

**Banca Popolare dell'Alto Adige S.p.A**  
Euro 3,000,000,000 Covered Bond Programme  
unconditionally and irrevocably guaranteed as to payments  
of interest and principal by  
**Voba CB S.r.l.**

ISSUER



# Issuer's Investors Report

**Issuer Investors Report Date**

20.07.2022

**Collection Period**

01.01.2022

30.06.2022

**Guarantor Payment Period**

28.01.2022

27.07.2022

## Parte A: Description of the Cover Pool

Type of Assets	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Residential Mortgage Loans	5.395	100,0%	467.797.046,80	100,0%
Commercial Mortgage Loans		0,0%		0,0%
Public Entity Receivables		0,0%		0,0%
Public Entity Securities		0,0%		0,0%
Top up Assets		0,0%		0,0%
<b>Total</b>	<b>5.395</b>	<b>100,0%</b>	<b>467.797.046,80</b>	<b>100,0%</b>

Currency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Euro	5.395	100,0%	467.797.046,80	100,0%
Other (to be specified)		0,0%		0,0%
<b>Total</b>	<b>5.395</b>	<b>100,0%</b>	<b>467.797.046,80</b>	<b>100,0%</b>

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	3.076	57,0%	255.672.394,70	54,7%
Fixed	1.813	33,6%	164.321.361,81	35,1%
Other	506	9,4%	47.803.290,29	10,2%
<b>Total</b>	<b>5.395</b>	<b>100,0%</b>	<b>467.797.046,80</b>	<b>100,0%</b>

Arrears Buckets	Current Period			
	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	5.278	97,83%	456.908.951,23	97,67%
1 - <30 days	109	2,02%	9.889.316,11	2,11%
30 - <60 days	7	0,13%	909.508,80	0,19%
60 - <90 days	1	0,02%	89.270,66	0,02%
90 - <180 days	-	0,00%	-	0,00%
>= 180 days	-	0,00%	-	0,00%
<b>Total Principal Balance</b>	<b>5.395</b>	<b>100,00%</b>	<b>467.797.046,80</b>	<b>100,00%</b>

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Lazio	4	0,07%	367.588,50	0,08%
Friuli-Venezia-Giulia	112	2,08%	8.186.416,78	1,75%
Lombardia	18	0,33%	1.463.046,94	0,31%
Trentino-Alto Adige	2.563	47,51%	238.334.442,53	50,95%
Veneto	2.678	49,64%	217.874.279,15	46,57%
Other	20	0,37%	1.571.272,90	0,34%
<b>Total</b>	<b>5.395</b>	<b>100,00%</b>	<b>467.797.046,80</b>	<b>100,00%</b>

	Residential mortgages loans					Total
	Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	
		(A)	(B)	(C)=(A)+(B)	(D)	
Performing Mortgage Loans	5.387	466.722.092,56	76.174,78	466.798.267,34	18.770,05	466.817.037,39
Delinquent Mortgage Loans	8	990.539,64	8.239,82	998.779,46	2.786,27	1.001.565,73
<b>Collateral Portfolio</b>	<b>5.395</b>	<b>467.712.632</b>	<b>84.415</b>	<b>467.797.047</b>	<b>21.556</b>	<b>467.818.603</b>
Defaulted Mortgage Loans	-	-	-	-	-	-
<b>Total Portfolio</b>	<b>5.395</b>	<b>467.712.632</b>	<b>84.415</b>	<b>467.797.047</b>	<b>21.556</b>	<b>467.818.603</b>

## COVERED BOND

Coverd Bond Series	ISIN Code	OP Before Payment	Principal Payments	Interest Payments	OP After Payment
Series N. 1	IT0005388647	300.000.000,00	0,00	750.000,00	300.000.000,00
Series N. 2					
Series N. 3					
Series N. 4					

Series N. 1 - Fixed Rate	0,250%
Series N. 2	
Series N. 3	
Series N. 4	

Coverd Bond Series	OP	Spread	Interest Rate	Fixed Rate	Interest period from	Interest period to	Days	Interest Accrued
Series N. 1	300.000.000,00 €			0,25%	28.10.2021	28.10.2022	365	750.000,00
Series N. 2								
Series N. 3								
Series N. 4								

**Swap**  
*NOT APPLICABLE*

SERIES [X] LIABILITY SWAP

Amount to be paid by the Guarantor to the Swap Provider

Floating Rate Notional Amount

a1= Floating Rate (Euribor + Spread)

Euribor 3M  
Spread

b1= Actual/360 Adjusted days

Interest Payment Date

Amount to be paid by the Swap Provider to the Guarantor

Fixed Amount Notional Amount

a1= Fixed Rate

b1= Actual/Actual (ICMA) days

Swap Counterparty Payment Date

## Subordinated Loan

Disbursement Date	Granted Amount
11/10/2019	460.443.084,46 €
23/11/2021	169.804.842,86 €

Total Granted Amount	Total Subordinated Loan Repayment	Total Subordinated Loan Outstanding	Total Base Interest Accrued on the SL
630.247.927,32 €	23,01%	485.247.927,32 €	606.559,91 €

Sub Loan Outstanding Amount applicable Fixed Rate 0,500%

Sub Loan Outstanding Amount	Rate	Days	Base Interest
485.247.927,32 €	0,50%	90	606.559,91 €

Infra Period Sub Loan Amount	Rate	Days	Base Interest