48	929.527,76	19.365,16
Lombardia	1.228	23.548.743,05	19.176,50
Marche	180	3.604.852,88	20.026,96
Piemonte	987	17.835.446,31	18.070,36
Toscana	204	3.904.555,53	19.139,98
Trentino Alto Adige	27	558.777,54	20.695,46
Umbria	88	1.729.793,18	19.656,74
Valle d'Aosta	27	527.709,27	19.544,79
Veneto	182	3.570.311,99	19.617,10
Southern Italy	3.034	60.361.298,58	19.894,96
Basilicata	29	651.743,51	22.473,91
Calabria	212	4.595.999,20	21.679,24
Campania	633	13.046.162,19	20.610,05
Molise	23	479.985,07	20.868,92
Puglia	855	16.168.518,87	18.910,55
Sardegna	131	2.499.990,53	19.083,90
Sicilia	1.151	22.918.899,21	19.912,16

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.263	59.069.418,62	18.102,79
CQP	3.839	80.341.978,72	20.927,84
DEL	974	19.219.716,53	19.732,77

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	7.884	154.993.652,17	19.659,27
4	55	1.050.866,19	19.106,66
5	38	756.395,58	19.905,15
6	21	369.546,30	17.597,44
7	29	542.574,97	18.709,48

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.157	23.341.519,62	20.174,17
AXA France Vie S.a.	1.268	25.029.892,89	19.739,66
Metlife Europe Limited	22	385.639,77	17.529,08
Metlife Europe Limited Flat	20	348.761,85	17.438,09
HDI Assicurazioni S.p.A. Vita	598	13.630.934,72	22.794,21
Eurovita S.p.A.	401	6.132.287,46	15.292,49
Credit Life A.G.	2.203	41.423.268,27	18.803,12
Metlife (GAI)	2.031	41.853.092,79	20.607,14
Afi Esca S.A.	345	5.859.492,34	16.984,04
Aviva Life S.p.A.	31	626.224,16	20.200,78

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.148	23.243.843,59	20.247,25
HDI Assicurazioni S.p.A. Impiego	598	13.630.934,72	22.794,21
AXA France Iard S.a.	1.036	20.833.824,15	20.109,87
Great American International Insurance Ltd.	2.031	41.853.092,79	20.607,14

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.597	58.611.728,01	22.569,01
Private	1.687	29.840.656,61	17.688,59
Pensioners (Public)	3.263	59.069.418,62	18.102,79
Parapublic (Public)	529	11.109.310,63	21.000,59

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

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
1 - Poste Italiane S.p.A.	142	2.745.121,88	19.331,84
2 - ATAC S.p.A. - Agenzia per la mobilità	28	685.105,28	24.468,05
3 - FIAT Chrysler Finance S.p.A.	22	447.150,98	20.325,04
4 - COOP 23 Giugno A.r.l.	18	418.430,90	23.246,16
5 - AMA S.P.A.	17	324.961,19	19.115,36
6 - Auchan S.p.A.	16	228.525,21	14.282,83
7 - Esselunga S.p.A.	16	322.082,86	20.130,18
8 - Risorse Ambiente S.p.A.	16	283.118,13	17.694,88
9 - Lidl Italia S.r.l.	12	191.926,91	15.993,91
10 - SEUS - Sicilia emergenze S.c.p.A.	12	211.697,51	17.641,46

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	1.828.522,33	571.997,82	2.400.520,15
Total amounts paid to the issuer	1.828.522,33	571.997,82	2.400.520,15

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	30.488.137,85	11.825.548,46	42.313.686,31
Total amounts paid to the issuer	30.488.137,85	11.825.548,46	42.313.686,31

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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