

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

22.07.2024

Collection Period

01.01.2024

30.06.2024

Guarantor Payment Period

29.01.2024

29.07.2024

Parte A: Description of the Cover Pool

Type of Assets	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Residential Mortgage Loans	11.456	100,0%	1.120.272.326,20	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	11.456	100,0%	1.120.272.326,20	100,0%

Currency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Euro	11.456	100,0%	1.120.272.326,20	100,0%
Other (to be specified)		0,0%		0,0%
Total	11.456	100,0%	1.120.272.326,20	100,0%

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	4.584	40,0%	361.208.483,60	32,2%
Fixed	5.939	51,8%	664.591.335,40	59,3%
Other	933	8,1%	94.472.507,20	8,4%
Total	11.456	100,0%	1.120.272.326,20	100,0%

Arrears Buckets	Current Period			
	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	11.055	96,50%	1.079.967.004,01	96,40%
1 - <30 days	376	3,28%	37.416.987,68	3,34%
30 - <60 days	14	0,12%	1.602.091,38	0,14%
60 - <90 days	3	0,03%	455.675,61	0,04%
90 - <180 days	3	0,03%	266.110,75	0,02%
>= 180 days	5	0,04%	564.456,77	0,05%
Total Principal Balance	11.456	100,00%	1.120.272.326,20	100,00%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Lazio	11	0,10%	739.914,87	0,07%
Friuli-Venezia-Giulia	253	2,21%	19.897.386,18	1,78%
Lombardia	39	0,34%	3.335.370,87	0,30%
Trentino-Alto Adige	5.310	46,35%	578.627.022,70	51,65%
Veneto	5.799	50,62%	514.158.967,20	45,90%
Other	44	0,38%	3.513.664,38	0,31%
Total	11.456	100,00%	1.120.272.326,20	100,00%

	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	11.431	1.117.128.581,52	255.410,17	1.117.383.991,69	141.138,38	1.117.525.130,07
Delinquent Mortgage Loans	20	2.296.465,79	27.411,95	2.323.877,74	19.003,11	2.342.880,85
Collateral Portfolio	11.451	1.119.425.047	282.822	1.119.707.869	160.141	1.119.868.011
Defaulted Mortgage Loans	5	289.363,99	275.092,78	564.456,77	17.363,43	581.840,20
Total Portfolio	11.456	1.119.714.411	557.915	1.120.272.326	177.525	1.120.449.851

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%	28.10.2023	28.10.2024	366	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 €
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 €	1.379.813,92 €

Sub Loan Outstanding Amount applicable Fixed Rate 0,500%

Sub Loan Outstanding Amount	Rate	Days	Base Interest
723.958.722,41 €	0,50%	91	915.003,39 €

Infra Period Sub Loan Amount	Rate	Days	Base Interest
458.443.265,23 €	0,50%	73	464.810,53 €