

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:

30-apr-20

Relating to the Collection Period:

01-apr-20 | 30-apr-20

Relating to the Interest Period:

28-apr-20 | 28-mag-20

Payment Date:

28-mag-20

**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	104.874.283,24	638.519,42	105.512.802,66	198.812,77	105.711.615,43
Performing receivables in arrears	5.876.924,69	145.506,64	6.022.431,33	45.738,36	6.068.169,69
Delinquent receivables	1.898.417,31	141.540,89	2.039.958,20	44.595,17	2.084.553,37
<b>Collateral portfolio: Oustading Principal Due</b>	<b>112.649.625,24</b>	<b>925.566,95</b>	<b>113.575.192,19</b>	<b>289.146,30</b>	<b>113.864.338,49</b>
Default receivables	768.496,21	73.978,20	842.474,41	23.390,40	865.864,81
<b>Total portfolio</b>	<b>113.418.121,45</b>	<b>999.545,15</b>	<b>114.417.666,60</b>	<b>312.536,70</b>	<b>114.730.203,30</b>



Life damage	5	133.929,40	66	1.260.245,30	1	12.575,51	2	27.622,37
Job damage	33	611.009,81			82	1.337.548,95	14	243.345,91
<b>Total recoveries</b>	<b>39</b>	<b>757.428,36</b>	<b>68</b>	<b>1.281.515,31</b>	<b>85</b>	<b>1.369.538,62</b>	<b>17</b>	<b>298.728,01</b>

## COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	1.289.729,23	413.995,44	1.703.724,67
Prepayments	2.019.317,54	1.198,95	2.020.516,49
Recoveries	104.533,85	598,69	105.132,54
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
<b>Total proceeds</b>	<b>3.413.580,62</b>	<b>415.793,08</b>	<b>3.829.373,70</b>
Receivables purchased by the originator	-	-	-
<b>Total amounts paid to the issuer</b>	<b>3.413.580,62</b>	<b>415.793,08</b>	<b>3.829.373,70</b>

## SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 16.759,09
Servicing fees on Default Receivables	1,22%	€ 1.282,62
Servicing fee for monitory activities	30.500,00	€ 2.541,67
<b>Total servicing fees</b>		<b>€ 20.583,37</b>

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION  
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/05/2020	1.285.407,88	403.549,79
30/06/2020	1.293.844,58	400.432,88
31/07/2020	1.299.350,40	396.239,94
31/08/2020	1.304.047,90	391.623,59
30/09/2020	1.308.591,27	386.928,86
31/10/2020	1.313.273,89	382.219,23
30/11/2020	1.316.523,43	377.491,33
31/12/2020	1.321.585,09	372.825,95
31/01/2021	1.325.323,81	368.056,49
28/02/2021	1.329.531,56	363.351,08
31/03/2021	1.334.062,89	358.681,94
30/04/2021	1.337.287,17	353.951,14
31/05/2021	1.340.591,77	349.137,58
30/06/2021	1.344.123,48	344.320,47
31/07/2021	1.346.877,19	339.483,38
31/08/2021	1.350.008,06	334.635,26
30/09/2021	1.353.963,89	329.868,82
31/10/2021	1.358.300,11	325.065,25
30/11/2021	1.362.777,34	320.230,88
31/12/2021	1.366.670,34	315.367,50
31/01/2022	1.370.201,94	310.450,90
28/02/2022	1.372.859,97	305.516,52
31/03/2022	1.376.252,17	300.579,15
30/04/2022	1.379.071,06	295.681,66
31/05/2022	1.381.679,95	290.785,64
30/06/2022	1.382.945,70	285.774,20
31/07/2022	1.386.112,87	280.803,13
31/08/2022	1.388.306,56	275.747,28
30/09/2022	1.392.353,91	270.786,68
31/10/2022	1.395.471,54	265.784,16
30/11/2022	1.396.818,03	260.761,94
31/12/2022	1.400.808,24	255.739,88
31/01/2023	1.405.068,48	250.706,13
28/02/2023	1.406.973,30	245.624,69
31/03/2023	1.408.321,20	240.539,10
30/04/2023	1.411.103,81	235.474,43
31/05/2023	1.414.259,16	230.404,49
30/06/2023	1.415.589,36	225.321,46
31/07/2023	1.416.973,72	220.272,04
31/08/2023	1.418.838,96	215.216,33
30/09/2023	1.421.842,79	210.115,43
31/10/2023	1.424.987,26	205.008,17
30/11/2023	1.426.190,70	199.880,55
31/12/2023	1.429.489,49	194.814,82
31/01/2024	1.433.597,80	189.735,46
29/02/2024	1.437.413,45	184.481,17
31/03/2024	1.439.223,27	179.318,49
30/04/2024	1.440.169,27	174.222,48
31/05/2024	1.441.527,19	169.165,26
30/06/2024	1.444.166,93	164.119,01
31/07/2024	1.441.843,41	158.930,96
31/08/2024	1.440.851,03	153.684,55
30/09/2024	1.440.003,09	148.391,01
31/10/2024	1.441.235,93	143.220,54
30/11/2024	1.442.280,35	137.950,49
31/12/2024	1.445.557,03	132.944,72
31/01/2025	1.448.652,30	127.764,56
28/02/2025	1.449.817,35	122.440,60
31/03/2025	1.448.171,53	117.229,73
30/04/2025	1.447.687,38	111.983,84
31/05/2025	1.446.726,97	106.657,46
30/06/2025	1.447.778,13	101.536,31
31/07/2025	1.445.671,99	96.337,16
31/08/2025	1.441.777,92	91.135,69
30/09/2025	1.442.700,31	86.196,74
31/10/2025	1.442.134,05	81.018,05
30/11/2025	1.443.355,98	75.632,64
31/12/2025	1.445.200,85	70.501,95
31/01/2026	1.441.137,83	65.334,28
28/02/2026	1.415.350,99	60.286,79
31/03/2026	1.390.131,29	55.244,11
30/04/2026	1.329.621,59	50.629,42
31/05/2026	1.251.595,71	46.267,24
30/06/2026	1.189.274,12	42.138,88
31/07/2026	1.127.375,74	38.256,60
31/08/2026	1.069.256,74	34.452,36
30/09/2026	1.031.566,71	33.327,97
31/10/2026	978.812,51	28.268,38
30/11/2026	915.050,31	23.476,80
31/12/2026	855.070,94	23.633,62
31/01/2027	807.558,74	19.903,97
28/02/2027	744.572,88	14.059,83

31/03/2027	677.897,00	11.381,52
30/04/2027	585.123,39	9.234,10
31/05/2027	511.880,69	7.185,64
30/06/2027	430.948,57	6.319,44
31/07/2027	334.228,63	5.134,91
31/08/2027	234.644,14	3.145,97
30/09/2027	142.900,07	2.483,85
31/10/2027	64.417,87	3.319,75
30/11/2027	13.719,83	3.843,99
31/12/2027	6.868,31	1.967,90
31/01/2028	4.854,89	1.377,18
29/02/2028	2.353,16	330,65
31/03/2028	1.754,31	189,97
30/04/2028	1.128,01	183,21
31/05/2028	709,07	101,54
30/06/2028	711,56	99,11
31/07/2028	508,34	21,57
31/08/2028	339,46	19,78
30/09/2028	287,53	18,55
31/10/2028	288,61	17,51
30/11/2028	289,68	16,46
31/12/2028	188,07	15,41
31/01/2029	71,67	14,71
29/02/2029	71,98	14,41
31/03/2029	72,29	14,11
30/04/2029	72,61	13,80
31/05/2029	72,91	13,50
30/06/2029	73,23	13,20
31/07/2029	73,56	12,88
31/08/2029	73,87	12,57
30/09/2029	74,19	12,27
31/10/2029	74,51	11,95
30/11/2029	74,84	11,64
31/12/2029	75,16	11,32
31/01/2030	75,49	11,00
29/02/2030	75,81	10,69
31/03/2030	76,14	10,37
30/04/2030	76,48	10,05
31/05/2030	76,80	9,73
30/06/2030	77,14	9,40
31/07/2030	77,47	9,08
31/08/2030	77,81	8,75
30/09/2030	78,14	8,43
31/10/2030	78,48	8,10
30/11/2030	78,82	7,77
31/12/2030	79,16	7,44
31/01/2031	79,50	7,11
29/02/2031	79,85	6,77
31/03/2031	80,19	6,44
30/04/2031	80,54	6,10
31/05/2031	80,89	5,76
30/06/2031	81,24	5,42
31/07/2031	81,59	5,08
31/08/2031	81,95	4,73
30/09/2031	82,30	4,39
31/10/2031	82,66	4,04
30/11/2031	83,01	3,70
31/12/2031	83,38	3,34
31/01/2032	83,73	3,00
29/02/2032	84,10	2,64
31/03/2032	84,46	2,29
30/04/2032	84,83	1,93
31/05/2032	85,20	1,57
30/06/2032	85,57	1,22
31/07/2032	85,94	0,85
31/08/2032	86,31	0,50
30/09/2032	32,57	0,13
<b>Total</b>	<b>113.418.121,45</b>	<b>17.001.881,44</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO**
**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.763	28.584.408,78	10.345,42
15.000 - 25.000	3.514	67.780.918,91	19.288,82
25.000 - 35.000	540	15.020.266,28	27.815,31
35.000 - 45.000	55	2.133.200,07	38.785,46
> 45.000	18	898.872,56	49.937,36

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	123	460.050,43	3.740,25
2 - 4	283	2.295.916,43	8.112,78
4 - 6	1.195	17.011.793,73	14.235,81
6 - 8	5.186	92.823.575,86	17.898,88
8 - 10	103	1.826.330,15	17.731,36

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>4.255</b>	<b>70.021.928,73</b>	<b>16.456,39</b>
Abruzzo	417	6.046.701,07	14.500,48
Emilia Romagna	301	5.211.972,66	17.315,52
Friuli Venezia Giulia	32	525.269,09	16.414,66
Lazio	1.029	18.540.751,00	18.018,22
Liguria	41	635.465,26	15.499,15
Lombardia	1.032	16.781.476,26	16.261,12
Marche	156	2.621.420,97	16.803,98
Piemonte	821	12.677.574,01	15.441,62
Toscana	159	2.567.809,15	16.149,74
Trentino Alto Adige	25	414.284,67	16.571,39
Umbria	73	1.206.680,22	16.529,87
Valle d'Aosta	22	373.680,09	16.985,46
Veneto	147	2.418.844,28	16.454,72
<b>Southern Italy</b>	<b>2.635</b>	<b>44.395.737,87</b>	<b>16.848,48</b>
Basilicata	25	515.851,68	20.634,07
Calabria	178	3.224.579,65	18.115,62
Campania	552	9.691.685,34	17.557,40
Molise	20	350.696,45	17.534,82
Puglia	710	11.222.598,68	15.806,48
Sardegna	110	1.815.860,87	16.507,83
Sicilia	1.040	17.574.465,20	16.898,52

**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	3.166	56.960.769,47	17.991,40
CQP	2.868	43.374.874,31	15.123,74
DEL	856	14.082.022,82	16.450,96

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	6.734	111.535.233,99	16.563,00
4	33	535.675,03	16.232,58
5	28	440.426,32	15.729,51
6	17	282.070,59	16.592,39
7	44	781.786,26	17.767,87

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	955	16.550.628,65	17.330,50
AXA France Vie S.a.	1.019	16.905.662,74	16.590,44
Metlife Europe Limited	15	182.267,94	12.151,20
Metlife Europe Limited Flat	8	119.309,74	14.913,72
HDI Assicurazioni S.p.A. Vita	531	10.102.398,61	19.025,23
Eurovita S.p.A.	298	3.744.034,74	12.563,87
Credit Life A.G.	1.993	31.234.947,80	15.672,33
Metlife (GAI)	1.717	30.458.422,88	17.739,33
Afi Esca S.A.	324	4.615.564,41	14.245,57
Aviva Life S.p.A.	30	504.429,09	16.814,30

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	947	16.472.940,73	17.394,87
HDI Assicurazioni S.p.A. Impiego	531	10.102.398,61	19.025,23
AXA France Iard S.a.	827	14.009.030,07	16.939,58
Great American International Insurance Ltd.	1.717	30.458.422,88	17.739,33

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.319	44.079.344,84	19.007,91
Private	1.278	19.428.261,07	15.202,08
Pensioners (Public)	2.868	43.374.874,31	15.123,74
Parapublic (Public)	425	7.535.186,38	17.729,85

**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
POSTE ITALIANE SPA-CENTRO AMM .VO	108	1.716.802,84	15.896,32
ATAC SPA - AGENZIA PER LA MOBI LITA'	26	542.132,53	20.851,25
COOP 25 GIUGNO ARL	18	330.609,49	18.367,19
FIAT CHRYSLER FINANCE SPA	16	276.592,59	17.287,04
AMA S.P.A	16	252.578,85	15.786,18
ESSELUNGA SPA	13	233.424,37	17.955,72
ANAS SPA	8	221.912,15	27.739,02
RAI-RADIOTELEVISIONE ITALIANA SPA	10	211.986,57	21.198,66
TIM SPA	8	177.224,34	22.153,04
MARGHERITA DISTRIBUZIONE SPA	15	172.747,08	11.516,47



**ADVANCES DURING THE MONTHLY COLLECTION PERIOD**

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	3.413.580,62	415.793,08	3.829.373,70
<b>Total amounts paid to the issuer</b>	<b>3.413.580,62</b>	<b>415.793,08</b>	<b>3.829.373,70</b>

**TOTAL ADVANCES**

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	73.253.028,31	22.100.536,36	95.353.564,67
<b>Total amounts paid to the issuer</b>	<b>73.253.028,31</b>	<b>22.100.536,36</b>	<b>95.353.564,67</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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