

VOBA N.6 S.r.l

QUARTERLY SERVICER'S REPORT

Quarterly Report Date
 Collection Period
 Interest Period
 Payment Date

	16/11/2020
01/08/2020	31/10/2020
27/08/2020	27/11/2020
	27/11/2020

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
11.543.805,77	10.591.500,85	952.304,92
5.507.949,73	4.557.903,04	950.046,69
285.999,42	285.999,42	
5.749.856,62	5.747.598,39	2.258,23
0,00		
538,42		538,42
11.222,46	11.222,46	
0,00		
0,00		
11.555.566,65	10.602.723,31	952.843,34

COLLATERAL DESCRIPTION

Beginning of Period Loan Balance

BOP Total Loan Balance	€ 177.129.749,64
BOP Total Number of Loans	1.425
BOP Average Loan Size	€ 124.301,58
BOP WA Portfolio Yields (%)	2,36

Loan Asset Movements

Option to repurchase individual receivables

Outstanding Principal of repurchased Loans	3.563.139,69 €
Number of repurchased Loans	54
Purchase price on repurchased Loans	3.608.615,51 €

	€	% of the O/S principal	Maximum level (%)
Purchase Price of Individual Receivables repurchased since the Valuation Date	3.563.139,69 €	10%	
Purchase Price of Individual Receivables repurchased during the same year	3.563.139,69 €	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	11
Current Principal of Renegotiated Loans in the period	€ 2.322.919,47

	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	1	€ 290.995,47	€ 1.206.159,68	8%
Moratorie Covid-19	150	€ 10.635.648,54	€ 113.190.867,29	
Total Accordi Transattivi				
Total				
Loans subject to accollo				
Non liberatorio	1	€ 267.609,00	€ 9.750.619,00	-
Liberatorio	0	€ 0,00	€ 0,00	2,00%
Total Accordi Transattivi				
Total Accordi Transattivi (Ipotecari)				
Total Accordi Transattivi (Chirografari)				
Renegotiated loans				
Loans with extension of the amortisation plan	0	€ 0,00	€ 5.574.878,00	5,00%
Total				
Loans with shortening of amortization plan	0	€ 0,00	€ 265.686,00	
Loans with reduction of fixed rate	1	€ 86.471,00	€ 9.605.686,00	
Loans with reduction of spread	9	€ 1.945.453,00	€ 55.028.924,89	10,00%
Fixed rate switched to floating rate				
Floating rate loans switched to fixed rate	0	€ 0,00	€ 646.494,00	
Total				
Change of the Payments Frequency				
Total loans with six monthly payments frequency				
All Accordi Transattivi, Accolli and Renegotiations	11	2.322.919	72.062.143	

End of Period Outstanding Mortgage Loan Balance

EOP Total Loan Balance	€ 166.579.223,25
EOP Total Number of Loans	1.311
EOP Average Loan Size	€ 127.062,72
EOP WA Portfolio Yields (%)	2,33

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 166.579.223,25	€ 528.611.984,61
Aggregate Original Principal Balance (€)	€ 403.783.692,70	€ 768.071.185,76
Average Current Principal Outstanding Balance (€)	€ 127.062,72	€ 127.931,26
Maximum Current Principal Outstanding Balance (€)	€ 3.835.226,04	€ 13.261.824,85
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 16.141.631,77	€ 32.913.467,76
Weighted average seasoning (months)	83,42	31,20
Weighted average remaining maturity (yrs)	7,0	7,7
Proportion of Mortgage Loans in the Portfolio	71,65%	50,88%
Weighted average current LTV (%)	29,62%	41,33%
Weighted average original LTV (%)	52,57%	52,44%
Proportion of fixed rate loans in the Portfolio (%)	9,69%	6,23%
Proportion of floating rate loans in the Portfolio (%)	90,31%	93,77%
Weighted average interest rate (for fixed rate portfolio) (%)	2,87	3,48
Weighted average spread (for floating rate portfolio) (%)	2,45	2,83
Current Principal of performing loans (%)	92,24%	99,99%
Current Principal of Loans in Arrears (%)	0,86%	0,01%
Current Principal of Delinquent Loans (%)	0,09%	0,00%
Current Principal of Defaulted Loans (%)	6,82%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	7,76%	0,01%
Number of obligors	1.246	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	736	115.818.788,58	23.483,08	115.842.271,66	3.083,34	115.845.355,00
Delinquent Loans	2	135.211,07	6.279,85	141.490,92	3.206,51	144.697,43
Collateral Portfolio	738	115.953.999,65	29.762,93	115.983.762,58	6.289,85	115.990.052,43
Defaulted Loans	12	3.025.751,92	339.124,59	3.364.876,51	17.304,83	3.382.181,34
Total Portfolio	750	118.979.751,57	368.887,52	119.348.639,09	23.594,68	119.372.233,77

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	518	39.231.791,97	3.687,61	39.235.479,58	182,60	39.235.662,18
Delinquent Loans	2	-	5.455,72	5.455,72	106,11	5.561,83
Collateral Portfolio	520	39.231.791,97	9.143,33	39.240.935,30	288,71	39.241.224,01
Defaulted Loans	41	2.272.415,72	5.717.233,14	7.989.648,86	128.976,81	8.118.625,67
Total Portfolio	561	41.504.207,69	5.726.376,47	47.230.584,16	129.265,52	47.359.849,68

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	1.254	155.050.580,55	27.170,69	155.077.751,24	3.265,94	155.081.017,18
Delinquent Loans	4	135.211,07	11.735,57	146.946,64	3.312,62	150.259,26
Collateral Portfolio	1.258	155.185.791,62	38.906,26	155.224.697,88	6.578,56	155.231.276,44
Defaulted Loans	53	5.298.167,64	6.056.357,73	11.354.525,37	146.281,64	11.500.807,01
Total Portfolio	1.311	160.483.959,26	6.095.263,99	166.579.223,25	152.860,20	166.732.083,45

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	1.233	94,05%	153.649.974,97	92,24%
>0 - <=1 months in arrears	18	1,37%	1.317.650,88	0,79%
>1 - <=2 months in arrears	2	0,15%	66.649,66	0,04%
>2 - <=3 months in arrears	1	0,08%	43.475,73	0,03%
>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	4	0,31%	146.946,64	0,09%
Defaults	53	4,04%	11.354.525,37	6,82%
Total Outstanding Principal Balance	1.258	95,96%	155.224.698	93,18%
Total Principal Balance	1.311	100,00%	166.579.223	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	-	-
Average Collateral Portfolio during the Period	160.209.093,95	168.525.579,29
Quarterly Default Ratio	0,00%	0,00%

Portfolio Delinquency Ratio		
	Current Report	Last Quarterly Servicer's Report
Outstanding Principal of the Delinquent Loans	146.946,64	200.032,10
Collateral Portfolio	155.224.697,88	165.193.490,02
Delinquency Ratio	0,09%	0,12%

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	16.550.761,22	16.550.761,22
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	528.611.984,61	528.611.984,61
Cumulative Gross Default Ratio	3,13%	3,13%

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	16.550.761,22	16.550.761,22
sum of all Recoveries in respect of the Defaulted Loans from the Valuation Date up to the end of the Period	1.171.395,58	885.396,16
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	2,91%	2,96%

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	1.171.395,58	885.396,16
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	16.550.761,22	16.550.761,22
Recoveries Ratio	7,08%	5,35%

Trigger Events	Non-payment	N
	Breach of other obligation	N
	Insolvency of the Issuer	N
	Unlawfulness	N
Performance Trigger	Cumulative Gross Default > 14%	N

PORTFOLIO DESCRIPTION

Portfolio Characteristics	Current Period	Issue Date
Constant Prepayment Rate (CPR%)	13,2%	
Constant Principal Repayment Rate (PPR%)	22,04%	
Weighted Average Current Remaining Term to Maturity (in years)	6,97	7,90
Weighted average interest rate (for fixed rate portfolio) (%)	2,87	3,48
Weighted average spread (for floating rate portfolio) (%)	2,45	2,83

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	1.210	92,3%	150.437.591,48	90,3%
Fixed	101	7,7%	16.141.631,77	9,7%
Total	1.311	100,0%	166.579.223,25	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	101	7,70%	16.141.631,77	9,69%
euribor 3m portfolio	173	13,20%	41.712.367,49	25,04%
euribor 6m portfolio	1.037	79,10%	108.725.223,99	65,27%
Total	1.311	100,00%	166.579.223,25	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	3	0,23%	1.634.323,03	0,98%
Friuli Venezia Giulia	22	1,68%	909.705,25	0,55%
Lombardia	7	0,53%	5.521.698,52	3,31%
Lazio	1	0,08%	263.932,00	0,16%
Trentino Alto Adige	573	43,71%	88.776.676,59	53,29%
Veneto	704	53,70%	69.004.477,87	41,42%
Other	1	0,08%	468.409,99	0,28%
Total	1.311	100,00%	166.579.223,25	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%	721	55,0%	57.200.328,34	34,3%
>=10%-<20%	188	14,3%	25.424.443,40	15,3%
>=20%-<30%	169	12,9%	30.820.473,40	18,5%
>=30%-<40%	110	8,4%	24.681.216,95	14,8%
>=40%-<50%	70	5,3%	16.818.097,99	10,1%
>=50%-<60%	37	2,8%	7.690.786,81	4,6%
>=60%-<70%	13	1,0%	3.247.009,26	1,9%
>=70%-<80%	3	0,2%	696.867,10	0,4%
80%	-	0,0%	-	0,0%
Total	1.311	100,0%	166.579.223,25	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%
>=12 - <24		0,0%		0,0%
>=24 - <36		0,0%		0,0%
>=36 - <48		0,0%		0,0%
>=48 - <60	319	24,3%	33.085.288,14	19,9%
>=60 - <72	390	29,7%	48.695.504,93	29,2%
>=72 - <84	194	14,8%	30.652.523,82	18,4%
>=84	408	31,1%	54.145.906,36	32,5%
Total	1.311	100,0%	166.579.223,25	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	1	0,1%	985,79	0,0%

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

PORTFOLIO DESCRIPTION

2018	7	0,5%	38.161,87	0,0%	641	15,5%	29.800.590	5,6%
2019	14	1,1%	1.415.033,48	0,8%	750	18,2%	47.835.589	9,0%
2020	73	5,6%	4.844.941,18	2,9%	865	20,9%	66.954.733	12,7%
2021	232	17,7%	5.035.444,29	3,0%	402	9,7%	48.584.587	9,2%
2022	148	11,3%	6.585.124,03	4,0%	189	4,6%	29.362.369	5,6%
2023	127	9,7%	9.279.308,83	5,6%	172	4,2%	28.420.985	5,4%
2024	109	8,3%	14.250.820,53	8,6%	153	3,7%	47.492.973	9,0%
2025	120	9,2%	14.046.057,43	8,4%	168	4,1%	44.762.683	8,5%
2026	107	8,2%	23.720.756,64	14,2%	96	2,3%	32.050.411	6,1%
2027	57	4,3%	12.446.544,90	7,5%	56	1,4%	18.977.931	3,6%
2028	54	4,1%	8.687.217,76	5,2%	80	1,9%	26.116.129	4,9%
2029	55	4,2%	12.072.562,61	7,2%	72	1,7%	25.343.886	4,8%
2030	72	5,5%	17.578.193,19	10,6%	107	2,6%	33.712.016	6,4%
2031	62	4,7%	15.538.671,47	9,3%	34	0,8%	15.090.833	2,9%
2032	22	1,7%	9.567.977,32	5,7%	5	0,1%	1.070.714	0,2%
2033	7	0,5%	1.577.759,63	0,9%	9	0,2%	2.268.374	0,4%
2034	5	0,4%	1.193.429,32	0,7%	14	0,3%	4.109.671	0,8%
2035	14	1,1%	3.541.318,76	2,1%	28	0,7%	10.838.884	2,1%
2036	16	1,2%	4.020.598,55	2,4%	8	0,2%	879.980	0,2%
2037	4	0,3%	306.516,04	0,2%	0	0,0%	0	0,0%
2038	1	0,1%	308.326,37	0,2%	0	0,0%	0	0,0%
2039	1	0,1%	157.203,04	0,1%	0	0,0%	0	0,0%
2040	2	0,2%	355.522,38	0,2%	2	0,0%	407.304	0,1%
2041	1	0,1%	10.747,84	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	1.311	100,0%	166.579.223,25	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)	422	32,2%	29.258.462,77	17,6%
Other SAE	889	67,8%	137.320.760,48	82,4%
Total	1.311	100,0%	166.579.223,25	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	671	51,2%	11.584.980,80	7,0%
>=50.000 - <100.000	252	19,2%	18.248.701,62	11,0%
>=100.000 - <150.000	103	7,9%	12.773.548,86	7,7%
>=150.000 - <200.000	64	4,9%	10.959.275,25	6,6%
>=200.000 - <250.000	61	4,7%	13.452.671,97	8,1%
>=250.000 - <300.000	38	2,9%	10.381.290,81	6,2%
>=300.000 - <350.000	25	1,9%	8.153.311,74	4,9%
>=350.000 - <400.000	8	0,6%	2.967.369,39	1,8%
>=400.000 - <450.000	15	1,1%	6.423.385,68	3,9%
>=450.000	74	5,6%	71.634.687,13	43,0%
Total	1.311	100,0%	166.579.223,25	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	1.180	90,0%	126.463.383,57	75,9%
Bi monthly	-	0,0%	-	0,0%
Quarterly	55	4,2%	18.119.736,12	10,9%
Semi-annually	74	5,6%	21.632.759,29	13,0%
Annually	2	0,2%	363.344,27	0,2%
Total	1.311	100,0%	166.579.223,25	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	578	77,1%	95.022.125,98	79,6%
Second Lien	121	16,1%	15.743.329,74	13,2%
Other	51	6,8%	8.583.183,37	7,2%
Total	750	100,0%	119.348.639,09	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	750	118.979.751,57	368.887,52	119.348.639,09	23.594,68	119.372.233,77
Unsecured Pool	561	41.504.207,69	5.726.376,47	47.230.584,16	129.265,52	47.359.849,68
Total Portfolio	1.311	160.483.959,26	6.095.263,99	166.579.223,25	152.860,20	166.732.083,45

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