

365.bank

# Cover Pool Overview

As of 30.09.2023

September 2023



# Cover Pool Overview as of 30.09.2023

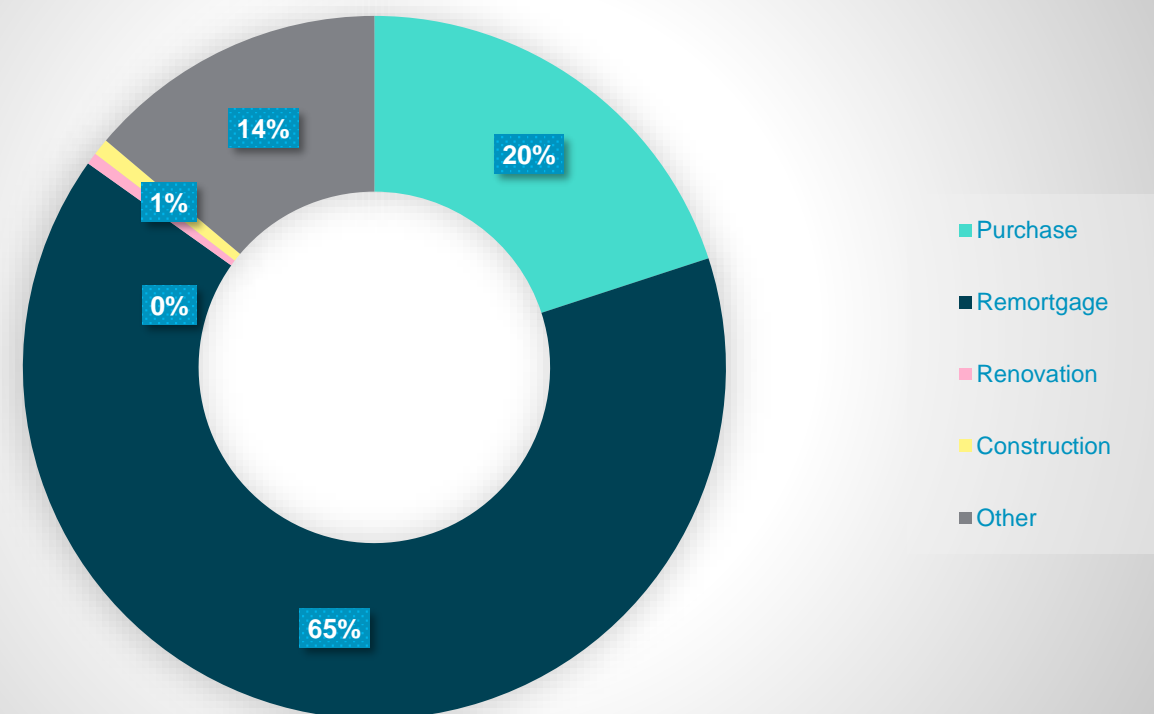
## Cover Pool Structure

<b>Total cover pool volume (EUR mn)</b>	<b>911</b>
Residential Loan balance (EUR mn)	911
Substitution assets (EUR mn)	0
Liquidity buffer (EUR mn)	0
Number of loans	10 941
Number of borrowers	10 802
WA LTV	53.0%
WA seasoning (years)	2.2
WA remaining term (years)	22.9

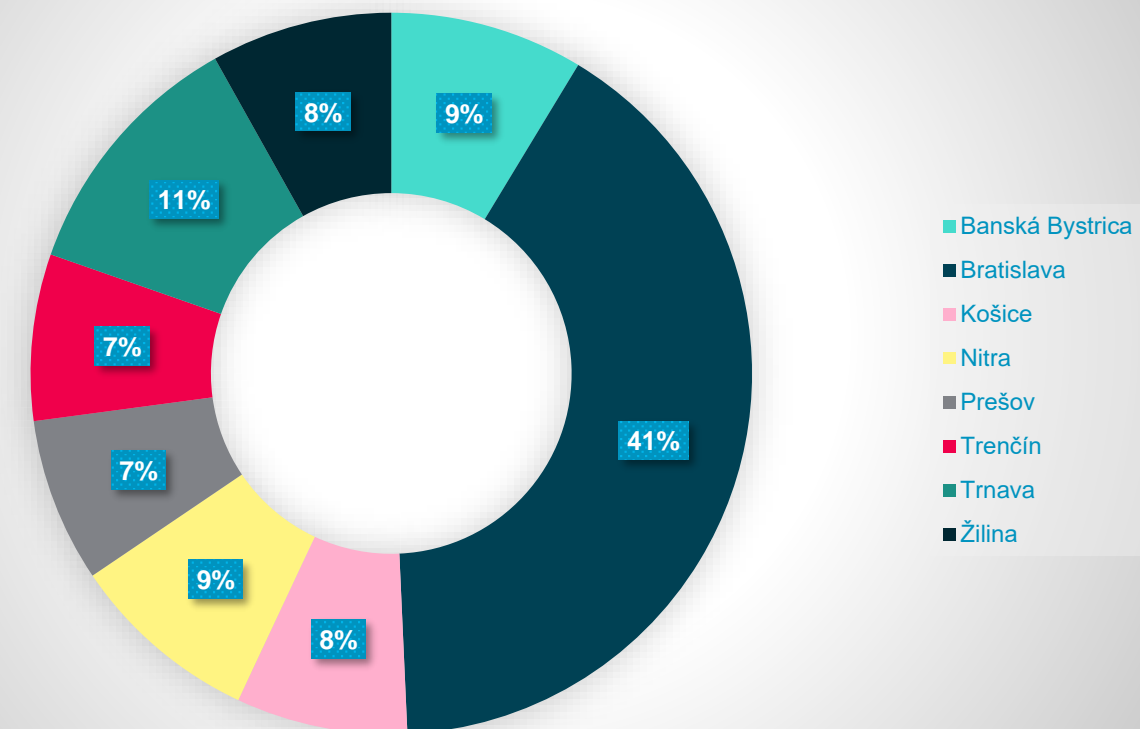
## Covered bonds

<b>Total volume of issues (EUR mn)</b>	<b>250</b>
WAL covered bonds	2.3
Legal minimal OC	5%
Internal OC	24.5%
Over-collateralisation	264.4%
Covered Bond Rating (Fitch)	AA+ stable
Maturity Type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100%

Distribution by Loan Purpose (volume)

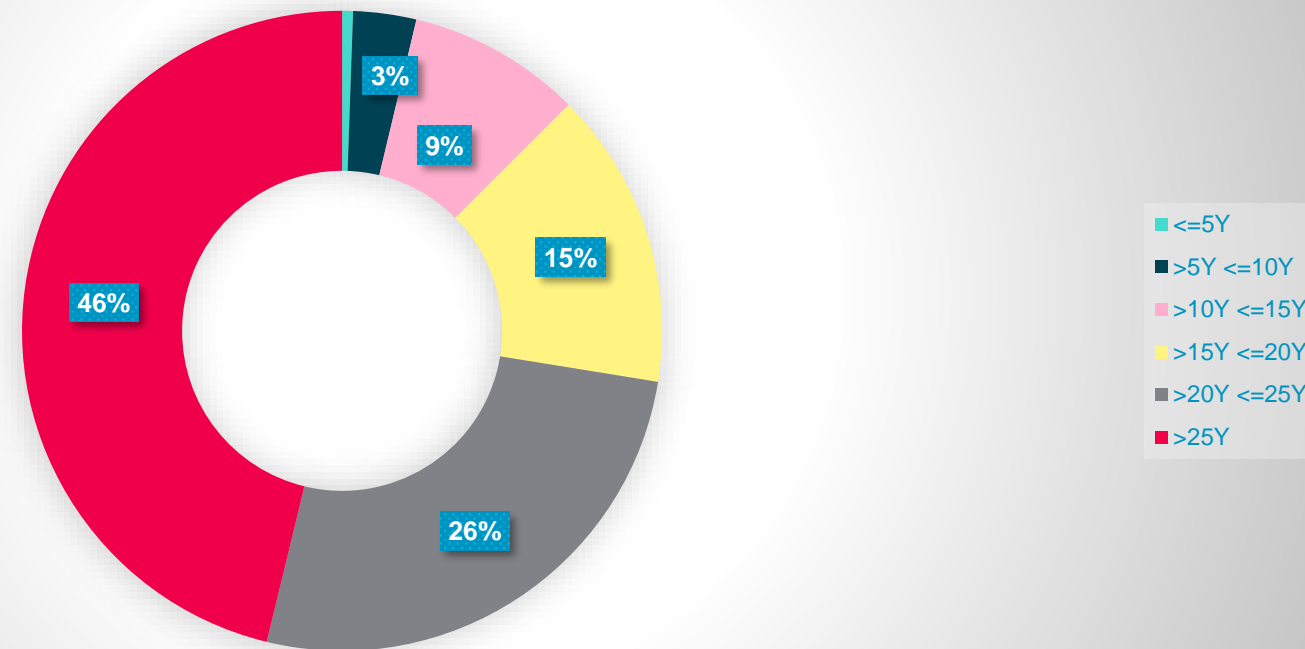


Regional Distribution (volume)

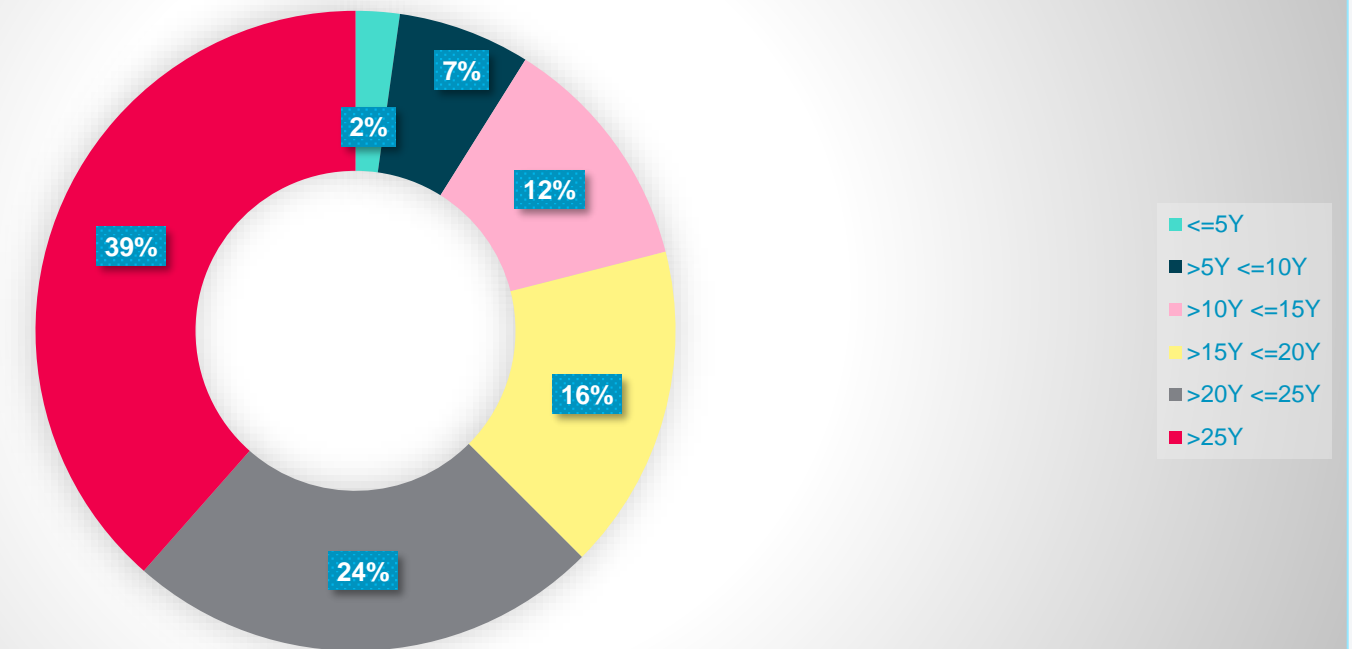


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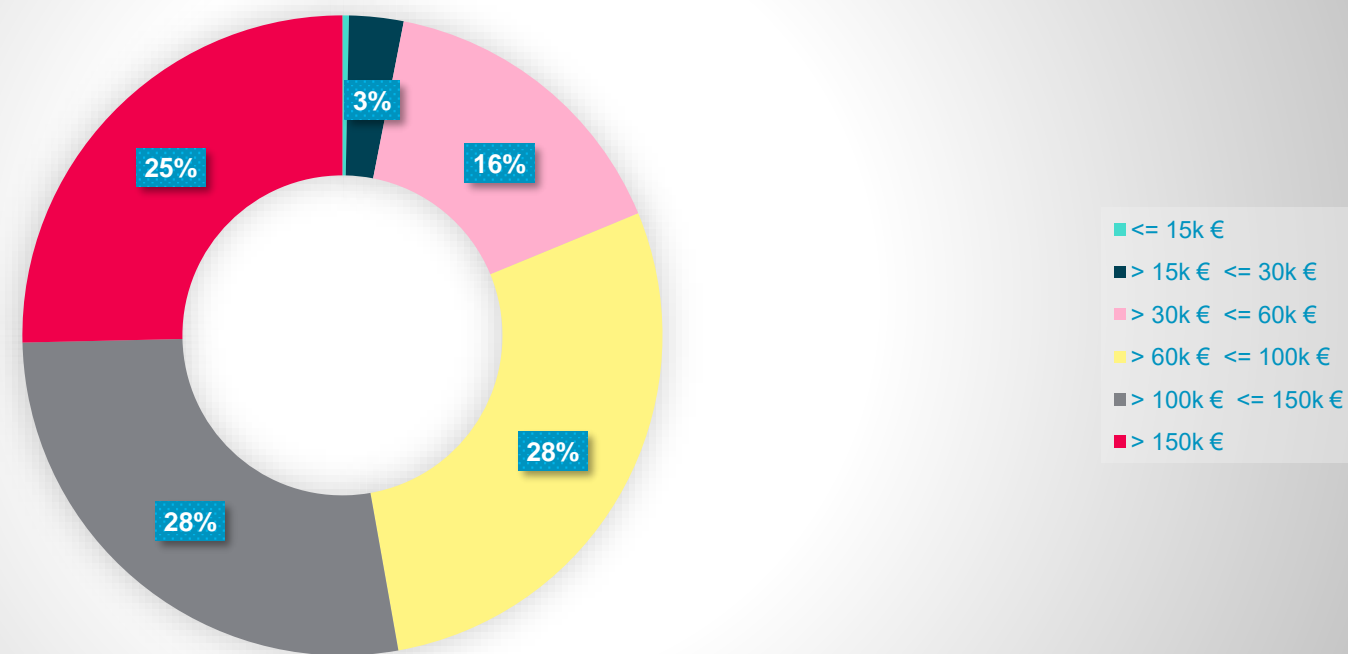
Distribution by Remaining Term (volume)



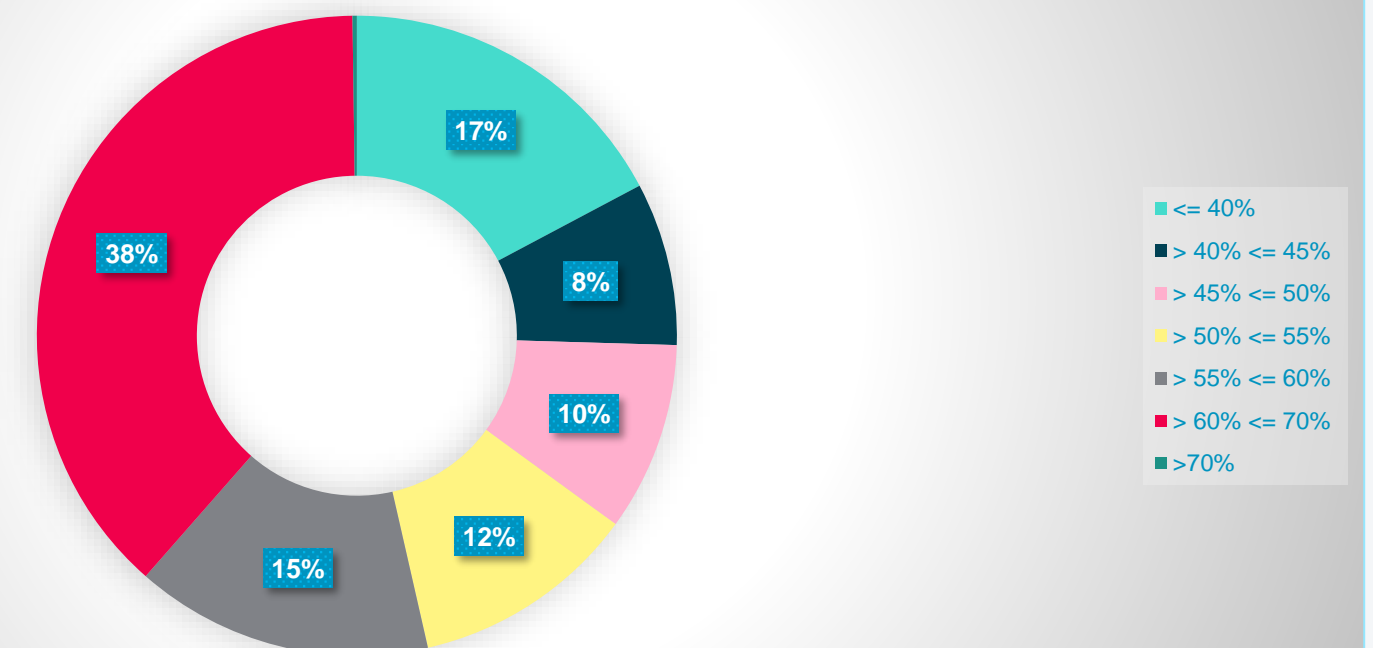
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)



# Cover Pool Overview as of 30.09.2023

Issuer: 365.bank, a.s.  
Issuer's rating: BB stable, Fitch  
Issuer's rating: Ba1 stable, Moody's  
Programme Size: EUR 3,000,000,000  
Covered Bonds Rating: AA+ stable, Fitch  
Cover Pool: Slovak residential mortgage loans  
Max. loan maturity: 30 years (legal requirement)  
Max. LTV: 70%  
Governing Law: Slovak

