

*Translation from Bulgarian!*

To:  
Financial Supervision Commission  
Investment Activity Supervision Department  
16 Budapest Str.  
Sofia

CC:  
Bulgarian Stock Exchange – Sofia Ad  
6 Tri Ushi Str.  
Sofia

19 September 2023

*Re: Disclosure of Information by First Investment Bank AD pursuant to Regulation (EU) No. 575/2013 and Implementing Regulation (EU) 2021/637*

Dear Sirs,

Please find attached Disclosure of Information by First Investment Bank AD pursuant to Regulation (EU) No. 575/2013 for the first half of 2023 on consolidated basis.

This disclosure of information was prepared in compliance with the requirements of Part Eight of Regulation (EU) No. 575/2013 and of Implementing Regulation (EU) 2021/637.

*(signed)*  
Nikola Bakalov  
Chief Executive Officer

*(signed)*  
Svetozar Popov  
Executive Director

**INFORMATION DISCLOSURE**  
Pursuant to Regulation (EU) № 575/2013

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(on consolidated basis)

**FIRST INVESTMENT BANK AD**  
**FOR FIRST HALF OF 2023**

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This disclosure of information was prepared pursuant to and in compliance with the requirements of Part Eight of Regulation (EU) No. 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions ( Regulation (EU) No. 575/2013 ), and of Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295 (Implementing Regulation (EU) 2021/637).

## 1. DISCLOSURE OF KEY METRICS

### 1.1. TEMPLATE EU KM1 — KEY METRICS

The table below contains information on the key metrics referred to in Article 447 of Regulation (EU) No 575/2013, presented in template EU KM1 from Commission Implementing Regulation (EU) 2021/637:

BGN Thousands		30.06.2023	31.03.2023	31.12.2022	30.09.2022	30.06.2022
	<b>Available own funds (amounts)</b>					
1	Common Equity Tier 1 (CET1) capital	1,363,068	1,245,372	1,314,754	1,315,495	1,327,147
2	Tier 1 capital	1,617,326	1,499,630	1,569,012	1,569,753	1,581,405
3	Total capital	1,633,812	1,516,594	1,586,448	1,578,216	1,590,065
	<b>Risk-weighted exposure amounts</b>					
4	Total risk exposure amount	7,789,336	7,730,653	7,551,920	7,533,832	7,486,797
	<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
5	Common Equity Tier 1 ratio (%)	17.50%	16.11%	17.41%	17.46%	17.73%
6	Tier 1 ratio (%)	20.76%	19.40%	20.78%	20.84%	21.12%
7	Total capital ratio (%)	20.97%	19.62%	21.01%	20.95%	21.24%
	<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>					
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.10%	2.85%	2.85%	2.85%	2.85%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.18%	1.60%	1.60%	1.60%	1.60%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.58%	2.14%	2.14%	2.14%	2.14%
EU 7d	Total SREP own funds requirements (%)	10.10%	10.85%	10.85%	10.85%	10.85%
	<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>					
8	Capital conservation buffer (%)	2.50%	2.50%	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%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	1.39%	1.39%	0.92%	0.46%	0.46%
EU 9a	Systemic risk buffer (%)	3.00%	3.00%	3.00%	3.00%	3.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%

BGN Thousands		30.06.2023	31.03.2023	31.12.2022	30.09.2022	30.06.2022
EU 10a	Other Systemically Important Institution buffer (%)	0.75%	0.75%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	7.64%	7.64%	7.42%	6.96%	6.96%
EU 11a	Overall capital requirements (%)	17.74%	18.49%	18.27%	17.81%	17.81%
12	CET1 available after meeting the total SREP own funds requirements (%)	920,634	773,802	854,087	855,931	870,452
<b>Leverage ratio</b>						
13	Total exposure measure	13,857,561	13,731,211	13,593,633	13,208,874	12,542,738
14	Leverage ratio (%)	11.67%	10.92%	11.54%	11.88%	12.61%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0	0	0	0
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	4,044,740	4,101,227	3,887,114	3,554,168	3,204,213
EU 16a	Cash outflows - Total weighted value	1,861,656	1,882,906	1,962,904	1,862,755	1,637,266
EU 16b	Cash inflows - Total weighted value	363,471	401,898	342,502	414,674	351,101
16	Total net cash outflows (adjusted value)	1,498,185	1,481,008	1,620,402	1,448,081	1,286,165
17	Liquidity coverage ratio (%)	269.98%	276.92%	239.89%	245.44%	249.13%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	11,665,485	11,521,118	11,286,396	10,914,291	10,537,178
19	Total required stable funding	7,957,278	7,798,631	7,682,703	7,531,597	7,376,537
20	NSFR ratio (%)	146.60%	147.73%	146.91%	144.91%	142.85%

## 2. DISCLOSURE OF LIQUIDITY REQUIREMENTS

### 2.1. TEMPLATE EU LIQ1 — QUANTITATIVE INFORMATION OF LCR

The table below contains information on the liquidity requirements referred to in Article 451a (2) of Regulation (EU) No 575/2013, presented in template EU LIQ1 from Commission Implementing Regulation (EU) 2021/637:

BGN Thousands	Quarter ending on (DD Month YYYY)	Total unweighted value (average)				Total weighted value (average)			
		30.06.2023	31.03.2023	31.12.2022	30.09.2022	30.06.2023	31.03.2023	31.12.2022	30.09.2022
EU 1a									
EU 1b	Number of data points used in the calculation of averages	3	3	3	3	3	3	3	3
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					4,118,663	4,004,872	3,699,271	3,454,413
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	9,200,748	9,089,162	8,854,078	8,597,034	770,581	796,023	772,774	722,905
3	Stable deposits	8,889,037	8,746,917	8,534,273	8,347,010	701,408	692,055	676,945	665,356
4	Less stable deposits	311,711	342,245	319,805	250,024	69,173	103,968	95,829	57,549
5	Unsecured wholesale funding	2,408,869	2,388,635	2,336,952	2,205,507	1,041,762	1,059,464	1,072,548	1,007,090
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0	0	0	0	0	0
7	Non-operational deposits (all counterparties)	2,408,869	2,388,635	2,336,952	2,205,507	1,041,762	1,059,464	1,072,548	1,007,090
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	1,043,293	1,037,432	1,013,470	846,643	87,196	86,091	83,591	67,120
11	Outflows related to derivative exposures and other collateral requirements	0	0	0	0	0	0	0	0
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	1,043,293	1,037,432	1,013,470	846,643	87,196	86,091	83,591	67,120
14	Other contractual funding obligations	0	0	0	0	0	0	0	0

BGN Thousands	Quarter ending on (DD Month YYYY)	Total unweighted value (average)				Total weighted value (average)			
		30.06.2023	31.03.2023	31.12.2022	30.09.2022	30.06.2023	31.03.2023	31.12.2022	30.09.2022
15	Other contingent funding obligations	0	0	0	120,187	0	0	0	6,009
16	TOTAL CASH OUTFLOWS					1,899,539	1,941,578	1,928,913	1,803,124
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	7,325	3,704	3,753	3,751	7,325	3,704	3,753	3,751
18	Inflows from fully performing exposures	431,435	406,394	453,129	440,571	407,805	383,248	430,008	419,556
19	Other cash inflows	0	0	0	0	0	0	0	0
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	438,760	410,098	456,882	444,322	415,130	386,952	433,761	423,307
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	438,760	410,098	456,882	444,322	415,130	386,952	433,761	423,307
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					4,118,663	4,004,872	3,699,271	3,454,413
22	TOTAL NET CASH OUTFLOWS					1,484,409	1,554,626	1,495,152	1,379,817
23	LIQUIDITY COVERAGE RATIO					277.46%	257.61%	247.42%	250.35%



## 2.2. TABLE EU LIQB — ON QUALITATIVE INFORMATION ON LCR, WHICH COMPLEMENTS TEMPLATE EU LIQ1

The table below contains information on the liquidity requirements referred to in Article 451a (2) of Regulation (EU) No 575/2013, presented in template EU LIQB from Commission Implementing Regulation (EU) 2021/637:

Row number	Qualitative information - Free format	
a	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	In accordance with the requirements of Commission Delegated Regulation (EU) 2015/61 the Bank's liquidity buffer consists of coins and banknotes, withdrawable reserves with the central bank, central government assets, and high-quality corporate bonds. Liquidity inflows consist of receivables from retail clients and non-financial customers on performing loan exposures, nostro accounts, overnight deposits and reverse repo deals. The biggest share is due to inflows from nostro accounts and overnight deposits payable by financial customers. Liquidity outflows consist mainly of withdrawals of demand deposits and term deposits, and draws on loans.
b	Explanations on the changes in the LCR over time	Over the reporting period the LCR was in the range of 270%-285%. There was increase on average with 20% compared to the previous quarter, due to increase in liquidity buffer and decrease in net outflows.
c	Explanations on the actual concentration of funding sources	Retail deposits are the Bank's main source of funding. The deposit base is characterised by a low concentration of attracted funds from a specific client or group of clients.
d	High-level description of the composition of the institution's liquidity buffer.	In accordance with the requirements of Commission Delegated Regulation (EU) 2015/61 the Bank's liquidity buffer consists of coins and banknotes, withdrawable reserves with the central bank, central government assets, and high-quality corporate bonds.
e	Derivative exposures and potential collateral calls	As at 30.06.2023, the Bank had no outflows related to derivative exposures.
f	Currency mismatch in the LCR	As at 30.06.2023, the Bank had no currency mismatch, and maintains its liquidity buffer within levels that are sufficient to cover the Bank's liabilities in different currencies during a stressed period.
g	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	There are no other significant elements used for calculating the LCR which have not been reflected in the liquidity template.

### 2.3. TEMPLATE EU LIQ2 — NET STABLE FUNDING RATIO

The table below contains information on the liquidity requirements referred to in Article 451a (3) of Regulation (EU) No 575/2013, presented in template EU LIQ2 from Commission Implementing Regulation (EU) 2021/637:

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	0	0	0	1,595,535	1,595,297
2	Own funds				1,595,535	1,595,297
3	Other capital instruments					
4	Retail deposits		7,147,232	1,290,496	655,189	8,430,950
5	Stable deposits		3,483,878	152,257	2,565	3,456,893
6	Less stable deposits		3,663,354	1,138,239	652,624	4,974,057
7	Wholesale funding:		2,316,148	80,996	89,637	1,263,195
8	Operational deposits		182,632	18,664	2,168	102,816
9	Other wholesale funding		2,133,516	62,332	87,469	1,160,379
10	Interdependent liabilities					
11	Other liabilities:	0	373,911	5,257	53,817	56,446
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		373,911	5,257	53,817	56,446
14	<b>Total available stable funding (ASF)</b>					11,345,888
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					462,344
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		1,517,982	514,685	4,959,313	4,794,432

18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut					
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		459,744	9,283	124,703	175,319
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		684,016	447,110	3,479,469	3,507,873
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
22	Performing residential mortgages, of which:		69,840	58,292	1,303,664	911,448
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		69,840	58,292	1,303,664	911,448
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on- balance sheet products		304,382	0	51,477	199,792
25	Interdependent assets		0	0	0	0
26	Other assets:		62,146	42,214	2,314,384	2,418,023
27	Physical traded commodities				4,806	4,085
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets		2,082			2,082
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories		60,064	42,214	2,309,578	2,411,856
32	Off-balance sheet items		242,187	456,014	334,583	67,755
33	<b>Total RSF</b>					7,742,554
34	<b>Net Stable Funding Ratio (%)</b>					146.53%

### 3. DISCLOSURE OF CAPITAL REQUIREMENTS AND TOTAL RISK EXPOSURE AMOUNTS

#### 3.1. TEMPLATE EU OV1 — OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

The table below contains information on the capital requirements and the risk-weighted exposure amounts referred to in Article 438, point (d) of Regulation (EU) No 575/2013, presented in template EU OV1 from Commission Implementing Regulation (EU) 2021/637:

BGN Thousands		Total risk exposure amounts (TREA)		Total own funds requirements
		30.06.2023	31.03.2023	30.06.2023
1	Credit risk (excluding CCR)	7,165,061	7,106,028	573,205
2	Of which the standardised approach	7,165,061	7,106,028	573,205
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR			
7	Of which the standardised approach			
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
EU 8b	Of which credit valuation adjustment - CVA			
9	Of which other CCR			
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1 250 % / deduction			
20	Position, foreign exchange and commodities risks (Market risk)	3,800	4,150	304
21	Of which the standardised approach	3,800	4,150	304
22	Of which IMA			
EU 22a	Large exposures			
23	Operational risk	620,475	620,475	49,638
EU 23a	Of which basic indicator approach			

BGN Thousands		Total risk exposure amounts (TREA)		Total own funds requirements
		30.06.2023	31.03.2023	30.06.2023
EU 23b	Of which standardised approach	620,475	620,475	49,638
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250 % risk weight)			
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	<b>Total</b>	<b>7,789,336</b>	<b>7,730,653</b>	<b>623,147</b>

The information on capital requirements and the risk-weighted exposure amounts referred to in Article 438, point h) of Regulation (EU) No 575/2013 is not applicable to the Bank.

#### 4. DISCLOSURE OF OWN FUNDS

##### 4.1. TEMPLATE EU CC2 — RECONCILIATION OF REGULATORY OWN FUNDS TO BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS

The table below contains information on own funds referred to in Article 437, point (a) of Regulation (EU) No 575/2013, presented in template EU CC2 from Commission Implementing Regulation (EU) 2021/637:

		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
<b>Assets – Breakdown by asset classes according to the balance sheet in the published financial statements</b>				
1	Cash and balances with Central Banks	1,505,040	1,503,746	
2	Investments in securities	3,427,639	3,424,212	
3	Loans and advances to banks and other financial institutions	195,038	194,980	
4	Loans and advances to customers	7,159,584	7,153,190	
5	Property and equipment	105,989	105,980	
6	Intangible assets	24,821	24,380	
7	Derivatives held for risk management	1,831	1,831	
8	Deferred tax assets	3,525	3,525	
9	Repossessed assets	428,899	428,899	
10	Investment Property	754,385	754,385	
11	Rights of use assets	183,456	183,456	
12	Other assets	144,001	146,456	
	<b>Total assets</b>	<b>13,934,208</b>	<b>13,925,040</b>	

Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Due to banks	17,105	17,105	
2	Due to other customers	11,713,588	11,722,127	
3	Liabilities evidenced by paper	167,132	167,132	
4	Financial liabilities at fair value through profit and loss	4,524	4,524	
5	Subordinated term debt	19,409	19,409	
6	Hybrid debt	266,079	266,079	
7	Derivatives held for risk management	0	0	
8	Deferred tax liabilities	28,020	28,020	
9	Current tax liabilities	7,105	7,105	
10	Lease liabilities	182,288	182,288	
11	Other liabilities	32,668	25,470	
	<b>Total liabilities</b>	<b>12,437,918</b>	<b>12,439,259</b>	
Shareholders' Equity				
1	Issued share capital	149,085	149,085	
2	Share premium	250,017	250,017	
3	Statutory reserve	39,865	39,861	
4	Revaluation reserve of investments in securities	-12,491	-12,491	
5	Revaluation reserve on property	4,500	4,500	
6	Reserve from translation of foreign operations	12,578	12,578	
7	Other reserves and retained earnings	1,047,260	1,042,231	
8	Non-controlling interest	5,477	0	
	<b>Total shareholders' equity</b>	<b>1,496,291</b>	<b>1,485,781</b>	

## 5. DISCLOSURE OF COUNTERCYCLICAL CAPITAL BUFFERS

### 5.1. TEMPLATE EU CCYB1 — GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER

The table below contains information on countercyclical capital buffers referred to in Article 440 of Regulation (EU) No 575/2013, presented in template EU CCYB1 from Commission Implementing Regulation (EU) 2021/637:

	General credit exposures		Relevant credit exposures – Market risk		Securitisati on exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				
<b>Breakdown by country:</b>													
Albania	555,205	0	0	0	0	<b>555,205</b>	23,254	0	0	<b>23,254</b>	290,680	4.42%	0.00%
Serbia	1,011	0	0	0	0	<b>1,011</b>	39	0	0	<b>39</b>	483	0.01%	0.00%
Bulgaria	8,243,851	0	0	0	0	<b>8,243,851</b>	488,856	0	0	<b>488,856</b>	6,110,704	92.81%	1.50%
Germany	13,849	0	0	0	0	<b>13,849</b>	1,016	0	0	<b>1,016</b>	12,695	0.19%	0.75%
Ireland	6,830	0	0	0	0	<b>6,830</b>	539	0	0	<b>539</b>	6,737	0.10%	0.50%
North Macedonia	34,498	0	0	0	0	<b>34,498</b>	2,700	0	0	<b>2,700</b>	33,751	0.51%	0.00%
Nederland	18	0	0	0	0	<b>18</b>	1	0	0	<b>1</b>	16	0.00%	1.00%
Russian Federation	2,977	0	0	0	0	<b>2,977</b>	135	0	0	<b>135</b>	1,684	0.03%	0.00%
UK	4,291	0	0	0	0	<b>4,291</b>	191	0	0	<b>191</b>	2,386	0.04%	0.00%

USA	123,577	0	0	0	0	<b>123,577</b>	9,885	0	0	<b>9,885</b>	123,562	1.88%	0.00%
Iran	1,774	0	0	0	0	<b>1,774</b>	61	0	0	<b>61</b>	759	0.01%	0.00%
Total	<b>8,987,881</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,987,881</b>	<b>526,677</b>	<b>0</b>	<b>0</b>	<b>526,677</b>	<b>6,583,457</b>	<b>100.00%</b>	

## 5.2. TEMPLATE EU CCYB2 — AMOUNT OF INSTITUTION-SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER

The table below contains information on countercyclical capital buffers referred to in Article 440 of Regulation (EU) No 575/2013, presented in template EU CCYB2 from Commission Implementing Regulation (EU) 2021/637:

		30.06.2023
1	Total risk exposure amount	7,789,336
2	Institution specific countercyclical capital buffer rate	1.39%
3	Institution specific countercyclical capital buffer requirement	108,272

## 6. DISCLOSURE OF LEVERAGE RATIO

### 6.1. TEMPLATE EU LR1-LRSUM – SUMMARY RECONCILIATION OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURES

The table below contains information on leverage ratio referred to in Article 451 (1), point a) and b) of Regulation (EU) No 575/2013, presented in template EU LR1-LRSUM from Commission Implementing Regulation (EU) 2021/637:

		Applicable amount 30.06.2023
1	Total assets as per published financial statements	13,925,040
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	



8	Adjustment for derivative financial instruments	2,617
9	Adjustment for securities financing transactions (SFTs)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	169,392
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-239,488
13	<b>Total exposure measure</b>	<b>13,857,561</b>

## 6.2. TEMPLATE EU LR2-LRCOM — LEVERAGE RATIO COMMON DISCLOSURE

The table below contains information on leverage ratio referred to in Article 451 (1), point a) and b) of Regulation (EU) No 575/2013, presented in template EU LR2-LRCOM from Commission Implementing Regulation (EU) 2021/637:

		30.06.2023	31.12.2022
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	13,923,209	13,488,303
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	-239,488	-72,904
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>13,683,721</b>	<b>13,415,399</b>

<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)		
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions		
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method	4,448	6119
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	<b>Total derivatives exposures</b>	<b>4448</b>	<b>6119</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	<b>Total securities financing transaction exposures</b>		

<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	1,016,264	1,052,174
20	(Adjustments for conversion to credit equivalent amounts)	-846,872	-880,059
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
22	<b>Off-balance sheet exposures</b>	<b>169,392</b>	<b>172,115</b>
<b>Excluded exposures</b>			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	<b>(Total exempted exposures)</b>		
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital</b>	<b>1,617,326</b>	<b>1,569,012</b>
24	<b>Total exposure measure</b>	<b>13,857,561</b>	<b>13,593,633</b>

<b>Leverage ratio</b>			
25	Leverage ratio (%)	11.67%	11.54%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	11.67%	11.54%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	11.67%	11.54%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0	0
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
<b>Choice on transitional arrangements and relevant exposures</b>			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
<b>Disclosure of mean values</b>			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13,857,561	13,593,633
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13,857,561	13,593,633
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.67%	11.54%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.67%	11.54%

### 6.3. TEMPLATE EU LR3-LRSPL: SPLIT-UP OF ON BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES)

The table below contains information on leverage ratio referred to in Article 451 (1), point a) and b) of Regulation (EU) No 575/2013, presented in template EU LR3-LRSPL from Commission Implementing Regulation (EU) 2021/637:

		30.06.2023
		CRR leverage ratio exposures
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>13,923,209</b>
EU-2	Trading book exposures	6,401
EU-3	Banking book exposures, of which:	13,916,808
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	4,077,614
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	903
EU-7	Institutions	472,194
EU-8	Secured by mortgages of immovable properties	2,143,250
EU-9	Retail exposures	1,911,309
EU-10	Corporates	2,650,396
EU-11	Exposures in default	721,791
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1,939,351

## 7. DISCLOSURE OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURES

### 7.1. TEMPLATE EU CCR1 — ANALYSIS OF CCR EXPOSURE BY APPROACH

The table below contains information on counterparty credit risk referred to in Article 439, points e) to k) of Regulation (EU) No 575/2013, presented in template EU CCR1 from Commission Implementing Regulation (EU) 2021/637:

		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	1,865	1,312		1.4	4,448	4,448	4,448	4,448
EU-2	EU - Simplified SA-CCR (for derivatives)				1.4				
1	SA-CCR (for derivatives)				1.4				
2	IMM (for derivatives and SFTs)								
2a	Of which securities financing transactions netting sets								
2b	Of which derivatives and long settlement transactions netting sets								
2c	Of which from contractual cross-product netting sets								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)								
5	VaR for SFTs								
6	<b>Total</b>							<b>4,448</b>	<b>4,448</b>

## 7.2. TEMPLATE EU CCR3 — STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY EXPOSURE CLASS AND RISK WEIGHTS

The table below contains information on counterparty credit risk referred to in Article 439, points e) to k) of Regulation (EU) No 575/2013, presented in template EU CCR3 from Commission Implementing Regulation (EU) 2021/637:

Exposure classes	Risk weight											Total exposure value	
	a	b	c	d	e	f	g	h	i	j	k		
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other		
1	Central governments or central banks	0	0	0	0	0	0	0	0	0	0	0	0
2	Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
3	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	0	0	0	0	0	73	0	0	0	0	0	73
7	Corporates	0	0	0	0	0	0	0	0	2,208	0	0	2,208
8	Retail	0	0	0	0	0	0	0	0	0	0	0	0
9	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
10	Other items	0	0	0	0	0	0	0	0	2,167	0	0	2,167
11	<b>Total exposure value</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>4,375</b>	<b>0</b>	<b>0</b>	<b>4,448</b>

## 8. DISCLOSURE OF EXPOSURES TO CREDIT RISK AND DILUTION

### 8.1. TEMPLATE EU CR1 — PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CR1 from Commission Implementing Regulation (EU) 2021/637:

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provision						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures - accumulated impairment and provisions			Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On NPEs
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
<b>Cash balances at central banks and other demand deposits</b>	1,278,331	1,278,331	0	0	0	0	0	0	0	0	0	0		0	0
<b>Loans and advances</b>	6,648,140	5,544,221	1,095,829	1,112,134	0	1,098,673	-69,083	-11,485	-56,754	-389,596	0	-388,967	-61,493	5,322,347	640,515
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,638	3,638	0	0	0	0	-16	-16	0	0	0	0	0	3,567	0
Credit institutions	108,362	108,362	0	0	0	0	0	0	0	0	0	0	0	11,171	0
Other financial corporations	168,803	168,803	0	50,618	0	50,618	-479	-479	0	-11,117	0	-11,117	-25,500	128,200	39,499



Non-financial corporations	3,734,038	2,669,850	1,056,098	873,597	0	860,147	-64,302	-7,861	-55,597	-296,618	0	-296,000	-34,453	3,608,570	550,061
Of which SMEs	1,782,100	1,367,713	406,297	700,242	0	696,263	-19,556	-6,207	-12,505	-241,898	0	-241,898	-34,453	1,761,552	433,803
Households	2,633,299	2,593,568	39,731	187,919	0	187,908	-4,286	-3,129	-1,157	-81,861	0	-81,850	-1,540	1,570,839	50,955
<b>Debt securities</b>	<b>3,392,782</b>	<b>3,150,445</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,061,103	3,061,103	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	10,700	10,700	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	316,977	74,640	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	4,002	4,002	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Off-balance-sheet exposures</b>	<b>1,016,264</b>	<b>1,016,264</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>715</b>	<b>715</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,990	1,990	0	0	0	0	117	117	0	0	0	0	0	0	0
Credit institutions	5,058	5,058	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	56,733	56,733	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	602,938	602,938	0	0	0	0	598	598	0	0	0	0	0	0	0
Households	349,545	349,545	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>12,335,517</b>	<b>10,989,261</b>	<b>1,095,829</b>	<b>1,112,134</b>	<b>0</b>	<b>1,098,673</b>	<b>-68,368</b>	<b>-10,770</b>	<b>-56,754</b>	<b>-389,596</b>	<b>0</b>	<b>-388,967</b>	<b>-61,493</b>	<b>5,322,347</b>	<b>640,515</b>

## 8.2. TEMPLATE EU CR2 — CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CR2 from Commission Implementing Regulation (EU) 2021/637:

		30.06.2023
		Gross carrying amount
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	1,246,544
020	Inflows to non-performing portfolios	117,328
030	Outflows from non-performing portfolios	-167,913
040	Outflows due to write-offs	-72,856
050	Outflow due to other situations	-10,969
<b>060</b>	<b>Final stock of non-performing loans and advances</b>	1,112,134

## 8.3. TEMPLATE EU CR2A — CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES AND RELATED NET ACCUMULATED RECOVERIES

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CR2A from Commission Implementing Regulation (EU) 2021/637:

		a	b
		Gross carrying amount	Related net accumulated recoveries
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	<b>1,246,544</b>	
020	Inflows to non-performing portfolios	117,328	
030	Outflows from non-performing portfolios	-251,738	
040	Outflow to performing portfolio	-123,823	
050	Outflow due to loan repayment, partial or total	-29,238	
060	Outflow due to collateral liquidations	-7,802	7,802
070	Outflow due to taking possession of collateral	-7,050	
080	Outflow due to sale of instruments	0	0
090	Outflow due to risk transfers	0	0

100	Outflows due to write-offs	-72,856	
110	Outflow due to other situations	-10,969	
120	Outflow due to reclassification as held for sale	0	
<b>130</b>	<b>Final stock of non-performing loans and advances</b>	<b>1,112,134</b>	

#### 8.4. TEMPLATE EU CQ1 — CREDIT QUALITY OF FORBORNE EXPOSURES

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CQ1 from Commission Implementing Regulation (EU) 2021/637:

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	defaulted Of which impaired				
005	Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0
010	Loans and advances	769,895	542,969	542,970	542,969	-54,873	-243,031	985,969	295,257
020	Central banks	0	0	0	0	0	0	0	0
030	General governments	0	0	0	0	0	0	0	0

040	Credit institutions	0	0	0	0	0	0	0	0
050	Other financial corporations	0	50,616	50,616	50,616	0	-11,117	39,499	39,499
060	Non-financial corporations	741,428	465,021	465,021	465,021	-54,611	-225,737	902,940	238,773
070	Households	28,467	27,332	27,333	27,332	-262	-6,177	43,530	16,985
080	<b>Debt Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
090	<b>Loan commitments given</b>	<b>2,296</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
100	<b>Total</b>	<b>772,191</b>	<b>542,969</b>	<b>542,970</b>	<b>542,969</b>	<b>-54,873</b>	<b>-243,031</b>	<b>985,969</b>	<b>295,257</b>

#### 8.5. TEMPLATE EU CQ2 — QUALITY OF FORBEARANCE

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CQ2 from Commission Implementing Regulation (EU) 2021/637:

		30.06.2023
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	370,028
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	542,969

### 8.6. TEMPLATE EU CQ4 — QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHY

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CQ4 from Commission Implementing Regulation (EU) 2021/637:

		a	b	c	d	e	f	g
		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which subject to impairment				
			Of which defaulted					
<b>010</b>	<b>On-balance-sheet exposures</b>	<b>12,462,817</b>	<b>1,112,134</b>	<b>1,112,134</b>	<b>12,189,050</b>	<b>-458,679</b>		<b>0</b>
020	Bulgaria	8,699,327	1,047,253	1,047,253	8,442,353	-435,363		0
030	Belgium	845,958	0	0	845,958	0		0
040	Albania	824,798	27,743	27,743	824,798	-17,871		0
050	USA	543,870	0	0	527,484	-875		0
060	France	308,991	50	50	308,991	-16		0
070	Germany	265,479	145	145	265,462	-125		0
080	Austria	165,845	6	6	165,845	-1		0
090	Other countries*	808,549	36,937	36,937	808,159	-4,428		0
<b>100</b>	<b>Off-balance-sheet exposures</b>	<b>1,016,264</b>	<b>0</b>	<b>0</b>			<b>715</b>	
110	Bulgaria	942,103	0	0			715	
120	Other countries	74,161	0	0			0	
<b>130</b>	<b>Total</b>	<b>13,479,081</b>	<b>1,112,134</b>	<b>1,112,134</b>	<b>12,189,050</b>	<b>-458,679</b>	<b>715</b>	<b>0</b>

\* The five largest balance sheet exposures are to the following countries: United Kingdom, Finland, Republic of North Macedonia, Ireland, Spain

### 8.7. TEMPLATE EU CQ5 — CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY INDUSTRY

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CQ5 from Commission Implementing Regulation (EU) 2021/637:

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		Of which loans and advances subject to impairment		
				Of which defaulted			
010	Agriculture, forestry and fishing	158,107	30,442	30,442	158,107	-619	0
020	Mining and quarrying	127,036	93,752	93,752	127,036	-43,749	0
030	Manufacturing	876,578	79,410	79,410	876,578	-42,671	0
040	Electricity, gas, steam and air conditioning supply	141,432	50,690	50,690	141,432	-15,017	0
050	Water supply	15,865	13,482	13,482	15,865	-3,087	0
060	Construction	732,390	75,981	75,981	732,390	-38,922	0
070	Wholesale and retail trade	745,754	137,252	137,252	745,754	-29,010	0
080	Transport and storage	136,130	30,357	30,357	136,130	-22,255	0
090	Accommodation and food service activities	297,206	11,125	11,125	297,206	-2,307	0
100	Information and communication	105,401	5,106	5,106	105,401	-744	0
110	Financial and insurance activities	14,553	0	0	14,553	-285	0
120	Real estate activities	900,981	270,326	270,326	900,981	-145,639	0
130	Professional, scientific and technical activities	164,075	24,660	24,660	164,075	-10,101	0
140	Administrative and support service activities	52,101	23,212	23,212	52,101	-651	0
150	Public administration and defense, compulsory social security	0	0	0	0	0	0
160	Education	2,968	2,216	2,216	2,968	-49	0

170	Human health services and social work activities	16,515	2,332	2,332	16,515	-205	0
180	Arts, entertainment and recreation	32,503	16,077	16,077	32,503	-5,248	0
190	Other services	88,040	7,177	7,176	88,040	-361	0
<b>200</b>	<b>Total</b>	<b>4,607,635</b>	<b>873,597</b>	<b>873,596</b>	<b>4,607,635</b>	<b>-360,920</b>	<b>0</b>

### 8.8. TEMPLATE EU CQ6 — COLLATERAL VALUATION - LOANS AND ADVANCES

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CQ6 from Commission Implementing Regulation (EU) 2021/637:

		a	b	c	d	e	f	g	h	i	j	k	l
		Loans and advances											
		Performing			Non-performing								
					Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days							
		Of which past due > 30 days ≤ 90 days				Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years		
010	Gross carrying amount	7,760,274	6,648,140	205,221	1,112,134	360,272	751,862	33,636	166,345	66,658	358,415	30,583	96,225
020	Of which secured	6,558,210	5,575,092	195,861	983,118	347,776	635,342	24,431	147,903	44,540	327,967	26,130	64,371
030	Of which secured with immovable property	3,868,602	3,252,697	97,415	615,905	249,701	366,204	14,226	61,094	23,081	200,450	24,644	42,709
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	935,165	862,868		72,297		66,161						
050	Of which instruments with	511,928	487,430		24,498		17,826						

	LTV higher than 80% and lower or equal to 100%												
060	Of which instruments with LTV higher than 100%	1,458,928	1,009,880		449,048		249,660						
070	Accumulated impairment for secured assets	-389,947	-66,796	-4,433	-323,151	-132,679	-190,472	-1,007	-36,989	-12,052	-118,001	-1,341	-21,082
080	Collateral												
090	Of which value capped at the value of exposure	5,758,740	5,171,369	190,756	587,371	202,210	385,161	18,868	79,182	29,246	190,412	24,297	43,156
100	Of which immovable property	2,973,643	2,632,355	60,062	341,288	107,464	233,824	13,970	39,496	18,928	123,794	8,820	28,816
110	Of which value above the cap	28,721,006	24,920,124	1,344,622	3,800,882	1,710,037	2,090,845						
120	Of which immovable property	1,800,206	1,578,168	24,857	222,038	104,518	117,520						
130	Financial guarantees received	204,122	150,978	1,638	53,144	12,884	40,260	4,705	31,746	3,276	50	483	0
140	Accumulated partial write-off	-61,493	-1	0	-61,492	0	-61,492	0	0	-15,939	-44,020	0	-1,533



### 8.9. TEMPLATE EU CQ7 — COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CQ7 from Commission Implementing Regulation (EU) 2021/637:

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	12,750	-3,011
020	Other than PP&E	1,135,863	0
030	Residential immovable property	25,213	0
040	Commercial Immovable property	991,319	0
050	Movable property (auto, shipping, etc.)	119,331	0
060	Equity and debt instruments	0	0
070	Other collateral	0	0
<b>080</b>	<b>Total</b>	<b>1,148,613</b>	<b>-3,011</b>

### 8.10. TEMPLATE EU CQ8 — COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES – VINTAGE BREAKDOWN

The table below contains information on credit risk referred to in Article 442, points c), e), f), j) of Regulation (EU) No 575/2013, presented in template EU CQ8 from Commission Implementing Regulation (EU) 2021/637:

	a	b	c	d	e	f	g	h	i	j	k	l
		Total collateral obtained by taking possession										
Debt balance reduction				Foreclosed ≤ 2 years		Foreclosed > 2 years ≤ 5 years		Foreclosed > 5 years		Of which non-current assets held-for-sale		
	Gross carrying amount	Accum. negative changes	Value at initial recognition	Accum. negative changes	Value at initial recognition	Accum. negative changes	Value at initial recognition	Accum. negative changes	Value at initial recognition	Accum. negative changes	Value at initial recognition	Accum. negative changes
010	Collateral obtained by taking possession classified as PP&E	0	0	12,750	-3,011							
020	Collateral obtained by taking possession other than that classified as PP&E	56,474	-44,106	1,135,863	0	73,020	0	30,454	0	1,032,389	0	0
030	Residential immovable property	41,154	-34,894	25,213	0	7,605	0	1,151	0	16,457	0	0
040	Commercial immovable property	15,193	-9,212	991,319	0	50,593	0	28,036	0	912,690	0	0
050	Movable property (auto, shipping, etc.)	127	0	119,331	0	14,822	0	1,267	0	103,242	0	0
060	Equity and debt instruments	0	0	0	0	0	0	0	0	0	0	0
070	Other collateral	0	0	0	0	0	0	0	0	0	0	0
<b>080</b>	<b>Total</b>	<b>56,474</b>	<b>-44,106</b>	<b>1,148,613</b>	<b>-3,011</b>	<b>73,020</b>	<b>0</b>	<b>30,454</b>	<b>0</b>	<b>1,032,389</b>	<b>0</b>	<b>0</b>

## 9. DISCLOSURE OF USAGE OF METHODS FOR CREDIT RISK MITIGATION

### 9.1. TEMPLATE EU CR3 — CRM TECHNIQUES OVERVIEW: DISCLOSURE OF THE USE OF CREDIT RISK MITIGATION TECHNIQUES

The table below contains information on credit risk mitigation referred to in Article 453, points f) to j) of Regulation (EU) No 575/2013, presented in template EU CR3 from Commission Implementing Regulation (EU) 2021/637:

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
a	b	c	d	e		
1	Loans and advances	1,797,412	5,962,862	5,758,740	204,122	0
2	Debt securities	3,392,782	0	0	0	
3	Total	5,190,194	5,962,862	5,758,740	204,122	0
4	Of which non-performing exposures	471,619	640,515	587,371	53,144	0
EU-5	Of which defaulted	471,619	640,515			

## 9.2. TEMPLATE EU CR4 — STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS

The table below contains information on credit risk mitigation referred to in Article 453, points f) to j) of Regulation (EU) No 575/2013, presented in template EU CR4 from Commission Implementing Regulation (EU) 2021/637:

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	4,077,614	0	4,167,614	50	398,328	10%
2	Regional government or local authorities	0	0	0	0	0	0%
3	Public sector entities	0	0	0	0	0	0%
4	Multilateral development banks	9	0	950	0	0	0%
5	International organisations	894	0	894	0	0	0%
6	Institutions	472,194	0	572,077	216	167,032	29%
7	Corporates	2,650,396	488,769	2,561,954	42,735	2,331,407	90%
8	Retail	1,911,309	504,005	1,803,105	11,032	1,265,914	70%
9	Secured by mortgages on immovable property	2,143,250	22,790	2,143,250	11,372	795,839	37%
10	Exposures in default	721,791	0	664,420	0	759,242	114%
11	Exposures associated with particularly high risk	0	0	0	0	0	0%
12	Covered bonds	0	0	0	0	0	0%
13	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0%
14	Collective investment undertakings	4,304	0	4,304	0	4,304	100%
15	Equity	38,186	0	38,186	0	46,310	121%
16	Other items	1,663,774	0	1,715,796	19,640	1,396,685	80%
<b>17</b>	<b>TOTAL</b>	<b>13,683,721</b>	<b>1,015,564</b>	<b>13,672,550</b>	<b>85,045</b>	<b>7,165,061</b>	<b>52%</b>

## 10. DISCLOSURE OF STANDARDISED APPROACH USAGE

### 10.1. TEMPLATE EU CR5 — STANDARDISED APPROACH

The table below contains information on standardised approach on credit risk referred to in Article 444, point e) of Regulation (EU) No 575/2013, presented in template EU CR5 from Commission Implementing Regulation (EU) 2021/637:

Exposure classes	Risk weight															Total	Of which unrated
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Central governments or central banks	2,826,712	0	0	938,403	10,014	0	0	0	0	302,485	0	0	0	0	0	<b>4,077,614</b>	1,250,496
Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<b>0</b>	0
Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<b>0</b>	0
Multilateral development banks	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<b>9</b>	9
International organisations	894	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<b>894</b>	894
Institutions	0	0	0	0	383,398	0	67,269	0	0	21,527	0	0	0	0	0	<b>472,194</b>	412,691
Corporates	0	0	0	0	0	0	0	0	0	3,139,165	0	0	0	0	0	<b>3,139,165</b>	3,135,163
Retail exposures	0	0	0	0	0	0	0	0	2,415,314	0	0	0	0	0	0	<b>2,415,314</b>	2,415,314
Exposures secured by mortgages on immovable property	0	0	0	0	0	1,304,921	861,119	0	0	0	0	0	0	0	0	<b>2,166,040</b>	2,166,040
Exposures in default	0	0	0	0	0	0	0	0	0	532,148	189,643	0	0	0	0	<b>721,791</b>	721,791

Exposures associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exposures to institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units or shares in collective investment undertakings	0	0	0	0	0	0	0	0	0	4,304	0	0	0	0	0	0	4,304	4,304
Equity exposures	0	0	0	0	0	0	0	0	0	32,770	0	5,416	0	0	0	0	38,186	38,186
Other items	237,055	0	0	0	37,802	0	0	0	0	1,388,917	0	0	0	0	0	0	1,663,774	1,663,774
<b>TOTAL</b>	<b>3,064,670</b>	<b>0</b>	<b>0</b>	<b>938,403</b>	<b>431,214</b>	<b>1,304,921</b>	<b>928,388</b>	<b>0</b>	<b>2,415,314</b>	<b>5,421,316</b>	<b>189,643</b>	<b>5,416</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,699,285</b>	<b>11,808,661</b>

## 11. DISCLOSURE OF EXPOSURES TO SECURITISATION POSITIONS

Disclosure is not applicable.

## 12. DISCLOSURE ON STANDARDISED APPROACH ON MARKET RISK

### 12.1. TEMPLATE EU MR1 — MARKET RISK UNDER THE STANDARDISED APPROACH

The table below contains information on standardised approach on market risk referred to in Article 445 of Regulation (EU) No 575/2013, presented in template EU MR1 from Commission Implementing Regulation (EU) 2021/637:

		a
		RWEAs
<b>Outright products</b>		
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	-
4	Commodity risk	3,800
<b>Options</b>		
5	Simplified approach	-
6	Delta-plus approach	-
7	Scenario approach	-
8	Securitisation (specific risk)	-
9	<b>Total</b>	<b>3,800</b>

## 13. DISCLOSURE ON INTERST RATE RISK IN THE BANKING BOOK

### 13.1. TEMPLATE EU IRRBB1 — INTERST RATE RISK OF NON-TRADING BOOK ACTIVITIES

The table below contains information on IRRBB referred to in Article 448, (1), point a) and b) of Regulation (EU) No 575/2013, presented in template EU IRRBB1 from Commission Implementing Regulation (EU) 2021/637:

In BGN thousands

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
1	Parallel up	17,466	(4,345)	(7,494)	13,090
2	Parallel down	24,976	47,464	6,228	(15,088)
3	Steeper	28,722	27,080		
4	Flattener	(4,779)	(7,513)		
5	Short rates up	(20,433)	(29,382)		
6	Short rates down	18,331	28,123		