

**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**

20.07.2021

**Collection Period**

01.01.2021

30.06.2021

**Guarantor Payment Period**

28.01.2021

27.07.2021

## Parte A: Description of the Cover Pool

Type of Assets	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Residential Mortgage Loans	4.252,00	100,0%	364.127.472,57	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>4.252,00</b>	<b>100,0%</b>	<b>364.127.472,57</b>	<b>100,0%</b>

Currency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Euro	4.252,00	100,0%	364.127.472,57	100,0%
Other (to be specified)		0,0%		0,0%
<b>Total</b>	<b>4.252,00</b>	<b>100,0%</b>	<b>364.127.472,57</b>	<b>100,0%</b>

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	2.459	57,8%	199.724.574,34	54,9%
Fixed	1.366	32,1%	122.027.079,91	33,5%
Other	427	10,0%	42.375.818,32	11,6%
<b>Total</b>	<b>4.252</b>	<b>100,0%</b>	<b>364.127.472,57</b>	<b>100,0%</b>

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	4.183	98,38%	358.438.634,12	98,44%
1 - <30 days	62	1,46%	5.114.883,33	1,40%
30 - <60 days	5	0,12%	415.665,81	0,11%
60 - <90 days		0,00%		0,00%
90 - <180 days	1	0,02%	97.471,66	0,03%
>= 180 days	1	0,02%	60.817,65	0,02%
<b>Total Principal Balance</b>	<b>4.252</b>	<b>100,00%</b>	<b>364.127.472,57</b>	<b>100,00%</b>

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Lazio	4	0,09%	386.842,27	0,11%
Friuli-Venezia-Giulia	84	1,98%	6.707.136,12	1,84%
Lombardia	14	0,33%	1.332.460,88	0,37%
Trentino-Alto Adige	2.201	51,76%	200.767.796,67	55,14%
Veneto	1.938	45,58%	154.104.672,55	42,32%
Other	11	0,26%	828.564,08	0,23%
<b>Total</b>	<b>4.252</b>	<b>100,00%</b>	<b>364.127.472,57</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	4.244	363.453.053,71	45.089,95	363.498.143,66	9.696,18	363.507.839,84
Delinquent Mortgage Loans	6	508.891,21	4.246,26	513.137,47	1.730,30	514.867,77
<b>Collateral Portfolio</b>	<b>4.250</b>	<b>363.961.945</b>	<b>49.336</b>	<b>364.011.281</b>	<b>11.426</b>	<b>364.022.708</b>
Defaulted Mortgage Loans	2	55.373,79	60.817,65	116.191,44		116.191,44
<b>Total Portfolio</b>	<b>4.252</b>	<b>364.017.319</b>	<b>110.154</b>	<b>364.127.473</b>	<b>11.426</b>	<b>364.138.899</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%	28.10.2020	28.10.2021	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

Data Utilizzo	Granted Amount	Total Subordinated Loan Repayment	Total Subordinated Loan Outstanding	Total Base Interest Accrued on the SL
11.10.2019	460.443.084,46 €	5,43%	435.443.084,46 €	544.303,86 €
Series N. 2				
Series N. 3				
Series N. 4				

Sub Loan Outstanding Amount applicable Fixed Rate

Sub Loan Outstanding Amount	Rate	Days	Base Interest
435.443.084,46 €	0,50%	90	544.303,86 €

Infra Period Sub Loan Amount	Rate	Days	Base Interest