

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

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	147.055.456,11	756.079,24	147.811.535,35	311.833,72	148.123.369,07
Performing receivables in arrears	9.270.597,58	194.356,86	9.464.954,44	75.120,53	9.540.074,97
Delinquent receivables	2.381.802,64	124.629,13	2.506.431,77	45.432,61	2.551.864,38
Collateral portfoglio: Oustading Principal Due	158.707.856,33	1.075.065,23	159.782.921,56	432.386,86	160.215.308,42
Default receivables	697.898,53	73.222,73	771.121,26	29.462,00	800.583,26
Total portfoglio	159.405.754,86	1.148.287,96	160.554.042,82	461.848,86	161.015.891,68

Life damage			10	207.406,67	1	12.575,51		
Job damage	4	81.096,65			22	353.268,04	4	59.547,00
Total recoveries	5	93.585,80	11	218.193,44	24	384.623,43	4	59.547,00

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	1.372.488,38	572.463,49	1.944.951,87
Prepayments	459.979,46	4.262,30	464.241,76
Recoveries	125.484,56	122,00	125.606,56
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.957.952,40	576.847,79	2.534.800,19
Receivables purchased by the originator	361.431,73	5.121,63	366.553,36
Total amounts paid to the issuer	2.319.384,13	581.969,42	2.901.353,55

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 10.841,37
Servicing fees on Default Receivables	1,22%	€ 1.532,40
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 14.915,44

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
30/09/2018	1.493.822,61	628.108,25
31/10/2018	1.422.528,82	585.877,62
30/11/2018	1.427.731,25	580.548,73
31/12/2018	1.433.258,23	575.247,08
31/01/2019	1.438.701,14	569.934,82
28/02/2019	1.444.064,71	564.573,37
31/03/2019	1.449.447,69	559.192,51
30/04/2019	1.454.851,03	553.791,30
31/05/2019	1.460.275,02	548.369,45
30/06/2019	1.465.719,77	542.926,84
31/07/2019	1.471.184,49	537.464,28
31/08/2019	1.476.669,45	531.981,47
30/09/2019	1.482.174,86	526.478,24
31/10/2019	1.487.701,58	520.953,70
30/11/2019	1.492.496,31	515.408,64
31/12/2019	1.497.902,06	509.846,69
31/01/2020	1.503.169,00	504.264,03
29/02/2020	1.507.934,53	498.659,57
31/03/2020	1.513.557,07	493.039,25
30/04/2020	1.518.516,91	487.396,96
31/05/2020	1.523.383,48	481.736,33
30/06/2020	1.528.764,91	476.058,15
31/07/2020	1.533.793,22	470.357,46
31/08/2020	1.539.437,14	464.639,97
30/09/2020	1.544.974,49	458.900,59
31/10/2020	1.550.540,45	453.141,73
30/11/2020	1.554.911,11	447.360,98
31/12/2020	1.560.486,26	441.564,87
31/01/2021	1.565.607,61	435.747,19
28/02/2021	1.570.076,87	429.911,88
31/03/2021	1.574.422,41	424.059,78
30/04/2021	1.576.878,95	418.188,86
31/05/2021	1.580.127,32	412.310,10
30/06/2021	1.583.411,30	406.420,55
31/07/2021	1.585.900,67	400.518,83
31/08/2021	1.589.573,50	394.606,95
30/09/2021	1.593.642,45	388.719,23
31/10/2021	1.595.999,36	382.779,40
30/11/2021	1.600.230,45	376.834,21
31/12/2021	1.604.280,87	370.953,35
31/01/2022	1.608.037,73	365.012,26
28/02/2022	1.610.702,54	358.971,82
31/03/2022	1.613.483,49	352.971,67
30/04/2022	1.613.939,63	346.935,89
31/05/2022	1.614.018,20	340.895,98
30/06/2022	1.611.656,22	334.883,80
31/07/2022	1.612.072,46	328.884,91
31/08/2022	1.612.198,87	322.881,85
30/09/2022	1.613.637,03	316.879,68
31/10/2022	1.617.354,13	310.882,60
30/11/2022	1.617.856,47	304.859,40
31/12/2022	1.622.553,26	298.979,96
31/01/2023	1.626.352,42	292.811,29
28/02/2023	1.627.922,87	286.742,53
31/03/2023	1.629.821,01	280.690,91
30/04/2023	1.630.703,83	274.624,11
31/05/2023	1.632.524,67	268.565,07
30/06/2023	1.630.827,81	262.493,74
31/07/2023	1.630.125,22	256.425,74
31/08/2023	1.631.721,70	250.363,84
30/09/2023	1.634.799,88	244.296,22
31/10/2023	1.637.614,66	238.222,92
30/11/2023	1.638.051,15	232.126,71
31/12/2023	1.642.064,39	226.102,79
31/01/2024	1.644.956,23	220.033,42
29/02/2024	1.648.529,81	213.918,89
31/03/2024	1.649.157,62	207.696,56
30/04/2024	1.648.518,47	201.647,96
31/05/2024	1.646.941,62	195.512,33
30/06/2024	1.649.285,46	189.403,70
31/07/2024	1.645.833,58	183.330,36
31/08/2024	1.644.166,87	177.133,25
30/09/2024	1.643.312,59	171.019,63
31/10/2024	1.644.569,55	164.912,57
30/11/2024	1.645.184,37	158.796,87
31/12/2024	1.648.135,56	152.818,34
31/01/2025	1.650.251,38	146.598,93
28/02/2025	1.650.807,81	140.503,74
31/03/2025	1.648.365,84	134.371,28
30/04/2025	1.646.405,26	128.120,24
31/05/2025	1.645.035,95	122.072,62
30/06/2025	1.645.485,54	116.114,65

31/07/2025	1.642.860,77	109.859,07
31/08/2025	1.637.171,23	103.744,16
30/09/2025	1.638.265,16	97.883,75
31/10/2025	1.637.037,82	91.801,34
30/11/2025	1.638.270,91	85.502,96
31/12/2025	1.640.312,13	79.540,42
31/01/2026	1.624.522,67	73.618,03
28/02/2026	1.571.195,79	67.529,27
31/03/2026	1.520.308,33	61.736,68
30/04/2026	1.447.061,86	56.616,65
31/05/2026	1.358.727,88	51.246,16
30/06/2026	1.287.019,01	46.327,44
31/07/2026	1.220.179,90	41.844,75
31/08/2026	1.156.249,38	37.141,42
30/09/2026	1.116.129,84	36.112,24
31/10/2026	1.059.771,51	30.553,22
30/11/2026	989.112,07	25.151,34
31/12/2026	923.187,10	25.266,95
31/01/2027	871.461,89	21.448,47
28/02/2027	803.466,34	15.034,48
31/03/2027	732.535,81	12.060,39
30/04/2027	632.802,73	9.279,13
31/05/2027	552.567,81	7.091,07
30/06/2027	462.684,57	6.241,06
31/07/2027	355.202,96	4.997,72
31/08/2027	248.202,95	2.719,07
30/09/2027	150.354,97	2.001,37
31/10/2027	65.454,56	2.568,21
30/11/2027	11.258,04	3.157,71
31/12/2027	4.429,27	1.215,06
31/01/2028	2.607,90	643,80
29/02/2028	1.157,53	8,51
31/03/2028	843,82	5,29
30/04/2028	207,84	1,44
Total	159.405.754,86	30.699.332,84

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.329	25.200.813,70	10.820,44
15.000 - 25.000	3.935	79.366.417,26	20.169,36
25.000 - 35.000	1.612	45.868.857,50	28.454,63
35.000 - 45.000	179	6.855.263,45	38.297,56
> 45.000	62	3.262.690,91	52.624,05
		160.554.042,82	

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	15	76.151,82	5.076,79
2 - 4	294	2.568.369,67	8.735,95
4 - 6	469	6.188.771,15	13.195,67
6 - 8	2.544	47.256.451,34	18.575,65
8 - 10	4.795	104.464.298,84	21.786,09

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	5.072	99.571.389,59	19.631,58
Abruzzo	459	8.084.807,48	17.613,96
Emilia Romagna	358	7.290.805,42	20.365,38
Friuli Venezia Giulia	37	710.830,92	19.211,65
Lazio	1.226	26.494.129,54	21.610,22
Liguria	48	937.178,52	19.524,55
Lombardia	1.236	23.856.639,72	19.301,49
Marche	181	3.637.896,72	20.098,88
Piemonte	995	18.086.060,27	18.176,94
Toscana	206	3.991.260,09	19.375,05
Trentino Alto Adige	27	563.554,77	20.872,40
Umbria	88	1.742.979,57	19.806,59
Valle d'Aosta	27	532.570,54	19.724,83
Veneto	184	3.642.676,03	19.797,15
Southern Italy	3.045	60.982.653,23	20.027,14
Basilicata	29	656.089,74	22.623,78
Calabria	214	4.660.962,19	21.780,20
Campania	635	13.173.823,72	20.746,18
Molise	23	480.272,61	20.881,42
Puglia	857	16.323.284,38	19.047,01
Sardegna	131	2.519.787,16	19.235,02
Sicilia	1.156	23.168.433,43	20.041,90

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.868	81.435.410,83	21.053,62
CQP	3.269	59.617.730,44	18.237,30
DEL	980	19.500.901,55	19.898,88

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	7.945	157.276.489,79	19.795,66
4	57	1.113.503,23	19.535,14
5	22	423.458,03	19.248,09
6	23	457.896,96	19.908,56
7	27	511.573,55	18.947,17
		159.782.921,56	

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.163	23.659.005,42	20.343,08
AXA France Vie S.a.	1.274	25.332.904,35	19.884,54
Metlife Europe Limited	23	397.236,80	17.271,17
Metlife Europe Limited Flat	20	351.649,10	17.582,46
HDI Assicurazioni S.p.A. Vita	599	13.759.190,55	22.970,27
Eurovita S.p.A.	404	6.219.864,26	15.395,70
Credit Life A.G.	2.203	41.758.746,04	18.955,40
Metlife (GAI)	2.055	42.538.038,19	20.699,78
Afi Esca S.A.	345	5.905.903,94	17.118,56
Aviva Life S.p.A.	31	631.504,17	20.371,10

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.154	23.560.289,25	20.416,20
HDI Assicurazioni S.p.A. Impiego	599	13.759.190,55	22.970,27
AXA France Iard S.a.	1.040	21.078.794,39	20.268,07
Great American International Insurance Ltd.	2.055	42.538.038,19	20.699,78

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.608	59.286.909,00	22.732,71
Private	1.709	30.398.549,64	17.787,33
Pensioners (Public)	3.269	59.617.730,44	18.237,30
Parapublic (Public)	531	11.250.853,74	21.188,05

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.	143	2.795.412,32	19.548,34
2 - ATAC S.p.A. - Agenzia per la mobilità	28	690.757,99	24.669,93
3 - FIAT Chrysler Finance S.p.A.	22	450.912,85	20.496,04
4 - COOP 23 Giugno A.r.l.	18	422.631,04	23.479,50
5 - AMA S.P.A.	17	324.961,19	19.115,36
6 - Esselunga S.p.A.	16	324.712,30	20.294,52
7 - Risorse Ambientali Parlemo S.p.A.	16	286.392,69	17.899,54
8 - ANAS S.p.A.	8	266.927,73	33.365,97
9 - RAI S.p.A.	10	259.666,64	25.966,66
10 - SEUS - Sicilia emergenze S.c.p.A.	13	237.458,55	18.266,04

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	1.957.952,40	576.847,79	2.534.800,19
Total amounts paid to the issuer	1.957.952,40	576.847,79	2.534.800,19

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	28.659.615,52	11.253.550,64	39.913.166,16
Total amounts paid to the issuer	28.659.615,52	11.253.550,64	39.913.166,16

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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