

365.bank

# Cover Pool Overview

As of 31.12.2023

December 2023



# Cover Pool Overview as of 31.12.2023

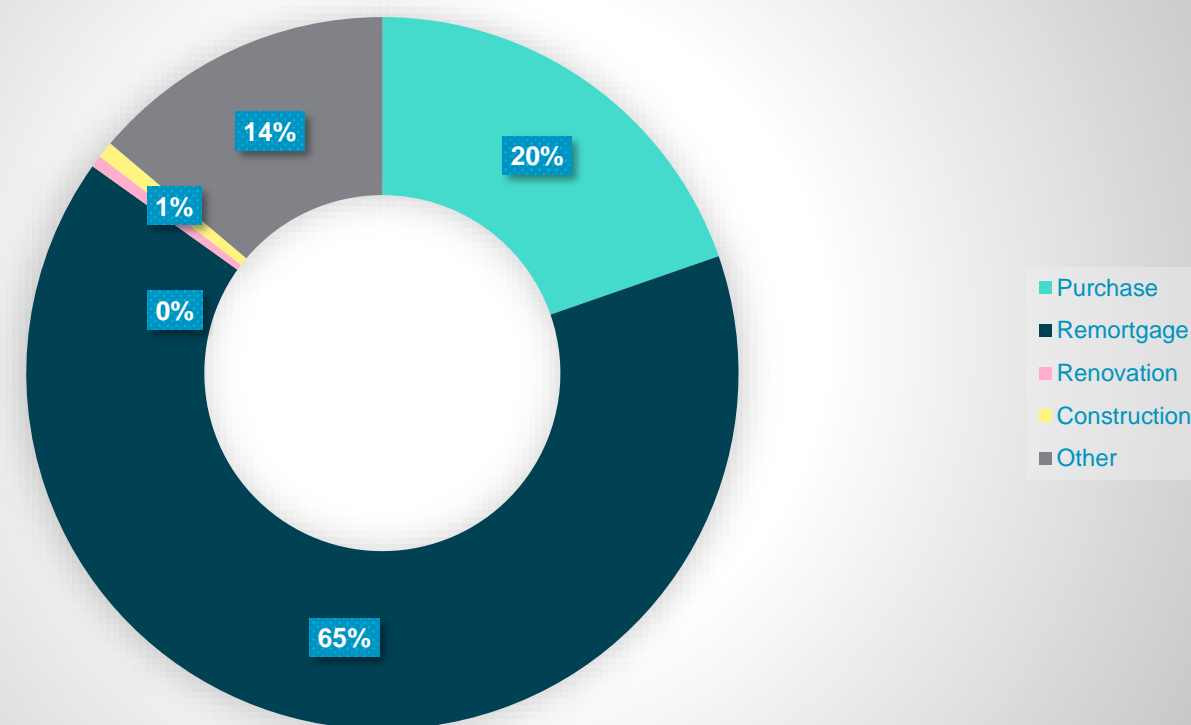
## Cover Pool Structure

<b>Total cover pool volume (EUR mn)</b>	<b>924</b>
Residential Loan balance (EUR mn)	924
Substitution assets (EUR mn)	0
Liquidity buffer (EUR mn)	0
Number of loans	11 155
Number of borrowers	11 008
WA LTV	52.8%
WA seasoning (years)	2.3
WA remaining term (years)	22.7

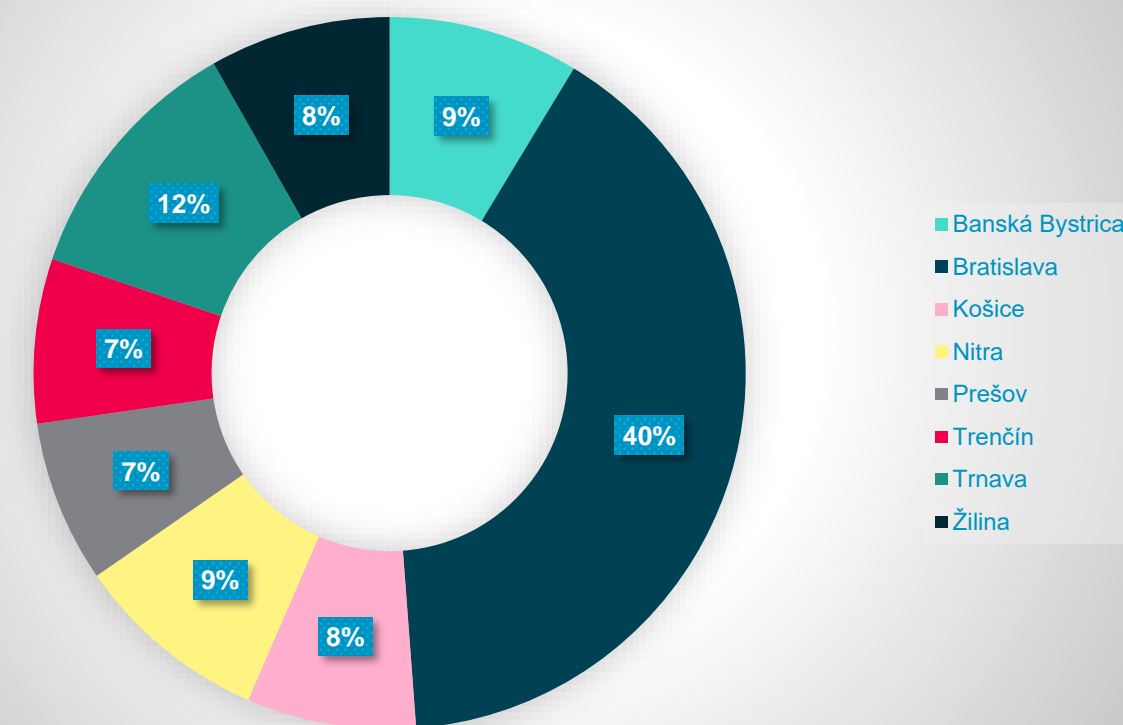
## Covered bonds

<b>Total volume of issues (EUR mn)</b>	<b>250</b>
WAL covered bonds	2.0
Legal minimal OC	5%
Internal OC	32.5%
Over-collateralisation	269.7%
Covered Bond Rating (Fitch)	AA+ stable
Maturity Type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100%

Distribution by Loan Purpose (volume)

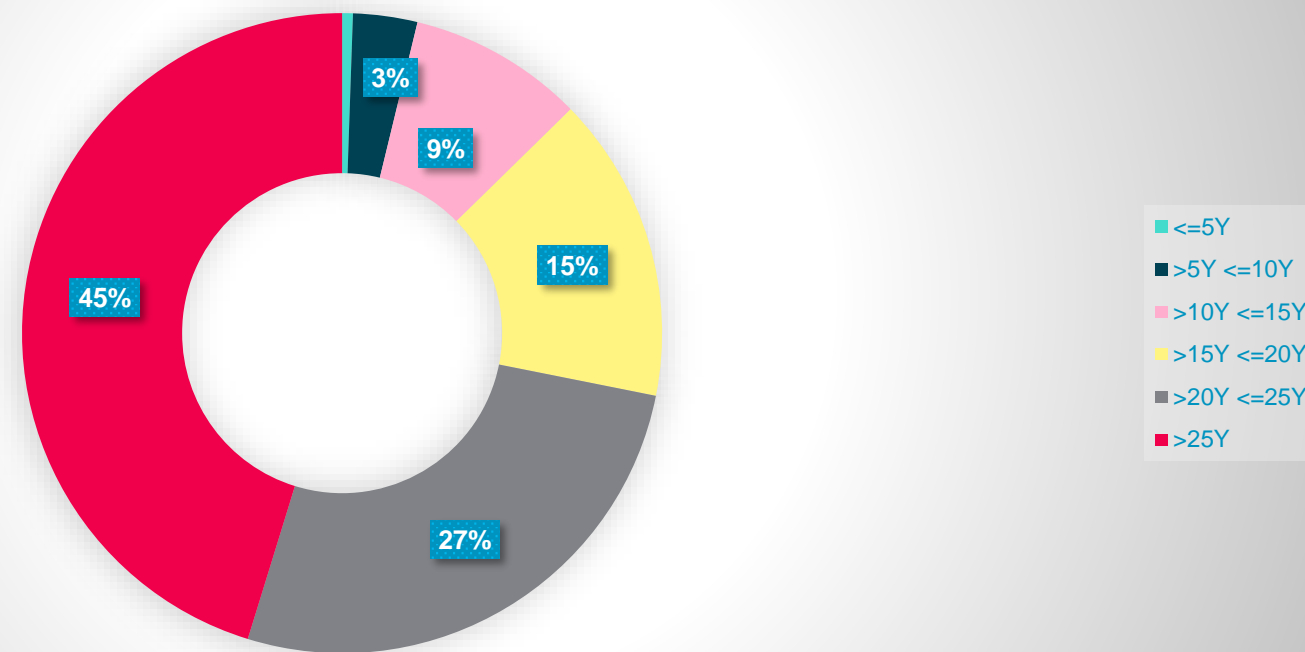


Regional Distribution (volume)

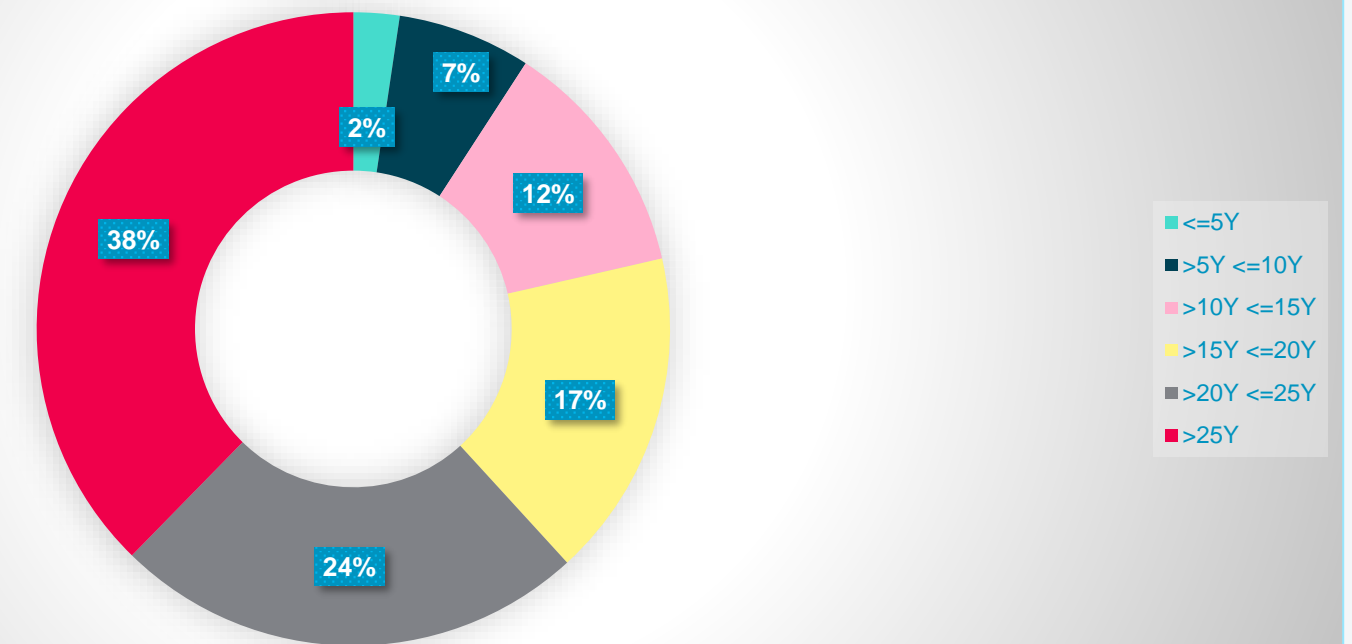


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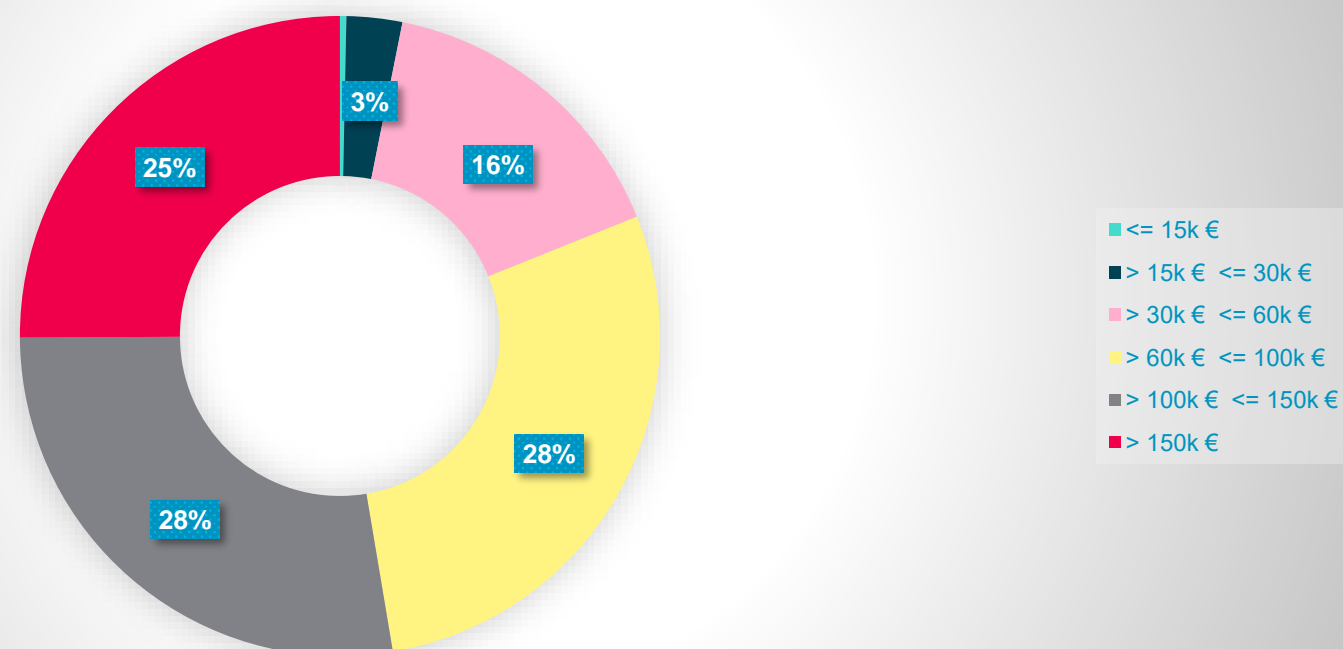
Distribution by Remaining Term (volume)



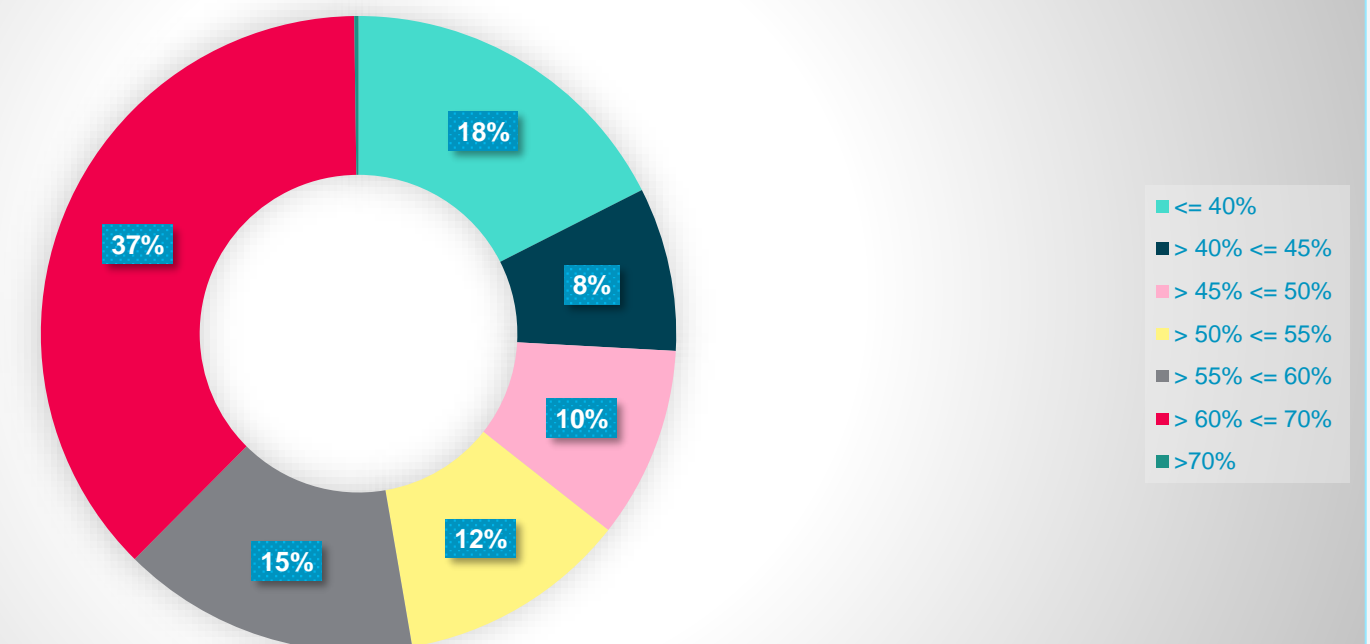
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)



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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

