

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

20.01.2023

Collection Period

01.07.2022

31.12.2022

Guarantor Payment Period

28.07.2022

27.01.2023

Parte A: Description of the Cover Pool

Type of Assets	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Residential Mortgage Loans	5.221	100,0%	437.589.229,77	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%
Total	5.221	100,0%	437.589.229,77	100,0%

Currency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Euro	5.221	100,0%	437.589.229,77	100,0%
Other (to be specified)		0,0%		0,0%
Total	5.221	100,0%	437.589.229,77	100,0%

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	2.928	56,1%	232.597.606,21	53,2%
Fixed	1.806	34,6%	160.649.994,62	36,7%
Other	487	9,3%	44.341.628,94	10,1%
Total	5.221	100,0%	437.589.229,77	100,0%

Arrears Buckets	Current Period			
	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	5.130	98,26%	428.497.785,73	97,92%
1 - <30 days	77	1,47%	7.937.282,25	1,81%
30 - <60 days	14	0,27%	1.154.161,79	0,26%
60 - <90 days	-	0,00%	-	0,00%
90 - <180 days	-	0,00%	-	0,00%
>= 180 days	-	0,00%	-	0,00%
Total Principal Balance	5.221	100,00%	437.589.229,77	100,00%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Lazio	2	0,04%	99.650,92	0,02%
Friuli-Venezia-Giulia	111	2,13%	7.653.339,37	1,75%
Lombardia	17	0,33%	1.406.127,14	0,32%
Trentino-Alto Adige	2.463	47,17%	221.358.972,48	50,59%
Veneto	2.612	50,03%	205.770.417,05	47,02%
Other	16	0,31%	1.300.722,81	0,30%
Total	5.221	100,00%	437.589.229,77	100,00%

	Residential mortgages loans					
	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 Mortgage Loans	5.207	436.347.038,10	88.029,88	436.435.067,98	19.950,97	436.455.018,95
Delinquent Mortgage Loans	14	1.145.843,44	8.318,35	1.154.161,79	4.588,13	1.158.749,92
Collateral Portfolio	5.221	437.492.882	96.348	437.589.230	24.539	437.613.769
Defaulted Mortgage Loans	-	-	-	-	-	-
Total Portfolio	5.221	437.492.882	96.348	437.589.230	24.539	437.613.769

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%	28.10.2022	28.10.2023	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 €	29,12%	446.747.927,32 €	558.434,91 €

Sub Loan Outstanding Amount applicable Fixed Rate

Sub Loan Outstanding Amount	Rate	Days	Base Interest
446.747.927,32 €	0,50%	90	558.434,91 €

Infra Period Sub Loan Amount	Rate	Days	Base Interest