

VOBA N.6 S.r.l

QUARTERLY SERVICER'S REPORT

Quarterly Report Date
 Collection Period
 Interest Period
 Payment Date

	16.08.2018
01.05.2018	31.07.2018
28.05.2018	27.08.2018
	27.08.2018

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
27.109.697,78	25.079.265,55	2.030.432,23
18.446.216,20	16.433.020,50	2.013.195,70
14.305,35	14.305,35	
8.649.176,23	8.631.939,70	17.236,53
0,00		
3.760,20		3.760,20
36.732,82	36.732,82	
0,00		
0,00		
27.150.190,80	25.115.998,37	2.034.192,43

COLLATERAL DESCRIPTION

Beginning of Period Loan Balance

BOP Total Loan Balance	€ 327.786.048,18
BOP Total Number of Loans	3.113
BOP Average Loan Size	€ 105.295,87
BOP WA Portfolio Yields (%)	2,56

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	24
Current Principal of Renegotiated Loans (%) in the period	€ 3.181.406,00

	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	12	€ 1.676.724,00	€ 6.227.137,41	8%
Total Accordi Transattivi				
Total				
Loans subject to accollo				
Non liberatorio	4	€ 192.448,00	€ 5.306.475,00	-
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	5	€ 291.692,00	€ 1.942.391,00	5,00%
Total				
Loans with shortening of amortization plan	0	€ 0,00	€ 265.686,00	
Loans with reduction of fixed rate	0	€ 0,00	€ 4.275.376,00	
Loans with reduction of spread	7	€ 1.212.990,00	€ 38.675.269,89	10,00%
Fixed rate switched to floating rate				
Floating rate loans switched to fixed rate	0	€ 0,00	€ 406.515,00	
Total				
Change of the Payments Frequency				
Total loans with six monthly payments frequency				
All Accordi Transattivi, Accolli and Renegotiations	24	3.181.406	51.526.689	

End of Period Outstanding Mortgage Loan Balance

EOP Total Loan Balance	€ 302.712.094,13
EOP Total Number of Loans	2.909
EOP Average Loan Size	€ 104.060,53
EOP WA Portfolio Yields (%)	2,53

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 302.712.094,13	€ 528.611.984,61
Aggregate Original Principal Balance (€)	€ 597.961.437,51	€ 768.071.185,76
Average Current Principal Outstanding Balance (€)	€ 104.060,53	€ 127.931,26
Maximum Current Principal Outstanding Balance (€)	€ 5.472.343,48	€ 13.261.824,85
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 24.069.990,36	€ 32.913.467,76
Weighted average seasoning (months)	56,30	31,20
Weighted average remaining maturity (yrs)	7,2	7,7
Proportion of Mortgage Loans in the Portfolio	61,52%	50,88%
Weighted average current LTV (%)	35,24%	41,33%
Weighted average original LTV (%)	53,02%	52,44%
Proportion of fixed rate loans in the Portfolio (%)	7,95%	6,23%
Proportion of floating rate loans in the Portfolio (%)	92,05%	93,77%
Weighted average interest rate (for fixed rate portfolio) (%)	3,08	3,48
Weighted average spread (for floating rate portfolio) (%)	2,60	2,83
Current Principal of performing loans (%)	95,04%	99,99%
Current Principal of Loans in Arrears (%)	0,99%	0,01%
Current Principal of Delinquent Loans (%)	1,68%	0,00%
Current Principal of Defaulted Loans (%)	2,29%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	4,96%	0,01%
Number of obligors	2.710	3.782

PORTFOLIO SITUATION

Mortgage Pool						
Number of Loans	Outstanding Principal Instalments (A)	Unpaid Principal Instalment (B)	Outstanding Principal (C)=(A)+(B)	Unpaid Interest Instalment (D)	Total (E)=(C)+(D)	
Performing Loans	955	182.453.690,24	76.548,06	182.530.238,30	17.974,41	182.548.212,71
Delinquent Loans	6	336.241,66	17.282,23	353.523,89	8.086,79	361.610,68
Collateral Portfolio	961	182.789.931,90	93.830,29	182.883.762,19	26.061,20	182.909.823,39
Defaulted Loans	7	2.949.172,90	383.990,23	3.333.163,13	54.454,19	3.387.617,32
Total Portfolio	968	185.739.104,80	477.820,52	186.216.925,32	80.515,39	186.297.440,71

Unsecured Pool						
Number of Loans	Outstanding Principal Instalments (A)	Unpaid Principal Instalment (B)	Outstanding Principal (C)=(A)+(B)	Unpaid Interest Instalment (D)	Total (E)=(C)+(D)	
Performing Loans	1.882	108.053.973,01	112.535,54	108.166.508,55	9.537,25	108.176.045,80
Delinquent Loans	27	3.724.522,63	1.009.850,68	4.734.373,31	64.556,81	4.798.930,12
Collateral Portfolio	1.909	111.778.495,64	1.122.386,22	112.900.881,86	74.094,06	112.974.975,92
Defaulted Loans	32	2.465.164,00	1.129.122,95	3.594.286,95	75.582,35	3.669.869,30
Total Portfolio	1.941	114.243.659,64	2.251.509,17	116.495.168,81	149.676,41	116.644.845,22

Total Portfolio						
Number of Loans	Outstanding Principal Instalments (A)	Unpaid Principal Instalment (B)	Outstanding Principal (C)=(A)+(B)	Unpaid Interest Instalment (D)	Total (E)=(C)+(D)	
Performing Loans	2.837	290.507.663,25	189.083,60	290.696.746,85	27.511,66	290.724.258,51
Delinquent Loans	33	4.060.764,29	1.027.132,91	5.087.897,20	72.643,60	5.160.540,80
Collateral Portfolio	2.870	294.568.427,54	1.216.216,51	295.784.644,05	100.155,26	295.884.799,31
Defaulted Loans	39	5.414.336,90	1.513.113,18	6.927.450,08	130.036,54	7.057.486,62
Total Portfolio	2.909	299.982.764,44	2.729.329,69	302.712.094,13	230.191,80	302.942.285,93

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	2.789	95,87%	287.702.084,74	95,04%
>0 - <=1 months in arrears	20	0,69%	1.696.942,96	0,56%
>1 - <=2 months in arrears	21	0,72%	1.105.980,88	0,37%
>2 - <=3 months in arrears	7	0,24%	191.738,27	0,06%
>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	33	1,13%	5.087.897,20	1,68%
Defaults	39	1,34%	6.927.450,08	2,29%
Total Outstanding Principal Balance	2.870	98,66%	295.784.644	97,71%
Total Principal Balance	2.909	100,00%	302.712.094	100,00%

PORTFOLIO PERFORMANCE

Portfolio Default Ratio		
	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of all the Loans classified as default during the Period	171.761,41	301.928,36
Average Collateral Portfolio during the Period	308.402.101,30	333.514.919,34
Quarterly Default Ratio	0,06%	0,09%

Portfolio Delinquency Ratio		
	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of the Delinquent Loans	5.087.897,20	2.314.291,64
Collateral Portfolio	295.784.644,05	321.019.558,54
Delinquency Ratio	1,72%	0,72%

Cumulative Gross Default Ratio		
	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
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	7.244.574,87	7.072.813,46
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	528.611.984,61	528.611.984,61
Cumulative Gross Default Ratio	1,37%	1,34%

Cumulative Net Default Ratio		
	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
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	7.244.574,87	7.072.813,46
sum of all Recoveries in respect of the Defaulted Loans from the Valuation Date up to the end of the Period	62.971,07	48.665,72
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	1,36%	1,33%

Cumulative Recoveries Ratio		
	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
sum of all Recoveries in respect of the total Loans from the Valuation Date up to the end of the Period	62.971,07	48.665,75
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	7.244.574,87	7.072.813,46
Recoveries Ratio	0,87%	0,69%

Trigger Events	<i>Non-payment</i>	N
	<i>Breach of other obligation</i>	N
	<i>Insolvency of the Issuer</i>	N
	<i>Unlawfulness</i>	N

Performance Trigger	<i>Cumulative Gross Default > []%</i>	N
---------------------	--	---

PORTFOLIO DESCRIPTION

Portfolio Characteristics	Current Period	Issue Date
Constant Prepayment Rate (CPR%)	10,3%	
Constant Principal Repayment Rate (PPR%)	27,93%	
Weighted Average Current Remaining Term to Maturity (in years)	7,24	7,90
Weighted average interest rate (for fixed rate portfolio) (%)	3,08	3,48
Weighted average spread (for floating rate portfolio) (%)	2,60	2,83

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	2.691	92,5%	278.642.103,77	92,0%
Fixed	218	7,5%	24.069.990,36	8,0%
Total	2.909	100,0%	302.712.094,13	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	218	7,49%	24.069.990,36	7,95%
euribor 3m portfolio	283	9,73%	77.478.018,01	25,59%
euribor 6m portfolio	2.408	82,78%	201.164.085,76	66,45%
Total	2.909	100,00%	302.712.094,13	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	8	0,28%	4.179.145,51	1,38%
Friuli Venezia Giulia	72	2,48%	3.169.624,94	1,05%
Lombardia	15	0,52%	8.568.918,45	2,83%
Lazio	2	0,07%	587.764,81	0,19%
Trentino Alto Adige	1.172	40,29%	162.798.169,43	53,78%
Veneto	1.637	56,27%	122.808.451,57	40,57%
Other	3	0,10%	600.019,42	0,20%
Total	2.909	100,00%	302.712.094,13	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%	2.111	72,6%	130.725.495,34	43,2%
>=10%-<20%	190	6,5%	23.338.636,92	7,7%
>=20%-<30%	184	6,3%	39.683.414,10	13,1%
>=30%-<40%	161	5,5%	36.999.708,72	12,2%
>=40%-<50%	117	4,0%	31.614.103,81	10,4%
>=50%-<60%	88	3,0%	24.912.439,92	8,2%
>=60%-<70%	43	1,5%	12.372.298,38	4,1%
>=70%-<80%	11	0,4%	2.130.575,08	0,7%
80%	4	0,1%	935.421,86	0,3%
Total	2.909	100,0%	302.712.094,13	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	879	30,2%	87.719.399,04	29,0%
>=36 - <48	912	31,4%	75.838.381,10	25,1%
>=48 - <60	525	18,0%	48.044.600,26	15,9%
>=60 - <72	195	6,7%	31.013.798,85	10,2%
>=72 - <84	78	2,7%	13.443.080,49	4,4%
>=84	320	11,0%	46.652.834,39	15,4%
Total	2.909	100,0%	302.712.094,13	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

Original Information			
Number of Loans	% By Number	Amount	% of amount

PORTFOLIO DESCRIPTION

2017	2	0,1%	17.838,72	0,0%	280	6,8%	14.518.543	2,7%
2018	235	8,1%	1.345.999,32	0,4%	641	15,5%	29.800.590	5,6%
2019	589	20,2%	14.960.065,49	4,9%	750	18,2%	47.835.589	9,0%
2020	673	23,1%	28.823.532,61	9,5%	865	20,9%	66.954.733	12,7%
2021	338	11,6%	19.006.292,28	6,3%	402	9,7%	48.584.587	9,2%
2022	173	5,9%	23.580.239,06	7,8%	189	4,6%	29.362.369	5,6%
2023	141	4,8%	15.825.299,29	5,2%	172	4,2%	28.420.985	5,4%
2024	140	4,8%	34.847.322,88	11,5%	153	3,7%	47.492.973	9,0%
2025	145	5,0%	31.770.599,44	10,5%	168	4,1%	44.762.683	8,5%
2026	89	3,1%	24.724.872,55	8,2%	96	2,3%	32.050.411	6,1%
2027	55	1,9%	15.871.817,02	5,2%	56	1,4%	18.977.931	3,6%
2028	62	2,1%	15.473.454,05	5,1%	80	1,9%	26.116.129	4,9%
2029	69	2,4%	18.876.491,12	6,2%	72	1,7%	25.343.886	4,8%
2030	98	3,4%	28.310.557,38	9,4%	107	2,6%	33.712.016	6,4%
2031	38	1,3%	13.692.600,77	4,5%	34	0,8%	15.090.833	2,9%
2032	6	0,2%	1.030.198,53	0,3%	5	0,1%	1.070.714	0,2%
2033	8	0,3%	1.864.376,35	0,6%	9	0,2%	2.268.374	0,4%
2034	10	0,3%	2.231.615,97	0,7%	14	0,3%	4.109.671	0,8%
2035	27	0,9%	9.037.508,61	3,0%	28	0,7%	10.838.884	2,1%
2036	6	0,2%	534.809,87	0,2%	8	0,2%	879.980	0,2%
2037	1	0,0%	333.002,65	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%	382.326,34	0,1%	2	0,0%	407.304	0,1%
2041	1	0,0%	11.843,59	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	2.909	100,0%	302.712.094,13	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)	1.029	35,4%	53.760.600,96	17,8%
Other SAE	1.880	64,6%	248.951.493,17	82,2%
Total	2.909	100,0%	302.712.094,13	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%
Total	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	1.853	63,7%	30.308.611,42	10,0%
>=50.000 - <100.000	399	13,7%	28.773.004,62	9,5%
>=100.000 - <150.000	208	7,2%	25.169.467,62	8,3%
>=150.000 - <200.000	94	3,2%	16.463.083,36	5,4%
>=200.000 - <250.000	65	2,2%	14.532.346,20	4,8%
>=250.000 - <300.000	57	2,0%	15.488.538,36	5,1%
>=300.000 - <350.000	51	1,8%	16.352.901,25	5,4%
>=350.000 - <400.000	33	1,1%	12.390.959,95	4,1%
>=400.000 - <450.000	19	0,7%	7.932.631,34	2,6%
>=450.000	130	4,5%	135.300.550,01	44,7%
Total	2.909	100,0%	302.712.094,13	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	2.671	91,8%	226.020.235,05	74,7%
Bi monthly	-	0,0%	-	0,0%
Quarterly	105	3,6%	40.136.080,11	13,3%
Semi-annually	131	4,5%	35.950.842,53	11,9%
Annually	2	0,1%	604.936,44	0,2%
Total	2.909	100,0%	302.712.094,13	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	739	76,3%	144.774.860,02	77,7%
Second Lien	157	16,2%	24.542.268,33	13,2%
Other	72	7,4%	16.899.796,97	9,1%
Total	968	100,0%	186.216.925,32	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	968	185.739.104,80	477.820,52	186.216.925,32	80.515,39	186.297.440,71
Unsecured Pool	1.941	114.243.659,64	2.251.509,17	116.495.168,81	149.676,41	116.644.845,22
Total Portfolio	2.909	299.982.764,44	2.729.329,69	302.712.094,13	230.191,80	302.942.285,93

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