

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

(on consolidated basis)

FIRST INVESTMENT BANK AD
FOR THIRD QUARTER 2023

SEPTEMBER 2023

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

1. DISCLOSURE OF KEY METRICS

1.1. TEMPLATE EU KM1 — KEY METRICS

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

BGN Thousands		30.09.2023	30.06.2023	31.03.2023	31.12.2022	30.09.2022
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1 352 612	1 360 283	1 245 372	1 314 754	1 315 495
2	Tier 1 capital	1 606 870	1 614 541	1 499 630	1 569 012	1 569 753
3	Total capital	1 622 874	1 631 027	1 516 594	1 586 448	1 578 216
	Risk-weighted exposure amounts					
4	Total risk exposure amount	7 891 559	7 786 533	7 730 653	7 551 920	7 533 832
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17.14%	17.47%	16.11%	17.41%	17.46%
6	Tier 1 ratio (%)	20.36%	20.74%	19.40%	20.78%	20.84%
7	Total capital ratio (%)	20.56%	20.95%	19.62%	21.01%	20.95%
	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 (%)	2.10%	2.10%	2.85%	2.85%	2.85%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.18%	1.18%	1.60%	1.60%	1.60%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.58%	1.58%	2.14%	2.14%	2.14%
EU 7d	Total SREP own funds requirements (%)			10.85%	10.85%	10.85%
	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 (%)	1.39%	1.39%	1.39%	0.92%	0.46%
EU 9a	Systemic risk buffer (%)	3.00%	3.00%	3.00%	3.00%	3.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%

BGN Thousands		30.09.2023	30.06.2023	31.03.2023	31.12.2022	30.09.2022
EU 10a	Other Systemically Important Institution buffer (%)	0.75%	0.75%	0.75%	1.00%	1.00%
11	Combined buffer requirement (%)	7.64%	7.64%	7.64%	7.42%	6.96%
EU 11a	Overall capital requirements (%)	17.74%	17.74%	18.49%	18.27%	17.81%
12	CET1 available after meeting the total SREP own funds requirements (%)	904 371	918 008	773 802	854 087	855 931
Leverage ratio						
13	Total exposure measure	14 023 927	13 854 758	13 731 211	13 593 633	13 208 874
14	Leverage ratio (%)	11.46%	11.65%	10.92%	11.54%	11.88%
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)	3 976 794	4 044 740	4 101 227	3 887 114	3 554 168
EU 16a	Cash outflows - Total weighted value	1 809 660	1 861 656	1 882 906	1 962 904	1 862 755
EU 16b	Cash inflows - Total weighted value	347 491	363 471	401 898	342 502	414 674
16	Total net cash outflows (adjusted value)	1 462 169	1 498 185	1 481 008	1 620 402	1 448 081
17	Liquidity coverage ratio (%)	271.98%	269.98%	276.92%	239.89%	245.44%
Net Stable Funding Ratio						
18	Total available stable funding	11 878 131	11 662 700	11 521 118	11 286 396	10 914 291
19	Total required stable funding	8 029 267	7 957 278	7 798 631	7 682 703	7 531 597
20	NSFR ratio (%)	147.94%	146.57%	147.73%	146.91%	144.91%

2. DISCLOSURE OF LIQUIDITY REQUIREMENTS

2.1. TEMPLATE EU LIQ1 — QUANTITATIVE INFORMATION OF LCR

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

BGN Thousands	Quarter ending on (DD Month YYYY)	Total unweighted value (average)				Total weighted value (average)			
		30.09.2023	30.06.2023	31.03.2023	31.12.2022	30.09.2023	30.06.2023	31.03.2023	31.12.2022
EU 1a									
EU 1b	Number of data points used in the calculation of averages	3	3	3	3	3	3	3	3
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					3 977 219	4 118 663	4 004 872	3 699 271
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	9 351 017	9 200 748	9 089 162	8 854 078	781 555	770 581	796 023	772 774
3	Stable deposits	9 031 521	8 889 037	8 746 917	8 534 273	710 914	701 408	692 055	676 945
4	Less stable deposits	319 496	311 711	342 245	319 805	70 641	69 173	103 968	95 829
5	Unsecured wholesale funding	2 136 275	2 408 869	2 388 635	2 336 952	938 527	1 041 762	1 059 464	1 072 548
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)	2 136 275	2 408 869	2 388 635	2 336 952	938 527	1 041 762	1 059 464	1 072 548
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	1 076 500	1 043 293	1 037 432	1 013 470	90 345	87 196	86 091	83 591
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	1 076 500	1 043 293	1 037 432	1 013 470	90 345	87 196	86 091	83 591
14	Other contractual funding obligations	0	0	0	0	0	0	0	0

BGN Thousands	Quarter ending on (DD Month YYYY)	Total unweighted value (average)				Total weighted value (average)			
		30.09.2023	30.06.2023	31.03.2023	31.12.2022	30.09.2023	30.06.2023	31.03.2023	31.12.2022
15	Other contingent funding obligations	0	0	0	0	0	0	0	0
16	TOTAL CASH OUTFLOWS					1 810 427	1 899 539	1 941 578	1 928 913
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	3 604	7 325	3 704	3 753	3 604	7 325	3 704	3 753
18	Inflows from fully performing exposures	344 959	431 435	406 394	453 129	321 105	407 805	383 248	430 008
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	348 563	438 760	410 098	456 882	324 709	415 130	386 952	433 761
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	348 563	438 760	410 098	456 882	324 709	415 130	386 952	433 761
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					3 977 219	4 118 663	4 004 872	3 699 271
22	TOTAL NET CASH OUTFLOWS					1 485 718	1 484 409	1 554 626	1 495 152
23	LIQUIDITY COVERAGE RATIO					267.70%	277.46%	257.61%	247.42%

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

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

Row number	Qualitative information - Free format	
a	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	<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 266%-272%. There was decrease on average with 10% compared to the previous quarter, due to decrease in liquidity buffer.
c	Explanations on the actual concentration of funding sources	Retail deposits are the Bank's main source of funding. The deposit base is characterised by a low concentration of attracted funds from a specific client or group of clients.
d	High-level description of the composition of the institution's liquidity buffer.	In accordance with the requirements of Commission Delegated Regulation (EU) 2015/61 the Bank's liquidity buffer consists of coins and banknotes, withdrawable reserves with the central bank, central government assets, and high-quality corporate bonds.
e	Derivative exposures and potential collateral calls	As at 30.09.2023, the Bank had no outflows related to derivative exposures.
f	Currency mismatch in the LCR	As at 30.09.2023, the Bank had no currency mismatch, and maintains its liquidity buffer within levels that are sufficient to cover the Bank's liabilities in different currencies during a stressed period.
g	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	The are no other significant elements used for calculating the LCR which have not been reflected in the liquidity template.

3. DISCLOSURE OF CAPITAL REQUIREMENTS AND TOTAL RISK EXPOSURE AMOUNTS

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

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

BGN Thousands		Total risk exposure amounts (TREA)		Total own funds requirements
		30.09.2023	30.06.2023	30.09.2023
1	Credit risk (excluding CCR)	7 267 284	7 162 258	581 383
2	Of which the standardised approach	7 267 284	7 162 258	581 383
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR			
7	Of which the standardised approach			
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
EU 8b	Of which credit valuation adjustment - CVA			
9	Of which other CCR			
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1 250 % / deduction			
20	Position, foreign exchange and commodities risks (Market risk)	3 800	3 800	304
21	Of which the standardised approach	3 800	3 800	304
22	Of which IMA			
EU 22a	Large exposures			
23	Operational risk	620 475	620 475	49 638
EU 23a	Of which basic indicator approach			

BGN Thousands		Total risk exposure amounts (TREA)		Total own funds requirements
		30.09.2023	30.06.2023	30.09.2023
EU 23b	Of which standardised approach	620 475	620 475	49 638
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250 % risk weight)			
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	7 891 559	7 786 533	631 325

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