

VOBA N.6 S.r.l QUARTERLY SERVICER'S REPORT

Quarterly Report Date
Collection Period
Interest Period
Payment Date

	15/02/2019
01/11/2019	31/01/2019
27/11/2018	27/02/2019
	27/02/2019

COLLECTIONS

Amount collected

Payment of Instalmentes relative to the Portfolio

Recoveries

Prepayments

Insurance Indemnities

Penalty Interest

Other (pursuant to the Transaction Documents)

Adjustments (+/-)

Loans Repurchased (including non eligible loans if any)

Amounts paid by the Servicer to the Issuer pursuant to art. 6.3 of the Servicing Agreement

Total

Total A+B	Principal A	Interest B
22.221.088,93	20.504.255,28	1.716.833,65
16.009.173,56	14.296.771,23	1.712.402,33
82.760,97	82.760,97	
6.129.154,40	6.124.723,08	4.431,32
0,00		
3.856,34		3.856,34
43.101,44	43.101,44	
0,00		
0,00		
22.268.046,71	20.547.356,72	1.720.689,99

COLLATERAL DESCRIPTION

Beginning of Period Loan Balance

BOP Total Loan Balance	€ 282.822.476,59
BOP Total Number of Loans	2.745
BOP Average Loan Size	€ 103.031,87
BOP WA Portfolio Yields (%)	2,51

Loan Asset Movements

Option to repurchase individual receivables

Outstanding Principal of repurchased Loans	
Number of repurchased Loans	
Purchase price on repurchased Loans	

	€	% of the O/S principal	Maximum level (%)
Purchase Price of Individual Receivables repurchased since the Valuation Date		10%	
Purchase Price of Individual Receivables repurchased during the same year		1%	

Respect by the the Originator of the limit of repurchased loans	True
---	------

Accordi Transattivi, Accolli, Renegotiations and Suspensions

Number of Renegotiated Loans in the period	22
Current Principal of Renegotiated Loans (%) in the period	€ 5.873.624,00

	Number of loans (in the period)	Outstanding Principal due (in the period)	Cumulative Outstanding Principal (from the Valuation Date to the end of the period included)	Maximum Level (%) of the Total Outstanding Principal of the portfolio at Valuation Date
Loans currently subject to dilazioni and accordi transattivi, of which:				
Loans in Sofferenza and Incaglio Deferments / Moratorie In Bonis Deferments / Moratorie Total Accordi Transattivi Total	7	€ 519.732,84	€ 2.689.477,95	8%
Loans subject to accollo				
Non liberatorio Liberatorio Total Accordi Transattivi Total Accordi Transattivi (ipotecari) Total Accordi Transattivi (Chirografari)	8 0	€ 1.000.956,00 € 0,00	€ 6.607.750,00 € 0,00	- 2,00%
Renegotiated loans				
Loans with extension of the amortisation plan Total Loans with shortening of amortization plan Loans with reduction of fixed rate Loans with reduction of spread Fixed rate switched to floating rate Floating rate loans switched to fixed rate Total Change of the Payments Frequency Total loans with six monthly payments frequency	2 0 4 9 0	€ 71.135,00 € 0,00 € 1.595.042,00 € 3.687.714,00 € 0,00	€ 2.013.526,00 € 265.686,00 € 6.562.550,00 € 43.911.958,89 € 406.515,00	5,00% 10,00%
All Accordi Transattivi, Accolli and Renegotiations	22	5.873.624	55.584.028	

End of Period Outstanding Mortgage Loan Balance

EOP Total Loan Balance	€ 262.343.775,05
EOP Total Number of Loans	2.518
EOP Average Loan Size	€ 104.187,36
EOP WA Portfolio Yields (%)	2,53

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 262.343.775,05	€ 528.611.984,61
Aggregate Original Principal Balance (€)	€ 553.918.267,75	€ 768.071.185,76
Average Current Principal Outstanding Balance (€)	€ 104.187,36	€ 127.931,26
Maximum Current Principal Outstanding Balance (€)	€ 4.705.148,75	€ 13.261.824,85
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 21.807.605,07	€ 32.913.467,76
Weighted average seasoning (months)	62,32	31,20
Weighted average remaining maturity (yrs)	7,1	7,7
Proportion of Mortgage Loans in the Portfolio	64,32%	50,88%
Weighted average current LTV (%)	33,94%	41,33%
Weighted average original LTV (%)	53,27%	52,44%
Proportion of fixed rate loans in the Portfolio (%)	8,31%	6,23%
Proportion of floating rate loans in the Portfolio (%)	91,69%	93,77%
Weighted average interest rate (for fixed rate portfolio) (%)	2,97	3,48
Weighted average spread (for floating rate portfolio) (%)	2,54	2,83
Current Principal of performing loans (%)	93,83%	99,99%
Current Principal of Loans in Arrears (%)	1,13%	0,01%
Current Principal of Delinquent Loans (%)	1,12%	0,00%
Current Principal of Defaulted Loans (%)	3,92%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	6,17%	0,01%
Number of obligors	2.358	3.782

PORTFOLIO SITUATION

Mortgage Pool

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Loans	910	163.227.750,42	102.469,40	163.330.219,82	20.687,89	163.350.907,71
Delinquent Loans	7	1.400.244,99	86.429,38	1.486.674,37	20.314,64	1.506.989,01
Collateral Portfolio	917	164.627.995,41	188.898,78	164.816.894,19	41.002,53	164.857.896,72
Defaulted Loans	9	3.314.010,28	107.473,61	3.421.483,89	4.777,84	3.426.261,73
Total Portfolio	926	167.942.005,69	296.372,39	168.238.378,08	45.780,37	168.284.158,45

Unsecured Pool

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Loans	1.525	85.700.645,55	92.315,54	85.792.961,09	7.505,85	85.800.466,94
Delinquent Loans	23	591.259,38	847.803,08	1.439.062,46	21.689,11	1.460.751,57
Collateral Portfolio	1.548	86.291.904,93	940.118,62	87.232.023,55	29.194,96	87.261.218,51
Defaulted Loans	44	4.242.902,11	2.630.471,31	6.873.373,42	176.672,92	7.050.046,34
Total Portfolio	1.592	90.534.807,04	3.570.589,93	94.105.396,97	205.867,88	94.311.264,85

Total Portfolio

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Loans	2.435	248.928.395,97	194.784,94	249.123.180,91	28.193,74	249.151.374,65
Delinquent Loans	30	1.991.504,37	934.232,46	2.925.736,83	42.003,75	2.967.740,58
Collateral Portfolio	2.465	250.919.900,34	1.129.017,40	252.048.917,74	70.197,49	252.119.115,23
Defaulted Loans	53	7.556.912,39	2.737.944,92	10.294.857,31	181.450,76	10.476.308,07
Total Portfolio	2.518	258.476.812,73	3.866.962,32	262.343.775,05	251.648,25	262.595.423,30

Arrears Buckets

Performing Balance
>0 - <=1 months in arrears
>1 - <=2 months in arrears
>2 - <=3 months in arrears
>3 - <=4 months in arrears
>4 - <=5 months in arrears
>5 - <=6 months in arrears
Delinquents
Defaults
Total Outstanding Principal Balance
Total Principal Balance

Number of Loans % By Number Amount % of Amount

2.400	95,31%	246.154.449,82	93,83%
11	0,44%	1.922.622,46	0,73%
20	0,79%	831.695,64	0,32%
4	0,16%	214.412,99	0,08%
	0,00%		0,00%
	0,00%		0,00%
	0,00%		0,00%
30	1,19%	2.925.736,83	1,12%
53	2,10%	10.294.857,31	3,92%
2.465	97,90%	252.048.918	96,08%
2.518	100,00%	262.343.775	100,00%

PORTFOLIO PERFORMANCE

Portfolio Default Ratio		
	Current Report	Last Quarterly Servicer's Report
Outstanding Principal of all the Loans classified as default during the Period	3,423,260.80	209,606.43
Average Collateral Portfolio during the Period	264,870,040.02	286,737,903.17
Quarterly Default Ratio	1.29%	0.07%

Portfolio Delinquency Ratio		
	Current Report	Last Quarterly Servicer's Report
Outstanding Principal of the Delinquent Loans	2,925,736.83	5,478,464.08
Collateral Portfolio	252,048,917.74	277,691,162.29
Delinquency Ratio	1.16%	1.97%

Cumulative Gross Default Ratio		
	Current Report	Last Quarterly Servicer's Report
Sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period	10,877,442.10	7,454,181.30
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	528,611,984.61	528,611,984.61
Cumulative Gross Default Ratio	2.06%	1.41%

Cumulative Net Default Ratio		
	Current Report	Last Quarterly Servicer's Report
sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period	10,877,442.10	7,454,181.30
sum of all Recoveries in respect of the Defaulted Loans from the Valuation Date up to the end of the Period	293,143.57	210,382.60
Outstanding Principal of each Portfolio purchased as determined at the relevant Valuation Date	528,611,984.61	528,611,984.61
Cumulative Net Default Ratio	2.00%	1.37%

Cumulative Recoveries Ratio		
	Current Report	Last Quarterly Servicer's Report
sum of all Recoveries in respect of the total Loans from the Valuation Date up to the end of the Period	293,143.57	210,382.60
sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period	10,877,442.10	7,454,181.30
Recoveries Ratio	2.69%	2.82%

Trigger Events	Non-payment	N
	Breach of other obligation	N
	Insolvency of the Issuer	N
	Unlawfulness	N
Performance Trigger	Cumulative Gross Default > []%	N

PORTFOLIO DESCRIPTION

Portfolio Characteristics	Current Period	Issue Date
Constant Prepayment Rate (CPR%)	8,5%	
Constant Principal Repayment Rate (PPR%)	32,13%	
Weighted Average Current Remaining Term to Maturity (in years)	7,11	7,90
Weighted average interest rate (for fixed rate portfolio) (%)	2,97	3,48
Weighted average spread (for floating rate portfolio) (%)	2,54	2,83

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	2.331	92,6%	240.536.169,98	91,7%
Fixed	187	7,4%	21.807.605,07	8,3%
Total	2.518	100,0%	262.343.775,05	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3.851	93,20%	495.698.517	93,8%
281	6,80%	32.913.468	6,2%
4.132	100,0%	528.611.984,61	100,0%

Indexation	Current Period			
	Number of Loans	% By Number	Amount	% of amount
not indexed portfolio	187	7,43%	21.807.605,07	8,31%
euribor 3m portfolio	254	10,09%	68.152.209,90	25,98%
euribor 6m portfolio	2.077	82,49%	172.383.960,08	65,71%
Total	2.518	100,00%	262.343.775,05	100,00%

Original Information			
Number of Loans	% By Number	Amount	% of amount
281	6,80%	32.913.467,76	6,23%
362	8,76%	127.522.809,61	24,12%
3.489	84,44%	368.175.707,24	69,65%
4.132	100,0%	528.611.984,61	100,0%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Emilia Romagna	7	0,28%	4.137.656,04	1,58%
Friuli Venezia Giulia	63	2,50%	2.623.957,17	1,00%
Lombardia	14	0,56%	7.889.485,89	3,01%
Lazio	2	0,08%	497.925,48	0,19%
Trentino Alto Adige	1.016	40,35%	139.816.545,60	53,30%
Veneto	1.414	56,16%	106.819.584,46	40,72%
Other	2	0,08%	558.620,41	0,21%
Total	2.518	100,00%	262.343.775,05	100,00%

Original Information			
Number of Loans	% By Number	Amount	% of amount
11	0,3%	6.076.962,49	1,1%
90	2,2%	9.546.788,15	1,8%
19	0,5%	11.742.052,16	2,2%
2	0,0%	933.241,58	0,2%
1.676	40,6%	274.488.255,41	51,9%
2.328	56,3%	224.925.811,76	42,6%
6	0,1%	898.873,06	0,2%
4.132	100,0%	528.611.984,61	100,0%

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%-<10%	1.763	70,0%	107.148.295,70	40,8%
>=10%-<20%	195	7,7%	22.992.763,41	8,8%
>=20%-<30%	175	6,9%	36.504.266,98	13,9%
>=30%-<40%	154	6,1%	34.001.369,62	13,0%
>=40%-<50%	108	4,3%	28.465.800,34	10,9%
>=50%-<60%	78	3,1%	22.484.086,90	8,6%
>=60%-<70%	34	1,4%	8.314.704,03	3,2%
>=70%-<80%	9	0,4%	1.916.104,85	0,7%
80%	2	0,1%	516.383,22	0,2%
Total	2.518	100,0%	262.343.775,05	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3.129	75,7%	273.694.452	51,8%
188	4,5%	29.466.143	5,6%
188	4,5%	38.341.660	7,3%
173	4,2%	51.495.864	9,7%
163	3,9%	44.490.919	8,4%
121	2,9%	34.285.513	6,5%
104	2,5%	34.855.557	6,6%
48	1,2%	15.160.243	2,9%
18	0,4%	6.821.635	1,3%
4.132	100,0%	528.611.984,61	100,0%

Seasoning in Months	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <12	0	0,0%	0,00	0,0%
>=12 - <24	0	0,0%	0,00	0,0%
>=24 - <36	282	11,2%	26.117.925,51	10,0%
>=36 - <48	1014	40,3%	94.242.319,91	35,9%
>=48 - <60	553	22,0%	46.554.422,71	17,7%
>=60 - <72	218	8,7%	33.109.286,20	12,6%
>=72 - <84	131	5,2%	14.630.304,68	5,6%
>=84	320	12,7%	47.689.516,04	18,2%
Total	2.518	100,0%	262.343.775,05	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
909	22,0%	112.956.944	21,4%
1.306	31,6%	153.232.268	29,0%
800	19,4%	92.791.469	17,6%
509	12,3%	58.272.269	11,0%
179	4,3%	27.081.171	5,1%
65	1,6%	18.954.421	3,6%
80	1,9%	13.493.153	2,6%
284	6,9%	51.830.290	9,8%
4.132	100,0%	528.611.984,61	100,0%

distribution by maturity	Current Period			
	Number of Loans	% By Number	Amount	% of amount
2017	2	0,1%	19.573,22	0,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
280	6,8%	14.518.543	2,7%

PORTFOLIO DESCRIPTION

2018	10	0,4%	59.189,41	0,0%	641	15,5%	29.800.590	5,6%
2019	506	20,1%	8.767.716,84	3,3%	750	18,2%	47.835.589	9,0%
2020	636	25,3%	21.994.853,60	8,4%	865	20,9%	66.954.733	12,7%
2021	320	12,7%	15.688.470,55	6,0%	402	9,7%	48.584.587	9,2%
2022	168	6,7%	20.316.545,17	7,7%	189	4,6%	29.362.369	5,6%
2023	138	5,5%	13.203.091,81	5,0%	172	4,2%	28.420.985	5,4%
2024	136	5,4%	30.845.334,19	11,8%	153	3,7%	47.492.973	9,0%
2025	138	5,5%	29.169.087,23	11,1%	168	4,1%	44.762.683	8,5%
2026	87	3,5%	21.051.067,42	8,0%	96	2,3%	32.050.411	6,1%
2027	51	2,0%	12.895.699,57	4,9%	56	1,4%	18.977.931	3,6%
2028	62	2,5%	14.605.370,79	5,6%	80	1,9%	26.116.129	4,9%
2029	68	2,7%	18.244.670,73	7,0%	72	1,7%	25.343.886	4,8%
2030	98	3,9%	27.771.346,29	10,6%	107	2,6%	33.712.016	6,4%
2031	35	1,4%	12.517.101,59	4,8%	34	0,8%	15.090.833	2,9%
2032	7	0,3%	1.055.837,77	0,4%	5	0,1%	1.070.714	0,2%
2033	7	0,3%	1.791.592,31	0,7%	9	0,2%	2.268.374	0,4%
2034	10	0,4%	1.944.723,78	0,7%	14	0,3%	4.109.671	0,8%
2035	27	1,1%	8.791.399,33	3,4%	28	0,7%	10.838.884	2,1%
2036	7	0,3%	739.354,31	0,3%	8	0,2%	879.980	0,2%
2037	1	0,0%	324.884,85	0,1%	0	0,0%	0	0,0%
2038	1	0,0%	159.430,24	0,1%	0	0,0%	0	0,0%
2039	0	0,0%	0,00	0,0%	0	0,0%	0	0,0%
2040	2	0,1%	375.831,72	0,1%	2	0,0%	407.304	0,1%
2041	1	0,0%	11.602,33	0,0%	1	0,0%	12.800	0,0%
2042	0	0,0%	0,00	0,0%	0	0,0%	0	0,0%
2043	0	0,0%	0,00	0,0%	0	0,0%	0	0,0%
2044	0	0,0%	0,00	0,0%	0	0,0%	0	0,0%
2045	0	0,0%	0,00	0,0%	0	0,0%	0	0,0%
Total	2.518	100,0%	262.343.775,05	100,0%	4.132	100,0%	528.611.984,61	100,0%

Borrower Type (SAE)	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Natural Persons (SAE 614-615)	891	35,4%	47.483.005,92	18,1%
Other SAE	1.627	64,6%	214.860.769,13	81,9%
Total	2.518	100,0%	262.343.775,05	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
1.483	35,9%	90.805.522	17,2%
2.649	64,1%	437.806.463	82,8%
4.132	100,0%	528.611.984,61	100,0%

PORTFOLIO DESCRIPTION

Loan Size	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <50.000	1.596	63,4%	25.566.203,24	9,7%
>=50.000 - <100.000	346	13,7%	25.448.563,82	9,7%
>=100.000 - <150.000	161	6,4%	19.346.370,86	7,4%
>=150.000 - <200.000	90	3,6%	15.458.573,14	5,9%
>=200.000 - <250.000	74	2,9%	16.464.050,66	6,3%
>=250.000 - <300.000	58	2,3%	16.054.966,55	6,1%
>=300.000 - <350.000	43	1,7%	13.940.742,48	5,3%
>=350.000 - <400.000	21	0,8%	7.888.312,26	3,0%
>=400.000 - <450.000	17	0,7%	7.196.601,17	2,7%
>=450.000	112	4,4%	114.979.390,87	43,8%
Total	2.518	100,0%	262.343.775,05	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
2.364	57,2%	55.837.738	10,6%
699	16,9%	50.035.464	9,5%
322	7,8%	40.144.889	7,6%
183	4,4%	31.538.565	6,0%
118	2,9%	26.449.482	5,0%
72	1,7%	19.886.685	3,8%
59	1,4%	19.304.601	3,7%
47	1,1%	17.626.211	3,3%
32	0,8%	13.444.632	2,5%
236	5,7%	254.343.717	48,1%
4.132	100,0%	528.611.984,61	100,0%

Loan Payment Frequency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Monthly	2.307	91,6%	197.387.009,57	75,2%
Bi monthly	-	0,0%	-	0,0%
Quarterly	89	3,5%	33.740.951,57	12,9%
Semi-annually	120	4,8%	30.649.683,52	11,7%
Annually	2	0,1%	566.130,39	0,2%
Total	2.518	100,0%	262.343.775,05	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3.795	91,8%	399.366.094	75,5%
0	0,0%	0	0,0%
158	3,8%	67.571.960	12,8%
176	4,3%	60.950.375	11,5%
3	0,1%	723.555	0,1%
4.132	100,0%	528.611.984,61	100,0%

Distribution by Lien (Mortgage Pool)	Current Period			
	Number of Loans	% By Number	Amount	% of amount
First Lien	710	76,7%	132.832.098,15	79,0%
Second Lien	152	16,4%	22.532.093,83	13,4%
Other	64	6,9%	12.874.186,10	7,7%
Total	926	100,0%	168.238.378,08	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
860	76,5%	206.571.873	76,8%
185	16,5%	38.040.942	14,1%
79	7,0%	24.370.488	9,1%
1.124	100,0%	268.983.302,60	100,0%

Distribution by Loan Type	Number of Loans	Current Period		Original Information	
		Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment
		(A)	(B)	(C)=(A)+(B)	(D)
Mortgage Pool	926	167.942.005,69	296.372,39	168.238.378,08	45.780,37
Unsecured Pool	1.592	90.534.807,04	3.570.589,93	94.105.396,97	205.867,88
Total Portfolio	2.518	258.476.812,73	3.866.962,32	262.343.775,05	251.648,25
					262.595.423,30

NET ECONOMIC INTEREST

Confirmation of net economic interest held by originator

The Seller confirms that, as at the date of this report, it continues to hold the net economic interest in the securitisation as disclosed in the Prospectus, in accordance with paragraph 1(d) of Article 122a of Directive 2006/48/EC