

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="31-lug-18"/>
Relating to the Collection Period:	<input type="text" value="01-lug-18"/> <input type="text" value="31-lug-18"/>
Relating to the Interest Period:	<input type="text" value="01-lug-18"/> <input type="text" value="31-lug-18"/>
Payment Date:	<input type="text" value="28-ago-18"/>

**PORTFOLIO DESCRIPTION**

	<b>The Aggregate Portfoglio</b>				
	<b>Outstanding Principal not yet due</b>	<b>Principal instalments due and unpaid</b>	<b>Outstanding Principal due</b>	<b>Unpaid interest instalment</b>	<b>Total (Principal + Interest)"</b>
	<b>(a)</b>	<b>(b)</b>	<b>(c)=(a)+(b)</b>	<b>(d)</b>	<b>(e)=(c)+(d)</b>
Performing receivables not in arrears	150.986.303,87	781.711,58	151.768.015,45	327.950,57	152.095.966,02
Performing receivables in arrears	7.669.343,20	162.617,27	7.831.960,47	62.333,00	7.894.293,47
Delinquent receivables	2.156.927,20	113.541,55	2.270.468,75	43.820,15	2.314.288,90
<b>Collateral portfoglio: Oustading Principal Due</b>	<b>160.812.574,27</b>	<b>1.057.870,40</b>	<b>161.870.444,67</b>	<b>434.103,72</b>	<b>162.304.548,39</b>
Default receivables	920.699,14	82.283,14	1.002.982,28	31.805,59	1.034.787,87
<b>Total portfoglio</b>	<b>161.733.273,41</b>	<b>1.140.153,54</b>	<b>162.873.426,95</b>	<b>465.909,31</b>	<b>163.339.336,26</b>



Life damage			7	136.009,42	1	12.575,51		
Job damage	3	23.202,39			18	216.667,43	3	28.244,46
<b>Total recoveries</b>	<b>4</b>	<b>35.691,54</b>	<b>8</b>	<b>146.796,19</b>	<b>20</b>	<b>248.022,82</b>	<b>3</b>	<b>28.244,46</b>

## COLLECTIONS

Collections during the monthly collection period	Aggregate Portfoglio		Total
	Principal	Interest	
Instalments	1.398.875,05	607.384,42	2.006.259,47
Prepayments	381.289,56	3.839,38	385.128,94
Recoveries	184.985,46	631,60	185.617,06
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>1.965.150,07</b>	<b>611.855,40</b>	<b>2.577.005,47</b>
Receivables purchased by the originator			
<b>Total amounts paid to the issuer</b>	<b>1.965.150,07</b>	<b>611.855,40</b>	<b>2.577.005,47</b>

## SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 10.761,25
Servicing fees on Default Receivables	1,22%	€ 2.264,53
Servicing fee for monitory activities	30.500,00	€ 2.541,67
<b>Total servicing fees</b>		<b>€ 15.567,44</b>

**COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN**

Aggregate Portfoglio		
Date	Principal instalment	Interest instalment
31/08/2018	1.499.053,77	636.072,46
30/09/2018	1.426.369,96	593.379,70
31/10/2018	1.431.789,37	588.103,47
30/11/2018	1.437.029,34	582.749,74
31/12/2018	1.442.594,14	577.422,95
31/01/2019	1.448.074,89	572.085,55
28/02/2019	1.453.476,58	566.698,77
31/03/2019	1.458.897,74	561.292,58
30/04/2019	1.464.339,46	555.865,88
31/05/2019	1.469.801,93	550.418,49
30/06/2019	1.475.285,34	544.950,21
31/07/2019	1.480.788,93	539.461,82
31/08/2019	1.486.312,88	533.953,11
30/09/2019	1.491.857,43	528.423,87
31/10/2019	1.497.423,45	522.873,21
30/11/2019	1.502.922,56	517.301,91
31/12/2019	1.507.886,45	511.713,48
31/01/2020	1.513.193,97	506.103,53
29/02/2020	1.518.000,12	500.471,74
31/03/2020	1.523.663,56	494.823,93
30/04/2020	1.528.664,36	489.154,07
31/05/2020	1.533.572,15	483.465,65
30/06/2020	1.538.994,95	477.759,62
31/07/2020	1.544.064,80	472.030,91
31/08/2020	1.549.750,44	466.285,35
30/09/2020	1.555.416,05	460.517,71
31/10/2020	1.561.049,78	454.730,12
30/11/2020	1.565.364,08	448.920,46
31/12/2020	1.570.971,99	443.095,66
31/01/2021	1.576.135,90	437.249,23
28/02/2021	1.580.647,15	431.385,70
31/03/2021	1.584.675,31	425.503,96
30/04/2021	1.587.326,59	419.605,72
31/05/2021	1.590.546,04	413.698,66
30/06/2021	1.593.523,52	407.780,41
31/07/2021	1.595.921,13	401.851,57
31/08/2021	1.599.499,22	395.912,72
30/09/2021	1.603.608,25	389.998,75
31/10/2021	1.606.204,31	384.032,61
30/11/2021	1.610.489,93	378.060,11
31/12/2021	1.614.581,83	372.151,59
31/01/2022	1.618.380,29	366.182,83
28/02/2022	1.621.086,01	360.115,50
31/03/2022	1.623.604,03	354.087,11
30/04/2022	1.623.737,14	348.024,44
31/05/2022	1.623.647,44	341.959,20
30/06/2022	1.621.173,14	335.922,21
31/07/2022	1.621.412,34	329.898,74
31/08/2022	1.621.575,09	323.872,97
30/09/2022	1.622.432,32	317.846,56
31/10/2022	1.625.787,91	311.827,80
30/11/2022	1.626.283,29	305.784,93
31/12/2022	1.631.014,04	299.885,41
31/01/2023	1.634.847,12	293.697,24
28/02/2023	1.636.451,41	287.608,59
31/03/2023	1.638.383,01	281.537,44
30/04/2023	1.638.975,50	275.449,94
31/05/2023	1.640.736,48	269.371,97
30/06/2023	1.639.071,81	263.282,02
31/07/2023	1.638.401,64	257.195,28
31/08/2023	1.640.030,97	251.114,46
30/09/2023	1.643.142,30	245.027,80
31/10/2023	1.645.977,28	238.935,33
30/11/2023	1.646.200,72	232.819,96
31/12/2023	1.650.375,33	226.777,63
31/01/2024	1.653.385,72	220.689,25
29/02/2024	1.656.992,92	214.555,38
31/03/2024	1.657.654,21	208.313,75
30/04/2024	1.657.048,48	202.245,37
31/05/2024	1.655.505,05	196.090,05
30/06/2024	1.657.882,98	189.961,46
31/07/2024	1.654.270,30	183.803,32
31/08/2024	1.652.636,72	177.586,94
30/09/2024	1.651.815,79	171.453,74
31/10/2024	1.653.106,49	165.326,93
30/11/2024	1.653.721,88	159.191,34
31/12/2024	1.656.435,37	153.192,67
31/01/2025	1.658.782,79	147.014,98
28/02/2025	1.659.372,80	140.900,09
31/03/2025	1.656.964,28	134.747,81
30/04/2025	1.655.037,32	128.477,10
31/05/2025	1.653.701,80	122.409,25

30/06/2025	1.654.185,55	116.430,68
31/07/2025	1.651.594,05	110.155,72
31/08/2025	1.645.645,83	104.019,66
30/09/2025	1.646.773,14	98.139,29
31/10/2025	1.645.579,04	92.037,30
30/11/2025	1.646.845,83	85.719,63
31/12/2025	1.648.920,92	79.736,98
31/01/2026	1.633.163,44	73.794,23
28/02/2026	1.579.864,34	67.685,38
31/03/2026	1.529.004,55	61.872,42
30/04/2026	1.455.282,72	56.650,08
31/05/2026	1.365.943,31	51.339,95
30/06/2026	1.293.295,72	46.476,58
31/07/2026	1.226.192,63	41.990,21
31/08/2026	1.161.879,70	37.344,48
30/09/2026	1.121.200,37	36.227,17
31/10/2026	1.065.005,25	30.730,14
30/11/2026	993.780,88	25.320,18
31/12/2026	926.812,76	25.347,05
31/01/2027	874.840,75	21.591,49
28/02/2027	806.356,88	15.106,55
31/03/2027	734.669,29	12.126,60
30/04/2027	634.215,51	9.273,64
31/05/2027	553.394,15	7.084,67
30/06/2027	463.235,01	6.233,04
31/07/2027	355.742,09	4.991,47
31/08/2027	248.095,88	2.515,18
30/09/2027	150.075,90	1.724,83
31/10/2027	65.612,32	2.563,68
30/11/2027	10.834,69	2.962,77
31/12/2027	4.242,10	1.131,11
31/01/2028	2.608,20	642,35
29/02/2028	1.157,66	8,49
31/03/2028	843,92	5,28
30/04/2028	207,87	1,44
<b>Total</b>	<b>161.733.273,41</b>	<b>31.400.521,52</b>

**DESCRIPTION OF AGGREGATE PORTFOGLIO**
**BREAKDOWN BY OUTSTANDING**

Aggregate Portfoglio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.297	24.839.473,64	10.813,88
15.000 - 25.000	3.945	79.609.653,58	20.179,89
25.000 - 35.000	1.680	47.870.570,45	28.494,39
35.000 - 45.000	187	7.171.572,84	38.350,66
> 45.000	64	3.382.156,44	52.846,19

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfoglio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	12	87.705,22	7.308,77
2 - 4	276	2.426.160,82	8.790,44
4 - 6	479	6.143.888,90	12.826,49
6 - 8	2.334	43.462.359,90	18.621,41
8 - 10	5.072	110.753.312,11	21.836,22

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfoglio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>5.116</b>	<b>101.160.391,34</b>	<b>19.773,34</b>
Abruzzo	459	8.155.442,95	17.767,85
Emilia Romagna	362	7.416.989,04	20.488,92
Friuli Venezia Giulia	38	734.286,89	19.323,34
Lazio	1.233	26.875.873,79	21.797,14
Liguria	48	945.412,48	19.696,09
Lombardia	1.253	24.324.988,87	19.413,40
Marche	181	3.668.212,74	20.266,37
Piemonte	1.002	18.359.478,80	18.322,83
Toscana	209	4.079.782,72	19.520,49
Trentino Alto Adige	27	568.025,04	21.037,96
Umbria	90	1.781.360,39	19.792,89
Valle d'Aosta	27	537.375,18	19.902,78
Veneto	187	3.713.162,45	19.856,48
<b>Southern Italy</b>	<b>3.057</b>	<b>61.713.035,61</b>	<b>20.187,45</b>
Basilicata	29	663.066,62	22.864,37
Calabria	215	4.722.562,79	21.965,41
Campania	636	13.335.862,02	20.968,34
Molise	23	484.205,91	21.052,43
Puglia	861	16.522.243,32	19.189,60
Sardegna	132	2.573.729,02	19.497,95
Sicilia	1.161	23.411.365,93	20.164,83

**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfoglio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.910	82.814.917,68	21.180,29
CQP	3.277	60.278.576,53	18.394,44
DEL	986	19.779.932,74	20.060,78

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfoglio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	7.994	159.599.975,92	19.964,97
4	47	853.878,92	18.167,64
5	19	367.262,46	19.329,60
6	23	463.319,29	20.144,32
7	31	586.008,08	18.903,49

**BREAKDOWN BY INSURANCE COMPANY (Life insurance)**

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.172	24.028.126,61	20.501,81
AXA France Vie S.a.	1.290	25.792.947,99	19.994,53
Metlife Europe Limited	23	400.866,67	17.428,99
Metlife Europe Limited Flat	21	387.141,21	18.435,30
HDI Assicurazioni S.p.A. Vita	605	13.989.538,02	23.123,20
Eurovita S.p.A.	404	6.275.875,17	15.534,34
Credit Life A.G.	2.208	42.194.525,63	19.109,84
Metlife (GAI)	2.073	43.184.982,83	20.832,12
Afi Esca S.A.	346	5.982.656,74	17.290,92
Aviva Life S.p.A.	31	636.766,08	20.540,84

**BREAKDOWN BY INSURANCE COMPANY (Credit insurance)**

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.163	23.928.374,24	20.574,70
HDI Assicurazioni S.p.A. Impiego	605	13.989.538,02	23.123,20
AXA France Iard S.a.	1.055	21.491.955,33	20.371,52
Great American International Insurance Ltd.	2.073	43.184.982,83	20.832,12

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfoglio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.615	59.981.031,67	22.937,30
Private	1.740	31.152.466,35	17.903,72
Pensioners (Public)	3.277	60.278.576,53	18.394,44
Parapublic (Public)	541	11.461.352,40	21.185,49

**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	2.889.565,53	19.656,91
2 - ATAC S.p.A. - Agenzia per la mobilità	28	696.390,26	24.871,08
3 - FIAT Chrysler Finance S.p.A.	22	454.626,65	20.664,85
4 - COOP 23 Giugno A.r.l.	18	422.631,04	23.479,50
5 - AMA S.P.A.	17	327.538,59	19.266,98
6 - Esselunga S.p.A.	16	327.330,69	20.458,17
7 - Risorse Ambientali Parlemo S.p.A.	16	289.456,47	18.091,03
8 - ANAS S.p.A.	8	269.093,02	33.636,63
9 - RAI S.p.A.	10	261.963,38	26.196,34
10 - SEUS - Sicilia emergenze S.c.p.A.	15	252.728,07	16.848,54



**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
<b>Total amounts paid to the issuer</b>	<b>1.764.673,30</b>	<b>633.965,54</b>	<b>2.398.638,84</b>

**TOTAL ADVANCES**

	Aggregate Portfoglio		Total
	Principal	Interest	
Installment and prepayment	26.701.663,12	10.676.702,85	37.378.365,97
<b>Total amounts paid to the issuer</b>	<b>26.701.663,12</b>	<b>10.676.702,85</b>	<b>37.378.365,97</b>

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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