

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

20.01.2025

Collection Period

01.07.2024

31.12.2024

Guarantor Payment Period

29.07.2024

29.01.2025

Parte A: Description of the Cover Pool

Type of Assets	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Residential Mortgage Loans	11.061	100,0%	1.051.222.618,30	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%
Total	11.061	100,0%	1.051.222.618,30	100,0%

Currency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Euro	11.061	100,0%	1.051.222.618,30	100,0%
Other (to be specified)		0,0%		0,0%
Total	11.061	100,0%	1.051.222.618,30	100,0%

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	4.223	38,2%	317.595.319,86	30,2%
Fixed	5.955	53,8%	647.240.056,28	61,6%
Other	883	8,0%	86.387.242,16	8,2%
Total	11.061	100,0%	1.051.222.618,30	100,0%

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	10.814	97,77%	1.026.207.486,13	97,62%
1 - <30 days	211	1,91%	21.806.440,51	2,07%
30 - <60 days	24	0,22%	2.291.613,99	0,22%
60 - <90 days	6	0,05%	382.264,05	0,04%
90 - <180 days	4	0,04%	183.254,96	0,02%
>= 180 days	2	0,02%	351.558,66	0,03%
Total Principal Balance	11.061	100,00%	1.051.222.618,30	100,00%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Lazio	12	0,11%	754.352,87	0,07%
Friuli-Venezia-Giulia	245	2,21%	18.669.131,10	1,78%
Lombardia	37	0,33%	3.149.485,45	0,30%
Trentino-Alto Adige	5.104	46,14%	540.634.928,59	51,43%
Veneto	5.616	50,77%	484.256.184,57	46,07%
Other	47	0,42%	3.758.535,72	0,36%
Total	11.061	100,00%	1.051.222.618,30	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	11.025	1.047.943.407,59	125.510,77	1.048.068.918,36	75.502,17	1.048.144.420,53
Delinquent Mortgage Loans	33	2.735.606,99	48.783,17	2.784.390,16	25.950,18	2.810.340,34
Collateral Portfolio	11.058	1.050.679.015	174.294	1.050.853.309	101.452	1.050.954.761
Defaulted Mortgage Loans	3	249.965,12	119.344,66	369.309,78	20.926,74	390.236,52
Total Portfolio	11.061	1.050.928.980	293.639	1.051.222.618	122.379	1.051.344.997

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	IT0005565988	250.000.000,00	0,00	10.000.000,00	250.000.000,00
Series N. 3	IT0005605180	300.000.000,00	0,00	10.125.000,00	300.000.000,00
Series N. 4					

Series N. 1 - Fixed Rate	0,250%
Series N. 2 - Fixed Rate	4,000%
Series N. 3 - Fixed Rate	3,375%
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 €			0,250%	28.10.2024	28.10.2025	365	750.000,00
Series N. 2	250.000.000,00 €			4,000%	27.09.2024	27.09.2025	365	10.000.000,00
Series N. 3	300.000.000,00 €			3,375%	17.07.2024	17.07.2025	365	10.125.000,00
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 €
21/09/2023	337.210.795,09 €
17/05/2024	458.443.265,23 €

Total Granted Amount	Total Subordinated Loan Repayment	Total Subordinated Loan Outstanding	Total Base Interest Accrued on the SL
1.425.901.987,64 €	17,08%	1.182.401.987,64 €	1.415.502,48 €

Sub Loan Outstanding Amount applicable Fixed Rate 0,500%

Sub Loan Outstanding Amount	Rate	Days	Base Interest
1.132.401.987,64 €	0,50%	90	1.415.502,48 €

Infra Period Sub Loan Amount	Rate	Days	Base Interest