

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

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

03 October 2023

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

Dear Sirs,

Please find attached Disclosure of Information by First Investment Bank AD pursuant to Regulation (EU) No. 575/2013 for 2022 on consolidated basis.

This disclosure of information was prepared in compliance with the requirements of Part Eight of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms. The information is disclosed as a supplement to the consolidated annual report and the consolidated annual financial statements of First Investment Bank AD at 31.12.2022.

(signed)
Nikola Bakalov
Chief Executive Officer

(signed)
Svetozar Popov
Executive Director

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

(on consolidated basis)

FIRST INVESTMENT BANK AD
FOR 2022

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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). The information is disclosed as a supplement to the consolidated annual report and the consolidated annual financial statements of First Investment Bank AD at 31.12.2022.

1. DISCLOSURE OF RISK MANAGEMENT GOALS AND POLICIES

First Investment Bank has established, maintains and develops a risk management system which ensures the identification, assessment and management of risks inherent to its activity. The main objective in managing the overall risk profile of the Bank is to achieve a balance between risk, return and capital. First Investment Bank assumes risks while ensuring the required level of equity capital and an effective management process. The Bank maintains financial resources that are commensurate with the volume and type of operations performed, with its risk profile and the internal control systems and mechanisms for risk management. First Investment Bank AD determines an overall maximum level of risk by different types of risk. The Bank determines its risk propensity and risk tolerance levels so that they correspond to its strategic objectives and stable functioning. In measuring risks First Investment Bank AD applies the Standardised Approach; for internal purposes it also applies internal rating models, internal VAR models, as well as scenario analyses and stress-tests.

The risk management framework of First Investment Bank includes automated systems, written policies, rules and procedures, mechanisms for the identification, assessment, monitoring and control of risks, and measures to reduce them. Its main underlying principles are: objectivity, dual control of any operation, centralized management, separation of duties, independence, clearly defined levels of competencies and authority, adequacy of the intrabank requirements to the nature and volume of activity, and effective mechanisms for internal audit and control. The Bank meets the requirements of current legislation to credit institutions for the preparation and maintenance of current recovery plans in case of potential occurrence of financial difficulties and for the continuity of processes and activities, including with regard to recovery of all critical functions and resources.

The risk management framework of First Investment Bank is structured in accordance with the principle and model of the three lines of defense which is in compliance with the Basel Committee for Banking Supervision principles for corporate governance in banks:

- First line of defence: the business units which take the risk and are responsible for managing it, including through identification, assessment, reporting in accordance with current limits, procedures and controls implemented in the Bank;
- Second line of defence: the Risk Management and Compliance functions which are independent of the first line of defence. The Risk Management function monitors, assesses and reports risks, while the Compliance function monitors and controls the maintaining of internal regulations in compliance with the applicable regulatory provisions and standards;
- Third line of defence: Internal Audit which is independent of the first and the second lines of defence. It provides an independent review of the quality and effectiveness of risk management, business processes and banking activity, as well as of the business planning and internal policies and procedures:

Additional information on risk management is disclosed as reference – Section 21 of the present document.

2. DISCLOSURE OF THE SCOPE OF APPLICATION

Information on the scope of application pursuant to Art.436 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

2.1. TEMPLATE EU LI1 – DIFFERENCES BETWEEN THE ACCOUNTING SCOPE AND THE SCOPE OF PRUDENTIAL CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

	a	b	c	d	e	f	g	
	Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Carrying amount					
			Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to own funds requirements or subject to deduction from own funds	
	Breakdown by asset classes according to the balance sheet in the published financial							
1	Cash and balances with Central Banks	2,042,858	2,041,566	2,041,566	0	0	0	0
2	Investments in securities	2,819,193	2,815,742	2,809,876	0	0	5,866	0
3	Loans and advances to banks and other financial institutions	221,900	221,887	221,887	0	0	0	0
4	Loans and advances to customers	6,823,003	6,816,545	6,816,545	0	0	0	0
5	Property and equipment	108,376	108,363	108,363	0	0	0	0
6	Intangible assets	16,611	16,165	0	0	0	0	16,165
7	Derivatives held for risk management	1,609	1,609	0	1,609	0	0	0
8	Deferred tax assets	3,948	3,948	3,948	0	0	0	0
9	Repossessed assets	423,585	423,585	423,585	0	0	0	0
10	Investment Property	750,324	750,324	750,324	0	0	0	0

11	Rights of use assets	171,638	171,638	171,638	0	0	0	0
12	Other assets	115,937	118,540	118,540	0	0	0	0
	Total assets	13,498,982	13,489,912	13,466,272	1,609	0	5,866	16,165
	Breakdown by liability classes according to the balance sheet in the published financial statements							
1	Due to banks	13,152	13,152	0	0	0	0	13,152
2	Due to other customers	11,454,906	11,462,297	0	0	0	0	11,462,297
3	Liabilities evidenced by paper	123,846	123,846	0	0	0	0	123,846
4	Financial liabilities at fair value through profit and loss	8,488	8,488	0	0	0	0	8,488
5	Subordinated term debt	19,410	19,410	0	0	0	0	19,410
6	Hybrid debt	256,861	256,861	0	0	0	0	256,861
7	Derivatives held for risk management	0	0	0	0	0	0	0
8	Deferred tax liabilities	27,823	27,823	0	0	0	0	27,823
9	Current tax liabilities	645	645	0	0	0	0	645
10	Lease liabilities	171,217	171,217	0	0	0	0	171,217
11	Other liabilities	23,012	15,966	0	0	0	0	15,966
	Total liabilities	12,099,360	12,099,705	0	0	0	0	12,099,705

2.2. TEMPLATE EU LI2 – MAIN SOURCES OF DIFFERENCES BETWEEN REGULATORY EXPOSURE AMOUNTS AND CARRYING VALUES IN FINANCIAL STATEMENTS

	a	b	c	d	e					
						Total	Items subject to			
							Credit risk framework	Securitisation framework	CCR framework	Market risk framework
1	Assets carrying value amount under the scope of prudential consolidation (as per template LI1)	13,473,747	13,466,272	0	1,609	5,866				
2	Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)	0	0	0	0	0				
3	Total net amount under the scope of prudential consolidation	13,473,747	13,466,272	0	1,609	5,866				
4	Off-balance-sheet amounts	1,052,174	1,052,174							
5	Differences in valuations	0								
6	Differences due to different netting rules, other than those already included in row 2	0								
7	Differences due to consideration of provisions	0								
8	Differences due to the use of credit risk mitigation techniques (CRMs)	0								
9	Differences due to credit conversion factors	0								
10	Differences due to Securitisation with risk transfer	0								
11	Other differences	0								
12	Exposure amounts considered for regulatory purposes	14,525,921	14,518,446	0	1,609	5,866				

3. DISCLOSURE OF OWN FUNDS

Information on the own funds pursuant to Art.437 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

3.1. TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		(a)	(b)
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	399,102	Article 26(1), Articles 27-29, EBA List, Article 26(3)
	of which: Instrument type 1	399,102	EBA list, Article 26, paragraph 3
2	Retained earnings	862,266	Article 26(1)(c)
3	Accumulated other comprehensive income (and other reserves)	-7,180	Article 26, paragraph 1
EU-3a	Funds for general banking risk	39,861	Article 26(1)(f)
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		Article 484, paragraph 2
5	Minority interests (amount allowed in consolidated CET1)	0	Article 84, 479 and 480
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend		Article 26, paragraph 2
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,294,049	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)		Articles 34 and 105
8	Intangible assets (net of related tax liability) (negative amount)	-16,165	Article 36(1)(b), Article 37 and Article 472(4).
9	Not applicable		

10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		Article 36(1)(c), Article 38 and Article 472(5).
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		Article 33 letter a)
12	Negative amounts resulting from the calculation of expected loss amounts		Article 36(1)(d), Article 40, Article 159 and Article 472(6)
13	Any increase in equity that results from securitised assets (negative amount)		Article 32, paragraph 1
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		Article 33, letter b)
15	Defined-benefit pension fund assets (negative amount)		Article 36(1)(e), Article 41 and Article 472(7).
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-38	Article 36(1)(f), Article 42 and Article 472(8).
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		Article 36(1)(g), Article 44 and Article 472(9).
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		Article 36(1)(h), Articles 43, 45, 46, Article 49(2) and (3), Article 79 and Article 472(10)
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		Article 36(1)(i), Articles 43, 45 and 47, Article 48(1)(b), Article 49(1-3), Articles 79 and 470 and Article 472(11)
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1 250%, where the institution opts for the deduction alternative		Article 36, paragraph 1, letter k)
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20c	of which: securitisation positions (negative amount)		
EU-20d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		Article 36(1)(c), Article 38, Article 48(1)(a), Article 470 and Article 472(5)
22	Amount exceeding the 17,65% threshold (negative amount)		Article 48, paragraph 1

3. DISCLOSURE OF OWN FUNDS

Information on the own funds pursuant to Art.437 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

3.1. TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		(a)	(b)
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
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	of which: Instrument type 1	399,102	EBA list, Article 26, paragraph 3
2	Retained earnings	862,266	Article 26(1)(c)
3	Accumulated other comprehensive income (and other reserves)	-7,180	Article 26, paragraph 1
EU-3a	Funds for general banking risk	39,861	Article 26(1)(f)
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		Article 484, paragraph 2
5	Minority interests (amount allowed in consolidated CET1)	0	Article 84, 479 and 480
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend		Article 26, paragraph 2
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,294,049	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)		Articles 34 and 105
8	Intangible assets (net of related tax liability) (negative amount)	-16,165	Article 36(1)(b), Article 37 and Article 472(4).
9	Not applicable		

10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		Article 36(1)(c), Article 38 and Article 472(5).
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		Article 33 letter a)
12	Negative amounts resulting from the calculation of expected loss amounts		Article 36(1)(d), Article 40, Article 159 and Article 472(6)
13	Any increase in equity that results from securitised assets (negative amount)		Article 32, paragraph 1
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		Article 33, letter b)
15	Defined-benefit pension fund assets (negative amount)		Article 36(1)(e), Article 41 and Article 472(7).
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-38	Article 36(1)(f), Article 42 and Article 472(8).
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		Article 36(1)(g), Article 44 and Article 472(9).
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		Article 36(1)(h), Articles 43, 45, 46, Article 49(2) and (3), Article 79 and Article 472(10)
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		Article 36(1)(i), Articles 43, 45 and 47, Article 48(1)(b), Article 49(1-3), Articles 79 and 470 and Article 472(11)
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1 250%, where the institution opts for the deduction alternative		Article 36, paragraph 1, letter k)
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20c	of which: securitisation positions (negative amount)		
EU-20d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		Article 36(1)(c), Article 38, Article 48(1)(a), Article 470 and Article 472(5)
22	Amount exceeding the 17,65% threshold (negative amount)		Article 48, paragraph 1

23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		Article 36(1)(i), Article 48(1)(b), Article 470 and Article 472(11)
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		Article 36(1)(c), Article 38, Article 48(1)(a), Article 470 and Article 472(5)
EU-25a	Losses for the current financial year (negative amount)	-25,215	Article 36, paragraph 1, letter a), Article 472, paragraph 3
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		Article 36(1)(l)
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27a	Other regulatory adjustments	62,123	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	20,705	
29	Common Equity Tier 1 (CET1) capital	1,314,754	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	254,258	articles 51-52
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards	254,258	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		Article 486, paragraph 3
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		Articles 85, 86 and 480
35	of which: instruments issued by subsidiaries subject to phase out		Article 486, paragraph 3
36	Additional Tier 1 (AT1) capital before regulatory adjustments	254,258	

23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		Article 36(1)(i), Article 48(1)(b), Article 470 and Article 472(11)
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		Article 36(1)(c), Article 38, Article 48(1)(a), Article 470 and Article 472(5)
EU-25a	Losses for the current financial year (negative amount)	-25,215	Article 36, paragraph 1, letter a), Article 472, paragraph 3
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		Article 36(1)(l)
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27a	Other regulatory adjustments	62,123	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	20,705	
29	Common Equity Tier 1 (CET1) capital	1,314,754	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	254,258	articles 51-52
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards	254,258	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		Article 486, paragraph 3
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		Articles 85, 86 and 480
35	of which: instruments issued by subsidiaries subject to phase out		Article 486, paragraph 3
36	Additional Tier 1 (AT1) capital before regulatory adjustments	254,258	

Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		Articles 52(1)(b), 56(a), 57 and 475(2)
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		Article 56, letter b), Article 58 and 475, paragraph 3
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		Article 56(c), Articles 59, 60, 79 and Article 475(4)
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		Article 56(d), Articles 59 and 79 and Article 475(4)
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		Article 56, letter e)
42a	Other regulatory adjustments to AT1 capital		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		
44	Additional Tier 1 (AT1) capital	254,258	
45	Tier 1 capital (T1 = CET1 + AT1)	1,569,012	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	17,436	articles 62-63
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		Article 486, paragraph 4
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		Article 483, paragraph 4
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		Article 483, paragraph 4
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		Articles 87, 88 and 480
49	of which: instruments issued by subsidiaries subject to phase out		Article 486, paragraph 4
50	Credit risk adjustments		Article 62, letters c) and d)

51	Tier 2 (T2) capital before regulatory adjustments	17,436	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		Article 63(b)(i), Article 66(a), Article 67 and Article 477(2)
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		Article 66, letter b), Article 68 and Article 477, paragraph 3
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		Article 66(c), Articles 69, 70, 79 and Article 477(4)
54a	Not applicable		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		Article 66(d), Articles 69 and 79 and Article 477(4)
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		Article 472 and Article 472(3)(a), 4, 6, 8(a), 9, 10(a) and 11(a)
EU-56b	Other regulatory adjustments to T2 capital		Article 475 and Article 475(2)(a), (3) and (4)(a)
57	Total regulatory adjustments to Tier 2 (T2) capital	0	
58	Tier 2 (T2) capital	17,436	
59	Total capital (TC = T1 + T2)	1,586,448	
60	Total Risk exposure amount	7,551,920	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	17.41%	article 92, paragraph 2, letter a), article 465
62	Tier 1 capital	20.78%	article 92, paragraph 2, letter b), article 465
63	Total capital	21.01%	Article 92(2)(c)
64	Institution CET1 overall capital requirements	7.42%	CRD, Article 128-130
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.92%	

67	of which: systemic risk buffer requirement	3.00%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	1.00%	CRD, Article 131
EU-676	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	12.91%	CRD, Article 128
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements		
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	11,158	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	0	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings- based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		Article 484, paragraph 3, Article 486, paragraphs 2 and 5

81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Article 484, paragraph 3, Article 486, paragraphs 2 and 5
82	Current cap on AT1 instruments subject to phase out arrangements	Article 484, paragraph 4, Article 486, paragraphs 3 and 5
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	Article 484, paragraph 4, Article 486, paragraphs 3 and 5
84	Current cap on T2 instruments subject to phase out arrangements	Article 484, paragraph 5, Article 486, paragraphs 4 and 5
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	Article 484, paragraph 5, Article 486, paragraphs 4 and 5

3.2. TEMPLATE EU CC2 – RECONCILIATION OF REGULATORY OWN FUNDS TO BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets – Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and balances with Central Banks	2,042,858	2,041,566	
2	Investments in securities	2,819,193	2,815,742	
3	Loans and advances to banks and other financial institutions	221,900	221,887	
4	Loans and advances to customers	6,823,003	6,816,545	
5	Property and equipment	108,376	108,363	
6	Intangible assets	16,611	16,165	
7	Derivatives held for risk management	1,609	1,609	
8	Deferred tax assets	3,948	3,948	
9	Repossessioned assets	423,585	423,585	
10	Investment Property	750,324	750,324	
11	Rights of use assets	171,638	171,638	
12	Other assets	115,937	118,540	

	Total assets		13,498,982	13,489,912
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Due to banks		13,152	13,152
2	Due to other customers		11,454,906	11,462,297
3	Liabilities evidenced by paper		123,846	123,846
4	Financial liabilities at fair value through profit and loss		8,488	8,488
5	Subordinated term debt		19,410	19,410
6	Hybrid debt		256,861	256,861
7	Derivatives held for risk management		0	0
8	Deferred tax liabilities		27,823	27,823
9	Current tax liabilities		645	645
10	Lease liabilities		171,217	171,217
11	Other liabilities		23,012	15,966
	Total liabilities		12,099,360	12,099,705
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		-18,047	-18,047
5	Revaluation reserve on property		4,500	4,500
6	Reserve from translation of foreign operations		6,368	6,368
7	Other reserves and retained earnings		962,805	958,423
8	Non-controlling interest		5,029	0
	Total shareholders' equity		1,399,622	1,390,207

3.3. TEMPLATE EU CCA – MAIN FEATURES OF CAPITAL INSTRUMENTS FOR REGULATORY PURPOSES AND OF ELIGIBLE LIABILITIES

Template for disclosing information about the main features of capital instruments ⁽¹⁾		1	2
1	Issuer	First Investment Bank AD	First Investment Bank AD
2	Unique identification code (e.g., CUSIP, ISIN or Bloomberg in the case of private investing)	BG1100106050	BG1100106050
2a	Public or private offering	Public offering	Public offering
3	Governing law(s) of the instrument	Bulgarian law	Bulgarian law
3a	Contractual recognition of restructuring bodies rights for write-off and restructuring	Not applicable	Not applicable
	Regulatory treatment	Common Equity Tier 1	Common Equity Tier 1
4	Transitional CRR rules	Tier 1 Capital	Tier 1 Capital
5	Post-transitional CRR rules	Tier 1 Capital	Tier 1 Capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary, registered, dematerialised, freely transferable shares with voting rights	Ordinary, registered, dematerialised, freely transferable shares with voting rights
8	Amount recognised in regulatory capital	100,000	10,000
9	Nominal amount of instrument	100,000	10,000
EU-9a	Issue price	100%	1070%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Share capital	Share capital
11	Original date of issuance	1993 - 2006	4.6.2007
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	N/A	N/A
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Fixed or floating dividend/coupon	N/A	N/A
18	Coupon rate and any related index	N/A	N/A
19	Existence of a dividend stopper	No	No

EU-20a	Fully discretionary, partially discretionary or compulsory (in terms of timing)	N/A	N/A
EU-20b	Fully discretionary, partially discretionary or compulsory (in terms of amount)	N/A	N/A
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	He	He
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for MREL)		
EU-34b	Position in subordination hierarchy in insolvency	Art. 94, par. 1, p. 15 LBI	Art. 94, par. 1, p. 15 LBI
35	Position in subordination hierarchy in liquidation (specify instrument immediately senior to instrument)	Subordinate to more senior lenders, incl. hybrid debt	Subordinate to more senior lenders, incl. hybrid debt
36	Non-compliant features	No	No
37	If yes, specify non-compliant	Not applicable	Not applicable
37a	Reference for full characteristics of the instrument	https://bse-sofia.bg/en/issuer-profile/FIB/	https://bse-sofia.bg/en/issuer-profile/FIB/
	(*) Mark not applicable if not applicable.		

Template for disclosing information about the main features of capital instruments ⁽¹⁾		3	4
1	Issuer	First Investment Bank AD	First Investment Bank AD
2	Unique identification code (e.g., CUSIP, ISIN or Bloomberg in the case of private investing)	BG1100106050	BG2100022123
2a	Public or private offering	Public offering	Private offering
3	Governing law(s) of the instrument	Bulgarian law	Bulgarian law
3a	Contractual recognition of restructuring bodies rights for write-off and restructuring	Not applicable	Not applicable
	Regulatory treatment	Common Equity Tier 1	Additional Tier 1 Capital
4	Transitional CRR rules	Tier 1 Capital	Tier 1 Capital
5	Post-transitional CRR rules	Tier 1 Capital	Additional Tier 1 Capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary, registered, dematerialised, freely transferable shares with voting rights	Registered, dematerialised, interest-bearing, perpetual, unsecured, freely transferable, non-convertible bonds
8	Amount recognised in regulatory capital	39,085	39,117
9	Nominal amount of instrument	39,085	39,117
EU-9a	Issue price	1070%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Share capital	Liability - amortised cost
11	Original date of issuance	31.7.2020	12.11.2012
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	N/A	not applicable
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	After five years from the issue date at 100%
16	Subsequent call dates, if applicable	N/A	After the fifth year following the issue date - each subsequent year

Coupons/dividends			
17	Fixed or floating dividend/coupon	N/A	Fixed
18	Coupon rate and any related index	N/A	11.00%
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or compulsory (in terms of timing)	N/A	Fully discretionary / Compulsory Discretionary/ In case of non-compliance with the capital requirements or at BNB discretion
EU-20b	Fully discretionary, partially discretionary or compulsory (in terms of amount)	N/A	No discretion
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	Yes
31	If write-down, write-down trigger(s)	N/A	Occurrence of one or more of the following events: a) the Bank's Common Equity Tier 1 ratio falls below 5.125%; b) BNB establishes the presence of circumstances and the need to write-down due to possible insolvency of the Bank; c) Decision for capital support without which the Bank may become insolvent at the discretion of BNB.
32	If write-down, full or partial	N/A	Full or partial
33	If write-down, permanent or temporary	N/A	Permanent or temporary

34	If temporary write-down, description of write-up mechanism	N/A	<p>(1) any interest payments on the instrument made after its write-down must be calculated only for the decreased principal;</p> <p>(2) the Bank's MB made a resolution confirming the realised final gains;</p> <p>(3) The following circumstances are present: • The write-up is made proportionally to similar instruments included in the Bank's Additional Tier 1 Capital, which were subject to write-down; • The principal amount to be written up and the amount of interest payments on the decreased principal, equals the Bank's profit, multiplied by the amount obtained when dividing the amount obtained in 1) by the amount obtained in 2) below: 1) Nominal amount before write-down of all instruments included in Additional Tier 1 Capital, which were subject to write-off; 2) The total amount of the Bank multiplied by the amount obtained when dividing the amount obtained in 1)'s Tier 1 Capital;</p> <p>(4) The amount of each write-up or interest payment on the decreased principal are treated as payment made on account of Common Equity Tier 1, subject to the limitations contained in current legislation transposing Art. 141(2) of Directive 2013/36/EU.</p>
34a	Type of subordination (only for MREL)		
EU-34b	Position in subordination hierarchy in insolvency	Art. 94, par. 1, p. 15 LBI	Art. 94, par. 1, p. 15 LBI
35	Position in subordination hierarchy in liquidation (specify instrument immediately senior to instrument)	Subordinate to more senior lenders, incl. hybrid debt	Subordinate to more senior lenders, incl. hybrid debt
36	Non-compliant features	No	No
37	If yes, specify non-compliant	Not applicable	Not applicable
37a	Reference for full characteristics of the instrument	https://bse-sofia.bg/en/issuer-profile/FIB/	https://www.luxse.com/security/BG2100022123/211846
	(*) Mark not applicable if not applicable.		

Template for disclosing information about main features of capital instruments ⁽¹⁾		5	6
1	Issuer	First Investment Bank AD	First Investment Bank AD
2	Unique identification code (e.g., CUSIP, ISIN or Bloomberg in the case of private investing)	BG2100022123	BG2100022123
2a	Public or private offering	Private offering	Private offering
3	Governing law(s) of the instrument	Bulgarian law	Bulgarian law
3a	Contractual recognition of restructuring bodies rights for write-off and restructuring	Not applicable	Not applicable
	Regulatory treatment	Additional Tier 1 Capital	Additional Tier 1 Capital
4	Transitional CRR rules	Tier 1 Capital	Tier 1 Capital
5	Post-transitional CRR rules	Additional Tier 1 Capital	Additional Tier 1 Capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Registered, dematerialised, interest-bearing, perpetual, unsecured, freely transferable, non-convertible bonds	Registered, dematerialised, interest-bearing, perpetual, unsecured, freely transferable, non-convertible bonds
8	Amount recognised in regulatory capital	39,117	39,117
9	Nominal amount of instrument	39,117	39,117
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	8.11.2013	18.11.2013
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	not applicable	not applicable
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	After five years from the issue date at 100%	After five years from the issue date at 100%
16	Subsequent call dates, if applicable	After the fifth year following the issue date - each subsequent year	After the fifth year following the issue date - each subsequent year
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed

18	Coupon rate and any related index	11.00%	11.00%
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or compulsory (in terms of timing)	Fully discretionary / Compulsory Discretionary/ In case of non-compliance with the capital requirements or at BNB discretion	Fully discretionary / Compulsory Discretionary/ In case of non-compliance with the capital requirements or at BNB discretion
EU-20b	Fully discretionary, partially discretionary or compulsory (in terms of amount)	No discretion	No discretion
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	not applicable	not applicable
25	If convertible, fully or partially	not applicable	not applicable
26	If convertible, conversion rate	not applicable	not applicable
27	If convertible, mandatory or optional conversion	not applicable	not applicable
28	If convertible, specify instrument convertible into	not applicable	not applicable
29	If convertible, specify issuer of instrument it converts into	not applicable	not applicable
30	Write-down features	Yes	Yes
31	If write-down, write-down trigger(s)	Occurrence of one or more of the following events: a) the Bank's Common Equity Tier 1 ratio falls below 5.125%; b) BNB establishes the presence of circumstances and the need to write-down due to possible insolvency of the Bank; c) Decision for capital support without which the Bank may become insolvent at the discretion of BNB.	Occurrence of one or more of the following events: a) the Bank's Common Equity Tier 1 ratio falls below 5.125%; b) BNB establishes the presence of circumstances and the need to write-down due to possible insolvency of the Bank; c) Decision for capital support without which the Bank may become insolvent at the discretion of BNB.
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent or temporary	Permanent or temporary

34	If temporary write-down, description of write-up mechanism	<p>(1) any interest payments on the instrument made after its write-down must be calculated only for the decreased principal;</p> <p>(2) the Bank's MB made a resolution confirming the realised final gains;</p> <p>(3) The following circumstances are present: • The write-up is made proportionally to similar instruments included in the Bank's Additional Tier 1 Capital, which were subject to write-down; • The principal amount to be written up and the amount of interest payments on the decreased principal, equals the Bank's profit, multiplied by the amount obtained when dividing the amount obtained in 1) by the amount obtained in 2) below: 1) Nominal amount before write-down of all instruments included in Additional Tier 1 Capital, which were subject to write-off; 2) The total amount of the Bank's Tier 1 Capital;</p> <p>(4) The amount of each write-up or interest payment on the decreased principal are treated as payment made on account of Common Equity Tier 1, subject to the limitations contained in current legislation transposing Art. 141(2) of Directive 2013/36/EU.</p>	<p>(1) any interest payments on the instrument made after its write-down must be calculated only for the decreased principal;</p> <p>(2) the Bank's MB made a resolution confirming the realised final gains;</p> <p>(3) The following circumstances are present: • The write-up is made proportionally to similar instruments included in the Bank's Additional Tier 1 Capital, which were subject to write-down; • The principal amount to be written up and the amount of interest payments on the decreased principal, equals the Bank's profit, multiplied by the amount obtained when dividing the amount obtained in 1) by the amount obtained in 2) below: 1) Nominal amount before write-down of all instruments included in Additional Tier 1 Capital, which were subject to write-off; 2) The total amount of the Bank's Tier 1 Capital;</p> <p>(4) The amount of each write-up or interest payment on the decreased principal are treated as payment made on account of Common Equity Tier 1, subject to the limitations contained in current legislation transposing Art. 141(2) of Directive 2013/36/EU.</p>
34a	Type of subordination (only for MREL)		
EU-34b	Position in subordination hierarchy in insolvency	Art. 94, par. 1, p. 15 LBI	Art. 94, par. 1, p. 15 LBI
35	Position in subordination hierarchy in liquidation (specify instrument immediately senior to instrument)	Subordinate to more senior lenders, incl. hybrid debt	Subordinate to more senior lenders, incl. hybrid debt
36	Non-compliant features	No	No
37	If yes, specify non-compliant	Not applicable	Not applicable
37a	Reference for full characteristics of the instrument (¹) Mark not applicable if not applicable.	https://www.luxse.com/security/BG2100022123/211846	https://www.luxse.com/security/BG2100022123/211846

Template for disclosing information about main features of capital instruments ⁽¹⁾		7	8
1	Issuer	First Investment Bank AD	First Investment Bank AD
2	Unique identification code (e.g., CUSIP, ISIN or Bloomberg in the case of private investing)	BG2100023196	XS2419929422
2a	Public or private offering	Private offering	Private offering
3	Governing law(s) of the instrument	Bulgarian law	English law
3a	Contractual recognition of restructuring bodies rights for write-off and restructuring	Not applicable	Yes
	Regulatory treatment	Additional Tier 1 Capital	Additional Tier 1 Capital
4	Transitional CRR rules	Tier 1 Capital	Tier 1 Capital
5	Post-transitional CRR rules	Additional Tier 1 Capital	Additional Tier 1 Capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Registered, dematerialised, interest-bearing, perpetual, unsecured, freely transferable, non-convertible bonds	Registered, dematerialised, interest-bearing, perpetual, unsecured, freely transferable, non-convertible bonds
8	Amount recognised in regulatory capital	58,675	EUR 17 133
9	Nominal amount of instrument	58,675	EUR 17 133
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	20.12.2019	22.12.2021
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	not applicable	not applicable
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On the first date of interest payment after the fifth year from issue date at 100% - 20 December 2024	On the first date of interest payment after the fifth year from issue date at 100% - 22 December 2026
16	Subsequent call dates, if applicable	Every year, following 2024, on December 20	Every year, following 2026, on December 22
	Coupons/dividends		

17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	8.00%	8.00%
19	Existence of a dividend stopper	No in terms of dividend; there is a mechanism to suspend coupon payment	No in terms of dividend; there is a mechanism to suspend coupon payment
EU-20a	Fully discretionary, partially discretionary or compulsory (in terms of timing)	Fully discretionary / Mandatory - in case of exceeding the Maximum Distribution Amount (MDA), in case of exceeding the Distributable items, in case of CET1 falling below 7.00%, or at or at the discretion of the BNB	Fully discretionary / Mandatory - in case of exceeding the Maximum Distribution Amount (MDA), in case of exceeding the Distributable items, in case of CET1 falling below 5.125%, or at or at the discretion of the BNB
EU-20b	Fully discretionary, partially discretionary or compulsory (in terms of amount)	No discretion	No discretion
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	not applicable	not applicable
25	If convertible, fully or partially	not applicable	not applicable
26	If convertible, conversion rate	not applicable	not applicable
27	If convertible, mandatory or optional conversion	not applicable	not applicable
28	If convertible, specify instrument convertible into	not applicable	not applicable
29	If convertible, specify issuer of instrument it converts into	not applicable	not applicable
30	Write-down features	Yes	Yes
31	If write-down, write-down trigger(s)	The CET 1 capital ratio of the Bank falling below 7.00%	The CET 1 capital ratio of the Bank falling below 5.125%
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent or temporary	Permanent or temporary
34	If temporary write-down, description of write-up mechanism	(1) Upon the occurrence of a Trigger Event, the Issuer shall: - immediately notify the BNB of the occurrence of the Trigger Event - as soon as reasonably possible notify the Bondholders of the occurrence of the Trigger Event - without delay, and in any case not later than 1 month from the Trigger Event, reduce the Bond principal (write down) with the corresponding Write-Down Amount, on	(1) Upon the occurrence of a Trigger Event, the Issuer shall: - immediately notify the BNB of the occurrence of the Trigger Event - as soon as reasonably possible notify the Bondholders of the occurrence of the Trigger Event - without delay, and in any case not later than 1 month from the Trigger Event, reduce the Bond principal (write down) with the corresponding Write-Down

		<p>a pro rata basis with the other loss-absorbing instruments of the same level</p> <p>(2) The Bond principal may be reduced more than once</p> <p>(3) After a write-down has been effected, the Current Principal Amount (unless previously purchased or repurchased and canceled) may be increased to no more than the Original Principal Amount, on a pro rata basis with the other loss-absorbing instruments whose principal has been reduced, provided that the Maximum Write-Up Amount is not exceeded and the applicable regulations are complied with.</p> <p>(4) Write-ups may be made on one or more occasions, until the Current Principal Amount is restored to the Original Principal Amount.</p> <p>(5) No write-up shall be made when a Trigger Event has occurred and is ongoing, or when such write-up (together with the write-ups of other loss-absorbing instruments whose principal has been reduced) would cause a Trigger Event to occur.</p> <p>(6) The interest amount in case of reduction/increase of the principal shall be calculated based on the Current Principal Amount (i.e. the principal amount reduced by any reductions and subsequently increased by any increases, but still remaining lower than the Original Principal Amount) so that distributions are based on that lower principal amount.</p> <p>(7) Interest shall be paid from the Distributable items, subject to a decision of the Management Board of the Issuer.</p>	<p>Amount, on a pro rata basis with the other loss-absorbing instruments of the same level</p> <p>(2) The Bond principal may be reduced more than once</p> <p>(3) After a write-down has been effected, the Current Principal Amount (unless previously purchased or repurchased and canceled) may be increased to no more than the Original Principal Amount, on a pro rata basis with the other loss-absorbing instruments whose principal has been reduced, provided that the Maximum Write-Up Amount is not exceeded and the applicable regulations are complied with.</p> <p>(4) Write-ups may be made on one or more occasions, until the Current Principal Amount is restored to the Original Principal Amount.</p> <p>(5) No write-up shall be made when a Trigger Event has occurred and is ongoing, or when such write-up (together with the write-ups of other loss-absorbing instruments whose principal has been reduced) would cause a Trigger Event to occur.</p> <p>(6) The interest amount in case of reduction/increase of the principal shall be calculated based on the Current Principal Amount (i.e. the principal amount reduced by any reductions and subsequently increased by any increases, but still remaining lower than the Original Principal Amount) so that distributions are based on that lower principal amount.</p> <p>(7) Interest shall be paid from the Distributable items, subject to a decision of the Management Board of the Issuer.</p>
34a	Type of subordination (only for MREL)		
EU-346	Position in subordination hierarchy in insolvency	Art. 94, par. 1, p. 15 LBI	Art. 94, par. 1, p. 15 LBI
35	Position in subordination hierarchy in liquidation (specify instrument immediately senior to instrument)	Subordinate to more senior lenders, incl. hybrid debt	Subordinate to more senior lenders, incl. hybrid debt
36	Non-compliant features	No	No
37	If yes, specify non-compliant	Not applicable	Not applicable
37a	Reference for full characteristics of the instrument	https://www.luxse.com/security/BG2100023196/313417	https://www.luxse.com/security/XS2419929422/359691
	(*) Mark not applicable if not applicable.		

Template for disclosing information about main features of capital instruments (*)		9	10
1	Issuer	First Investment Bank AD	First Investment Bank AD
2	Unique identification code (e.g., CUSIP, ISIN or Bloomberg in the case of private investing)	XS2419929422	XS2419929422
2a	Public or private offering	Private offering	Private offering
3	Governing law(s) of the instrument	English law	English law
3a	Contractual recognition of restructuring bodies rights for write-off and restructuring	Yes	Yes
	Regulatory treatment	Additional Tier 1 Capital	Additional Tier 1 Capital
4	Transitional CRR rules	Tier 1 Capital	Tier 1 Capital
5	Post-transitional CRR rules	Additional Tier 1 Capital	Additional Tier 1 Capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Registered, dematerialised, interest-bearing, perpetual, unsecured, freely transferable, non-convertible bonds	Registered, dematerialised, interest-bearing, perpetual, unsecured, freely transferable, non-convertible bonds
8	Amount recognised in regulatory capital	EUR 10 000	EUR 2 867
9	Nominal amount of instrument	EUR 10 000	EUR 2 867
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	29.12.2021	29.4.2022
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	not applicable	not applicable
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On the first date of interest payment after the fifth year from issue date at 100% - 22 December 2026	On the first date of interest payment after the fifth year from issue date at 100% - 22 December 2026
16	Subsequent call dates, if applicable	Every year, following 2026, on December 22	Every year, following 2026, on December 22
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	8.00%	8.00%

19	Existence of a dividend stopper	No in terms of dividend; there is a mechanism to suspend coupon payment	No in terms of dividend; there is a mechanism to suspend coupon payment
EU-20a	Fully discretionary, partially discretionary or compulsory (in terms of timing)	Fully discretionary / Mandatory - in case of exceeding the Maximum Distribution Amount (MDA), in case of exceeding the Distributable items, in case of CET1 falling below 5.125%, or at or at the discretion of the BNB	Fully discretionary / Mandatory - in case of exceeding the Maximum Distribution Amount (MDA), in case of exceeding the Distributable items, in case of CET1 falling below 5.125%, or at or at the discretion of the BNB
EU-20b	Fully discretionary, partially discretionary or compulsory (in terms of amount)	No discretion	No discretion
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	not applicable	not applicable
25	If convertible, fully or partially	not applicable	not applicable
26	If convertible, conversion rate	not applicable	not applicable
27	If convertible, mandatory or optional conversion	not applicable	not applicable
28	If convertible, specify instrument convertible into	not applicable	not applicable
29	If convertible, specify issuer of instrument it converts into	not applicable	not applicable
30	Write-down features	Yes	Yes
31	If write-down, write-down trigger(s)	The CET 1 capital ratio of the Bank falling below 5.125%	The CET 1 capital ratio of the Bank falling below 5.125%
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent or temporary	Permanent or temporary
34	If temporary write-down, description of write-up mechanism	(1) Upon the occurrence of a Trigger Event, the Issuer shall: - immediately notify the BNB of the occurrence of the Trigger Event - as soon as reasonably possible notify the Bondholders of the occurrence of the Trigger Event - without delay, and in any case not later than 1 month from the Trigger Event, reduce the Bond principal (write down) with the corresponding Write-Down Amount, on a pro rata basis with the other loss-absorbing instruments of the same level	(1) Upon the occurrence of a Trigger Event, the Issuer shall: - immediately notify the BNB of the occurrence of the Trigger Event - as soon as reasonably possible notify the Bondholders of the occurrence of the Trigger Event - without delay, and in any case not later than 1 month from the Trigger Event, reduce the Bond principal (write down) with the corresponding Write-Down Amount, on a pro rata basis with the other loss-absorbing instruments of the same level

		<p>(2) The Bond principal may be reduced more than once</p> <p>(3) After a write-down has been effected, the Current Principal Amount (unless previously purchased or repurchased and canceled) may be increased to no more than the Original Principal Amount, on a pro rata basis with the other loss-absorbing instruments whose principal has been reduced, provided that the Maximum Write-Up Amount is not exceeded and the applicable regulations are complied with.</p> <p>(4) Write-ups may be made on one or more occasions, until the Current Principal Amount is restored to the Original Principal Amount.</p> <p>(5) No write-up shall be made when a Trigger Event has occurred and is ongoing, or when such write-up (together with the write-ups of other loss-absorbing instruments whose principal has been reduced) would cause a Trigger Event to occur.</p> <p>(6) The interest amount in case of reduction/increase of the principal shall be calculated based on the Current Principal Amount (i.e. the principal amount reduced by any reductions and subsequently increased by any increases, but still remaining lower than the Original Principal Amount) so that distributions are based on that lower principal amount.</p> <p>(7) Interest shall be paid from the Distributable items, subject to a decision of the Management Board of the Issuer.</p>	<p>(2) The Bond principal may be reduced more than once</p> <p>(3) After a write-down has been effected, the Current Principal Amount (unless previously purchased or repurchased and canceled) may be increased to no more than the Original Principal Amount, on a pro rata basis with the other loss-absorbing instruments whose principal has been reduced, provided that the Maximum Write-Up Amount is not exceeded and the applicable regulations are complied with.</p> <p>(4) Write-ups may be made on one or more occasions, until the Current Principal Amount is restored to the Original Principal Amount.</p> <p>(5) No write-up shall be made when a Trigger Event has occurred and is ongoing, or when such write-up (together with the write-ups of other loss-absorbing instruments whose principal has been reduced) would cause a Trigger Event to occur.</p> <p>(6) The interest amount in case of reduction/increase of the principal shall be calculated based on the Current Principal Amount (i.e. the principal amount reduced by any reductions and subsequently increased by any increases, but still remaining lower than the Original Principal Amount) so that distributions are based on that lower principal amount.</p> <p>(7) Interest shall be paid from the Distributable items, subject to a decision of the Management Board of the Issuer.</p>
34a	Type of subordination (only for MREL)		
EU-34b	Position in subordination hierarchy in insolvency	Art. 94, par. 1, p. 15 LBI	Art. 94, par. 1, p. 15 LBI
35	Position in subordination hierarchy in liquidation (specify instrument immediately senior to instrument)	Subordinate to more senior lenders, incl. hybrid debt	Subordinate to more senior lenders, incl. hybrid debt
36	Non-compliant features	No	No
37	If yes, specify non-compliant	Not applicable	Not applicable
37a	Reference for full characteristics of the instrument	https://www.luxse.com/security/XS2419929422/359691	https://www.luxse.com/security/XS2419929422/359691
	(¹) Mark not applicable if not applicable.		

Template for disclosing information about main features of capital instruments ⁽¹⁾		11
1	Issuer	First Investment Bank AD
2	Unique identification code (e.g., CUSIP, ISIN or Bloomberg in the case of private investing)	XS2488805461
2a	Public or private offering	Private offering
3	Governing law(s) of the instrument	English law
3a	Contractual recognition of restructuring bodies rights for write-off and restructuring	Yes
	Regulatory treatment	Additional Tier 1 Capital
4	Transitional CRR rules	Tier 1 Capital
5	Post-transitional CRR rules	Additional Tier 1 Capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Registered, dematerialised, interest-bearing, perpetual, unsecured, freely transferable, non-convertible bonds
8	Amount recognised in regulatory capital	EUR 10 000
9	Nominal amount of instrument	EUR 10 000
EU-9a	Issue price	100%
EU-9b	Redemption price	100%
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	22.8.2022
12	Perpetual or dated	Perpetual
13	Original maturity date	not applicable
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	On the first date of interest payment after the fifth year from issue date at 100% - 22 August 2027
16	Subsequent call dates, if applicable	Every year, following 2027, on August 22
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.00%
19	Existence of a dividend stopper	No in terms of dividend; there is a mechanism to suspend coupon payment

EU-20a	Fully discretionary, partially discretionary or compulsory (in terms of timing)	Fully discretionary / Mandatory - in case of exceeding the Maximum Distribution Amount (MDA), in case of exceeding the Distributable items, in case of CET1 falling below 5.125%, or at or at the discretion of the BNB
EU-20b	Fully discretionary, partially discretionary or compulsory (in terms of amount)	No discretion
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	not applicable
25	If convertible, fully or partially	not applicable
26	If convertible, conversion rate	not applicable
27	If convertible, mandatory or optional conversion	not applicable
28	If convertible, specify instrument convertible into	not applicable
29	If convertible, specify issuer of instrument it converts into	not applicable
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	The CET 1 capital ratio of the Bank falling below 5.125%
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent or temporary
34	If temporary write-down, description of write-up mechanism	<p>(1) Upon the occurrence of a Trigger Event, the Issuer shall:</p> <ul style="list-style-type: none"> - immediately notify the BNB of the occurrence of the Trigger Event - as soon as reasonably possible notify the Bondholders of the occurrence of the Trigger Event <p>- without delay, and in any case not later than 1 month from the Trigger Event, reduce the Bond principal (write down) with the corresponding Write-Down Amount, on a pro rata basis with the other loss-absorbing instruments of the same level</p> <p>(2) The Bond principal may be reduced more than once</p> <p>(3) After a write-down has been effected, the Current Principal Amount (unless previously purchased or repurchased and canceled) may be increased to no more than the Original Principal Amount, on a pro rata basis with the other loss-absorbing instruments whose principal has been reduced, provided that the Maximum Write-Up Amount is not exceeded and the applicable regulations are complied with.</p> <p>(4) Write-ups may be made on one or more occasions, until the Current Principal Amount is restored to the Original Principal Amount.</p> <p>(5) No write-up shall be made when a Trigger Event has occurred and is ongoing, or when such write-up (together with the write-ups of other loss-absorbing instruments whose principal has been reduced) would cause a Trigger Event to occur.</p> <p>(6) The interest amount in case of reduction/increase of the principal shall be calculated based on the Current Principal Amount (i.e. the principal amount reduced by any reductions and subsequently increased by any increases, but still remaining lower than the Original Principal Amount) so that distributions are based on that lower principal amount.</p>

(7) Interest shall be paid from the Distributable items, subject to a decision of the Management Board of the Issuer.

34a	Type of subordination (only for MREL)	
EU-34b	Position in subordination hierarchy in insolvency	Art. 94, par. 1, p. 15 LBI
35	Position in subordination hierarchy in liquidation (specify instrument immediately senior to instrument)	Subordinate to more senior lenders, incl. hybrid debt
36	Non-compliant features	No
37	If yes, specify non-compliant	Not applicable
37a	Reference for full characteristics of the instrument	Not listed and not traded publicly. All documents can be provided upon request.
	(¹) Mark not applicable if not applicable.	

4. DISCLOSURE OF OWN FUND REQUIREMENTS AND RISK-WEIGHTED EXPOSURE AMOUNTS

Information on the own fund requirements and risk-weighted exposure amounts pursuant to Art.438 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

4.1. TEMPLATE EU OV1 — OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

BGNth		Total risk exposure amounts (TREA)		Total amount of capital requirements
		31.12.2022	31.12.2021	31.12.2022
1	Credit risk (excluding CCR)	6,978,820	6,941,701	558,306
2	Of which the standardised approach	6,978,820	6,941,701	558,306
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)	4,350	4,713	348
21	Of which the standardised approach	4,350	4,713	348
22	Of which IMA			
EU 22a	Large exposures			
23	Operational risk	568,750	552,425	45,500
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	568,750	552,425	45,500
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	Total	7,551,920	7,498,839	604,154

4.2. TEMPLATE EU KM1 --- KEY METRICS

Information on key metrics is disclosed in p.5 of the present document.

5. DISCLOSURE OF KEY METRICS

Information on the key metrics pursuant to Art.447 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

5.1. TEMPLATE EU KM1 — KEY METRICS

BGNth		31.12.2022	30.09.2022	30.06.2022	31.03.2022	31.12.2021
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1,314,754	1,315,495	1,327,147	1,199,110	1,299,477
2	Tier 1 capital	1,569,012	1,569,753	1,581,405	1,453,368	1,553,735
3	Total capital	1,586,448	1,578,216	1,590,065	1,462,223	1,562,783
	Risk-weighted exposure amounts					
4	Total risk exposure amount	7,551,920	7,533,832	7,486,797	7,453,593	7,498,839
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17.41%	17.46%	17.73%	16.09%	17.33%
6	Tier 1 ratio (%)	20.78%	20.84%	21.12%	19.50%	20.72%
7	Total capital ratio (%)	21.01%	20.95%	21.24%	19.62%	20.84%
	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 (%)	2.85%	2.85%	2.85%	3.75%	3.75%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.60%	1.60%	1.60%	3.75%	3.75%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.14%	2.14%	2.14%	3.75%	3.75%
EU 7d	Total SREP own funds requirements (%)	10.85%	10.85%	10.85%	11.75%	11.75%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
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 (%)	0.92%	0.46%	0.46%	0.47%	0.47%
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%

EU 10a	Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	7.42%	6.96%	6.96%	6.97%	6.97%
EU 11a	Overall capital requirements (%)	18.27%	17.81%	17.81%	18.72%	18.72%
12	CET1 available after meeting the total SREP own funds requirements (%)	854,087	855,931	870,452	584,189	680,823
Leverage ratio						
13	Total exposure measure	13,593,633	13,208,874	12,542,738	12,234,932	12,189,455
14	Leverage ratio (%)	11.54%	11.88%	12.61%	11.88%	12.75%
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	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%
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%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3,887,114	3,554,168	3,204,213	2,931,403	2,723,227
EU 16a	Cash outflows - Total weighted value	1,962,904	1,862,755	1,637,266	1,537,256	1,350,111
EU 16b	Cash inflows - Total weighted value	342,502	414,674	351,101	355,396	287,891
16	Total net cash outflows (adjusted value)	1,620,402	1,448,081	1,286,165	1,181,860	1,062,220
17	Liquidity coverage ratio (%)	239.89%	245.44%	249.13%	248.03%	256.37%
Net Stable Funding Ratio						
18	Total available stable funding	11,286,396	10,914,291	10,537,178	10,245,479	10,274,380
19	Total required stable funding	7,682,703	7,531,597	7,376,537	7,296,193	7,348,944
20	NSFR ratio (%)	146.91%	144.91%	142.85%	140.42%	139.81%

5.2. TEMPLATE — COMPARISON OF INSTITUTIONS, OWN FUNDS AND CAPITAL AND LEVERAGE RATIOS WITH AND WITHOUT THE APPLICATION OF TRANSITIONAL ARRANGEMENTS FOR IFRS 9 OR ANALOGOUS ECLs

Quantitative template						
	a	b	c	d	e	
	T	T-1	T-2	T-3	T-4	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,314,754	1,299,477	1,313,839	1,025,869	912,088
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,252,631	1,166,571	1,134,569	814,127	649,177
3	Tier 1 capital	1,569,012	1,553,735	1,568,097	1,280,127	1,107,671
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,506,889	1,420,829	1,388,827	1,068,385	844,760
5	Total capital	1,586,448	1,562,783	1,577,681	1,284,039	1,107,671
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,524,325	1,429,877	1,398,411	1,072,297	844,760
Risk-weighted assets (amounts)						
7	Total risk-weighted assets	7,551,920	7,498,839	7,413,986	7,003,184	6,858,936
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,489,797	7,365,933	7,234,716	6,791,442	6,596,025
Capital ratios						
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	17.41%	17.33%	17.72%	14.65%	13.30%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.72%	15.84%	15.68%	11.99%	9.84%
11	Tier 1 (as a percentage of risk exposure amount)	20.78%	20.72%	21.15%	18.28%	16.15%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.12%	19.29%	19.20%	15.73%	12.81%
13	Total capital (as a percentage of risk exposure amount)	21.01%	20.84%	21.28%	18.34%	16.15%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.35%	19.41%	19.33%	15.79%	12.81%
Leverage ratio						
15	Leverage ratio total exposure measure	13,593,633	12,189,455	11,659,393	10,809,660	9,995,104
16	Leverage ratio	11.54%	12.75%	13.45%	11.84%	11.08%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.14%	11.78%	12.10%	10.08%	8.68%

6. DISCLOSURE OF EXPOSURES TO COUNTERPARTY CREDIT RISK (CCR)

Information on the exposures to counterparty credit risk pursuant to Art.439 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

6.1. TEMPLATE EU CCR1 — ANALYSIS OF CCR EXPOSURE BY APPROACH

		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)	1,751	2,619		1.4	6,119	6,119	6,119	6,119
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	Total							6,119	6,119

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

	Exposure classes	Risk weight											Total exposure amount	
		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	0
2	Regional government or local authorities	0	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	0
4	Multilateral development banks	0	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	0
6	Institutions	0	0	0	0	0	2,618	0	0	0	0	0	0	2,618
7	Corporates	0	0	0	0	0	0	0	0	1,953	0	0	0	1,953
8	Retail	0	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	0
10	Other items	0	0	0	0	0	0	0	0	1,548	0	0	0	1,548
11	Total exposure value	0	0	0	0	0	2,618	0	0	3,501	0	0	0	6,119

7. DISCLOSURE ON COUNTERCYCLICAL CAPITAL BUFFERS

Information on the countercyclical capital buffers pursuant to Art.440 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

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

	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 – Securitisati on positions in the non-trading book				
Breakdown by country:													
Albania	482,716	0	0	0	0	482,716	20,369	0	0	20,369	254,617	3.93%	0.00%
Denmark	1,072	0	0	0	0	1,072	46	0	0	46	572	0.01%	2.00%
Bulgaria	7,962,844	0	0	0	0	7,962,844	476,582	0	0	476,582	5,957,270	91.86%	1.00%
Cyprus	3,846	0	0	0	0	3,846	35	0	0	35	433	0.01%	0.00%
Germany	16,660	0	0	0	0	16,660	1,314	0	0	1,314	16,427	0.25%	0.00%
Greece	13,227	0	0	0	0	13,227	863	0	0	863	10,791	0.17%	0.00%
Ireland	94,683	0	0	0	0	94,683	5,614	0	0	5,614	70,178	1.08%	0.00%
North Macedonia	33,578	0	0	0	0	33,578	2,708	0	0	2,708	33,855	0.52%	0.00%

The Netherlands	51	0	0	0	0	51	3	0	0	3	39	0.00%	0.00%
Russian Federation	2,878	0	0	0	0	2,878	129	0	0	129	1,609	0.02%	0.00%
Belgium	1,086	0	0	0	0	1,086	34	0	0	34	430	0.01%	0.00%
United Kingdom	7,675	0	0	0	0	7,675	416	0	0	416	5,205	0.08%	0.00%
USA	132,950	0	0	0	0	132,950	10,634	0	0	10,634	132,928	2.05%	0.00%
Islamic Republic of Iran	1,785	0	0	0	0	1,785	63	0	0	63	792	0.01%	0.00%
Total	8,755,051	0	0	0	0	8,755,051	518,810	0	0	518,810	6,485,146	100.00%	

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

		31.12.2022
1	Total risk exposure amount	7,551,920
2	Institution specific countercyclical capital buffer rate	0.92%
3	Institution specific countercyclical capital buffer requirement	69,478

8. DISCLOSURE OF INDICATORS OF GLOBAL SYSTEMIC IMPORTANCE

The information is not applicable to the Bank.

9. DISCLOSURE OF EXPOSURES TO CREDIT RISK AND DILUTION RISK

Information on the exposures to credit risk and dilution risk pursuant to Art.442 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

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

	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 non-performing exposures	
	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						
Cash balances at central banks and other demand deposits	1,842,397	1,842,397	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	6,126,321	4,847,376	1,270,862	1,246,544	0	1,233,126	-63,418	-10,872	-51,270	-336,174	0	-335,545	-115,999	4,800,982	792,897	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3,418	3,418	0	0	0	0	-23	-23	0	0	0	0	0	3,351	0	
Credit institutions	97,394	97,394	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	157,094	148,891	8,203	76,116	0	76,116	-497	-497	0	-18,445	0	-18,445	0	97,173	23,251	
Non-financial corporations	3,397,463	2,166,408	1,222,972	997,864	0	984,457	-58,027	-6,898	-49,853	-250,096	0	-249,478	-112,181	3,253,937	714,320	
Of which SMEs	1,378,073	1,095,639	274,352	710,268	0	706,290	-25,784	-5,543	-18,965	-216,815	0	-216,815	-61,421	1,348,416	462,544	
Households	2,470,952	2,431,265	39,687	172,564	0	172,553	-4,871	-3,454	-1,417	-67,633	0	-67,622	-3,818	1,446,521	55,326	
Debt securities	2,784,540	2,548,055	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,368,506	2,368,506	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	10,477	10,477	0	0	0	0	0	0	0	0	0	0	0	0	0	

Other financial corporations	401,603	165,118	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	3,954	3,954	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Off-balance-sheet exposures	1,052,174	1,052,174	0	0	0	0	1,175	1,175	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	943	943	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	8,796	8,796	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8,164	8,164	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	690,599	690,599	0	0	0	0	1,175	1,175	0	0	0	0	0	0	0	0
Households	343,672	343,672	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	11,805,432	10,290,002	1,270,862	1,246,544	0	1,233,126	-62,243	-9,697	-51,270	-336,174	0	-335,545	-115,999	4,800,982	792,897	

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

		31.12.2022
		Gross carrying amount
010	Initial stock of non-performing loans and advances	1,343,516
020	Inflows to non-performing portfolios	213,840
030	Outflows from non-performing portfolios	-91,254
040	Outflows due to write-offs	-216,825
050	Outflow due to other situations	-2,733
060	Final stock of non-performing loans and advances	1,246,544

9.3. TEMPLATE EU CR2-A — CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES AND RELATED NET ACCUMULATED RECOVERIES

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	1,343,516	
020	Inflows to non-performing portfolios	213,840	
030	Outflows from non-performing portfolios	-310,812	
040	Outflow to performing portfolio	-6,718	
050	Outflow due to loan repayment, partial or total	-72,078	
060	Outflow due to collateral liquidations	-9,218	9,218
070	Outflow due to taking possession of collateral	-3,240	
080	Outflow due to sale of instruments	0	0
090	Outflow due to risk transfers	0	0
100	Outflows due to write-offs	-216,825	
110	Outflow due to other situations	-2,733	
120	Outflow due to reclassification as held for sale	0	
130	Final stock of non-performing loans and advances	1,246,544	

9.4. TEMPLATE EU CQ1 — CREDIT QUALITY OF FORBORNE EXPOSURES

		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		"defaulted"	On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on NPEs with forbearance measures
				Of which defaulted					
005	Cash at central banks and other demand deposits	0	0	0	0	0	0	0	0
010	Loans and advances	682,944	691,158	691,158	691,158	-49,290	-203,780	1,030,354	441,912
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	76,116	76,116	76,116	0	-18,444	23,252	23,252
060	Non-financial corp.	653,254	589,912	589,912	589,912	-48,758	-179,724	964,689	403,094
070	Households	29,690	25,130	25,130	25,130	-532	-5,612	42,413	15,566
080	Debt Securities	0	0	0	0	0	0	0	0
090	Loan commitments given	11,501	0	0	0	0	0	0	0
100	Total	694,445	691,158	691,158	691,158	-49,290	-203,780	1,030,354	441,912

9.5. TEMPLATE EU CQ2 — QUALITY OF FORBEARANCE

		31.12.2022
		Gross amount of restructuring exposures
010	Loans and advances that have been forborne more than twice	214,696
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	691,158

9.6. TEMPLATE EU CQ3 — CREDIT QUALITY OF PERFORMING AND NON-PERFORMING EXPOSURES BY PAST DUE DAYS

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
005	Cash balances at central banks and other demand deposits	1,842,397	1,842,397	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	6,126,321	6,037,499	88,822	1,246,544	412,997	155,258	109,623	149,146	326,215	8,152	85,153	1,246,544
020	Central banks	0	0	0	0	0	0	0	0	0	0	0	0
030	General governments	3,418	3,418	0	0	0	0	0	0	0	0	0	0
040	Credit institutions	97,394	97,394	0	0	0	0	0	0	0	0	0	0
050	Other financial corporations	157,094	157,090	4	76,116	0	0	0	0	76,116	0	0	76,116
060	Non-financial corporations	3,397,463	3,325,927	71,536	997,864	378,152	140,306	89,944	124,170	218,520	1,336	45,436	997,864
070	Of which SMEs	1,378,073	1,311,124	66,949	710,268	296,015	95,717	50,459	39,234	201,360	1,336	26,147	710,268
080	Households	2,470,952	2,453,670	17,282	172,564	34,845	14,952	19,679	24,976	31,579	6,816	39,717	172,564
090	Debt securities	2,784,540	2,784,540	0	0	0	0	0	0	0	0	0	0
100	Central banks	0	0	0	0	0	0	0	0	0	0	0	0
110	General governments	2,368,506	2,368,506	0	0	0	0	0	0	0	0	0	0
120	Credit institutions	10,477	10,477	0	0	0	0	0	0	0	0	0	0

130	Other financial corporations	401,603	401,603	0	0	0	0	0	0	0	0	0	0
140	Non-financial corporations	3,954	3,954	0	0	0	0	0	0	0	0	0	0
150	Off-balance-sheet exposures	1,052,174			0								0
160	Central banks	0			0								0
170	General governments	943			0								0
180	Credit institutions	8,796			0								0
190	Other financial corporations	8,164			0								0
200	Non-financial corporations	690,599			0								0
210	Households	343,672			0								0
220	Total	11,805,432	10,664,436	88,822	1,246,544	412,997	155,258	109,623	149,146	326,215	8,152	85,153	1,246,544

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

	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
								Accumulated impairment	Of which defaulted	Of which subject to impairment			
010	On-balance-sheet exposures	12,031,004	1,246,544	1,246,544	11,763,317	-399,592	0						
020	Bulgaria	8,719,923	1,180,534	1,180,534	8,469,329	-377,483	0						
030	Albania	765,385	29,490	29,490	765,385	-16,822	0						
040	USA	529,781	0	0	513,088	-891	0						
050	Belgium	450,790	0	0	450,790	0	0						
060	Luxembourg	275,807	0	0	275,508	0	0						
070	Germany	252,815	121	121	252,797	-89	0						
080	Spain	145,198	0	0	145,198	0	0						
090	France	136,557	50	50	136,557	-16	0						
100	Finland	126,033	0	0	126,033	0	0						
110	Other countries*	628,715	36,349	36,349	628,632	-4,291	0						
120	Off-balance-sheet exposures	1,052,174	0	0			1,175						
130	Bulgaria	1,010,511	0	0			1,175						
140	Other countries	41,663	0	0			0						
150	Total	13,083,178	1,246,544	1,246,544	11,763,317	-399,592	1,175						

* The five largest balance sheet exposures are to the following countries: Ireland, United Kingdom, Republic of North Macedonia, Italy, Romania..

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

		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	125,578	30,704	30,704	125,578	-805	0
020	Mining and quarrying	115,953	94,035	94,035	115,953	-2,562	0
030	Manufacturing	880,520	81,794	81,794	880,520	-40,249	0
040	Electricity, gas, steam and air conditioning supply	127,507	64,773	64,773	127,507	-15,171	0
050	Water supply	17,720	13,584	13,584	17,720	-3,087	0
060	Construction	629,885	172,931	172,931	629,885	-36,133	0
070	Wholesale and retail trade	729,878	157,997	157,997	729,878	-40,968	0
080	Transport and storage	156,779	28,024	28,024	156,779	-19,200	0
090	Accommodation and food service activities	284,389	10,501	10,501	284,389	-1,754	0
100	Information and communication	115,274	16,851	16,851	115,274	-16,068	0
110	Financial and insurance activities	10,781	0	0	10,781	-270	0
120	Real estate activities	901,996	272,693	272,693	901,996	-114,965	0
130	Professional, scientific and technical activities	114,127	22,155	22,155	114,127	-10,131	0
140	Administrative and support service activities	38,467	7,789	7,789	38,467	-704	0
150	Public administration and defense, compulsory social security	0	0	0	0	0	0
160	Education	6,289	3,413	3,413	6,289	-89	0
170	Human health services and social work activities	17,430	134	134	17,430	-307	0
180	Arts, entertainment and recreation	30,303	17,456	17,456	30,303	-5,245	0
190	Other services	92,451	3,030	3,030	92,451	-415	0
200	Total	4,395,327	997,864	997,864	4,395,327	-308,123	0

9.9. TEMPLATE EU CQ6 — COLLATERAL VALUATION - LOANS AND ADVANCES

	a	b	c	d	e	f	g	h	i	j	k	l	
Loans and advances													
	Performing			Non-performing									
			Of which past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 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	7,372,865	6,126,321	88,822	1,246,544	412,997	833,547	155,258	109,623	149,146	326,215	8,152	85,153
020	Of which secured	6,229,682	5,099,166	77,444	1,130,516	391,352	739,164	147,080	96,592	129,268	292,932	4,775	68,517
030	Of which secured with immovable property	3,847,531	3,106,559	34,071	740,972	304,281	436,691	67,292	60,869	103,212	150,736	3,611	50,971
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	974,353	899,781		74,572		67,322						
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	461,744	433,483		28,261		23,236						
060	Of which instruments with LTV higher than 100%	1,513,642	966,303		547,339		306,938						

070	Accumulated impairment for secured assets	-344,201	-60,674	-3,499	-283,527	-107,349	-176,178	-46,554	-7,632	-19,133	-81,871	-1,469	-19,519
080	Collateral												
090	Of which value capped at the value of exposure	5,381,577	4,619,621	69,890	761,956	276,894	485,062	86,318	82,316	107,946	156,600	3,009	48,873
100	Of which immovable property	2,888,699	2,477,963	25,863	410,736	129,356	281,380	46,148	36,648	98,886	62,077	2,902	34,719
110	Of which value above the cap	26,272,136	22,020,019	560,128	4,252,117	1,753,768	2,498,349						
120	Of which immovable property	2,347,983	2,150,472	5,145	197,511	111,884	85,627						
130	Financial guarantees received	212,302	181,361	4,743	30,941	7,100	23,841	14,214	6,685	2,244	413	285	0
140	Accumulated partial write-off	-115,999	-1	0	-115,998	-28,353	-87,645	0	-32,878	-22,410	-28,547	-1	-3,809

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

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	13,022	-2,747
020	Other than PP&E	1,126,487	0
030	Residential immovable property	22,514	0
040	Commercial Immovable property	985,530	0
050	Movable property (auto, shipping, etc.)	118,443	0
060	Equity and debt instruments	0	0
070	Other collateral	0	0
080	Total	1,139,509	-2,747

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

		a	b	c	d	e	f	g	h	i	j	k	l
		Debt balance reduction		Total collateral obtained by taking possession									
		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	13,022	-2,747								
020	Collateral obtained by taking possession other than that classified as PP&E	61,357	-41,546	1,126,487	0	60,274	0	30,816	0	1,035,397	0	0	0
030	Residential immovable property	41,158	-34,923	22,514	0	4,349	0	1,165	0	17,000	0	0	
040	Commercial immovable property	16,937	-3,361	985,530	0	42,358	0	28,384	0	914,788	0	0	
050	Movable property (auto, shipping, etc.)	3,262	-3,262	118,443	0	13,567	0	1,267	0	103,609	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	
080	Total	61,357	-41,546	1,139,509	-2,747	60,274	0	30,816	0	1,035,397	0	0	0

10. DISCLOSURE OF ENCUMBERED AND UNENCUMBERED ASSETS

Information on the encumbered and unencumbered assets pursuant to Art.443 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

10.1. TEMPLATE EU AE1 — ENCUMBERED AND UNENCUMBERED ASSETS

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
		010	of which notionally eligible EHQLA and HQLA	040	of which notionally eligible EHQLA and HQLA	060	of which EHQLA and HQLA	090	of which EHQLA and HQLA
			030		050		080		100
010	Assets of the disclosing institution	383,447	240,549			12,418,181	1,581,490		
030	Equity instruments	0	0	0	0	31,165	0	31,165	0
040	Debt securities	240,549	240,549	240,549	240,549	1,719,309	1,581,490	1,614,205	1,614,205
050	of which: covered bonds	0	0	0	0	0	0	0	0
060	of which: securitisations	0	0	0	0	0	0	0	0
070	of which: issued by general governments	240,549	240,549	240,549	240,549	1,312,381	1,312,381	1,234,604	1,234,604
080	of which: issued by financial corporations	0	0	0	0	260,001	260,001	371,152	371,152
090	of which: issued by non-financial corporations	0	0	0	0	9,108	9,108	8,450	8,450
120	Other assets	142,899	0			10,667,707	0		

10.2. TEMPLATE EU AE2 — COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
		010	of which notionally eligible EHQLA and HQLA 030	Fair value of collateral received or own debt securities issued available for encumbrance	
				040	of which EHQLA and HQLA 060
130	Collateral received by the disclosing institution	0	0	0	0
140	Loans on demand	0	0	0	0
150	Equity instruments	0	0	0	0
160	Debt securities	0	0	0	0
170	of which: covered bonds	0	0	0	0
180	of which: securitisations	0	0	0	0
190	of which: issued by general governments	0	0	0	0
200	of which: issued by financial corporations	0	0	0	0
210	of which: issued by non-financial corporations	0	0	0	0
220	Loans and advances other than loans on demand	0	0	0	0
230	Other collateral received	0	0	0	0
240	Own debt securities issued other than own covered bonds or securitisations	0	0	0	0
241	Own covered bonds and securitisations issued and not yet pledged			0	0
250	TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED	383,447	0		

10.3. TEMPLATE EU AE3 — SOURCES OF ENCUMBRANCE

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		010	030
010	Carrying amount of selected financial liabilities	247,006	247,006

11. DISCLOSURE OF THE USE OF CREDIT RISK MITIGATION TECHNIQUES

Information on the use of credit risk mitigation techniques pursuant to Art.453 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

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

		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	1,778,986	5,593,879	5,381,577	212,302	0
2	Debt securities	2,784,540	0	0	0	
3	Total	4,563,526	5,593,879	5,381,577	212,302	0
4	Of which non-performing exposures	453,647	792,897	761,956	30,941	0
EU-5	Of which defaulted	453,647	792,897			

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

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	3,952,469	0	4,045,428	50	306,922	8%
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	18	0	18	0	0	0%
5	International organisations	624	0	624	0	0	0%
6	Institutions	431,184	0	631,383	149	182,939	29%
7	Corporates	2,437,784	545,382	2,273,874	42,630	2,088,685	90%
8	Retail	1,792,273	485,526	1,684,093	9,959	1,185,877	70%
9	Secured by mortgages on immovable property	1,993,669	20,091	1,993,669	9,992	740,552	37%
10	Exposures in default	907,687	0	871,341	0	980,451	113%
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	4,090	0	4,090	0	4,090	100%
15	Equity	38,137	0	38,137	0	46,261	121%
16	Other items	1,795,341	0	1,810,620	23,486	1,443,043	79%
17	TOTAL	13,353,276	1,050,999	13,353,277	86,266	6,978,820	52%

12. DISCLOSURE OF THE USE OF THE STANDARDISED APPROACH

Information on the use of the standardized approach pursuant to Art.444 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

12.1. TEMPLATE EU CR5 — STANDARDISED APPROACH

Exposure classes	Risk weight															Total	Of which unrated
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other		
	а	б	в	г	д	е	ж	з	и	й	к	л	м	н	о		
Central governments or central banks	3,637,512	0	0	0	10,044	0	0	0	0	304,913	0	0	0	0	0	3,952,469	1,801,473
Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Multilateral development banks	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	18
International organisations	624	0	0	0	0	0	0	0	0	0	0	0	0	0	0	624	624
Institutions	0	0	0	0	397,251	0	23,800	0	0	10,133	0	0	0	0	0	431,184	371,904
Corporates	0	0	0	0	0	0	48,803	0	0	2,934,363	0	0	0	0	0	2,983,166	2,979,212
Retail exposures	0	0	0	0	0	0	0	0	2,277,799	0	0	0	0	0	0	2,277,799	2,277,799
Exposures secured by mortgages on	0	0	0	0	0	1,207,274	806,486	0	0	0	0	0	0	0	0	2,013,760	2,013,760

immovable property																		
Exposures in default	0	0	0	0	0	0	0	0	0	689,467	218,220	0	0	0	0	907,687	907,687	
Exposures associated with particularly high risk	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	
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	
Units or shares in collective investment undertakings	0	0	0	0	0	0	0	0	0	4,090	0	0	0	0	0	4,090	4,090	
Equity exposures	0	0	0	0	0	0	0	0	0	32,721	0	5,416	0	0	0	38,137	38,137	
Other items	329,237	0	0	0	29,029	0	0	0	0	1,437,075	0	0	0	0	0	1,795,341	1,795,341	
TOTAL	3,967,391	0	0	0	436,324	1,207,274	879,089	0	2,277,799	5,412,762	218,220	5,416	0	0	0	14,404,275	12,190,044	

13. DISCLOSURE OF EXPOSURE TO MARKET RISK

Information on the exposure to market risk pursuant to Art.445 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

13.1. TEMPLATE EU MR1 — MARKET RISK UNDER THE STANDARDISED APPROACH

		a
		RWEAs
	Outright products	4,350
1	Interest rate risk (general and specific)	0
2	Equity risk (general and specific)	0
3	Foreign exchange risk	0
4	Commodity risk	4,350
	Options	0
5	Simplified approach	0
6	Delta-plus approach	0
7	Scenario approach	0
8	Securitisation (specific risk)	0
9	Total	4,350

14. DISCLOSURE OF EXPOSURE TO OPERATIONAL RISK

Information on the exposure to operational risk pursuant to Art.446 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

14.1. TEMPLATE EU OR1 — OPERATIONAL RISK OWN FUNDS REQUIREMENTS AND RISK-WEIGHTED EXPOSURE AMOUNTS

Banking activities		a	b	c	d	e
		Relevant indicator			Own funds requirements	Risk exposure amount
		Year-3	Year-2	Last year		
1	Banking activities subject to basic indicator approach (BIA)					
2	Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches	340,103	325,122	382,807	45,500	568,750
3	Subject to TSA:	340,103	325,122	382,807		
4	Subject to ASA:					
5	Banking activities subject to advanced measurement approaches AMA					

15. DISCLOSURE OF EXPOSURES TO INTEREST RATE RISK ON POSITIONS NOT HELD IN THE TRADING BOOK

Information on the exposures to interest rate risk on positions not held in the trading book pursuant to Art.448 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

15.1. TEMPLATE EU IRRBB1 — INTEREST RATE RISKS OF NON-TRADING BOOK ACTIVITIES

Supervisory shock scenarios		a	b
		Changes of the economic value of equity	Changes of the net interest income
		Current period	Current period
1	Parallel up	(4,345)	13,090
2	Parallel down	47,464	(15,088)
3	Steeper	27,080	
4	Flattener	(7,513)	
5	Short rates up	(29,382)	
6	Short rates down	28,123	

16. DISCLOSURE OF EXPOSURES TO SECURITISATION POSITIONS

The information is not applicable to the Bank.

17. DISCLOSURE OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

Information on the environmental, social and governance risks pursuant to Art.449a of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

17.1. TABLE 1 — QUALITATIVE INFORMATION ON ENVIRONMENTAL RISK

Row number	Qualitative information - Free format	
	Business strategy and processes	
a)	Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning	First Investment Bank AD (the Bank, Fibank) is responsible for a number of environmental considerations, which include: maintaining and updating the ESG strategy, taking environmental factors into account when making business decisions, providing employee training on environmental issues, monitoring of greenhouse gas emissions.
b)	Objectives, targets and limits to assess and address environmental risk in short-, medium- and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information about the design of business strategy and processes	Implementation in all processes is fundamental for the Bank's long-term development, maintaining current market expectations, supporting customers and society. The main guidelines are: gradual reduction of the carbon footprint; increasing energy efficiency; transition to a circular economy and adaptation to climate change; prevention and restoration of biodiversity and ecosystems. An important priority for the Bank is the ability of customers to deal with crisis environmental situations and their preparation for actions in case of force majeure. Fibank as a financial enterprise aims to achieve carbon neutrality by 2050; in this regard a detailed road map for reducing carbon emissions is under development. The green finance product portfolio is also expanding.
c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	The Bank's head office is in a new business building of high energy efficiency class, meeting all standards and located in a high-tech park with extensive green areas, recreation areas and diverse sports facilities. The building is certified "Excellent" under the international BREEAM standard and is equipped with a new generation microclimate management system reducing carbon emissions (CO ₂) in the atmosphere. The Bank will support the acceleration of the transition to sustainable and intelligent mobility by financing projects for clean electric transport and hybrid transport and green energy through the purchase and use of an installation for own production of energy from renewable sources. In fulfillment of the EU's common goal of reaching a climate-neutral economy by 2050, the Bank has started preparations to implement the standards for achieving sustainable development as a financial institution committed to making the transition, and also to supporting and financing the realization of its customers' sustainable projects.

d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	<p>First Investment Bank recognizes the growing importance of environmental factors and climate risk, which are reflected in its business strategy and have a significant impact on its risk management. The Bank maintains and updates a Climate and Environmental Risk Management Policy.</p> <p>Environmental risks are the financial risks arising from the Bank's exposures to counterparties that may potentially contribute to or be affected by climate change and other forms of environmental degradation (such as air pollution, water pollution, fresh water shortage, land pollution, biodiversity loss and deforestation).</p>
Governance		
e)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels	<p>The Bank continues to develop internal regulations for the identification, management and supervision of environmental risks. It develops products related to priority financing of green projects such as renewable energy including generation, transmission, appliances and products; energy efficiency including retrofitted buildings, energy storage, central heating, smart grids, appliances and products; pollution prevention and reduction including wastewater treatment, reduction of harmful emissions in the air, control of greenhouse gases, soil restoration, waste reduction, clean transport, green and sustainable tourism, ecologically sustainable management of living natural resources and land use, biodiversity conservation, environmentally efficient products, production technologies and processes, adaptation to climate change. The Bank is in the process of establishing partnerships with manufacturers and suppliers of sustainable equipment and comprehensive smart solutions for the transition to a low-carbon economy. Oversight is conducted of the risk management framework, the including risk appetite, and the internal management and control system for all types of risk, including ESG risks. The Supervisory Board carries out its activities effectively exchanging information with the Management Board in accordance with the specifics and application of ethical norms and corporate values for business behavior, ensuring proper corporate culture and business ethics for sustainable development. The MB, with the approval of the SB, adopts the ESG strategy. Its subsequent implementation is controlled and monitored on an ongoing basis, including regular reporting. The roles and responsibilities of the governing body, including its councils and committees as supporting bodies with respect to environmental risk, are detailed in Fibank's Climate and Environmental Risk Management Policy.</p>
f)	Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions	<p>The Bank takes into account current trends in the impact of environmental factors on a global and territorial level. It analyzes the risks and creates short-term and long-term impact plans, focusing on the development of innovative digital products and services.</p>
g)	Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels	<p>In line with Fibank's Climate and Environmental Risk Management Policy, the Risk Management Function, together with the Sustainable Development Department, regularly monitor identified environmental risks and report them to the Chief Risk Officer. The Management Board reviews the environmental risk report on a quarterly basis and provides instructions on necessary actions.</p>
h)	Lines of reporting and frequency of reporting relating to environmental risk	<p>Lines of reporting and frequency of reporting relating to environmental risk are defined in the Climate and Environmental Risk Management Policy.</p>

i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	The Bank follows a policy and practices for setting remunerations that correspond to the Bank's risk profile and promote reliable and effective risk management, not encouraging risk taking above the level acceptable to the Bank.
Risk management		
j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	The main ESG risks are integrated in the Bank's risk strategy. Fibank has a Climate and Environmental Risk Management Policy in place which regulates the procedures for managing climate and environmental risks. It covers the roles and responsibilities in the process; the criteria for exclusion and identification of eligible projects; the identifying, reducing and limiting climate and environmental risks; as well as environmental risk monitoring and reporting.
k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	In environmental risk management, the Bank applies the ECB's guidelines on environmental risks and ensures compliance with the EU Taxonomy for sustainable economic activities. It takes into account environmental risk when assessing its credit, market, liquidity and operational risk, as well as when determining its internal key indicators.
l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	The Bank identifies environmental risks through a comprehensive assessment process of its existing and potential investment and banking activities. This includes assessing potential impacts of environmental factors such as climate change, labor practices and corporate governance. Upon identification, the Bank assesses and quantifies climate and environmental risks. The main responsibility regarding the approval of eligible projects is assigned to the Credit Council as an auxiliary body to the MB.
m)	Activities, commitments and exposures contributing to mitigate environmental risks	The Bank develops and strengthens its capacity for innovation and good market practices, as well as for introduction of modern smart technologies. Environmental risk mitigation strategies are developed and implemented according to the nature and severity of risks identified. This may include divestment, or investee commitment to improving internal processes and practices aimed at reducing environmental risks.
n)	Implementation of tools for identification, measurement and management of environmental risks	<p>The approaches and methods for environmental risk management are described in the Climate and Environmental Risk Management Policy of First Investment Bank AD. The main steps in the process of establishing, measuring and managing environmental risks are:</p> <ol style="list-style-type: none"> 1. Risk identification: In this phase, the potential environmental risks related to the Bank's services are identified. 2. Risk Assessment: Once risks have been identified, they are assessed in terms of their likelihood and potential consequences. This helps prioritize and focus on the most significant risks. 3. Risk management: Based on the assessment, a risk management strategy is developed. 4. Monitoring and review: Risk management requires continuous monitoring and review. 5. Communication and reporting: Making stakeholders aware of environmental risks and the way they are managed is essential. This is done through annual sustainability reports 6. Continuous improvement: Environmental risk management is a dynamic process that must be regularly reviewed and optimized.

o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	In line with Fibank's Climate and Environmental Risk Management Policy, the Risk Management Function, together with the Sustainable Development Department, regularly monitor identified environmental risks and report them to the Chief Risk Officer. The Management Board reviews the environmental risk report on a quarterly basis and provides instructions on necessary actions.
p)	Data availability, quality and accuracy, and efforts to improve these aspects	The necessary data input regarding the collection, measurement and reporting of climate risks is parameterized in the Bank's information systems.
q)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits	The limits are described in the Climate and Environmental Risk Management Policy of First Investment Bank AD
r)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	<p>Integrating environmental risks into business strategy and internal risk procedures. Revising the rating model and approval process in compliance with the EU Taxonomy for Sustainable Economic Activities, taking environmental risk into account when assessing market, liquidity and operational risk, as well as finding ways to measure and integrate environmental risk into the Bank's internal key performance indicators. With regard to credit decision-making, environmental risks are clearly positioned as an essential factor and taken into account in the approval process, including in terms of sector affiliation and carbon footprint.</p> <ul style="list-style-type: none"> • Environmental risks and credit risk: If a company ignores environmental standards and norms, it can be subject to fines or sanctions. This increases the likelihood of such company not being able to service its debt, and increases credit risk. • Environmental risks and liquidity risk: Environmental events such as natural disasters can disrupt the supply or production chains, leading to cash shortages and liquidity problems. • Environmental risks and operational risk: Changes in environmental regulations may require changes in the company's operational processes, which may result in additional costs or inefficiencies. • Environmental risks and reputational risk: Failure to comply with environmental standards or norms may lead to negative public reaction and damage the company's reputation.

17.2. TABLE 2 — QUALITATIVE INFORMATION ON SOCIAL RISK

Row number	Qualitative information - Free format	
	Business strategy and processes	
a)	Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning	The Bank adopts a comprehensive approach to the implementation of sustainability requirements through integrating them into its business processes, risk management framework and corporate governance. A long-term strategy for sustainable development has been developed, taking into account applicable ESG factors and risks, including social risk.
b)	Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes	Under the sustainable development strategy, general social goals are set to ensure inclusive and diverse work culture, promote diversity, and develop social policy programs and initiatives focusing on education, health and financial inclusion.

c)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities	
Governance		
d)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:	
i)	Activities towards the community and society	Social engagement and policies in this area include: promoting diversity, equality and inclusion; ensuring employee engagement; offering a healthy work-life balance; donation and partnership. Investing in community development initiatives with a focus on education, health and financial literacy. Implementation of projects in the field of corporate donation, education, culture, sports, as part of the corporate social responsibility program. Providing a range of financial products and services in line with the Bank's long-standing experience under the Smart Lady program which is focused on women entrepreneurs.
ii)	Employee relationships and labour standards	The Bank strictly complies with labor requirements and applicable national legislation in this area, including legislation transposed and conventions/standards ratified in connection with country's membership in the International Labor Organization.
iii)	Customer protection and product responsibility	First Investment Bank carries out its activities in compliance with the national and European regulatory requirements, as well as in accordance with the established standards, practices and internal banking regulations, including with regard to consumer protection. Fibank takes all necessary measures to ensure that, in the performance of their duties, members of the Bank's management and control bodies, as well as all employees, act in accordance with applicable regulatory requirements and accepted moral and ethical standards of conduct, with the aim of minimizing the risks inherent in the activity of the institution. Under current legislation, banks in Bulgaria are required to implement measures to prevent the use of the financial system for the purposes of money laundering or terrorism financing. Measures implemented by First Investment Bank are aimed at ensuring reliable prevention in accordance with regulatory requirements, in cooperation with other organizations and government bodies. In addition, applying the Know Your Customer principle contributes to offering appropriate products and services tailored to customer needs, and to managing the risk of illegal transactions.
iv)	Human rights	In implementation of the professional and ethical standards required and applicable to the Bank as a business entity, place of work and credit institution, First Investment Bank has a Code of Ethics which defines the basic principles, ethical norms and corporate values on which the policies and business plans, rules, procedures and daily operations are built. The activity of the Bank is based on the following principles: Knowledge and observance of current legislation, moral norms and customs, respect for human rights; Loyalty and commitment to the mission and values of the Bank; Responsible attitude towards work obligations, good faith, transparency and impartiality; Correctness, high ethics, care and respect in customer relations; Observance of office hierarchy, proper execution of management orders, mutual respect and tolerance in relations with peers and subordinates, teamwork; Avoidance of personal or political biases in the performance of office

		<p>duties. First Investment Bank has written rules and policies in place regarding the identification, management, prevention and mitigation of existing or potential conflicts of interest. Proper work organization has been created in order to minimize the occurrence of situations that may lead to conflicts of interest. According to the Code of Ethics, employees are obliged to place the interests of the Bank and its customers above their own interests, while ensuring confidentiality of information and protection of personal data. Measures and actions to prevent fraud and corrupt practices have also been introduced.</p>
e)	Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body	The Bank adopts a comprehensive approach to the implementation of sustainability requirements through integrating them into its business processes, risk management framework and corporate governance, including in the credit and decision-making process, the assessment of borrowers' creditworthiness and the investment activity. A long-term sustainable development strategy has been developed which takes into account ESG factors and risks.
f)	Lines of reporting and frequency of reporting relating to social risk	The Management Board, with the approval of the Supervisory Board, adopts the ESG strategy. Its subsequent implementation is controlled and monitored on an ongoing basis, including regular reporting.
g)	Alignment of the remuneration policy in line with institution's social risk-related objectives	The Bank follows a policy and practices for setting remunerations that correspond to the Bank's risk profile and promote reliable and effective risk management, not encouraging risk taking above the level acceptable to the Bank.
Risk management		
h)	Definitions, methodologies and international standards on which the social risk management framework is based	High corporate standards are applied in corporate governance, including: compliance with regulatory standards and procedures; protection of personal data of all data subjects; protection against fraud by implementing cyber security measures; providing compliance training for all employees; maintaining a Whistleblowing Policy.
i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels	A special ESG rating for corporate customers of the Bank has been developed, based on taxonomy requirements and applicable standards for assessment of environmental and social risks. Procedures are in place for risk management and for raising operational risk awareness related to ESG implementation, as well as rules and procedures aimed at preventing cyber security threats.
j)	Activities, commitments and assets contributing to mitigate social risk	Engagement with socially responsible causes and initiatives; compliance with recognized labor standards and fair working conditions; protecting the health and safety of employees; protection of human rights. For more information on social activities and initiatives, see the 2022 Annual Report.
k)	Implementation of tools for identification and management of social risk	Upholding the highest standards of corporate ethics and transparency. A special ESG rating for corporate customers of the Bank has been developed, based on taxonomy requirements and applicable standards for assessment of environmental and social risks
l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	Risk assessment and exclusion based on ESG rating for corporate customers of the Bank based on taxonomy requirements and applicable standards for assessment of environmental and social risks.
m)	Description of the link (transmission channels) between social risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	Fibank has an adequate and reliable risk management system in place which ensures timely identification and safe assessment and management of risks inherent in the activity, including risks arising from off-balance sheet transactions. The Bank determines a total maximum risk level by different type of risk. Risk reporting takes into account all relevant risk factors, including environmental, social and governance (ESG) factors.

17.3. TABLE 3 — QUALITATIVE INFORMATION ON GOVERNANCE RISK

Row number	Qualitative information - Free format	
	Governance	
a)	Institution's integration in their governance arrangements of the governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics	For First Investment Bank AD, good corporate governance is key to ensuring its long-term sustainable development and successful business model. The Bank's corporate policy is based on professional and transparent management, in line with the internationally recognized standards and principles for good corporate governance. It takes into account changes in the regulatory and economic environment, as well as financial market trends in the country and abroad. Fibank maintains ethical standards and a code of conduct, and has responsible governance and diversity policies. It follows the principles of transparency and disclosure and has strategic sustainable development priorities. The Bank is committed to the Investment Plan for Sustainable Europe and the European Green Deal.
b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	In compliance with legal requirements and good practices, the Bank discloses in its Annual Report non-financial information constituting a Non-Financial Declaration within the meaning of Art. 51 of the Accounting Act. Its approval is part of the Annual Report approval procedure.
c)	Institution's integration in governance arrangements of the governance performance of their counterparties including:	
i)	Ethical considerations	In implementation of the professional and ethical standards required and applicable to the Bank as a business entity, place of work and credit institution, First Investment Bank has a Code of Ethics which defines the basic principles, ethical norms and corporate values on which the policies and business plans, rules, procedures and daily operations are built. The activity of the Bank is based on the following principles: Knowledge and observance of current legislation, moral norms and customs, respect for human rights; Loyalty and commitment to the mission and values of the Bank; Responsible attitude towards work obligations, good faith, transparency and impartiality; Correctness, high ethics, care and respect in customer relations; Observance of office hierarchy, proper execution of management orders, mutual respect and tolerance in relations with peers and subordinates, teamwork; Avoidance of personal or political biases in the performance of office duties.
ii)	Strategy and risk management	First Investment Bank successfully adapts its business model and operations to current challenges in the external environment, including as regards digitization of the activity and sustainable development. Its customer-oriented strategy, conservative risk policy, experienced management and high corporate governance standards contribute to this. The Bank is involved in implementation, management and funding of economically viable and sustainable projects, contributing to the more efficient use of public resources.

iii)	Inclusiveness	<p>First Investment Bank applies a policy of providing information to stakeholders about its activity. These include persons who are not shareholders but are interested in the economic development of the company, such as creditors, bondholders, customers, employees, the general public, etc. Periodically, in accordance with legal requirements and best practices, First Investment Bank discloses information of a nonfinancial nature, including on sustainable development taking into consideration ecological, social and government (ESG) factors. The Bank supports ecological initiatives, aimed for reducing the carbon footprint, as well as socially significant projects, provides sponsorship and develops donation programs directed primarily towards disadvantaged people, talented children, supporting Bulgarian sport, culture and education. First Investment Bank maintains and develops a corporate blog, which functions as a communication channel aimed at open dialogue in an accessible language with customers, partners and other stakeholders.</p>
iv)	Transparency	<p>Transparency and timely disclosure of information is a key principle in corporate governance. First Investment Bank maintains a system of disclosure in accordance with current regulations which is aimed at providing timely, accurate and understandable information about significant events, allows for objective and informed decisions, ensures equal access to information and prevents abuse of insider information. First Investment Bank has a Disclosure Policy adopted by the Management Board and approved by the Supervisory Board, which outlines the framework for providing information to stakeholders, shareholders and investors in accordance with modern practices of good corporate governance and enables making objective and informed decisions and assessments. In disclosing information, the Bank is guided by the principles of accuracy, accessibility, equality, timeliness, integrity and regularity. For more information, see the 2022 Annual Report.</p>
v)	Management of conflict of interest	<p>First Investment Bank has written rules and policies in place regarding the identification, management, prevention and mitigation of existing or potential conflicts of interest. Proper work organization has been created in order to minimize the occurrence of situations that may lead to conflicts of interest. According to the Code of Ethics, employees are obliged to place the interests of the Bank and its customers above their own interests, while ensuring confidentiality of information and protection of personal data. Measures and actions to prevent fraud and corrupt practices have also been introduced.</p>
vi)	Internal communication on critical concerns	<p>Fibank, led by the understanding that ensuring lawful and ethical conduct in relations between managerial staff, employees, customers and partners of the Bank is an important aspect underlying its overall activity, has a Whistleblowing Policy in place. The Policy aims to systematize the means and procedures for internal sharing of information where there are suspicions of unlawful actions or problems related to the work process, thereby ensuring their transparent and fair consideration and resolution, while providing the necessary protection to whistleblowers. Establishing conditions for reporting in an environment of trust and respect, as well as for carrying out consistent and impartial actions to verify the reports received, is key to preserving the Bank's high corporate spirit and reputation.</p>
Risk management		

d)	Institution's integration in risk management arrangements the governance performance of their counterparties considering:	
i)	Ethical considerations	The Bank aims to ensure high corporate governance standards in line with existing regulations; harmonize internal rules and procedures with the set goals; integrate ESG risks in its sustainable development strategy; consider the material adverse effects (MAE) on sustainability; and set goals for sustainable investments. The Bank promotes environmental and social aspects in the process of making investment decisions and providing advice to customers. It finances projects with high potential for sustainable growth, competitiveness, innovation and green technologies. It seeks conceptual solutions for transition to a circular economy and encourages implementation of technologies that extend the use of products.
ii)	Strategy and risk management	The Bank adopts a comprehensive approach to the implementation of sustainability requirements through integrating them into its business processes, risk management framework and corporate governance, including in the credit and decision-making process, the assessment of borrowers' creditworthiness and the investment activity. A long-term sustainable development strategy has been developed which takes into account ESG factors, risks associated with the transition to a sustainable economy and physical risks. A special ESG rating for corporate customers of the Bank has been developed, based on taxonomy requirements and applicable standards for assessment of environmental and social risks
iii)	Inclusiveness	The Bank maintains a network of branches and offices through which it contributes to the integrated territorial development of regions. It carries out analyses and market studies of the country's territorial and demographic characteristics. It encourages regional development of products and services, thus contributing to the sustainable growth of local communities. It measures risk by collecting information on the activity of customers and segmenting them into categories depending on whether they already perform sustainable economic activities, or have the potential for doing so in the future. It studies good practices and social functionalities for making the transition to a circular economy, and for developing a methodology in this direction. The Bank sets priority on cyber security and personal data protection and has a Whistleblowing Policy in place.
iv)	Transparency	The Bank complies with the requirements for disclosing non-financial information, including with regard to integration of ESG risks in the decision-making process related to its main activity as a financial institution.
v)	Management of conflict of interest	First Investment Bank has written rules and policies in place regarding the identification, management, prevention and mitigation of existing or potential conflicts of interest. Proper work organization has been created in order to minimize the occurrence of situations that may lead to conflicts of interest. According to the Code of Ethics, employees are obliged to place the interests of the Bank and its customers above their own interests, while ensuring confidentiality of information and protection of personal data. Measures and actions to prevent fraud and corrupt practices have also been introduced.
vi)	Internal communication on critical concerns	Fibank, led by the understanding that ensuring lawful and ethical conduct in relations between managerial staff, employees, customers and partners of the Bank is an important aspect underlying its overall activity, has a Whistleblowing Policy in place.

17.4. TEMPLATE 1: BANKING BOOK- INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY

Sector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Gross carrying amount (BGN th)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (BGN th)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
	Of which exposure is towards companies excluded from EU Paris-aligned Benchmarks	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures	Of which Stage 2 exposures	Of which non-performing exposures	Of which Scope-3 financed emissions									
Exposures towards sectors that highly contribute to climate change*	3,755,925	427,162	1,382,552	1,198,267	910,365	-266,584	49,608	-215,119	0	0	0	1,704,067	1,293,003	293,285	465,570	0
1 A - Agriculture, forestry and fishing	123,774	0	1,800	18,794	30,622	-745	-203	-433	0	0	0	67,737	41,941	11,592	2,504	6
2 B - Mining and quarrying	115,745	79,221	783	3	93,962	-2,496	0	-2,496	0	0	0	95,030	20,711	0	4	3
3 B.05 - Mining of coal and lignite	94,111	79,221	0	2	93,962	2,496	0	2,496	0	0	0	94,107	0	0	4	2
4 B.06 - Extraction of crude petroleum and natural gas	19,136	0	0	0	0	0	0	0	0	0	0	0	19,136	0	0	10
5 B.07 - Mining of metal ores	1,637	0	0	0	0	0	0	0	0	0	0	62	1,575	0	0	6
6 B.08 - Other mining and quarrying	822	0	744	1	0	0	0	0	0	0	0	822	0	0	0	2
7 B.09 - Mining support service activities	39	0	39	0	0	0	0	0	0	0	0	39	0	0	0	4

9	C - Manufacturing	865,606	216,099	178,596	457,515	80,569	-39,398	30,854	-7,418	0	0	0	268,625	494,624	83,991	18,366	6
10	C.10 - Manufacture of food products	67,392	0	804	720	22,741	-2,742	-1	-2,718	0	0	0	30,787	21,739	14,431	435	6
11	C.11 - Manufacture of beverages	50,760	0	0	39,936	6,919	-2,090	-1,252	-837	0	0	0	15,999	27,845	0	6,916	6
12	C.12 - Manufacture of tobacco products	1,194	0	0	1,194	0	0	0	0	0	0	0	1,194	0	0	0	5
13	C.13 - Manufacture of textiles	25,488	0	0	17,372	5,170	-427	-375	-52	0	0	0	7,183	1,365	16,777	163	9
14	C.14 - Manufacture of wearing apparel	2,435	0	147	655	1	-9	-4	-1	0	0	0	1,616	815	0	4	4
15	C.15 - Manufacture of leather and related products	2,083	0	0	2	320	-79	0	-79	0	0	0	2,026	55	0	2	2
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,551	0	4,009	2,645	100	-85	0	-85	0	0	0	1,169	2,557	724	101	7
17	C.17 - Manufacture of pulp, paper and paperboard	2,042	0	66	1,976	0	0	0	0	0	0	0	882	0	0	1,160	12
18	C.18 - Printing and service activities related to printing	1,532	0	0	1	0	0	0	0	0	0	0	741	0	789	2	8
19	C.19 - Manufacture of coke oven products	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	C.20 - Production of chemicals	167,269	154,741	32,234	17,655	88	-1,018	0	0	0	0	0	15,316	151,947	0	6	7
21	C.21 - Manufacture of pharmaceutical preparations	237	0	0	0	0	0	0	0	0	0	0	133	104	0	0	5
22	C.22 - Manufacture of rubber products	16,098	0	1,640	1	81	-5	0	-4	0	0	0	12,290	3,807	0	1	3
23	C.23 - Manufacture of other non-metallic mineral products	328	0	103	13	0	-2	-2	0	0	0	0	270	58	0	0	4

24	C.24 - Manufacture of basic metals	222,614	202	91	213,307	0	-26,237	-	26,237	0	0	0	0	9,154	213,459	0	1	8
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	56,991	1,035	53,574	901	10,898	-	1,965	-5	1,900	0	0	0	8,330	10,290	32,373	5,998	11
26	C.26 - Manufacture of computer, electronic and optical products	7,733	0	25	25	0	0	0	0	0	0	0	0	4,096	3,495	0	142	3
27	C.27 - Manufacture of electrical equipment	48,176	45	43,112	41,876	2,179	-	2,990	-	2,745	-234	0	0	2,526	44,008	369	1,273	6
28	C.28 - Manufacture of machinery and equipment n.e.c.	6,774	0	6,528	1	50	0	0	0	0	0	0	0	4,454	2,319	0	1	5
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	790	0	0	9	733	-258	0	-258	0	0	0	0	57	733	0	0	8
30	C.30 - Manufacture of other transport equipment	1,241	0	1,129	0	0	-1	0	0	0	0	0	0	604	637	0	0	6
31	C.31 - Manufacture of furniture	9,683	0	5,735	1,339	1,097	-16	0	-14	0	0	0	0	2,427	7,085	148	23	6
32	C.32 - Other manufacturing	169,085	60,076	28,503	117,866	29,577	-915	-	233	-677	0	0	0	146,297	2,270	18,380	2,138	2
33	C.33 - Repair and installation of machinery and equipment	1,110	0	896	21	615	-559	0	-559	0	0	0	0	1,074	36	0	0	3
34	D - Electricity, gas, steam and air conditioning supply	103,771	66,681	73,173	8,473	64,773	-14,688	-1,692	-12,949	0	0	0	0	89,576	9,144	5,049	2	3
35	D35.1 - Electric power generation, transmission and distribution	103,771	66,681	73,173	8,473	64,773	-14,688	-1,692	-12,949	0	0	0	0	89,576	9,144	5,049	2	3
36	D35.11 - Production of electricity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

38	D35.3 - Steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	E - Water supply; sewerage, waste management and remediation activities	16,753	0	3,447	0	13,584	-3,087	0	-3,087	0	0	0	3,407	13,282	64	0	8
40	F - Construction	577,041	261	361,819	224,124	170,118	-34,031	-3,496	-30,372	0	0	0	495,118	23,680	6,927	51,316	5
41	F.41 - Construction of buildings	138,023	0	60,349	18,995	3,572	-89	0	-74	0	0	0	120,573	12,523	4,540	387	2
42	F.42 - Civil engineering	233,643	0	101,931	40,018	144,779	-	-	-	0	0	0	178,816	7,341	2,163	45,323	7
43	F.43 - Specialised construction activities	205,375	261	199,539	165,111	21,767	-	-	-12	0	0	0	195,729	3,816	224	5,606	5
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	657,433	40,681	221,254	83,227	154,736	-37,839	-491	-37,046	0	0	0	371,219	187,349	54,194	44,671	6
45	H - Transportation and storage	149,158	2	66,787	56,136	27,903	-19,044	12,321	-6,684	0	0	0	62,326	60,547	515	25,770	7
46	H.49 - Land transport and transport via pipelines	83,311	0	64,787	9,480	26,718	-	22	6,684	0	0	0	41,101	15,933	515	25,762	9
47	H.50 - Water transport	15,524	0	1,308	13,130	704	-135	135	0	0	0	0	1,734	13,788	0	2	6
48	H.51 - Air transport	44,135	0	0	28,435	0	-	-	0	0	0	0	18,536	25,599	0	0	6
49	H.52 - Warehousing and support activities for transportation	5,661	2	166	5,091	0	0	0	0	0	0	0	428	5,227	0	6	9
50	H.53 - Postal and courier activities	527	0	526	0	481	0	0	0	0	0	0	527	0	0	0	1
51	I - Accommodation and food service activities	251,591	33	3,882	6,688	3,874	-382	-12	-301	0	0	0	47,977	77,309	123,736	2,569	12
52	L - Real estate activities	895,053	24,184	471,011	343,307	270,224	-114,874	-539	-114,333	0	0	0	203,052	364,416	7,217	320,368	17
53	Exposures towards sectors other than those that highly contribute to climate change*	567,032	113	165,988	33,054	143,353	-51,121	-37	-50,270				318,293	80,599	39,802	128,338	0
54	K - Financial and insurance activities	173,875	0	0	8,203	76,116	-18,941	0	-18,444				173,621	12	153	89	3

5E	Exposures to other sectors (NACE codes J, M - U)	393,157	113	165,988	24,851	67,237	-32,180	-37	-31,826				144,672	80,587	39,649	128,249	11
5E	TOTAL	4,322,957	427,275	1,548,540	1,231,321	1,053,718	-317,705	49,645	-265,389	0	0	0	2,022,360	1,373,602	333,087	593,908	0

17.5. TEMPLATE 2: BANKING BOOK - INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: LOANS COLLATERALISED BY IMMOVABLE PROPERTY - ENERGY EFFICIENCY OF THE COLLATERAL

Сектор на контрагента	Total gross carrying amount amount (in BGN th)															
	Level of energy efficiency (EP score in kWh/m ² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral		
	0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G	Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
1	Total EU area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Of which Loans collateralised by commercial immovable property	2313939	762	66958	1785	24964	1953	1023	67094	27561	2790	0	0	0	0	0
3	Of which Loans collateralised by residential immovable property	1144434	3625	3570	135	180	234	0	1378	6231	135	0	0	0	0	0
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties	1044878	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0	0	0	0	0	0	0							0	0
6	Total non-EU area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Of which Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Of which Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

9	Of which Collateral obtained by taking possession: residential and commercial immovable properties	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0	0	0	0	0	0								0	0	

17.6. TEMPLATE 3: BANKING BOOK - INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: ALIGNMENT METRICS

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (BGN th)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Power	Please refer to the list below*	142,122				
2	Fossil fuel combustion		65,220				
3	Automotive		2,784				
4	Aviation		49,255				
5	Maritime transport		10,138				
6	Cement, clinker and lime production		899				
7	Iron and steel, coke, and metal ore production		16,394				
8	Chemicals		0				
9	... potential additions relevant to the business model of the institution						

*** PIT distance to 2030 NZE2050 scenario in % (for each metric)

* NACE code sector to be taken into consideration

Sector pursuant to IEA	Column b — Sector NACE (min) — Required sectors		** Examples of metrics – non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario.
Sector in template	Sector	Code	
Marine transport	Marine transport	301	Average tonnes of CO2 per passenger-km Average gCO ₂ /MJ and Average share of high carbon technologies (ICE).
Marine transport	Marine transport	3011	
Marine transport	Marine transport	3012	
Marine transport	Marine transport	3315	
Marine transport	Marine transport	50	
Marine transport	Marine transport	501	
Marine transport	Marine transport	5010	
Marine transport	Marine transport	502	
Marine transport	Marine transport	5020	
Marine transport	Marine transport	5222	
Marine transport	Marine transport	5224	
Marine transport	Marine transport	5229	
Electrical energy	Electrical energy	27	Average tonnes of CO2 per MWh and Average share of high carbon technologies (oil, gas, coal).
Electrical energy	Electrical energy	2712	
Electrical energy	Electrical energy	3314	
Electrical energy	Electrical energy	35	
Electrical energy	Electrical energy	351	
Electrical energy	Electrical energy	3511	
Electrical energy	Electrical energy	3512	
Electrical energy	Electrical energy	3513	
Electrical energy	Electrical energy	3514	
Electrical energy	Electrical energy	4321	Average tons pf CO2 per GJ. and
Burning of ores and minerals	Oil and natural gas	91	
Burning of ores and minerals	Oil and natural gas	910	

<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	192	Average share of high carbon technologies (ICE).
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	1920	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	2014	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	352	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	3521	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	3522	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	3523	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	4612	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	4671	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	6	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	61	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	610	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	62	
<i>Burning of ores and minerals</i>	<i>Oil and natural gas</i>	620	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	24	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	241	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	2410	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	242	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	2420	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	2434	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	244	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	2442	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	2444	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	2445	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	245	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	2451	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	2452	
<i>Production of iron and steel, coking and iron ore</i>	<i>Steel</i>	25	

<i>Production of iron and steel, cox and iron ore</i>	<i>Steel</i>	<i>251</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Steel</i>	<i>2511</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Steel</i>	<i>4672</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Coal</i>	<i>5</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Coal</i>	<i>51</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Coal</i>	<i>510</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Coal</i>	<i>52</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Coal</i>	<i>520</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Steel</i>	<i>7</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Steel</i>	<i>72</i>	
<i>Production of iron and steel, cox and iron ore</i>	<i>Steel</i>	<i>729</i>	
<i>Burning of ores and minerals</i>	<i>Coal</i>	<i>8</i>	Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE).
<i>Burning of ores and minerals</i>	<i>Coal</i>	<i>9</i>	
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>235</i>	Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE).
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>2351</i>	
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>2352</i>	
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>236</i>	
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>2361</i>	
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>2363</i>	
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>2364</i>	
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>811</i>	
<i>Cement, clinker and lime production</i>	<i>Cement</i>	<i>89</i>	
<i>Aviation</i>	<i>Aviation</i>	<i>3030</i>	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
<i>Aviation</i>	<i>Aviation</i>	<i>3316</i>	
<i>Aviation</i>	<i>Aviation</i>	<i>511</i>	
<i>Aviation</i>	<i>Aviation</i>	<i>5110</i>	
<i>Aviation</i>	<i>Aviation</i>	<i>512</i>	

<i>Aviation</i>	<i>Aviation</i>	<i>5121</i>	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
<i>Aviation</i>	<i>Aviation</i>	<i>5223</i>	
<i>Automobile industry</i>	<i>Automobile industry</i>	<i>2815</i>	
<i>Automobile industry</i>	<i>Automobile industry</i>	<i>29</i>	
<i>Automobile industry</i>	<i>Automobile industry</i>	<i>291</i>	
<i>Automobile industry</i>	<i>Automobile industry</i>	<i>2910</i>	
<i>Automobile industry</i>	<i>Automobile industry</i>	<i>292</i>	
<i>Automobile industry</i>	<i>Automobile industry</i>	<i>2920</i>	
<i>Automobile industry</i>	<i>Automobile industry</i>	<i>293</i>	
<i>Automobile industry</i>	<i>Automobile industry</i>	<i>2932</i>	

**17.7. TEMPLATE 5: BANKING BOOK - INDICATORS OF POTENTIAL CLIMATE CHANGE PHYSICAL RISK: EXPOSURES
 SUBJECT TO PHYSICAL RISK**

a	b	c	d	e	f	g	Gross carrying amount (BGN th)							m	n	o				
							of which exposures sensitive to impact from climate change physical events													
							Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events				of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
							<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity									
1	A - Agriculture, forestry and fishing	123,774	23,720	17,486	8,241	184	6	0	0	49,631	7,918	11,655	-218	-23	-112					
2	B - Mining and quarrying	115,745	79,221	0	0	0	2	0	0	79,221	0	79,221	0	0	0					
3	C - Manufacturing	865,606	6,215	1,427	0	0	5	0	0	7,642	1,284	0	-8	-2	0					
4	D - Electricity, gas, steam and air conditioning supply	103,771	829	2,356	0	0	8	0	0	3,185	0	0	-18	0	0					
5	E - Water supply; sewerage, waste management and remediation activities	16,753	0	0	0	0	0	0	0	0	0	0	0	0	0					
6	F - Construction	577,041	33,236	466	0	52	2	0	0	33,754	11,937	187	-20	0	-19					
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	657,433	30,307	5,304	391	1,958	5	0	0	37,960	1,977	10,611	-5,505	0	5,499					
8	H - Transportation and storage	149,158	15,407	14,457	515	9,429	8	0	0	39,808	21,279	9,433	-765	-140	-621					
9	L - Real estate activities	895,053	51,344	134,868	887	0	7	0	0	187,099	354	69,321	-35,696	0	35,696					
10	Loans collateralised by residential immovable property	1,144,434	9	0	0	0	1	0	0	10	0	10	0	0	0					
11	Loans collateralised by commercial immovable property	2,313,939	133,351	155,259	11,070	1,250	6	0	0	300,930	26,211	122,261	-2,446	-1	2,377					
12	Repossessed colaterals	1,044,878	0	0	0	0	0	0	0	0	0	0	0	0	0					
13	Other relevant sectors (breakdown below where relevant)	644,748	3,790	641	1,136	0	6	0	0	5,566	2,601	906	-19	-15	-5					

18. DISCLOSURE OF INFORMATION PURSUANT TO ART.450 OF REGULATION (EU) № 575/2013

Information pursuant to Art.450 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

			MB Supervisory and Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	11	3	28
2		Total fixed remuneration	12,068	459	3,023
3		Of which: cash-based	12,068	459	3,023
4		(Not applicable in the EU)			
EU-4a		Of which: shares or equivalent ownership interests	0	0	0
5		Of which: share-linked instruments or equivalent non-cash instruments	0	0	0
EU-5x		Of which: other instruments	0	0	0
6		(Not applicable in the EU)			
7		Of which: other forms	0	0	0
8	(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff	11	3	28
10		Total variable remuneration	0	0	0
11		Of which: cash-based	0	0	0
12		Of which: deferred	0	0	0
EU-13a		Of which: shares or equivalent ownership interests	0	0	0
EU-14a		Of which: deferred	0	0	0
EU-136		Of which: share-linked instruments or equivalent non-cash instruments	0	0	0
EU-146		Of which: deferred	0	0	0
EU-14x		Of which: other instruments	0	0	0
EU-14y	Of which: deferred	0	0	0	
15	Of which: other forms	0	0	0	
16	Of which: deferred	0	0	0	
17	Total remuneration (2 + 10)			459	3,023

		MB Supervisory and Management function	Other senior management	Other identified staff
	Guaranteed variable remuneration awards			
1	Guaranteed variable remuneration awards - Number of identified staff	0	0	0
2	Guaranteed variable remuneration awards -Total amount	0	0	0
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	0	0	0
	Severance payments awarded in previous periods, that have been paid out during the financial year			
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	0	0	0
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	0	0	0
	Severance payments awarded during the financial year			
6	Severance payments awarded during the financial year - Number of identified staff	0	0	0
7	Severance payments awarded during the financial year - Total amount	0	0	0
8	Of which paid during the financial year	0	0	0
9	Of which deferred	0	0	0
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	0	0	0
11	Of which highest payment that has been awarded to a single person	0	0	0

		a	b	c	d	e	f	EU - g	EU - h
	Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory and Management function	0	0	0	0	0	0	0	0
2	Cash-based	0	0	0	0	0	0	0	0
3	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
4	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
5	Other instruments	0	0	0	0	0	0	0	0
6	Other forms	0	0	0	0	0	0	0	0
7	Other senior management	0	0	0	0	0	0	0	0
8	Cash-based	0	0	0	0	0	0	0	0
9	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
10	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
11	Other instruments	0	0	0	0	0	0	0	0
12	Other forms	0	0	0	0	0	0	0	0
13	Other identified staff	0	0	0	0	0	0	0	0
14	Cash-based	0	0	0	0	0	0	0	0
15	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
16	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
17	Other instruments	0	0	0	0	0	0	0	0
18	Other forms	0	0	0	0	0	0	0	0
19	Total amount	0	0	0	0	0	0	0	0

	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 < 1 500 000	0
2	1 500 000 < 2 000 000	0
3	2 000 000 < 2 500 000	0
4	2 500 000 < 3 000 000	0
5	3 000 000 < 3 500 000	0
6	3 500 000 < 4 000 000	0
7	4 000 000 < 4 500 000	0
8	4 500 000 < 5 000 000	0
9	5 000 000 < 6 000 000	0
10	6 000 000 < 7 000 000	0

	Management body remuneration	Business areas						Total
		Supervisory and Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	
1	Total number of identified staff							42
2	Of which: members of the MB	11						
3	Of which: other senior management		0	2	1	0	0	0
4	Of which: other identified staff		1	7	0	10	7	3
5	Total remuneration of identified staff	12,068	119	885	155	1,211	755	357
6	Of which: variable remuneration	0	0	0	0	0	0	0
7	Of which: fixed remuneration	12,068	119	885	155	1,211	755	357

19. DISCLOSURE OF LEVERAGE RATIO

Information leverage ratio pursuant to Art.451 of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

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

		Applicable amount 31.12.2022
1	Total assets as per published financial statements	13,489,912
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	4,510
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)	172,115
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	-72,904
13	Total exposure measure	13,593,633

19.2. TEMPLATE EU LR2-LRCOM — LEVERAGE RATIO COMMON DISCLOSURE

20.

		31.12.2022	31.12.2021
'On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	13,488,303	11,886,208
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)	-72,904	146,136
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	13,415,399	12,032,344
'Derivative exposures			
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	6,119	6,111
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	Total derivatives exposures	6,119	6,111

'Securities financing transaction (SFT) exposures			
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	Total securities financing transaction exposures		
'Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1,052,174	847,693
20	(Adjustments for conversion to credit equivalent amounts)	-880,059	-696,693
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
22	Off-balance sheet exposures	172,115	151,000
'Excluded exposures			
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)		
EC-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	(Total exempted exposures)		
'Capital and total exposure measure			
23	Tier 1 capital	1,569,012	1,553,735
24	Total exposure measure	13,593,633	12,189,455
'Leverage ratio			
25	Leverage ratio (%)	11.54%	12.75%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	11.54%	12.75%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	11.54%	12.75%
26	Regulatory minimum leverage ratio requirement (%)	3%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0
EU-266	of which: to be made up of CET1 capital	0	0
27	Leverage ratio buffer requirement (%)	0.00%	0
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
'Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
'Disclosure of mean values			
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)	13,593,633	12,189,455

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)	13,593,633	12,189,455
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)	11.54%	12.75%
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)	11.54%	12.75%

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

		31.12.2022
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	13,488,303
EU-2	Trading book exposures	5,866
EU-3	Banking book exposures, of which:	13,482,437
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	3,952,469
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	642
EU-7	Institutions	431,184
EU-8	Secured by mortgages of immovable properties	1,993,669
EU-9	Retail exposures	1,792,273
EU-10	Corporates	2,437,784
EU-11	Exposures in default	907,687
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1,966,729

20. DISCLOSURE OF LIQUIDITY REQUIREMENTS

Information on liquidity requirements pursuant to Art.451a of Regulation (EU) № 575/2013 is structured in accordance with the applicable to the Bank templates from Implementing Regulation (EU) 2021/637, as specified below:

20.1. TEMPLATE EU LIQ1 — QUANTITATIVE INFORMATION OF LCR

Thousand of BGN	Quarter ending on (DD Month YYYY)	Total unweighted value (average)				Total weighted value (average)			
		31.12.2022	30.09.2022	30.06.2022	31.03.2022	31.12.2022	30.09.2022	30.06.2022	31.03.2022
EU 1a									
EU 16	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)					3,699,271	3,454,413	3,123,309	2,838,043
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	8,854,078	8,597,034	8,461,245	8,493,162	772,774	722,905	714,472	740,846
3	Stable deposits	8,534,273	8,347,010	8,233,429	8,236,758	676,945	665,356	659,910	666,067
4	Less stable deposits	319,805	250,024	227,816	256,404	95,829	57,549	54,562	74,779
5	Unsecured wholesale funding	2,336,952	2,205,507	1,797,050	1,488,352	1,072,548	1,007,090	819,274	688,320
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)	2,336,952	2,205,507	1,797,050	1,488,352	1,072,548	1,007,090	819,274	688,320
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	1,013,470	846,643	727,726	694,523	83,591	67,120	55,703	52,706
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	1,013,470	846,643	727,726	694,523	83,591	67,120	55,703	52,706
14	Other contractual funding obligations	0	0	0	0	0	0	0	0
15	Other contingent funding obligations	0	120,187	167,711	167,524	0	6,009	8,386	8,376

16	TOTAL CASH OUTFLOWS					1,928,913	1,803,124	1,597,835	1,490,248
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	3,753	3,751	4,606	16,088	3,753	3,751	4,606	16,088
18	Inflows from fully performing exposures	453,129	440,571	359,937	312,091	430,008	419,556	345,347	292,497
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	456,882	444,322	364,543	328,179	433,761	423,307	349,953	308,585
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	456,882	444,322	364,543	328,179	433,761	423,307	349,953	308,585
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					3,699,271	3,454,413	3,123,309	2,838,043
22	TOTAL NET CASH OUTFLOWS					1,495,152	1,379,817	1,247,882	1,181,663
23	LIQUIDITY COVERAGE RATIO					247.42%	250.35%	250.29%	240.17%

20.2. TEMPLATE EU LIQB — ON QUALITATIVE INFORMATION ON LCR, WHICH COMPLEMENTS TEMPLATE EU LIQ1

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	<p>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.</p> <p>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.</p> <p>Liquidity outflows consist mainly of withdrawals of demand deposits and term deposits, and draws on loans.</p>
b	Explanations on the changes in the LCR over time	Over the reporting period the LCR was in the range of 230%-253%. There was decrease on average with 5% compared to the previous year, due to decrease in liquidity buffer and increase 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 31.12.2022, the Bank had no outflows related to derivative exposures.
f	Currency mismatch in the LCR	As at 31.12.2022, 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.

20.3. TEMPLATE EU LIQ2 — NET STABLE FUNDING RATIO

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
'Available stable funding (ASF) Items						
1	Capital items and instruments	0	0	0	1,554,238	1,552,044
2	Own funds				1,554,238	1,552,044
3	Other capital instruments					
4	Retail deposits		6,857,911	1,256,780	612,954	8,085,796
5	Stable deposits		3,238,598	153,802	2,117	3,224,897
6	Less stable deposits		3,619,313	1,102,978	610,837	4,860,899
7	Wholesale funding:		2,063,562	78,929	34,905	1,079,380
8	Operational deposits		198,832	17,063	1,709	109,657
9	Other wholesale funding		1,864,730	61,866	33,196	969,723
10	Interdependent liabilities					
11	Other liabilities:	0	378,241	1,374	25,736	26,423
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		378,241	1,374	25,736	26,423
14	Total available stable funding (ASF)					10,743,643
'Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					382,476
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:		1,601,117	524,435	4,593,722	4,560,359

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		414,361	8,575	117,279	163,003
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		782,265	455,869	3,198,501	3,321,927
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:		71,238	59,991	1,234,672	868,152
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		71,238	59,991	1,234,672	868,152
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		333,253	0	43,270	207,277
25	Interdependent assets		0	0	0	0
26	Other assets:		99,366	24,121	2,340,617	2,463,366
27	Physical traded commodities				4,912	4,175
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets		2,445			2,445
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories		96,921	24,121	2,335,705	2,456,746
32	Off-balance sheet items		256,349	433,079	260,221	65,557
33	Total RSF					7,471,758
34	Net Stable Funding Ratio (%)					143.79%

21. REFERENCES

The following information is presented in the consolidated 2022 Annual Report of First Investment Bank AD and/or in the consolidated financial statements of First Investment Bank AD for the year ended on 31 December 2022 with the independent auditor's report thereon:

- Information on the risk management strategy, risk appetite framework and risk management framework in First Investment Bank AD, including on the risk profile, major types of risk to which the Bank is exposed, as well as on the systems for risk reporting and measurement;
- Information on corporate governance and the management bodies of First Investment Bank AD, including on the policy for nomination and suitability assessment of members of the managing and supervisory bodies and other key function holders, the types of collective bodies operating at the Bank, as well as the qualitative information pursuant to Art.450 of Regulation (EU) 575/2013;
- Information on First Investment Bank subsidiaries which are subject to consolidation;
- Summary information concerning the policies and processes for assessment and management of the risk of excessive leverage;
- Summary information on the approach applied by First Investment Bank AD to the internal capital adequacy assessment process;
- Summary information on the approaches and methods applied by the Bank in credit risk management;
- Summary information on the approaches and methods applied by the Bank in market risk management;
- Summary information on the approaches and methods applied by the Bank in the interest-rate risk of the Bank's portfolio;
- Summary information on the approaches and methods applied by the Bank in operational risk management;
- Summary information on the approaches and methods applied by the Bank in liquidity risk management;
- Non-financial declaration under the meaning of Art.51 of Accounting Act.