DISCLOSURES

ON AN UNCONSOLIDATED BASIS

30 JUNE 2025

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

Contents

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Template EU KM1 - Key metrics template

		a	c	e
		30.06.2025	31.12.2024	30.06.2024
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	2 733 109	2 553 004	2 341 115
2	Tier 1 capital	2 733 109	2 553 004	2 341 115
3	Total capital	2 948 250	2 768 145	2 556 256
	Risk-weighted exposure amounts			
4	Total risk exposure amount	12 835 906	13 136 745	11 825 644
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	21.29%	19.43%	19.80%
6	Tier 1 ratio (%)	21.29%	19.43%	19.80%
7	Total capital ratio (%)	22.97%	21.07%	21.62%
	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%	2.00%
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%	8.25%
EU 11a	Overall capital requirements (%)	17.50%	17.50%	17.50%
12	CET1 available after meeting the total SREP own funds requirements (%)	1 761 086	1 552 763	1 462 832
	Leverage ratio			
13	Total exposure measure	25 245 078	23 634 190	21 230 206
14	Leverage ratio (%)	10.83%	10.80%	11.03%
	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)	4 184 774	4 110 179	3 999 274
EU 16a	Cash outflows - Total weighted value	3 478 491	3 254 460	3 065 054
EU 16b	Cash inflows - Total weighted value	1 370 376	1 168 059	971 514
16	Total net cash outflows (adjusted value)	2 108 115	2 086 401	2 093 540
17	Liquidity coverage ratio (%)	198.48%	197.34%	191.50%
	Net Stable Funding Ratio			
18	Total available stable funding	19 585 207	18 022 886	16 729 260 1
19	Total required stable funding	13 184 085	12 171 128	11 310 096 1
20	NSFR ratio (%)	148.55%	148.08%	147.91%

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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)	2 733 109		
EU-4	Eligible Additional Tier 1 capital	0		
EU-5	Eligible Tier 2 capital	215 141		
EU-6	Eligible own funds	2 948 250		
EU-7	Eligible liabilities	1 388 639		
EU-8	of which permitted guarantees	0		
EU-9a	(Adjustments)	0		
EU-9b	Own funds and eligible liabilities items after adjustments	4 336 889		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	12 835 906		
EU-11	Total exposure measure (TEM)	25 245 078		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	33.79%		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	17.18%		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	7.84%		
EU-17	Institution-specific combined buffer requirement	8.25%		
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	22.08%		
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	11 768 380		