

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:

31-dic-18

Relating to the Collection Period:

01-dic-18 31-dic-18

Relating to the Interest Period:

01-dic-18 31-dic-18

Payment Date:

28-gen-19

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	139.914.018,66	674.940,50	140.588.959,16	264.260,18	140.853.219,34
Performing receivables in arrears	8.570.853,94	182.859,39	8.753.713,33	67.388,38	8.821.101,71
Delinquent receivables	1.602.479,98	89.580,17	1.692.060,15	28.607,83	1.720.667,98
Collateral portfoglio: Oustading Principal Due	150.087.352,58	947.380,06	151.034.732,64	360.256,39	151.394.989,03
Default receivables	645.618,85	58.243,09	703.861,94	25.904,21	729.766,15
Total portfoglio	150.732.971,43	1.005.623,15	151.738.594,58	386.160,60	152.124.755,18

Life damage	2	59.444,34	24	494.312,96	1	12.575,51	1	26.662,90
Job damage	11	234.375,78			37	542.330,75	7	126.244,01
Total recoveries	14	306.309,27	26	515.582,97	39	573.686,14	8	152.906,91

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	1.462.762,81	598.041,24	2.060.804,05
Prepayments	431.699,19	3.384,04	435.083,23
Recoveries	258.663,72	446,94	259.110,66
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	2.153.125,72	601.872,22	2.754.997,94
Receivables purchased by the originator	8.939,10	24,84	8.963,94
Total amounts paid to the issuer	2.162.064,82	601.897,06	2.763.961,88

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 11.231,49
Servicing fees on Default Receivables	1,22%	€ 3.161,15
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 16.934,31

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/01/2019	1.557.677,99	631.586,18
28/02/2019	1.405.776,99	553.034,04
31/03/2019	1.411.298,41	547.837,31
30/04/2019	1.416.554,13	542.582,25
31/05/2019	1.421.829,95	537.307,10
30/06/2019	1.427.126,13	532.011,59
31/07/2019	1.432.441,49	526.696,90
31/08/2019	1.437.776,58	521.362,48
30/09/2019	1.443.131,62	516.008,11
31/10/2019	1.448.507,28	510.633,13
30/11/2019	1.453.147,70	505.238,22
31/12/2019	1.458.400,60	499.827,06
31/01/2020	1.463.513,91	494.395,39
29/02/2020	1.468.766,96	488.943,00
31/03/2020	1.474.237,78	483.472,87
30/04/2020	1.479.043,34	477.980,92
31/05/2020	1.484.298,81	472.472,11
30/06/2020	1.489.527,67	466.943,91
31/07/2020	1.494.445,02	461.393,81
31/08/2020	1.499.971,71	455.827,18
30/09/2020	1.505.355,39	450.239,19
31/10/2020	1.510.767,03	444.632,40
30/11/2020	1.514.978,62	439.004,17
31/12/2020	1.520.398,11	433.361,36
31/01/2021	1.525.362,00	427.697,09
28/02/2021	1.530.301,23	422.015,49
31/03/2021	1.535.055,17	416.316,15
30/04/2021	1.537.895,78	410.596,58
31/05/2021	1.541.264,34	404.866,80
30/06/2021	1.545.029,81	399.135,05
31/07/2021	1.547.671,13	393.379,62
31/08/2021	1.551.348,74	387.614,04
30/09/2021	1.555.720,31	381.872,32
31/10/2021	1.557.924,46	376.077,78
30/11/2021	1.562.487,05	370.277,72
31/12/2021	1.567.013,93	364.534,41
31/01/2022	1.571.279,46	358.726,97
28/02/2022	1.574.134,31	352.871,43
31/03/2022	1.577.492,83	347.010,83
30/04/2022	1.578.977,10	341.139,75
31/05/2022	1.580.387,43	335.229,60
30/06/2022	1.579.696,48	329.322,46
31/07/2022	1.581.158,06	323.445,45
31/08/2022	1.582.223,68	317.559,58
30/09/2022	1.585.496,53	311.705,25
31/10/2022	1.588.812,55	305.775,54
30/11/2022	1.589.607,49	299.830,70
31/12/2022	1.593.739,09	293.918,62
31/01/2023	1.598.461,54	288.004,67
28/02/2023	1.600.196,45	282.042,18
31/03/2023	1.601.882,82	276.093,92
30/04/2023	1.602.879,81	270.133,05
31/05/2023	1.604.579,94	264.178,14
30/06/2023	1.603.106,07	258.211,82
31/07/2023	1.602.512,35	252.248,46
31/08/2023	1.603.850,11	246.290,43
30/09/2023	1.606.504,31	240.327,01
31/10/2023	1.609.637,11	234.360,60
30/11/2023	1.610.238,26	228.370,16
31/12/2023	1.614.138,28	222.450,73
31/01/2024	1.617.036,34	216.487,30
29/02/2024	1.620.494,57	210.477,51
31/03/2024	1.621.195,85	204.360,32
30/04/2024	1.620.524,72	198.417,42
31/05/2024	1.619.030,43	192.387,47
30/06/2024	1.621.525,06	186.467,15
31/07/2024	1.618.091,47	180.498,31
31/08/2024	1.616.633,82	174.405,77
30/09/2024	1.616.072,90	168.395,62
31/10/2024	1.617.524,21	162.390,50
30/11/2024	1.618.494,40	156.298,43
31/12/2024	1.621.902,04	150.479,22
31/01/2025	1.623.615,92	144.272,55
28/02/2025	1.623.808,64	138.173,86
31/03/2025	1.621.985,55	132.274,15
30/04/2025	1.620.218,77	126.123,28
31/05/2025	1.618.722,20	120.173,35
30/06/2025	1.619.412,17	114.316,77
31/07/2025	1.616.656,60	108.159,00
31/08/2025	1.610.825,49	102.142,37
30/09/2025	1.611.955,21	96.382,79
31/10/2025	1.610.601,06	90.399,77

30/11/2025	1.611.715,56	84.200,41
31/12/2025	1.613.640,57	78.338,65
31/01/2026	1.597.675,59	72.513,62
28/02/2026	1.545.512,71	66.596,92
31/03/2026	1.495.803,34	60.828,03
30/04/2026	1.423.994,71	55.876,67
31/05/2026	1.337.967,70	50.892,78
30/06/2026	1.269.294,57	46.188,26
31/07/2026	1.202.503,75	41.568,66
31/08/2026	1.139.638,00	36.914,49
30/09/2026	1.100.363,13	35.922,08
31/10/2026	1.044.323,50	30.393,98
30/11/2026	975.816,43	25.116,42
31/12/2026	911.543,94	25.209,81
31/01/2027	860.730,38	21.426,97
28/02/2027	793.632,16	15.112,74
31/03/2027	722.981,55	12.166,44
30/04/2027	623.826,76	9.418,84
31/05/2027	544.583,16	7.085,46
30/06/2027	457.193,83	6.261,78
31/07/2027	352.813,58	5.251,87
31/08/2027	246.815,58	3.048,52
30/09/2027	149.243,99	2.075,81
31/10/2027	66.306,60	2.604,75
30/11/2027	11.067,49	3.086,90
31/12/2027	4.833,96	1.406,65
31/01/2028	3.269,65	957,76
29/02/2028	1.457,17	149,01
31/03/2028	846,80	5,31
30/04/2028	208,58	1,45
Total	150.732.971,43	27.900.525,03

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.400	25.791.224,24	10.746,34
15.000 - 25.000	3.934	78.668.295,92	19.997,02
25.000 - 35.000	1.393	39.404.224,67	28.287,31
35.000 - 45.000	134	5.168.186,12	38.568,55
> 45.000	52	2.706.663,63	52.051,22

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	18	89.990,82	4.999,49
2 - 4	290	2.359.516,32	8.136,26
4 - 6	478	6.223.469,35	13.019,81
6 - 8	3.344	62.110.383,20	18.573,68
8 - 10	3.783	80.955.234,89	21.399,74

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	4.927	93.784.778,94	19.034,86
Abruzzo	455	7.749.386,26	17.031,62
Emilia Romagna	342	6.765.968,82	19.783,53
Friuli Venezia Giulia	37	687.622,68	18.584,40
Lazio	1.192	24.903.306,25	20.892,04
Liguria	48	901.855,97	18.788,67
Lombardia	1.200	22.498.944,97	18.749,12
Marche	175	3.449.708,35	19.712,62
Piemonte	961	16.991.030,64	17.680,57
Toscana	201	3.744.345,31	18.628,58
Trentino Alto Adige	27	543.784,62	20.140,17
Umbria	86	1.647.298,50	19.154,63
Valle d'Aosta	27	511.724,28	18.952,75
Veneto	176	3.389.802,29	19.260,24
Southern Italy	2.986	57.953.815,64	19.408,51
Basilicata	28	621.611,90	22.200,43
Calabria	210	4.430.164,48	21.096,02
Campania	623	12.553.422,55	20.149,96
Molise	23	468.308,81	20.361,25
Puglia	839	15.455.954,47	18.421,88
Sardegna	130	2.435.123,46	18.731,72
Sicilia	1.133	21.989.229,97	19.407,97

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.744	76.672.404,93	20.478,74
CQP	3.211	56.706.578,14	17.660,10
DEL	958	18.359.611,51	19.164,52

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	7.773	149.342.672,49	19.213,00
4	37	674.228,85	18.222,40
5	22	389.471,98	17.703,27
6	23	342.816,59	14.905,07
7	16	285.542,73	17.846,42

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.138	22.384.753,99	19.670,26
AXA France Vie S.a.	1.236	23.791.464,32	19.248,76
Metlife Europe Limited	21	352.183,49	16.770,64
Metlife Europe Limited Flat	20	337.432,87	16.871,64
HDI Assicurazioni S.p.A. Vita	588	13.033.307,48	22.165,49
Eurovita S.p.A.	392	5.862.771,44	14.956,05
Credit Life A.G.	2.168	39.768.639,87	18.343,47
Metlife (GAI)	1.978	39.937.360,80	20.190,78
Afi Esca S.A.	341	5.660.355,03	16.599,28
Aviva Life S.p.A.	31	610.325,29	19.687,91

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.129	22.290.229,54	19.743,34
HDI Assicurazioni S.p.A. Impiego	588	13.033.307,48	22.165,49
AXA France Iard S.a.	1.007	19.771.118,62	19.633,68
Great American International Insurance Ltd.	1.978	39.937.360,80	20.190,78

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.564	56.296.061,51	21.956,34
Private	1.624	28.202.996,03	17.366,38
Pensioners (Public)	3.211	56.706.578,14	17.660,10
Parapublic (Public)	514	10.532.958,90	20.492,14

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.	140	2.618.755,63	18.705,40
2 - ATAC S.p.A. - Agenzia per la mobilità	27	644.904,84	23.885,36
3 - FIAT Chrysler Finance S.p.A.	22	435.960,87	19.816,40
4 - COOP 23 Giugno A.r.l.	18	405.723,93	22.540,22
5 - AMA S.P.A.	17	314.557,98	18.503,41
6 - Esselunga S.p.A.	16	314.127,88	19.632,99
7 - Risorse Ambiente S.p.A.	16	276.532,20	17.283,26
8 - Anas S.p.A.	8	260.130,34	32.516,29
9 - Rai S.p.A.	10	250.398,21	25.039,82
10 - Tim S.p.A.	9	218.179,73	24.242,19

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	2.153.125,72	601.872,22	2.754.997,94
Total amounts paid to the issuer	2.153.125,72	601.872,22	2.754.997,94

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	36.870.090,09	13.744.235,63	50.614.325,72
Total amounts paid to the issuer	36.870.090,09	13.744.235,63	50.614.325,72

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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