

**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**

**22.01.2024**

**Collection Period**

**01.07.2023**

**31.12.2023**

**Guarantor Payment Period**

**27.07.2023**

**29.01.2024**

## Parte A: Description of the Cover Pool

Type of Assets	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Residential Mortgage Loans	7.163	100,0%	708.649.530,89	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>7.163</b>	<b>100,0%</b>	<b>708.649.530,89</b>	<b>100,0%</b>

Currency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Euro	7.163	100,0%	708.649.530,89	100,0%
Other (to be specified)		0,0%		0,0%
<b>Total</b>	<b>7.163</b>	<b>100,0%</b>	<b>708.649.530,89</b>	<b>100,0%</b>

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	3.192	44,6%	260.358.993,85	36,7%
Fixed	3.272	45,7%	375.350.826,02	53,0%
Other	699	9,8%	72.939.711,02	10,3%
<b>Total</b>	<b>7.163</b>	<b>100,0%</b>	<b>708.649.530,89</b>	<b>100,0%</b>

Arrears Buckets	Current Period			
	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	6.959	97,15%	687.921.316,94	97,07%
1 - <30 days	181	2,53%	18.483.205,54	2,61%
30 - <60 days	11	0,15%	1.108.255,49	0,16%
60 - <90 days	6	0,08%	553.413,50	0,08%
90 - <180 days	2	0,03%	61.489,10	0,01%
>= 180 days	4	0,06%	521.850,32	0,07%
<b>Total Principal Balance</b>	<b>7.163</b>	<b>100,00%</b>	<b>708.649.530,89</b>	<b>100,00%</b>

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Lazio	6	0,08%	471.324,59	0,07%
Friuli-Venezia-Giulia	166	2,32%	13.559.405,46	1,91%
Lombardia	26	0,36%	2.328.876,23	0,33%
Trentino-Alto Adige	4.316	60,25%	479.509.952,38	67,67%
Veneto	2.625	36,65%	210.561.772,28	29,71%
Other	24	0,34%	2.218.199,95	0,31%
<b>Total</b>	<b>7.163</b>	<b>100,00%</b>	<b>708.649.530,89</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	7.140	706.276.162,68	128.359,80	706.404.522,48	74.385,15	706.478.907,63
Delinquent Mortgage Loans	19	1.687.075,96	36.082,13	1.723.158,09	14.557,64	1.737.715,73
<b>Collateral Portfolio</b>	<b>7.159</b>	<b>707.963.239</b>	<b>164.442</b>	<b>708.127.681</b>	<b>88.943</b>	<b>708.216.623</b>
Defaulted Mortgage Loans	4	358.548,82	163.301,50	521.850,32	13.801,58	535.651,90
<b>Total Portfolio</b>	<b>7.163</b>	<b>708.321.787</b>	<b>327.743</b>	<b>708.649.531</b>	<b>102.744</b>	<b>708.752.275</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	IT0005565988	250.000.000,00	0,00	10.000.000,00	250.000.000,00
Series N. 3					
Series N. 4					

Series N. 1 - Fixed Rate	0,250%
Series N. 2 - Fixed Rate	4,000%
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	250.000.000,00 €			4,00%	27.09.2023	27.09.2024	366	10.000.000,00
Series N. 3								
Series N. 4								

**Swap**  
*NOT APPLICABLE*

SERIES [X] LIABILITY SWAP

Amount to be paid by the Guarantor to the Swap Provider

Amount to be paid by the Swap Provider to the Guarantor

Floating Rate Notional Amount

Fixed Amount Notional Amount

a1= Floating Rate (Euribor + Spread)  
Euribor 3M  
Spread

a1= Fixed Rate

b1= Actual/360 Adjusted days

b1= Actual/Actual (ICMA) days

Interest Payment Date

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 €

Total Granted Amount	Total Subordinated Loan Repayment	Total Subordinated Loan Outstanding	Total Base Interest Accrued on the SL
967.458.722,41 €	25,17%	723.958.722,41 €	904.948,40 €

Sub Loan Outstanding Amount applicable Fixed Rate 0,500%

Sub Loan Outstanding Amount	Rate	Days	Base Interest
723.958.722,41 €	0,50%	90	904.948,40 €

Infra Period Sub Loan Amount	Rate	Days	Base Interest