

VOBA N.6 S.r.l

QUARTERLY SERVICER'S REPORT

Quarterly Report Date
 Collection Period
 Interest Period
 Payment Date

	16/08/2017
01/05/2017	31/07/2017
29/05/2017	28/08/2017
	28/08/2017

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
29.365.970,80	26.470.667,74	2.895.303,06
23.419.833,84	20.534.323,20	2.885.510,64
16.206,25	16.206,25	
5.929.930,71	5.920.138,29	9.792,42
0,00		
5.699,60		5.699,60
39.828,21	39.828,21	
0,00		
0,00		
29.411.498,61	26.510.495,95	2.901.002,66

COLLATERAL DESCRIPTION

Beginning of Period Loan Balance

BOP Total Loan Balance	€ 433.153.005,00
BOP Total Number of Loans	3.781
BOP Average Loan Size	€ 114.560,44
BOP WA Portfolio Yields (%)	2,72

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	32
Current Principal of Renegotiated Loans (%) in the period	€ 4.497.302,00

	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	13	€ 936.241,00	€ 1.975.005,86	8%
Loans subject to accollo				
Non liberatorio Liberatorio Total Accordi Transattivi Total Accordi Transattivi (Ipotecari) Total Accordi Transattivi (Chirografari)	6 0	€ 1.040.138,00 € 0,00	€ 2.734.475,00 € 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	1 0 0 17 1	€ 351.514,00 € 0,00 € 0,00 € 2.803.032,00 € 406.515,00	€ 1.574.521,00 € 265.686,00 € 1.170.187,00 € 24.090.384,13 € 406.515,00	5,00% 10,00%
All Accordi Transattivi, Accolli and Renegotiations	32	4.497.302	29.216.613	

End of Period Outstanding Mortgage Loan Balance

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

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 406.711.243,69	€ 528.611.984,61
Aggregate Original Principal Balance (€)	€ 687.727.902,45	€ 768.071.185,76
Average Current Principal Outstanding Balance (€)	€ 112.444,36	€ 127.931,26
Maximum Current Principal Outstanding Balance (€)	€ 10.917.797,52	€ 13.261.824,85
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 29.144.710,37	€ 32.913.467,76
Weighted average seasoning (months)	43,85	31,20
Weighted average remaining maturity (yrs)	7,4	7,7
Proportion of Mortgage Loans in the Portfolio	55,23%	50,88%
Weighted average current LTV (%)	37,88%	41,33%
Weighted average original LTV (%)	52,41%	52,44%
Proportion of fixed rate loans in the Portfolio (%)	7,17%	6,23%
Proportion of floating rate loans in the Portfolio (%)	92,83%	93,77%
Weighted average interest rate (for fixed rate portfolio) (%)	3,30	3,48
Weighted average spread (for floating rate portfolio) (%)	2,71	2,83
Current Principal of performing loans (%)	97,39%	99,99%
Current Principal of Loans in Arrears (%)	0,95%	0,01%
Current Principal of Delinquent Loans (%)	1,21%	0,00%
Current Principal of Defaulted Loans (%)	0,45%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	2,61%	0,01%
Number of obligors	3.343	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	1,041	221,310,463.12	113,139,37	221,423,602.49	26,533,44	221,450,135.93
Delinquent Loans	6	1,886,859.59	146,857,20	2,033,716.79	27,819,88	2,061,536.67
Collateral Portfolio	1,047	223,197,323	259,997	223,457,319	54,353	223,511,673
Defaulted Loans	2	1,124,369.61	39,982,51	1,164,352,12		
Total Portfolio	1,049	224,321,692	299,979	224,621,671	54,353	223,511,673

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	2,540	178,436,838.68	80,920,85	178,517,759.53	9,624,76	178,527,384.29
Delinquent Loans	16	2,479,102.68	416,281,96	2,895,384.64	44,416,64	2,939,801,28
Collateral Portfolio	2,556	180,915,941,36	497,202,81	181,413,144,17	54,041,40	181,467,185,57
Defaulted Loans	12	636,254,46	40,173,66	676,428,12	-	676,428,12
Total Portfolio	2,568	181,552,196	537,376	182,089,572	54,041	182,143,614

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	3,581	399,747,301,80	194,060,22	399,941,362,02	36,158,20	399,977,520,22
Delinquent Loans	22	4,365,962,27	563,139,16	4,929,101,43	72,236,52	5,001,337,95
Collateral Portfolio	3,603	404,113,264,07	757,199,38	404,870,463,45	108,394,72	404,978,858,17
Defaulted Loans	14	1,760,624,07	80,156,17	1,840,780,24		1,840,780,24
Total Portfolio	3,617	405,873,888	837,356	406,711,244	108,395	406,819,638

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	3,513	97,12%	396,070,164,97	97,38%
>0 - <=1 months in arrears	34	0,94%	1,604,354,90	0,39%
>1 - <=2 months in arrears	19	0,53%	1,322,124,92	0,33%
>2 - <=3 months in arrears	15	0,41%	944,717,23	0,23%
>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	22	0,61%	4,929,101,43	1,21%
Defaults	14	0,39%	1,840,780,24	0,45%
Total Outstanding Principal Balance	3,603	99,61%	404,870,463	99,55%
Total Principal Balance	3,617	100,00%	406,711,244	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	1.315.724,50	456.187,07
Average Collateral Portfolio during the Period	418.742.050,77	447.432.015,73
Quarterly Default Ratio	0,31%	0,10%

Portfolio Delinquency Ratio		
	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of the Delinquent Loans	4.929.101,43	5.830.476,14
Collateral Portfolio	404.870.463,45	432.613.638,08
Delinquency Ratio	1,22%	1,35%

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	1.857.875,54	542.151,04
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	528.611.984,61	528.611.984,61
Cumulative Gross Default Ratio	0,35%	0,10%

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	1.857.875,54	542.151,04
sum of all Recoveries in respect of the Defaulted Loans from the Valuation Date up to the end of the Period	26.933,46	10.727,21
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	0,35%	0,10%

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	26.933,46	10.727,21
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	1.857.875,54	542.151,04
Recoveries Ratio	1,45%	1,98%

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%)	5,4%	
Constant Principal Repayment Rate (PPR%)	23,29%	
Weighted Average Current Remaining Term to Maturity (in years)	7,42	7,90
Weighted average interest rate (for fixed rate portfolio) (%)	3,30	3,48
Weighted average spread (for floating rate portfolio) (%)	2,71	2,83

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	3.356	92,8%	377.566.533,32	92,8%
Fixed	261	7,2%	29.144.710,37	7,2%
Total	3.617	100,0%	406.711.243,69	100,0%

Indexation	Current Period			
	Number of Loans	% By Number	Amount	% of amount
not indexed portfolio	261	7,22%	29.144.710,37	7,17%
euribor 3m portfolio	324	8,96%	100.558.251,56	24,72%
euribor 6m portfolio	3.032	83,83%	277.008.281,76	68,11%
Total	3.617	100,00%	406.711.243,69	100,00%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Emilia Romagna	11	0,30%	5.870.902,62	1,44%
Friuli Venezia Giulia	81	2,24%	7.179.598,86	1,77%
Lombardia	17	0,47%	10.209.322,39	2,51%
Lazio	2	0,06%	763.759,43	0,19%
Trentino Alto Adige	1.479	40,89%	215.995.624,45	53,11%
Veneto	2.022	55,90%	165.954.823,83	40,80%
Other	5	0,14%	737.212,11	0,18%
Total	3.617	100,00%	406.711.243,69	100,00%

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%-<10%	2.714	75,0%	196.638.067,98	48,3%
>=10%-<20%	195	5,4%	26.489.018,32	6,5%
>=20%-<30%	189	5,2%	41.936.207,08	10,3%
>=30%-<40%	162	4,5%	38.675.307,60	9,5%
>=40%-<50%	149	4,1%	40.855.178,19	10,0%
>=50%-<60%	109	3,0%	31.279.947,68	7,7%
>=60%-<70%	66	1,8%	22.863.797,66	5,6%
>=70%-<80%	28	0,8%	6.882.586,43	1,7%
80%	5	0,1%	1.091.132,75	0,3%
Total	3.617	100,0%	406.711.243,69	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	1005	27,8%	117.286.242,23	28,8%
>=24 - <36	1132	31,3%	104.215.570,33	25,6%
>=36 - <48	628	17,4%	65.945.679,96	16,2%
>=48 - <60	395	10,9%	43.356.311,64	10,7%
>=60 - <72	92	2,5%	17.042.899,83	4,2%
>=72 - <84	68	1,9%	12.912.437,53	3,2%
>=84	297	8,2%	45.952.102,17	11,3%
Total	3.617	100,0%	406.711.243,69	100,0%

distribution by maturity	Current Period			
	Number of Loans	% By Number	Amount	% of amount
2017	132	3,6%	1.082.314,97	0,3%

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	552	15,3%	13.191.865,80	3,2%	641	15,5%	29.800.590	5,6%
2019	662	18,3%	30.045.080,77	7,4%	750	18,2%	47.835.589	9,0%
2020	770	21,3%	47.794.636,27	11,8%	865	20,9%	66.954.733	12,7%
2021	372	10,3%	37.834.556,06	9,3%	402	9,7%	48.584.587	9,2%
2022	178	4,9%	23.732.405,43	5,8%	189	4,6%	29.362.369	5,6%
2023	158	4,4%	23.216.240,61	5,7%	172	4,2%	28.420.985	5,4%
2024	145	4,0%	41.846.601,61	10,3%	153	3,7%	47.492.973	9,0%
2025	157	4,3%	38.681.380,78	9,5%	168	4,1%	44.762.683	8,5%
2026	91	2,5%	27.838.322,50	6,8%	96	2,3%	32.050.411	6,1%
2027	55	1,5%	17.646.456,15	4,3%	56	1,4%	18.977.931	3,6%
2028	68	1,9%	17.836.885,69	4,4%	80	1,9%	26.116.129	4,9%
2029	71	2,0%	22.666.616,02	5,6%	72	1,7%	25.343.886	4,8%
2030	104	2,9%	31.462.873,07	7,7%	107	2,6%	33.712.016	6,4%
2031	36	1,0%	14.224.796,86	3,5%	34	0,8%	15.090.833	2,9%
2032	6	0,2%	1.094.343,29	0,3%	5	0,1%	1.070.714	0,2%
2033	9	0,2%	2.125.556,59	0,5%	9	0,2%	2.268.374	0,4%
2034	11	0,3%	2.709.681,17	0,7%	14	0,3%	4.109.671	0,8%
2035	28	0,8%	10.082.519,38	2,5%	28	0,7%	10.838.884	2,1%
2036	8	0,2%	845.174,39	0,2%	8	0,2%	879.980	0,2%
2037	1	0,0%	345.546,08	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%	395.066,08	0,1%	2	0,0%	407.304	0,1%
2041	1	0,0%	12.324,12	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	3.617	100,0%	406.711.243,69	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)	1.282	35,4%	69.335.132,25	17,0%
Other SAE	2.335	64,6%	337.376.111,44	83,0%
Total	3.617	100,0%	406.711.243,69	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	2.258	62,4%	43.466.707,22	10,7%
>=50.000 - <100.000	507	14,0%	36.491.692,22	9,0%
>=100.000 - <150.000	265	7,3%	32.334.550,13	8,0%
>=150.000 - <200.000	136	3,8%	23.358.551,71	5,7%
>=200.000 - <250.000	86	2,4%	19.154.913,61	4,7%
>=250.000 - <300.000	60	1,7%	16.531.018,64	4,1%
>=300.000 - <350.000	60	1,7%	19.500.102,79	4,8%
>=350.000 - <400.000	46	1,3%	17.238.020,21	4,2%
>=400.000 - <450.000	31	0,9%	13.136.827,82	3,2%
>=450.000	168	4,6%	185.498.859,34	45,6%
Total	3.617	100,0%	406.711.243,69	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	3.326	92,0%	301.351.354,82	74,1%
Bi monthly	-	0,0%	-	0,0%
Quarterly	126	3,5%	55.209.479,96	13,6%
Semi-annually	163	4,5%	49.491.231,20	12,2%
Annually	2	0,1%	659.177,71	0,2%
Total	3.617	100,0%	406.711.243,69	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	800	76,3%	173.402.144,36	77,2%
Second Lien	173	16,5%	30.864.532,24	13,7%
Other	76	7,2%	20.354.994,80	9,1%
Total	1.049	100,0%	224.621.671,40	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	1.049	224.321.692,32	299.979,08	224.621.671,40	54.353,32	224.676.024,72
Unsecured Pool	2.568	181.552.195,82	537.376,47	182.089.572,29	54.041,40	182.143.613,69
Total Portfolio	3.617	405.873.888,14	837.355,55	406.711.243,69	108.394,72	406.819.638,41

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