



DISCLOSURES FOR 2024 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
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)	2 553 004		
EU-4	Eligible Additional Tier 1 capital	0		
EU-5	Eligible Tier 2 capital	215 141		
EU-6	Eligible own funds	2 768 145		
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	3 570 035		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	13 136 745		
EU-11	Total exposure measure (TEM)	23 634 190		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	27.18%		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	15.11%		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	5.98%		
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	11 410 468		

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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				704 098	704 098
8	of which residual maturity ≥ 2 year < 5 years				97 792	97 792
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

Template EU TLAC2b presents the share capital of the Bank and the Tier 2 and MREL instruments.