

**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**

**19/10/2022**

**Collection Period**

**01/05/2022**

**30/09/2022**

**Interest Period**

**17/05/2022**

**27/10/2022**

## Parte A: Description of the Cover Pool

### 1. Type of Assets

Type of Assets	Number of contracts	Outstanding Principal	%
Residential Mortgage Loans	3,734	430.810.043,57	100%
Commercial Mortgage Loans	0,00	0,00	0%
Public Entity Receivables	0,00	0,00	0%
Public Entity Securities	0,00	0,00	0%
Top up Assets	0,00	0,00	0%
<b>Total</b>	<b>3,734</b>	<b>430.810.043,57</b>	<b>100%</b>

### 2. Outstanding Principal by Interest Rate

Interest Rate	Outstanding Principal	%
Floating	90.064.148,15	20,91%
Fixed	337.868.389,58	78,43%
Capped	2.877.505,84	0,67%
<b>TOTAL</b>	<b>430.810.043,57</b>	<b>100,00%</b>

### 3. Outstanding Principal by Currency

Currency	Outstanding Principal	%
Euro	430.810.043,57	100,00%
Other (to be specified)	0,00	0,00%
<b>TOTAL</b>	<b>430.810.043,57</b>	<b>100,00%</b>

### 4. Unpaid Instalments by Age (delinquent)

Age	Number of contracts	Outstanding Principal	% on Tot. Outstanding Principal	Arrears	
				Principal	Interest
1) 0 - 30 days	85	9.141.085,98	2,12%	45.782,67	15.011,02
2) 31 - 60 days	0	0,00	0,00%	0,00	0,00
3) 61 - 90 days	0	0,00	0,00%	0,00	0,00
4) 91 - 120 days	1	180.673,32	0,04%	2.842,12	1.332,08
5) 121 - 150 days	1	71.633,02	0,02%	1.398,94	489,54
6) 151 - 180 days	0	0,00	0,00%	0,00	0,00
7) over 181 days	0	0,00	0,00%	0,00	0,00
<b>Total</b>	<b>85</b>	<b>9.393.392,32</b>	<b>2,18%</b>	<b>50.023,73</b>	<b>16.832,64</b>

### 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	16.665.472,61	3,87%	135
Trentino Alto Adige	254.061.848,00	58,97%	1906
Veneto	153.520.217,74	35,64%	1641
Friuli Venezia Giulia	2.876.930,19	0,67%	31
Liguria	0,00	0,00%	0
Emilia Romagna	830.694,72	0,19%	5
Toscana	220.835,17	0,05%	1
Umbria	84.920,53	0,02%	1
Marche	104.299,41	0,02%	1
Lazio	1.425.629,63	0,33%	6
Abruzzo	305.745,18	0,07%	1
Molise	0,00	0,00%	0
Campania	53.648,30	0,01%	1
Puglia	163.348,34	0,04%	1
Basilicata	0,00	0,00%	0
Calabria	0,00	0,00%	0
Sicilia	422.519,95	0,10%	3
Sardegna	73.933,80	0,02%	1
<b>Total</b>	<b>430.810.043,57</b>	<b>100,00%</b>	<b>3734</b>

### 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	45.782,67	3.213,44	4.352.674,36	6.601.468,66	15.493.475,76	108.168.078,36	295.893.043,98	<b>430.557.737,23</b>
Delinquent	4.241,06	0,00	1.991,83	3.001,21	7.066,13	50.927,45	185.078,66	<b>252.306,34</b>
Defaulted	0,00							<b>0,00</b>
<b>Total</b>	<b>50.023,73</b>	<b>3.213,44</b>	<b>4.354.666,19</b>	<b>6.604.469,87</b>	<b>15.500.541,89</b>	<b>108.219.005,81</b>	<b>296.078.122,64</b>	<b>430.810.043,57</b>

## 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: 19/10/2022

## 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	-	444.478.391,14	993.903,07

Sub Loan Outstanding Amount applicable Fixed Rate

0,500%
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Sub Loan Outstanding Amount	Interest Period From	Interest Period To	Rate	Days	Base Interest
444.478.391,14	17/05/2022	27/10/2022	0,500%	161	993.903,07

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: []