

**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**

19/07/2023

**Collection Period**

01/04/2023

30/06/2023

**Interest Period**

27/04/2023

27/07/2023

## Parte A: Description of the Cover Pool

### 1. Type of Assets

Type of Assets	Number of contracts	Outstanding Principal	%
Residential Mortgage Loans	3,647	399.649.667,08	100%
Commercial Mortgage Loans	0	0,00	0%
Public Entity Receivables	0	0,00	0%
Public Entity Securities	0	0,00	0%
Top up Assets	0	0,00	0%
<b>Total</b>	<b>3,647</b>	<b>399.649.667,08</b>	<b>100%</b>

### 2. Outstanding Principal by Interest Rate

Interest Rate	Outstanding Principal	%
Floating	38.001.411,57	9,51%
Fixed	358.619.784,11	89,73%
Capped	3.028.471,40	0,76%
<b>TOTAL</b>	<b>399.649.667,08</b>	<b>100,00%</b>

### 3. Outstanding Principal by Currency

Currency	Outstanding Principal	%
Euro	399.649.667,08	100,00%
Other (to be specified)	0,00	0,00%
<b>TOTAL</b>	<b>399.649.667,08</b>	<b>100,00%</b>

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

	Number of contracts	Outstanding Principal	% on Tot. Outstanding Principal	Arrears	
				Principal	Interest
1) 0 - 30 days	139	15.964.687,90	3,99%	70.674,81	30.746,63
2) 31 - 60 days	0	0,00	0,00%	0,00	0,00
3) 61 - 90 days	6	128.811,46	0,03%	2.104,74	726,70
4) 91 - 120 days	0	0,00	0,00%	0,00	0,00
5) 121 - 150 days	5	54.440,16	0,01%	2.909,32	355,24
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>150</b>	<b>16.147.939,52</b>	<b>4,04%</b>	<b>75.688,87</b>	<b>31.828,57</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	15.554.284,63	3,89%	129
Trentino Alto Adige	234.310.574,70	58,63%	1859
Veneto	143.718.445,36	35,96%	1608
Friuli Venezia Giulia	2.813.625,97	0,70%	32
Liguria	0,00	0,00%	0
Emilia Romagna	787.864,84	0,20%	5
Toscana	213.683,33	0,05%	1
Umbria	80.972,79	0,02%	1
Marche	100.094,70	0,03%	1
Lazio	1.202.030,01	0,30%	5
Abruzzo	297.176,51	0,07%	1
Molise	0,00	0,00%	0
Campania	49.155,32	0,01%	1
Puglia	159.006,98	0,04%	1
Basilicata	0,00	0,00%	0
Calabria	0,00	0,00%	0
Sicilia	291.572,31	0,07%	2
Sardegna	71.179,63	0,02%	1
<b>Total</b>	<b>399.649.667,08</b>	<b>100,00%</b>	<b>3647</b>

### 6. Outstanding Principal by Residual Life

Status	Residual Life							Total
	Indetermined	(0-1) months	(2-3) months	(4-6) months	(7-12) months	(2-5) years	over 5 years	
Performing	71.364,44	3.160,47	6.251.679,74	4.171.480,59	14.817.685,46	103.299.570,83	270.866.848,98	<b>399.481.790,51</b>
Delinquent	4.324,43	0,00	3.542,63	2.372,10	8.368,00	60.225,41	89.044,00	<b>167.876,57</b>
Defaulted	0,00							<b>0,00</b>
<b>Total</b>	<b>75.688,87</b>	<b>3.160,47</b>	<b>6.255.222,37</b>	<b>4.173.852,69</b>	<b>14.826.053,46</b>	<b>103.359.796,24</b>	<b>270.955.892,98</b>	<b>399.649.667,08</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%	08/06/2023	08/06/2024	366	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: 19/07/2023

## 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	27.445.806,41	417.032.584,73	521.290,73

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
417.032.584,73	27/04/2023	27/07/2023	0,500%	90	521.290,73

Infra Period Sub Loan Amount	Interest Period From	Interest Period To	Rate	Days	Base Interest
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Issuer's Investors Report Date: 19/07/2023
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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: []