

Cassa di Risparmio di Bolzano S.p.A
Euro 3,000,000,000 Covered Bond Programme
unconditionally and irrevocably guaranteed as to payments
of interest and principal by
SPK OBG S.r.l.

ISSUER



Issuer's Investors Report

Issuer's Investors Report Date

19/01/2023

Collection Period

01/10/2022

31/12/2022

Interest Period

27/10/2022

27/01/2023

Parte A: Description of the Cover Pool

1. Type of Assets

Type of Assets	Number of contracts	Outstanding Principal	%
Residential Mortgage Loans	3,706	421,117,945,61	100%
Commercial Mortgage Loans	1	55,136,37	0%
Public Entity Receivables	0	0,00	0%
Public Entity Securities	0	0,00	0%
Top up Assets	0	0,00	0%
Total	3,707	421,173,081,98	100%

2. Outstanding Principal by Interest Rate

Interest Rate	Outstanding Principal	%
Floating	45.864.112,91	10,89%
Fixed	372.585.715,86	88,46%
Capped	2.723.253,21	0,65%
TOTAL	421.173.081,98	100,00%

3. Outstanding Principal by Currency

Currency	Outstanding Principal	%
Euro	421.173.081,98	100,00%
Other (to be specified)	0,00	0,00%
TOTAL	421.173.081,98	100,00%

4. Unpaid Instalments by Age (delinquent)

	Number of contracts	Outstanding Principal	% on Tot. Outstanding Principal	Arrears	
				Principal	Interest
1) 0 - 30 days	79	8.993.658,65	2,14%	42.713,25	15.906,38
2) 31 - 60 days	1	55.738,30	0,01%	1.393,18	189,26
3) 61 - 90 days	1	88.896,36	0,02%	978,20	246,16
4) 91 - 120 days	1	175.685,74	0,04%	2.605,20	985,19
5) 121 - 150 days	0	0,00	0,00%	0,00	0,00
6) 151 - 180 days	0	0,00	0,00%	0,00	0,00
7) over 181 days	1	69.481,12	0,02%	1.842,85	922,56
Total	83	9.383.430,17	2,23%	49.532,48	18.249,65

5. Outstanding Principal by Region (Borrowers)

Region	Outstanding Principal	Number of % on Total Outstanding Principal	Number of contracts
Piemonte	0,00	0,00%	0
Valle D Aosta	0,00	0,00%	0
Lombardia	16.333.329,90	3,88%	133
Trentino Alto Adige	248.142.330,06	58,92%	1892
Veneto	150.251.367,33	35,67%	1630
Friuli Venezia Giulia	2.832.572,68	0,67%	31
Liguria	0,00	0,00%	0
Emilia Romagna	816.475,28	0,19%	5
Toscana	217.404,88	0,05%	1
Umbria	83.610,53	0,02%	1
Marche	102.906,23	0,02%	1
Lazio	1.386.893,65	0,33%	6
Abruzzo	302.898,04	0,07%	1
Molise	0,00	0,00%	0
Campania	52.156,62	0,01%	1
Puglia	161.909,35	0,04%	1
Basilicata	0,00	0,00%	0
Calabria	0,00	0,00%	0
Sicilia	416.205,51	0,10%	3
Sardegna	73.021,02	0,02%	1
Total	421.173.081,98	100,00%	3707

6. Outstanding Principal by Residual Life

Status	Residual Life							Total
	Interimmed	(0-1) months	(2-3) months	(4-6) months	(7-12) months	(2-5) years	over 5 years	
Performing	42.713,25	2.136.326,25	4.301.706,38	6.524.398,70	13.069.095,53	106.462.640,57	288.239.610,55	420.776.491,23
Delinquent	4.976,58	1.742,79	3.493,97	5.101,12	10.287,69	86.552,62	213.112,21	325.266,98
Defaulted	1.842,65							71.323,77
Total	49.532,48	2.138.069,04	4.305.200,35	6.529.499,82	13.079.383,22	106.549.193,19	288.452.722,76	421.173.081,98

Part B: COVERED BOND

Euro

Notes	Isin	Before payment	Payments		After payments	Maturity Date
		Outstanding principal	Principal	Interest	Outstanding principal	
Series N. 1	IT0005497141	300.000.000,00	-	-	300.000.000,00	08/06/2028
Series N. 2						
Series N. 3						
Series N. 4						

Series N. 1 - Fixed Rate

Series N. 2

Series N. 3

Series N. 4

0,5000%

Euro

Notes	Notes Outstanding Amount	Spread	Interest Rate	Fixed Rate	Interest Period		Days	Interest Accrued
Series N. 1	300.000.000,00	N/A	N/A	0,500%	08/06/2022	08/06/2023	365	1.500.000,00
Series N. 2								
Series N. 3								
Series N. 4								
Total	300.000.000,00							1.500.000,00

Issuer's Investors Report Date: 19/01/2023

Part C: SUBORDINATED LOAN

Data Utilizzo	Granted Amount	Total Subordinated Loan Repayment	Total Subordinated Loan Outstanding	Total Base Interest Accrued
17/05/2022	444.478.391,14	17.445.806,41	427.032.584,73	993.903,07

Sub Loan Outstanding Amount applicable Fixed Rate

0,500%

Sub Loan Outstanding Amount	Interest Period From	Interest Period To	Rate	Days	Base Interest
427.032.584,73	27/10/2022	27/01/2023	0,500%	90	533.790,73

Infra Period Sub Loan Amount	Interest Period From	Interest Period To	Rate	Days	Base Interest
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Part D: INTEREST RATE SWAP

[NOT APPLICABLE]

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

a1= Fixed Rate

b1= Actual days

b1= Actual days

Guarantor Payment Date

Swap Counterparty Payment Date

Issuer Investors Report Date: []