

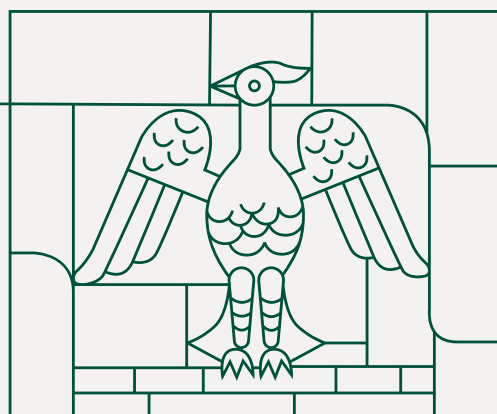


BULGARIAN
NATIONAL BANK
EUROSYSTEM

Banks in Bulgaria

APRIL–JUNE

2026



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Abbreviations

BGN	-	The Abbreviation of the Redenominated Lev
BNB	-	Bulgarian National Bank
GDP	-	Gross Domestic Product
EBA	-	European Banking Authority
ECB	-	European Central Bank
FINREP	-	Financial Reporting Framework
LCI	-	Law on Credit Institutions
MPF 1	-	Macroprudential Form 1
IFRS	-	International Financial Reporting Standards
NSFR	-	Net Stable Funding Ratio
NSI	-	National Statistical Institute
LCR	-	Liquidity Coverage Ratio
LTD ratio	-	Loan-to-Deposit Ratio
ROA	-	Return on Assets
ROE	-	Return on Equity
TREA	-	Total Risk Exposure Amount

I. State of the Banking System

(second quarter of 2026)

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1. The Banking System: Structure and Trends¹

1.1. Dynamics by Bank Group

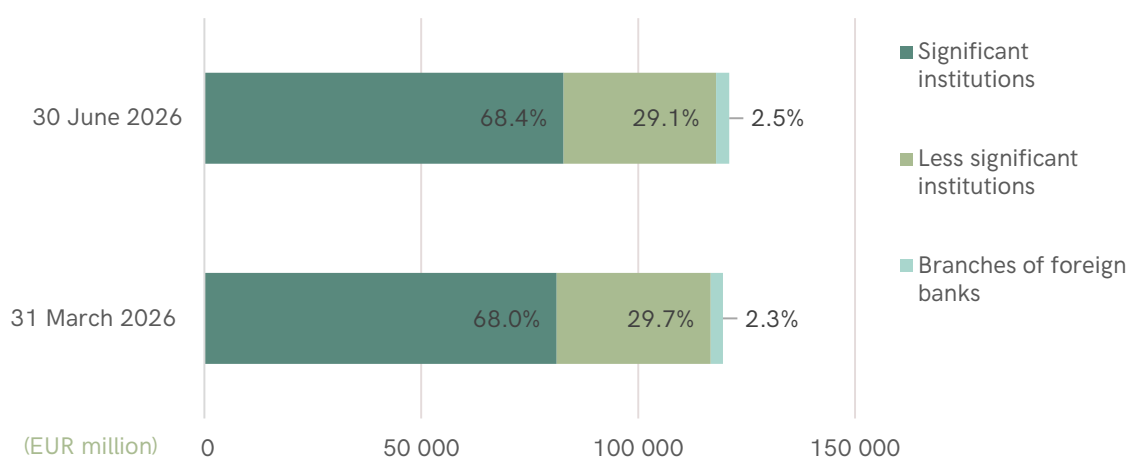
In the second quarter of 2026, banking system assets increased by EUR 1.5 billion (1.3 per cent) to reach EUR 121.0 billion at end-June. The main contributors to this growth were loans, advances and debt securities, while the item of cash, cash balances at central banks and other demand deposits decreased. Attracted deposits in the banking system increased at a higher rate than in the previous quarter.

The market share of significant banks (according to the ECB criteria) in the assets of the banking system was 68.4 per cent as of 30 June 2026, while that of the less significant institutions and foreign bank branches was 29.1 per cent and 2.5 per cent, respectively.

CHART 1

Bank Market Shares by Asset Size

(EUR million and per cent)



Source: BNB.

1.2. Structural Changes in the Banking System Balance Sheet

In the April-June 2026 period, the structure of banking balance sheet assets experienced the following changes:

- the item of loans and advances increased by EUR 3.8 billion (4.9 per cent) to EUR 81.2 billion, and its share in the balance sheet assets decreased from 64.8 per cent to 67.1 per cent at end-June;
- the debt and equity instruments portfolio went up by EUR 613 million (2.8 per cent) to EUR 22.7 billion with the main contribution of debt securities, reaching 18.8 per cent of total assets at the end of the quarter;
- the amount of the most liquid aggregate of cash, cash balances at central banks and other demand deposits dropped by EUR 3.0 billion (18.6 per cent) to EUR 13.2 billion (due mainly to the fall in cash balances at central banks), with its share in assets declining from 13.6 per cent to 10.9 per cent.

The amount of banking system assets in relation to GDP² amounted to 98.3 per cent at the end of June 2026 (99.5 per cent at the end of March 2026).

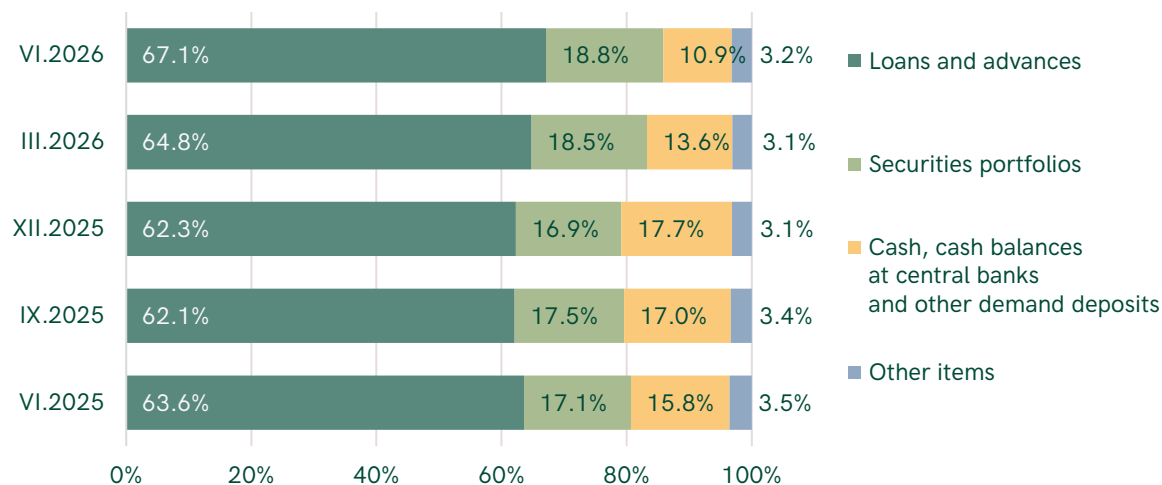
¹ Data on the banking system and bank groups are based on the supervisory reports on an individual basis, as reflected in quarterly reporting forms and summarised on 19 August 2026 for the second quarter of 2026 and for the four preceding quarters. Information on individual banks is based on updated and revised data obtained prior to the cut-off date of this issue.

² Based on NSI's preliminary GDP data for the second quarter of 2026 at current prices.

CHART 2

Structure of Banking System Assets

at the end of the corresponding period (per cent)



Source: BNB.

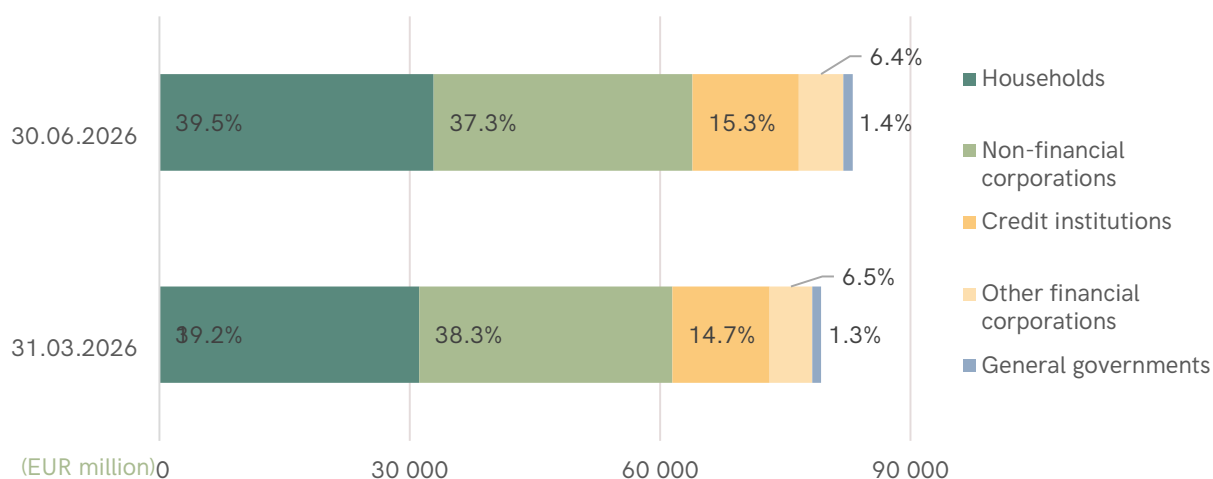
1.3. Credit Operations

The total amount of gross loans and advances in the second quarter of 2026 increased by EUR 3.8 billion (4.8 per cent) to EUR 83.1 billion at the end of June. Over the period under review, claims on credit institutions rose by EUR 1.1 billion (9.4 per cent) to EUR 12.7 billion. The banking system's loan portfolio³ amounted to EUR 70.3 billion at the end of June 2026, growing by EUR 2.7 billion (4.0 per cent). Loans to households increased by EUR 1.7 billion, or 5.6 per cent (including EUR 1.2 billion of those secured by residential property). Over the same period, loans to non-financial corporations grew by EUR 672 million (2.2 per cent). Loans to other financial corporations and those to the general government sector also grew by EUR 194 million (3.8 per cent) and by EUR 103 million (9.9 per cent), respectively.

CHART 3

Structure of Gross Loans and Advances by Sector

(EUR million and per cent)



Note: The sum total may not add up to 100 per cent due to rounding.

Source: BNB.

³ The scope of the credit portfolio includes the sectors of non-financial corporations, households, other financial corporations and the general government.

Over the second quarter, the share of loans and advances to residents was 82.4 per cent and that of loans to non-residents reached 17.6 per cent, from 82.8 per cent and 17.2 per cent by end-March. In the currency structure of loans and advances at the end of the period, the share in euro increased from 94.8 per cent to 95.3 per cent and that in other currencies decreased from 5.2 to 4.7 per cent.

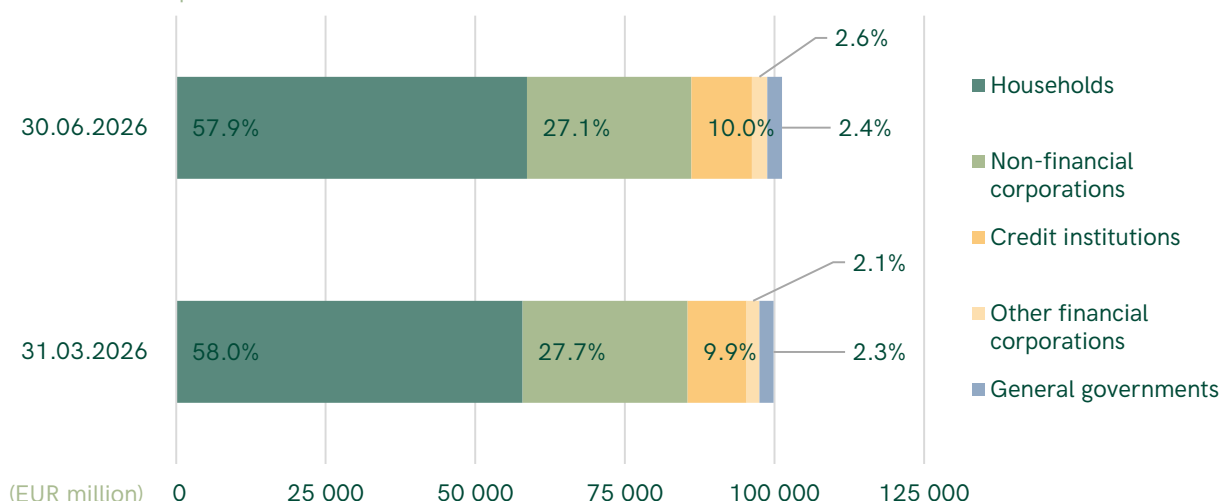
1.4. Deposits

In the April-June 2026 period, deposits in the banking system reported an increase of 1.4 per cent (EUR 1.4 billion), reaching EUR 101.3 billion. The growth of households deposits by EUR 774 million (1.3 per cent) had the largest contribution. Deposits of other financial corporations also went up (by EUR 480 million, 22.5 per cent), along with those of credit institutions (by EUR 232 million, 2.4 per cent) and those of the general government sector (by EUR 121 million, 5.2 per cent). Deposits of non-financial corporations posted a decline of EUR 164 million (0.6 per cent).

CHART 4

Structure of Deposits by Institutional Sector

(EUR million and per cent)



Source: BNB.

Deposits held by residents retained their end-March share of 87.5 per cent of total deposits, while that of non-resident deposits was 12.5 per cent. In the currency structure of deposits at the end of June, the share of deposits in euro was 95.3 per cent and that in other currencies was 4.7 per cent against 95.1 per cent and 4.9 per cent, respectively, at the end of March.

1.5. Balance Sheet Equity

As of 30 June 2026, banking balance sheet equity amounted to EUR 15.5 billion, up EUR 375 million (2.5 per cent) on end-March, driven by the increase in current profits and other reserves during the quarter. On an annual basis, the balance sheet equity posted an increase of 24.3 per cent by end-June (against an asset growth of 17.2 per cent over the same period).

2. The Risk Profile of the Banking System

In the second quarter of 2026, **the external environment** continued to be characterised by a persistently high degree of uncertainty due to the unabated geopolitical tensions. The military conflict in the Middle East pushed up energy product prices, with its duration and consequent depletion of energy supplies creating prerequisites for intensifying adverse second-round effects on macrofinancial conditions. For the second time this year, as a result of inflationary pressures, the ECB increased key interest rates by 25 basis points in September 2026, emphasising that the economic outlook remained highly uncertain, with risks of higher inflation and lower economic growth.

In the second quarter of 2026, the **domestic environment** was characterised by economic growth, driven primarily by private consumption and consumer inflation acceleration caused by external and internal proinflationary factors. These include higher energy prices and higher unit labour costs due to limited labour market supply resulting from adverse demographic developments in Bulgaria.

Against this background, **credit activity** in the Bulgarian banking system remained robust. On the one hand, low mortgage rates and high employment supported household credit demand and, on the other hand, banks' sound capital position and liquidity buffers facilitated credit supply.

The capital position of the banking system remained stable in the second quarter of 2026. Capital adequacy ratios remained almost unchanged from the end of March 2026, with a similar rate of growth in own funds and total risk exposure over the quarter, while the leverage ratio increased slightly. Capital exceeding regulatory requirements and the combined buffer requirement in the banking system increased to EUR 4.752 billion.

Banking liquidity position remained stable. In the second quarter, the liquidity buffer fell by 6.9 per cent to EUR 33.4 billion, with central bank funds contributing most to the decline. The aggregate liquidity coverage ratio (LCR) at banking system level was 261 per cent as of 30 June 2026, against 279 per cent at the end of March 2026.

As of 30 June 2026, the banking system reported a **profit** of EUR 1079 million, up EUR 74 million (7.4 per cent) on the first six months of 2025. At the end of the review period, the return on assets (ROA) and return on equity (ROE) ratios fell to 1.78 per cent and 13.94 per cent, respectively, due to significant increases in assets and equity. As of 30 June 2026, the annual rate of change in net interest income rose to 19.6 per cent (from 1.1 per cent as of 30 June 2025), while the share of this income in total net operating income rose to 72.6 per cent.

There were no significant changes in asset quality over the quarter. The total amount of **gross non-performing loans and advances** fell slightly by EUR 41 million (1.8 per cent) to EUR 2.2 billion. The main contributor to this decline were non-performing loans to non-financial corporations, which fell by EUR 67 million (4.6 per cent). Non-performing loans to households increased by EUR 26 million (3.6 per cent), with consumer loans accounting for an increase of EUR 26 million (4.4 per cent).

The ratio of gross non-performing loans in the credit portfolio amounted to 3.1 per cent, falling by 18 basis points on a quarterly basis and by 23 basis points on an annual basis.

Based on the approved methodology that follows the Basel Committee on Banking Supervision principles and Recommendation ESRB/2014/1 on guidance for setting countercyclical buffer rates, an assessment is made and the level of the **countercyclical capital buffer** applicable to credit risk exposures in Bulgaria is determined on a quarterly basis. The applicable rate set by the BNB Governing Council was 0.5 per cent for 1 October 2019 – 30 September 2022, its level being raised to 1 per cent for the fourth quarter of 2022, to 1.5 per cent for 1 January 2023 – 30 September 2023 and to 2 per cent, with effect from 1 October 2023. Given the strong credit growth and increasing uncertainty in the external environment, in March 2026, the BNB Governing Council increased the countercyclical capital buffer rate to 2.25 per cent from the second quarter of 2027, with a view to preserving the stability of the banking sector by strengthening its loss-absorbing capacity. In the context of strong credit growth and potential second-round effects from the uncertain external environment, the buffer rate of 2.25 per cent was confirmed until the end of the fourth quarter of 2027.

3. Developments in Major Risks to the Banking System

3.1. Asset Quality

At the end of June 2026, gross non-performing loans and advances amounted to EUR 2.2 billion and decreased by 1.8 per cent over the quarter. The ratios of non-performing loans continued to decline, driven mainly by the strong growth of loans and advances:

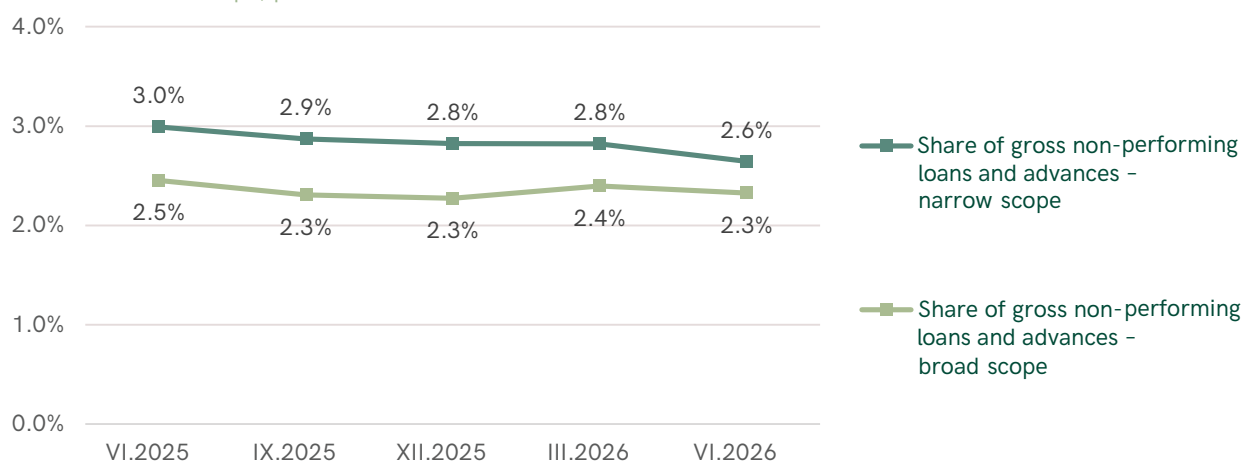
- For the credit portfolio, the ratio fell to 3.1 per cent as of 30 June, from 3.3 per cent as of 31 March 2026, affected by the portfolio growth by 4.0 per cent over the period to EUR 70.3 billion.
- The non-performing loans ratio, calculated on the basis of the narrow scope⁴ of loans and advances, fell to 2.6 per cent, as claims within this scope increased by EUR 3.8 billion (4.8 per cent) reaching EUR 83.1 billion.
- The non-performing loans ratio, calculated on the basis of the broad scope⁵ of loans and advances, fell to 2.3 per cent, as a result of the increase in claims within this scope by EUR 1.1 billion (1.2 per cent) to EUR 94.4 billion.

In the April–June 2026 period, net non-performing loans and advances (net of their inherent impairment), which represent the residual credit risk on banks' balance sheets, were EUR 1.0 billion, decreasing by EUR 43 million (4.0 per cent). The ratio of net non-performing loans and advances in total net loans and advances, presented in the broad and narrow scopes, also decreased and stood at 1.1 per cent and 1.3 per cent, respectively, as of 30 June 2026.

CHART 5A

Share of Gross Non-performing Loans and Advances

(narrow and broad scope, per cent)

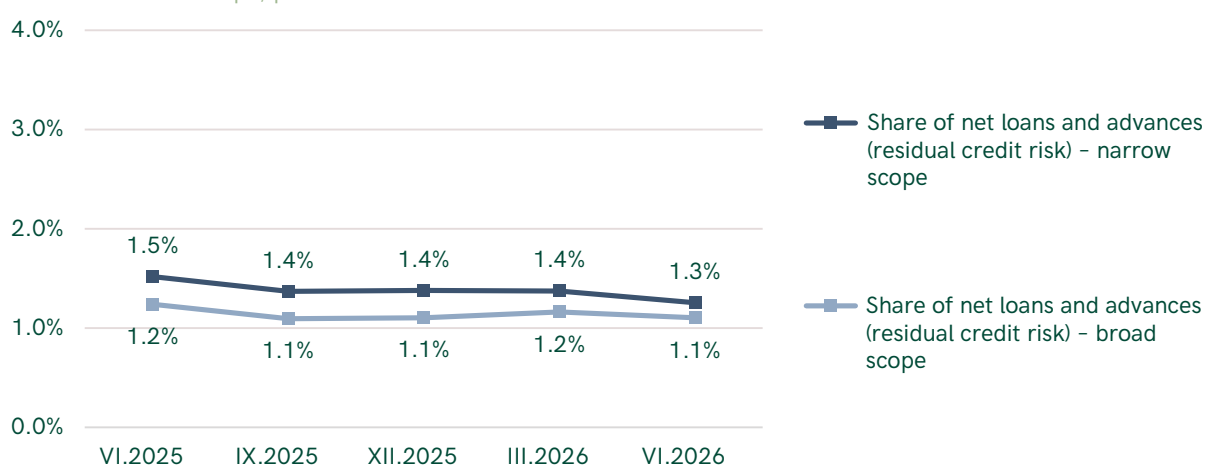


Source: BNB.

CHART 5B

Share of Net Non-performing Loans and Advances

(narrow and broad scope, per cent)



Source: BNB.

⁴ In addition to the credit portfolio (comprising the non-financial corporations, households, other financial corporations, and general government sectors), the narrow scope of loans and advances also includes loans and advances to credit institutions.

⁵ The broad scope of loans and advances includes, in addition to the narrow scope, cash balances at central banks and other demand deposits.

At the end of June 2026, total accumulated impairment on loans and advances amounted to EUR 1.9 billion (within both reporting scopes), similar to that reported at the end of March.

The coverage ratio of gross non-performing loans and advances with inherent impairment grew to 53.5 per cent by end-June (from 52.4 per cent by end-March).

In the second quarter of 2026, quality of balance sheet items other than loans remained good. The banking system's portfolio of debt instruments grew by EUR 613 billion (2.8 per cent) to EUR 22.7 billion. The main driver of growth were bonds issued by the general governments, which at the end of June comprised 89.5 per cent of total debt securities (other than those held for trading). In the structure of balance sheet assets at end-June, the share of debt securities was 18.4 per cent, while capital instruments retained their insignificant volume and share.

3.2. Profitability⁶

As of 30 June 2026, the banking system reported a profit of EUR 1.1 billion, up EUR 74 million (7.4 per cent) on that reported as of 30 June 2025. Return on assets (ROA) of the banking sector accounted for 1.78 per cent at the end of June 2026 and return on equity (ROE) came to 13.94 per cent (1.95 and 16.14 per cent, respectively, as of 30 June 2025). The decline in ratios for a year was driven by faster growth in assets and equity.

Banks' total net operating income rose by EUR 269 million (13.1 per cent) compared to 30 June 2025, reaching EUR 2.3 billion at the end of the review period. The increase in net interest income contributed most significantly to this growth.

As of 30 June 2026, the main component of net operating income (net interest income) amounted to EUR 1.7 billion, up EUR 276 million (19.6 per cent) on the first six months of 2025. As a result, its share in the structure of net operating income picked up to 72.6 per cent (from 68.6 per cent). Interest income increased by EUR 331 million (19.2 per cent) to EUR 2.1 billion, while interest expenditure grew by EUR 55 million (17.6 per cent) to EUR 369 million. Net interest margin (annual net interest income to gross interest-bearing assets) decreased to 3.17 per cent by end-June 2026 (from 3.24 per cent by 30 June 2025). Based on reported interest expenses, the price of financial liabilities measured at amortised cost (containing deposits, bonds issued and other financial liabilities) also went down: to 0.57 per cent (0.61 per cent as of 30 June 2025).

CHART 6A

Return on Assets (ROA)

(per cent)

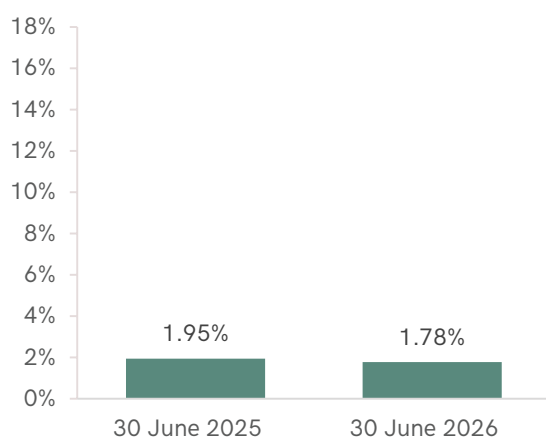
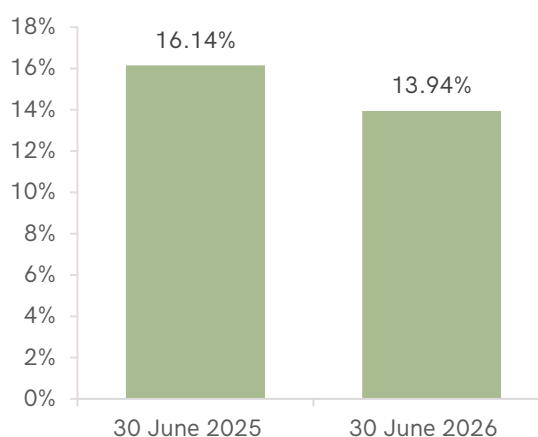


CHART 6B

Return on Equity (ROE)

(per cent)



Source: BNB.

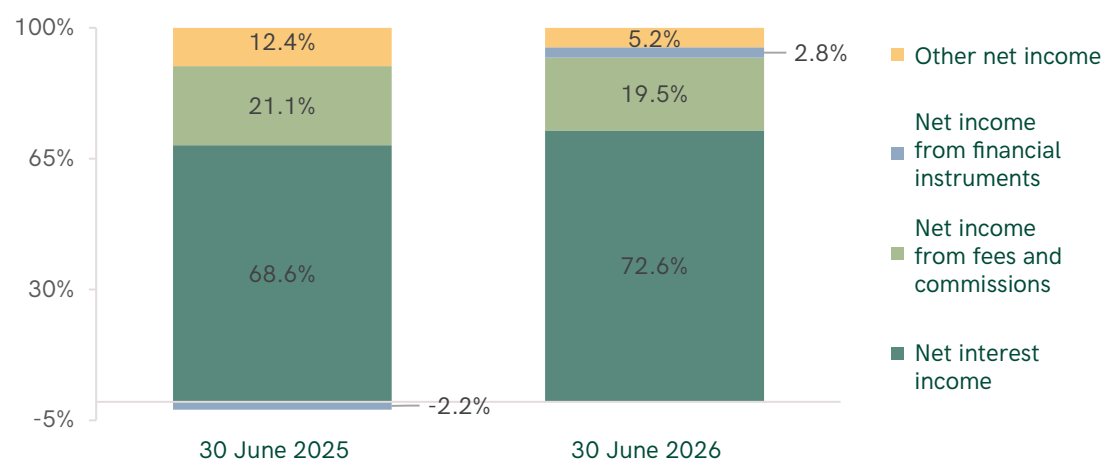
⁶ Analytical comparisons in the Profitability Section are prepared on an annual basis (compared to the same period of the previous year).

Net income from fees and commissions for the first six months of 2026 increased by EUR 18 million (4.2 per cent) to EUR 452 million, occupying a share of 19.5 per cent in the structure of net operating income. Compared to the same period of 2025, fees and commissions income rose by EUR 36 million (6.4 per cent) to EUR 600 million, and expenses on fees and commissions grew by EUR 18 million (13.9 per cent) to EUR 148 million. Net income from financial instruments also posted an increase, by EUR 109 million, reaching EUR 64 million as of 30 June 2026, while its share turned positive at 2.8 per cent. Other net income decreased by EUR 134 million (52.4 per cent) to EUR 121 million, accounting for 5.2 per cent of total net operating income.

CHART 7

Total Net Operating Income Structure

(per cent)



Note: The sum total may not add up to 100 per cent due to rounding.

Source: BNB.

Impairment costs of financial assets not measured at fair value through profit or loss increased by EUR 101 million (79.0 per cent) compared with the amount reported for the first six months of 2025, reaching EUR 229 million at the end of the period.

Banking administrative expenses picked up by EUR 82 million (13.1 per cent) to EUR 709 million by end-June 2026. Within their structure, staff costs increased by EUR 45 million (11.9 per cent) to EUR 422 million. Depreciation costs also rose (by EUR 5 million or 6.0 per cent) to EUR 88 million. Funds reported under cash contributions to resolution funds and deposit guarantee schemes were EUR 76 million, or EUR 7 million (10.2 per cent) higher compared to the first six months of 2025.

3.3. Regulatory Capital⁷

As of 30 June 2026, banking system equity (own funds) was EUR 14.7 billion, increasing by EUR 447 million (3.1 per cent) from the end of March. At the close of the review quarter, tier 1 capital came to EUR 14.0 billion, of which EUR 13.8 billion of common equity tier 1 capital.

Along with the stronger banking activity over the second quarter of 2026, the total risk exposure amount (TREA) rose by EUR 1.790 billion (3.3 per cent) to EUR 56.0 billion.

⁷ Data in the Regulatory Capital Section are based on the regulatory reporting, in force since the beginning of 2025, pursuant to Regulation (EU) 2024/1623 amending Regulation (EU) No 575/2013 as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the capital requirement floor (CRR III) and Commission Implementing Regulation (EU) 2024/3117 laying down implementing technical standards with regard to supervisory reporting of institutions and repealing Commission Implementing Regulation (EU) 2021/451.

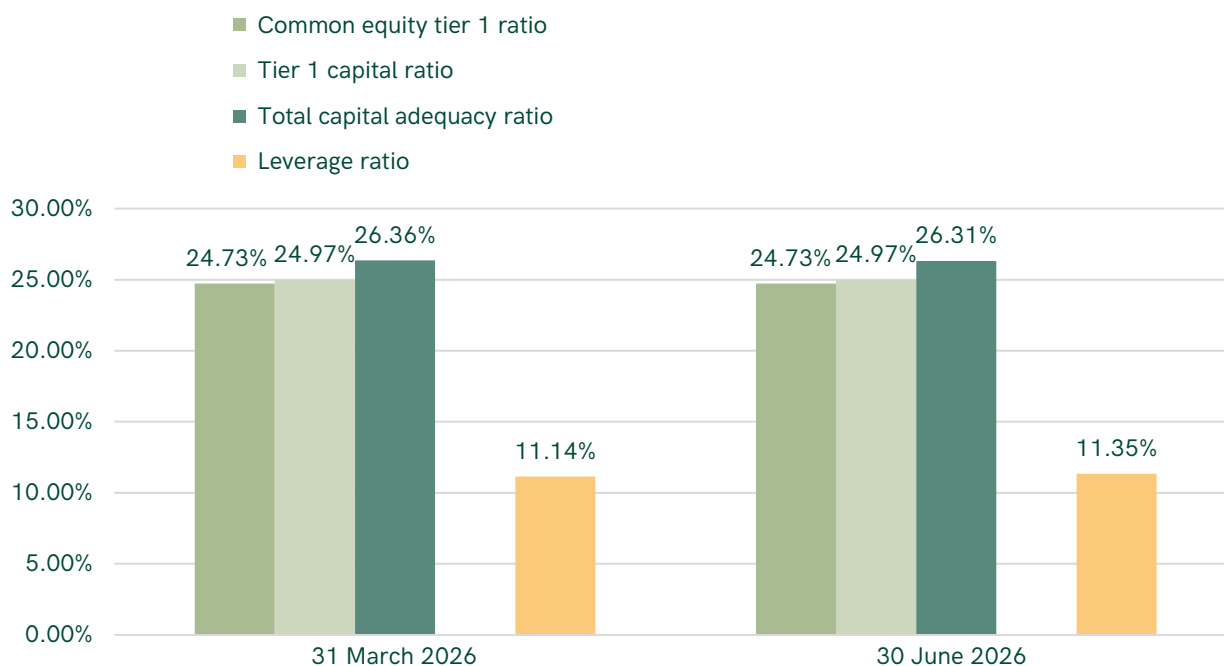
Capital adequacy ratios remained close to the end-March levels. As of end-June 2026, the common equity tier 1 ratio was 24.73 per cent, tier 1 capital – 24.97 per cent and total capital adequacy – 26.31 per cent.

In the second quarter of 2026, the main component of TREA, risk weighted exposures for credit risk, rose by EUR 1.786 billion (3.6 per cent) to EUR 50.9 billion at end-June. As regards exposure classes measured by the standardised approach, the increase was driven by asset growth over the review period.

CHART 8

Selected Capital Indicators and Leverage Ratio

(per cent)



Source: BNB.

Over the quarter, the risk exposure for operational risk rose by EUR 4 million or 0.1 per cent while that for business exposed to market risk decreased by EUR 2 million or 2.6 per cent to stay at EUR 5.0 billion and EUR 73 million by the end of the period. At end-June 2026, risk weighted exposures for credit risk accounted for 90.9 per cent (90.6 per cent at end-March) in the TREA structure. The share of risk exposure for operational risk fell to 8.9 per cent from 9.2 per cent by end-March, while that for business exposed to market risk remained unchanged from the end of the previous quarter at 0.1 per cent.

The leverage ratio (when a fully phased-in definition of tier 1 capital is applied) was 11.35 per cent as of 30 June 2026 (against 11.14 per cent at the end of March), and its level continued to show high capital coverage of the total exposure. Over the review period, the total risk exposure increased at a rate slower than that of tier 1 capital, which led to a rise in the leverage ratio compared to that at the end of March. By end-June 2026, all banks in Bulgaria complied with the regulatory requirement for a minimum leverage ratio of 3.0 per cent.

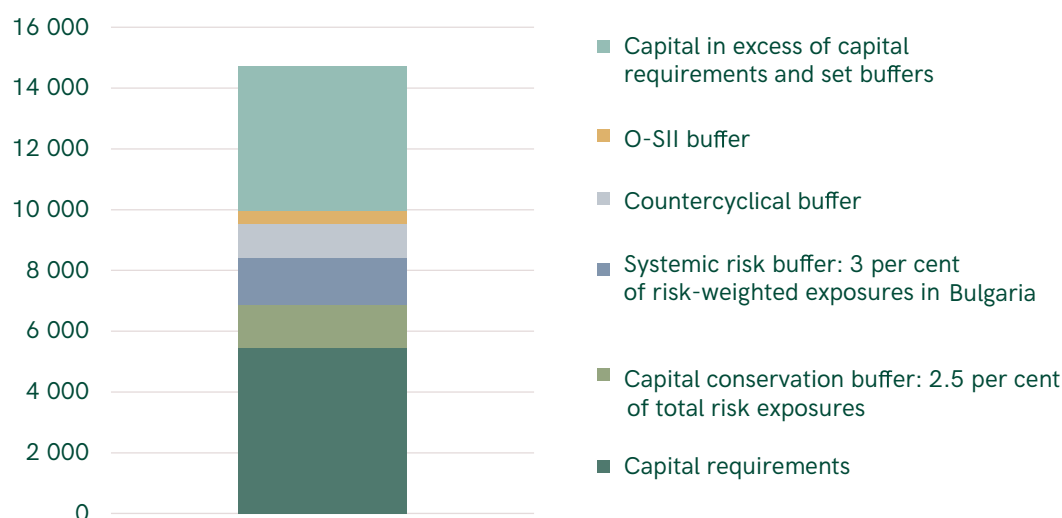
The capital exceeding regulatory requirements and the set buffers was EUR 4.8 billion at end-June 2026 (against EUR 4.6 billion at the end of March). Over the review period, all banks met capital requirements and set the buffers⁸.

⁸ For more information on the effective capital buffer rates, see the [BNB website](#).

CHART 9

Equity: Requirements, Buffers and Excess as at 30 June 2026

as of 30 June 2026 (EUR million)



Source: BNB.

3.4. Liquidity

In the second quarter of the year the liquidity position remained stable. The liquidity buffer posted a quarter-on-quarter decline by EUR 2.5 billion (6.9 per cent) to EUR 33.4 billion and its share in total banking system assets accounted for 27.6 per cent as of 30 June 2026 (30.0 per cent at the end of March).

The amount of the three most liquid items (coins and banknotes, reserves in the central bank with an option for withdrawal and assets in the central bank) totalled EUR 11.1 billion by end-June 2026. The amount exhibited a fall by EUR 3.4 billion (23.2 per cent) on the end of March and its share in the liquidity buffer structure dropped from 40.2 to 33.2 per cent by end-June. Concurrently, central government assets posted a rise by EUR 1.1 billion (5.9 per cent) to EUR 20.4 billion, their share rising from 53.8 per cent to 61.1 per cent at the end of the review period.

Net liquidity outflows (the denominator of the liquidity coverage ratio) amounted to EUR 12.8 billion at the end of June 2026, down EUR 91 million (0.7 per cent) on end-March.

The banking system's liquidity coverage ratio (LCR) stood at 261.2 per cent by 30 June 2026 compared to 278.6 per cent at the end of March, with all credit institutions meeting the minimum liquidity coverage requirement of 100 per cent.

Loans to deposits ratio⁹ (LTD) for the banking system increased to 77.1 per cent as of 30 June, from 75.2 per cent at the end of March due to a higher quarterly growth rate of the credit portfolio (4.0 per cent) compared to that of deposits (1.3 per cent).

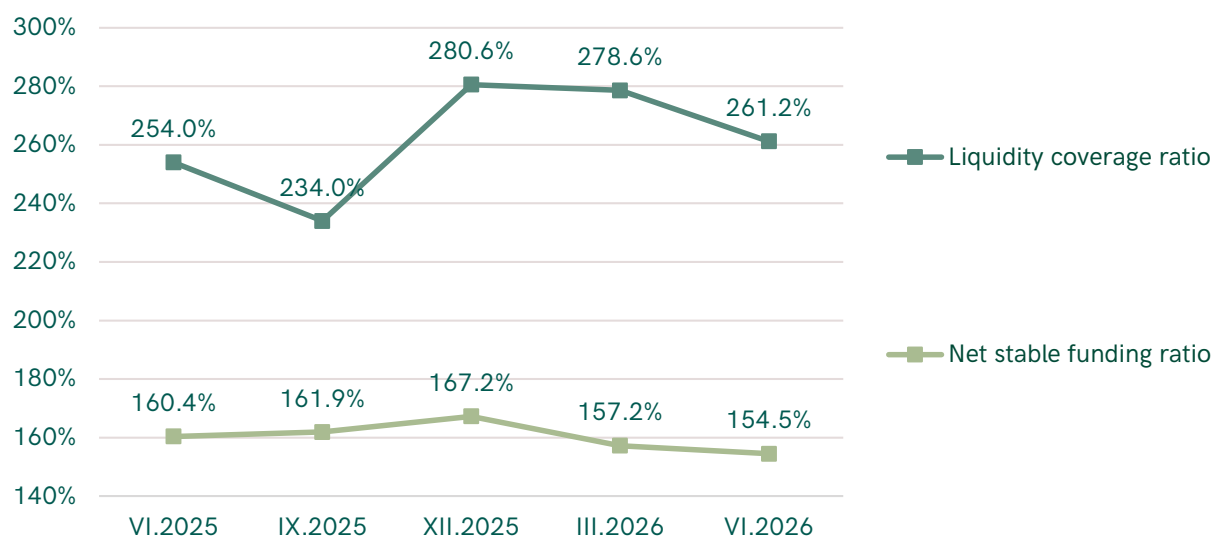
As of 30 June 2026, the aggregate net stable funding ratio (NSFR) was 154.5 per cent (157.2 per cent at the end of March), with all banks in Bulgaria adhering to the minimum regulatory requirement of 100 per cent. Available stable funding (the NSFR numerator) reached EUR 95.4 billion at the end of June and the required stable funding (the NSFR denominator) EUR 61.7 billion (against BGN 93.8 billion and EUR 59.7 billion by end-March).

⁹ The ratio is calculated excluding central banks and credit institutions sectors from the numerator and denominator.

CHART 10

Selected Liquidity Indicators

(per cent)



Source: BNB.

II. Methodological Notes

1. Data obtained from supervisory reports pursuant to [Commission Implementing Regulation \(EU\) 2024/3117](#) of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Commission Implementing Regulation (EU) 2021/451. The main principles underlying relevant items in the balance sheet statement and statement of profit and loss are presented in the form of methodological references in the relevant template, as set out on the BNB's website for the reporting period. For more information, see the [Reporting Requirements](#) section on the BNB's website.
2. Data presented in tabular form concerning debt securities, loans and advances, and deposits are based on the additional information contained in Macroprudential Form 1 (MPF1). MPF1 was introduced in the first quarter of 2015 for monitoring dynamics of key assets and liabilities groups by counterparty and by currency, with its definitions corresponding to those applied in the relevant forms of the Common Financial Reporting Framework (FINREP). MF1 is reported by banks and foreign bank branches on an individual (non-consolidated) basis with a monthly frequency, within 15 days after the end of the reporting month.
3. A bank passport includes basic information on the structure of shareholder capital and management bodies, which reflect the current state at the time of preparing the quarterly bulletin. Data on major items of the balance sheet statement and statement of profit or loss are based on relevant total lines in the reporting templates, relevant for the specific period.
4. The BNB may adjust already published data, where necessary. Revisions are made after receiving additional information, in adjustments of errors in data provided by banks or as a consequence of changes and enhancement of methodological guidelines, requiring a data revision from previous periods¹. Therefore, already disclosed data and those quoted in the Bulletin may differ.
5. The BNB Banking Supervision Department classifies banks into groups in view of outlining the dynamics of processes in the banking system. This grouping does not entail any rating element and should not be interpreted as rating banks' financial position. Assigning banks to groups is done based on the amount of their assets as of the end of each reporting period. The first group consists of the five largest banks, the second group comprises all the remaining banks, and the third group comprises the branches of foreign banks in Bulgaria.

¹ Changes to data already submitted in accordance with the supervisory reporting framework are made by banks in accordance with [Implementing Regulation \(EU\) 2024/3117](#), Article 3(4) and (5), and the [EBA Reporting Framework Guidelines on the resubmission of historical data](#) (EBA/GL/2024/04).

Group I

DSK Bank
United Bulgarian Bank
UniCredit Bulbank
Eurobank Bulgaria
First Investment Bank

Group II

Central Cooperative Bank
Bulgarian Development Bank
ProCredit Bank (Bulgaria)
Allianz Bank Bulgaria
TBI Bank
Investbank
International Asset Bank
Municipal Bank
Bulgarian-American Credit Bank
D Commerce Bank
Texim Bank
Tokuda Bank

Group III

Citibank Europe, Bulgaria Branch
ING Bank N.V. – Sofia Branch
BNP Paribas S.A. – Sofia Branch
T.C. ZIRAAT BANK – Sofia Branch
Ascory Bank A.G., Sofia Branch
Bigbank AS – Bulgaria Branch

III. Banking Supervision Regulation

Capital Adequacy of the Banking System and Bank Groups as of 30 June 2026

(EUR thousand)

	Group I	Group II	Banking system
1. OWN FUNDS	10 005 536	4 724 862	14 730 399
1.1. Tier 1 capital	9 295 431	4 685 871	13 981 302
1.1.1. Common equity Tier 1 capital	9 165 431	4 681 483	13 846 914
1.1.2. Additional Tier 1 capital	130 000	4 388	134 388
1.2. Tier 2 capital	710 106	38 991	749 097
2. TOTAL RISK EXPOSURE AMOUNT (TREA)	45 192 658	10 791 084	55 983 742
2.1. Risk weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries	41 026 872	9 870 152	50 897 024
2.2. Total risk exposure amount for settlement/delivery	0	0	0
2.3. Total risk exposure amount for the business subject to market risk	62 248	10 914	73 162
2.4. Total risk exposure amount for operational risk	4 100 357	906 826	5 007 183
2.5. Additional risk exposure amount due to overheads	0	0	0
2.6. Total risk exposure amount for credit valuation adjustment	3 180	3 193	6 374
2.7. Total risk exposure amount related to large exposures in the trading book	0	0	0
2.8. Other risk exposure amounts	0	0	0
COMMON EQUITY TIER 1 CAPITAL RATIO (%)	20.28	43.38	24.73
TIER 1 CAPITAL RATIO (%)	20.57	43.42	24.97
TOTAL CAPITAL ADEQUACY RATIO (%)	22.14	43.78	26.31

Note: The template for disclosure of information related to the capital adequacy of banks is based on the reporting templates included in the Commission Implementing Regulation (EU) 2024/3117 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) 2021/451.

Source: BNB.

IV. Balance Sheet Statements, Statements of Profit or Loss and Other Data on the Banking System and Banks by Group

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Balance Sheet Statement (Statement of Financial Position) of the Banking System as of 30 June 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	13 249 007
Cash on hand	1 927 282
Cash balances at central banks	10 096 636
Other demand deposits	1 225 088
Financial assets held for trading	252 467
Derivatives	138 797
Equity instruments	33 393
Debt securities	80 277
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	171 206
Equity instruments	164 852
Debt securities	6 344
Loans and advances	11
Financial assets designated at fair value through profit or loss	13 395
Debt securities	13 395
Loans and advances	0
Financial assets at fair value through other comprehensive income	5 454 803
Equity instruments	207 520
Debt securities	5 247 283
Loans and advances	0
Financial assets at amortised cost	98 173 426
Debt securities	16 949 583
Loans and advances	81 223 843
Derivatives – hedge accounting	44 521
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6
Investments in subsidiaries, joint ventures and associates	304 321
Tangible assets	1 853 386
Property, plant and equipment	1 120 696
Investment property	732 689
Intangible assets	372 316
Goodwill	81 550
Other intangible assets	290 766
Tax assets	214 757
Current tax assets	202 956
Deferred tax assets	11 801
Other assets	877 717
Non-current assets and disposal groups classified as held for sale	36 752
TOTAL ASSETS	121 018 078



	Carrying amount
LIABILITIES	
Financial liabilities held for trading	13 249 007
Derivatives	128 903
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	104 365 889
Deposits	101 260 740
Debt securities issued	2 090 123
Other financial liabilities	1 015 025
Derivatives – hedge accounting	247 739
Fair value changes of the hedged items in portfolio hedge of interest rate risk	12 112
Provisions	145 478
Pensions and other post-employment defined benefit obligations	28 745
Other long-term employee benefits	0
Restructuring	687
Pending legal issues and tax litigation	25 112
Commitments and guarantees given	84 156
Other provisions	6 778
Tax liabilities	66 289
Current tax liabilities	8 729
Deferred tax liabilities	57 559
Share capital repayable on demand	0
Other liabilities	572 069
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	105 538 478



	Carrying amount
EQUITY	
Capital	4 459 678
Paid-up capital	13 249 007
Unpaid capital which has been called up	0
Share premium	775 193
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	-1 033
Accumulated other comprehensive income	225 406
Items that will not be reclassified to profit or loss	238 528
<i>Tangible assets</i>	193 329
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	-1 916
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	47 116
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	-13 122
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	-2 515
<i>Hedging derivatives. Cash flow hedges [effective portion]</i>	-14 664
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	10 676
<i>Hedging instruments [not designated elements]</i>	-6 619
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	5 017 661
Revaluation reserves	0
Other reserves	3 923 561
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	3 923 561
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	1 079 133
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
Accumulated other comprehensive income	0
Other items	0
TOTAL EQUITY	15 479 600
TOTAL EQUITY AND TOTAL LIABILITIES	121 018 078

Statement of Profit or Loss of the Banking System as of 30 June 2026

(EUR thousand)

	Value
Interest income	2 057 074
Financial assets held for trading	13 249 007
Non-trading financial assets mandatorily at fair value through profit or loss	72
Financial assets designated at fair value through profit or loss	282
Financial assets at fair value through other comprehensive income	79 861
Financial assets at amortised cost	1 890 921
Derivatives – hedge accounting, interest rate risk	1 890
Other assets	52 718
Interest income on liabilities	17
(Interest expenses)	368 984
(Financial liabilities held for trading)	66 499
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	296 463
(Derivatives – hedge accounting, interest rate risk)	3 863
(Other liabilities)	1 784
(Interest expenses on assets)	374
(Expenses on share capital repayable on demand)	0
Dividend income	92 888
Financial assets held for trading	56
Non-trading financial assets mandatorily at fair value through profit or loss	80
Financial assets at fair value through other comprehensive income	191
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	92 561
Fee and commission income	600 066
(Fee and commission expenses)	147 622
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	12 025
Financial assets at fair value through other comprehensive income	1 185
Financial assets at amortised cost	10 839
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	49 682
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	2 665
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	81
Gains or (-) losses from hedge accounting, net	-310
Exchange differences [gain or (-) loss], net	2 889
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	2 229
Other operating income	40 320
(Other operating expenses)	16 854
TOTAL OPERATING INCOME, NET	2 326 148



	Value
(Administrative expenses)	708 547
(Staff expenses)	421 963
(Other administrative expenses)	286 584
(Cash contributions to resolution funds and deposit guarantee schemes)	75 679
(Depreciation)	88 225
(Property, plant and equipment)	59 974
(Investment properties)	555
(Other intangible assets)	27 696
Modification gains or (-) losses, net	255
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	255
(Provisions or (-) reversal of provisions)	-11 317
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-15 550
(Other provisions)	4 233
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	228 921
(Financial assets at fair value through other comprehensive income)	774
(Financial assets at amortised cost)	228 147
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	682
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	1 032
(Other)	-350
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	413
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	358
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1 236 437
(Tax expense or (-) income related to profit or loss from continuing operations)	157 303
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1 079 133
Profit or (-) loss after tax from discontinued operations	0
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	1 079 133
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	1 079 133

Debt Securities, Loans and Advances, and Deposits of the Banking System as of 30 June 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	22 296 271	21 138 747	303 742
Central banks	0	0	0
General government	19 961 727	18 949 569	257 262
Credit institutions	1 138 913	1 001 094	20 338
Other financial corporations	454 033	454 033	11 725
Non-financial corporations	741 598	734 051	14 418

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	83 084 846	79 154 100	1 630 139
Central banks	0	0	0
General government	1 138 178	1 115 572	14 163
Credit institutions	12 743 753	10 028 902	163 496
Other financial corporations	5 340 433	5 338 871	55 611
Non-financial corporations	31 015 405	30 565 557	632 901
Households	32 847 077	32 105 197	763 968
o.w. Loans collateralised by immovable property	20 429 126	20 423 456	256 365
o.w. Credit for consumption	13 255 952	12 520 697	508 589

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	101 260 740	96 461 242	237 196
Central banks	0	0	1
General government	2 459 804	2 446 632	1 244
Credit institutions	10 089 827	9 889 172	120 697
Other financial corporations	2 608 019	2 477 646	9 968
Non-financial corporations	27 457 556	25 804 331	44 293
Households	58 645 535	55 843 462	60 994

Balance Sheet Statement (Statement of Financial Position) of Group I Banks as of 30 June 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	13 249 007
Cash on hand	1 311 402
Cash balances at central banks	4 247 597
Other demand deposits	544 219
Financial assets held for trading	161 154
Derivatives	120 065
Equity instruments	9 213
Debt securities	31 876
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	39 562
Equity instruments	39 552
Debt securities	0
Loans and advances	11
Financial assets designated at fair value through profit or loss	0
Debt securities	0
Loans and advances	0
Financial assets at fair value through other comprehensive income	3 468 102
Equity instruments	41 965
Debt securities	3 426 137
Loans and advances	0
Financial assets at amortised cost	80 259 602
Debt securities	14 209 899
Loans and advances	66 049 703
Derivatives – hedge accounting	40 492
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	117 490
Tangible assets	1 301 402
Property, plant and equipment	807 174
Investment property	494 228
Intangible assets	283 532
Goodwill	81 550
Other intangible assets	201 981
Tax assets	124 768
Current tax assets	122 158
Deferred tax assets	2 610
Other assets	552 092
Non-current assets and disposal groups classified as held for sale	18 420
TOTAL ASSETS	92 469 836



	Carrying amount
LIABILITIES	
Financial liabilities held for trading	13 249 007
Derivatives	111 810
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	81 384 536
Deposits	78 577 453
Debt securities issued	1 845 882
Other financial liabilities	961 201
Derivatives – hedge accounting	247 483
Fair value changes of the hedged items in portfolio hedge of interest rate risk	8 147
Provisions	102 593
Pensions and other post-employment defined benefit obligations	22 444
Other long-term employee benefits	0
Restructuring	687
Pending legal issues and tax litigation	22 747
Commitments and guarantees given	54 248
Other provisions	2 467
Tax liabilities	38 143
Current tax liabilities	565
Deferred tax liabilities	37 578
Share capital repayable on demand	0
Other liabilities	386 885
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	82 279 597



	Carrying amount
EQUITY	
Capital	1 285 434
Paid-up capital	13 249 007
Unpaid capital which has been called up	0
Share premium	650 555
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	0
Accumulated other comprehensive income	119 765
Items that will not be reclassified to profit or loss	142 342
<i>Tangible assets</i>	126 325
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	-652
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	16 669
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	-22 577
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	0
<i>Hedging derivatives. Cash flow hedges [effective portion]</i>	-14 664
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	-1 294
<i>Hedging instruments [not designated elements]</i>	-6 619
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	4 251 421
Revaluation reserves	0
Other reserves	3 000 243
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	3 000 243
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	882 822
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
Accumulated other comprehensive income	0
Other items	0
TOTAL EQUITY	10 190 240
TOTAL EQUITY AND TOTAL LIABILITIES	92 469 836

Statement of Profit or Loss of Group I Banks as of 30 June 2026

(EUR thousand)

	Value
Interest income	1 516 062
Financial assets held for trading	13 249 007
Non-trading financial assets mandatorily at fair value through profit or loss	6
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	52 992
Financial assets at amortised cost	1 398 078
Derivatives – hedge accounting, interest rate risk	531
Other assets	33 758
Interest income on liabilities	13
(Interest expenses)	275 810
(Financial liabilities held for trading)	66 477
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	206 143
(Derivatives – hedge accounting, interest rate risk)	2 573
(Other liabilities)	353
(Interest expenses on assets)	265
(Expenses on share capital repayable on demand)	0
Dividend income	91 463
Financial assets held for trading	52
Non-trading financial assets mandatorily at fair value through profit or loss	54
Financial assets at fair value through other comprehensive income	63
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	91 294
Fee and commission income	471 924
(Fee and commission expenses)	121 956
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	11 991
Financial assets at fair value through other comprehensive income	598
Financial assets at amortised cost	11 393
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	43 304
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-463
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	-340
Exchange differences [gain or (-) loss], net	1 456
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	2 083
Other operating income	26 373
(Other operating expenses)	6 588
TOTAL OPERATING INCOME, NET	1 759 497



	Value
(Administrative expenses)	476 015
(Staff expenses)	291 942
(Other administrative expenses)	184 073
(Cash contributions to resolution funds and deposit guarantee schemes)	65 256
(Depreciation)	60 607
(Property, plant and equipment)	41 335
(Investment properties)	442
(Other intangible assets)	18 830
Modification gains or (-) losses, net	-210
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-210
(Provisions or (-) reversal of provisions)	-6 646
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-9 099
(Other provisions)	2 453
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	147 631
(Financial assets at fair value through other comprehensive income)	-35
(Financial assets at amortised cost)	147 666
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	894
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	1 032
(Other)	-138
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	413
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1 015 946
(Tax expense or (-) income related to profit or loss from continuing operations)	133 124
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	882 822
Profit or (-) loss after tax from discontinued operations	0
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	882 822
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	882 822

Debt Securities, Loans and Advances, and Deposits of Group I Banks as of 30 June 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	17 667 912	16 730 051	241 860
Central banks	0	0	0
General government	16 287 977	15 421 529	213 361
Credit institutions	1 044 530	973 117	18 844
Other financial corporations	132 708	132 708	5 317
Non-financial corporations	202 698	202 698	4 339

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	67 360 872	64 586 887	1 203 256
Central banks	0	0	0
General government	495 161	472 556	5 961
Credit institutions	10 902 405	8 502 448	139 147
Other financial corporations	4 642 327	4 641 675	41 116
Non-financial corporations	23 147 924	22 805 333	453 333
Households	28 173 054	28 164 876	563 699
o.w. Loans collateralised by immovable property	18 168 526	18 162 855	224 964
o.w. Credit for consumption	10 480 231	10 478 648	336 526

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	78 577 453	75 437 722	151 105
Central banks	0	0	0
General government	1 150 479	1 139 173	685
Credit institutions	8 988 311	8 847 029	100 229
Other financial corporations	1 834 660	1 737 133	5 520
Non-financial corporations	19 570 443	18 451 904	25 104
Households	47 033 560	45 262 484	19 566

Balance Sheet Statement (Statement of Financial Position) of Group II Banks as of 30 June 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	13 249 007
Cash on hand	611 753
Cash balances at central banks	5 808 215
Other demand deposits	289 136
Financial assets held for trading	69 080
Derivatives	1 327
Equity instruments	24 180
Debt securities	43 574
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	131 644
Equity instruments	125 300
Debt securities	6 344
Loans and advances	0
Financial assets designated at fair value through profit or loss	13 395
Debt securities	13 395
Loans and advances	0
Financial assets at fair value through other comprehensive income	1 773 939
Equity instruments	165 528
Debt securities	1 608 411
Loans and advances	0
Financial assets at amortised cost	15 554 278
Debt securities	2 703 047
Loans and advances	12 851 231
Derivatives – hedge accounting	4 029
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6
Investments in subsidiaries, joint ventures and associates	186 831
Tangible assets	548 464
Property, plant and equipment	310 003
Investment property	238 461
Intangible assets	87 915
Goodwill	0
Other intangible assets	87 915
Tax assets	77 171
Current tax assets	69 136
Deferred tax assets	8 036
Other assets	317 667
Non-current assets and disposal groups classified as held for sale	18 332
TOTAL ASSETS	25 491 857



	Carrying amount
LIABILITIES	
Financial liabilities held for trading	13 249 007
Derivatives	22
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	20 158 699
Deposits	19 861 013
Debt securities issued	244 241
Other financial liabilities	53 445
Derivatives – hedge accounting	255
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3 965
Provisions	41 786
Pensions and other post-employment defined benefit obligations	6 114
Other long-term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	2 365
Commitments and guarantees given	29 095
Other provisions	4 211
Tax liabilities	27 201
Current tax liabilities	7 217
Deferred tax liabilities	19 985
Share capital repayable on demand	0
Other liabilities	153 932
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	20 385 861



	Carrying amount
EQUITY	
Capital	3 161 462
Paid-up capital	13 249 007
Unpaid capital which has been called up	0
Share premium	124 639
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	0
Accumulated other comprehensive income	105 782
Items that will not be reclassified to profit or loss	96 186
<i>Tangible assets</i>	67 004
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	-1 265
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	30 447
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	9 595
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	-2 515
<i>Hedging derivatives. Cash flow hedges [effective portion]</i>	0
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	12 110
<i>Hedging instruments [not designated elements]</i>	0
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	702 109
Revaluation reserves	0
Other reserves	828 027
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	828 027
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	183 978
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
Accumulated other comprehensive income	0
Other items	0
TOTAL EQUITY	5 105 996
TOTAL EQUITY AND TOTAL LIABILITIES	25 491 857

Statement of Profit or Loss of Group II Banks as of 30 June 2026

(EUR thousand)

	Value
Interest income	500 045
Financial assets held for trading	13 249 007
Non-trading financial assets mandatorily at fair value through profit or loss	65
Financial assets designated at fair value through profit or loss	282
Financial assets at fair value through other comprehensive income	23 881
Financial assets at amortised cost	454 951
Derivatives – hedge accounting, interest rate risk	1 358
Other assets	18 960
Interest income on liabilities	1
(Interest expenses)	78 760
(Financial liabilities held for trading)	0
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	76 231
(Derivatives – hedge accounting, interest rate risk)	1 290
(Other liabilities)	1 149
(Interest expenses on assets)	90
(Expenses on share capital repayable on demand)	0
Dividend income	1 426
Financial assets held for trading	4
Non-trading financial assets mandatorily at fair value through profit or loss	27
Financial assets at fair value through other comprehensive income	128
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	1 267
Fee and commission income	118 223
(Fee and commission expenses)	25 093
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	34
Financial assets at fair value through other comprehensive income	587
Financial assets at amortised cost	-553
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	5 679
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	3 128
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	81
Gains or (-) losses from hedge accounting, net	30
Exchange differences [gain or (-) loss], net	-2 664
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	146
Other operating income	10 258
(Other operating expenses)	9 143
TOTAL OPERATING INCOME, NET	523 390



	Value
(Administrative expenses)	204 238
(Staff expenses)	120 984
(Other administrative expenses)	83 253
(Cash contributions to resolution funds and deposit guarantee schemes)	10 367
(Depreciation)	26 973
(Property, plant and equipment)	18 124
(Investment properties)	6
(Other intangible assets)	8 842
Modification gains or (-) losses, net	465
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	465
(Provisions or (-) reversal of provisions)	-4 981
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-6 379
(Other provisions)	1 398
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	80 522
(Financial assets at fair value through other comprehensive income)	866
(Financial assets at amortised cost)	79 656
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-218
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-218
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	356
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	207 311
(Tax expense or (-) income related to profit or loss from continuing operations)	23 333
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	183 978
Profit or (-) loss after tax from discontinued operations	0
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	183 978
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	183 978

Debt Securities, Loans and Advances, and Deposits of Group II Banks as of 30 June 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	4 374 161	4 155 380	58 685
Central banks	0	0	0
General government	3 419 552	3 274 724	40 704
Credit institutions	94 383	27 977	1 494
Other financial corporations	321 325	321 325	6 408
Non-financial corporations	538 900	531 354	10 079

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	13 390 920	12 463 952	399 187
Central banks	0	0	0
General government	555 261	555 261	6 565
Credit institutions	628 761	501 116	16 865
Other financial corporations	614 796	613 887	12 866
Non-financial corporations	6 935 321	6 870 608	163 246
Households	4 656 781	3 923 080	199 645
o.w. Loans collateralised by immovable property	2 259 183	2 259 183	31 374
o.w. Credit for consumption	2 766 843	2 033 170	171 748

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	19 861 013	18 591 455	71 589
Central banks	0	0	0
General government	1 222 378	1 220 520	464
Credit institutions	698 762	669 914	17 235
Other financial corporations	666 997	638 292	3 682
Non-financial corporations	5 811 941	5 624 632	9 766
Households	11 460 935	10 438 097	40 441

Balance Sheet Statement (Statement of Financial Position) of Group III Banks as of 30 June 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	13 249 007
Cash on hand	4 126
Cash balances at central banks	40 825
Other demand deposits	391 733
Financial assets held for trading	22 232
Derivatives	17 406
Equity instruments	0
Debt securities	4 826
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Equity instruments	0
Debt securities	0
Loans and advances	0
Financial assets designated at fair value through profit or loss	0
Debt securities	0
Loans and advances	0
Financial assets at fair value through other comprehensive income	212 762
Equity instruments	27
Debt securities	212 735
Loans and advances	0
Financial assets at amortised cost	2 359 546
Debt securities	36 637
Loans and advances	2 322 909
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	3 519
Property, plant and equipment	3 519
Investment property	0
Intangible assets	869
Goodwill	0
Other intangible assets	869
Tax assets	12 817
Current tax assets	11 662
Deferred tax assets	1 155
Other assets	7 957
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	3 056 385



	Carrying amount
LIABILITIES	
Financial liabilities held for trading	13 249 007
Derivatives	17 071
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	2 822 654
Deposits	2 822 274
Debt securities issued	0
Other financial liabilities	380
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 099
Pensions and other post-employment defined benefit obligations	187
Other long-term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	0
Commitments and guarantees given	813
Other provisions	100
Tax liabilities	944
Current tax liabilities	947
Deferred tax liabilities	-4
Share capital repayable on demand	0
Other liabilities	31 252
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	2 873 021



	Carrying amount
EQUITY	
Capital	12 782
Paid-up capital	13 249 007
Unpaid capital which has been called up	0
Share premium	0
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	-1 033
Accumulated other comprehensive income	-141
Items that will not be reclassified to profit or loss	0
<i>Tangible assets</i>	0
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	0
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	0
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	-141
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	0
<i>Hedging derivatives. Cash flow hedges [effective portion]</i>	0
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	-141
<i>Hedging instruments [not designated elements]</i>	0
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	64 131
Revaluation reserves	0
Other reserves	95 292
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	95 292
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	12 334
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
Accumulated other comprehensive income	0
Other items	0
TOTAL EQUITY	183 365
TOTAL EQUITY AND TOTAL LIABILITIES	3 056 385

Statement of Profit or Loss of Group III Banks as of 30 June 2026

(EUR thousand)

	Value
Interest income	40 966
Financial assets held for trading	13 249 007
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	2 988
Financial assets at amortised cost	37 892
Derivatives – hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	3
(Interest expenses)	14 413
(Financial liabilities held for trading)	23
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	14 088
(Derivatives – hedge accounting, interest rate risk)	0
(Other liabilities)	283
(Interest expenses on assets)	19
(Expenses on share capital repayable on demand)	0
Dividend income	0
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	0
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	0
Fee and commission income	9 919
(Fee and commission expenses)	572
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	0
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	699
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	4 096
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	3 689
(Other operating expenses)	1 123
TOTAL OPERATING INCOME, NET	43 260



	Value
(Administrative expenses)	28 295
(Staff expenses)	9 037
(Other administrative expenses)	19 257
(Cash contributions to resolution funds and deposit guarantee schemes)	57
(Depreciation)	645
(Property, plant and equipment)	515
(Investment properties)	106
(Other intangible assets)	24
Modification gains or (-) losses, net	0
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	0
(Provisions or (-) reversal of provisions)	310
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-72
(Other provisions)	382
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	768
(Financial assets at fair value through other comprehensive income)	-57
(Financial assets at amortised cost)	825
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	7
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	7
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	13 180
(Tax expense or (-) income related to profit or loss from continuing operations)	846
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	12 334
Profit or (-) loss after tax from discontinued operations	0
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	12 334
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	12 334

Debt Securities, Loans and Advances, and Deposits of Group III Banks as of 30 June 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	254 198	253 316	3 197
Central banks	0	0	0
General government	254 198	253 316	3 197
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	2 333 053	2 103 261	27 696
Central banks	0	0	0
General government	87 756	87 756	1 637
Credit institutions	1 212 586	1 025 338	7 483
Other financial corporations	83 309	83 309	1 630
Non-financial corporations	932 161	889 617	16 322
Households	17 242	17 242	624
o.w. Loans collateralised by immovable property	1 417	1 417	26
o.w. Credit for consumption	8 879	8 879	314

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	2 822 274	2 432 066	14 502
Central banks	0	0	0
General government	86 946	86 939	95
Credit institutions	402 755	372 229	3 233
Other financial corporations	106 362	102 222	765
Non-financial corporations	2 075 171	1 727 795	9 423
Households	151 040	142 880	987

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¹ Banks are arranged in alphabetical order, not according to the bank identification code.

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	514 489
Financial assets held for trading	2
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	610
Financial assets at fair value through other comprehensive income	80 896
Financial assets at amortised cost	1 914 225
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	7 066
Tangible assets	15 672
Intangible assets	4 608
Tax assets	5 098
Other assets	9 573
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	2 552 238
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	2 318 902
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	2 209
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	14 985
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	2 336 096
EQUITY	
Capital	39 181
Share premium	0
Equity instruments issued other than capital	0
Other equity	
Accumulated other comprehensive income	4 436
Retained earnings	154 969
Revaluation reserves	0
Other reserves	5 036
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	12 521
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	216 143
TOTAL EQUITY AND TOTAL LIABILITIES	2 552 238

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	37 064
(Interest expenses)	7 626
(Expenses on share capital repayable on demand)	0
Dividend income	1 160
Fee and commission income	9 850
(Fee and commission expenses)	1 398
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	504
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	91
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	-116
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	25
Other operating income	2 538
(Other operating expenses)	4 262
TOTAL OPERATING INCOME, NET	37 829
(Administrative expenses)	12 798
(Cash contributions to resolution funds and deposit guarantee schemes)	1 023
(Depreciation)	1 964
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-207
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	7 462
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	14 790
(Tax expense or (-) income related to profit or loss from continuing operations)	2 268
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	12 521
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	12 521

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	504 967	495 639	5 608
Central banks	0	0	0
General government	504 967	495 639	5 608
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	1 548 239	1 519 068	26 768
Central banks	0	0	0
General government	362	362	6
Credit institutions	21 804	10 003	1 119
Other financial corporations	25 315	24 968	409
Non-financial corporations	615 070	598 056	9 469
Households	885 688	885 679	15 765
o.w. Loans collateralised by immovable property	594 929	594 929	8 203
o.w. Credit for consumption	272 699	272 691	6 020

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	2 267 379	2 138 018	4 546
Central banks	0	0	0
General government	20 857	20 857	0
Credit institutions	2 377	2 377	380
Other financial corporations	215 286	190 760	1 262
Non-financial corporations	649 656	603 013	1 408
Households	1 379 203	1 321 012	1 496

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Resolution No. 31 of 25 October 1989 of the BNB Governing Council. License updated by: Order No. 100-000276 of 31 July 1998 of the BNB Governor and amended by Order No. 100-00515 of 22 November 1999 of the BNB Governor in accordance with the requirements of the Law on Banks; Order No. RD 22-0856 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2258 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by Resolution No. 1 of 12 November 1997 of the Sofia City Court on Company file No. 12684 of 1997, lot No. 44383, vol. 487, p. 202; re-entered in the Commercial Register to the Registry Agency, UIC 128001319 of 13 May 2008.
Address of the head office	Lozenets District, 16, Srebarna Str., 1407 Sofia tel. 02/921 5522; 02/921 5487 Website: www.allianz.bg
Management	
Supervisory Board	Dimitar Georgiev Zhelev – Chairman Christoph Plain – Deputy Chairman Petr Sosík Georgi Emilov Enchev Margarita Dobрева Petrova-Karidi Matthias Florianus Paul Baltin
Management Board	Boris Hristov Palichev – Chair and Chief Executive Director Georgi Kostadinov Zamanov – Chief Executive Director Hristina Marinova Martsenkova – Executive Director Lyuba Georgieva Pavlova – Executive Director Iordan Marinov Souvandjiev
Procurator	Evgeniya Alexandrova Alexandrova
Shareholders (shares over 10 per cent))	Allianz Bulgaria Holding AD – 99.9 per cent
Auditors	PricewaterhouseCoopers Audit OOD HLB Bulgaria OOD

ASCORY BANK AG, SOFIA BRANCH

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	20
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	97 872
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	8
Intangible assets	6
Tax assets	0
Other assets	0
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	97 905
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	543
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	819
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	0
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	1 361
EQUITY	
Capital	0
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	0
Retained earnings	5 550
Revaluation reserves	0
Other reserves	89 677
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	1 318
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	96 544
TOTAL EQUITY AND TOTAL LIABILITIES	97 905

ASCORY BANK AG, SOFIA BRANCH

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	2 533
(Interest expenses)	283
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	172
(Fee and commission expenses)	0
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	0
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	623
(Other operating expenses)	375
TOTAL OPERATING INCOME, NET	2 671
(Administrative expenses)	948
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	2
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	398
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1 323
(Tax expense or (-) income related to profit or loss from continuing operations)	5
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1 318
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	1 318

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	0	0	0
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	100 527	100 527	2 533
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	0
Other financial corporations	53 819	53 819	1 099
Non-financial corporations	46 708	46 708	1 434
Households	0	0	0
o.w. Loans collateralised by immovable property	0	0	0
o.w. Credit for consumption	0	0	0

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	543	543	283
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	283
Other financial corporations	474	474	0
Non-financial corporations	69	69	0
Households	0	0	0

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	The Branch exercises mutual recognition of the freedom of establishment in another Member State of the EU by virtue of the Single European Passport.
Legal registration	The European branch was entered in the Commercial Register to the Registry Agency on 20 May 2018, UIC 205129200
Address of the head office	43 Christopher Columbus Blvd., Floor 9, 1592 Sofia tel. 02/414 4994 Website: www.ascory-bank.de/en/
Management of a foreign bank's branch	Kai Friedrichs – Manager Mincho Simeonov Genchev – Manager Matthias Wargers – Manager Hendrik Jens Harms – Manager
Shareholders (shares over 10 per cent)	Ascory Bank AG, Germany – 100 per cent
Auditor	KPMG Bulgaria OOD

BIGBANK AS – BULGARIA BRANCH
**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	22 316
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	47 130
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	262
Intangible assets	0
Tax assets	0
Other assets	57
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	69 764
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	75 689
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	0
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	53
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	75 741
EQUITY	
Capital	0
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	0
Retained earnings	-5 182
Revaluation reserves	0
Other reserves	0
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	-796
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	-5 977
TOTAL EQUITY AND TOTAL LIABILITIES	69 764

BIGBANK AS – BULGARIA BRANCH
STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	1 115
(Interest expenses)	740
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	6
(Fee and commission expenses)	1
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	0
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	4
(Other operating expenses)	19
TOTAL OPERATING INCOME, NET	365
(Administrative expenses)	707
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	32
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-13
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	429
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	7
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-796
(Tax expense or (-) income related to profit or loss from continuing operations)	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-796
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	-796

BIGBANK AS – BULGARIA BRANCH
**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	0	0	0
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	48 895	48 895	1 115
Central banks	0	0	0
General government	0	0	0
Credit institutions	38 215	38 215	618
Other financial corporations	0	0	0
Non-financial corporations	0	0	0
Households	10 680	10 680	497
o.w. Loans collateralised by immovable property	0	0	0
o.w. Credit for consumption	4 584	4 584	213

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	75 417	75 417	740
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	3
Households	75 417	75 417	736

BIGBANK AS – BULGARIA BRANCH

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	The Branch exercises the freedom of establishment in another Member State of the EU by virtue of the Single European Passport.
Legal registration	The European branch was entered in the Commercial Register to the Registry Agency on 6 January 2021, UIC 206302580.
Address of the head office	88 Bulgaria Blvd., Vitosha District, Sofia 1680 tel. 0700 17533 Website: www.bigbank.bg
Management of a foreign bank's branch	Rostislav Ivov Rusinov – Country Manager
Shareholders (shares over 10 per cent)	Bigbank AS (Bigbank AS, Estonia) – 100 per cent
Auditor	KPMG Bulgaria OOD



BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	3 627
Financial assets held for trading	75
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	27
Financial assets at amortised cost	393 679
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	40
Intangible assets	160
Tax assets	291
Other assets	5 613
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	403 510
LIABILITIES	
Financial liabilities held for trading	81
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	386 874
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	0
Tax liabilities	327
Share capital repayable on demand	0
Other liabilities	11 319
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	398 600
EQUITY	
Capital	0
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	0
Retained earnings	467
Revaluation reserves	0
Other reserves	4 054
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	389
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	4 910
TOTAL EQUITY AND TOTAL LIABILITIES	403 510



STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	4 652
(Interest expenses)	1 221
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	1 089
(Fee and commission expenses)	59
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	26
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	0
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	0
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	4 487
(Administrative expenses)	3 964
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	54
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	62
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	407
(Tax expense or (-) income related to profit or loss from continuing operations)	19
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	389
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	389



DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	0	0	0
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	393 741	260 699	4 624
Central banks	0	0	0
General government	0	0	0
Credit institutions	309 217	194 626	3 316
Other financial corporations	11 562	11 562	203
Non-financial corporations	72 962	54 512	1 105
Households	0	0	0
o.w. Loans collateralised by immovable property	0	0	0
o.w. Credit for consumption	0	0	0

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	386 874	254 065	1 195
Central banks	0	0	0
General government	278	278	0
Credit institutions	2 318	1 831	0
Other financial corporations	53 160	53 160	404
Non-financial corporations	331 044	198 723	791
Households	74	74	0



BNP PARIBAS

BNP PARIBAS S.A. – SOFIA BRANCH

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	The Branch has applied the right of mutual recognition by virtue of the Single European Passport since 1 January 2007.
Legal registration	The branch was entered in the Commercial Register by Resolution No. 1 of the Sofia City Court of 4 December 2006, company file No. 14557 of 2006, lot No. 111317, vol. 1504, reg. 10, p. 111; re-entered in the Commercial Register to the Registry Agency, UIC 175185891, certificate No. 20081112140056 of 12 November 2008.
Address of the head office	Building 14, Floor 1, Business Park Sofia, Mladost 4 District, 1766 Sofia tel. 02/921 8550 Website: www.bnpparibas.bg
Management of a foreign bank's branch	Pierre Gilbert Raymond Bonin – Chief Executive Officer Nicolas Barbier – Chief Executive Officer Lenka Nedbalova – Chief Executive Officer Ivaylo Lyubomirov Lyubomirov – Deputy Executive Officer
Shareholders (shares over 10 per cent)	BNP Paribas S.A., Republic of France – 100 per cent
Auditor	Deloitte Audit OOD

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	190 816
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	1 048
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	110 204
Financial assets at amortised cost	1 166 142
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	30 434
Tangible assets	35 827
Intangible assets	774
Tax assets	6 179
Other assets	7 703
Non-current assets and disposal groups classified as held for sale	4 126
TOTAL ASSETS	1 553 252
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 328 601
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	708
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	14 907
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	1 344 215
EQUITY	
Capital	12 593
Share premium	18 944
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	1 160
Retained earnings	43 001
Revaluation reserves	0
Other reserves	123 072
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	10 268
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	209 037
TOTAL EQUITY AND TOTAL LIABILITIES	1 553 252

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	29 425
(Interest expenses)	4 209
(Expenses on share capital repayable on demand)	0
Dividend income	3
Fee and commission income	5 257
(Fee and commission expenses)	503
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	42
Gains or (-) losses on financial assets and liabilities held for trading, net	612
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-26
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	32
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	108
Other operating income	187
(Other operating expenses)	251
TOTAL OPERATING INCOME, NET	30 675
(Administrative expenses)	12 575
(Cash contributions to resolution funds and deposit guarantee schemes)	777
(Depreciation)	1 305
Modification gains or (-) losses, net	400
(Provisions or (-) reversal of provisions)	71
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4 930
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	11 418
(Tax expense or (-) income related to profit or loss from continuing operations)	1 150
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	10 268
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	10 268

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	184 394	113 935	2 915
Central banks	0	0	0
General government	178 847	108 388	2 736
Credit institutions	0	0	7
Other financial corporations	5 547	5 547	172
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	1 131 688	1 110 319	26 510
Central banks	0	0	0
General government	0	0	0
Credit institutions	43 088	22 900	3 135
Other financial corporations	37 599	37 599	1 156
Non-financial corporations	709 526	708 354	16 995
Households	341 475	341 466	5 225
o.w. Loans collateralised by immovable property	241 343	241 343	3 432
o.w. Credit for consumption	133 928	133 928	2 181

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	1 296 183	1 204 247	3 175
Central banks	0	0	0
General government	39 191	39 191	2
Credit institutions	1 781	1 781	41
Other financial corporations	70 863	70 185	515
Non-financial corporations	599 796	573 113	959
Households	584 551	519 977	1 657



BULGARIAN-AMERICAN CREDIT BANK

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB

Licensed by Resolution No. 425 of 11 July 1996 of the BNB Governing Council in accordance with the requirements of the Law on Banks and Credit Activity.

License updated by:

Order No. 100-000476 of 30 December 1998 of the BNB Governor to conduct transactions under Article 1, paragraphs 1 and 2 of the Law on Banks in Bulgaria and abroad;

Order No. RD 22-0861 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions;

Order No. RD 22-2271 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.

Legal registration

Entered in the Commercial Register by Resolution No. 1 of 3 December 1996 of the Sofia City Court on company file No. 12587 of 1996, lot No. 35659, vol. 397, p. 180; re-entered in the Commercial Register to the Registry Agency, UIC 121246419, certificate No. 20080327112129 of 27 March 2008.

Address of the head office

2 Slavyanska Str., 1000 Sofia

tel. 02/965 8358; 02/965 8345

Website: www.bacb.bg

Management

Supervisory Board

Tzvetelina Borislavova Karagyozeva – Chair

Martin Boychev Ganev

David John Mack

Management Board

Loreta Ivanova Grigorova – Executive Director

Alexander Dimitrov Dimitrov – Executive Director

Silvia Kirilova Kirilova

Ivan Iliyanov Ivanov

Afrodita Dimitrova Milanova

Shareholders

(shares over 10 per cent)

CSIF AD – 45.67 per cent

LTBI HOLDINGS LLC, the USA – 33.45 per cent

Auditors

Ernst & Young Audit OOD

BDO BULGARIA OOD

BULGARIAN DEVELOPMENT BANK
**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 552 139
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	341 480
Financial assets at amortised cost	1 261 798
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	93 039
Tangible assets	16 756
Intangible assets	1 882
Tax assets	0
Other assets	106 074
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	3 373 168
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	595 384
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	26 763
Tax liabilities	2 830
Share capital repayable on demand	0
Other liabilities	2 138
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	627 114
EQUITY	
Capital	2 625 781
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	22 897
Retained earnings	18 581
Revaluation reserves	0
Other reserves	66 697
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	12 097
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	2 746 054
TOTAL EQUITY AND TOTAL LIABILITIES	3 373 168

BULGARIAN DEVELOPMENT BANK
STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	29 259
(Interest expenses)	5 646
(Expenses on share capital repayable on demand)	0
Dividend income	19
Fee and commission income	1 042
(Fee and commission expenses)	77
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-32
Gains or (-) losses on financial assets and liabilities held for trading, net	0
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	32
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	425
(Other operating expenses)	350
TOTAL OPERATING INCOME, NET	24 672
(Administrative expenses)	7 027
(Cash contributions to resolution funds and deposit guarantee schemes)	25
(Depreciation)	725
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-6 269
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9 422
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-301
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	13 441
(Tax expense or (-) income related to profit or loss from continuing operations)	1 344
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	12 097
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	12 097

BULGARIAN DEVELOPMENT BANK
**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	240 952	240 952	3 723
Central banks	0	0	0
General government	160 140	160 140	1 715
Credit institutions	998	998	30
Other financial corporations	0	0	0
Non-financial corporations	79 813	79 813	1 978

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	1 403 119	1 384 692	22 949
Central banks	0	0	0
General government	425 931	425 931	4 099
Credit institutions	176 702	158 276	1 951
Other financial corporations	93 898	93 898	1 442
Non-financial corporations	702 156	702 156	15 411
Households	4 432	4 432	46
o.w. Loans collateralised by immovable property	2 018	2 018	14
o.w. Credit for consumption	1 830	1 830	21

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	593 194	560 696	5 646
Central banks	0	0	0
General government	16 955	16 955	116
Credit institutions	348 167	325 766	4 304
Other financial corporations	25 699	25 622	267
Non-financial corporations	195 954	186 024	903
Households	6 419	6 329	56

BULGARIAN DEVELOPMENT BANK

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB

Licensed by Order No. 100-000078 of 25 February 1999 of the BNB Governor to conduct bank transactions in Bulgaria and abroad and to conduct transactions under Article 1, paragraphs 1 and 2 of the Law on Banks.

License updated by:

Order No. RD 22-0842 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions;

Order No. RD 22-2272 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.

Legal registration

Entered in the Commercial Register by Resolution No. 1 of the Sofia City Court of 11 March 1999 on company file No. 3400 of 1999, lot No. 879, vol. 16, p. 38; re-entered in the Commercial Register to the Registry Agency, UIC 121856059, certificate No. 20080429100249 of 29 April 2008.

Address of the head office

1 Dyakon Ignatii Str., 1000 Sofia

tel. 02/930 6333

Website: www.bbr.bg

Management

Supervisory Board

Delyana Valerieva Ivanova – Chair

Lachezar Dimitrov Borisov

Goritsa Nicolova Grancharova-Kozhareva

Dimitur Ivanov Mitev

Management Board

Ivailo Angelov Moskovski – Chair and Chief Executive Director

Tsanko Rumenov Arabadzhiev – Executive Director

Teodora Petrova Pesheva

Shareholders

(shares over 10 per cent)

Ministry of Economy, Investments and Industry,
Republic of Bulgaria – 100 per cent

Auditors

Deloitte Audit OOD

Grant Thornton OOD

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 868 618
Financial assets held for trading	20 225
Non-trading financial assets mandatorily at fair value through profit or loss	117 452
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	577 240
Financial assets at amortised cost	2 787 710
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	25 316
Tangible assets	132 567
Intangible assets	2 649
Tax assets	10 671
Other assets	12 483
Non-current assets and disposal groups classified as held for sale	14 206
TOTAL ASSETS	5 569 137
LIABILITIES	
Financial liabilities held for trading	21
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	5 002 408
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 547
Tax liabilities	8 506
Share capital repayable on demand	0
Other liabilities	7 105
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	5 019 586
EQUITY	
Capital	64 836
Share premium	56 483
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	60 687
Retained earnings	0
Revaluation reserves	0
Other reserves	340 661
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	26 883
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	549 551
TOTAL EQUITY AND TOTAL LIABILITIES	5 569 137

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	63 074
(Interest expenses)	3 047
(Expenses on share capital repayable on demand)	0
Dividend income	62
Fee and commission income	18 769
(Fee and commission expenses)	7 153
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	22
Gains or (-) losses on financial assets and liabilities held for trading, net	261
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	2 971
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	-2 741
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	14
Other operating income	705
(Other operating expenses)	93
TOTAL OPERATING INCOME, NET	72 843
(Administrative expenses)	35 611
(Cash contributions to resolution funds and deposit guarantee schemes)	1 670
(Depreciation)	5 981
Modification gains or (-) losses, net	-65
(Provisions or (-) reversal of provisions)	-23
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-260
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	72
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	29 870
(Tax expense or (-) income related to profit or loss from continuing operations)	2 987
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	26 883
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	26 883

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	1 371 873	1 352 777	18 739
Central banks	0	0	0
General government	793 979	786 902	8 985
Credit institutions	12 563	8 091	225
Other financial corporations	233 799	233 799	4 037
Non-financial corporations	331 532	323 986	5 492

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	2 029 596	2 026 637	31 945
Central banks	0	0	0
General government	5 066	5 066	61
Credit institutions	30 455	29 708	1 337
Other financial corporations	280 355	280 352	3 811
Non-financial corporations	793 754	792 104	13 088
Households	919 968	919 407	13 648
o.w. Loans collateralised by immovable property	719 955	719 955	9 226
o.w. Credit for consumption	455 168	454 625	7 715

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	4 944 818	4 794 692	2 247
Central banks	0	0	0
General government	290 115	289 907	138
Credit institutions	32 255	27 508	594
Other financial corporations	250 117	249 754	1 146
Non-financial corporations	765 897	760 446	314
Households	3 606 434	3 467 078	55

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Protocol No. 14 of 25 February 1991 of the BNB to conduct bank transactions in Bulgaria. License updated by: Order No. 100-000398 of 11 November 1998 of the BNB Governing Council to conduct bank transactions abroad; Order No. 100-00493 of 17 November 1999 of the BNB Governor in accordance with the requirements of the Law on Banks; Order No. RD 22-0849 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2256 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by resolution of 28 March 1991 of the Sofia City Court on company file No. 5227 of 1991, lot No. 334, vol. 4, p. 1; re-entered in the Commercial Register to the Registry Agency, UIC 831447150, certificate No. 20080718100200 of 18 July 2008.
Address of the head office	87 Tsarigradsko Shosse Blvd., 1086 Sofia tel. 02/926 6266 Website: www.ccbank.bg
Management	
Supervisory Board	Konstantin Stoichev VeleV – Chairman Central Cooperative Union Rayna Dimitrova Kouzмова Mirolyub Panchev Ivanov
Management Board	Tsvetan Tsankov Botev – Chairman Sava Marinov Stoynov – Deputy Chairman and Executive Director Georgi Kossev Kostov – Executive Director Nikola Stefanov Kedev – Executive Director Alexander Dimitrov Kerezov Biser Yordanov Slavkov
Procurator	Tihomir Angelov Atanasov Ivo Kamenov Georgiev
Shareholders (shares over 10 per cent)	CCB Group EAD – 61.05 per cent
Auditors	Grant Thornton OOD RSM BG OOD



CITIBANK EUROPE, BULGARIA BRANCH

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	295 489
Financial assets held for trading	10 604
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	131 857
Financial assets at amortised cost	664 741
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	1 225
Intangible assets	0
Tax assets	5 770
Other assets	646
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	1 110 334
LIABILITIES	
Financial liabilities held for trading	10 263
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 074 922
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	50
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	4 469
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	1 089 703
EQUITY	
Capital	0
Share premium	0
Equity instruments issued other than capital	0
Other equity	-1 033
Accumulated other comprehensive income	279
Retained earnings	14 181
Revaluation reserves	0
Other reserves	0
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	7 205
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	20 631
TOTAL EQUITY AND TOTAL LIABILITIES	1 110 334



CITIBANK EUROPE, BULGARIA BRANCH

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	14 327
(Interest expenses)	3 825
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	2 192
(Fee and commission expenses)	70
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	107
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	4 150
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	2 506
(Other operating expenses)	690
TOTAL OPERATING INCOME, NET	18 696
(Administrative expenses)	10 547
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	119
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-72
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	76
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8 027
(Tax expense or (-) income related to profit or loss from continuing operations)	822
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7 205
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	7 205



CITIBANK EUROPE, BULGARIA BRANCH

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	131 857	131 857	1 933
Central banks	0	0	0
General government	131 857	131 857	1 933
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	666 972	666 454	4 498
Central banks	0	0	0
General government	87 756	87 756	1 637
Credit institutions	395 335	395 335	0
Other financial corporations	2 492	2 492	45
Non-financial corporations	181 389	180 872	2 816
Households	0	0	0
o.w. Loans collateralised by immovable property	0	0	0
o.w. Credit for consumption	0	0	0

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	1 074 922	979 229	3 825
Central banks	0	0	0
General government	85 925	85 919	95
Credit institutions	130 064	129 901	302
Other financial corporations	35 126	30 985	0
Non-financial corporations	823 807	732 423	3 428
Households	0	0	0



CITIBANK EUROPE, BULGARIA BRANCH

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	The Branch exercises the freedom of establishment in another Member State of the EU by virtue of the Single European Passport.
Legal registration	The European branch was entered in the Commercial Register to the Registry Agency on 17 December 2013; the new European branch started operations on 1 January 2014: the effective date of the transfer of the Citibank H.A. – Sofia branch undertaking.
Address of the head office	48 Sitnyakovo Blvd., Serdika offices, floor 10, 1505 Sofia tel. 02/917 5100 Website: www.citi.com/icg/sa/emea/bulgaria/
Management of a foreign bank's branch	Stanislava Petkova Taneva – Manager
Shareholders (shares over 10 per cent)	Citibank Europe Plc., Republic of Ireland – 100 per cent
Auditor	KPMG Bulgaria OOD

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	304 342
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	36 206
Financial assets at amortised cost	798 410
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	16 964
Tangible assets	32 409
Intangible assets	2 410
Tax assets	6 756
Other assets	7 590
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	1 205 085
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 051 028
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 077
Tax liabilities	1 210
Share capital repayable on demand	0
Other liabilities	4 874
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	1 058 190
EQUITY	
Capital	46 049
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	5 603
Retained earnings	0
Revaluation reserves	0
Other reserves	87 758
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	7 486
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	146 895
TOTAL EQUITY AND TOTAL LIABILITIES	1 205 085

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	19 316
(Interest expenses)	2 701
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	3 523
(Fee and commission expenses)	658
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	162
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	1 634
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	21 276
(Administrative expenses)	10 481
(Cash contributions to resolution funds and deposit guarantee schemes)	325
(Depreciation)	1 193
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	960
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8 318
(Tax expense or (-) income related to profit or loss from continuing operations)	832
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7 486
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	7 486

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	136 969	136 969	1 682
Central banks	0	0	0
General government	136 969	136 969	1 682
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	706 015	694 883	17 543
Central banks	0	0	0
General government	91 579	91 579	1 999
Credit institutions	10 817	0	2 729
Other financial corporations	13 811	13 811	285
Non-financial corporations	412 432	412 118	9 752
Households	177 375	177 375	2 778
o.w. Loans collateralised by immovable property	143 136	143 136	1 996
o.w. Credit for consumption	78 170	78 170	1 406

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	1 048 648	1 035 205	2 677
Central banks	0	0	0
General government	111 568	111 568	112
Credit institutions	0	0	0
Other financial corporations	3 140	3 098	1
Non-financial corporations	454 068	450 163	711
Households	479 872	470 376	1 852



D COMMERCE BANK

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Resolution No. 100-000101 of 12 March 1999 of the BNB Governor in accordance with the requirements of the Law on Banks. License updated by: Order No. RD 22-0862 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2264 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by Resolution No. 1 of 15 April 1999 of the Sofia City Court on company file No. 3936 of 1999, lot No. 50420, vol. 547, p. 178; re-entered in the Commercial Register to the Registry Agency, UIC 121884560, certificate No. 20080529100732 of 29 May 2008.
Address of the head office	8 General Tottleben Blvd., 1606 Sofia tel. 02/464 1171 Website: www.dbank.bg
Management	
Supervisory Board	Fuat Güven – Chairman Bahattin Gürbüz Valery Borissov Borissov
Management Board	Nikolai Georgiev Spasov – Chair and Executive Director Valentina Dimitrova Borisova – Executive Director Plamen Ivanov Dermendzhiev – Executive Director Ivailo Penev Hadjiev – Executive Director Zahary Dimitrov Alipiev
Shareholders (shares over 10 per cent)	Fuat Güven (Fuat Hyuseinov Osmanov) – 55.52 per cent FORTERA EAD, Republic of Bulgaria – 44.48 per cent
Auditors	Baker Tilly Klitou and Partners EOOD RSM BG OOD

DSK BANK

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	855 414
Financial assets held for trading	20 326
Non-trading financial assets mandatorily at fair value through profit or loss	671
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	240 530
Financial assets at amortised cost	22 396 348
Derivatives – hedge accounting	1 414
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	47 923
Tangible assets	220 591
Intangible assets	81 304
Tax assets	45 007
Other assets	82 184
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	23 991 712
LIABILITIES	
Financial liabilities held for trading	22 021
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	20 790 961
Derivatives – hedge accounting	199 674
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	39 238
Tax liabilities	9 806
Share capital repayable on demand	0
Other liabilities	108 314
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	21 170 014
EQUITY	
Capital	678 945
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	68 026
Retained earnings	13 974
Revaluation reserves	0
Other reserves	1 768 989
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	291 764
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	2 821 698
TOTAL EQUITY AND TOTAL LIABILITIES	23 991 712

DSK BANK

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	492 526
(Interest expenses)	103 110
(Expenses on share capital repayable on demand)	0
Dividend income	40 914
Fee and commission income	128 348
(Fee and commission expenses)	20 621
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	464
Gains or (-) losses on financial assets and liabilities held for trading, net	8 821
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	3
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	-186
Exchange differences [gain or (-) loss], net	1 605
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	1 515
Other operating income	13 077
(Other operating expenses)	806
TOTAL OPERATING INCOME, NET	562 550
(Administrative expenses)	146 917
(Cash contributions to resolution funds and deposit guarantee schemes)	21 516
(Depreciation)	17 012
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	3 550
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	38 628
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-138
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	335 065
(Tax expense or (-) income related to profit or loss from continuing operations)	43 301
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	291 764
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	291 764

DSK BANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	3 833 001	3 619 900	51 955
Central banks	0	0	0
General government	3 501 949	3 342 821	46 147
Credit institutions	281 613	227 641	4 755
Other financial corporations	0	0	0
Non-financial corporations	49 438	49 438	1 053

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	19 153 841	16 932 766	409 937
Central banks	0	0	0
General government	113 807	91 202	1 225
Credit institutions	3 966 958	1 798 171	93 046
Other financial corporations	1 152 011	1 152 011	8 409
Non-financial corporations	4 219 713	4 190 064	90 470
Households	9 701 352	9 701 319	216 787
o.w. Loans collateralised by immovable property	5 651 712	5 651 712	75 685
o.w. Credit for consumption	4 494 176	4 494 176	144 896

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	20 769 526	20 053 641	40 125
Central banks	0	0	0
General government	301 487	299 686	1
Credit institutions	2 040 807	2 030 655	38 813
Other financial corporations	163 871	155 558	19
Non-financial corporations	3 463 734	3 238 500	1 073
Households	14 799 626	14 329 242	219

DSK BANK

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	State Savings Bank (SSB) was transformed into a commercial bank according to Ordinance No. 59 of 25 November 1998 of the Council of Ministers pursuant to the Law on Transformation of the SSB (Darjaven Vestnik, issue 48 of 28 April 1998). By Order No. RD 22-0882 of 26 September 2002 of the BNB Governor, DSK Bank was granted a permission to conduct bank transactions under Article 1, paragraphs 1 and 2 of the Law on Banks. License updated by: Order No. RD 22-0843 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2251 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by Resolution No. 1 of 26 January 1999 of the Sofia City Court on company file No. 756 of 1999, lot No. 875, vol. 16, reg. II, p. 22; re-entered in the Commercial Register to the Registry Agency, UIC 121830616, certificate No. 20080408143126 of 8 April 2008.
Address of the head office	19 Moskovska Str., 1036 Sofia tel. 02/939 1220 Website: www.dskbank.bg
Management	
Supervisory Board	Laszlo Bencsik – Chairman Laszlo Wolf – Deputy Chairman Anthony Ganchev Radev György Galdi Edina Berlinger Kalin Dimitrov Hristov Gyöngyi Lóránth
Management Board	Tamas Hak-Kovacs – Chief Executive Director Slaveyko Lyubomirov Slaveykov – Executive Director Boyan Filipov Stefov – Executive Director Doroteya Nikolaeva Ilcheva – Executive Director Dimitar Ivanov Dilov – Executive Director Mihail Rumenov Komitski – Executive Director Tsvetoslav Naydenov Dimov – Executive Director
Shareholders (shares over 10 per cent)	OTP Bank Rt., Hungary – 99.92 per cent
Auditors	Ernst & Young Audit OOD BDO Bulgaria OOD

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 315 387
Financial assets held for trading	29 116
Non-trading financial assets mandatorily at fair value through profit or loss	19 341
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	320 009
Financial assets at amortised cost	12 406 408
Derivatives – hedge accounting	360
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	20 011
Tangible assets	224 045
Intangible assets	123 014
Tax assets	21 849
Other assets	114 306
Non-current assets and disposal groups classified as held for sale	7 605
TOTAL ASSETS	14 601 451
LIABILITIES	
Financial liabilities held for trading	25 203
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	12 832 339
Derivatives – hedge accounting	1 652
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	12 717
Tax liabilities	2 960
Share capital repayable on demand	0
Other liabilities	108 660
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	12 983 531
EQUITY	
Capital	285 765
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	9 450
Retained earnings	1 063 824
Revaluation reserves	0
Other reserves	144 451
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	114 431
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	1 617 920
TOTAL EQUITY AND TOTAL LIABILITIES	14 601 451

EUROBANK BULGARIA
STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	284 849
(Interest expenses)	50 481
(Expenses on share capital repayable on demand)	0
Dividend income	14
Fee and commission income	61 063
(Fee and commission expenses)	18 969
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	9 380
Gains or (-) losses on financial assets and liabilities held for trading, net	4 056
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-200
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	29
Exchange differences [gain or (-) loss], net	-139
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	50
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	289 651
(Administrative expenses)	84 845
(Cash contributions to resolution funds and deposit guarantee schemes)	9 756
(Depreciation)	11 304
Modification gains or (-) losses, net	-210
(Provisions or (-) reversal of provisions)	2 065
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	47 548
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	133 925
(Tax expense or (-) income related to profit or loss from continuing operations)	19 495
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	114 431
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	114 431

EUROBANK BULGARIA
**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	2 955 544	2 666 144	46 613
Central banks	0	0	0
General government	2 250 055	1 971 611	30 682
Credit institutions	461 735	450 777	8 541
Other financial corporations	116 948	116 948	4 823
Non-financial corporations	126 807	126 807	2 568

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	9 993 601	9 846 401	237 637
Central banks	0	0	0
General government	22 547	22 547	306
Credit institutions	322 956	279 069	11 783
Other financial corporations	44 820	44 820	3 531
Non-financial corporations	3 857 409	3 761 082	80 121
Households	5 745 868	5 738 883	141 896
o.w. Loans collateralised by immovable property	3 292 376	3 286 986	39 711
o.w. Credit for consumption	2 633 582	2 632 877	101 317

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	12 689 621	12 160 599	49 952
Central banks	0	0	0
General government	227 664	227 568	454
Credit institutions	1 048 806	1 048 278	21 295
Other financial corporations	820 044	795 925	4 380
Non-financial corporations	3 477 216	3 296 189	10 024
Households	7 115 891	6 792 640	13 800

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Resolution No. 21 of 14 March 1991 of the BNB Governing Council. License updated by: Resolution No. 15 of 15 April 1992 of the BNB Governing Council to conduct foreign currency activity in Bulgaria and abroad in accordance with the requirements of the Law on Banks and Credit Activity; Order No. 100-00488 of 17 November 1999 of the BNB Governor in accordance with the requirements of the Law on Banks; Order No. RD 22-0845 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2252 of 16 November 2009 of the BNB Governor in accordance with the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by resolution of the Sofia City Court on company file No. 10646 of 1991, lot No. 414, vol. 4, p. 91; re-entered in the Commercial Register to the Registry Agency, UIC 000694749, certificate No. 20080311154207 of 11 March 2008.
Address of the head office	260 Okolovrasten Pat Str., 1766 Sofia tel. 02/816 6000 Website: www.postbank.bg
Management	
Supervisory Board	John David Butts – Chairman Stavros Ioannu Nikolaos Pavlidis Raika Stoyanova Ontzova Georgios Ikonomidis Spyridon Pantelias Emer Murray
Management Board	Petia Nikolova Dimitrova – Chair and Chief Executive Director Dimitar Borisov Shoumarov – Executive Director Asen Vasilev Yagodin – Executive Director Angel Antonov Mateev – Executive Director Panagiotis Dimitrios Mavridis Rumen Dimitrov Radushev Iliya Zapryanov Karanikolov
Procurator	Milena Ivaylova Vaneva
Shareholders (shares over 10 per cent)	Eurobank Ergasias S.A., Greece – 99.99 per cent ERB New Europe Holding B.V., Kingdom of the Netherlands
Auditors	KPMG Audit OOD Baker Tilly Klitou and Partners EOOD

FIRST INVESTMENT BANK

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 131 729
Financial assets held for trading	28 797
Non-trading financial assets mandatorily at fair value through profit or loss	17 499
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	568 846
Financial assets at amortised cost	7 013 950
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	18 239
Tangible assets	619 065
Intangible assets	16 694
Tax assets	14 778
Other assets	241 588
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	9 671 185
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	8 641 572
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	759
Tax liabilities	20 654
Share capital repayable on demand	0
Other liabilities	38 367
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	8 701 353
EQUITY	
Capital	76 033
Share premium	127 832
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	738
Retained earnings	0
Revaluation reserves	0
Other reserves	697 773
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	67 457
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	969 833
TOTAL EQUITY AND TOTAL LIABILITIES	9 671 185

FIRST INVESTMENT BANK

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	162 990
(Interest expenses)	31 510
(Expenses on share capital repayable on demand)	0
Dividend income	1 601
Fee and commission income	52 077
(Fee and commission expenses)	15 202
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	1 424
Gains or (-) losses on financial assets and liabilities held for trading, net	814
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-471
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	4 306
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	-422
Other operating income	9 298
(Other operating expenses)	1 376
TOTAL OPERATING INCOME, NET	183 531
(Administrative expenses)	58 379
(Cash contributions to resolution funds and deposit guarantee schemes)	6 404
(Depreciation)	7 064
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	74
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	36 450
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	75 160
(Tax expense or (-) income related to profit or loss from continuing operations)	7 703
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	67 457
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	67 457

FIRST INVESTMENT BANK

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	2 570 663	2 434 544	28 750
Central banks	0	0	0
General government	2 452 916	2 323 279	25 649
Credit institutions	101 481	94 997	2 618
Other financial corporations	13 197	13 197	420
Non-financial corporations	3 071	3 071	63

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	5 242 011	5 105 343	127 164
Central banks	0	0	0
General government	21 997	21 997	324
Credit institutions	133 140	110 266	2 032
Other financial corporations	164 857	164 775	1 076
Non-financial corporations	2 867 157	2 754 367	71 122
Households	2 054 860	2 053 937	52 611
o.w. Loans collateralised by immovable property	1 026 096	1 025 940	16 452
o.w. Credit for consumption	1 028 764	1 027 997	36 159

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	7 523 542	7 140 958	3 716
Central banks	0	0	0
General government	90 706	90 706	0
Credit institutions	238 083	234 570	279
Other financial corporations	239 725	229 470	157
Non-financial corporations	1 673 714	1 545 697	53
Households	5 281 314	5 040 516	3 227

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Resolution No. 278 of 1 October 1993 of the BNB Governing Council to conduct bank transactions in Bulgaria in accordance with the requirements of the Law on Banks and Credit Activity. License amended by Resolution No. 273 of 14 September 1995 of the BNB Governing Council to conduct bank transactions abroad. License updated by: Order No. 100-00498 of 18 November 1999 of the BNB Governor in accordance with the requirements of the Law on Banks; Order No. RD 22-0857 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2257 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by resolution of the Sofia City Court on company file No. 18045 of 1993, lot No. 11941, vol. 163, p. 106; re-entered in the Commercial Register to the Registry Agency, UIC 831094393 of 21 April 2008.
Address of the head office	111 P Tsarigradsko Shose, 1784 Sofia tel. 02/8171 100 Website: www.fibank.bg
Management	
Supervisory Board	Evgeni Krustev Lukanov – Chairman Maya Lyubenova Georgieva – Deputy Chair Radka Veselinova Mineva Jordan Velichkov Skortchev Jyrki Ilmari Koskelo
Management Board	Nikola Hristov Bakalov – Chairman and Chief Executive Director Ralitsa Ivanova Bogoeva – Executive Director Svetozar Alexandrov Popov – Executive Director Yanko Angelov Karakolev Anton Antonov Petrov Vladimir Plamenov Ikononov
Shareholders (shares over 10 per cent)	Ivaylo Dimitrov Mutafchiev – 28.46 per cent Tzeko Todorov Minev – 28.46 per cent BULGARIAN DEVELOPMENT BANK EAD, Bulgaria – 18.35 per cent
Auditors	Ecovis Audit Bulgaria OOD Forvis Mazars OOD

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	88 745
Financial assets held for trading	6 727
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	80 878
Financial assets at amortised cost	837 404
Derivatives - hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	272
Intangible assets	46
Tax assets	3 781
Other assets	364
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	1 018 216
LIABILITIES	
Financial liabilities held for trading	6 727
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	978 556
Derivatives - hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	231
Tax liabilities	577
Share capital repayable on demand	0
Other liabilities	6 607
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	992 699
EQUITY	
Capital	0
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	-420
Retained earnings	26 007
Revaluation reserves	0
Other reserves	1 401
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	-1 470
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	25 518
TOTAL EQUITY AND TOTAL LIABILITIES	1 018 216

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	13 120
(Interest expenses)	6 985
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	2 676
(Fee and commission expenses)	301
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	566
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	-287
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	557
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	9 345
(Administrative expenses)	10 857
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	155
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-197
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-1 470
(Tax expense or (-) income related to profit or loss from continuing operations)	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1 470
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	-1 470

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	117 515	117 515	1 229
Central banks	0	0	0
General government	117 515	117 515	1 229
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	800 929	763 044	10 082
Central banks	0	0	0
General government	0	0	0
Credit institutions	398 027	360 142	3 167
Other financial corporations	15 436	15 436	284
Non-financial corporations	387 466	387 466	6 631
Households	0	0	0
o.w. Loans collateralised by immovable property	0	0	0
o.w. Credit for consumption	0	0	0

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	978 447	873 367	6 981
Central banks	0	0	0
General government	0	0	0
Credit institutions	240 370	240 370	2 199
Other financial corporations	16 715	16 715	355
Non-financial corporations	721 361	616 281	4 427
Households	0	0	0



ING BANK N.V. – SOFIA BRANCH

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	After the accession of the Republic of Bulgaria to the EU, branches of banks from Member States licensed by the BNB prior to the entry into force of the Law on Credit Institutions shall continue to perform their activities by virtue of the mutual recognition of the single European passport.
Legal registration	The branch was entered in the Commercial Register by resolution of 26 July 1994 of the Sofia City Court on company file No. 11357 of 1994; re-entered in the Commercial Register to the Registry Agency, UIC 831553811, on 18 June 2008.
Address of the head office	69, Bulgaria Blvd., Office Tower B, floor 10, 1404 Sofia tel. 02/917 6734 Website: www.ingwb.bg
Management of a foreign bank's branch	Marina Nikolaeva Kobakova – Chief Executive Director Vladimir Boyanov Tchimov – Executive Director
Shareholders (shares over 10 per cent)	ING Bank N.V., Kingdom of the Netherlands – 100 per cent
Auditor	Deloitte Accountants B.V.

INTERNATIONAL ASSET BANK

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	879 793
Financial assets held for trading	391
Non-trading financial assets mandatorily at fair value through profit or loss	2 193
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	946 436
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	1 639
Tangible assets	16 053
Intangible assets	2 694
Tax assets	5 916
Other assets	14 925
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	1 870 040
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 685 834
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	556
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	4 849
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	1 691 239
EQUITY	
Capital	15 495
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	9
Retained earnings	149 648
Revaluation reserves	0
Other reserves	0
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	13 650
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	178 801
TOTAL EQUITY AND TOTAL LIABILITIES	1 870 040

INTERNATIONAL ASSET BANK

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	22 704
(Interest expenses)	3 989
(Expenses on share capital repayable on demand)	0
Dividend income	1
Fee and commission income	10 192
(Fee and commission expenses)	2 425
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	46
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	1
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	385
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	1 391
(Other operating expenses)	1 880
TOTAL OPERATING INCOME, NET	26 426
(Administrative expenses)	9 319
(Cash contributions to resolution funds and deposit guarantee schemes)	381
(Depreciation)	1 298
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	17
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	231
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	15 180
(Tax expense or (-) income related to profit or loss from continuing operations)	1 531
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	13 650
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	13 650

INTERNATIONAL ASSET BANK

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	366 192	352 763	4 435
Central banks	0	0	0
General government	354 701	341 272	4 177
Credit institutions	5 089	5 089	114
Other financial corporations	0	0	0
Non-financial corporations	6 402	6 402	144

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	585 902	542 655	11 172
Central banks	0	0	0
General government	6 402	6 402	116
Credit institutions	72 911	30 430	1 183
Other financial corporations	9 354	9 354	221
Non-financial corporations	410 912	410 147	7 966
Households	86 322	86 322	1 687
o.w. Loans collateralised by immovable property	67 047	67 047	1 187
o.w. Credit for consumption	19 383	19 383	485

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	1 677 507	1 611 114	3 783
Central banks	0	0	0
General government	187 628	186 077	3
Credit institutions	35 545	35 545	917
Other financial corporations	23 848	23 816	121
Non-financial corporations	695 362	684 133	868
Households	735 125	681 543	1 874

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Protocol No. 42 of 25 October 1989 of the BNB Governing Council. By Protocol No. 93 of 20 December 1990 of the BNB the Bank was permitted to conduct transactions in Bulgaria. License updated by: Resolution No. 59 of 18 February 1993 of the BNB Governing Council to conduct bank transactions abroad; Order No. 100-00492 of 17 November 1999 of the BNB Governor in accordance with the requirements of the Law on Banks; Order No. RD 22-0847 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2263 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by resolution of 6 May 1991 of the Sofia City Court on company file No. 2367 of 1991, lot No. 53, vol. 1, p. 140; re-entered in the Commercial Register to the Registry Agency, UIC 000694329, certificate No. 20080609113132 of 9 June 2008.
Address of the head office	81-83 Todor Alexandrov Blvd., 1303 Sofia tel. 02/812 0234; 02/812 0366 Website: www.iabank.bg
Management	
Supervisory Board	Aleksey Asenov Tsvetanov – Chairman Georgi Stoinev Harizanov – Deputy Chairman Emiliya Georgieva Milanova-Tsoncheva – Deputy Chairman Georgi Borislavov Georgiev Rumyana Lyubenova Gotseva-Yordanova
Management Board	Rumen Georgiev Sirakov – Chairman and Executive Director Maria Andreeva Guneva – Vice Chair and Executive Director Ivaylo Atanasov Yonchev – Vice Chairman and Executive Director Mario Bogdanov Markov Boyka Metodieva Zagorova
Shareholders (shares over 10 per cent)	Dynatrade International OOD – 33 per cent
Auditors	Grant Thornton OOD Audit Correct OOD

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	251 644
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	12 785
Financial assets at fair value through other comprehensive income	8 587
Financial assets at amortised cost	1 518 853
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	3 116
Tangible assets	161 548
Intangible assets	3 484
Tax assets	9 763
Other assets	35 679
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	2 005 458
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 732 392
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 244
Tax liabilities	7 354
Share capital repayable on demand	0
Other liabilities	8 331
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	1 749 321
EQUITY	
Capital	79 543
Share premium	33 532
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	-1 515
Retained earnings	0
Revaluation reserves	0
Other reserves	116 251
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	28 326
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	256 137
TOTAL EQUITY AND TOTAL LIABILITIES	2 005 458

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	34 115
(Interest expenses)	5 860
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	11 051
(Fee and commission expenses)	1 603
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-10
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	103
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	766
(Other operating expenses)	1 578
TOTAL OPERATING INCOME, NET	36 984
(Administrative expenses)	10 279
(Cash contributions to resolution funds and deposit guarantee schemes)	864
(Depreciation)	1 583
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-2
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-3 789
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	585
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	28 635
(Tax expense or (-) income related to profit or loss from continuing operations)	309
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	28 326
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	28 326

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	459 210	459 210	6 721
Central banks	0	0	0
General government	350 716	350 716	4 441
Credit institutions	0	0	0
Other financial corporations	58 949	58 949	1 004
Non-financial corporations	49 545	49 545	1 276

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	1 092 196	1 083 233	25 067
Central banks	0	0	0
General government	18 082	18 082	196
Credit institutions	43 049	34 086	996
Other financial corporations	88 846	88 846	2 900
Non-financial corporations	773 851	773 851	17 457
Households	168 368	168 368	3 518
o.w. Loans collateralised by immovable property	117 646	117 646	2 045
o.w. Credit for consumption	104 339	104 338	2 368

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	1 722 301	1 707 084	5 676
Central banks	0	0	0
General government	235 067	235 062	9
Credit institutions	32 917	32 917	850
Other financial corporations	22 589	22 295	4
Non-financial corporations	492 481	491 299	1 940
Households	939 246	925 510	2 874

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Resolution No. 364 of 1 December 1994 of the BNB Governing Council to conduct bank transactions in Bulgaria and abroad under Article 9, paragraph 1 of the Law on Banks and Credit Activity. License updated by: Order No. 100-000574 of 27 December 1999 of the BNB Governor in accordance with the requirements of the Law on Banks; Order No. RD 22-0844 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2261 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by Resolution No. 1 of 16 December 1994 of the Sofia City Court on company file No. 23891 of 1994, lot No. 21604, vol. 261, reg. 1, p. 130; re-entered in the Commercial Register to the Registry Agency, UIC 831663282, certificate No. 20080526122145 of 26 May 2008.
Address of the head office	85 Bulgaria Blvd., 1404 Sofia tel. 02/818 6123 Website: www.ibank.bg
Management Supervisory Board	Petia Ivanova Barakova-Slavova – Chair Festa Holding AD Pencho Stoyanov Cherkezov
Management Board	Maya Ivanova Stancheva – Executive Director Iva Krasimirova Kutlova – Executive Director Nedio Yankov Tenev – Executive Director Todor Lyudmilov Todorov – Executive Director
Shareholders (shares over 10 per cent)	Festa Holding AD – 83.8 per cent Petia Ivanova Barakova-Slavova – 10.68 per cent
Auditors	Audit Correct OOD Ecovis Audit Bulgaria OOD



MUNICIPAL BANK PLC

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	339 711
Financial assets held for trading	29 973
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	42 183
Financial assets at amortised cost	1 103 248
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	179
Tangible assets	71 694
Intangible assets	4 054
Tax assets	3 329
Other assets	20 392
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	1 614 762
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 475 276
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	656
Tax liabilities	950
Share capital repayable on demand	0
Other liabilities	2 433
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	1 479 315
EQUITY	
Capital	45 664
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	12 080
Retained earnings	0
Revaluation reserves	0
Other reserves	67 176
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	10 528
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	135 448
TOTAL EQUITY AND TOTAL LIABILITIES	1 614 762



MUNICIPAL BANK PLC

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	23 369
(Interest expenses)	2 178
(Expenses on share capital repayable on demand)	0
Dividend income	12
Fee and commission income	5 934
(Fee and commission expenses)	1 931
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	167
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	24
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	516
(Other operating expenses)	62
TOTAL OPERATING INCOME, NET	25 850
(Administrative expenses)	12 687
(Cash contributions to resolution funds and deposit guarantee schemes)	546
(Depreciation)	1 326
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-23
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-440
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	11 753
(Tax expense or (-) income related to profit or loss from continuing operations)	1 225
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	10 528
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	10 528



MUNICIPAL BANK PLC

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	502 868	502 868	6 398
Central banks	0	0	0
General government	481 677	481 677	5 950
Credit institutions	4 006	4 006	159
Other financial corporations	1 002	1 002	10
Non-financial corporations	16 182	16 182	279

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	665 398	654 580	12 784
Central banks	0	0	0
General government	7 500	7 500	76
Credit institutions	159 510	148 692	1 593
Other financial corporations	20 840	20 840	543
Non-financial corporations	345 915	345 915	8 213
Households	131 633	131 633	2 360
o.w. Loans collateralised by immovable property	76 569	76 569	1 163
o.w. Credit for consumption	54 011	54 011	1 264

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	1 460 339	1 436 487	1 942
Central banks	0	0	0
General government	277 222	277 222	34
Credit institutions	64 788	64 788	1 231
Other financial corporations	4 526	4 513	0
Non-financial corporations	307 619	299 622	192
Households	806 184	790 342	484



STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB

Licensed by Resolution No. 121 of 4 March 1996 of the BNB Governing Council to conduct bank transactions in Bulgaria in accordance with the requirements of the Law on Banks and Credit Activity. License amended by Resolution No. 499 of 22 July 1996 of the BNB Governing Council and Resolution No. 249 of 11 April 1997 of the BNB Governing Council to conduct bank transactions abroad.

License updated by:

Order No. 100-00491 of 17 November 1999 of the BNB Governor in accordance with the requirements of the Law on Banks;

Order No. RD 22-0851 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions;

Order No. RD 22-2259 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.

Legal registration

Entered in the Commercial Register by Resolution No. 1 of 4 April 1996 of the Sofia City Court on company file No. 5197 of 1996, lot No. 737, vol. 13, reg. II, p. 138; re-entered in the Commercial Register to the Registry Agency, UIC 121086224 on 6 October 2009.

Address of the head office

6 Vrabcha Str., 1000 Sofia

tel. 02/9300 111

Website: www.municipalbank.bg

Management**Supervisory Board**

Stefan Lazarov Nenov – Chairman

Zdravko Borisov Gargarov – Deputy Chairman

Spas Simeonov Dimitrov

Management Board

Nedelcho Vasilev Nedelchev – Chairman and Executive Director

Vladimir Georgiev Kotlarski – Deputy Chairman

Borislav Yavorov Chilikov – Executive Director

Stanislav Ganey Bozhkov

Ivaylo Rumenov Ivanov

Shareholders

(shares over 10 per cent)

NOVITO OPPORTUNITIES FUND AGMVK, Principality of Liechtenstein – 96.51 per cent

Auditors

Grant Thornton OOD

RSM BG OOD

PROCREDIT BANK BULGARIA

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	467 032
Financial assets held for trading	24
Non-trading financial assets mandatorily at fair value through profit or loss	529
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	121 392
Financial assets at amortised cost	2 013 613
Derivatives – hedge accounting	4 029
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6
Investments in subsidiaries, joint ventures and associates	4 414
Tangible assets	28 874
Intangible assets	20 989
Tax assets	17 363
Other assets	12 759
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	2 691 024
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	2 442 062
Derivatives – hedge accounting	255
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3 965
Provisions	735
Tax liabilities	1 099
Share capital repayable on demand	0
Other liabilities	14 004
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	2 462 122
EQUITY	
Capital	133 620
Share premium	1 788
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	22
Retained earnings	65 127
Revaluation reserves	0
Other reserves	11 608
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	16 738
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	228 903
TOTAL EQUITY AND TOTAL LIABILITIES	2 691 024

PROCREDIT BANK BULGARIA

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	54 606
(Interest expenses)	8 492
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	10 171
(Fee and commission expenses)	5 042
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	1 367
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-37
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	30
Exchange differences [gain or (-) loss], net	46
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	546
(Other operating expenses)	88
TOTAL OPERATING INCOME, NET	53 107
(Administrative expenses)	24 238
(Cash contributions to resolution funds and deposit guarantee schemes)	1 896
(Depreciation)	3 684
Modification gains or (-) losses, net	129
(Provisions or (-) reversal of provisions)	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4 310
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	19 108
(Tax expense or (-) income related to profit or loss from continuing operations)	2 371
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	16 738
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	16 738

PROCREDIT BANK BULGARIA

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	120 747	89 236	1 370
Central banks	0	0	0
General government	79 444	79 444	792
Credit institutions	41 304	9 793	577
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	2 056 559	2 056 493	47 107
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	319
Other financial corporations	1 434	1 434	30
Non-financial corporations	1 679 805	1 679 740	40 319
Households	375 319	375 319	6 439
o.w. Loans collateralised by immovable property	255 967	255 967	3 432
o.w. Credit for consumption	119 064	119 064	2 756

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	2 442 062	2 379 024	7 053
Central banks	0	0	0
General government	0	0	0
Credit institutions	116 570	116 570	2 645
Other financial corporations	3 649	3 649	214
Non-financial corporations	1 416 914	1 373 516	1 726
Households	904 929	885 289	2 468

PROCREDIT BANK BULGARIA

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Order No. RD 22-442 of 25 September 2001 of the BNB Governor to conduct bank transactions under the Law on Banks. License updated by: Order No. RD 22-1559 of 20 July 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2269 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by Resolution No. 1 of 28 September 2001 of the Sofia City Court on company file No. 9478 of 2001, lot No. 64228, vol. 733, p. 116; re-entered in the Commercial Register to the Registry Agency, UIC 130598160, certificate No. 20080418121745 of 18 April 2008.
Address of the head office	26 Todor Alexandrov Blvd., 1303 Sofia tel. 02/813 5100; 02/813 5808 Website: www.procreditbank.bg
Management	
Supervisory Board	Patrick Silvan Zeitingner Hubertus Petrus Maria Knapen Hubert Spechtenhauser Karin Elisabeth Katerbau
Management Board	Kameliya Vladimirova Mineva – Chairman and Executive Director Rumyana Velichkova Todorova – Executive Director Ivan Dachev Dachev – Executive Director Reni Ivanova Peycheva – Executive Director Silvena Bogdanova Bogoeva-Andreeva – Executive Director Nadejda Ivanova Peneva – Executive Director
Shareholders (shares over 10 per cent)	PROCREDIT HOLDING AG, Germany – 100 per cent
Auditors	KPMG Audit OOD Baker Tilly Klitou and Partners EOOD

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	148 125
Financial assets held for trading	1 298
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	332 236
Financial assets at amortised cost	1 705 886
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	1 701
Tangible assets	16 597
Intangible assets	41 987
Tax assets	9 488
Other assets	59 809
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	2 317 127
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 878 758
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	5 662
Tax liabilities	4 126
Share capital repayable on demand	0
Other liabilities	74 408
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	1 962 954
EQUITY	
Capital	41 616
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	-6 716
Retained earnings	273 252
Revaluation reserves	0
Other reserves	4 269
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	41 752
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	354 173
TOTAL EQUITY AND TOTAL LIABILITIES	2 317 127

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	175 003
(Interest expenses)	33 667
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	39 482
(Fee and commission expenses)	3 931
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-454
Gains or (-) losses on financial assets and liabilities held for trading, net	2 265
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	-583
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	1 058
(Other operating expenses)	224
TOTAL OPERATING INCOME, NET	178 949
(Administrative expenses)	60 278
(Cash contributions to resolution funds and deposit guarantee schemes)	2 529
(Depreciation)	6 487
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	1 398
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	57 497
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-218
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	50 978
(Tax expense or (-) income related to profit or loss from continuing operations)	9 226
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	41 752
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	41 752

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	332 189	270 852	4 949
Central banks	0	0	0
General government	299 233	268 319	3 782
Credit institutions	30 423	0	372
Other financial corporations	2 533	2 533	795
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	1 873 661	1 097 485	168 389
Central banks	0	0	0
General government	0	0	0
Credit institutions	66 851	66 851	1 847
Other financial corporations	14 815	14 256	1 033
Non-financial corporations	293 836	250 103	18 954
Households	1 498 159	766 276	146 555
o.w. Loans collateralised by immovable property	0	0	0
o.w. Credit for consumption	1 498 159	766 276	146 555

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	1 763 989	1 113 840	33 605
Central banks	0	0	0
General government	5 436	5 342	36
Credit institutions	62 090	61 651	6 257
Other financial corporations	15 831	13 172	113
Non-financial corporations	49 021	23 082	600
Households	1 631 611	1 010 592	26 599

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB

Licensed by Order No. RD 22-1067 of 13 August 2003 of the BNB Governor to conduct bank transactions in Bulgaria and abroad.

License updated by:

Order No. RD 22-1560 of 20 July 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions;

Order No. RD 22-2270 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions

Order No. RD 22-1651 of 3 August 2011 of the BNB Deputy Governor heading the Banking Supervision Department permitting NLB Banka Sofia to change its name to TBI Bank.

Legal registration

Entered in the Commercial Register by Resolution No. 1 of 28 August 2003 of the Sofia City Court on company file No. 9270 of 2003, lot No. 78318, vol. 927, reg. I, p. 158; re-entered in the Commercial Register to the Registry Agency, UIC 131134023, certificate No. 20080317132719 of 17 March 2008.

Address of the head office

Address of the head office

52-54 Dimitar Hadzikotsev Str., 1421 Sofia

tel. 02/816 3777

Website: www.tbibank.bg

Management

Supervisory Board

Ariel Shalom Hasson – Chairman

Markus Bodo Krause

Csongor Bulchu Nemeth

Management Board

Petr Baron – Chairman and Executive Director

Lukas Tursa – Executive Director

Vesela Koleva – Executive Director

Costin-Cristian Mincovici – Executive Director

Pāvels Gilodo

Shareholders

(shares over 10 per cent)

BAGO (LUXEMBOURG) S.A.R.L., The Grand Duchy of Luxembourg - 100 per cent

Auditors

Ernst & Young Audit OOD

BDO Bulgaria OOD

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	26 487
Financial assets held for trading	4 826
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	318 720
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	1 712
Intangible assets	658
Tax assets	2 975
Other assets	1 278
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	356 655
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	306 071
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	0
Tax liabilities	40
Share capital repayable on demand	0
Other liabilities	8 805
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	314 916
EQUITY	
Capital	12 782
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	0
Retained earnings	23 109
Revaluation reserves	0
Other reserves	159
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	5 689
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	41 739
TOTAL EQUITY AND TOTAL LIABILITIES	356 655

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	5 220
(Interest expenses)	1 360
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	3 783
(Fee and commission expenses)	141
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	234
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	0
(Other operating expenses)	39
TOTAL OPERATING INCOME, NET	7 697
(Administrative expenses)	1 272
(Cash contributions to resolution funds and deposit guarantee schemes)	57
(Depreciation)	284
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	395
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5 689
(Tax expense or (-) income related to profit or loss from continuing operations)	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5 689
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	5 689

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	4 826	3 944	35
Central banks	0	0	0
General government	4 826	3 944	35
Credit institutions	0	0	0
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	321 990	263 642	4 844
Central banks	0	0	0
General government	0	0	0
Credit institutions	71 792	37 020	382
Other financial corporations	0	0	0
Non-financial corporations	243 636	220 060	4 336
Households	6 562	6 562	127
o.w. Loans collateralised by immovable property	1 417	1 417	26
o.w. Credit for consumption	4 294	4 294	101

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	306 071	249 445	1 478
Central banks	0	0	0
General government	743	743	0
Credit institutions	30 002	126	448
Other financial corporations	887	887	6
Non-financial corporations	198 890	180 299	774
Households	75 549	67 389	250

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB

By Order No. 100-000218 of 26 September 1998 of the BNB Governor T.C. Ziraat Bank with main office Ankara, Republic of Türkiye, was granted a permit to conduct bank activity in Bulgaria through a branch in Sofia.

Order No RD 22-512 of 19 October 2000 of the Governor of the BNB, item 6 concerning the transactions under Article 54, paragraph 1 of the Law on Public Offering of Securities is amended and item 9 concerning the management of investment funds is repealed.

By Order No RD 22-458 of 2 October 2001 of the Governor of the BNB point 6 is repealed. The license is updated by Order No RD 22-2280 of 25 October 2007 in accordance with the Law on Credit Institutions.

By Order No RD 22-2274 of 16 November 2009 of the Governor of the BNB, the license is upgraded in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.

Order No. RD 22-2274 of 16 November is amended by Order No RD 22-2274 of 14 September 2010 of the BNB Deputy Governor heading the Banking Supervision Department the Bank, whereby the provision of payment services is allowed within the meaning of the Law on Payment Services and Payment Systems.

Legal registration

Entered in the Commercial Register by Resolution No. 1 of 3 July 1998 of the Sofia City Court on company file No. 8801 of 1998, lot No. 863, vol. 15, p. 173; re-entered in the Commercial Register to the Registry Agency, UIC 121704731, certificate No. 20080510122735 of 10 May 2008.

Address of the head office

87 Tsar Samuil Str., 1301 Sofia
tel. 02/980 0087
Website: www.ziraatbank.bg

Management of a foreign bank's branch

Sezgin Karbus – President
Ali Selman Riza – Vice President

Shareholders (shares over 10 per cent)

T.C. Ziraat Bankasi A.Ş., Republic of Türkiye – 100 per cent

Auditors

Audit Correct OOD
Ecovis Audit Bulgaria OOD

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	129 084
Financial assets held for trading	16 835
Non-trading financial assets mandatorily at fair value through profit or loss	10 421
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	96 648
Financial assets at amortised cost	183 077
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	2 965
Tangible assets	16 482
Intangible assets	1 788
Tax assets	662
Other assets	25 416
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	483 379
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	424 577
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	431
Tax liabilities	1 116
Share capital repayable on demand	0
Other liabilities	5 298
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	431 422
EQUITY	
Capital	22 335
Share premium	13 893
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	6 961
Retained earnings	519
Revaluation reserves	0
Other reserves	5 499
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	2 749
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	51 957
TOTAL EQUITY AND TOTAL LIABILITIES	483 379

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	7 566
(Interest expenses)	784
(Expenses on share capital repayable on demand)	0
Dividend income	167
Fee and commission income	1 910
(Fee and commission expenses)	250
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	404
Gains or (-) losses on financial assets and liabilities held for trading, net	315
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	220
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	-4
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	353
(Other operating expenses)	355
TOTAL OPERATING INCOME, NET	9 542
(Administrative expenses)	5 446
(Cash contributions to resolution funds and deposit guarantee schemes)	177
(Depreciation)	1 024
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	29
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	116
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2 749
(Tax expense or (-) income related to profit or loss from continuing operations)	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2 749
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	2 749

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	113 977	113 977	1 383
Central banks	0	0	0
General government	46 132	46 132	279
Credit institutions	0	0	0
Other financial corporations	19 495	19 495	390
Non-financial corporations	48 350	48 350	714

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	154 006	153 023	5 170
Central banks	0	0	0
General government	93	93	4
Credit institutions	1 126	143	24
Other financial corporations	23 272	23 272	901
Non-financial corporations	88 777	88 777	3 117
Households	40 739	40 739	1 123
o.w. Loans collateralised by immovable property	22 611	22 611	383
o.w. Credit for consumption	25 022	25 022	855

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	422 003	406 945	679
Central banks	0	0	0
General government	36 942	36 942	13
Credit institutions	1 247	0	0
Other financial corporations	29 256	29 237	39
Non-financial corporations	145 822	143 229	121
Households	208 736	197 536	506

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB

Licensed by Resolution No. 243 of 4 September 1992 of the BNB Governing Council to conduct bank transactions in Bulgaria under the Law on Banks and Credit Activity. License amended by Resolution No. 277 of 1 October 1993 of the BNB Governing Council to conduct bank transactions abroad. License confirmed by Resolution No. 248 of 11 April 1997 of the BNB Governing Council.

License updated by:

Order No. 100-00570 of 23 December 1999 of the BNB Governor in accordance with the requirements of the Law on Banks;

Order No. RD 22-0852 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions;

Order No. RD 22-2268 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.

Legal registration

Entered in the Commercial Register by resolution of the Sofia City Court on Company file No. 24103 of 1992, lot No. 4542, vol. 89, p. 180; re-entered in the Commercial Register to the Registry Agency, UIC 040534040, certificate No. 20080528152148 of 28 May 2008.

Address of the head office

117 Todor Alexandrov Blvd., 1303 Sofia

tel. 02/903 5505; 02/903 5501

Website: www.teximbank.bg

Management

Supervisory Board

Apostol Lachezarov Apostolov – Chairman

Milen Georgiev Markov – Deputy Chairman

Ivelina Kancheva Kancheva-Shaban

Veselin Raychev Morov

Petar Georgiev Hristov

Management Board

Iglika Dimitrova Logofetova – Chair

Ivaylo Lazarov Donchev – Deputy Chairman and Executive Director

Maria Petrova Vidolova – Executive Director

Dimitar Iliev Zhilev

Shareholders

(shares over 10 per cent)

Web Finance Holding AD, Bulgaria – 16.64 per cent

Auditors

Grant Thornton OOD

RSM BG OOD

**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	63 311
Financial assets held for trading	333
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	26 867
Financial assets at amortised cost	154 880
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	3 986
Intangible assets	598
Tax assets	1 945
Other assets	5 263
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	257 184
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	223 478
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	198
Tax liabilities	11
Share capital repayable on demand	0
Other liabilities	600
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	224 287
EQUITY	
Capital	34 748
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	158
Retained earnings	-2 989
Revaluation reserves	0
Other reserves	0
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	980
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	32 898
TOTAL EQUITY AND TOTAL LIABILITIES	257 184

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	4 545
(Interest expenses)	561
(Expenses on share capital repayable on demand)	0
Dividend income	1
Fee and commission income	1 043
(Fee and commission expenses)	122
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	52
Gains or (-) losses on financial assets and liabilities held for trading, net	143
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	-3
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	138
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	5 237
(Administrative expenses)	3 498
(Cash contributions to resolution funds and deposit guarantee schemes)	153
(Depreciation)	402
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	28
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	83
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1 071
(Tax expense or (-) income related to profit or loss from continuing operations)	91
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	980
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	980

**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	39 823	26 203	762
Central banks	0	0	0
General government	32 747	19 127	556
Credit institutions	0	0	10
Other financial corporations	0	0	0
Non-financial corporations	7 076	7 076	196

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	144 543	140 884	3 783
Central banks	0	0	0
General government	247	247	7
Credit institutions	2 447	26	633
Other financial corporations	5 259	5 259	136
Non-financial corporations	109 286	109 286	2 506
Households	27 303	26 065	502
o.w. Loans collateralised by immovable property	17 965	17 965	294
o.w. Credit for consumption	5 069	3 831	122

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	222 591	204 105	560
Central banks	0	0	0
General government	1 396	1 396	0
Credit institutions	1 025	1 011	15
Other financial corporations	2 192	2 192	0
Non-financial corporations	39 352	36 992	25
Households	178 626	162 515	520

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB

Licensed by Resolution No. 365 of 1 December 1994 of the BNB Governing Council as Commercial Bank Credit Express Bank, Varna, to conduct bank transactions in Bulgaria under Article 9, para. 1 of the Law on Banks and Credit Activity. By Order No. 100-000393 of 6 November 1998 of the BNB, the name of the bank was changed to Tokuda Credit Express AD, Sofia.

License updated by:

Order No. 100-00571 of 23 December 1999 of the BNB Governor in accordance with the requirements of the Law on Banks;

Order No. RD 22-147 of 30 January 2003 of the BNB Governor to conduct bank transactions abroad;

Order No. RD 22-0854 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions;

Order No. RD 22-2267 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.

Legal registration

Entered in the Commercial Register by Resolution No. 748 of 29 January 2002 of the Plovdiv Regional Court on company file No. 4463 of 2001, lot No. 31, vol. 23, p. 122; re-entered in the Commercial Register to the Registry Agency, UIC 813155318, certificate No. 20080326092111 of 26 March 2008.

Address of the head office

2, Slavyanska Str., 1000 Sofia
tel. 02/403 7900; 02/403 7985
Website: www.tokudabank.bg

Management

Supervisory Board

Tzvetelina Borislavova Karagyzova
Martin Boychev Ganey
Petar Georgiev Atanasov

Management Board

Alexander Dimitrov Dimitrov – Executive Director
Loreta Ivanova Grigorova – Executive Director
Silvia Kirilova Kirilova

Shareholders

(shares over 10 per cent)

BULGARIAN-AMERICAN CREDIT BANK, The Republic of Bulgaria - 100 per cent

Auditors

BDO Bulgaria OOD
Grant Thornton OOD

UNICREDIT BULBANK
**BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026**

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 906 056
Financial assets held for trading	67 965
Non-trading financial assets mandatorily at fair value through profit or loss	2 051
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	1 722 248
Financial assets at amortised cost	16 641 562
Derivatives – hedge accounting	38 628
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	26 832
Tangible assets	113 947
Intangible assets	39 000
Tax assets	26 424
Other assets	100 954
Non-current assets and disposal groups classified as held for sale	10 816
TOTAL ASSETS	20 696 482
LIABILITIES	
Financial liabilities held for trading	57 586
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	18 039 175
Derivatives – hedge accounting	46 158
Fair value changes of the hedged items in portfolio hedge of interest rate risk	8 147
Provisions	34 068
Tax liabilities	4 723
Share capital repayable on demand	0
Other liabilities	79 563
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	18 269 420
EQUITY	
Capital	145 746
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	29 279
Retained earnings	1 982 342
Revaluation reserves	0
Other reserves	972
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	268 723
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	2 427 062
TOTAL EQUITY AND TOTAL LIABILITIES	20 696 482

UNICREDIT BULBANK

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	278 214
(Interest expenses)	42 017
(Expenses on share capital repayable on demand)	0
Dividend income	48 521
Fee and commission income	131 780
(Fee and commission expenses)	37 626
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	723
Gains or (-) losses on financial assets and liabilities held for trading, net	29 059
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	205
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	-183
Exchange differences [gain or (-) loss], net	-4 315
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	6
Other operating income	1 493
(Other operating expenses)	607
TOTAL OPERATING INCOME, NET	405 252
(Administrative expenses)	79 866
(Cash contributions to resolution funds and deposit guarantee schemes)	11 017
(Depreciation)	12 007
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-11 148
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	7 230
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	413
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	306 692
(Tax expense or (-) income related to profit or loss from continuing operations)	37 969
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	268 723
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	268 723

UNICREDIT BULBANK
**DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS
AS OF 30 JUNE 2026**

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	4 036 405	4 023 248	57 971
Central banks	0	0	0
General government	3 818 794	3 805 637	54 580
Credit institutions	199 702	199 702	2 919
Other financial corporations	2 563	2 563	74
Non-financial corporations	15 346	15 346	398

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	14 633 518	14 425 382	206 834
Central banks	0	0	0
General government	212 373	212 373	2 622
Credit institutions	931 160	776 953	13 853
Other financial corporations	3 027 825	3 027 825	25 672
Non-financial corporations	6 495 419	6 441 721	117 874
Households	3 966 741	3 966 510	46 813
o.w. Loans collateralised by immovable property	3 862 867	3 862 742	43 227
o.w. Credit for consumption	52 372	52 266	2 408

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	16 635 239	15 812 764	12 780
Central banks	0	0	0
General government	280 088	271 640	116
Credit institutions	689 244	564 599	4 344
Other financial corporations	368 496	338 058	435
Non-financial corporations	6 120 651	5 851 504	7 363
Households	9 176 759	8 786 964	522

UNICREDIT BULBANK**STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS**

License granted by the BNB	Established by Decree No. 7 of 20 February 1964 of the Council of Ministers to conduct foreign exchange and credit transactions in Bulgaria and abroad. Licensed by Resolution No. 13 of 25 February 1991 of the BNB Governing Council. License updated by: Order No. 100-00485 of 17 November 1999 of the BNB Governor in accordance with the requirements of the Law on Banks; Order No. RD 22-0841 of 7 May 2007 of the BNB Governor in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2249 of 16 November 2009 of the BNB Governor in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered by Resolution No. 17 of 21 February 1964 of the Sofia Regional Court on company file No. 9 of 1964 and in the Commercial Register by Resolution No. 503, vol. 5, p. 99 on company file No. 2010 of 1990 of the Sofia City Court, re-entered in the Commercial Register to the Registry Agency, UIC 831919536, certificate No. 20080218090731 of 18 February 2008.
Address of the head office	7, Sveta Nedelya Sq., 1000 Sofia tel. 02/923 2701 Website: www.unicreditbulbank.bg
Management	
Supervisory Board	Emilia Stefanova Palibachiyska – Chair Atanas Dimitrov Georgiev Francesco Correale Massimo Francese Silvia Viviano Marco Radice Ivana Lonjak Dam
Management Board	Tzvetanka Georgieva Mintcheva – Chair and Chief Executive Director Ivaylo Glavchovski – Executive Director Borislav Vladkov Bangeev – Executive Director Borislav Petrov Genov – Executive Director Nevena Nikše Stefan Stoyanov Ivanov
Shareholders (shares over 10 per cent)	UNICREDIT S.P.A., Republic of Italy – 99.45 per cent
Auditors	KPMG Audit OOD Baker Tilly Klitou and Partners EOOD

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	894 633
Financial assets held for trading	14 951
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	616 468
Financial assets at amortised cost	21 801 334
Derivatives – hedge accounting	90
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	4 485
Tangible assets	123 755
Intangible assets	23 519
Tax assets	16 711
Other assets	13 060
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	23 509 005
LIABILITIES	
Financial liabilities held for trading	7 000
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	21 080 488
Derivatives – hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	15 810
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	51 980
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	21 155 278
EQUITY	
Capital	98 945
Share premium	522 723
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	12 272
Retained earnings	1 191 281
Revaluation reserves	0
Other reserves	388 058
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	140 448
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	2 353 727
TOTAL EQUITY AND TOTAL LIABILITIES	23 509 005

STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

(EUR thousand)

	Value
Interest income	297 482
(Interest expenses)	48 692
(Expenses on share capital repayable on demand)	0
Dividend income	413
Fee and commission income	98 656
(Fee and commission expenses)	29 538
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities held for trading, net	553
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	0
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	984
Other operating income	2 455
(Other operating expenses)	3 800
TOTAL OPERATING INCOME, NET	318 513
(Administrative expenses)	106 009
(Cash contributions to resolution funds and deposit guarantee schemes)	16 562
(Depreciation)	13 220
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-1 188
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	17 776
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	1 032
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	165 103
(Tax expense or (-) income related to profit or loss from continuing operations)	24 655
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	140 448
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	140 448

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 30 JUNE 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	4 272 299	3 986 216	56 571
Central banks	0	0	0
General government	4 264 263	3 978 181	56 303
Credit institutions	0	0	10
Other financial corporations	0	0	0
Non-financial corporations	8 035	8 035	258

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	18 337 901	18 276 995	221 683
Central banks	0	0	0
General government	124 437	124 437	1 484
Credit institutions	5 548 191	5 537 989	18 433
Other financial corporations	252 815	252 244	2 428
Non-financial corporations	5 708 226	5 658 098	93 745
Households	6 704 233	6 704 227	105 593
o.w. Loans collateralised by immovable property	4 335 475	4 335 475	49 890
o.w. Credit for consumption	2 271 337	2 271 333	51 747

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	20 959 525	20 269 759	44 532
Central banks	0	0	0
General government	250 535	249 574	115
Credit institutions	4 971 370	4 968 927	35 497
Other financial corporations	242 523	218 122	530
Non-financial corporations	4 835 127	4 520 014	6 591
Households	10 659 970	10 313 122	1 798

STATUS, MANAGEMENT AND MAJOR SHAREHOLDERS

License granted by the BNB	Licensed by Resolution of 25 February 1991 of the BNB Governing Council. License updated by: Resolution No. 340/1992 of the BNB Central Management to conduct bank transactions in Bulgaria and abroad; Order No. 100-00487 of 17 November 1999 of the BNB Governor in accordance with the requirements of the Law on Banks; Order No. RD 22-1558 of 20 July 2007 in accordance with the requirements of the Law on Credit Institutions; Order No. RD 22-2250 of 16 November 2009 in accordance with the requirements of the Law on Amendment to the Law on Credit Institutions.
Legal registration	Entered in the Commercial Register by Resolution No. 376 of 1992 of the Sofia City Court on company file No. 31848 of 1992, lot No. 376, vol. 8, p. 105; re-entered in the Commercial Register to the Registry Agency, UIC 000694959, certificate No. 20080522125029 of 22 May 2008.
Address of the head office	89B, Vitosha Blvd., 1463 Sofia tel. 02/811 2800 Website: www.ubb.bg
Management	
Supervisory Board	Petar Grozdev Andronov – Chairman Christine Van Rijseghem Barak Chizi Franky Depickere Svetoslav Gavriiski Viktor Yotsov
Management Board	Christof De Mil – Chairman and Chief Executive Director Anna Atanasova-Dimitrova – Executive Director Teodor Valentinov Marinov – Executive Director Svetla Atanasova Georgieva – Executive Director Tatyana Vasileva Ivanova – Executive Director Nedyalko Velikov Mihaylov – Executive Director Dobromir Slavov Dobrev – Executive Director Diyana Dimitrova - Kamenova – Executive Director
Shareholders (shares over 10 per cent)	KBC BANK N.V., Kingdom of Belgium – 99.96 per cent
Auditors	KPMG Audit OOD Forvis Mazars OOD

