

365.bank

Cover Pool Overview

As of 31.03.2023

April 2023



Cover Pool Overview as of 31.03.2023

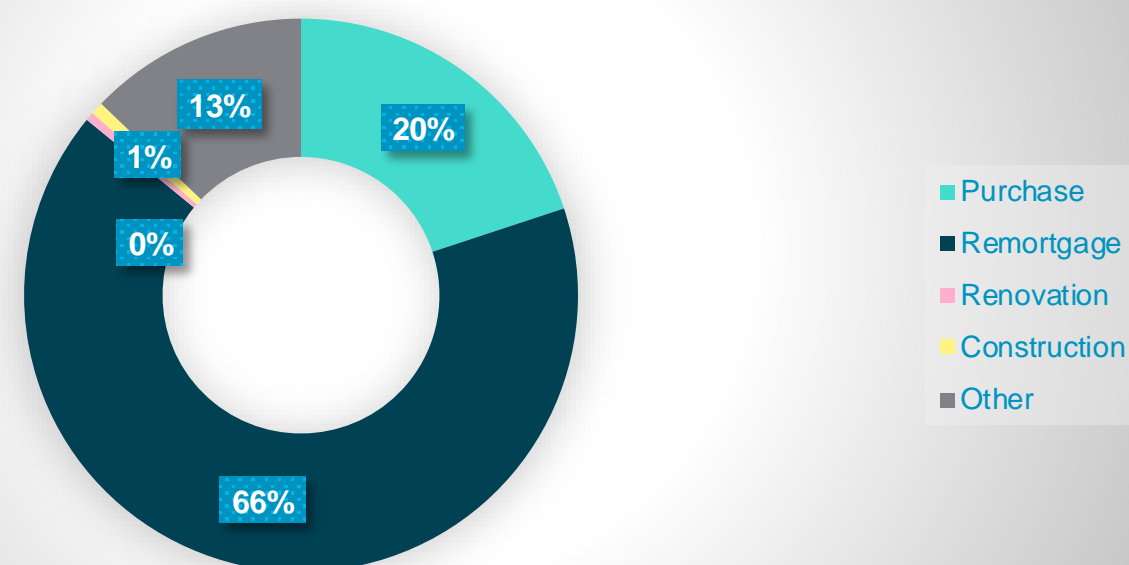
Cover Pool Structure

Total cover pool volume (EUR mn)	803
Residential Loan balance (EUR mn)	803
Substitution assets (EUR mn)	0
Liquidity buffer (EUR mn)	0
Number of loans	9 632
Number of borrowers	9 489
WA LTV	53.4%
WA seasoning (years)	1.8
WA remaining term (years)	23.0

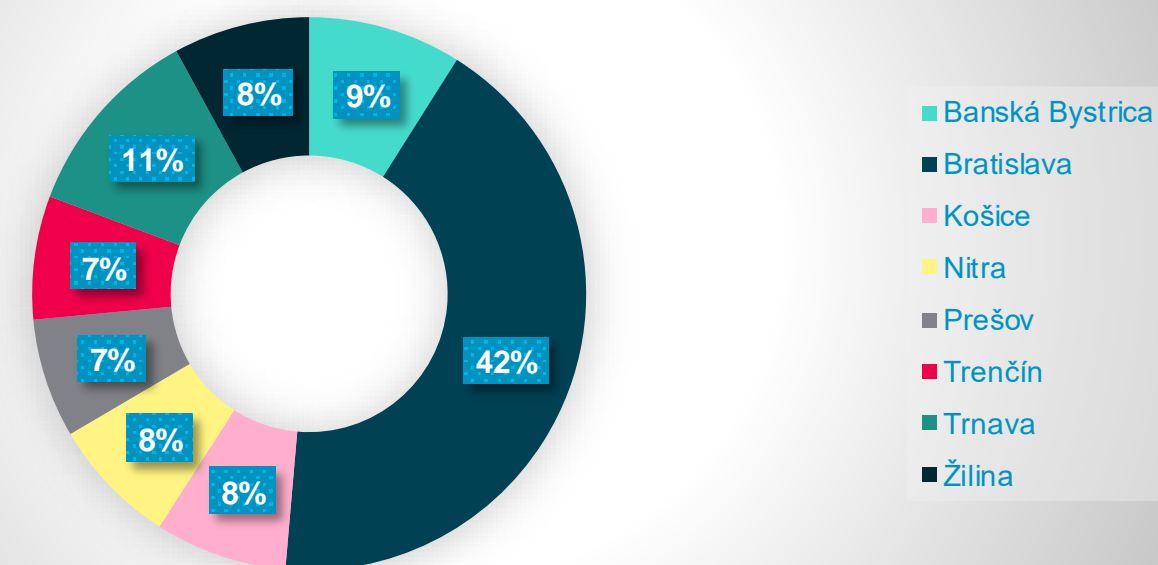
Covered bonds

Total volume of issues (EUR mn)	250
WAL covered bonds	2.8
Legal minimal OC	5%
Internal OC	22.5%
Over-collateralisation	221.2%
Covered Bond Rating (Fitch)	AA stable
Maturity Type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100%

Distribution by Loan Purpose (volume)

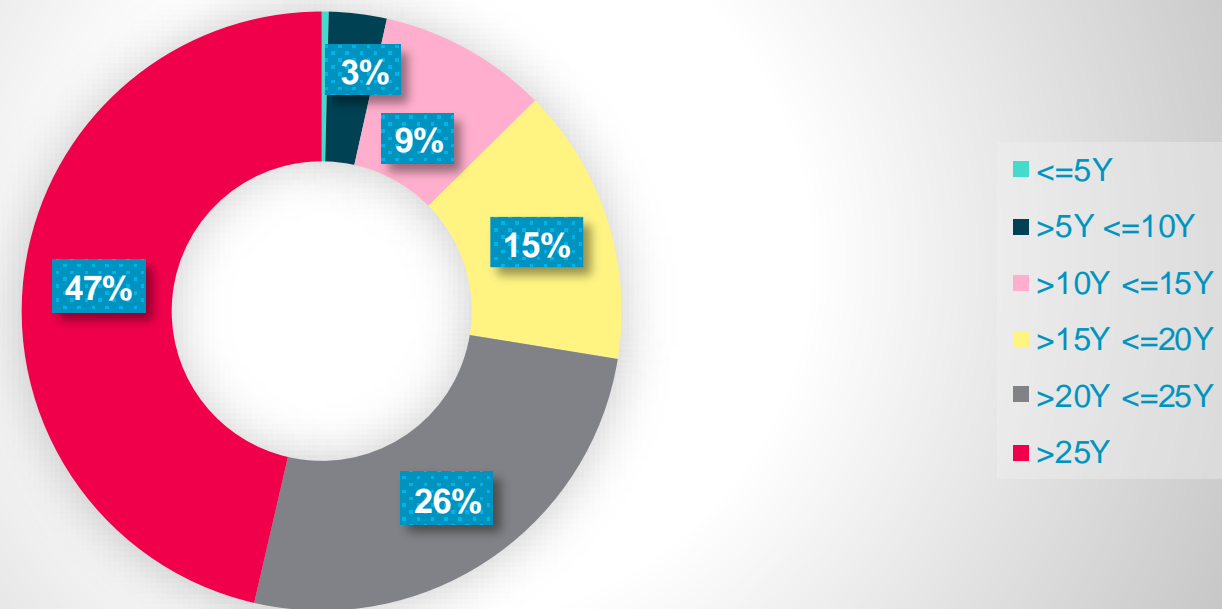


Regional Distribution (volume)

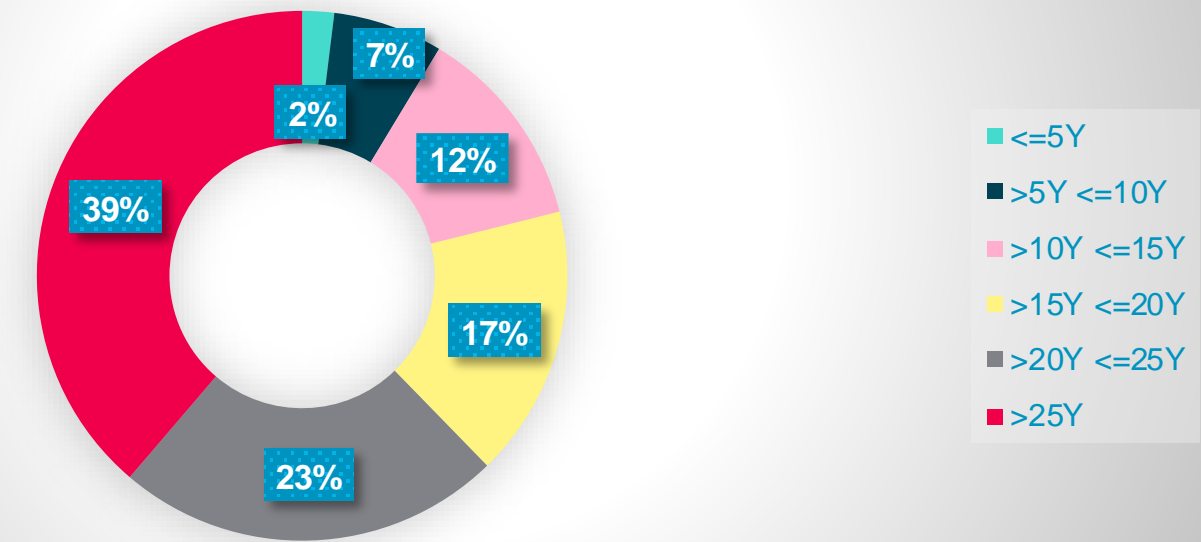


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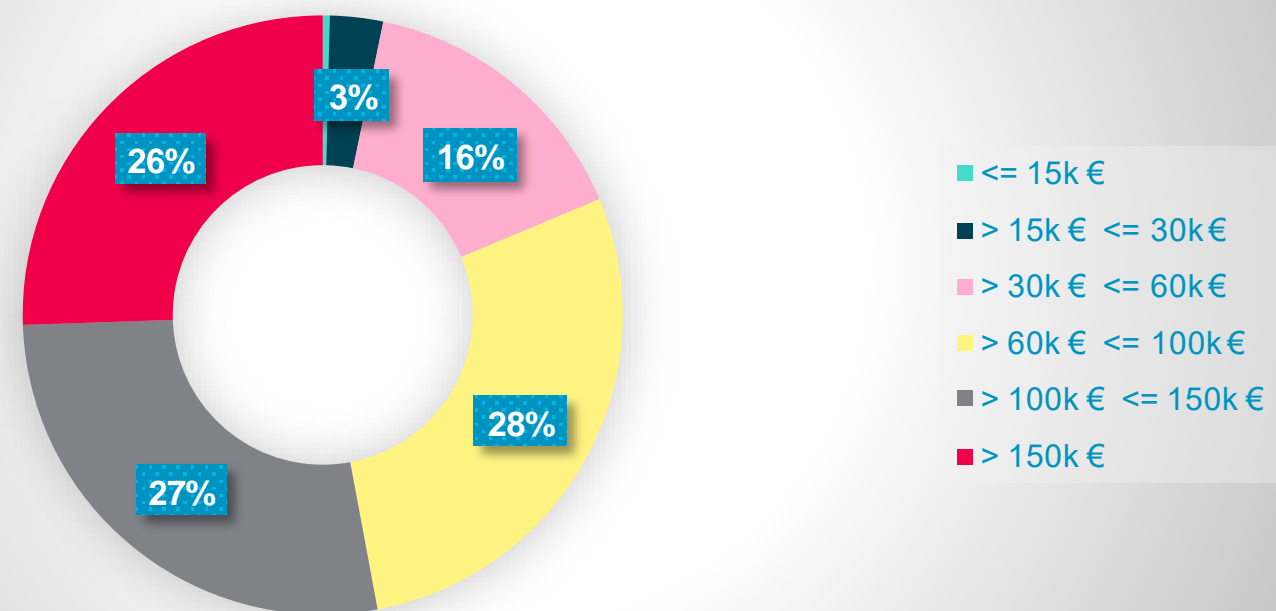
Distribution by Remaining Term (volume)



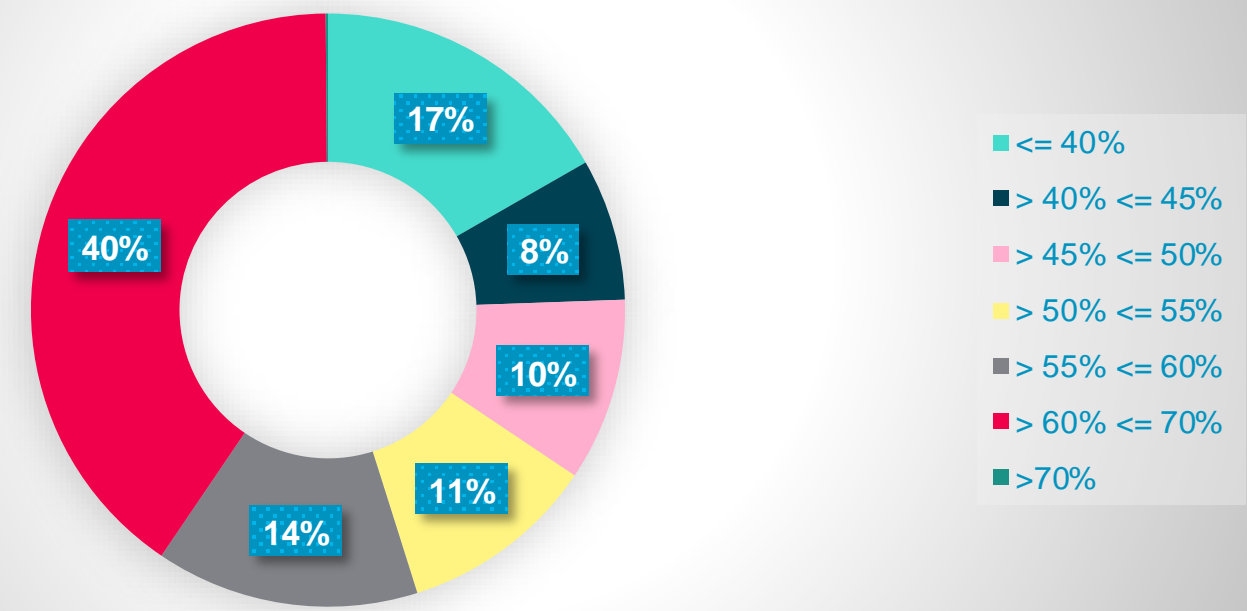
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)



Cover Pool Overview as of 31.03.2023

Issuer: 365.bank, a.s.
Issuer's rating: BB-, Fitch
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
Listings: Luxembourg Stock Exchange

