



**SUPPLEMENT NO. 1  
TO THE BASE PROSPECTUS DATED 21 MARCH 2022**

**365.BANK, A. S.**

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

**EUR 3,000,000,000**

**Covered Bonds 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 21 March 2022 approved by the National Bank of Slovakia by its decision No. 100-000-337-557 to file No. NBS1-000-070-541 dated 23 March 2022 which became legally valid and effective on 29 March 2022 (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 3,000,000,000 covered bonds issuance programme (the **Programme**) under which it may continuously or repeatedly issue covered bonds (in Slovak: *kryté dlhopisy*) (the **Bonds**).

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:

- (a) the interim separate financial statements of the Issuer for nine months ending 30 September 2022 prepared in accordance with IAS 34 as adopted by the EU; and
- (b) the interim consolidated financial statements of the Issuer for six months ending 30 June 2022 prepared in accordance with IAS 34 as adopted by the EU.

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 13 December 2022.

The Base Prospectus shall be amended and supplemented as follows:

**2. 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”**

2.1 New paragraphs (c) and (d) shall be included after paragraph (b) as follows:

“(c) the interim separate financial statements of the Issuer for nine months ending 30 September 2022 prepared in accordance with IAS 34 as adopted by the EU; and

(d) the interim consolidated financial statements of the Issuer for six months ending 30 June 2022 prepared in accordance with IAS 34 as adopted by the EU.

2.2 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 2022 prepared in accordance with IAS 34 as adopted by the EU and the interim consolidated financial statements of the Issuer for six months ending 30 June 2022 prepared in accordance with IAS 34 as adopted by the EU have not been audited by the auditor.”

**3. CHANGES IN SECTION 11.13 OF THE BASE PROSPECTUS “PRESENTATION OF FINANCIAL INFORMATION AND ROUNDING”**

3.1 The text shall be amended as follows:

“Unless provided otherwise, all financial information of the Issuer is based on the International Financial Reporting Standards (IFRS) or IAS 34 (in the case of interim financial data) as adopted by the EU. Certain values included in the Base Prospectus have been subject to rounding adjustments. Accordingly, the values given for the same information item presented in different tables may slightly vary and the values given as totals in certain tables may not represent the arithmetic sum of these values.”

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

4.1 New paragraphs (c) and (d) shall be included after paragraph (b) as follows:

“(c) the interim separate financial statements of the Issuer for nine months ending 30 September 2022 prepared in accordance with IAS 34 as adopted by the EU which is available at the following hyperlink:

[https://365.bank/media/rbkg01kq/ifrs-ind\\_202209\\_eng.pdf](https://365.bank/media/rbkg01kq/ifrs-ind_202209_eng.pdf)

(d) the interim consolidated financial statements of the Issuer for six months ending 30 June 2022 prepared in accordance with IAS 34 as adopted by the EU which is available at the following hyperlink:

[https://365.bank/media/4kcjpkkh/ifrs-kons\\_2022-06\\_eng.pdf](https://365.bank/media/4kcjpkkh/ifrs-kons_2022-06_eng.pdf)

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

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

**5. CHANGES IN SECTION 14 OF THE BASE PROSPECTUS “GLOSSARY”**

5.1 A new definition shall be included as follows:

“**IAS 34** means International Accounting Standards for Interim Financial Reporting during the financial year as adopted in the European Union.”

**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 Bonds before this Supplement was published and where the Bonds 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 Bonds before this Supplement was published is not applicable as the Issuer has not to the date of this Supplement issued any Bonds under the Programme; consequently, no investor has any right of withdrawal in connection with this 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 13 December 2022.

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