

VOBA N.6 S.r.l

QUARTERLY SERVICER'S REPORT

Quarterly Report Date
 Collection Period
 Interest Period
 Payment Date

	16/08/2019
01/05/2019	31/07/2019
27/05/2019	27/08/2019
	27/08/2019

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
19.486.955,30	18.012.429,55	1.474.525,75
14.238.472,35	12.772.358,35	1.466.114,00
164.869,29	164.869,29	
5.083.613,66	5.075.201,91	8.411,75
0,00		
4.979,22		4.979,22
21.757,96	21.757,96	
0,00		
0,00		
19.513.692,48	18.034.187,51	1.479.504,97

COLLATERAL DESCRIPTION

Beginning of Period Loan Balance

BOP Total Loan Balance	€ 246.931.925,61
BOP Total Number of Loans	2.311
BOP Average Loan Size	€ 106.850,68
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
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Accordi Transattivi, Accolli, Renegotiations and Suspensions

Number of Renegotiated Loans in the period	13
Current Principal of Renegotiated Loans (%) in the period	€ 3.261.121,00

	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	6	€ 2.049.039,00	€ 4.411.148,24	8%
Loans subject to accollo				
Non liberatorio Liberatorio Total Accordi Transattivi Total Accordi Transattivi (ipotecari) Total Accordi Transattivi (Chirografari)	1 0	€ 32.850,00 € 0,00	€ 6.884.619,00 € 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 5 1	€ 0,00 € 0,00 € 43.200,00 € 1.068.803,00 € 100.079,00	€ 2.149.094,00 € 265.686,00 € 6.903.449,00 € 47.283.540,89 € 506.594,00	5,00% 10,00%
All Accordi Transattivi, Accolli and Renegotiations	13	3.261.121	61.253.826	

End of Period Outstanding Mortgage Loan Balance

EOP Total Loan Balance	€ 228.967.163,69
EOP Total Number of Loans	2.126
EOP Average Loan Size	€ 107.698,57
EOP WA Portfolio Yields (%)	2,41

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 228.967.163,69	€ 528.611.984,61
Aggregate Original Principal Balance (€)	€ 510.875.954,25	€ 768.071.185,76
Average Current Principal Outstanding Balance (€)	€ 107.698,57	€ 127.931,26
Maximum Current Principal Outstanding Balance (€)	€ 4.056.124,49	€ 13.261.824,85
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 19.937.465,00	€ 32.913.467,76
Weighted average seasoning (months)	68,27	31,20
Weighted average remaining maturity (yrs)	6,9	7,7
Proportion of Mortgage Loans in the Portfolio	66,47%	50,88%
Weighted average current LTV (%)	32,71%	41,33%
Weighted average original LTV (%)	53,22%	52,44%
Proportion of fixed rate loans in the Portfolio (%)	8,71%	6,23%
Proportion of floating rate loans in the Portfolio (%)	91,29%	93,77%
Weighted average interest rate (for fixed rate portfolio) (%)	2,94	3,48
Weighted average spread (for floating rate portfolio) (%)	2,50	2,83
Current Principal of performing loans (%)	93,55%	99,99%
Current Principal of Loans in Arrears (%)	1,55%	0,01%
Current Principal of Delinquent Loans (%)	0,52%	0,00%
Current Principal of Defaulted Loans (%)	4,38%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	6,45%	0,01%
Number of obligors	2.005	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	865	149.247.981,05	91.769,07	149.339.750,12	21.948,68	149.361.698,80
Delinquent Loans	9	1.015.353,21	106.435,44	1.121.788,65	22.395,81	1.144.184,46
Collateral Portfolio	874	150.263.334,26	198.204,51	150.461.538,77	44.344,49	150.505.883,26
Defaulted Loans	9	1.605.249,25	138.464,14	1.743.713,39	5.165,63	1.748.879,02
Total Portfolio	883	151.868.583,51	336.668,65	152.205.252,16	49.510,12	152.254.762,28

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	1.184	68.281.760,29	129.635,91	68.411.396,20	7.857,90	68.419.254,10
Delinquent Loans	9	42.348,95	21.993,27	64.342,22	1.409,36	65.751,58
Collateral Portfolio	1.193	68.324.109,24	151.629,18	68.475.738,42	9.267,26	68.485.005,68
Defaulted Loans	50	3.790.984,11	4.495.189,00	8.286.173,11	123.224,47	8.409.397,58
Total Portfolio	1.243	72.115.093,35	4.646.818,18	76.761.911,53	132.491,73	76.894.403,26

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	2.049	217.529.741,34	221.404,98	217.751.146,32	29.806,58	217.780.952,90
Delinquent Loans	18	1.057.702,16	128.428,71	1.186.130,87	23.805,17	1.209.936,04
Collateral Portfolio	2.067	218.587.443,50	349.833,69	218.937.277,19	53.611,75	218.990.888,94
Defaulted Loans	59	5.396.233,36	4.633.653,14	10.029.886,50	128.390,10	10.158.276,60
Total Portfolio	2.126	223.983.676,86	4.983.486,83	228.967.163,69	182.001,85	229.149.165,54

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	2.019	94,97%	214.194.250,80	93,55%
>0 - <=1 months in arrears	5	0,24%	849.188,78	0,37%
>1 - <=2 months in arrears	20	0,94%	1.679.251,22	0,73%
>2 - <=3 months in arrears	5	0,24%	1.028.455,52	0,45%
>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	18	0,85%	1.186.130,87	0,52%
Defaults	59	2,78%	10.029.886,50	4,38%
Total Outstanding Principal Balance	2.067	97,22%	218.937.277	95,62%
Total Principal Balance	2.126	100,00%	228.967.164	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	398.595,76	4.367.448,31
Average Collateral Portfolio during the Period	226.869.024,61	243.424.844,88
Quarterly Default Ratio	0,18%	1,79%

Portfolio Delinquency Ratio		
	Current Report	Last Quarterly Servicer's Report
Outstanding Principal of the Delinquent Loans	1.186.130,87	1.605.890,68
Collateral Portfolio	218.937.277,19	234.800.772,02
Delinquency Ratio	0,54%	0,68%

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	15.643.486,17	15.244.890,41
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	528.611.984,61	528.611.984,61
Cumulative Gross Default Ratio	2,96%	2,88%

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	15.643.486,17	15.244.890,41
sum of all Recoveries in respect of the Defaulted Loans from the Valuation Date up to the end of the Period	531.993,28	367.123,99
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	2,86%	2,81%

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	531.993,28	367.123,99
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	15.643.486,17	15.244.890,41
Recoveries Ratio	3,40%	2,41%

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%)	8,4%	
Constant Principal Repayment Rate (PPR%)	24,41%	
Weighted Average Current Remaining Term to Maturity (in years)	6,90	7,90
Weighted average interest rate (for fixed rate portfolio) (%)	2,94	3,48
Weighted average spread (for floating rate portfolio) (%)	2,50	2,83

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	1.966	92,5%	209.029.698,69	91,3%
Fixed	160	7,5%	19.937.465,00	8,7%
Total	2.126	100,0%	228.967.163,69	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	160	7,53%	19.937.465,00	8,71%
euribor 3m portfolio	231	10,87%	58.091.097,07	25,37%
euribor 6m portfolio	1.735	81,61%	150.938.601,62	65,92%
Total	2.126	100,00%	228.967.163,69	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	6	0,28%	3.194.811,67	1,40%
Friuli Venezia Giulia	54	2,54%	2.034.694,94	0,89%
Lombardia	12	0,56%	7.148.506,07	3,12%
Lazio	2	0,09%	406.835,27	0,18%
Trentino Alto Adige	875	41,16%	122.635.329,25	53,56%
Veneto	1.175	55,27%	93.021.090,58	40,63%
Other	2	0,09%	525.895,91	0,23%
Total	2.126	100,00%	228.967.163,69	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%	1.419	66,7%	88.815.983,86	38,8%
>=10%-<20%	189	8,9%	23.610.728,48	10,3%
>=20%-<30%	182	8,6%	34.601.830,47	15,1%
>=30%-<40%	145	6,8%	30.073.827,44	13,1%
>=40%-<50%	93	4,4%	25.456.123,67	11,1%
>=50%-<60%	64	3,0%	18.269.822,27	8,0%
>=60%-<70%	30	1,4%	7.263.075,89	3,2%
>=70%-<80%	2	0,1%	370.418,86	0,2%
80%	2	0,1%	505.352,75	0,2%
Total	2.126	100,0%	228.967.163,69	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	0	0,0%	0,00	0,0%
>=36 - <48	677	31,8%	68.108.581,73	29,7%
>=48 - <60	719	33,8%	54.978.319,36	24,0%
>=60 - <72	244	11,5%	37.319.328,16	16,3%
>=72 - <84	144	6,8%	22.597.543,58	9,9%
>=84	342	16,1%	45.963.390,86	20,1%
Total	2.126	100,0%	228.967.163,69	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	0,0%	4.514,93	0,0%

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

PORTFOLIO DESCRIPTION

2018	8	0,4%	46.975,90	0,0%	641	15,5%	29.800,590	5,6%
2019	234	11,0%	3.569.595,87	1,6%	750	18,2%	47.835.589	9,0%
2020	578	27,2%	15.841.433,17	6,9%	865	20,9%	66.954.733	12,7%
2021	295	13,9%	11.967.278,84	5,2%	402	9,7%	48.584.587	9,2%
2022	158	7,4%	16.979.485,84	7,4%	189	4,6%	29.362.369	5,6%
2023	133	6,3%	11.521.377,69	5,0%	172	4,2%	28.420.985	5,4%
2024	132	6,2%	27.462.047,95	12,0%	153	3,7%	47.492.973	9,0%
2025	140	6,6%	27.500.461,78	12,0%	168	4,1%	44.762.683	8,5%
2026	85	4,0%	19.986.549,60	8,7%	96	2,3%	32.050.411	6,1%
2027	47	2,2%	10.899.002,57	4,8%	56	1,4%	18.977.931	3,6%
2028	61	2,9%	14.006.868,18	6,1%	80	1,9%	26.116.129	4,9%
2029	63	3,0%	15.442.002,28	6,7%	72	1,7%	25.343.886	4,8%
2030	97	4,6%	27.371.312,48	12,0%	107	2,6%	33.712.016	6,4%
2031	36	1,7%	12.232.329,84	5,3%	34	0,8%	15.090.833	2,9%
2032	7	0,3%	1.019.769,27	0,4%	5	0,1%	1.070.714	0,2%
2033	4	0,2%	1.316.150,32	0,6%	9	0,2%	2.268.374	0,4%
2034	9	0,4%	1.792.282,37	0,8%	14	0,3%	4.109.671	0,8%
2035	26	1,2%	8.523.561,25	3,7%	28	0,7%	10.838.884	2,1%
2036	7	0,3%	626.197,99	0,3%	8	0,2%	879.980	0,2%
2037	1	0,0%	317.841,49	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%	369.333,28	0,2%	2	0,0%	407.304	0,1%
2041	1	0,0%	11.360,56	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	2.126	100,0%	228.967.163,69	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)	731	34,4%	40.805.597,29	17,8%
Other SAE	1.395	65,6%	188.161.566,40	82,2%
Total	2.126	100,0%	228.967.163,69	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	1.290	60,7%	19.647.532,35	8,6%
>=50.000 - <100.000	317	14,9%	22.987.027,59	10,0%
>=100.000 - <150.000	148	7,0%	17.957.678,53	7,8%
>=150.000 - <200.000	86	4,0%	14.844.056,71	6,5%
>=200.000 - <250.000	68	3,2%	15.191.213,72	6,6%
>=250.000 - <300.000	49	2,3%	13.416.747,58	5,9%
>=300.000 - <350.000	34	1,6%	10.929.832,61	4,8%
>=350.000 - <400.000	21	1,0%	7.833.998,35	3,4%
>=400.000 - <450.000	13	0,6%	5.482.055,51	2,4%
>=450.000	100	4,7%	100.677.020,74	44,0%
Total	2.126	100,0%	228.967.163,69	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	1.941	91,3%	173.035.335,22	75,6%
Bi monthly	-	0,0%	-	0,0%
Quarterly	78	3,7%	28.456.953,13	12,4%
Semi-annually	105	4,9%	26.927.072,50	11,8%
Annually	2	0,1%	547.802,84	0,2%
Total	2.126	100,0%	228.967.163,69	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	674	76,3%	121.594.428,46	79,9%
Second Lien	146	16,5%	19.980.485,19	13,1%
Other	63	7,1%	10.630.338,51	7,0%
Total	883	100,0%	152.205.252,16	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	883	151.868.583,51	336.668,65	152.205.252,16	49.510,12	152.254.762,28
Unsecured Pool	1.243	72.115.093,35	4.646.818,18	76.761.911,53	132.491,73	76.894.403,26
Total Portfolio	2.126	223.983.676,86	4.983.486,83	228.967.163,69	182.001,85	229.149.165,54

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