

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-gen-18"/>
Relating to the Collection Period:	<input type="text" value="01-gen-18"/> <input type="text" value="31-gen-18"/>
Relating to the Interest Period:	<input type="text" value="01-gen-18"/> <input type="text" value="31-gen-18"/>
Payment Date:	<input type="text" value="28-feb-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	161.615.361,81	776.857,06	162.392.218,87	352.898,25	162.745.117,12
Performing receivables in arrears	9.656.078,63	189.703,57	9.845.782,20	77.993,78	9.923.775,98
Delinquent receivables	1.183.399,30	51.941,53	1.235.340,83	21.885,86	1.257.226,69
Collateral portfoglio: Oustading Principal Due	172.454.839,74	1.018.502,16	173.473.341,90	452.777,89	173.926.119,79
Default receivables	247.700,90	13.636,32	261.337,22	6.011,45	267.348,67
Total portfoglio	172.702.540,64	1.032.138,48	173.734.679,12	458.789,34	174.193.468,46

Life damage			1	12.986,97				
Job damage					1	127,00		
Total recoveries	-	-	1	12.986,97	1	127,00	-	-

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfoglio		Total
	Principal	Interest	
Instalments	1.381.136,34	633.176,08	2.014.312,42
Prepayments	298.303,29	3.546,03	301.849,32
Recoveries	13.113,99	72,98	13.186,97
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.692.553,62	636.795,09	2.329.348,71
Receivables purchased by the originator	-	-	-
Total amounts paid to the issuer	1.692.553,62	636.795,09	2.329.348,71

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 10.422,73
Servicing fees on Default Receivables	1,22%	€ 160,88
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 13.125,28

COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION PLAN

Aggregate Portfoglio		
Date	Principal instalment	Interest instalment
28/02/2018	1.413.588,90	640.847,42
31/03/2018	1.421.298,65	636.604,33
30/04/2018	1.426.602,11	631.300,63
31/05/2018	1.431.926,32	625.976,19
30/06/2018	1.437.269,70	620.632,57
31/07/2018	1.442.633,71	615.268,32
31/08/2018	1.448.018,46	609.883,33
30/09/2018	1.453.422,34	604.479,21
31/10/2018	1.458.847,15	599.054,16
30/11/2018	1.464.291,55	593.609,52
31/12/2018	1.469.757,78	588.143,05
31/01/2019	1.474.913,52	582.657,08
28/02/2019	1.480.419,28	577.151,08
31/03/2019	1.485.944,91	571.625,21
30/04/2019	1.491.491,40	566.078,47
31/05/2019	1.497.059,21	560.510,41
30/06/2019	1.502.648,22	554.921,16
31/07/2019	1.508.257,93	549.311,20
31/08/2019	1.513.888,38	543.680,50
30/09/2019	1.519.539,85	538.028,78
31/10/2019	1.525.213,13	532.355,25
30/11/2019	1.530.177,71	526.660,45
31/12/2019	1.535.889,66	520.948,24
31/01/2020	1.541.304,81	515.213,85
29/02/2020	1.546.217,27	509.457,18
31/03/2020	1.551.990,11	503.684,08
30/04/2020	1.557.098,66	497.888,31
31/05/2020	1.562.114,00	492.073,74
30/06/2020	1.567.646,61	486.240,89
31/07/2020	1.572.952,28	480.384,98
31/08/2020	1.578.825,81	474.511,19
30/09/2020	1.584.722,24	468.614,50
31/10/2020	1.590.580,78	462.696,88
30/11/2020	1.595.104,25	456.756,03
31/12/2020	1.600.836,74	450.799,29
31/01/2021	1.606.114,17	444.820,63
28/02/2021	1.610.561,76	438.823,84
31/03/2021	1.614.698,77	432.810,64
30/04/2021	1.616.434,37	426.777,97
31/05/2021	1.619.884,49	420.741,70
30/06/2021	1.622.674,00	414.693,35
31/07/2021	1.624.647,58	408.634,39
31/08/2021	1.628.150,25	402.601,57
30/09/2021	1.631.769,39	396.526,27
31/10/2021	1.634.530,42	390.470,12
30/11/2021	1.638.231,43	384.335,94
31/12/2021	1.642.229,45	378.274,75
31/01/2022	1.645.864,85	372.149,19
28/02/2022	1.647.468,93	365.926,53
31/03/2022	1.649.557,95	359.783,92
30/04/2022	1.648.528,83	353.629,09
31/05/2022	1.648.669,18	347.485,73
30/06/2022	1.645.626,07	341.335,98
31/07/2022	1.644.875,29	335.200,79
31/08/2022	1.644.654,20	329.068,89
30/09/2022	1.645.102,96	322.937,11
31/10/2022	1.648.430,34	316.814,58
30/11/2022	1.648.690,47	310.668,44
31/12/2022	1.653.758,45	304.798,24
31/01/2023	1.657.213,46	298.376,07
28/02/2023	1.659.093,14	292.204,31
31/03/2023	1.661.096,99	286.030,37
30/04/2023	1.661.686,15	279.839,18
31/05/2023	1.663.444,09	273.657,17
30/06/2023	1.661.840,20	267.464,13
31/07/2023	1.661.034,85	261.273,51
31/08/2023	1.662.617,46	255.088,83
30/09/2023	1.666.040,67	248.985,47
31/10/2023	1.668.572,59	242.736,44
30/11/2023	1.668.462,08	236.484,58
31/12/2023	1.672.915,39	230.410,45
31/01/2024	1.675.146,44	224.150,30
29/02/2024	1.678.728,05	217.876,53
31/03/2024	1.679.554,32	211.574,22
30/04/2024	1.679.009,77	205.405,92
31/05/2024	1.677.524,72	199.149,91
30/06/2024	1.679.973,92	192.920,61
31/07/2024	1.676.413,34	186.661,34
31/08/2024	1.674.845,20	180.343,55
30/09/2024	1.673.843,68	174.109,12
31/10/2024	1.675.238,62	167.950,11
30/11/2024	1.675.792,18	161.645,53

31/12/2024	1.678.827,99	155.629,59
31/01/2025	1.680.941,26	149.237,22
28/02/2025	1.681.353,59	142.918,87
31/03/2025	1.678.766,09	136.665,49
30/04/2025	1.677.241,06	130.423,59
31/05/2025	1.676.078,04	124.254,66
30/06/2025	1.676.367,46	118.024,22
31/07/2025	1.674.022,58	111.722,21
31/08/2025	1.668.120,41	105.483,64
30/09/2025	1.669.751,19	99.696,79
31/10/2025	1.669.012,85	93.677,16
30/11/2025	1.669.534,39	87.059,60
31/12/2025	1.671.891,64	81.075,24
31/01/2026	1.655.406,58	74.810,03
28/02/2026	1.600.029,14	68.558,92
31/03/2026	1.547.150,47	62.691,94
30/04/2026	1.471.052,10	57.013,67
31/05/2026	1.379.574,03	51.670,79
30/06/2026	1.306.943,40	46.843,64
31/07/2026	1.239.173,90	42.210,14
31/08/2026	1.173.894,37	37.577,56
30/09/2026	1.135.820,59	38.172,03
31/10/2026	1.076.900,96	31.550,26
30/11/2026	1.003.668,99	25.279,48
31/12/2026	942.649,73	28.725,44
31/01/2027	885.243,81	22.451,90
28/02/2027	815.158,19	15.333,62
31/03/2027	741.595,43	11.956,64
30/04/2027	640.566,23	9.324,41
31/05/2027	558.297,22	7.072,06
30/06/2027	468.486,73	6.733,53
31/07/2027	358.525,30	4.548,83
31/08/2027	249.887,45	1.999,49
30/09/2027	150.218,88	1.086,47
31/10/2027	66.132,08	2.542,99
30/11/2027	8.520,49	2.658,13
31/12/2027	1.741,70	541,22
31/01/2028	259,96	128,03
Total	172.702.540,64	35.669.044,29

DESCRIPTION OF AGGREGATE PORTFOLIO**BREAKDOWN BY OUTSTANDING**

Aggregate Portfoglio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.157	23.700.667,92	10.987,79
15.000 - 25.000	3.815	77.618.685,54	20.345,66
25.000 - 35.000	2.032	58.368.496,44	28.724,65
35.000 - 45.000	253	9.702.209,84	38.348,66
> 45.000	81	4.344.619,38	53.637,28

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfoglio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	3	26.561,04	8.853,68
2 - 4	160	1.446.707,53	9.041,92
4 - 6	522	6.323.343,55	12.113,68
6 - 8	702	12.350.603,26	17.593,45
8 - 10	6.951	153.587.463,74	22.095,74

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfoglio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	5.222	107.844.315	20.651,92
Abruzzo	461	8.595.406,41	18.645,13
Emilia Romagna	371	7.929.319,01	21.372,83
Friuli Venezia Giulia	39	781.231,70	20.031,58
Lazio	1.255	28.572.809,32	22.767,18
Liguria	49	1.005.511,78	20.520,65
Lombardia	1.276	25.851.079,97	20.259,47
Marche	184	3.891.000,82	21.146,74
Piemonte	1.030	19.703.504,08	19.129,62
Toscana	216	4.416.160,19	20.445,19
Trentino Alto Adige	28	616.384,59	22.013,74
Umbria	93	1.909.060,49	20.527,53
Valle d'Aosta	27	563.021,55	20.852,65
Veneto	193	4.009.824,76	20.776,29
Southern Italy	3.116	65.890.364	21.145,82
Basilicata	29	696.995,53	24.034,33
Calabria	220	5.037.842,56	22.899,28
Campania	652	14.311.954,40	21.950,85
Molise	23	506.379,21	22.016,49
Puglia	876	17.677.518,41	20.179,82
Sardegna	138	2.812.602,77	20.381,18
Sicilia	1.178	24.847.071,57	21.092,59

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfoglio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	4.021	88.667.763,77	22.051,17
CQP	3.313	63.886.132,00	19.283,47
DEL	1.004	21.180.783,35	21.096,40

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfoglio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	8.268	172.499.338,29	20.863,49
4	38	673.980,68	17.736,33
5	16	293.840,27	18.365,02
6	14	241.818,63	17.272,76
7	2	25.701,25	12.850,63

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.195	25.607.653,63	21.429,00
AXA France Vie S.a.	1.316	27.601.617,57	20.973,87
Metlife Europe Limited	23	424.076,51	18.438,11
Metlife Europe Limited Flat	21	410.301,05	19.538,15
HDI Assicurazioni S.p.A. Vita	613	14.863.813,78	24.247,66
Ergo Previdenza S.p.A.	411	6.713.793,69	16.335,26
Credit Life A.G.	2.228	44.630.041,60	20.031,44
Metlife (GAI)	2.148	46.447.527,90	21.623,62
Afi Esca S.A.	352	6.367.592,67	18.089,75
Aviva Life S.p.A.	31	668.260,72	21.556,80

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)			
Aggregate Portfoglio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	1.186	25.501.652,92	21.502,24
HDI Assicurazioni S.p.A. Impiegato	613	14.863.813,78	24.247,66
AXA France Iard S.a.	1.078	23.035.552,52	21.368,79
Great American International Insurance Ltd.	2.148	46.447.527,90	21.623,62

BREAKDOWN BY TYPE OF EMPLOYER			
Aggregate Portfoglio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.647	63.590.540	24.023,63
Private	1.820	33.837.225	18.591,88
Pensioners (Public)	3.313	63.886.132	19.283,47
Parapublic (Public)	558	12.420.782	22.259,47

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	3.199.395	20.641,26
2 - ATAC S.p.A. - Agenzia per la mobilità	28	729.759	26.062,82
3 - COOP 23 Giugno A.r.l.	18	447.464	24.859,13
4 - Esselunga S.p.A.	16	342.812	21.425,73
5 - AMA S.P.A	17	342.809	20.165,24
6 - Risorse Ambientali Parlemo S.p.A.	16	310.973	19.435,83
7 - ANAS S.p.A.	8	281.919	35.239,92
8 - RAI S.p.A.	10	275.575	27.557,46
9 - FCA Italy S.p.A.	13	271.593	20.891,81
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	1.679.439,63	636.722,11	2.316.161,74
Total amounts paid to the issuer	1.679.439,63	636.722,11	2.316.161,74

TOTAL ADVANCES

	Aggregate Portfoglio		Total
	Principal	Interest	
Installment and prepayment	16.397.658,16	6.879.697,30	23.277.355,46
Total amounts paid to the issuer	16.397.658,16	6.879.697,30	23.277.355,46

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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