



European DataWarehouse

Deal Spotlight – April 2018

EUROPEAN
DATAWAREHOUSE

Bond Information						
Bond Class Name	Series & Tranches	ISIN	Currency	Original Balance	Issue Date	Maturity Date
BPER BANCA 3,375% 15/10/2013-22/10/2018 CB	III Series - I and II Tranches	IT0004965346	EUR	1,000,000,000	2013-10-15	2018-10-22
BPER BANCA 0,875% 22/01/2015-22/01/2022 CB	IV Series - I Tranche	IT0005076929	EUR	750,000,000	2015-01-22	2022-01-22
BPER BANCA 0,500% 29/07/2015-22/07/2020 CB	V Series - I Tranche	IT0005120198	EUR	750,000,000	2015-07-29	2020-07-22
BPER BANCA FRN 31/05/2016-22/07/2020 CB	VI Series - I Tranche	IT0005188609	EUR	500,000,000	2016-05-31	2020-07-22
BPER BANCA FRN 03/02/2017-22/04/2021 CB	VII Series - I Tranche	IT0005240970	EUR	540,000,000	2017-02-03	2021-04-22

Loan Information							
Loan Characteristics		Interest Rate (%)		Current Balance (€)		Original Balance (€)	
Active Loans/ loan parts	55,191	Min Interest Rate	0.00	Total	4,521,506,740	Total	6,110,761,980
Number of active Borrowers	54,798	Max Interest Rate	8.45	Avg per Loan/ loan part	81,925	Avg per Loan/ loan part	110,720
Employed or full loan is guaranteed	57%	WA Interest Rate	2.22	Min per Loan/ loan part	5	Min per Loan/ loan part	5,000
Self-employed	27%			Max per Loan/ loan part	1,200,000	Max per Loan/ loan part	2,400,000
Protected life-time employment (Civil/government servant)	7%	RTM (months)		CLTV (%)		OLTV (%)	
Unemployed	4%	Min	1*	Min	0	Min	3.29
Pensioner	3%	Max	358	Max	193.52	Max	100
Student/Other	2%	WA	189	WA	48.59		

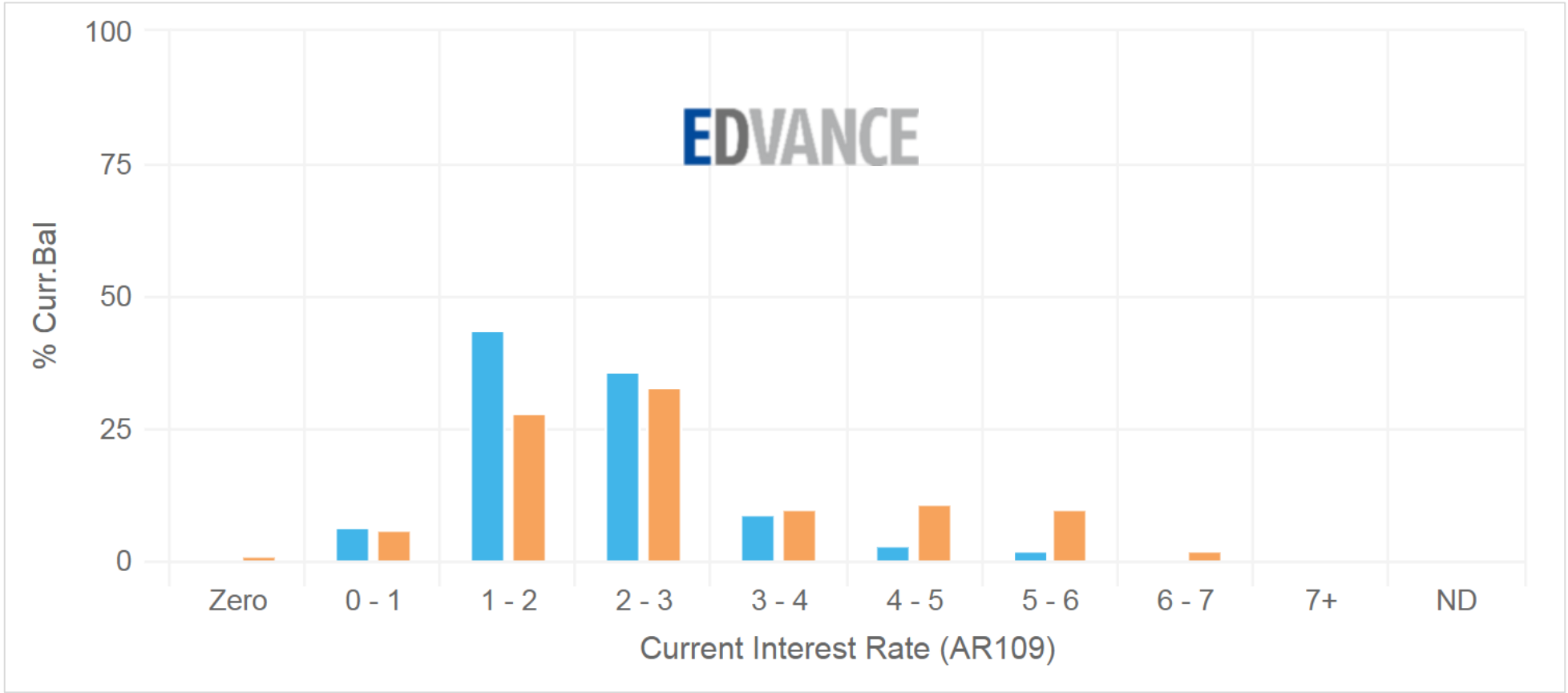
Weighted Averages (WA) are based on Current Balance

* Excluding defaults

Source: European Datawarehouse

ESTENSE COVERED BOND S.r.l. vs Sardegna Re-Finance S.r.l. – *the Power of EDvance*

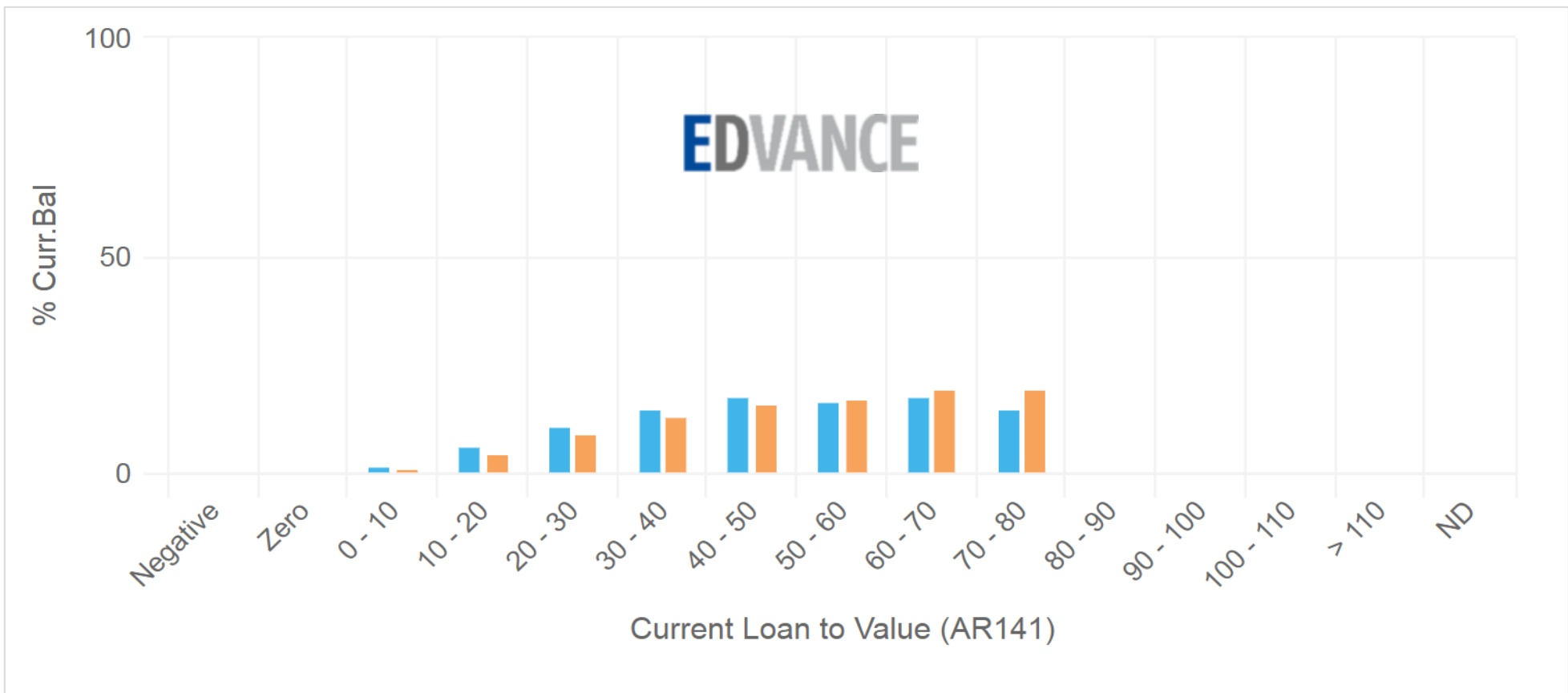
☐ With a few clicks, EDvance can be used to compare customised portfolios:



■ Underlying loan portfolio of the Estense Covered Bond S.r.l. as of 2017-12-31
■ Underlying loan portfolio of Sardegna Re-Finance S.r.l. as of 2017-11-30

Source: EDvance

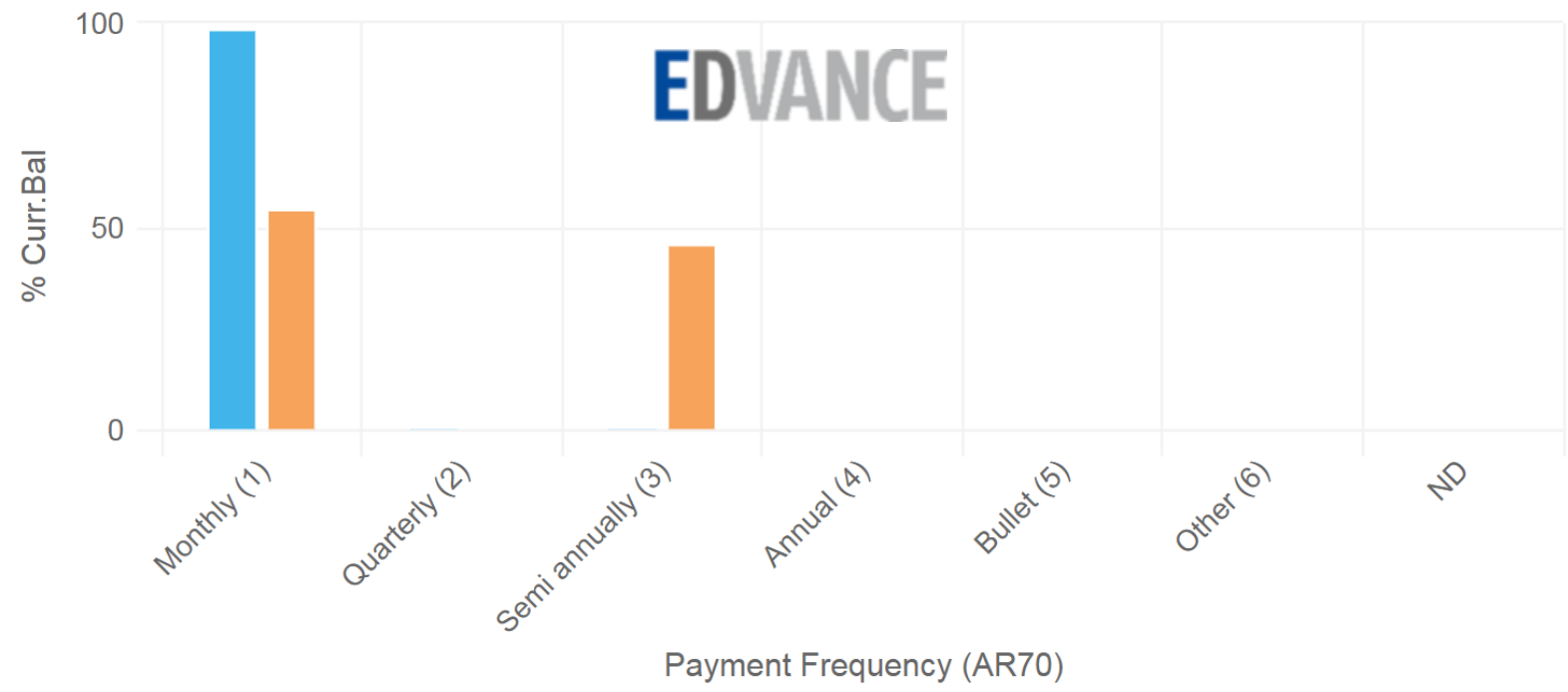
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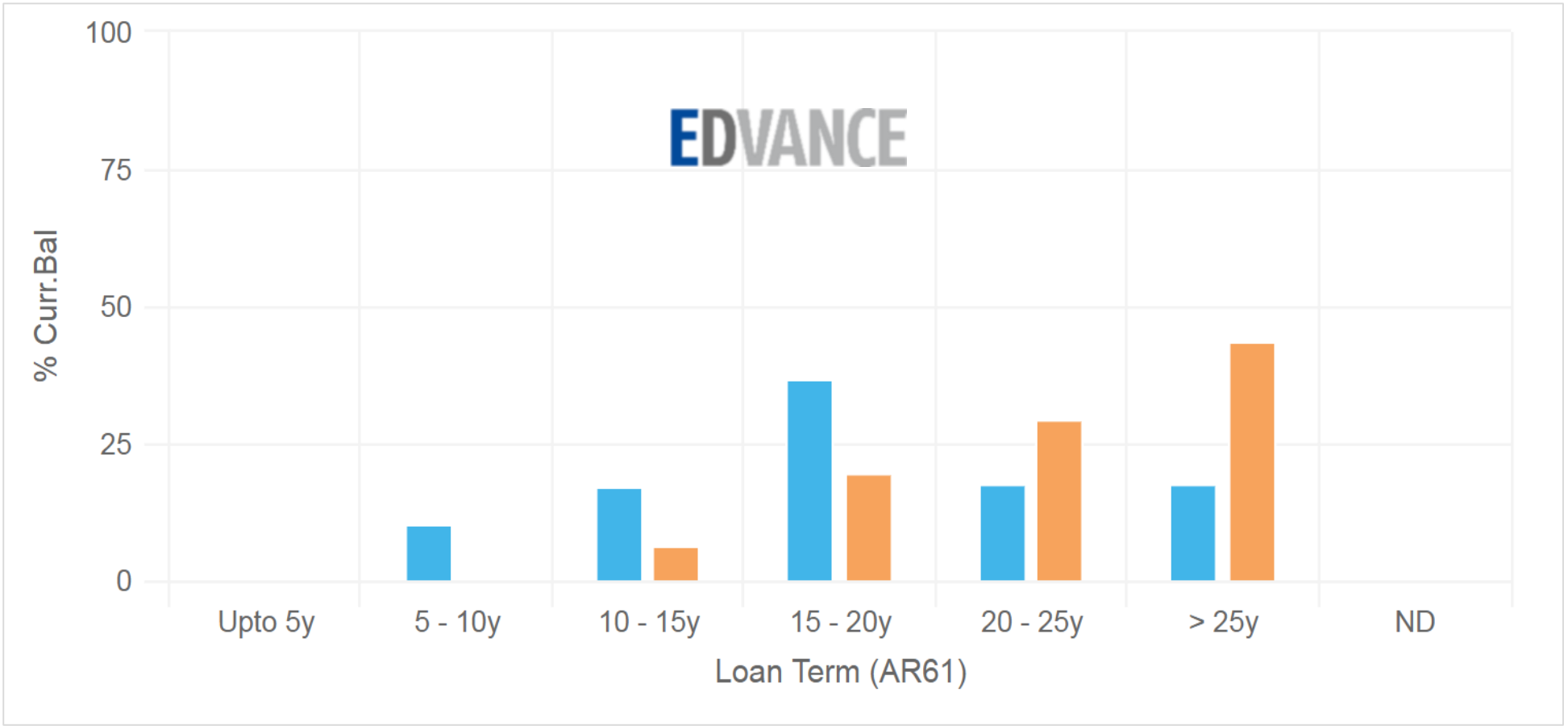
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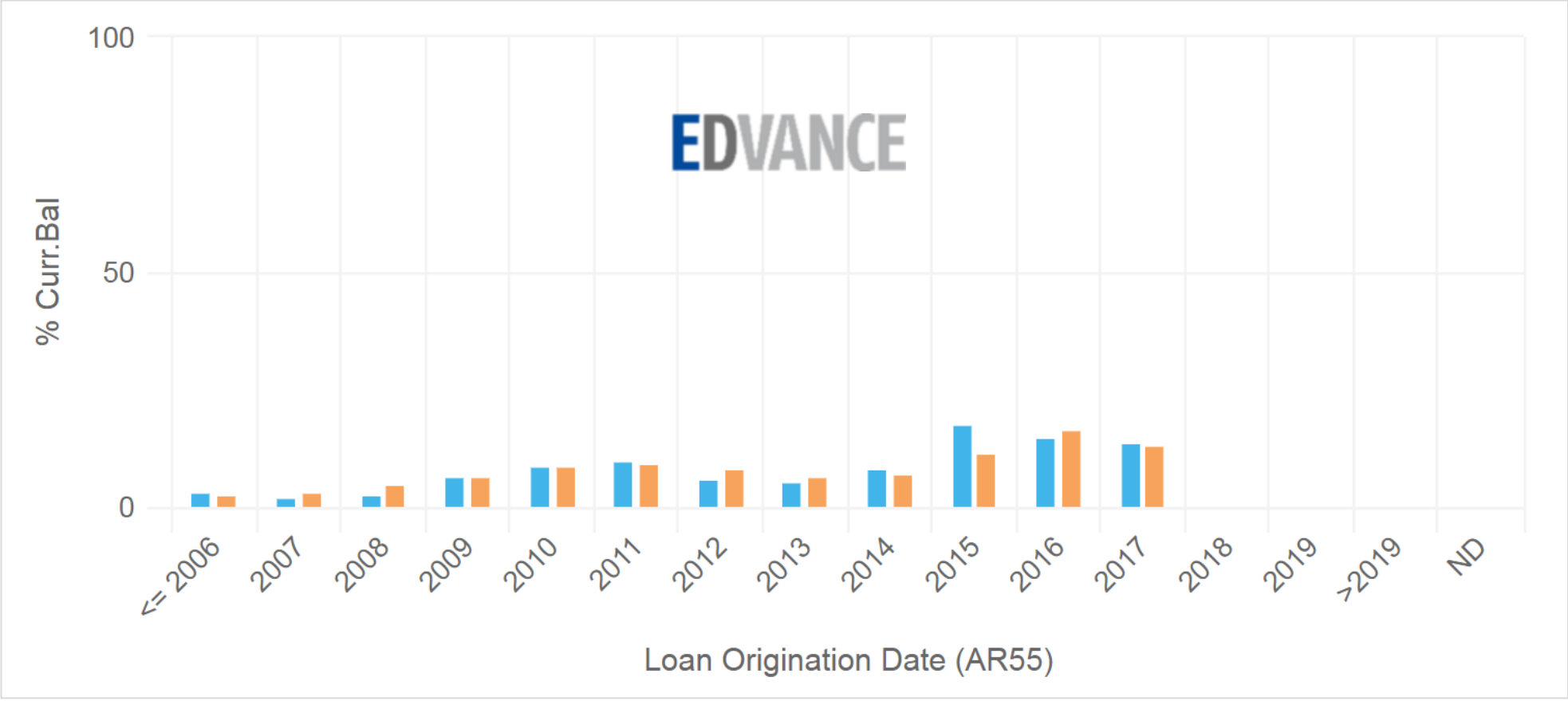
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Source: EDvance

Abbreviation	Meaning
Avg	Average
CLTV	Current Loan to Value
OLTV	Original Loan to Value
OTM	Original Term to Maturity
PCD	Pool Cut-off Date
RTM	Remaining Term to Maturity
WA	Weighted Average

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