Semi-Annual 2Q2025 Pillar 3 Disclosure Templates

Contents

1. Template EU KM1: Key metrics template (consolidated basis in '000 BGN)

		a	b	c
		Q2 2024	Q4 2024	Q2 2025
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	3 523 277	3 552 827	3 810 566
2	Tier 1 capital	3 523 277	3 552 827	3 810 566
3	Total capital	3 701 258	3 732 231	3 989 703
	Risk-weighted exposure amounts			
4	Total risk exposure amount	17 108 153	17 463 100	18 866 649
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	20.59%	20.34%	20.20%
6	Tier 1 ratio (%)	20.59%	20.34%	20.20%
7	Total capital ratio (%)	21.63%	21.37%	21.15%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.50%	1.50%	1.50%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.84%	0.84%	0.84%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.13%	1.13%	1.13%
EU 7d	Total SREP own funds requirements (%)	9.50%	9.50%	9.50%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	2.00%	2.00%	2.00%
EU 9a	Systemic risk buffer (%)	3.00%	3.00%	3.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	8.50%	8.50%	8.50%
EU 11a	Overall capital requirements (%)	18.00%	18.00%	18.00%
12	CET1 available after meeting the total SREP own funds	12.13%	11.87%	11.65%
	Leverage ratio			
13	Total exposure measure	36 812 606	40 150 711	43 490 233
14	Leverage ratio (%)	9.57%	8.85%	8.76%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	12 438 310	14 414 031	12 113 778
EU 16a	Cash outflows - Total weighted value	10 708 052	14 372 479	12 758 464
EU 16b	Cash inflows - Total weighted value	5 812 447	7 491 727	8 162 253
16	Total net cash outflows (adjusted value)	4 895 605	6 880 752	4 596 211
17	Liquidity coverage ratio (%)	254.07%	209.48%	263.56%
	Net Stable Funding Ratio			
18	Total available stable funding	27 161 577	28 274 110	29 493 622
19	Total required stable funding	16 186 690	16 850 851	18 263 886
20	NSFR ratio (%)	167.80%	167.79%	161.49%

2. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs (individual basis in '000 BGN)

		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative infor-mation
Applicable requirement and level of application				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL? (Y/N)			Y
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	3 810 719		
EU-4	Eligible Additional Tier 1 capital	-		
EU-5	Eligible Tier 2 capital	179 137		
EU-6	Eligible own funds	**3 989 856**		
EU-7	Eligible liabilities	2 034 063		
EU-8	of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments	**6 023 919**		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	18 844 444		
EU-11	Total exposure measure (TEM)	43 485 907		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	**31.97%**		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	13.85%		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	8.99%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	22.98%		
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM	5.90%		
EU-21	of which part of the requirement that may be met with a guarantee			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			