



# **DISCLOSURES FOR 2023 ON AN UNCONSOLIDATED BASIS**

ACCORDING TO THE REQUIREMENTS OF  
Directive 2014/59/EU (BRRD) art. 45i (3)

(All amounts are shown in BGN thousands unless otherwise stated)

**EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs**

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
<b>Applicable requirement and level of application</b>				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)	N		
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL? (Y/N)	Y		
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)	I		
<b>Own funds and eligible liabilities</b>				
EU-3	Common Equity Tier 1 capital (CET1)	2 194 929		
EU-4	Eligible Additional Tier 1 capital	-		
EU-5	Eligible Tier 2 capital	215 141		
EU-6	Eligible own funds	2 410 070		
EU-7	Eligible liabilities	801 890		
EU-8	of which permitted guarantees	-		
EU-9a	(Adjustments)	-		
EU-9b	Own funds and eligible liabilities items after adjustments	3 211 960		
<b>Total risk exposure amount and total exposure measure</b>				
EU-10	Total risk exposure amount (TREA)	11 544 200		
EU-11	Total exposure measure (TEM)	20 258 264		
<b>Ratio of own funds and eligible liabilities</b>				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	27.82%		
EU-13	of which permitted guarantees	-		
EU-14	Own funds and eligible liabilities as a percentage of the TEM	15.86%		
EU-15	of which permitted guarantees	-		
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	3.38%		
EU-17	Institution-specific combined buffer requirement	8.25%		
<b>Requirements</b>				
EU-18	Requirement expressed as a percentage of the TREA	17.65%		
EU-19	of which part of the requirement that may be met with a guarantee	-		
EU-20	Requirement expressed as percentage of the TEM	5.91%		
EU-21	of which part of the requirement that may be met with a guarantee	-		
<b>Memorandum items</b>				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013	9 700 218		

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**EU TLAC2b: Creditor ranking - Entity that is not a resolution entity**

		Insolvency ranking				Sum of 1 to n
		1	1	3	5	
		(most junior)	(most junior)		(most senior)	
		Resolution entity	Other	Resolution entity	Resolution entity	
1	Empty set in the EU					
2	Description of insolvency rank (free text)	Claims arising from Common Equity Tier 1 instruments in accordance with Article 94, paragraph 1, item 15 of the Bank Insolvency Act.	Claims arising from Common Equity Tier 1 instruments in accordance with Article 94, paragraph 1, item 15 of the Bank Insolvency Act.	Claims arising from Tier 2 capital instruments in accordance with Article 94, paragraph 1, item 13 of the Bank Insolvency Act.	Claims arising from debt instruments with an initial contractual maturity of at least one year, in accordance with Article 94, paragraph 1, item 11 and paragraph 3 of the Bank Insolvency Act.	
3	Empty set in the EU					
4	Empty set in the EU					
5	Empty set in the EU					
6	Own funds and eligible liabilities for the purpose of internal MREL	560 291	32	215 141	801 890	1 577 354
7	of which residual maturity ≥ 1 year < 2 years					0
8	of which residual maturity ≥ 2 year < 5 years				801 890	801 890
9	of which residual maturity ≥ 5 years < 10 years			215 141		215 141
10	of which residual maturity ≥ 10 years, but excluding perpetual securities					0
11	of which perpetual securities	560 291	32			560 323