

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-giu-18"/>
Relating to the Collection Period:	<input type="text" value="01-giu-18"/> <input type="text" value="30-giu-18"/>
Relating to the Interest Period:	<input type="text" value="01-giu-18"/> <input type="text" value="30-giu-18"/>
Payment Date:	<input type="text" value="30-lug-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	151.881.612,80	783.700,20	152.665.313,00	331.860,20	152.997.173,20
Performing receivables in arrears	8.920.645,06	188.917,65	9.109.562,71	75.042,80	9.184.605,51
Delinquent receivables	1.918.277,13	94.155,24	2.012.432,37	37.444,27	2.049.876,64
Collateral portfoglio: Oustading Principal Due	162.720.534,99	1.066.773,09	163.787.308,08	444.347,27	164.231.655,35
Default receivables	967.801,38	83.467,56	1.051.268,94	33.302,17	1.084.571,11
Total portfoglio	163.688.336,37	1.150.240,65	164.838.577,02	477.649,44	165.316.226,46

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	26	432.696,98
2	349	6.546.945,26
3	111	2.129.920,47
4	40	790.610,97
5	23	410.287,36
6	22	404.941,14
7	20	406.592,90
Total	591	11.121.995,08

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 Loans in "Sofferenza"	4	52.539,04	1	10.483,24
Life damage	16	310.851,71	5	89.136,67
Job damage	53	961.647,74	14	215.204,03
Defaulted loans	73	1.325.038,49	20	314.823,94

	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 Loans in "Sofferenza"	1	12.489,15	2	21.270,01	1	18.779,88		
Life damage			15	298.276,20	1	12.575,51		
Job damage	12	278.369,55			36	600.612,11	5	82.666,08
Total defaulted	13	290.858,70	17	319.546,21	38	631.967,50	5	82.666,08

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 Loans in "Sofferenza"	3	42.055,80	0,64%	4,00%	No
Life damage	4	64.595,92			
Job damage	14	167.117,83			
Total defaulted	21	273.769,55			

	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	12.489,15	1	10.786,77	1	18.779,88		

Loans in "Sofferenza"								
Life damage			3	52.020,41	1	12.575,51		
Job damage	2	22.860,44			11	116.159,19	1	28.098,20
Total recoveries	3	35.349,59	4	62.807,18	13	147.514,58	1	28.098,20

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfoglio		Total
	Principal	Interest	
Instalments	1.354.390,05	594.496,16	1.948.886,21
Prepayments	380.576,78	5.008,40	385.585,18
Recoveries	149.008,22	509,39	149.517,61
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.883.975,05	600.013,95	2.483.989,00
Receivables purchased by the originator			
Total amounts paid to the issuer	1.883.975,05	600.013,95	2.483.989,00

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 10.505,12
Servicing fees on Default Receivables	1,22%	€ 1.824,11
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 14.870,90

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN

Aggregate Portfoglio		
Date	Principal instalment	Interest instalment
31/07/2018	1.492.629,07	641.887,20
31/08/2018	1.428.136,71	602.570,50
30/09/2018	1.433.365,42	597.212,51
31/10/2018	1.438.812,83	591.893,24
30/11/2018	1.444.080,84	586.495,96
31/12/2018	1.449.673,93	581.125,70
31/01/2019	1.455.183,03	575.744,73
28/02/2019	1.460.613,12	570.314,06
31/03/2019	1.466.062,86	564.863,75
30/04/2019	1.471.533,20	559.392,82
31/05/2019	1.477.024,46	553.900,98
30/06/2019	1.482.536,75	548.388,11
31/07/2019	1.488.069,34	542.854,93
31/08/2019	1.493.622,43	537.301,24
30/09/2019	1.499.196,17	531.726,91
31/10/2019	1.504.791,51	526.130,97
30/11/2019	1.509.679,90	520.514,11
31/12/2019	1.515.313,35	514.880,07
31/01/2020	1.520.650,51	509.224,23
29/02/2020	1.525.486,23	503.546,37
31/03/2020	1.531.179,58	497.852,41
30/04/2020	1.536.210,25	492.136,13
31/05/2020	1.541.147,92	486.401,19
30/06/2020	1.546.600,92	480.648,45
31/07/2020	1.551.701,00	474.872,80
31/08/2020	1.557.417,14	469.080,19
30/09/2020	1.563.113,37	463.265,29
31/10/2020	1.568.777,83	457.430,27
30/11/2020	1.573.122,55	451.572,95
31/12/2020	1.578.761,44	445.700,34
31/01/2021	1.583.955,95	439.806,24
28/02/2021	1.588.322,87	433.894,23
31/03/2021	1.592.380,76	427.965,19
30/04/2021	1.594.860,60	422.018,87
31/05/2021	1.598.108,88	416.065,04
30/06/2021	1.600.591,85	410.099,79
31/07/2021	1.602.615,21	404.125,09
31/08/2021	1.606.219,11	398.142,52
30/09/2021	1.610.463,86	392.185,26
31/10/2021	1.613.015,09	386.174,54
30/11/2021	1.617.116,19	380.157,43
31/12/2021	1.621.233,72	374.205,87
31/01/2022	1.625.056,14	368.195,35
28/02/2022	1.627.008,73	362.082,67
31/03/2022	1.629.289,32	356.013,92
30/04/2022	1.628.736,95	349.910,23
31/05/2022	1.628.664,18	343.808,41
30/06/2022	1.625.908,00	337.733,85
31/07/2022	1.625.883,86	331.674,21
31/08/2022	1.626.061,41	325.614,30
30/09/2022	1.626.670,49	319.552,70
31/10/2022	1.629.999,58	313.499,89
30/11/2022	1.630.549,79	307.423,27
31/12/2022	1.635.296,67	301.490,66
31/01/2023	1.639.145,62	295.267,67
28/02/2023	1.640.765,10	289.144,73
31/03/2023	1.642.712,06	283.039,37
30/04/2023	1.643.319,48	276.917,54
31/05/2023	1.645.095,88	270.805,22
30/06/2023	1.643.445,50	264.680,80
31/07/2023	1.642.790,03	258.559,53
31/08/2023	1.644.434,93	252.444,14
30/09/2023	1.647.562,32	246.322,92
31/10/2023	1.650.413,37	240.195,78
30/11/2023	1.650.652,06	234.045,54
31/12/2023	1.654.842,97	227.969,12
31/01/2024	1.657.217,91	221.845,67
29/02/2024	1.660.838,97	215.679,47
31/03/2024	1.661.513,17	209.404,82
30/04/2024	1.660.919,94	203.304,43
31/05/2024	1.659.388,77	197.116,50
30/06/2024	1.661.780,31	190.955,45
31/07/2024	1.658.179,29	184.764,56
31/08/2024	1.656.558,11	178.514,99
30/09/2024	1.655.749,86	172.349,09
31/10/2024	1.657.054,02	166.189,57
30/11/2024	1.657.682,70	160.021,16
31/12/2024	1.660.508,20	154.021,23
31/01/2025	1.662.771,64	147.779,67
28/02/2025	1.663.133,06	141.528,73
31/03/2025	1.660.735,96	135.344,40
30/04/2025	1.659.064,72	129.142,07

31/05/2025	1.657.742,14	123.041,50
30/06/2025	1.658.050,12	116.954,64
31/07/2025	1.655.660,61	110.721,65
31/08/2025	1.649.723,89	104.552,25
30/09/2025	1.650.865,20	98.639,99
31/10/2025	1.649.683,59	92.505,49
30/11/2025	1.650.800,72	86.152,48
31/12/2025	1.652.889,57	80.137,92
31/01/2026	1.637.139,00	74.164,14
28/02/2026	1.583.662,79	68.022,50
31/03/2026	1.532.389,16	62.177,25
30/04/2026	1.458.122,43	56.848,11
31/05/2026	1.368.095,43	51.509,50
30/06/2026	1.295.271,37	46.547,63
31/07/2026	1.228.150,48	42.042,08
31/08/2026	1.163.852,83	37.453,31
30/09/2026	1.122.725,59	36.231,49
31/10/2026	1.066.515,61	30.708,21
30/11/2026	995.510,20	25.372,17
31/12/2026	928.523,75	25.404,63
31/01/2027	876.175,10	21.547,64
28/02/2027	807.759,20	15.110,49
31/03/2027	735.752,25	12.116,20
30/04/2027	635.232,13	9.320,07
31/05/2027	554.117,67	7.120,18
30/06/2027	463.929,79	6.266,49
31/07/2027	356.165,13	4.901,17
31/08/2027	248.492,85	2.543,08
30/09/2027	149.668,29	1.480,17
31/10/2027	65.162,50	2.344,44
30/11/2027	10.665,34	2.898,16
31/12/2027	4.243,54	1.137,92
31/01/2028	2.609,08	646,22
29/02/2028	1.158,05	8,53
31/03/2028	844,20	5,31
30/04/2028	207,94	1,45
Total	163.688.336,37	32.184.756,64

DESCRIPTION OF AGGREGATE PORTFOGLIO

BREAKDOWN BY OUTSTANDING

Aggregate Portfoglio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.283	24.753.669,65	10.842,61
15.000 - 25.000	3.920	79.251.714,80	20.217,27
25.000 - 35.000	1.748	49.879.150,70	28.534,98
35.000 - 45.000	191	7.316.661,48	38.307,13
> 45.000	69	3.637.380,39	52.715,66

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfoglio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	11	78.211,01	7.110,09
2 - 4	258	2.295.176,68	8.896,03
4 - 6	472	5.922.446,16	12.547,56
6 - 8	2.091	38.983.279,36	18.643,37
8 - 10	5.379	117.559.463,81	21.855,26

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfoglio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	5.142	102.443.535,10	19.922,90
Abruzzo	459	8.225.452,32	17.920,38
Emilia Romagna	363	7.506.446,83	20.678,92
Friuli Venezia Giulia	39	750.058,98	19.232,28
Lazio	1.239	27.215.703,15	21.965,86
Liguria	48	953.436,15	19.863,25
Lombardia	1.256	24.568.549,69	19.560,95
Marche	182	3.711.495,23	20.392,83
Piemonte	1.013	18.671.331,20	18.431,72
Toscana	211	4.158.983,67	19.710,82
Trentino Alto Adige	27	572.602,94	21.207,52
Umbria	91	1.815.248,77	19.947,79
Valle d'Aosta	27	541.842,77	20.068,25
Veneto	187	3.752.383,40	20.066,22
Southern Italy	3.069	62.395.041,92	20.330,74
Basilicata	29	667.435,23	23.015,01
Calabria	217	4.795.231,05	22.097,84
Campania	639	13.469.484,96	21.079,01
Molise	23	487.802,86	21.208,82
Puglia	863	16.714.562,08	19.367,97
Sardegna	133	2.620.451,61	19.702,64
Sicilia	1.165	23.640.074,13	20.291,91

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfoglio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.936	83.890.252,49	21.313,58
CQP	3.287	60.963.228,56	18.546,77
DEL	988	19.985.095,97	20.227,83

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfoglio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	8.159	163.787.308	20.074,43
4	40	790.611	19.765,27
5	23	410.287	17.838,58
6	22	404.941	18.406,42
7	20	406.593	20.329,65

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.177	24.292.116,27	20.639,01
AXA France Vie S.a.	1.293	26.043.967,69	20.142,28
Metlife Europe Limited	23	404.781,58	17.599,20
Metlife Europe Limited Flat	21	390.819,53	18.610,45
HDI Assicurazioni S.p.A. Vita	606	14.126.695,21	23.311,38
Eurovita S.p.A.	404	6.332.330,22	15.674,08
Credit Life A.G.	2.214	42.663.748,28	19.269,99
Metlife (GAI)	2.092	43.847.785,24	20.959,74
Afi Esca S.A.	350	6.094.323,03	17.412,35
Aviva Life S.p.A.	31	642.009,97	20.710,00

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.168	24.191.331,62	20.711,76
HDI Assicurazioni S.p.A. Impiego	606	14.126.695,21	23.311,38
AXA France Iard S.a.	1.058	21.709.536,39	20.519,41
Great American International Insurance Ltd.	2.092	43.847.785,24	20.959,74

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfoglio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.619	60.528.755,20	23.111,40
Private	1.763	31.759.253,02	18.014,32
Pensioners (Public)	3.287	60.963.228,56	18.546,77
Parapublic (Public)	542	11.587.340,24	21.378,86

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.	147	2.914.431,86	19.826,07
2 - ATAC S.p.A. - Agenzia per la mobilità	28	702.002,18	25.071,51
3 - FIAT Chrysler Finance S.p.A.	22	458.356,72	20.834,40
4 - COOP 23 Giugno A.r.l.	18	430.978,54	23.943,25
5 - AMA S.P.A.	17	330.106,71	19.418,04
6 - Esselunga S.p.A.	16	329.938,07	20.621,13
7 - Risorse Ambientali Parlemo S.p.A.	16	292.508,84	18.281,80
8 - ANAS S.p.A.	8	271.250,40	33.906,30
9 - RAI S.p.A.	10	264.252,01	26.425,20
10 - SEUS - Sicilia emergenze S.c.p.A.	15	257.031,39	17.135,43

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfoglio		Total
	Principal	Interest	
Installment and prepayment	1.764.673,30	633.965,54	2.398.638,84
Total amounts paid to the issuer	1.764.673,30	633.965,54	2.398.638,84

TOTAL ADVANCES

	Aggregate Portfoglio		Total
	Principal	Interest	
Installment and prepayment	24.936.989,82	10.042.737,31	34.979.727,13
Total amounts paid to the issuer	24.936.989,82	10.042.737,31	34.979.727,13

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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