Postbank

INVESTOR REPORT

Main data		
Country	Bulgaria	
Issuer	Eurobank Bulgaria	
Description of issue	Covered bonds	
Website of the Issuer	www.postbank.bg	
Reporting date	31.03.2026	
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)	597.9	
Eligible assets, included in the cover register (mln. BGN)	**591.4**	
Maximum size of the covered bonds (mln. BGN)	500.00	
Overcollateralization (OC)	**Legal / Contractual**	**Voluntary**
OC (%)	5% / 10.0%	18.28%
Total OC (absolute value in mln. BGN)	**91.42**	
Cover pool composition	**Principal / Nominal value (mln BGN)**	
Loans backed by mortgages	592.9	
Public sector	0.0	
Ships	0.0	
Substitution assets	5.0	
Others	0.0	
Total	597.9	
of which Liquidity buffer:	5.0	
Amortization profile of the cover pool	**According to contracts**	
Weighted average term to maturity (in years)	20.4	
Term to maturity (mln BGN)		
primary assets:		
0 - 1 Y	0.2	
1 - 2 Y	0.6	
2 - 3 Y	1.8	
3 - 4 Y	2.6	
4 - 5 Y	3.1	
5 - 10 Y	40.4	
10+ Y	544.2	
Total	592.9	
Weighted average term to maturity Liquidity buffer (in years)	0.1	
Term to maturity (mln BGN)		
'liquidity buffer:		
0 - 0.1y	5.0	
Total	5.0	
Term to maturity of the covered bonds	**Initial maturity/ Remaining maturity**	**Final maturity (in case of extention)**
Term to maturity (in years)	7.0 / 6.32	8.0
Currency of the primary cover pool assets	**Principal / Nominal value [before hedging] (mln BGN)**	**Principal / Nominal value [after hedging] (mln BGN)**
EUR	592.9	592.9
USD	0.0	0.0
Other	0.0	0.0
Total	592.9	592.9
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	0.57%	0.00%
Floating	99.43%	0.00%
Other	0.00%	0.00%

Geographical distribution	**% of housing mortgage loans**	**% of commmercial mortgage loans**
European union	100.00%	0.00%
Bulgaria	100.00%	0.00%
Blagoevgrad Province	1.64%	0.00%
Burgas Province	6.01%	0.00%
Varna Province	8.37%	0.00%
Veliko Tarnovo Province	1.15%	0.00%
Vidin Province	0.06%	0.00%
Vratsa Province	0.27%	0.00%
Gabrovo Province	0.31%	0.00%
Dobrich Province	0.67%	0.00%
Kardzhali Province	0.13%	0.00%
Kyustendil Province	0.14%	0.00%
Lovech Province	0.47%	0.00%
Montana Province	0.19%	0.00%
Pazardzhik Province	0.52%	0.00%
Pernik Province	0.66%	0.00%
Pleven Province	3.19%	0.00%
Plovdiv Province	8.29%	0.00%
Razgrad Province	0.15%	0.00%
Ruse Province	1.83%	0.00%
Silistra Province	0.07%	0.00%
Sliven Province	0.30%	0.00%
Smolyan Province	0.10%	0.00%
Sofia Province	0.65%	0.00%
Sofia (Capital) Province	59.44%	0.00%
Stara Zagora Province	2.96%	0.00%
Targovishte Province	0.15%	0.00%
Haskovo Province	0.62%	0.00%
Shumen Province	1.00%	0.00%
Yambol Province	0.63%	0.00%

Non performing loans (NPL)	**% of housing mortgage loans**	**% of commercial mortgage loans**
% NPL	0.00%	0.00%
of which loans, where a default is considered to have occurred pursuant to Article 178 of Regulation (EU) No. 575/2013	0.00%	0.00%
Loans, which are more that 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

- Interest rate risk - the alignment between the euribor based bond coupon and the floating interest rate on 99.4% of the loans in the cover pool leads to insignificant interest rate risk in the instrument. No hedging is applied.
- Currency risk - no currency risk in view of the ful alignment between the issue currency and 100% of the assets in the cover pool. No hedging is applied.
- Credit risk - the granular structure of the cover pool with 11,134 loan deals, the relatively low weighted average LTV of the portfolio of 57.6%, 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.