

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:	28-feb-18
Relating to the Collection Period:	01-feb-18 28-feb-18
Relating to the Interest Period:	01-feb-18 28-feb-18
Payment Date:	28-mar-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	157.457.962,10	789.136,17	158.247.098,27	353.422,01	158.600.520,28
Performing receivables in arrears	11.705.214,76	226.936,39	11.932.151,15	94.027,41	12.026.178,56
Delinquent receivables	1.541.984,70	72.582,91	1.614.567,61	30.466,29	1.645.033,90
Collateral portfoglio: Oustading Principal Due	170.705.161,56	1.088.655,47	171.793.817,03	477.915,71	172.271.732,74
Default receivables	257.783,97	16.626,33	274.410,30	7.285,44	281.695,74
Total portfoglio	170.962.945,53	1.105.281,80	172.068.227,33	485.201,15	172.553.428,48

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

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfoglio		Total
	Principal	Interest	
Instalments	1.332.159,72	611.205,48	1.943.365,20
Prepayments	293.367,94	3.898,73	297.266,67
Recoveries	127,57	72,43	200,00
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.625.655,23	615.176,64	2.240.831,87
Receivables purchased by the originator	40.796,56	453,76	41.250,32
Total amounts paid to the issuer	1.666.451,79	615.630,40	2.282.082,19

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 10.082,84
Servicing fees on Default Receivables	1,22%	€ 2,44
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 12.626,95

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN

Aggregate Portfoglio		
Date	Principal instalment	Interest instalment
31/03/2018	1.416.141,16	635.365,86
30/04/2018	1.423.686,83	631.085,45
31/05/2018	1.429.090,01	625.785,15
30/06/2018	1.434.324,46	620.412,86
31/07/2018	1.439.775,73	615.081,39
31/08/2018	1.445.149,60	609.698,45
30/09/2018	1.450.443,39	604.266,72
31/10/2018	1.455.956,39	598.873,41
30/11/2018	1.461.289,91	593.401,88
31/12/2018	1.466.744,72	587.937,87
31/01/2019	1.471.990,10	582.482,63
28/02/2019	1.477.484,67	576.978,78
31/03/2019	1.482.999,15	571.454,99
30/04/2019	1.488.534,42	565.910,38
31/05/2019	1.494.090,97	560.344,44
30/06/2019	1.499.668,65	554.757,35
31/07/2019	1.505.266,99	549.149,56
31/08/2019	1.510.886,04	543.521,02
30/09/2019	1.516.526,07	537.871,47
31/10/2019	1.522.187,87	532.200,11
30/11/2019	1.527.142,11	526.507,50
31/12/2019	1.532.842,49	520.797,50
31/01/2020	1.538.246,54	515.065,33
29/02/2020	1.543.148,71	509.310,89
31/03/2020	1.548.909,86	503.540,00
30/04/2020	1.554.007,77	497.746,49
31/05/2020	1.559.012,64	491.934,17
30/06/2020	1.564.533,90	486.103,59
31/07/2020	1.569.828,62	480.249,93
31/08/2020	1.575.690,23	474.378,42
30/09/2020	1.581.574,69	468.484,03
31/10/2020	1.587.421,35	462.568,68
30/11/2020	1.591.935,05	456.630,17
31/12/2020	1.597.655,85	450.675,72
31/01/2021	1.602.922,27	444.699,41
28/02/2021	1.607.360,23	438.704,95
31/03/2021	1.611.488,09	432.694,13
30/04/2021	1.613.218,48	426.663,82
31/05/2021	1.616.660,56	420.629,92
30/06/2021	1.619.443,09	414.583,99
31/07/2021	1.621.411,03	408.527,44
31/08/2021	1.624.905,58	402.496,98
30/09/2021	1.628.516,32	396.424,14
31/10/2021	1.631.270,42	390.370,40
30/11/2021	1.634.962,92	384.238,66
31/12/2021	1.638.951,91	378.179,94
31/01/2022	1.642.578,90	372.056,83
28/02/2022	1.644.177,88	365.836,65
31/03/2022	1.646.260,99	359.696,52
30/04/2022	1.645.231,06	353.544,18
31/05/2022	1.645.368,94	347.403,07
30/06/2022	1.642.459,77	341.256,16
31/07/2022	1.641.708,48	335.122,71
31/08/2022	1.641.752,05	328.993,07
30/09/2022	1.642.199,18	322.862,19
31/10/2022	1.645.519,83	316.740,93
30/11/2022	1.645.679,18	310.595,31
31/12/2022	1.650.737,58	304.726,37
31/01/2023	1.654.185,66	298.305,47
28/02/2023	1.656.061,00	292.134,97
31/03/2023	1.658.060,25	285.962,33
30/04/2023	1.658.647,15	279.772,45
31/05/2023	1.660.400,89	273.591,74
30/06/2023	1.658.798,33	267.400,01
31/07/2023	1.657.992,98	261.210,73
31/08/2023	1.659.571,66	255.027,38
30/09/2023	1.662.987,96	248.925,31
31/10/2023	1.665.514,37	242.677,63
30/11/2023	1.665.402,73	236.427,09
31/12/2023	1.669.847,41	230.354,27
31/01/2024	1.672.073,44	224.095,49
29/02/2024	1.675.647,86	217.823,04
31/03/2024	1.676.471,38	211.522,12
30/04/2024	1.675.926,38	205.355,17
31/05/2024	1.674.442,37	199.100,56
30/06/2024	1.676.886,19	192.872,61
31/07/2024	1.673.329,57	186.615,24
31/08/2024	1.671.522,00	180.297,86
30/09/2024	1.670.760,95	174.066,20
31/10/2024	1.672.152,23	167.908,57
30/11/2024	1.672.703,44	161.605,43
31/12/2024	1.675.830,96	155.621,63

31/01/2025	1.677.940,43	149.229,60
28/02/2025	1.678.351,34	142.911,99
31/03/2025	1.675.766,98	136.659,71
30/04/2025	1.674.142,84	130.390,60
31/05/2025	1.672.980,26	124.223,14
30/06/2025	1.673.267,77	117.994,14
31/07/2025	1.670.925,23	111.693,64
31/08/2025	1.665.031,27	105.456,55
30/09/2025	1.666.657,90	99.671,17
31/10/2025	1.665.919,29	93.653,03
30/11/2025	1.666.438,52	87.036,92
31/12/2025	1.668.790,42	81.054,05
31/01/2026	1.652.331,71	74.789,55
28/02/2026	1.597.285,46	68.581,73
31/03/2026	1.544.404,10	62.675,37
30/04/2026	1.468.429,25	56.998,49
31/05/2026	1.377.099,90	51.657,04
30/06/2026	1.304.587,10	46.831,26
31/07/2026	1.236.927,53	42.199,05
31/08/2026	1.171.753,05	37.568,58
30/09/2026	1.133.491,61	38.162,61
31/10/2026	1.075.111,82	31.657,96
30/11/2026	1.001.999,53	25.387,69
31/12/2026	940.882,54	28.721,86
31/01/2027	883.569,57	22.449,59
28/02/2027	813.597,63	15.332,67
31/03/2027	740.154,23	11.957,07
30/04/2027	639.289,29	9.326,40
31/05/2027	557.154,57	7.074,78
30/06/2027	467.712,91	6.738,45
31/07/2027	358.095,70	4.646,72
31/08/2027	249.471,03	2.005,79
30/09/2027	149.965,39	1.093,43
31/10/2027	66.111,22	2.548,16
30/11/2027	9.339,61	2.681,62
31/12/2027	2.470,78	648,05
31/01/2028	993,26	233,06
29/02/2028	315,65	1,82
Total	170.962.945,53	35.018.236,57

DESCRIPTION OF AGGREGATE PORTFOGLIO

BREAKDOWN BY OUTSTANDING

Aggregate Portfoglio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.188	23.979.837,70	10.959,71
15.000 - 25.000	3.830	77.809.272,31	20.315,74
25.000 - 35.000	1.985	56.926.134,13	28.678,15
35.000 - 45.000	239	9.174.251,16	38.385,99
> 45.000	78	4.178.732,03	53.573,49

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfoglio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	5	46.234,84	9.246,97
2 - 4	177	1.589.396,44	8.979,64
4 - 6	508	6.115.679,97	12.038,74
6 - 8	936	16.939.489,33	18.097,75
8 - 10	6.694	147.377.426,75	22.016,35

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfoglio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	5.210	106.832.611	20.505,30
Abruzzo	461	8.528.706,92	18.500,45
Emilia Romagna	368	7.819.045,56	21.247,41
Friuli Venezia Giulia	39	775.505,43	19.884,75
Lazio	1.252	28.306.578,15	22.609,09
Liguria	49	997.244,17	20.351,92
Lombardia	1.275	25.644.256,01	20.113,14
Marche	184	3.861.840,62	20.988,26
Piemonte	1.027	19.516.089,75	19.003,01
Toscana	215	4.352.683,60	20.245,04
Trentino Alto Adige	28	611.846,69	21.851,67
Umbria	92	1.881.262,40	20.448,50
Valle d'Aosta	27	558.447,21	20.683,23
Veneto	193	3.979.104,16	20.617,12
Southern Italy	3.110	65.235.617	20.976,08
Basilicata	29	691.731,62	23.852,81
Calabria	220	4.997.368,00	22.715,31
Campania	652	14.200.293,20	21.779,59
Molise	23	502.695,99	21.856,35
Puglia	875	17.513.582,71	20.015,52
Sardegna	135	2.723.912,51	20.177,13
Sicilia	1.176	24.606.032,63	20.923,50

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfoglio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	4.009	87.808.677,86	21.902,89
CQP	3.310	63.322.476,59	19.130,66
DEL	1.001	20.937.072,88	20.916,16

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfoglio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	8.230	170.453.659,72	20.711,26
4	33	583.997,75	17.696,90
5	29	539.229,91	18.594,13
6	16	291.280,01	18.205,00
7	12	200.059,94	16.671,66

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.194	25.389.647,31	21.264,36
AXA France Vie S.a.	1.311	27.267.108,98	20.798,71
Metlife Europe Limited	23	420.249,52	18.271,72
Metlife Europe Limited Flat	21	406.648,75	19.364,23
HDI Assicurazioni S.p.A. Vita	611	14.710.292,74	24.075,77
Ergo Previdenza S.p.A.	411	6.657.290,69	16.197,79
Credit Life A.G.	2.226	44.233.534,49	19.871,31
Metlife (GAI)	2.140	46.001.746,85	21.496,14
Afi Esca S.A.	352	6.318.624,00	17.950,64
Aviva Life S.p.A.	31	663.084,00	21.389,81

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.185	25.284.698,65	21.337,30
HDI Assicurazioni S.p.A. Impiego	611	14.710.292,74	24.075,77
AXA France Iard S.a.	1.074	22.749.012,50	21.181,58
Great American International Insurance Ltd.	2.140	46.001.746,85	21.496,14

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfoglio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.643	63.009.716	23.840,23
Private	1.811	33.443.339	18.466,78
Pensioners (Public)	3.310	63.322.477	19.130,66
Parapublic (Public)	556	12.292.696	22.109,17

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.	155	3.175.404	20.486,48
2 - ATAC S.p.A. - Agenzia per la mobilità	28	724.248	25.865,99
3 - FIAT Chrysler Finance S.p.A.	22	473.081	21.503,67
4 - COOP 23 Giugno A.r.l.	18	443.369	24.631,61
5 - AMA S.P.A.	17	340.287	20.016,88
6 - Esselunga S.p.A.	16	340.259	21.266,16
7 - Risorse Ambientali Parlemo S.p.A.	16	304.605	19.037,81
8 - ANAS S.p.A.	8	279.801	34.975,15
9 - RAI S.p.A.	10	273.326	27.332,60
10 - SEUS - Sicilia emergenze S.c.p.A.	15	265.565	17.704,34

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfoglio		Total
	Principal	Interest	
Installment and prepayment	1.625.527,66	615.104,21	2.240.631,87
Total amounts paid to the issuer	1.625.527,66	615.104,21	2.240.631,87

TOTAL ADVANCES

	Aggregate Portfoglio		Total
	Principal	Interest	
Installment and prepayment	18.023.185,82	7.494.801,51	25.517.987,33
Total amounts paid to the issuer	18.023.185,82	7.494.801,51	25.517.987,33

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

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	5,0359%
--	---------

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