

365.bank

Cover Pool Overview

As of 30.06.2023

July 2023

365

The logo for 365.bank, featuring the number '365' in a dark blue font, centered within a dark blue semi-circular arc.

Cover Pool Overview as of 30.06.2023

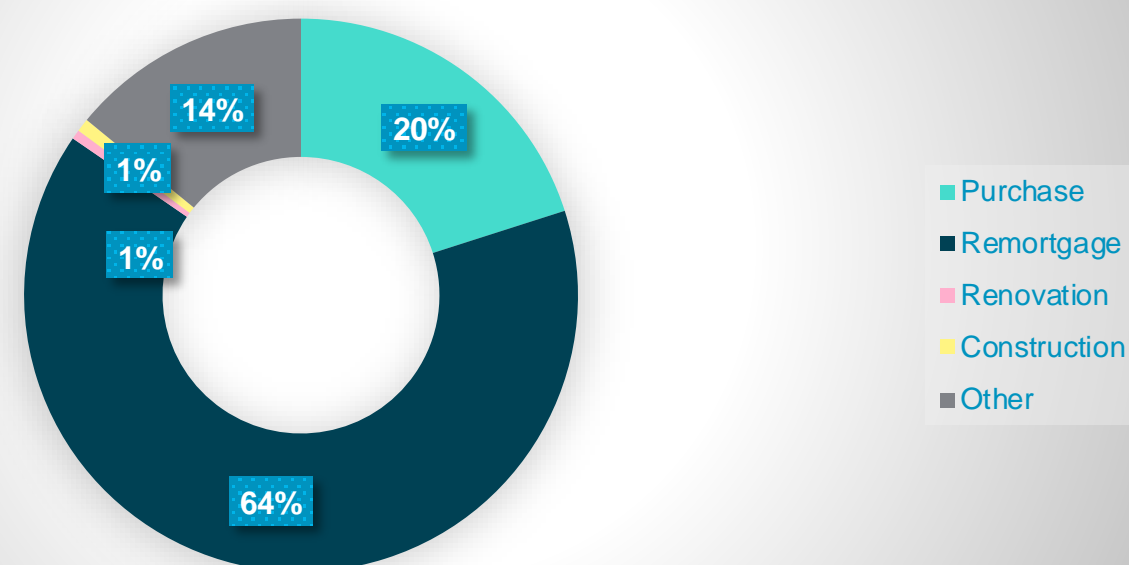
Cover Pool Structure

Total cover pool volume (EUR mn)	902
Residential Loan balance (EUR mn)	902
Substitution assets (EUR mn)	0
Liquidity buffer (EUR mn)	0
Number of loans	10 783
Number of borrowers	10 616
WA LTV	53.2%
WA seasoning (years)	2.0
WA remaining term (years)	23.1

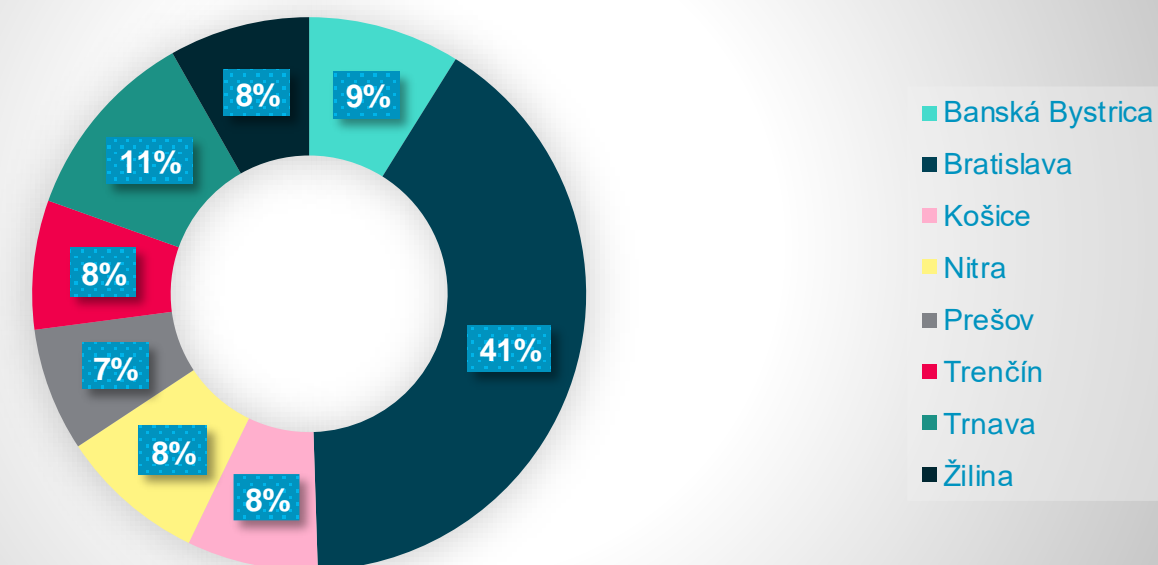
Covered bonds

Total volume of issues (EUR mn)	250
WAL covered bonds	2.5
Legal minimal OC	5%
Internal OC	22.5%
Over-collateralisation	260.6%
Covered Bond Rating (Fitch)	AA stable
Maturity Type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100%

Distribution by Loan Purpose (volume)

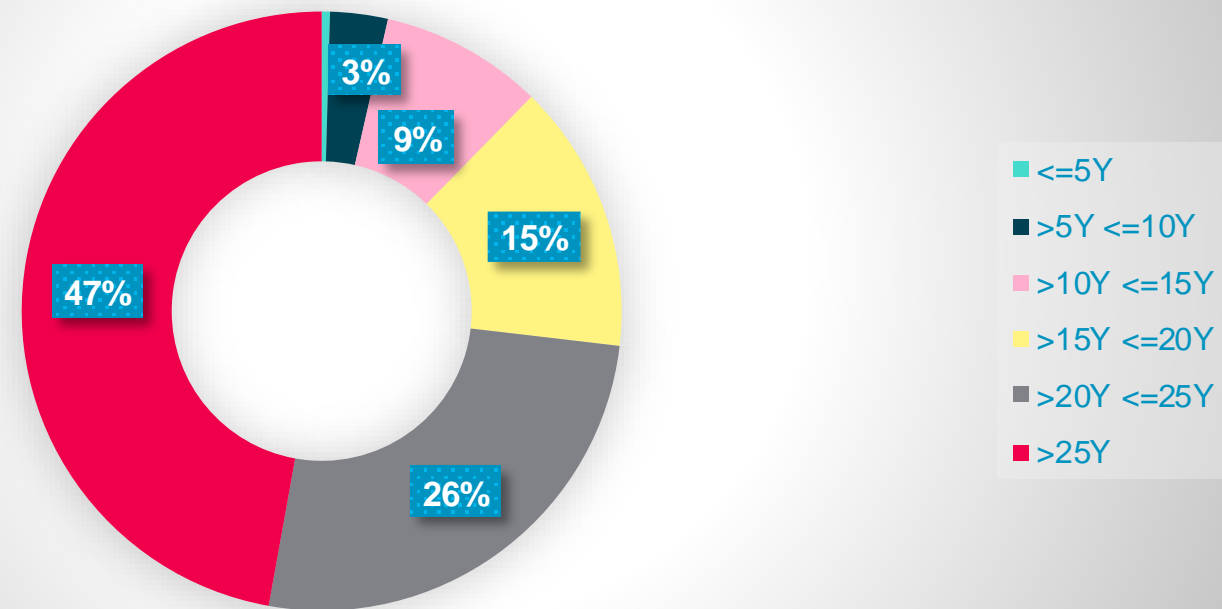


Regional Distribution (volume)

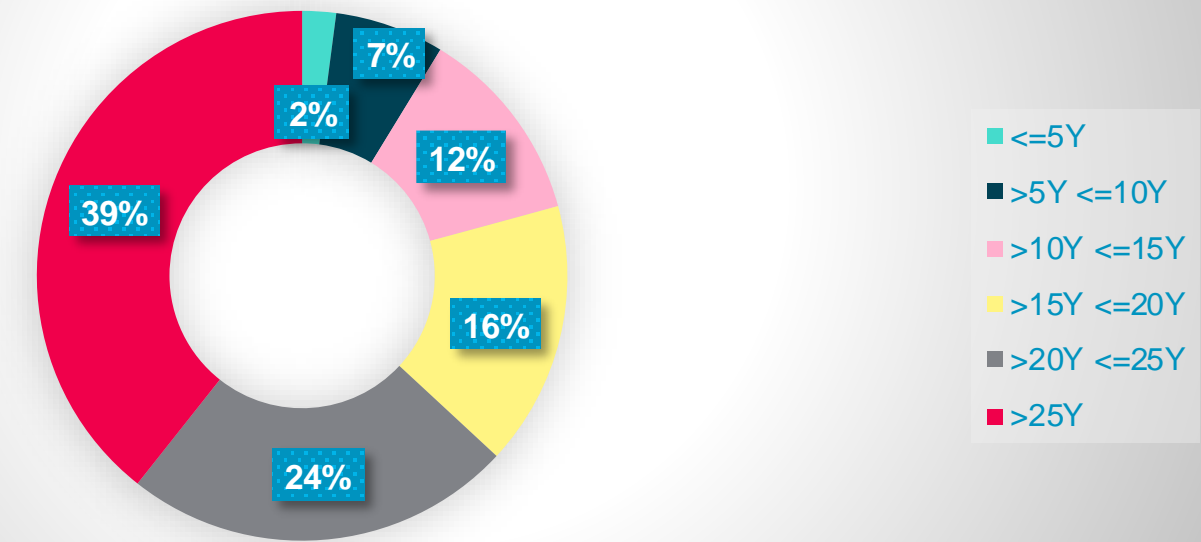


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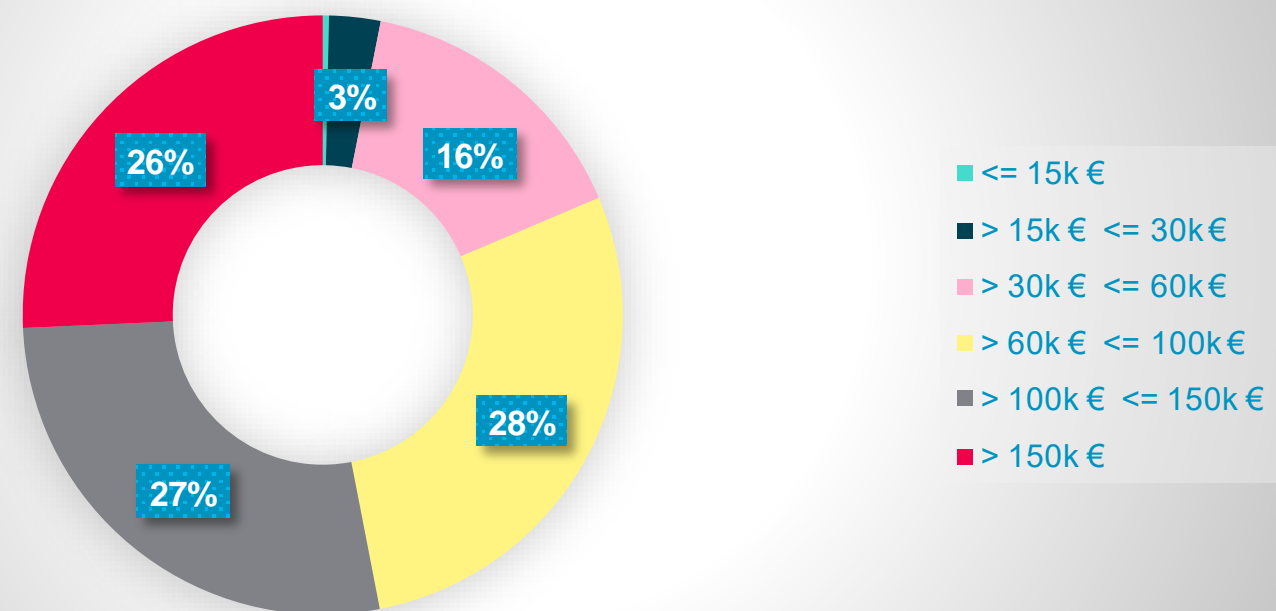
Distribution by Remaining Term (volume)



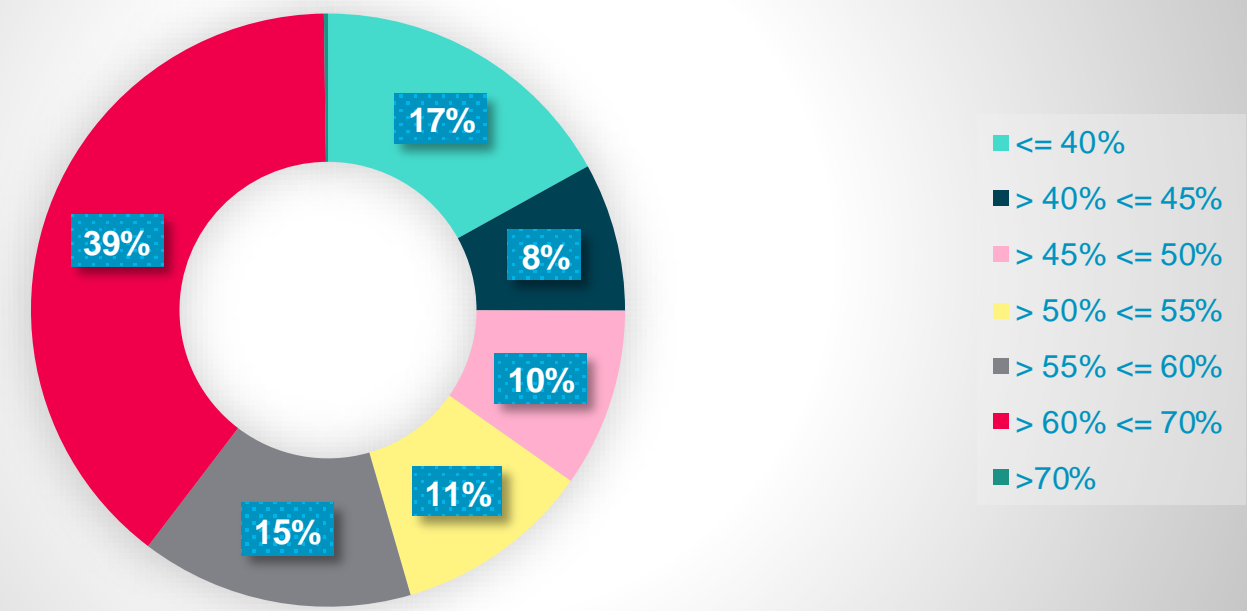
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)



Cover Pool Overview as of 30.06.2023

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

