

| Main data | | | |
|---|--|--|---|
| | Country Issuer Description of issue Website of the Issuer Reporting date ISIN | Bulgaria Eurobank Bulgaria Covered bonds www.postbank.bg 31.12.2025 XS3084358228 | |
| Compliance and Labels | | | |
| | European covered bond (premium) Compliance with Regulation (EU) № 575/2013 requirements | YES YES | |
| General information for the covered bonds and cover pool | | | |
| General information | | Principal / Nominal value (mln BGN) | |
| Total assets, included in the cover register (mln. BGN) | | 1 243.8 | |
| Eligible assets, included in the cover register (mln. BGN) | | 1 211.7 | |
| Maximum size of the covered bonds (mln. BGN) | | 977.92 | |
| Overcollateralization (OC) | | Legal / Contractual | Voluntary |
| OC (%) | | 5% / 10.0% | 23.91% |
| Total OC (absolute value in mln. BGN) | | 233.82 | |
| Cover pool composition | | Principal / Nominal value (mln BGN) | |
| Loans backed by mortgages | | 1 234.0 | |
| Public sector | | 0.0 | |
| Ships | | 0.0 | |
| Substitution assets | | 9.8 | |
| Others | | 0.0 | |
| Total | | 1 243.8 | |
| of which Liquidity buffer: | | 9.8 | |
| Amortization profile of the cover pool | | According to contracts | |
| Weighted average term to maturity (in years) | | 20.6 | |
| Term to maturity (mln BGN) | | | |
| primary assets: | | | |
| 0 - 1 Y | | 0.3 | |
| 1 - 2 Y | | 1.3 | |
| 2 - 3 Y | | 3.2 | |
| 3 - 4 Y | | 5.1 | |
| 4 - 5 Y | | 6.8 | |
| 5 - 10 Y | | 81.1 | |
| 10+ Y | | 1136.2 | |
| Total | | 1 234.0 | |
| Weighted average term to maturity Liquidity buffer (in years) | | 0.1 | |
| Term to maturity (mln BGN) | | | |
| Liquidity buffer: | | | |
| 0 - 0.1y | | 9.8 | |
| Total | | 9.8 | |
| Term to maturity of the covered bonds | | Initial maturity/ Remaining maturity | Final maturity (in case of extension) |
| Term to maturity (in years) | | 7.0 / 6.55 | 8.0 |
| Currency of the primary cover pool assets | | Principal / Nominal value [before hedging] (mln BGN) | Principal / Nominal value [after hedging] (mln BGN) |
| EUR | | 56.4 | 56.4 |
| BGN | | 1 177.6 | 1 177.6 |
| USD | | 0.0 | 0.0 |
| Other | | 0.0 | 0.0 |
| Total | | 1 234.0 | 1 234.0 |
| Currency of the covered bonds | | Principal / Nominal value [before hedging] (mln EUR) | Principal / Nominal value [after hedging] (mln EUR) |
| EUR | | 500.0 | 500.0 |
| Interest rate on the covered bonds | | Principal / Nominal value [before hedging] (mln EUR) | Principal / Nominal value [after hedging] (mln EUR) |
| Fixed | | | |
| Floating | | 500.0 | 500.0 |
| Other | | | |
| Breakdown by interest rate of the primary assets | | % of housing mortgage loans | % of commercial mortgage loans |
| Fixed | | 0.88% | 0.00% |
| Floating | | 99.12% | 0.00% |
| Other | | 0.00% | 0.00% |

| Geographical distribution | | % of housing mortgage loans | % of commercial mortgage loans |
|--|--------------------------|-----------------------------|--------------------------------|
| European union | | 100.00% | 0.00% |
| Bulgaria | | 100.00% | 0.00% |
| | Blagoevgrad Province | 1.64% | 0.00% |
| | Burgas Province | 6.03% | 0.00% |
| | Varna Province | 8.41% | 0.00% |
| | Veliko Tarnovo Province | 1.16% | 0.00% |
| | Vidin Province | 0.07% | 0.00% |
| | Vratsa Province | 0.26% | 0.00% |
| | Gabrovo Province | 0.30% | 0.00% |
| | Dobrich Province | 0.67% | 0.00% |
| | Kardzhali Province | 0.15% | 0.00% |
| | Kyustendil Province | 0.14% | 0.00% |
| | Lovech Province | 0.47% | 0.00% |
| | Montana Province | 0.19% | 0.00% |
| | Pazardzhik Province | 0.50% | 0.00% |
| | Pernik Province | 0.65% | 0.00% |
| | Pleven Province | 3.12% | 0.00% |
| | Plovdiv Province | 8.42% | 0.00% |
| | Razgrad Province | 0.15% | 0.00% |
| | Ruse Province | 1.86% | 0.00% |
| | Silistra Province | 0.06% | 0.00% |
| | Sliven Province | 0.30% | 0.00% |
| | Smolyan Province | 0.09% | 0.00% |
| | Sofia Province | 0.63% | 0.00% |
| | Sofia (Capital) Province | 59.45% | 0.00% |
| | Stara Zagora Province | 2.93% | 0.00% |
| | Targovishte Province | 0.15% | 0.00% |
| | Haskovo Province | 0.60% | 0.00% |
| | Shumen Province | 0.97% | 0.00% |
| | Yambol Province | 0.63% | 0.00% |
| Non performing loans (NPL) | | % of housing mortgage loans | % of commercial mortgage loans |
| % NPL | | 0.01% | 0.00% |
| of which loans, where a default is considered to have occurred pursuant to Article 178 of Regulation (EU) No. 575/2013 | | 0.01% | 0.00% |
| Loans, which are more than 90 days past due | | 0.00% | 0.00% |
| The assets balance for the calculation of the covered bond coverage, overcollateralization and liquidity requirements is presented in accordance with the applicable accounting standards and IFRS 9. The primary assets participate in the covered bond coverage with their outstanding principal, but with amount not higher than the one set in art. 129, para 1 of Regulation (EC) № 575/2013. | | | |
| Risk profile | | | |
| <ul style="list-style-type: none"> Interest rate risk - the alignment between the euribor based bond coupon and the floating interest rate on 99.1% of the loans in the cover pool leads to insignificant interest rate risk in the instrument. No hedging is applied. Currency risk - the accession of Bulgaria to Eurozone on 01.01.2026 at the existing fixed exchange rate of 1.95583, minimizes the currency risk. No hedging is applied. Credit risk - the granular structure of the cover pool with 11,519 loan deals, the relatively low weighted average LTV of the portfolio of 58.1%, and the exclusion of NPEs from the cover register minimize the level of credit risk in the cover pool. Liquidity risk - The bank maintains liquidity buffer, composed of liquid assets, that exceeds the highest net liquidity outflow of the covered bonds in the next 180 days. | | | |
| Statutory requirements | | | |
| <ul style="list-style-type: none"> In the reporting period the cover pool composition has been reviewed and updated, in accordance with the eligibility requirements of the Covered bonds Act (CBA) and the covered bonds terms and conditions. The covered bonds meet the coverage, overcollateralization and liquidity requirements. All assets from the cover pool are segregated from the bank assets and written in cover pool register, in compliance with art. 49 from the CBA. The reported coverage and overcollateralization levels, as well as the assets included in the liquidity buffer, are in compliance with the requirements of art. 26, 27 и 28 of the CBA. As of the above reporting date there are no circumstances that lead or may lead to extension of the covered bonds maturity according to art 34 of the CBA. | | | |