



**SUPPLEMENT NO. 1
TO THE BASE PROSPECTUS DATED 12 OCTOBER 2021**

365.BANK, A. S.

(incorporated as a joint stock company under the laws of the Slovak Republic)

EUR 1,500,000,000

Debt Securities Issuance Programme

This document constitutes a supplement (the **Supplement**) prepared pursuant to Article 23 of Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC (the **Prospectus Regulation**), to the base prospectus dated 12 October 2021 approved by the National Bank of Slovakia by its decision No. 100-000-310-415 to file No. NBS1-000-065-054 dated 18 October 2021 which became legally valid and effective on 18 October 2021 (the **Base Prospectus**).

The Prospectus was prepared by the issuer, 365.bank, a. s., with its registered seat at Dvořákovo nábrežie 4, 811 02 Bratislava, Slovak Republic, Identification No.: 31 340 890, registered in the Commercial Register of the District Court Bratislava I, Section: Sa, File No. 501/B, LEI: 315700PLTAXHBHJP5J02, BIC: POBNSKBAXXX (the **Issuer**), in respect of its EUR 1,500,000,000 debt securities issuance programme (the **Programme**) under which it may continuously or repeatedly issue (i) ordinary senior and unsecured notes and (ii) senior non-preferred notes for the purposes of fulfilment of the minimum requirements for own funds and eligible liabilities of the Issuer (jointly the **Notes**).

This Supplement constitutes a part of the Base Prospectus and shall be read together and in connection with the Base Prospectus. Terms with a capital letter not defined in this Supplement shall have the meaning given in the Base Prospectus.

The purpose of this Supplement is to update the Base Prospectus with information included in the interim separate financial statements of the Issuer for nine months ending 30 September 2021 in accordance with IAS 34 as adopted by the EU, as well as with certain information about obtaining additional MREL eligible funding in the year 2021.

This Supplement is subject to approval by the National Bank of Slovakia and subsequent disclosure under the Prospectus Regulation. The Issuer will request the National Bank of Slovakia to notify the *Commission de Surveillance du Secteur Financier*, Luxembourg (CSSF) as the competent authority of the Grand Duchy of Luxembourg, of its approval of this Supplement.

This Supplement will be available in electronic form in a separate section on the Issuer's website <https://365.bank/investors> as long as the Base Prospectus remains valid.

The date of this Supplement is 16 November 2021.

The Base Prospectus shall be amended and supplemented as follows:

1. CHANGES IN SECTION 4.16 OF THE BASE PROSPECTUS “FINANCIAL INFORMATION CONCERNING THE ASSETS AND LIABILITIES, FINANCIAL SITUATION AND PROFITS AND LOSSES OF THE ISSUER”

1.1 A new paragraph (d) shall be included after paragraph (c) as follows:

“(d) the interim separate financial statements of the Issuer for nine months ending 30 September 2021 prepared in accordance with IAS 34 as adopted by the EU.”

1.2 Third paragraph is supplemented at the end with the following text:

“The interim separate financial statements of the Issuer for nine months ending 30 September 2021 prepared in accordance with IAS 34 as adopted by the EU have not been audited by the auditor.”

2. CHANGES IN SECTION 4.3 OF THE BASE PROSPECTUS “SIGNIFICANT CHANGES IN THE STRUCTURE OF BORROWING AND FINANCING”

2.1 The text in section 4.3 is supplemented at the end with the following text:

“In order to meet the prescribed interim MREL liabilities target by the end of the year 2021, the Issuer contemplates to execute multiple debt issuances under the Programme or outside the Programme or obtain other MREL eligible funding, with estimated total volume of approximately 100,000,000 EUR. The Issuer may effect these transactions on any market and in any manner in compliance with applicable laws, including by one or several private placements or via financial intermediaries. The transactions may have different terms as will be agreed with relevant investors or intermediaries. For example, in November 2021 the Issuer expects to issue registered senior notes (in German: *Namenschuldverschreibungen*) governed by German law via a private placement outside of the Programme (and not to be admitted to trading on a regulated market) with an aggregate principal amount of EUR 15,000,000, due in 2024.”

3. CHANGES IN SECTION 12 OF THE BASE PROSPECTUS “DOCUMENTS INCORPORATED BY REFERENCE”

3.1 A new paragraph (d) shall be included after paragraph (c) as follows:

“(d) the interim separate financial statements of the Issuer for nine months ending 30 September 2021 prepared in accordance with IAS 34 as adopted by the EU which is available at the following hyperlink:

https://365.bank/media/32logygv/ifrs-ind_2021_09_eng.pdf”

3.2 The penultimate paragraph is supplemented at the end with the following text:

“The interim separate financial statements of the Issuer shall be incorporated by reference into, and form part of, this Base Prospectus.”

Prominent statement concerning the right of withdrawal:

- (a) a right of withdrawal is only granted to those investors who had already agreed to purchase or subscribe for the Notes before this Prospectus Supplement was published and where the Notes had not yet been delivered to the investors at the time when the significant new factor, such as the information included in this Prospectus Supplement, arose;
- (b) based on the above and in accordance with Article 23(2) of the Prospectus Regulation, a statement about the period in which investors can exercise their right of withdrawal in respect of all issues of the Notes before this Prospectus Supplement was published is not applicable as the Issuer has not to the date of this Prospectus Supplement issued any Notes under the Programme; consequently, no investor has any right of withdrawal in connection with this Prospectus Supplement; and
- (c) in connection with the right of withdrawal or any other queries, the investors may contact the Issuer at its registered office.

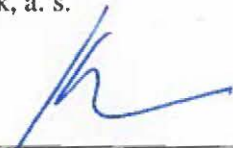
Issuer's Declaration

The Issuer represented by Ladislav Korec, MBA, FCCA, Member of the Board of Directors and RNDr. Zuzana Žemlová, Member of the Board of Directors declares that it is solely responsible for the information provided in this Supplement.

The Issuer hereby declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of the knowledge of the Issuer, in accordance with the facts and contains no omission likely to affect its import.

In Bratislava, on 16 November 2021.

365.bank, a. s.



Name: Ladislav Korec, MBA, FCCA
Title: Member of the Board of Directors



Name: RNDr. Zuzana Žemlová
Title: Member of the Board of Directors