

**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**

**20.07.2023**

**Collection Period**

**01.01.2023**

**30.06.2023**

**Guarantor Payment Period**

**27.01.2023**

**27.07.2023**

## Parte A: Description of the Cover Pool

Type of Assets	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Residential Mortgage Loans	5.001	100,0%	405.873.428,30	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>5.001</b>	<b>100,0%</b>	<b>405.873.428,30</b>	<b>100,0%</b>

Currency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Euro	5.001	100,0%	405.873.428,30	100,0%
Other (to be specified)		0,0%		0,0%
<b>Total</b>	<b>5.001</b>	<b>100,0%</b>	<b>405.873.428,30</b>	<b>100,0%</b>

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	2.680	53,6%	202.847.679,14	50,0%
Fixed	1.863	37,3%	163.204.265,57	40,2%
Other	458	9,2%	39.821.483,59	9,8%
<b>Total</b>	<b>5.001</b>	<b>100,0%</b>	<b>405.873.428,30</b>	<b>100,0%</b>

Arrears Buckets	Current Period			
	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	4.846	96,90%	391.137.886,58	96,37%
1 - <30 days	134	2,68%	12.564.715,24	3,10%
30 - <60 days	13	0,26%	1.301.671,75	0,32%
60 - <90 days	4	0,08%	447.172,79	0,11%
90 - <180 days	2	0,04%	268.606,02	0,07%
>= 180 days	2	0,04%	153.375,92	0,04%
<b>Total Principal Balance</b>	<b>5.001</b>	<b>100,00%</b>	<b>405.873.428,30</b>	<b>100,00%</b>

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Lazio	2	0,04%	96.412,85	0,02%
Friuli-Venezia-Giulia	108	2,16%	7.244.616,97	1,78%
Lombardia	17	0,34%	1.358.806,60	0,33%
Trentino-Alto Adige	2.326	46,51%	202.681.489,40	49,94%
Veneto	2.529	50,57%	193.049.029,80	47,56%
Other	19	0,38%	1.443.072,68	0,36%
<b>Total</b>	<b>5.001</b>	<b>100,00%</b>	<b>405.873.428,30</b>	<b>100,00%</b>

	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	4.981	403.662.004,70	81.695,39	403.743.700,09	42.270,71	403.785.970,80
Delinquent Mortgage Loans	18	1.942.357,53	33.994,76	1.976.352,29	17.005,85	1.993.358,14
<b>Collateral Portfolio</b>	<b>4.999</b>	<b>405.604.362</b>	<b>115.690</b>	<b>405.720.052</b>	<b>59.277</b>	<b>405.779.329</b>
Defaulted Mortgage Loans	2	143.045,69	10.330,23	153.375,92	2.829,02	156.204,94
<b>Total Portfolio</b>	<b>5.001</b>	<b>405.747.408</b>	<b>126.020</b>	<b>405.873.428</b>	<b>62.106</b>	<b>405.935.534</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%	28.10.2022	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 €	33,88%	416.747.927,32 €	520.934,91 €

Sub Loan Outstanding Amount applicable Fixed Rate

Sub Loan Outstanding Amount	Rate	Days	Base Interest
416.747.927,32 €	0,50%	90	520.934,91 €

Infra Period Sub Loan Amount	Rate	Days	Base Interest