

VOBA N.6 S.r.l

QUARTERLY SERVICER'S REPORT

Quarterly Report Date
 Collection Period
 Interest Period
 Payment Date

	15/11/2017
01/08/2017	31/10/2017
28/08/2017	27/11/2017
	27/11/2017

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
29.547.851,84	26.992.060,72	2.555.791,12
22.295.260,76	19.766.291,48	2.528.969,28
0,00		
7.252.591,08	7.225.769,24	26.821,84
0,00		
4.797,74		4.797,74
30.469,62	30.469,62	
0,00		
0,00		
29.583.119,20	27.022.530,34	2.560.588,86

COLLATERAL DESCRIPTION

Beginning of Period Loan Balance

BOP Total Loan Balance	€ 406.711.243,69
BOP Total Number of Loans	3.617
BOP Average Loan Size	€ 112.444,36
BOP WA Portfolio Yields (%)	2,62

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
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Accordi Transattivi, Accolli, Renegotiations and Suspensions

Number of Renegotiated Loans in the period	31
Current Principal of Renegotiated Loans (%) in the period	€ 10.821.373,00

	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	11	€ 1.754.454,00	€ 3.290.127,69	8%
Loans subject to accollo				
Non liberatorio Liberatorio Total Accordi Transattivi Total Accordi Transattivi (Ipotecari) Total Accordi Transattivi (Chirografari)	2 0	€ 228.328,00 € 0,00	€ 2.962.803,00 € 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	0 0 1 19 0	€ 0,00 € 0,00 € 1.832.388,00 € 7.234.531,00 € 0,00	€ 1.574.521,00 € 265.686,00 € 4.070.996,00 € 31.324.915,13 € 406.515,00	5,00% 10,00%
All Accordi Transattivi, Accolli and Renegotiations	31	10.821.373	40.667.075	

End of Period Outstanding Mortgage Loan Balance

EOP Total Loan Balance	€ 379.728.519,38
EOP Total Number of Loans	3.483
EOP Average Loan Size	€ 109.023,40
EOP WA Portfolio Yields (%)	2,59

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 379.728.519,38	€ 528.611.984,61
Aggregate Original Principal Balance (€)	€ 668.060.515,45	€ 768.071.185,76
Average Current Principal Outstanding Balance (€)	€ 109.023,40	€ 127.931,26
Maximum Current Principal Outstanding Balance (€)	€ 10.327.205,37	€ 13.261.824,85
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 28.030.533,92	€ 32.913.467,76
Weighted average seasoning (months)	46,89	31,20
Weighted average remaining maturity (yrs)	7,4	7,7
Proportion of Mortgage Loans in the Portfolio	56,44%	50,88%
Weighted average current LTV (%)	37,33%	41,33%
Weighted average original LTV (%)	52,78%	52,44%
Proportion of fixed rate loans in the Portfolio (%)	7,38%	6,23%
Proportion of floating rate loans in the Portfolio (%)	92,62%	93,77%
Weighted average interest rate (for fixed rate portfolio) (%)	3,22	3,48
Weighted average spread (for floating rate portfolio) (%)	2,66	2,83
Current Principal of performing loans (%)	97,02%	99,99%
Current Principal of Loans in Arrears (%)	1,11%	0,01%
Current Principal of Delinquent Loans (%)	0,81%	0,00%
Current Principal of Defaulted Loans (%)	1,06%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	2,98%	0,01%
Number of obligors	3.227	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	1.022	210.719.480,85	78.208,06	210.797.688,91	20.203,66	210.817.892,57
Delinquent Loans	6	386.998,35	30.188,07	417.186,42	7.077,93	424.264,35
Collateral Portfolio	1.028	211.106.479	108.396	211.214.875	27.282	211.242.157
Defaulted Loans	5	2.877.464,39	214.222,36	3.091.686,75	33.935,99	3.125.622,74
Total Portfolio	1.033	213.983.944	322.618	214.306.562	61.218	214.367.780

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	2.418	161.725.981,13	98.415,52	161.824.396,65	11.156,60	161.835.553,25
Delinquent Loans	13	2.131.788,86	531.537,22	2.663.326,08	46.135,28	2.709.461,36
Collateral Portfolio	2.431	163.857.769,99	629.952,74	164.487.722,73	57.291,88	164.545.014,61
Defaulted Loans	19	824.794,38	109.440,19	934.234,57	9.000,34	943.234,91
Total Portfolio	2.450	164.682.564	739.393	165.421.957	66.292	165.488.250

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	3.440	372.445.461,98	176.623,58	372.622.085,56	31.360,26	372.653.445,82
Delinquent Loans	19	2.518.787,21	561.725,29	3.080.512,50	53.213,21	3.133.725,71
Collateral Portfolio	3.459	374.964.249,19	738.348,87	375.702.598,06	84.573,47	375.787.171,53
Defaulted Loans	24	3.702.258,77	323.662,55	4.025.921,32	42.936,33	4.068.857,65
Total Portfolio	3.483	378.666.508	1.062.011	379.728.519	127.510	379.856.029

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	3.371	96,78%	368.425.696,59	97,02%
>0 - <=1 months in arrears	21	0,60%	1.663.184,41	0,44%
>1 - <=2 months in arrears	38	1,09%	2.221.395,21	0,58%
>2 - <=3 months in arrears	10	0,29%	311.809,35	0,08%
>3 - <=4 months in arrears		0,00%		0,00%
>4 - <=5 months in arrears		0,00%		0,00%
>5 - <=6 months in arrears		0,00%		0,00%
Delinquents	19	0,55%	3.080.512,50	0,81%
Defaults	24	0,69%	4.025.921,32	1,06%
Total Outstanding Principal Balance	3.459	99,31%	375.702.598	98,94%
Total Principal Balance	3.483	100,00%	379.728.519	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	2.176.609,99	1.315.724,50
Average Collateral Portfolio during the Period	390.286.530,76	418.742.050,77
Quarterly Default Ratio	0,56%	0,31%

Portfolio Delinquency Ratio		
	Current Report	Last Quarterly Servicer's Report
Outstanding Principal of the Delinquent Loans	3.080.512,50	4.929.101,43
Collateral Portfolio	375.702.598,06	404.870.463,45
Delinquency Ratio	0,82%	1,22%

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	4.034.485,53	1.857.875,54
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	528.611.984,61	528.611.984,61
Cumulative Gross Default Ratio	0,76%	0,35%

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	4.034.485,53	1.857.875,54
sum of all Recoveries in respect of the Defaulted Loans from the Valuation Date up to the end of the Period	26.933,46	26.933,46
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	0,76%	0,35%

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	26.933,46	26.933,46
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	4.034.485,53	1.857.875,54
Recoveries Ratio	0,67%	1,45%

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%)	6,9%	
Constant Principal Repayment Rate (PPR%)	25,85%	
Weighted Average Current Remaining Term to Maturity (in years)	7,37	7,90
Weighted average interest rate (for fixed rate portfolio) (%)	3,22	3,48
Weighted average spread (for floating rate portfolio) (%)	2,66	2,83

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	3.229	92,7%	351.697.985,46	92,6%
Fixed	254	7,3%	28.030.533,92	7,4%
Total	3.483	100,0%	379.728.519,38	100,0%

Indexation	Current Period			
	Number of Loans	% By Number	Amount	% of amount
not indexed portfolio	254	7,29%	28.030.533,92	7,38%
euribor 3m portfolio	313	8,99%	94.486.260,77	24,88%
euribor 6m portfolio	2.916	83,72%	257.211.724,69	67,74%
Total	3.483	100,00%	379.728.519,38	100,00%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Emilia Romagna	11	0,32%	5.818.339,10	1,53%
Friuli Venezia Giulia	81	2,33%	6.534.174,01	1,72%
Lombardia	17	0,49%	9.729.911,99	2,56%
Lazio	2	0,06%	676.370,47	0,18%
Trentino Alto Adige	1.418	40,71%	201.689.585,63	53,11%
Veneto	1.950	55,99%	154.610.923,93	40,72%
Other	4	0,11%	669.214,25	0,18%
Total	3.483	100,00%	379.728.519,38	100,00%

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%-<10%	2.603	74,7%	179.646.792,10	47,3%
>=10%-<20%	194	5,6%	24.570.346,15	6,5%
>=20%-<30%	186	5,3%	43.673.256,80	11,5%
>=30%-<40%	163	4,7%	35.044.102,04	9,2%
>=40%-<50%	140	4,0%	39.501.833,98	10,4%
>=50%-<60%	109	3,1%	31.210.777,34	8,2%
>=60%-<70%	60	1,7%	19.096.581,71	5,0%
>=70%-<80%	24	0,7%	6.001.717,19	1,6%
80%	4	0,1%	983.112,07	0,3%
Total	3.483	100,0%	379.728.519,38	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	689	19,8%	74.623.206,23	19,7%
>=24 - <36	1178	33,8%	119.471.476,48	31,5%
>=36 - <48	690	19,8%	65.672.529,15	17,3%
>=48 - <60	428	12,3%	38.985.897,24	10,3%
>=60 - <72	134	3,8%	17.157.901,79	4,5%
>=72 - <84	53	1,5%	16.845.570,57	4,4%
>=84	311	8,9%	46.971.937,92	12,4%
Total	3.483	100,0%	379.728.519,38	100,0%

distribution by maturity	Current Period			
	Number of Loans	% By Number	Amount	% of amount
2017	65	1,9%	305.087,39	0,1%

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%

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%

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%

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%

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%

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

PORTFOLIO DESCRIPTION

2018	537	15,4%	9.459.133,89	2,5%	641	15,5%	29.800.590	5,6%
2019	645	18,5%	25.994.614,29	6,8%	750	18,2%	47.835.589	9,0%
2020	748	21,5%	42.597.947,58	11,2%	865	20,9%	66.954.733	12,7%
2021	368	10,6%	25.070.077,38	6,6%	402	9,7%	48.584.587	9,2%
2022	178	5,1%	32.059.497,04	8,4%	189	4,6%	29.362.369	5,6%
2023	153	4,4%	20.767.607,84	5,5%	172	4,2%	28.420.985	5,4%
2024	145	4,2%	40.025.543,30	10,5%	153	3,7%	47.492.973	9,0%
2025	156	4,5%	37.406.072,18	9,9%	168	4,1%	44.762.683	8,5%
2026	90	2,6%	27.283.357,32	7,2%	96	2,3%	32.050.411	6,1%
2027	56	1,6%	17.339.173,46	4,6%	56	1,4%	18.977.931	3,6%
2028	66	1,9%	17.330.684,36	4,6%	80	1,9%	26.116.129	4,9%
2029	71	2,0%	22.129.707,17	5,8%	72	1,7%	25.343.886	4,8%
2030	104	3,0%	30.936.904,73	8,1%	107	2,6%	33.712.016	6,4%
2031	36	1,0%	14.012.317,01	3,7%	34	0,8%	15.090.833	2,9%
2032	6	0,2%	1.079.860,78	0,3%	5	0,1%	1.070.714	0,2%
2033	9	0,3%	2.108.178,03	0,6%	9	0,2%	2.268.374	0,4%
2034	10	0,3%	2.380.826,44	0,6%	14	0,3%	4.109.671	0,8%
2035	28	0,8%	9.858.763,20	2,6%	28	0,7%	10.838.884	2,1%
2036	8	0,2%	836.898,99	0,2%	8	0,2%	879.980	0,2%
2037	1	0,0%	342.150,74	0,1%	0	0,0%	0	0,0%
2038	0	0,0%	0,00	0,0%	0	0,0%	0	0,0%
2039	0	0,0%	0,00	0,0%	0	0,0%	0	0,0%
2040	2	0,1%	391.911,99	0,1%	2	0,0%	407.304	0,1%
2041	1	0,0%	12.204,27	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	3.483	100,0%	379.728.519,38	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)	1.233	35,4%	65.281.331,98	17,2%
Other SAE	2.250	64,6%	314.447.187,40	82,8%
Total	3.483	100,0%	379.728.519,38	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	2.186	62,8%	39.520.597,63	10,4%
>=50.000 - <100.000	489	14,0%	34.729.331,56	9,1%
>=100.000 - <150.000	261	7,5%	31.801.343,86	8,4%
>=150.000 - <200.000	124	3,6%	21.492.438,55	5,7%
>=200.000 - <250.000	79	2,3%	17.728.635,60	4,7%
>=250.000 - <300.000	61	1,8%	16.739.089,78	4,4%
>=300.000 - <350.000	57	1,6%	18.550.855,06	4,9%
>=350.000 - <400.000	43	1,2%	16.117.363,39	4,2%
>=400.000 - <450.000	26	0,7%	11.033.907,16	2,9%
>=450.000	157	4,5%	172.014.956,79	45,3%
Total	3.483	100,0%	379.728.519,38	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	3.206	92,0%	282.208.328,61	74,3%
Bi monthly	-	0,0%	-	0,0%
Quarterly	118	3,4%	52.428.107,25	13,8%
Semi-annually	157	4,5%	44.469.661,63	11,7%
Annually	2	0,1%	622.421,89	0,2%
Total	3.483	100,0%	379.728.519,38	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	789	76,4%	166.446.926,33	77,7%
Second Lien	169	16,4%	28.528.385,47	13,3%
Other	75	7,3%	19.331.250,28	9,0%
Total	1.033	100,0%	214.306.562,08	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	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total
		(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)
Mortgage Pool	1.033	213.983.943,59	322.618,49	214.306.562,08	61.217,58	214.367.779,66
Unsecured Pool	2.450	164.682.564,37	739.392,93	165.421.957,30	66.292,22	165.488.249,52
Total Portfolio	3.483	378.666.507,96	1.062.011,42	379.728.519,38	127.509,80	379.856.029,18

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