DISCLOSURES

ON AN UNCONSOLIDATED BASIS

30 JUNE 2024

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

Contents

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Template EU KM1 - Key metrics template

		a	c	e
		30.06.2024	31.12.2023	30.06.2023
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	2 341 115	2 194 929	1 992 407
2	Tier 1 capital	2 341 115	2 194 929	1 992 407
3	Total capital	2 556 256	2 410 070	2 207 548
	Risk-weighted exposure amounts			
4	Total risk exposure amount	11 825 644	11 544 200	10 401 594
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	19.80%	19.01%	19.15%
6	Tier 1 ratio (%)	19.80%	19.01%	19.15%
7	Total capital ratio (%)	21.62%	20.88%	21.22%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.25%	1.25%	1.25%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.70%	0.70%	0.70%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.94%	0.94%	0.94%
EU 7d	Total SREP own funds requirements (%)	9.25%	9.25%	9.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	2.00%	2.00%	1.50%
EU 9a	Systemic risk buffer (%)	3.00%	3.00%	3.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.75%	0.75%	0.75%
11	Combined buffer requirement (%)	8.25%	8.25%	7.75%
EU 11a	Overall capital requirements (%)	17.50%	17.50%	17.00%
12	CET1 available after meeting the total SREP own funds requirements (%)	1 462 832	1 342 590	1 451 524
	Leverage ratio			
13	Total exposure measure	21 230 206	20 258 264	18 567 183
14	Leverage ratio (%)	11.03%	10.83%	10.73%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3 999 274	3 558 360	3 134 634
EU 16a	Cash outflows - Total weighted value	3 065 054	2 763 248	2 413 167
EU 16b	Cash inflows - Total weighted value	971 514	838 935	1 009 233
16	Total net cash outflows (adjusted value)	2 093 540	1 924 313	1 430 659
17	Liquidity coverage ratio (%)	191.50%	186.82%	257.94%
	Net Stable Funding Ratio			
18	Total available stable funding	16 729 260	16 007 240	14 686 154
19	Total required stable funding	11 310 096	10 758 997	10 225 710
20	NSFR ratio (%)	147.91%	148.78%	143.62%

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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
Applicable requirement and level of application				
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
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	2 341 115		
EU-4	Eligible Additional Tier 1 capital	0		
EU-5	Eligible Tier 2 capital	215 141		
EU-6	Eligible own funds	2 556 256		
EU-7	Eligible liabilities	801 890		
EU-8	of which permitted guarantees	0		
EU-9a	(Adjustments)	0		
EU-9b	Own funds and eligible liabilities items after adjustments	3 358 146		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	11 825 644		
EU-11	Total exposure measure (TEM)	21 230 206		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	28.40%		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	15.82%		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity’s requirements	4.12%		
EU-17	Institution-specific combined buffer requirement	8.25%		
Requirements				
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			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013	10 175 215		