INVESTOR REPORT

Main data

Country	Bulgaria
Issuer	Eurobank Bulgaria
Description of issue	Covered bonds
Website of the Issuer	www.postbank.bg
Reporting date	30.09.2025
ISIN	XS3084358228

Compliance and Labels

European covered bond (premium)	YES
Compliance with Regulation (EU) № 575/2013 requirements	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)	1 315.6	
Eligible assets, included in the cover register (mln. BGN)	**1 302.7**	
Maximum size of the covered bonds (mln. BGN)	977.92	
Overcollateralization (OC)	**Legal / Contractual**	**Voluntary**
OC (%)	5% / 10.0%	33.2%
Total OC (absolute value in mln. BGN)	**324.76**	

Cover pool composition	**Principal / Nominal value (mln BGN)**
Loans backed by mortgages	1 305.8
Public sector	0.0
Ships	0.0
Substitution assets	9.8
Others	0.0
Total	1 315.6
of which Liquidity buffer:	9.8

Amortization profile of the cover pool	**According to contracts**
Weighted average term to maturity (in years)	20.8
Term to maturity (mln BGN)	
primary assets:	
0 - 1 Y	0.3
1 - 2 Y	1.3
2 - 3 Y	2.6
3 - 4 Y	5.6
4 - 5 Y	7.6
5 - 10 Y	85.2
10+ Y	1 203.1
Total	1 305.8
Weighted average term to maturity Liquidity buffer (in years)	0.06
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 extention)**
Term to maturity (in years)	7.0 / 6.75	8.0

Currency of the primary cover pool assets	**Principal / Nominal value [before hedging] (mln BGN)**	**Principal / Nominal value [after hedging] (mln BGN)**
EUR	60.2	60.2
BGN	1 245.6	1 245.6
USD	0.0	0.0
Other	0.0	0.0
Total	1 305.8	1 305.8

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 commmercial mortgage loans**
Fixed	1.4%	0.0%
Floating	98.6%	0.0%
Other	0.0%	0.0%

Geographical distribution	**% of housing mortgage loans**	**% of commmercial mortgage loans**
European union	100.0%	0.0%
Bulgaria	100.0%	0

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.	0.01%	0.00%
Loans, which are more that 90 days past due	0.00%	0.00%

Risk profile

- Interest rate risk - the alignment between the euribor based bond coupon and the floating interest rate on 98.6% 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 58.7%, 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

- In the reporitng 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 extention of the covered bonds maturity according to art 34 of the CBA.