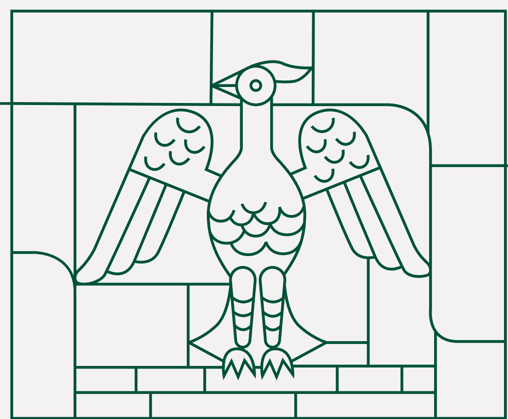
BULGARIAN NATIONAL BANK
EUROSYSTEM

Banks in Bulgaria

JANUARY–MARCH

2026



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Contents

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

(first quarter of 2026)

1. The Banking System: Structure and Trends[1]

1.1. Dynamics by Bank Group

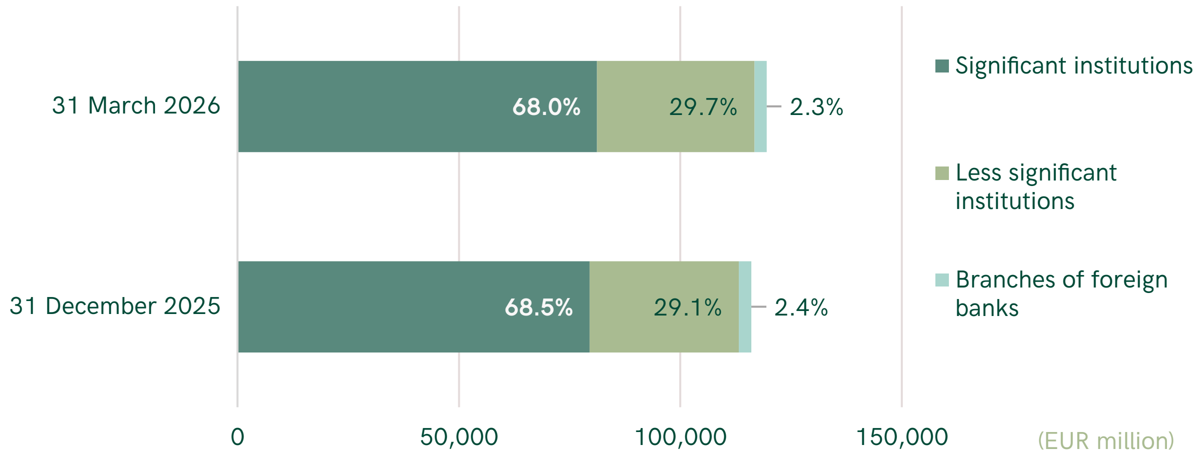
In the first quarter of 2026, banking system assets increased by EUR 3.4 billion (3.0 per cent) to reach EUR 119.5 billion at end-March. The item of loans and advances made the largest contribution to this increase. Debt securities also rose from the end of December 2025, while the item of cash, cash balances at central banks and other demand deposits reported a decline. Deposits attracted in the banking system continued to grow in the first quarter of 2026 as well.

The market share of significant banks (according to the ECB criteria) in the assets of the banking system was 68.0 per cent as of 31 March 2026, that of less significant institutions – 29.7 per cent and that of foreign bank branches – 2.3 per cent.

CHART 1

Bank Market Shares by Asset Size

(EUR million and per cent)



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

Source: BNB.

1.2. Structural Changes in the Banking System Balance Sheet

In the January–March 2026 period, the structure of banking balance sheet assets experienced the following changes:

- the item of loans and advances increased by EUR 5.1 billion (7.0 per cent) to EUR 77.4 billion, and its share in the balance sheet assets grew from 62.3 per cent to 64.8 per cent at end-March;
- the debt and equity instruments portfolio went up by EUR 2.5 billion (12.9 per cent) to EUR 22.1 billion with the main contribution of debt securities, reaching 18.5 per cent of total assets at the end of the quarter;
- the amount of the most liquid balance sheet item – cash, cash balances at central banks and other demand deposits – dropped by EUR 4.3 billion (20.8 per cent) to EUR 16.3 billion (due mainly to the fall in cash balances at central banks), with its share in assets declining from 17.7 per cent to 13.6 per cent.

The amount of banking system assets in relation to GDP[2] was 99.5 per cent at the end of March 2026, compared to 100.0 per cent at the end of December 2025.

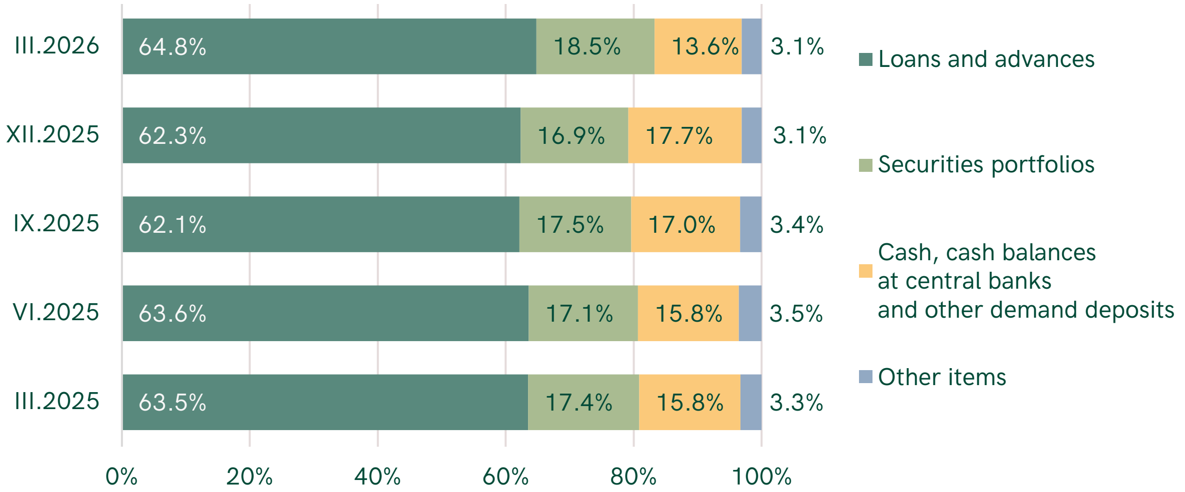
[1] Data on the banking system and bank groups are based on the supervisory reports on an individual basis, as reflected in quarterly reporting forms and summarised on 29 May 2026 for the first quarter of 2026 and for the four preceding quarters. Information on individual banks is based on updated and revised data obtained prior to the cut-off date of this issue.

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

CHART 2

Structure of Banking System Assets

at the end of the corresponding period (per cent)



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

Source: BNB.

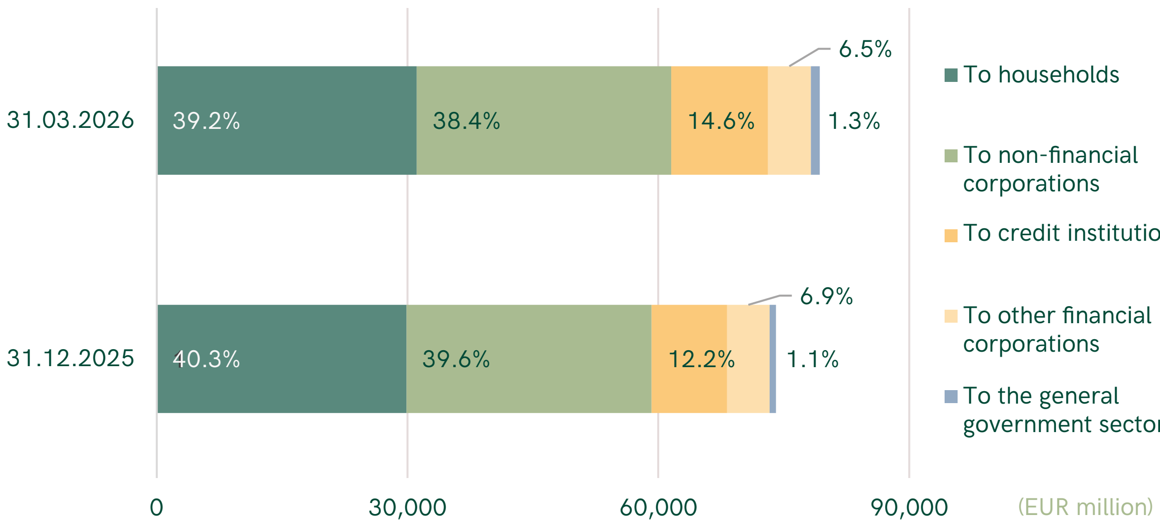
1.3. Credit Operations

The total amount of gross loans and advances in the first quarter of 2026 increased by EUR 5.5 billion (7.0 per cent) to EUR 79.3 billion at the end of March. Over the period under review, claims on credit institutions rose by EUR 2.6 billion (28.3 per cent) to EUR 11.6 billion. The banking system's loan portfolio[3] amounted to EUR 67.7 billion at the end of March, growing by EUR 2.7 billion (4.1 per cent) on a quarterly basis. Loans to households increased by EUR 1.2 billion or 4.2 per cent (including EUR 966 million of those secured by residential property). Over the same period, loans to non-financial corporations grew by EUR 1.1 billion (3.7 per cent). The remaining sectors in banks' credit portfolios also recorded an increase *i.e.* loans to the general government sector also grew by EUR 254 million (32. 4 per cent), and those to other financial corporations – by EUR 56 million (1.1 per cent).

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 first quarter, the share of loans and advances to residents decreased from 85.6 per cent to 82.8 per cent, while that to non-residents increased from 14.4 per cent to 17.2 per cent under the influence of the dynamics in claims on credit institutions. In the currency structure of loans and advances at the end of the period, the share in euro was 94.8 per cent and that in dollars and other currencies was 5.2 per cent.

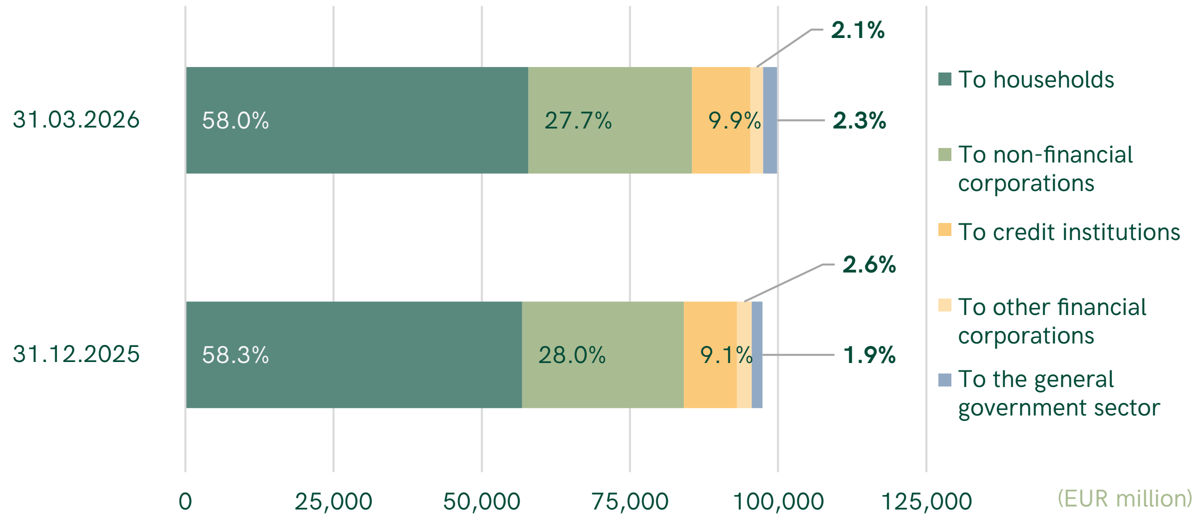
1.4. Deposits

In the January–March 2026 period, deposits in the banking system rose by EUR 2.4 billion (2.5 per cent) to EUR 99.8 billion. The most significant growth was reported in household deposits – by EUR 1.0 billion, (1.8 per cent), and of credit institutions (by EUR 951 million, 10.7 per cent). Deposits of non-financial corporations also went up (by EUR 324 million, 1.2 per cent) along with those of the general government sector by EUR 500 million (27.2 per cent). Concurrently, deposits of other financial corporations posted a decline (of EUR 391 million, 15.5 per cent).

CHART 4

Structure of Deposits by Institutional Sector

(EUR million and per cent)



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

Source: BNB.

At the end of March 2026, deposits held by residents occupied 87.5 per cent of total deposits and those of non-residents – 12.5 per cent (88.5 and 11.5 per cent by end-December 2025, respectively). In the currency structure of deposits at the end of March, the share of deposits in euro was 95.1 per cent and that in other currencies was 4.9 per cent.

1.5. Balance Sheet Equity

As of 31 March 2026, the banking balance sheet equity amounted to EUR 15.1 billion, down EUR 86 million (0.6 per cent) on the end of December 2025.

2. The Risk Profile of the Banking System

In the first quarter of 2026, the high degree of uncertainty that has been reinforced by the hostilities in the Middle East and their impact on global energy markets remains a determining factor in the external environment. Prolonged supply disruptions and increases in energy prices have increased risks to economic growth, inflation and financial stability due to the development of indirect and second-round effects.

As a result of inflationary pressures, the ECB raised the key interest rates by 25 basis points in June 2026 and, in view of the high uncertainty, did not commit in advance to a certain interest rate trajectory and published three alternative scenarios of its underlying macroeconomic projections.

The domestic environment is characterised by economic growth, driven primarily by private consumption. High employment and limited labour supply due to adverse demographic developments in Bulgaria put upward pressure on wages in real terms and, in combination with high lending activity, supported consumer expenditure. Consumer inflation is expected to increase, with higher fuel prices being an external pro-inflationary factor. At the same time, growth in unit labour costs and strong private consumption will continue to act as domestic pro-inflationary factors.

In the first quarter of 2026, **credit activity** in the Bulgarian banking system remained elevated with sufficient liquidity, favourable financing conditions and Bulgaria's accession to the euro area. Labour market conditions and rising incomes, as well as low interest rates on housing loans, continued to support household credit demand. Following the marked increase in funding by residents in the months preceding the introduction of the euro in Bulgaria, it continued to grow at a slower pace in the first quarter of 2026.

The capital position of the banking system remained stable at the end of March 2026. Capital adequacy and leverage ratios declined slightly on a quarterly basis due to the higher growth rate of total risk exposure compared to own funds. By end-March 2026, the total capital adequacy ratio was 26.35 per cent, while the amount of capital exceeding the regulatory requirements and the combined buffer requirement in the banking system came to EUR 4.622 billion. All credit institutions covered Pillar 1 and Pillar 2 capital requirements, as well as capital buffer requirements.

Banking liquidity position remained stable. Over the first quarter, the liquidity buffer structure changed as a result of Bulgaria's accession to the euro area, bringing its total amount to EUR 35.9 billion, up 2.2 per cent on the end of 2025, while the liquidity buffer to total balance sheet assets ratio remained at 30.0 per cent. By the end of the review period, all credit institutions exceeded the minimum liquidity coverage ratio requirement of 100 per cent. The aggregate liquidity coverage ratio (LCR) was 279 per cent as of 31 March 2026, compared to 281 per cent at the end of 2025.

As of 31 March 2026, the banking system reported a profit of EUR 490 million, which is up by EUR 36 million (7.8 per cent) than the profit reported for the first three months of 2025. At end-March 2026, return on assets (ROA) ratio was 1.6 per cent and return on equity (ROE) 13.0 per cent, with the decrease of 0.2 and 2.2 percentage points respectively from the same period of the previous year resulting from the significant increase in assets (by 18.3 per cent) and equity (25.9 per cent). Net interest income continued to account for the largest share of total net operating income – 70.8 per cent as of 31 March 2026. The annual rate of change in net interest income rose to 16.6 per cent (from 1.5 per cent as of 31 March 2025).

Over the review quarter, **gross non-performing loans and advances** rose by EUR 146 million (7.0 per cent to EUR 2.2 billion). Their gross amount increased for a second consecutive quarter, confirming the observation of a break in the favourable long-term trend and a gradual start of its reverse. The ratio of gross non-performing loans in the credit portfolio rose by 9 basis points to 3.3 per cent, and the coverage ratio increased slightly to 52.4 per cent (from 52.3 per cent at the end of the previous quarter).

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 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 decided to increase 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 sustainable credit growth and potential risks, the countercyclical buffer rate of 2.25 per cent was confirmed until the end of the third quarter of 2027.

3. Developments in Major Risks to the Banking System

3.1. Asset Quality

In the first quarter of 2026, gross credit portfolio of the banking system grew by 4.1 per cent (4.2 per cent in the previous quarter). At the same time, gross non-performing loans increased by 7.0 per cent, their share in the credit portfolio reaching 3.3 per cent (3.2 per cent as of 31 December 2025).

The total amount of gross loans and advances within the broad scope[4] increased by EUR 1.2 billion (1.3 per cent) to EUR 93.3 billion over the first quarter. According to the narrow scope, gross loans and advances grew by EUR 5.2 billion (7.0 per cent) to EUR 79.3 billion. At the end of March 2026, gross non-performing loans and advances amounted to EUR 2.2 billion, posting growth of EUR 146 million (7.0 per cent). Their share in gross loans and advances was 2.4 per cent based on a broad scope and 2.8 per cent based on a narrow scope (compared with 2.3 and 2.8 per cent, respectively, at the end of December).

Over the first quarter of 2026, net non-performing loans and advances (net of their inherent impairment), which represent the residual credit risk on banks' balance sheets, increased by EUR 65 million (6.5 per cent) to EUR 1.1 billion. Net non-performing loans and advances in total net loans and advances, presented in the broad and narrow scopes, occupied 1.2 per cent and 1.4 per cent, respectively, as of 31 March (compared with 1.1 and 1.4 per cent, respectively, at end-2025).

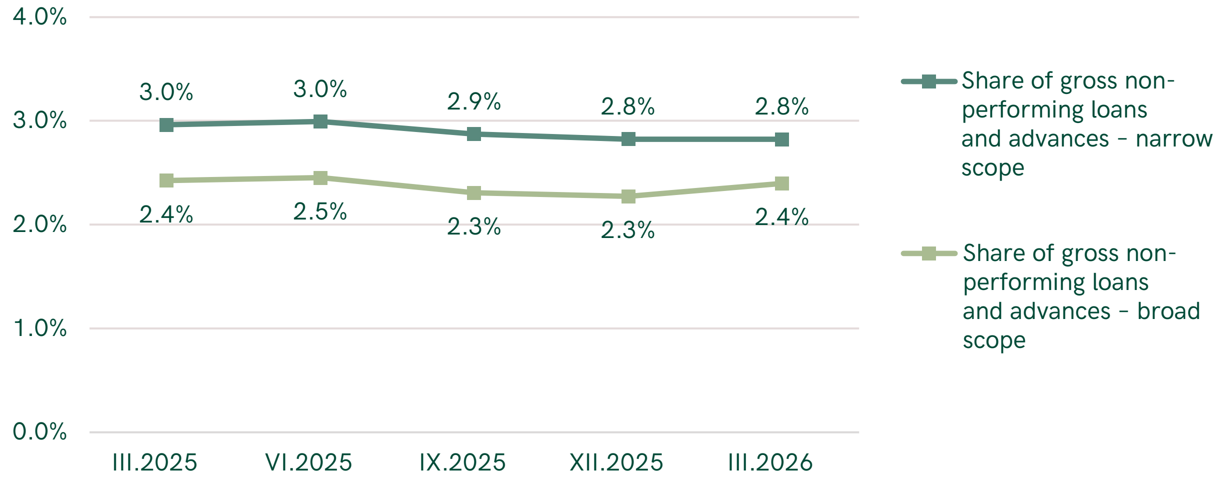
At the end of March 2026, total accumulated impairment on loans and advances (within the narrow scope) was EUR 1.9 billion, up EUR 111 million (6.4 per cent) compared to end-2025, driven mainly by the increased impairment of the non-performing portion.

The coverage ratio of gross non-performing loans and advances with inherent impairment was 52.4 per cent by end-March (from 52.3 per cent by end-December 2025).

CHART 5A

Share of Gross Non-performing Loans and Advances

(narrow and broad scope, per cent)



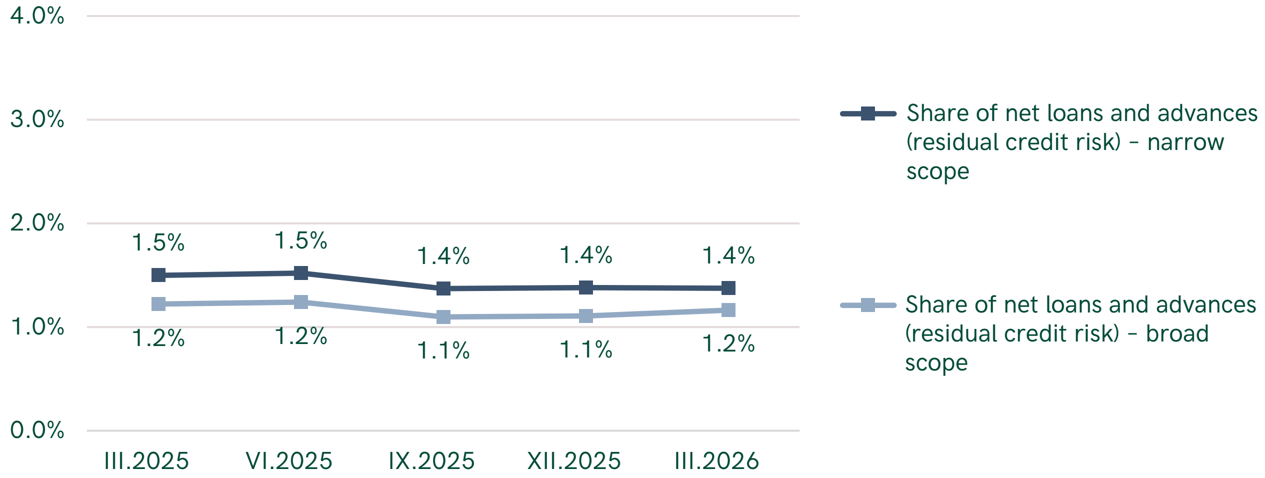
Source: BNB.

[4] The AQT 3.2 indicator used by the European Banking Authority (EBA) to measure the share of gross non-performing loans and advances is based on a broad definition encompassing all counterparties, including cash balances at central banks and other demand deposits.

CHART 5Б

Share of Net Non-performing Loans and Advances

(narrow and broad scope, per cent)



Source: BNB.

In the first quarter of 2026, the quality of balance sheet items other than loans remained good. The banking system's portfolio of debt instruments grew by EUR 2.5 billion (13.1 per cent) to EUR 21.7 billion. The main driver of the growth were bonds issued by the general government, which at the end of March comprised 89.2 per cent of total debt securities (other than those held for trading). In the structure of balance sheet assets at end-March, the share of debt securities was 18.2 per cent (from 16.5 per cent at end-December). Capital instruments retained their insignificant share.

3.2. Profitability[5]

As of 31 March 2026, the banking system reported a profit of EUR 490 million, up by EUR 36 million (7.8 per cent) than the profit reported for the first three months of 2025. Return on assets (ROA) of the banking sector accounted for 1.64 per cent at the end of March 2026 and return on equity (ROE) came to 12.97 per cent (1.80 and 15.15 per cent, respectively, as of 31 March 2025). The decline in ratios for a year was driven by a significant increase in assets and equity.

CHART 6A

Return on Assets (ROA)

(per cent)

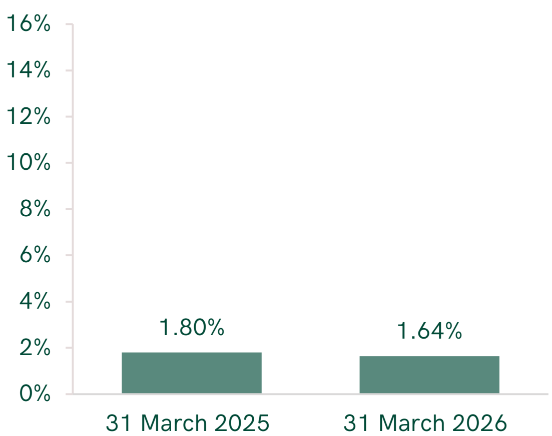
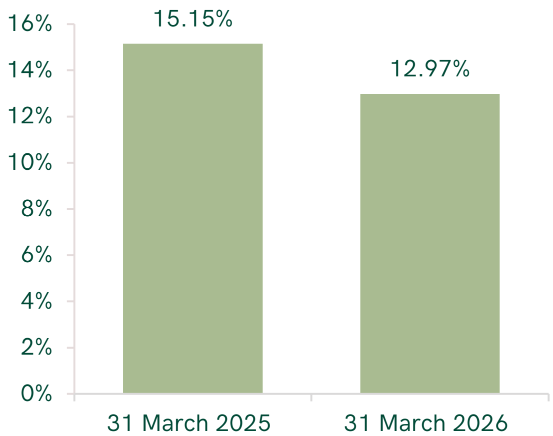


CHART 6B

Return on Equity (ROE)

(per cent)



Source: BNB.

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

Banks’ total net operating income by end-March rose by EUR 154 million (15.3 per cent) compared to 31 March 2025, reaching EUR 1.2 billion. The increase in net interest income contributed most significantly to this growth.

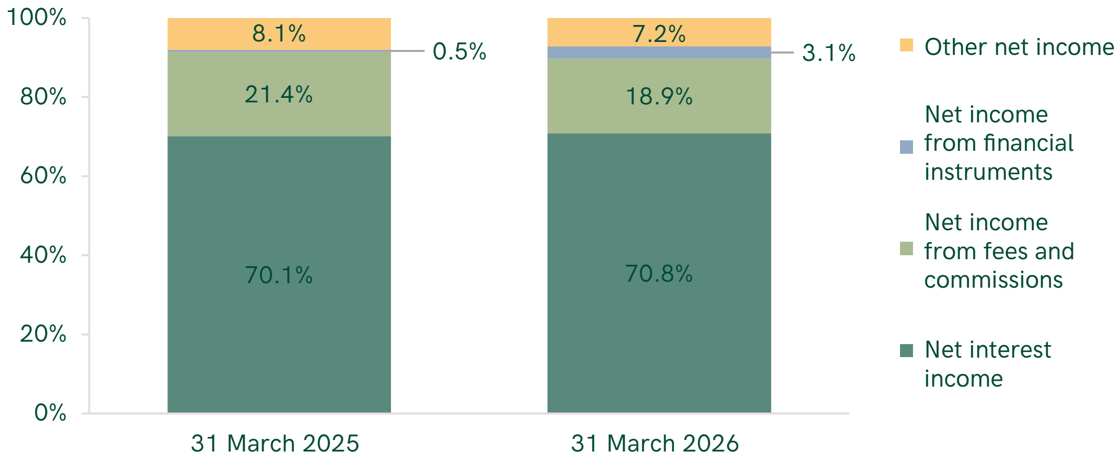
As of 31 March 2026, net interest income amounted to EUR 820 million, up EUR 117 million (16.6 per cent) than in the first three months of 2025, and its share in the structure of net operating income picked up to 70.8 per cent. Interest income increased by EUR 143 million (16.7 per cent) to EUR 1.0 billion, while interest expenditure grew by EUR 26 million (17.1 per cent) to EUR 179 million. Net interest margin (annual net interest income to gross interest-bearing assets) decreased to 3.20 per cent by end-March 2026 (from 3.31 per cent as of 31 March 2025). Based on reported interest expenses, the cost of financial liabilities (containing deposits, bonds issued and other financial liabilities) at amortised value was also lower: 0.54 per cent (0.61 per cent as of 31 March 2025).

Net income from fees and commissions was EUR 218 million (EUR 215 million as of 31 March 2025) occupying a share of 18.9 per cent in the structure of net operating income. Compared to 2025, fees and commissions income rose by EUR 13 million (4.7 per cent) to EUR 288 million, and expenses on fees and commissions grew by EUR 9 million (15.2 per cent) to EUR 70 million. Other net income was EUR 83 million and accounted for 7.2 per cent in the structure of total net operating income (EUR 81 million and a share of 8.1 per cent at the end of March 2025). Net income from financial instruments also posted an increase, by EUR 31 million, reaching EUR 36 million as of 31 March 2026 and its share accounting for 3.1 per cent.

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.

At end-March 2025, impairment costs of financial assets not measured at fair value through profit or loss rose by EUR 85 million against the first quarter of 2025 and reached EUR 149 million.

Banking administrative expenses picked up by EUR 43 million (13.6 per cent) to EUR 357 million. Within their structure, staff costs increased by EUR 26 million (14.0 per cent) to EUR 213 million at the end of March 2026. Depreciation costs also rose (by EUR 2 million, or 5.9 per cent), to EUR 44 million. Funds reported under the item of cash contributions to resolution funds and deposit guarantee schemes were EUR 63 million, down EUR 8 million (10.8 per cent) *vis-à-vis* the same period of 2025.

3.3. Regulatory Capital[6]

As of 31 March 2026, banking system equity (own funds) was EUR 14.3 billion, increasing by EUR 164 million (1.2 per cent) from the end of 2025. At the close of the review quarter, tier 1 capital came to EUR 13.5 billion, of which EUR 13.4 billion of common equity tier 1 capital.

In the context of the banking activity growth over the first quarter of 2026, the total risk exposure amount (TREA) increased by EUR 1.3 billion (2.5 per cent) to EUR 54.1 billion.

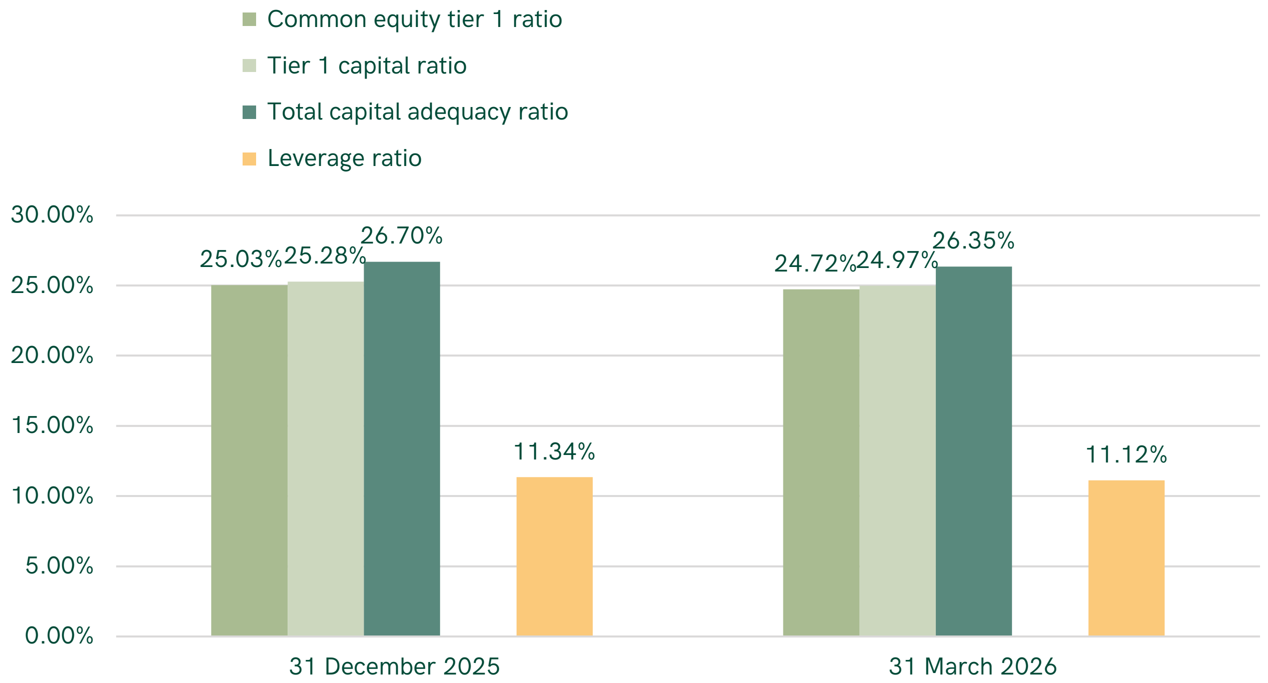
Capital adequacy ratios remained significantly above the levels of regulatory requirements. As of end-March 2026, the common equity tier 1 ratio was 24.72 per cent, tier 1 capital – 24.97 per cent and total capital adequacy – 26.35 per cent.

In the first quarter of 2026, the main component of TREA, risk weighted exposures for credit risk, rose by EUR 1.2 billion (2.6 per cent) to BGN 49.1 billion at the end of March. An increase was reported across all exposure classes measured by a standardized approach in line with asset growth over the period. An exception to this is the central government or central banks exposure class, in which exposures decreased as a result of the Republic of Bulgaria's accession to the euro area on 1 January 2026 and banks' application of a 0 per cent risk weight to Bulgarian EUR-denominated government securities.[7]

CHART 8

Selected Capital Indicators and Leverage Ratio

(per cent)



Source: BNB.

Over the quarter, the risk exposure for operational risk rose by EUR 87 million or 11.8 per cent and that for business exposed to market risk by EUR 0.4 million or 0.5 per cent, reaching by the end of the period EUR 5.0 billion and EUR 75 million. At end-March 2026, risk weighted exposures

[6] 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.

[7] Persuant to Regulation (EU) No 2024/1623 of 31 May 2024 amending Regulation (EU) No 575/2013, amending Article 500a, for the reporting periods in 2025, credit institutions shall apply a 20 per cent risk weight to exposures to central governments and central banks of EU Member States where these exposures are denominated and funded in the domestic currency of another Member State (equivalent to a 10 per cent effective weight for Bulgarian government securities in 2025).

for credit risk accounted for 90.7 per cent (90.6 per cent at end-December) in the TREA structure. The share of risk exposure for operational risk remained similar to that reported at the end of 2025 at 9.2 per cent, with that for business exposed to market risk remaining unchanged at 0.1 per cent.

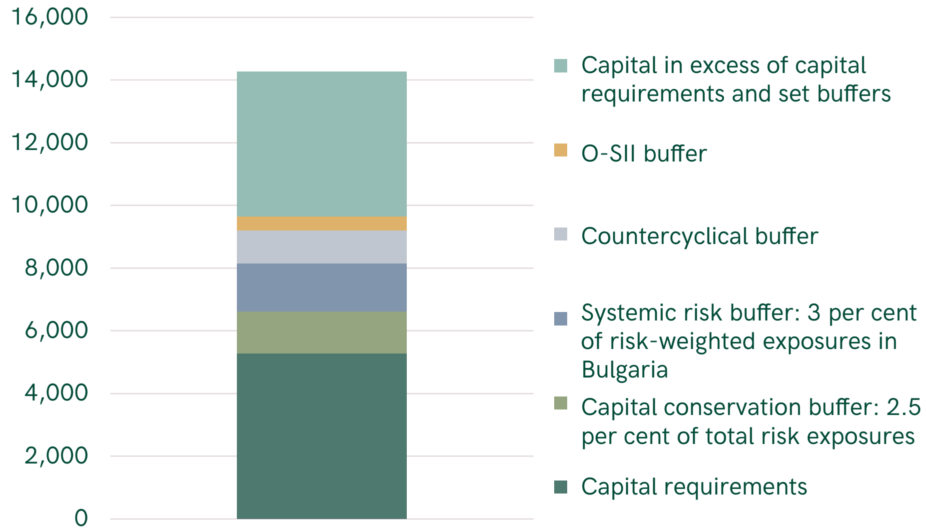
The leverage ratio (when a fully phased-in definition of tier 1 capital is applied) was 11.12 per cent as of 31 March 2026 (11.34 at the end of December 2025), with capital coverage of the total exposure remaining high. Over the review period the total risk exposure grew at a higher rate than tier 1 capital and therefore the leverage ratio declined from that reported at end-2025. By end-March 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 4.6 billion at end-March 2026 (EUR 4.7 billion at the end of 2025). Over the review period, all banks met capital requirements and set buffers[8].

CHART 9

Equity: Requirements, Buffers and Excess

as of 31 March 2026 (EUR million)



Source: BNB.

3.4. Liquidity

The banking system's liquidity coverage ratio (LCR) stood at 278.6 per cent by 31 March 2026 compared to 280.6 per cent at the end of December 2025, with all credit institutions meeting the minimum liquidity coverage requirement of 100 per cent.

Over the first quarter of 2026, the liquidity buffer (the liquidity coverage ratio numerator) structure changed as a result of Bulgaria's accession to the euro area. The liquidity buffer posted quarter-on-quarter growth by EUR 781 million (2.2 per cent) to EUR 35.9 billion and its share in total banking system assets remained sufficiently high, at 30.0 per cent as of 31 March 2026 (30.2 per cent at the end of 2025).

The total 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) was 12.2 billion by end-March 2026. It decreased by EUR 3.5 billion (22.1 per cent) compared with 2025 and its share in the liquidity buffer structure fell from 51.8 per cent to 40.2 per cent at the end of the first quarter of 2026. Concurrently, the amount of assets in the central government rose by EUR 3.9 billion (25.5 per cent) to EUR 19.3 billion and the share of this item increased from 43.8 per cent to 53.8 per cent at the end of the review period.

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

Net liquidity outflows (the denominator of the liquidity coverage ratio) were EUR 12.9 billion at the end of March 2026, up EUR 367 million (2.9 per cent) on end-December 2025.

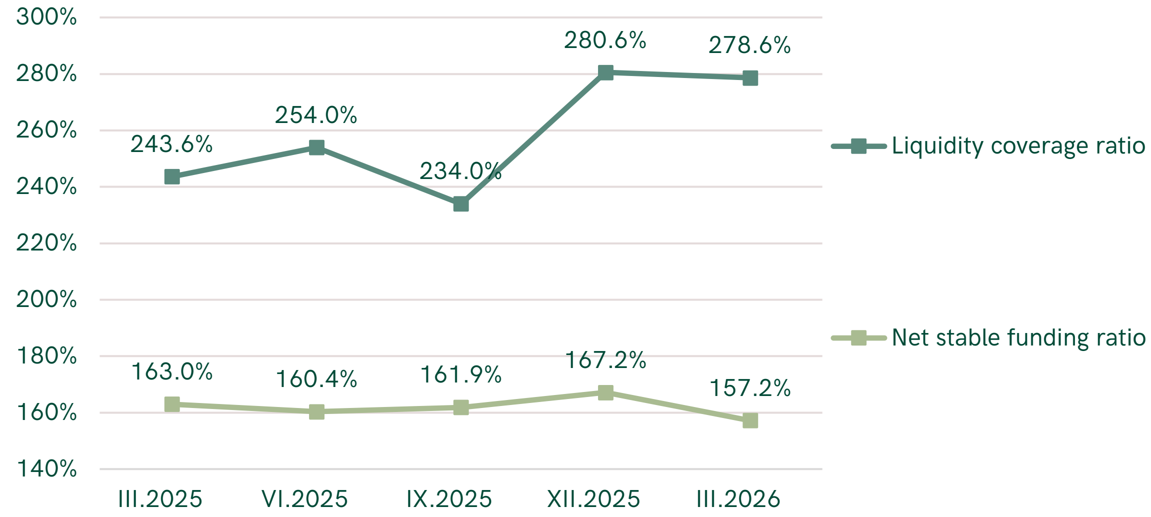
Loans to deposits ratio[9] (LTD) for the banking system increased to 75.3 per cent as of 31 March, from 73.5 per cent at the end of 2025 due to a higher quarterly growth rate of the credit portfolio (4.1 per cent) compared to that of deposits (1.7 per cent).

As of 31 March 2026, the aggregate net stable funding ratio (NSFR)[10] was 157.2 per cent (167.2 per cent at the end of 2025), with all banks in Bulgaria adhering to the minimum regulatory requirement of 100 per cent. Available stable funding (the NSFR numerator) reached EUR 93.8 billion at the end of March and the required stable funding (the NSFR denominator) EUR 59.7 billion (against BGN 91.6 billion and EUR 54.8 billion by end-December 2025).

CHART 10

Selected Liquidity Indicators

(per cent)



Source: BNB.

[9] The ratio is calculated excluding central banks and credit institutions sectors from the numerator and denominator.
[10] The NSFR data as of 31 March 2026 were updated on 3 June 2026.

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 periods[1]. 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
	Bulgarian-American Credit Bank
	Municipal 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

* *Ascory Bank AG, Sofia Branc*h, is the new name of *Varengold Bank AG, Sofia Branch*, entered in the Commercial Register on 20 March 2026.

III. Banking Supervision Regulation

Capital Adequacy of the Banking System and Bank Groups as of 31 March 2026

(EUR thousand)

	Group I	Group II	Banking system
1. OWN FUNDS	**9 590 717**	**4 677 595**	**14 268 312**
1.1. Tier 1 capital	**8 880 715**	**4 638 604**	**13 519 319**
1.1.1. Common equity Tier 1 capital	**8 750 715**	**4 634 255**	**13 384 971**
1.1.2. Additional Tier 1 capital	**130 000**	**4 349**	**134 349**
1.2. Tier 2 capital	**710 002**	**38 991**	**748 993**
2. TOTAL RISK EXPOSURE AMOUNT (TREA)	**43 734 160**	**10 407 080**	**54 141 240**
2.1. Risk weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries	39 549 091	9 541 053	49 090 144
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	61 817	13 263	75 080
2.4. Total risk exposure amount for operational risk	4 120 301	850 631	4 970 932
2.5. Additional risk exposure amount due to overheads	0	0	0
2.6. Total risk exposure amount for credit valuation adjustment	2 951	2 133	5 085
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 (%)	**20.01**	**44.53**	**24.72**
TIER 1 CAPITAL RATIO (%)	**20.31**	**44.57**	**24.97**
TOTAL CAPITAL ADEQUACY RATIO (%)	**21.93**	**44.95**	**26.35**

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

Balance Sheet Statement (Statement of Financial Position) of the Banking System as of 31 March 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	**16 278 762**
Cash on hand	2 261 487
Cash balances at central banks	12 556 154
Other demand deposits	1 461 122
Financial assets held for trading	**248 443**
Derivatives	134 999
Equity instruments	32 904
Debt securities	80 540
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	**168 760**
Equity instruments	162 348
Debt securities	6 401
Loans and advances	10
Financial assets designated at fair value through profit or loss	**13 006**
Debt securities	13 006
Loans and advances	0
Financial assets at fair value through other comprehensive income	**5 804 558**
Equity instruments	200 663
Debt securities	5 603 894
Loans and advances	0
Financial assets at amortised cost	**93 421 718**
Debt securities	15 990 044
Loans and advances	77 431 673
Derivatives – hedge accounting	**43 338**
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	**0**
Investments in subsidiaries, joint ventures and associates	**285 532**
Tangible assets	**1 851 135**
Property, plant and equipment	1 122 883
Investment property	728 251
Intangible assets	**361 559**
Goodwill	81 550
Other intangible assets	280 009
Tax assets	**170 304**
Current tax assets	158 014
Deferred tax assets	12 289
Other assets	**838 237**
Non-current assets and disposal groups classified as held for sale	**30 480**
TOTAL ASSETS	**119 515 831**

(EUR thousand)

	Carrying amount
LIABILITIES	
Financial liabilities held for trading	**123 934**
Derivatives	123 934
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	**103 053 054**
Deposits	99 818 637
Debt securities issued	1 676 436
Other financial liabilities	1 557 982
Derivatives – hedge accounting	**82 475**
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	**-13 508**
Provisions	**147 852**
Pensions and other post-employment defined benefit obligations	29 141
Other long-term employee benefits	0
Restructuring	971
Pending legal issues and tax litigation	25 708
Commitments and guarantees given	87 405
Other provisions	4 627
Tax liabilities	**66 777**
Current tax liabilities	10 120
Deferred tax liabilities	56 657
Share capital repayable on demand	**0**
Other liabilities	**950 574**
Liabilities included in disposal groups classified as held for sale	**0**
TOTAL LIABILITIES	**104 411 158**

(EUR thousand)

	Carrying amount
EQUITY	
Capital	**4 459 678**
Paid-up capital	4 459 678
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	**-252**
Accumulated other comprehensive income	**209 191**
Items that will not be reclassified to profit or loss	235 020
Tangible assets	*192 125*
Intangible assets	*0*
Actuarial gains or (-) losses on defined benefit pension plans	*-2 081*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income	*44 977*
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged Item]	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	*0*
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*0*
Items that may be reclassified to profit or loss	-25 829
Hedge of net investments in foreign operations [effective portion]	*0*
Foreign currency translation	*-575*
Hedging derivatives. Cash flow hedges [effective portion]	*-15 089*
Fair value changes of debt instruments measured at fair value through other comprehensive income	*-11 779*
Hedging instruments [not designated elements]	*1 614*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	*0*
Retained earnings	**5 390 694**
Revaluation reserves	**0**
Other reserves	**3 780 276**
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	3 780 276
(-) Treasury shares	**0**
Profit or loss attributable to owners of the parent	**489 892**
(-) Interim dividends	**0**
Minority interests [non-controlling interests]	**0**
Accumulated other comprehensive income	0
Other Items	0
TOTAL EQUITY	**15 104 673**
TOTAL EQUITY AND TOTAL LIABILITIES	**119 515 831**

Statement of Profit or loss of the Banking System as of 31 March 2026

(EUR thousand)

	Value
Interest income	**999 519**
Financial assets held for trading	18 769
Non-trading financial assets mandatorily at fair value through profit or loss	36
Financial assets designated at fair value through profit or loss	176
Financial assets at fair value through other comprehensive income	38 290
Financial assets at amortised cost	909 489
Derivatives – hedge accounting, interest rate risk	1 010
Other assets	31 741
Interest income on liabilities	9
(Interest expenses)	**179 214**
(Financial liabilities held for trading)	35 364
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	139 745
(Derivatives – hedge accounting, interest rate risk)	3 082
(Other liabilities)	828
(Interest expenses on assets)	195
(Expenses on share capital repayable on demand)	**0**
Dividend income	**81 293**
Financial assets held for trading	52
Non-trading financial assets mandatorily at fair value through profit or loss	52
Financial assets at fair value through other comprehensive income	104
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	81 086
Fee and commission income	**288 384**
(Fee and commission expenses)	**69 986**
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	**9 831**
Financial assets at fair value through other comprehensive income	603
Financial assets at amortised cost	9 228
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	**25 576**
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	**1 516**
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	**-202**
Gains or (-) losses from hedge accounting, net	**-557**
Exchange differences [gain or (-) loss], net	**-2 641**
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	**695**
Other operating income	**13 420**
(Other operating expenses)	**9 495**
TOTAL OPERATING INCOME, NET	**1 158 139**

(EUR thousand)

	Value
(Administrative expenses)	**356 879**
(Staff expenses)	213 101
(Other administrative expenses)	143 779
(Cash contributions to resolution funds and deposit guarantee schemes)	**62 854**
(Depreciation)	**43 661**
(Property, plant and equipment)	29 807
(Investment properties)	233
(Other intangible assets)	13 620
Modification gains or (-) losses, net	**58**
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	58
(Provisions or (-) reversal of provisions)	**-9 683**
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-11 542
(Other provisions)	1 859
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	**149 475**
(Financial assets at fair value through other comprehensive income)	223
(Financial assets at amortised cost)	149 252
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	**0**
(Impairment or (-) reversal of impairment on non-financial assets)	**2**
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	2
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	**76**
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**555 085**
(Tax expense or (-) income related to profit or loss from continuing operations)	**65 193**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**489 892**
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	**489 892**
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	489 892

Debt Securities, Loans and Advances, and Deposits of the Banking System as of 31 March 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**21 693 547**	**20 548 572**	**141 419**
Central banks	0	0	0
General government	19 354 788	18 348 108	119 221
Credit institutions	1 155 003	1 024 224	9 781
Other financial corporations	469 663	469 663	5 693
Non-financial corporations	714 093	706 577	6 724

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**79 287 500**	**75 144 240**	**789 573**
Central banks	0	0	0
General government	1 039 090	1 016 691	6 094
Credit institutions	11 651 561	8 707 249	75 311
Other financial corporations	5 146 152	5 144 890	26 189
Non-financial corporations	30 331 389	29 882 778	308 329
Households	31 119 308	30 392 633	373 650
o.w. Loans collateralised by immovable property	19 268 213	19 262 041	125 606
o.w. Credit for consumption	12 641 870	11 922 322	248 205

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**99 818 637**	**94 959 501**	**112 236**
Central banks	1 000	1 000	0
General government	2 345 158	2 332 484	600
Credit institutions	9 857 722	9 640 933	55 290
Other financial corporations	2 128 220	2 019 293	4 900
Non-financial corporations	27 621 299	25 966 984	21 288
Households	57 865 238	54 998 807	30 159

Balance Sheet Statement (Statement of Financial Position) of Group I Banks as of 31 March 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	**7 970 954**
Cash on hand	1 624 520
Cash balances at central banks	5 915 396
Other demand deposits	431 037
Financial assets held for trading	**176 125**
Derivatives	124 822
Equity instruments	8 713
Debt securities	42 590
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	**38 742**
Equity instruments	38 731
Debt securities	0
Loans and advances	10
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	**3 875 213**
Equity instruments	40 175
Debt securities	3 835 038
Loans and advances	0
Financial assets at amortised cost	**76 833 053**
Debt securities	13 317 211
Loans and advances	63 515 843
Derivatives – hedge accounting	**38 713**
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	**0**
Investments in subsidiaries, joint ventures and associates	**97 990**
Tangible assets	**1 296 716**
Property, plant and equipment	809 085
Investment property	487 631
Intangible assets	**277 480**
Goodwill	81 550
Other intangible assets	195 930
Tax assets	**85 220**
Current tax assets	82 734
Deferred tax assets	2 486
Other assets	**534 708**
Non-current assets and disposal groups classified as held for sale	**12 952**
TOTAL ASSETS	**91 237 866**

(EUR thousand)

	Carrying amount
LIABILITIES	
Financial liabilities held for trading	**112 876**
Derivatives	112 876
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	**80 339 495**
Deposits	77 390 805
Debt securities issued	1 448 294
Other financial liabilities	1 500 397
Derivatives – hedge accounting	**82 335**
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	**-18 116**
Provisions	**101 463**
Pensions and other post-employment defined benefit obligations	22 715
Other long-term employee benefits	0
Restructuring	971
Pending legal issues and tax litigation	22 397
Commitments and guarantees given	52 887
Other provisions	2 492
Tax liabilities	**36 986**
Current tax liabilities	401
Deferred tax liabilities	36 585
Share capital repayable on demand	**0**
Other liabilities	**765 724**
Liabilities included in disposal groups classified as held for sale	**0**
TOTAL LIABILITIES	**81 420 763**

(EUR thousand)

	Carrying amount
EQUITY	
Capital	**1 285 434**
Paid-up capital	1 285 434
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	**107 065**
Items that will not be reclassified to profit or loss	139 346
Tangible assets	*125 121*
Intangible assets	*0*
Actuarial gains or (-) losses on defined benefit pension plans	*-817*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income	*15 042*
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged Item]	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	*0*
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*0*
Items that may be reclassified to profit or loss	-32 281
Hedge of net investments in foreign operations [effective portion]	*0*
Foreign currency translation	*0*
Hedging derivatives. Cash flow hedges [effective portion]	*-15 089*
Fair value changes of debt instruments measured at fair value through other comprehensive income	*-18 807*
Hedging instruments [not designated elements]	*1 614*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	*0*
Retained earnings	**4 446 849**
Revaluation reserves	**0**
Other reserves	**2 915 917**
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	2 915 917
(-) Treasury shares	**0**
Profit or loss attributable to owners of the parent	**411 283**
(-) Interim dividends	**0**
Minority interests [non-controlling interests]	**0**
Accumulated other comprehensive income	0
Other Items	0
TOTAL EQUITY	**9 817 102**
TOTAL EQUITY AND TOTAL LIABILITIES	**91 237 866**

Statement of Profit or Loss of Group I Banks as of 31 March 2026

(EUR thousand)

	Value
Interest income	**738 926**
Financial assets held for trading	18 484
Non-trading financial assets mandatorily at fair value through profit or loss	3
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	25 815
Financial assets at amortised cost	671 406
Derivatives – hedge accounting, interest rate risk	328
Other assets	22 883
Interest income on liabilities	7
(Interest expenses)	**133 447**
(Financial liabilities held for trading)	35 343
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	95 367
(Derivatives – hedge accounting, interest rate risk)	2 434
(Other liabilities)	152
(Interest expenses on assets)	151
(Expenses on share capital repayable on demand)	**0**
Dividend income	**81 068**
Financial assets held for trading	52
Non-trading financial assets mandatorily at fair value through profit or loss	29
Financial assets at fair value through other comprehensive income	32
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	80 956
Fee and commission income	**228 520**
(Fee and commission expenses)	**58 370**
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	**9 705**
Financial assets at fair value through other comprehensive income	243
Financial assets at amortised cost	9 461
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	**23 896**
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	**-1 059**
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	**-652**
Exchange differences [gain or (-) loss], net	**-3 740**
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	**686**
Other operating income	**7 748**
(Other operating expenses)	**4 861**
TOTAL OPERATING INCOME, NET	**888 419**

(EUR thousand)

	Value
(Administrative expenses)	**241 897**
(Staff expenses)	145 831
(Other administrative expenses)	96 067
(Cash contributions to resolution funds and deposit guarantee schemes)	**61 388**
(Depreciation)	**29 973**
(Property, plant and equipment)	20 511
(Investment properties)	167
(Other intangible assets)	9 295
Modification gains or (-) losses, net	**-38**
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-38
(Provisions or (-) reversal of provisions)	**-8 916**
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-10 445
(Other provisions)	1 529
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	**96 113**
(Financial assets at fair value through other comprehensive income)	99
(Financial assets at amortised cost)	96 014
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	**0**
(Impairment or (-) reversal of impairment on non-financial assets)	**-1**
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-1
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	**40**
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**467 968**
(Tax expense or (-) income related to profit or loss from continuing operations)	**56 685**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**411 283**
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	**411 283**
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	411 283

Debt Securities, Loans and Advances, and Deposits of Group I Banks as of 31 March 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**17 194 839**	**16 251 135**	**112 051**
Central banks	0	0	0
General government	15 784 820	14 912 501	98 575
Credit institutions	1 073 130	1 001 746	9 036
Other financial corporations	141 462	141 462	2 563
Non-financial corporations	195 427	195 427	1 878

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	**64 833 079**	**61 737 348**	**581 076**
Central banks	0	0	0
General government	511 781	489 382	2 849
Credit institutions	10 471 428	7 781 834	60 727
Other financial corporations	4 490 265	4 489 600	20 065
Non-financial corporations	22 690 253	22 315 970	220 976
Households	26 669 353	26 660 564	276 460
o.w. Loans collateralised by immovable property	17 105 765	17 099 594	110 275
o.w. Credit for consumption	10 016 196	10 014 506	165 013

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**77 390 805**	**74 164 084**	**69 948**
Central banks	0	0	0
General government	1 069 105	1 058 096	329
Credit institutions	8 929 240	8 758 010	45 274
Other financial corporations	1 339 743	1 253 769	2 769
Non-financial corporations	19 655 699	18 528 138	11 999
Households	46 397 018	44 566 072	9 577

Balance Sheet Statement (Statement of Financial Position) of Group II Banks as of 31 March 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	**7 533 992**
Cash on hand	632 692
Cash balances at central banks	6 608 690
Other demand deposits	292 611
Financial assets held for trading	**61 327**
Derivatives	47
Equity instruments	24 191
Debt securities	37 089
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	**130 018**
Equity instruments	123 617
Debt securities	6 401
Loans and advances	0
Financial assets designated at fair value through profit or loss	**13 006**
Debt securities	13 006
Loans and advances	0
Financial assets at fair value through other comprehensive income	**1 715 799**
Equity instruments	160 462
Debt securities	1 555 337
Loans and advances	0
Financial assets at amortised cost	**14 831 382**
Debt securities	2 636 079
Loans and advances	12 195 303
Derivatives – hedge accounting	**4 625**
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	**0**
Investments in subsidiaries, joint ventures and associates	**187 542**
Tangible assets	**550 669**
Property, plant and equipment	310 049
Investment property	240 620
Intangible assets	**83 228**
Goodwill	0
Other intangible assets	83 228
Tax assets	**75 471**
Current tax assets	66 751
Deferred tax assets	8 720
Other assets	**291 297**
Non-current assets and disposal groups classified as held for sale	**17 528**
TOTAL ASSETS	**25 495 884**

(EUR thousand)

	Carrying amount
LIABILITIES	
Financial liabilities held for trading	**1 262**
Derivatives	1 262
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	**20 176 053**
Deposits	19 890 739
Debt securities issued	228 142
Other financial liabilities	57 172
Derivatives – hedge accounting	**139**
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	**4 608**
Provisions	**45 723**
Pensions and other post-employment defined benefit obligations	6 239
Other long-term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	3 311
Commitments and guarantees given	34 038
Other provisions	2 135
Tax liabilities	**28 558**
Current tax liabilities	8 482
Deferred tax liabilities	20 076
Share capital repayable on demand	**0**
Other liabilities	**152 163**
Liabilities included in disposal groups classified as held for sale	**0**
TOTAL LIABILITIES	**20 408 506**

(EUR thousand)

	Carrying amount
EQUITY	
Capital	**3 161 462**
Paid-up capital	3 161 462
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	**102 006**
Items that will not be reclassified to profit or loss	95 674
Tangible assets	*67 004*
Intangible assets	*0*
Actuarial gains or (-) losses on defined benefit pension plans	*-1 265*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income	*29 935*
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged Item]	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	*0*
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*0*
Items that may be reclassified to profit or loss	6 332
Hedge of net investments in foreign operations [effective portion]	*0*
Foreign currency translation	*-575*
Hedging derivatives. Cash flow hedges [effective portion]	*0*
Fair value changes of debt instruments measured at fair value through other comprehensive income	*6 907*
Hedging instruments [not designated elements]	*0*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	*0*
Retained earnings	**874 942**
Revaluation reserves	**0**
Other reserves	**753 115**
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	753 115
(-) Treasury shares	**0**
Profit or loss attributable to owners of the parent	**71 215**
(-) Interim dividends	**0**
Minority interests [non-controlling interests]	**0**
Accumulated other comprehensive income	0
Other Items	0
TOTAL EQUITY	**5 087 378**
TOTAL EQUITY AND TOTAL LIABILITIES	**25 495 884**

Statement of Profit or Loss of Group II Banks as of 31 March 2026

(EUR thousand)

	Value
Interest income	**241 162**
Financial assets held for trading	242
Non-trading financial assets mandatorily at fair value through profit or loss	33
Financial assets designated at fair value through profit or loss	176
Financial assets at fair value through other comprehensive income	11 043
Financial assets at amortised cost	220 128
Derivatives – hedge accounting, interest rate risk	682
Other assets	8 858
Interest income on liabilities	0
(Interest expenses)	**39 314**
(Financial liabilities held for trading)	0
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	38 094
(Derivatives – hedge accounting, interest rate risk)	648
(Other liabilities)	537
(Interest expenses on assets)	35
(Expenses on share capital repayable on demand)	**0**
Dividend income	**226**
Financial assets held for trading	1
Non-trading financial assets mandatorily at fair value through profit or loss	23
Financial assets at fair value through other comprehensive income	72
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	130
Fee and commission income	**54 874**
(Fee and commission expenses)	**11 218**
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	**126**
Financial assets at fair value through other comprehensive income	360
Financial assets at amortised cost	-234
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	**783**
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	**2 575**
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	**-202**
Gains or (-) losses from hedge accounting, net	**95**
Exchange differences [gain or (-) loss], net	**-648**
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	**9**
Other operating income	**4 537**
(Other operating expenses)	**4 101**
TOTAL OPERATING INCOME, NET	**248 903**

(EUR thousand)

	Value
(Administrative expenses)	**102 537**
(Staff expenses)	61 818
(Other administrative expenses)	40 718
(Cash contributions to resolution funds and deposit guarantee schemes)	**1 465**
(Depreciation)	**13 326**
(Property, plant and equipment)	9 008
(Investment properties)	3
(Other intangible assets)	4 315
Modification gains or (-) losses, net	**97**
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	97
(Provisions or (-) reversal of provisions)	**-1 028**
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-1 146
(Other provisions)	118
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	**53 474**
(Financial assets at fair value through other comprehensive income)	124
(Financial assets at amortised cost)	53 350
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	**0**
(Impairment or (-) reversal of impairment on non-financial assets)	**0**
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	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	**36**
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**79 262**
(Tax expense or (-) income related to profit or loss from continuing operations)	**8 048**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**71 215**
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	**71 215**
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	71 215

Debt Securities, Loans and Advances, and Deposits of Group II Banks as of 31 March 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**4 247 574**	**4 047 163**	**27 840**
Central banks	0	0	0
General government	3 318 833	3 185 333	19 119
Credit institutions	81 873	22 478	745
Other financial corporations	328 201	328 201	3 130
Non-financial corporations	518 666	511 150	4 846

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	**12 724 107**	**11 818 093**	**195 523**
Central banks	0	0	0
General government	427 563	427 563	2 351
Credit institutions	545 203	421 322	11 347
Other financial corporations	573 584	572 987	5 347
Non-financial corporations	6 750 232	6 686 171	79 569
Households	4 427 525	3 710 050	96 910
o.w. Loans collateralised by immovable property	2 161 166	2 161 166	15 318
o.w. Credit for consumption	2 610 719	1 893 272	83 054

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**19 890 739**	**18 628 330**	**35 641**
Central banks	1 000	1 000	0
General government	1 193 711	1 192 051	218
Credit institutions	640 964	626 774	8 323
Other financial corporations	675 308	655 991	1 736
Non-financial corporations	6 046 585	5 848 937	5 258
Households	11 333 171	10 303 577	20 106

Balance Sheet Statement (Statement of Financial Position) of Group III Banks as of 31 March 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	**773 816**
Cash on hand	4 275
Cash balances at central banks	32 068
Other demand deposits	737 473
Financial assets held for trading	**10 992**
Derivatives	10 131
Equity instruments	0
Debt securities	861
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	**213 546**
Equity instruments	27
Debt securities	213 519
Loans and advances	0
Financial assets at amortised cost	**1 757 282**
Debt securities	36 755
Loans and advances	1 720 528
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	**3 749**
Property, plant and equipment	3 749
Investment property	0
Intangible assets	**851**
Goodwill	0
Other intangible assets	851
Tax assets	**9 613**
Current tax assets	8 529
Deferred tax assets	1 084
Other assets	**12 231**
Non-current assets and disposal groups classified as held for sale	**0**
TOTAL ASSETS	**2 782 081**

(EUR thousand)

	Carrying amount
LIABILITIES	
Financial liabilities held for trading	**9 796**
Derivatives	9 796
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	**2 537 506**
Deposits	2 537 092
Debt securities issued	0
Other financial liabilities	413
Derivatives – hedge accounting	**0**
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	**0**
Provisions	**666**
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	479
Other provisions	0
Tax liabilities	**1 233**
Current tax liabilities	1 237
Deferred tax liabilities	-4
Share capital repayable on demand	**0**
Other liabilities	**32 687**
Liabilities included in disposal groups classified as held for sale	**0**
TOTAL LIABILITIES	**2 581 889**

(EUR thousand)

	Carrying amount
EQUITY	
Capital	**12 782**
Paid-up capital	12 782
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	**-252**
Accumulated other comprehensive income	**120**
Items that will not be reclassified to profit or loss	0
Tangible assets	*0*
Intangible assets	*0*
Actuarial gains or (-) losses on defined benefit pension plans	*0*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income	*0*
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged Item]	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	*0*
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*0*
Items that may be reclassified to profit or loss	120
Hedge of net investments in foreign operations [effective portion]	*0*
Foreign currency translation	*0*
Hedging derivatives. Cash flow hedges [effective portion]	*0*
Fair value changes of debt instruments measured at fair value through other comprehensive income	*120*
Hedging instruments [not designated elements]	*0*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	*0*
Retained earnings	**68 903**
Revaluation reserves	**0**
Other reserves	**111 244**
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	111 244
(-) Treasury shares	**0**
Profit or loss attributable to owners of the parent	**7 395**
(-) Interim dividends	**0**
Minority interests [non-controlling interests]	**0**
Accumulated other comprehensive income	0
Other Items	0
TOTAL EQUITY	**200 192**
TOTAL EQUITY AND TOTAL LIABILITIES	**2 782 081**

Statement of Profit or Loss of Group III Banks as of 31 March 2026

(EUR thousand)

	Value
Interest income	**19 431**
Financial assets held for trading	43
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	1 432
Financial assets at amortised cost	17 955
Derivatives – hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	2
(Interest expenses)	**6 453**
(Financial liabilities held for trading)	21
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	6 284
(Derivatives – hedge accounting, interest rate risk)	0
(Other liabilities)	138
(Interest expenses on assets)	9
(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	**4 991**
(Fee and commission expenses)	**399**
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	**897**
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	**1 747**
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	**1 135**
(Other operating expenses)	**533**
TOTAL OPERATING INCOME, NET	**20 817**

(EUR thousand)

	Value
(Administrative expenses)	**12 446**
(Staff expenses)	5 452
(Other administrative expenses)	6 994
(Cash contributions to resolution funds and deposit guarantee schemes)	**1**
(Depreciation)	**362**
(Property, plant and equipment)	289
(Investment properties)	63
(Other intangible assets)	10
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)	**262**
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	50
(Other provisions)	212
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	**-112**
(Financial assets at fair value through other comprehensive income)	0
(Financial assets at amortised cost)	-112
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	**0**
(Impairment or (-) reversal of impairment on non-financial assets)	**4**
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	4
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	**7 855**
(Tax expense or (-) income related to profit or loss from continuing operations)	**460**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**7 395**
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	**7 395**
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	7 395

Debt Securities, Loans and Advances, and Deposits of Group III Banks as of 31 March 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**251 135**	**250 274**	**1 528**
Central banks	0	0	0
General government	251 135	250 274	1 528
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	**1 730 314**	**1 588 799**	**12 975**
Central banks	0	0	0
General government	99 745	99 745	895
Credit institutions	634 930	504 093	3 238
Other financial corporations	82 304	82 304	777
Non-financial corporations	890 904	880 637	7 785
Households	22 431	22 020	281
o.w. Loans collateralised by immovable property	1 281	1 281	13
o.w. Credit for consumption	14 955	14 544	137

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**2 537 092**	**2 167 087**	**6 648**
Central banks	0	0	0
General government	82 343	82 336	53
Credit institutions	287 518	256 149	1 694
Other financial corporations	113 168	109 534	394
Non-financial corporations	1 919 014	1 589 909	4 031
Households	135 049	129 158	476

V. Balance Sheet Statements, Statements of Profit or Loss and Other Individual Bank Data[1]

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

* *Ascory Bank AG, Sofia Branch*, is the new name of *Varengold Bank AG, Sofia Branch*, entered in the Commercial Register on 20 March 2026.

ALLIANZ BANK BULGARIA

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	577 017
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	341
Financial assets at fair value through other comprehensive income	80 212
Financial assets at amortised cost	1 829 333
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	15 601
Intangible assets	4 865
Tax assets	6 773
Other assets	8 799
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**2 530 008**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	2 280 520
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	2 089
Tax liabilities	3 902
Share capital repayable on demand	0
Other liabilities	13 175
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**2 299 686**
EQUITY	
Capital	39 181
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	4 197
Retained earnings	178 007
Revaluation reserves	0
Other reserves	5 036
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	3 901
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**230 322**
TOTAL EQUITY AND TOTAL LIABILITIES	**2 530 008**

ALLIANZ BANK BULGARIA

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	18 127
(Interest expenses)	3 758
(Expenses on share capital repayable on demand)	0
Dividend income	11
Fee and commission income	4 827
(Fee and commission expenses)	506
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	275
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	-27
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	17
Other operating income	716
(Other operating expenses)	1 666
TOTAL OPERATING INCOME, NET	**17 913**
(Administrative expenses)	5 952
(Cash contributions to resolution funds and deposit guarantee schemes)	69
(Depreciation)	982
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-252
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	6 478
(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	**4 685**
(Tax expense or (-) income related to profit or loss from continuing operations)	**784**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**3 901**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**3 901**

Allianz

ALLIANZ BANK BULGARIA

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**472 758**	**463 556**	**2 563**
Central banks	0	0	0
General government	472 758	463 556	2 563
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	**1 494 400**	**1 472 694**	**13 277**
Central banks	0	0	0
General government	408	408	3
Credit institutions	3 227	0	467
Other financial corporations	24 450	24 450	195
Non-financial corporations	617 415	598 944	5 096
Households	848 900	848 892	7 517
o.w. Loans collateralised by immovable property	566 921	566 921	3 918
o.w. Credit for consumption	263 921	263 913	2 512

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**2 229 743**	**2 111 576**	**1 896**
Central banks	0	0	0
General government	21 157	21 157	0
Credit institutions	2 408	2 408	122
Other financial corporations	154 659	149 173	366
Non-financial corporations	682 289	628 060	688
Households	1 369 231	1 310 779	720

ALLIANZ BANK BULGARIA

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 and by Order No. RD 22-0469 of 20 September 2002 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 Rainer Franz Petr Sosík Georgi Emilov Enchev Margarita Dobreva Petrova-Karidi
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

ASCORY BANK AG, SOFIA BRANCH

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 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	102 670
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	7
Intangible assets	6
Tax assets	0
Other assets	9
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**102 712**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	751
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	303
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	**1 054**
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	95 087
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	1 022
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**101 658**
TOTAL EQUITY AND TOTAL LIABILITIES	**102 712**

ASCORY BANK AG, SOFIA BRANCH

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	1 199
(Interest expenses)	138
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	87
(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	312
(Other operating expenses)	188
TOTAL OPERATING INCOME, NET	**1 271**
(Administrative expenses)	430
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	1
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)	-182
(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	**1 022**
(Tax expense or (-) income related to profit or loss from continuing operations)	**0**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**1 022**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**1 022**

ASCORY BANK AG, SOFIA BRANCH

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 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	**105 283**	**105 283**	**1 199**
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	0
Other financial corporations	51 551	51 551	515
Non-financial corporations	53 732	53 732	684
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	**751**	**751**	**138**
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	138
Other financial corporations	687	687	0
Non-financial corporations	64	64	0
Households	0	0	0

Ascory

ASCORY BANK AG, SOFIA BRANCH

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 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	10 614
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	45 232
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	0
Tax assets	0
Other assets	43
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**56 161**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	61 663
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	48
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**61 711**
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	-368
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**-5 550**
TOTAL EQUITY AND TOTAL LIABILITIES	**56 161**

BIGBANK AS – BULGARIA BRANCH

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	508
(Interest expenses)	326
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	3
(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	1
(Other operating expenses)	7
TOTAL OPERATING INCOME, NET	**179**
(Administrative expenses)	298
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	16
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)	242
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	4
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	**-368**
(Tax expense or (-) income related to profit or loss from continuing operations)	**0**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**-368**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**-368**

Bigbank

BIGBANK AS – BULGARIA BRANCH

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 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	**46 956**	**46 956**	**508**
Central banks	0	0	0
General government	0	0	0
Credit institutions	37 989	37 989	289
Other financial corporations	0	0	0
Non-financial corporations	0	0	0
Households	8 967	8 967	219
o.w. Loans collateralised by immovable property	0	0	0
o.w. Credit for consumption	3 622	3 622	88

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**61 389**	**61 389**	**326**
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	2
Households	61 389	61 389	324

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	49 B Bulgaria Blvd., Office Building Bulgaria House , Entr. A, Floor 7, Sofia 1404 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

BNP PARIBAS

BNP PARIBAS S.A. – SOFIA BRANCH

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	3 643
Financial assets held for trading	79
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	346 862
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	51
Intangible assets	143
Tax assets	291
Other assets	5 018
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**356 113**
LIABILITIES	
Financial liabilities held for trading	54
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	340 562
Derivatives - hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	0
Tax liabilities	393
Share capital repayable on demand	0
Other liabilities	9 155
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**350 164**
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	5 001
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	481
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**5 949**
TOTAL EQUITY AND TOTAL LIABILITIES	**356 113**

BNP PARIBAS

BNP PARIBAS S.A. – SOFIA BRANCH

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	2 300
(Interest expenses)	581
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	929
(Fee and commission expenses)	87
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	-83
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	82
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)	13
TOTAL OPERATING INCOME, NET	**2 547**
(Administrative expenses)	1 861
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	42
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	53
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	27
(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	**565**
(Tax expense or (-) income related to profit or loss from continuing operations)	**84**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**481**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**481**

BNP PARIBAS

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 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	**346 906**	**272 815**	**2 279**
Central banks	0	0	0
General government	0	0	0
Credit institutions	281 172	207 082	1 670
Other financial corporations	11 864	11 864	101
Non-financial corporations	53 870	53 870	508
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	o.w. EUR	Interest expenses
Deposits	**340 562**	**257 916**	**558**
Central banks	0	0	0
General government	174	174	0
Credit institutions	5 934	757	0
Other financial corporations	47 406	47 406	184
Non-financial corporations	286 953	209 484	374
Households	95	95	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

BACB

BULGARIAN-AMERICAN CREDIT BANK

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	395 009
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	915
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	101 032
Financial assets at amortised cost	1 119 989
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	31 645
Tangible assets	36 459
Intangible assets	868
Tax assets	5 653
Other assets	4 838
Non-current assets and disposal groups classified as held for sale	4 126
TOTAL ASSETS	**1 700 534**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 483 612
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	704
Tax liabilities	302
Share capital repayable on demand	0
Other liabilities	13 917
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**1 498 535**
EQUITY	
Capital	12 593
Share premium	18 944
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	1 177
Retained earnings	43 001
Revaluation reserves	0
Other reserves	123 072
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	3 213
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**201 999**
TOTAL EQUITY AND TOTAL LIABILITIES	**1 700 534**

BACB

BULGARIAN-AMERICAN CREDIT BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	13 742
(Interest expenses)	1 993
(Expenses on share capital repayable on demand)	0
Dividend income	2
Fee and commission income	2 669
(Fee and commission expenses)	261
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	303
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-151
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	-56
Other operating income	87
(Other operating expenses)	101
TOTAL OPERATING INCOME, NET	**14 279**
(Administrative expenses)	6 355
(Cash contributions to resolution funds and deposit guarantee schemes)	374
(Depreciation)	646
Modification gains or (-) losses, net	261
(Provisions or (-) reversal of provisions)	86
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3 504
(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	**3 575**
(Tax expense or (-) income related to profit or loss from continuing operations)	**363**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**3 213**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**3 213**

BACB

BULGARIAN-AMERICAN CREDIT BANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**182 803**	**117 152**	**1 443**
Central banks	0	0	0
General government	179 280	113 630	1 336
Credit institutions	0	0	7
Other financial corporations	3 522	3 522	100
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**1 080 967**	**1 055 920**	**12 298**
Central banks	0	0	0
General government	0	0	0
Credit institutions	25 818	1 899	1 300
Other financial corporations	37 211	37 211	623
Non-financial corporations	693 375	692 257	8 049
Households	324 563	324 554	2 327
o.w. Loans collateralised by immovable property	226 443	226 443	1 660
o.w. Credit for consumption	126 389	126 389	866

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**1 449 598**	**1 356 607**	**1 476**
Central banks	1 000	1 000	0
General government	39 985	39 985	1
Credit institutions	2 127	2 127	21
Other financial corporations	84 778	78 045	249
Non-financial corporations	758 088	733 539	416
Households	563 620	501 911	790

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 Karagyozova - 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

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 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 676 875
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	345 598
Financial assets at amortised cost	1 167 325
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	16 869
Intangible assets	1 998
Tax assets	0
Other assets	106 827
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**3 408 529**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	635 449
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	32 337
Tax liabilities	2 013
Share capital repayable on demand	0
Other liabilities	1 432
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**671 230**
EQUITY	
Capital	2 625 781
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	21 497
Retained earnings	18 581
Revaluation reserves	0
Other reserves	66 697
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	4 742
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**2 737 299**
TOTAL EQUITY AND TOTAL LIABILITIES	**3 408 529**

BULGARIAN DEVELOPMENT BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	14 184
(Interest expenses)	3 067
(Expenses on share capital repayable on demand)	0
Dividend income	2
Fee and commission income	494
(Fee and commission expenses)	45
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-17
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	19
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	193
(Other operating expenses)	14
TOTAL OPERATING INCOME, NET	**11 749**
(Administrative expenses)	3 469
(Cash contributions to resolution funds and deposit guarantee schemes)	1
(Depreciation)	361
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-987
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3 363
(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	-273
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**5 269**
(Tax expense or (-) income related to profit or loss from continuing operations)	**527**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**4 742**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**4 742**

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**244 132**	**244 132**	**1 737**
Central banks	0	0	0
General government	159 264	159 264	815
Credit institutions	4 970	4 970	15
Other financial corporations	0	0	0
Non-financial corporations	79 898	79 898	907

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**1 302 719**	**1 295 349**	**10 535**
Central banks	0	0	0
General government	298 326	298 326	1 213
Credit institutions	222 140	214 769	1 006
Other financial corporations	94 022	94 022	699
Non-financial corporations	684 144	684 144	7 594
Households	4 088	4 088	23
o.w. Loans collateralised by immovable property	1 809	1 809	6
o.w. Credit for consumption	1 617	1 617	10

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**633 641**	**607 182**	**3 067**
Central banks	0	0	0
General government	17 298	17 298	50
Credit institutions	314 268	305 136	2 105
Other financial corporations	98 468	98 393	330
Non-financial corporations	196 928	179 760	554
Households	6 679	6 596	28

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 Finance, Republic of Bulgaria – 100 per cent
Auditors	Deloitte Audit OOD Grant Thornton OOD

CENTRAL COOPERATIVE BANK

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 810 785
Financial assets held for trading	16 163
Non-trading financial assets mandatorily at fair value through profit or loss	117 058
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	538 811
Financial assets at amortised cost	2 779 026
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	133 508
Intangible assets	2 869
Tax assets	11 049
Other assets	8 652
Non-current assets and disposal groups classified as held for sale	13 403
TOTAL ASSETS	**5 456 641**
LIABILITIES	
Financial liabilities held for trading	52
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	4 902 904
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	1 584
Tax liabilities	8 076
Share capital repayable on demand	0
Other liabilities	7 217
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**4 919 833**
EQUITY	
Capital	64 836
Share premium	56 483
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	59 745
Retained earnings	44 343
Revaluation reserves	0
Other reserves	296 318
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	15 084
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**536 808**
TOTAL EQUITY AND TOTAL LIABILITIES	**5 456 641**

CENTRAL COOPERATIVE BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	30 682
(Interest expenses)	1 279
(Expenses on share capital repayable on demand)	0
Dividend income	38
Fee and commission income	9 200
(Fee and commission expenses)	3 454
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	18
Gains or (-) losses on financial assets and liabilities held for trading, net	48
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	2 715
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	-919
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	5
Other operating income	338
(Other operating expenses)	46
TOTAL OPERATING INCOME, NET	**37 346**
(Administrative expenses)	17 775
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	3 015
Modification gains or (-) losses, net	-182
(Provisions or (-) reversal of provisions)	-25
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-341
(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	20
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**16 760**
(Tax expense or (-) income related to profit or loss from continuing operations)	**1 676**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**15 084**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**15 084**

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**1 369 352**	**1 350 427**	**9 315**
Central banks	0	0	0
General government	828 958	821 927	4 553
Credit institutions	12 537	8 160	112
Other financial corporations	214 815	214 815	1 961
Non-financial corporations	313 042	305 525	2 689

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	**1 982 523**	**1 979 564**	**15 794**
Central banks	0	0	0
General government	5 332	5 332	31
Credit institutions	28 690	27 954	692
Other financial corporations	272 595	272 593	1 877
Non-financial corporations	778 300	776 644	6 457
Households	897 605	897 042	6 737
o.w. Loans collateralised by immovable property	702 395	702 395	4 561
o.w. Credit for consumption	442 700	442 155	3 801

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**4 869 930**	**4 718 094**	**1 013**
Central banks	0	0	0
General government	267 849	267 825	59
Credit institutions	31 945	28 153	250
Other financial corporations	219 977	219 767	530
Non-financial corporations	760 537	754 957	152
Households	3 589 623	3 447 392	23

Central Cooperative Bank

CENTRAL COOPERATIVE BANK

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 ith 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 Kouzmova 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
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 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	600 933
Financial assets held for trading	5 965
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	132 560
Financial assets at amortised cost	244 199
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	1 302
Intangible assets	0
Tax assets	3 722
Other assets	403
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**989 083**
LIABILITIES	
Financial liabilities held for trading	5 653
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	955 438
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	122
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	5 122
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**966 335**
EQUITY	
Capital	0
Share premium	0
Equity instruments issued other than capital	0
Other equity	-252
Accumulated other comprehensive income	1 447
Retained earnings	17 275
Revaluation reserves	0
Other reserves	0
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	4 278
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**22 748**
TOTAL EQUITY AND TOTAL LIABILITIES	**989 083**

CITIBANK EUROPE, BULGARIA BRANCH

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	6 851
(Interest expenses)	1 592
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	1 047
(Fee and commission expenses)	25
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	77
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	2 551
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	381
(Other operating expenses)	316
TOTAL OPERATING INCOME, NET	**8 974**
(Administrative expenses)	4 264
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	57
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)	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	**4 654**
(Tax expense or (-) income related to profit or loss from continuing operations)	**376**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**4 278**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**4 278**

CITIBANK EUROPE, BULGARIA BRANCH

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**132 560**	**132 560**	**960**
Central banks	0	0	0
General government	132 560	132 560	960
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	**246 292**	**246 290**	**2 177**
Central banks	0	0	0
General government	99 745	99 745	895
Credit institutions	0	0	0
Other financial corporations	2 554	2 554	22
Non-financial corporations	143 992	143 991	1 260
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	**955 438**	**827 893**	**1 592**
Central banks	0	0	0
General government	81 730	81 724	53
Credit institutions	23 554	23 554	63
Other financial corporations	36 204	32 570	0
Non-financial corporations	813 950	690 044	1 476
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

D COMMERCE BANK

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	365 112
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	35 796
Financial assets at amortised cost	758 955
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	32 693
Intangible assets	2 436
Tax assets	6 436
Other assets	8 643
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**1 227 035**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 070 338
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	1 246
Tax liabilities	1 210
Share capital repayable on demand	0
Other liabilities	6 073
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**1 078 868**
EQUITY	
Capital	46 049
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	5 294
Retained earnings	17 414
Revaluation reserves	0
Other reserves	75 833
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	3 578
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**148 167**
TOTAL EQUITY AND TOTAL LIABILITIES	**1 227 035**

D COMMERCE BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	9 387
(Interest expenses)	1 334
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	1 771
(Fee and commission expenses)	314
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	86
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	1 052
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	**10 649**
(Administrative expenses)	5 306
(Cash contributions to resolution funds and deposit guarantee schemes)	150
(Depreciation)	588
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)	629
(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	**3 975**
(Tax expense or (-) income related to profit or loss from continuing operations)	**398**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**3 578**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**3 578**

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**123 766**	**123 766**	**739**
Central banks	0	0	0
General government	123 766	123 766	739
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	**678 977**	**667 645**	**8 613**
Central banks	0	0	0
General government	91 408	91 408	929
Credit institutions	11 020	0	1 355
Other financial corporations	12 108	12 108	128
Non-financial corporations	396 880	396 568	4 851
Households	167 561	167 561	1 350
o.w. Loans collateralised by immovable property	136 802	136 802	984
o.w. Credit for consumption	71 163	71 163	677

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**1 067 782**	**1 054 846**	**1 321**
Central banks	0	0	0
General government	111 786	111 786	56
Credit institutions	0	0	0
Other financial corporations	2 440	2 398	1
Non-financial corporations	482 754	478 927	339
Households	470 801	461 735	925

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 Totleben 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 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 226 530
Financial assets held for trading	43 290
Non-trading financial assets mandatorily at fair value through profit or loss	610
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	266 324
Financial assets at amortised cost	21 478 814
Derivatives – hedge accounting	1 997
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	221 919
Intangible assets	82 244
Tax assets	29 729
Other assets	93 562
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**23 492 940**
LIABILITIES	
Financial liabilities held for trading	32 617
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	20 530 502
Derivatives – hedge accounting	28 651
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	34 888
Tax liabilities	9 806
Share capital repayable on demand	0
Other liabilities	180 741
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**20 817 206**
EQUITY	
Capital	678 945
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	74 147
Retained earnings	13 455
Revaluation reserves	0
Other reserves	1 768 989
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	140 198
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**2 675 735**
TOTAL EQUITY AND TOTAL LIABILITIES	**23 492 940**

DSK BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	239 723
(Interest expenses)	50 609
(Expenses on share capital repayable on demand)	0
Dividend income	40 476
Fee and commission income	61 004
(Fee and commission expenses)	11 040
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	174
Gains or (-) losses on financial assets and liabilities held for trading, net	1 389
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-67
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	-177
Exchange differences [gain or (-) loss], net	2 219
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	522
Other operating income	2 632
(Other operating expenses)	475
TOTAL OPERATING INCOME, NET	**285 771**
(Administrative expenses)	74 950
(Cash contributions to resolution funds and deposit guarantee schemes)	24 467
(Depreciation)	8 459
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-1 058
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	22 160
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-1
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	**156 794**
(Tax expense or (-) income related to profit or loss from continuing operations)	**16 596**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**140 198**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**140 198**

DSK BANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**3 598 402**	**3 359 204**	**24 047**
Central banks	0	0	0
General government	3 269 796	3 083 514	21 320
Credit institutions	277 598	224 681	2 212
Other financial corporations	0	0	0
Non-financial corporations	51 008	51 008	515

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**18 509 512**	**15 984 775**	**195 487**
Central banks	0	0	0
General government	128 218	105 819	534
Credit institutions	4 112 912	1 661 829	41 546
Other financial corporations	1 081 015	1 081 015	4 149
Non-financial corporations	4 039 202	3 987 981	43 104
Households	9 148 166	9 148 131	106 155
o.w. Loans collateralised by immovable property	5 280 501	5 280 501	36 926
o.w. Credit for consumption	4 317 910	4 317 910	71 143

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**20 268 988**	**19 535 106**	**16 319**
Central banks	0	0	0
General government	241 758	240 257	0
Credit institutions	1 749 641	1 723 068	15 643
Other financial corporations	231 773	227 481	9
Non-financial corporations	3 434 630	3 201 657	561
Households	14 611 187	14 142 643	107

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

EUROBANK BULGARIA

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 466 202
Financial assets held for trading	22 222
Non-trading financial assets mandatorily at fair value through profit or loss	17 943
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	345 115
Financial assets at amortised cost	11 651 704
Derivatives – hedge accounting	1 133
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	511
Tangible assets	222 944
Intangible assets	118 265
Tax assets	11 385
Other assets	112 219
Non-current assets and disposal groups classified as held for sale	3 746
TOTAL ASSETS	**13 973 390**
LIABILITIES	
Financial liabilities held for trading	20 282
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	12 149 367
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	12 616
Tax liabilities	2 288
Share capital repayable on demand	0
Other liabilities	117 267
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**12 301 820**
EQUITY	
Capital	285 765
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	8 157
Retained earnings	1 175 889
Revaluation reserves	0
Other reserves	144 451
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	57 309
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**1 671 570**
TOTAL EQUITY AND TOTAL LIABILITIES	**13 973 390**

EUROBANK BULGARIA

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	139 354
(Interest expenses)	24 271
(Expenses on share capital repayable on demand)	0
Dividend income	7
Fee and commission income	29 722
(Fee and commission expenses)	8 971
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	8 569
Gains or (-) losses on financial assets and liabilities held for trading, net	2 255
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-1 491
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	95
Exchange differences [gain or (-) loss], net	-378
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	16
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	**144 907**
(Administrative expenses)	42 918
(Cash contributions to resolution funds and deposit guarantee schemes)	2 483
(Depreciation)	5 624
Modification gains or (-) losses, net	-38
(Provisions or (-) reversal of provisions)	1 287
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	25 367
(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	40
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**67 231**
(Tax expense or (-) income related to profit or loss from continuing operations)	**9 922**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**57 309**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**57 309**

EUROBANK BULGARIA

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**2 967 176**	**2 681 089**	**22 344**
Central banks	0	0	0
General government	2 233 998	1 958 757	14 745
Credit institutions	484 637	473 791	4 243
Other financial corporations	125 824	125 824	2 321
Non-financial corporations	122 717	122 717	1 035

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	**9 242 868**	**9 089 093**	**116 781**
Central banks	0	0	0
General government	28 610	28 610	155
Credit institutions	61 540	5 003	6 049
Other financial corporations	46 501	46 501	2 073
Non-financial corporations	3 669 824	3 580 086	38 474
Households	5 436 392	5 428 892	70 031
o.w. Loans collateralised by immovable property	3 112 211	3 106 284	19 591
o.w. Credit for consumption	2 475 994	2 475 292	49 944

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**12 114 747**	**11 565 851**	**24 056**
Central banks	0	0	0
General government	193 376	193 281	218
Credit institutions	1 050 462	1 049 758	10 112
Other financial corporations	498 388	462 643	2 257
Non-financial corporations	3 400 348	3 224 463	4 549
Households	6 972 172	6 635 706	6 920

EUROBANK BULGARIA

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 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 647 498
Financial assets held for trading	28 086
Non-trading financial assets mandatorily at fair value through profit or loss	17 848
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	1 001 911
Financial assets at amortised cost	6 421 076
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	614 731
Intangible assets	15 256
Tax assets	14 755
Other assets	241 942
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**10 021 342**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	9 035 158
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	745
Tax liabilities	19 957
Share capital repayable on demand	0
Other liabilities	40 632
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**9 096 493**
EQUITY	
Capital	76 033
Share premium	127 832
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	-2 875
Retained earnings	84 325
Revaluation reserves	0
Other reserves	613 447
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	26 087
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**924 849**
TOTAL EQUITY AND TOTAL LIABILITIES	**10 021 342**

FIRST INVESTMENT BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	78 679
(Interest expenses)	13 950
(Expenses on share capital repayable on demand)	0
Dividend income	78
Fee and commission income	25 403
(Fee and commission expenses)	8 589
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	590
Gains or (-) losses on financial assets and liabilities held for trading, net	-130
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	2 395
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	84
Other operating income	2 287
(Other operating expenses)	691
TOTAL OPERATING INCOME, NET	**86 156**
(Administrative expenses)	29 894
(Cash contributions to resolution funds and deposit guarantee schemes)	2 938
(Depreciation)	3 498
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	60
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	20 671
(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	**29 094**
(Tax expense or (-) income related to profit or loss from continuing operations)	**3 007**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**26 087**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**26 087**

FIRST INVESTMENT BANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**2 512 618**	**2 370 142**	**11 174**
Central banks	0	0	0
General government	2 395 242	2 260 388	9 868
Credit institutions	101 272	93 650	1 086
Other financial corporations	13 035	13 035	210
Non-financial corporations	3 069	3 069	10

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**5 130 392**	**5 005 079**	**62 945**
Central banks	0	0	0
General government	27 568	27 568	161
Credit institutions	110 187	87 511	1 075
Other financial corporations	171 020	170 920	529
Non-financial corporations	2 843 161	2 741 596	35 725
Households	1 978 455	1 977 483	25 456
o.w. Loans collateralised by immovable property	978 979	978 823	8 051
o.w. Credit for consumption	999 476	998 660	17 405

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**7 796 590**	**7 396 085**	**1 776**
Central banks	0	0	0
General government	90 406	90 406	0
Credit institutions	512 105	506 568	171
Other financial corporations	68 446	60 541	73
Non-financial corporations	1 899 258	1 757 602	30
Households	5 226 375	4 980 969	1 501

FIRST INVESTMENT BANK

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, certificate No. 20080421091311 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 Ikonomov
Shareholders (shares over 10 per cent)	Ivaylo Dimitrov Mutafchiev – 27.33 per cent Tzeko Todorov Minev – 27.33 per cent BULGARIAN DEVELOPMENT BANK EAD, Bulgaria – 18.35 per cent
Auditors	Ecovis Audit Bulgaria OOD Forvis Mazars OOD

ING

ING BANK N.V. – SOFIA BRANCH

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	140 878
Financial assets held for trading	4 087
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	80 959
Financial assets at amortised cost	723 855
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	335
Intangible assets	35
Tax assets	3 593
Other assets	5 962
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**959 704**
LIABILITIES	
Financial liabilities held for trading	4 089
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	903 732
Derivatives - hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	242
Tax liabilities	815
Share capital repayable on demand	0
Other liabilities	14 280
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**923 158**
EQUITY	
Capital	0
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	-1 327
Retained earnings	27 684
Revaluation reserves	0
Other reserves	10 997
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	-807
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**36 546**
TOTAL EQUITY AND TOTAL LIABILITIES	**959 704**

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ING BANK N.V. – SOFIA BRANCH

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	6 103
(Interest expenses)	3 139
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	935
(Fee and commission expenses)	209
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	903
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	-1 014
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	442
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	**4 019**
(Administrative expenses)	4 949
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	77
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)	-199
(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	**-807**
(Tax expense or (-) income related to profit or loss from continuing operations)	**0**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**-807**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**-807**

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**117 714**	**117 714**	**545**
Central banks	0	0	0
General government	117 714	117 714	545
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	**687 249**	**668 730**	**4 523**
Central banks	0	0	0
General government	0	0	0
Credit institutions	237 518	218 999	1 100
Other financial corporations	16 335	16 335	138
Non-financial corporations	433 396	433 396	3 285
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	o.w. EUR	Interest expenses
Deposits	**903 593**	**795 041**	**3 138**
Central banks	0	0	0
General government	0	0	0
Credit institutions	231 589	231 558	1 219
Other financial corporations	28 101	28 100	206
Non-financial corporations	643 902	535 383	1 713
Households	0	0	0

ING

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	KPMG Bulgaria OOD

INTERNATIONAL ASSET BANK

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	888 158
Financial assets held for trading	405
Non-trading financial assets mandatorily at fair value through profit or loss	2 197
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	911 424
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	16 170
Intangible assets	2 588
Tax assets	5 324
Other assets	16 143
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**1 844 048**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 668 298
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	554
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	3 647
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**1 672 499**
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	6 398
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**171 549**
TOTAL EQUITY AND TOTAL LIABILITIES	**1 844 048**

INTERNATIONAL ASSET BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	10 795
(Interest expenses)	1 958
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	4 774
(Fee and commission expenses)	1 093
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	61
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	7
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	173
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	665
(Other operating expenses)	973
TOTAL OPERATING INCOME, NET	**12 452**
(Administrative expenses)	4 415
(Cash contributions to resolution funds and deposit guarantee schemes)	187
(Depreciation)	644
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	14
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	82
(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	**7 110**
(Tax expense or (-) income related to profit or loss from continuing operations)	**712**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**6 398**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**6 398**

INTERNATIONAL ASSET BANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**351 171**	**337 939**	**2 075**
Central banks	0	0	0
General government	339 501	326 268	1 943
Credit institutions	5 262	5 262	57
Other financial corporations	0	0	0
Non-financial corporations	6 408	6 408	75

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**566 967**	**519 365**	**8 704**
Central banks	0	0	0
General government	7 577	7 577	39
Credit institutions	76 823	30 026	3 816
Other financial corporations	10 577	10 577	117
Non-financial corporations	390 456	389 652	3 937
Households	81 534	81 534	794
o.w. Loans collateralised by immovable property	63 414	63 414	556
o.w. Credit for consumption	18 119	18 119	238

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**1 659 865**	**1 592 836**	**1 958**
Central banks	0	0	0
General government	191 356	189 813	2
Credit institutions	35 313	35 313	468
Other financial corporations	22 678	22 647	60
Non-financial corporations	648 132	637 044	501
Households	762 386	708 019	926

INTERNATIONAL ASSET BANK

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

ibank
Investbank | Bulgaria

INVESTBANK AD

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	356 213
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	12 664
Financial assets at fair value through other comprehensive income	8 361
Financial assets at amortised cost	1 401 626
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	162 845
Intangible assets	2 714
Tax assets	7 308
Other assets	25 514
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**1 980 361**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 734 193
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	720
Tax liabilities	7 364
Share capital repayable on demand	0
Other liabilities	5 246
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**1 747 524**
EQUITY	
Capital	79 543
Share premium	33 532
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	-1 716
Retained earnings	0
Revaluation reserves	0
Other reserves	116 251
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	5 228
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**232 837**
TOTAL EQUITY AND TOTAL LIABILITIES	**1 980 361**

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INVESTBANK AD

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	16 275
(Interest expenses)	3 235
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	4 784
(Fee and commission expenses)	837
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	-175
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	48
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	43
Other operating income	225
(Other operating expenses)	842
TOTAL OPERATING INCOME, NET	**16 287**
(Administrative expenses)	5 219
(Cash contributions to resolution funds and deposit guarantee schemes)	320
(Depreciation)	727
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	9
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	5 146
(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	361
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**5 228**
(Tax expense or (-) income related to profit or loss from continuing operations)	**0**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**5 228**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**5 228**

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**433 688**	**433 688**	**3 326**
Central banks	0	0	0
General government	325 928	325 928	2 190
Credit institutions	0	0	0
Other financial corporations	58 516	58 516	499
Non-financial corporations	49 244	49 244	636

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	**1 011 427**	**1 001 729**	**11 867**
Central banks	0	0	0
General government	14 593	14 593	95
Credit institutions	43 724	34 027	490
Other financial corporations	56 029	56 029	706
Non-financial corporations	741 676	741 676	8 861
Households	155 406	155 405	1 715
o.w. Loans collateralised by immovable property	106 605	106 605	1 004
o.w. Credit for consumption	94 305	94 304	1 157

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**1 722 932**	**1 707 264**	**3 143**
Central banks	0	0	0
General government	220 399	220 394	4
Credit institutions	33 288	33 288	423
Other financial corporations	16 474	16 182	2
Non-financial corporations	518 313	517 049	1 255
Households	934 459	920 351	1 460

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
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

MUNICIPAL BANK PLC

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	511 408
Financial assets held for trading	27 500
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	41 918
Financial assets at amortised cost	961 465
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	69 662
Intangible assets	3 230
Tax assets	3 354
Other assets	19 238
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**1 637 954**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 504 769
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	700
Tax liabilities	950
Share capital repayable on demand	0
Other liabilities	2 635
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**1 509 054**
EQUITY	
Capital	45 664
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	11 948
Retained earnings	17 278
Revaluation reserves	0
Other reserves	49 898
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	4 112
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**128 900**
TOTAL EQUITY AND TOTAL LIABILITIES	**1 637 954**

MUNICIPAL BANK PLC

MUNICIPAL BANK PLC

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	11 329
(Interest expenses)	1 077
(Expenses on share capital repayable on demand)	0
Dividend income	6
Fee and commission income	2 669
(Fee and commission expenses)	989
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	17
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	219
(Other operating expenses)	39
TOTAL OPERATING INCOME, NET	**12 161**
(Administrative expenses)	6 620
(Cash contributions to resolution funds and deposit guarantee schemes)	225
(Depreciation)	648
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	3
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	193
(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	**4 472**
(Tax expense or (-) income related to profit or loss from continuing operations)	**360**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**4 112**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**4 112**

MUNICIPAL BANK PLC

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**472 354**	**472 354**	**2 917**
Central banks	0	0	0
General government	451 017	451 017	2 693
Credit institutions	4 086	4 086	79
Other financial corporations	0	0	0
Non-financial corporations	17 251	17 251	145

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	**552 346**	**541 462**	**6 292**
Central banks	0	0	0
General government	9 438	9 438	34
Credit institutions	57 094	46 210	766
Other financial corporations	20 504	20 504	265
Non-financial corporations	341 439	341 439	4 050
Households	123 871	123 871	1 177
o.w. Loans collateralised by immovable property	72 291	72 291	585
o.w. Credit for consumption	51 284	51 284	625

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**1 488 507**	**1 463 906**	**959**
Central banks	0	0	0
General government	286 878	286 878	21
Credit institutions	39 550	39 550	608
Other financial corporations	3 639	3 627	0
Non-financial corporations	365 867	357 285	95
Households	792 574	776 567	236

MUNICIPAL BANK PLC

MUNICIPAL BANK PLC

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 Ganev 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

PROCREDIT BANK BULGARIA

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	560 156
Financial assets held for trading	32
Non-trading financial assets mandatorily at fair value through profit or loss	473
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	89 803
Financial assets at amortised cost	1 942 197
Derivatives – hedge accounting	4 625
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	4 414
Tangible assets	28 812
Intangible assets	19 565
Tax assets	16 357
Other assets	13 658
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**2 680 093**
LIABILITIES	
Financial liabilities held for trading	2
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	2 398 651
Derivatives – hedge accounting	139
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	4 608
Provisions	730
Tax liabilities	2 116
Share capital repayable on demand	0
Other liabilities	15 063
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**2 421 310**
EQUITY	
Capital	133 620
Share premium	1 788
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	-133
Retained earnings	102 797
Revaluation reserves	0
Other reserves	11 608
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	9 102
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**258 783**
TOTAL EQUITY AND TOTAL LIABILITIES	**2 680 093**

PROCREDIT BANK BULGARIA

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	26 471
(Interest expenses)	4 280
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	4 867
(Fee and commission expenses)	2 376
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	693
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-88
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	95
Exchange differences [gain or (-) loss], net	36
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	228
(Other operating expenses)	71
TOTAL OPERATING INCOME, NET	**25 575**
(Administrative expenses)	11 836
(Cash contributions to resolution funds and deposit guarantee schemes)	55
(Depreciation)	1 784
Modification gains or (-) losses, net	17
(Provisions or (-) reversal of provisions)	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1 453
(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	**10 466**
(Tax expense or (-) income related to profit or loss from continuing operations)	**1 363**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**9 102**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**9 102**

ProCredit Bank
Bulgaria

PROCREDIT BANK BULGARIA

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Debt securities	**89 158**	**68 607**	**484**
Central banks	0	0	0
General government	68 607	68 607	245
Credit institutions	20 551	0	239
Other financial corporations	0	0	0
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total	o.w. EUR	Interest income
Loans and advances	**1 985 372**	**1 985 272**	**22 677**
Central banks	0	0	0
General government	0	0	0
Credit institutions	0	0	150
Other financial corporations	1 171	1 171	0
Non-financial corporations	1 639 306	1 639 205	19 494
Households	344 895	344 895	3 033
o.w. Loans collateralised by immovable property	244 189	244 189	1 688
o.w. Credit for consumption	100 251	100 251	1 267

(EUR thousand)

Item	Total	o.w. EUR	Interest expenses
Deposits	**2 398 651**	**2 334 236**	**3 557**
Central banks	0	0	0
General government	0	0	0
Credit institutions	119 731	119 731	1 291
Other financial corporations	22 932	22 932	141
Non-financial corporations	1 382 246	1 337 388	863
Households	873 742	854 185	1 262

ProCredit Bank
Bulgaria

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 Zeitinger 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

TBI BANK

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	217 796
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	338 697
Financial assets at amortised cost	1 606 938
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	17 289
Intangible assets	39 457
Tax assets	11 091
Other assets	53 977
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**2 286 946**
LIABILITIES	
Financial liabilities held for trading	1 208
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	1 845 528
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	4 484
Tax liabilities	1 484
Share capital repayable on demand	0
Other liabilities	76 637
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**1 929 341**
EQUITY	
Capital	41 616
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	-6 264
Retained earnings	303 436
Revaluation reserves	0
Other reserves	4 269
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	14 548
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**357 605**
TOTAL EQUITY AND TOTAL LIABILITIES	**2 286 946**

TBI BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	84 776
(Interest expenses)	16 692
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	17 429
(Fee and commission expenses)	1 196
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-134
Gains or (-) losses on financial assets and liabilities held for trading, net	-1 056
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	498
(Other operating expenses)	167
TOTAL OPERATING INCOME, NET	**83 458**
(Administrative expenses)	31 006
(Cash contributions to resolution funds and deposit guarantee schemes)	14
(Depreciation)	3 214
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	118
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	32 698
(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	**16 408**
(Tax expense or (-) income related to profit or loss from continuing operations)	**1 860**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**14 548**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**14 548**

TBI BANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**338 650**	**279 453**	**2 251**
Central banks	0	0	0
General government	290 974	266 243	1 637
Credit institutions	34 466	0	227
Other financial corporations	13 210	13 210	387
Non-financial corporations	0	0	0

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**1 754 908**	**997 079**	**81 527**
Central banks	0	0	0
General government	0	0	0
Credit institutions	66 269	66 269	921
Other financial corporations	13 689	13 094	347
Non-financial corporations	262 628	221 030	8 949
Households	1 412 322	696 686	71 310
o.w. Loans collateralised by immovable property	0	0	0
o.w. Credit for consumption	1 412 322	696 686	71 310

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**1 721 593**	**1 064 687**	**16 661**
Central banks	0	0	0
General government	5 413	5 324	18
Credit institutions	61 059	61 059	3 036
Other financial corporations	19 904	13 488	39
Non-financial corporations	44 389	22 236	323
Households	1 590 828	962 580	13 245

TBI BANK

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 Pāvels Gilodo Costin-Cristian Mincovici
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 AFA OOD

ZiraatBank

T.C. ZIRAAT BANK – SOFIA BRANCH

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	17 729
Financial assets held for trading	861
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	294 464
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	1 783
Intangible assets	667
Tax assets	2 008
Other assets	795
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**318 307**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	275 359
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	0
Tax liabilities	25
Share capital repayable on demand	0
Other liabilities	4 083
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**279 467**
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	2 790
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**38 840**
TOTAL EQUITY AND TOTAL LIABILITIES	**318 307**

ZiraatBank

T.C. ZIRAAT BANK – SOFIA BRANCH

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	2 471
(Interest expenses)	676
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	1 990
(Fee and commission expenses)	78
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	129
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)	11
TOTAL OPERATING INCOME, NET	**3 826**
(Administrative expenses)	643
(Cash contributions to resolution funds and deposit guarantee schemes)	1
(Depreciation)	170
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	222
(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	**2 790**
(Tax expense or (-) income related to profit or loss from continuing operations)	**0**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**2 790**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**2 790**

T.C. ZIRAAT BANK – SOFIA BRANCH

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**861**	**0**	**22**
Central banks	0	0	0
General government	861	0	22
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	**297 628**	**248 724**	**2 290**
Central banks	0	0	0
General government	0	0	0
Credit institutions	78 251	40 024	179
Other financial corporations	0	0	0
Non-financial corporations	205 914	195 648	2 049
Households	13 463	13 052	62
o.w. Loans collateralised by immovable property	1 281	1 281	13
o.w. Credit for consumption	11 334	10 923	49

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**275 359**	**224 096**	**896**
Central banks	0	0	0
General government	438	438	0
Credit institutions	26 441	280	273
Other financial corporations	770	770	5
Non-financial corporations	174 145	154 934	466
Households	73 565	67 674	152

ZiraatBank

T.C. ZIRAAT BANK – SOFIA BRANCH

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 Ancara, 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 Mustafa Sarakush - 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

TEXIM BANK

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	113 617
Financial assets held for trading	16 856
Non-trading financial assets mandatorily at fair value through profit or loss	9 374
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	107 586
Financial assets at amortised cost	198 452
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	2 465
Tangible assets	16 363
Intangible assets	1 821
Tax assets	611
Other assets	19 064
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**486 208**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	428 755
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	407
Tax liabilities	1 078
Share capital repayable on demand	0
Other liabilities	6 531
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**436 771**
EQUITY	
Capital	22 335
Share premium	13 893
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	6 105
Retained earnings	1 885
Revaluation reserves	0
Other reserves	4 133
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	1 087
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**49 438**
TOTAL EQUITY AND TOTAL LIABILITIES	**486 208**

TEXIM BANK

TEXIM BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	3 277
(Interest expenses)	370
(Expenses on share capital repayable on demand)	0
Dividend income	165
Fee and commission income	915
(Fee and commission expenses)	106
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	163
Gains or (-) losses on financial assets and liabilities held for trading, net	299
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	92
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	258
(Other operating expenses)	181
TOTAL OPERATING INCOME, NET	**4 513**
(Administrative expenses)	2 798
(Cash contributions to resolution funds and deposit guarantee schemes)	69
(Depreciation)	506
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	5
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	49
(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	**1 087**
(Tax expense or (-) income related to profit or loss from continuing operations)	**0**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**1 087**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**1 087**

TEXIM BANK

TEXIM BANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**128 866**	**128 866**	**634**
Central banks	0	0	0
General government	46 020	46 020	129
Credit institutions	0	0	0
Other financial corporations	38 139	38 139	182
Non-financial corporations	44 708	44 708	323

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**169 385**	**159 763**	**2 178**
Central banks	0	0	0
General government	211	211	3
Credit institutions	9 764	142	13
Other financial corporations	25 868	25 868	323
Non-financial corporations	94 382	94 381	1 167
Households	39 161	39 161	672
o.w. Loans collateralised by immovable property	21 861	21 861	206
o.w. Credit for consumption	23 870	23 870	526

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**426 490**	**412 738**	**320**
Central banks	0	0	0
General government	30 336	30 336	6
Credit institutions	1 251	0	0
Other financial corporations	28 071	28 053	19
Non-financial corporations	165 699	162 974	54
Households	201 133	191 375	241

TEXIM BANK

TEXIM BANK

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

TOKUDA BANK

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	61 846
Financial assets held for trading	368
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	27 986
Financial assets at amortised cost	154 651
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	4 397
Intangible assets	818
Tax assets	1 516
Other assets	5 945
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**257 526**
LIABILITIES	
Financial liabilities held for trading	0
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	223 035
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	168
Tax liabilities	63
Share capital repayable on demand	0
Other liabilities	590
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**223 856**
EQUITY	
Capital	34 748
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	147
Retained earnings	-1 449
Revaluation reserves	0
Other reserves	0
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	223
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**33 670**
TOTAL EQUITY AND TOTAL LIABILITIES	**257 526**

TOKUDA BANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	2 117
(Interest expenses)	270
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	474
(Fee and commission expenses)	42
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	53
Gains or (-) losses on financial assets and liabilities held for trading, net	134
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
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	58
(Other operating expenses)	0
TOTAL OPERATING INCOME, NET	**2 522**
(Administrative expenses)	1 787
(Cash contributions to resolution funds and deposit guarantee schemes)	3
(Depreciation)	211
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)	221
(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	-71
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**228**
(Tax expense or (-) income related to profit or loss from continuing operations)	**5**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**223**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**223**

TOKUDA BANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**40 876**	**27 223**	**357**
Central banks	0	0	0
General government	32 761	19 108	276
Credit institutions	0	0	10
Other financial corporations	0	0	0
Non-financial corporations	8 115	8 115	71

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**144 115**	**142 249**	**1 760**
Central banks	0	0	0
General government	271	271	3
Credit institutions	634	25	372
Other financial corporations	5 359	5 359	68
Non-financial corporations	110 232	110 232	1 063
Households	27 620	26 362	255
o.w. Loans collateralised by immovable property	18 436	18 436	151
o.w. Credit for consumption	4 778	3 520	63

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**222 007**	**204 357**	**267**
Central banks	0	0	0
General government	1 255	1 255	0
Credit institutions	24	10	0
Other financial corporations	1 288	1 288	0
Non-financial corporations	41 344	39 718	18
Households	178 096	162 087	250

TOKUDA BANK

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 Karagyozova Martin Boychev Ganev 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 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	2 511 820
Financial assets held for trading	70 750
Non-trading financial assets mandatorily at fair value through profit or loss	2 342
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	1 649 262
Financial assets at amortised cost	16 081 434
Derivatives – hedge accounting	35 421
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	113 255
Intangible assets	39 131
Tax assets	12 085
Other assets	73 096
Non-current assets and disposal groups classified as held for sale	9 206
TOTAL ASSETS	**20 624 634**
LIABILITIES	
Financial liabilities held for trading	55 785
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	17 847 432
Derivatives – hedge accounting	53 684
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	-18 116
Provisions	37 165
Tax liabilities	4 934
Share capital repayable on demand	0
Other liabilities	360 866
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**18 341 751**
EQUITY	
Capital	145 746
Share premium	0
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	21 110
Retained earnings	1 981 899
Revaluation reserves	0
Other reserves	972
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	133 155
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**2 282 883**
TOTAL EQUITY AND TOTAL LIABILITIES	**20 624 634**

UniCredit Bulbank

UNICREDIT BULBANK

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	136 102
(Interest expenses)	21 490
(Expenses on share capital repayable on demand)	0
Dividend income	40 506
Fee and commission income	65 060
(Fee and commission expenses)	15 697
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	372
Gains or (-) losses on financial assets and liabilities held for trading, net	19 847
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	499
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	-570
Exchange differences [gain or (-) loss], net	-7 976
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	3
Other operating income	671
(Other operating expenses)	297
TOTAL OPERATING INCOME, NET	**217 029**
(Administrative expenses)	40 183
(Cash contributions to resolution funds and deposit guarantee schemes)	16 369
(Depreciation)	5 966
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-8 266
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	12 068
(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	**150 710**
(Tax expense or (-) income related to profit or loss from continuing operations)	**17 555**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**133 155**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**133 155**

UNICREDIT BULBANK

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**3 871 886**	**3 859 142**	**27 640**
Central banks	0	0	0
General government	3 659 478	3 646 734	25 931
Credit institutions	199 591	199 591	1 488
Other financial corporations	2 603	2 603	32
Non-financial corporations	10 213	10 213	190

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**14 174 532**	**13 965 182**	**100 596**
Central banks	0	0	0
General government	192 429	192 429	1 289
Credit institutions	1 058 759	908 479	7 151
Other financial corporations	2 894 119	2 894 119	12 038
Non-financial corporations	6 297 302	6 238 511	57 287
Households	3 731 923	3 731 645	22 832
o.w. Loans collateralised by immovable property	3 628 395	3 628 307	21 065
o.w. Credit for consumption	51 398	51 231	1 205

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**16 541 525**	**15 696 897**	**6 143**
Central banks	0	0	0
General government	295 512	286 858	58
Credit institutions	687 302	560 420	1 939
Other financial corporations	315 487	301 219	185
Non-financial corporations	6 182 899	5 907 555	3 692
Households	9 060 326	8 640 845	270

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

Part of KBC Group

UNITED BULGARIAN BANK AD

BALANCE SHEET STATEMENT (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(EUR thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 118 903
Financial assets held for trading	11 777
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	612 601
Financial assets at amortised cost	21 200 025
Derivatives – hedge accounting	162
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	123 867
Intangible assets	22 585
Tax assets	17 266
Other assets	13 889
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	**23 125 560**
LIABILITIES	
Financial liabilities held for trading	4 192
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	20 777 036
Derivatives – hedge accounting	0
Fair value changes of the hedged Items in portfolio hedge of interest rate risk	0
Provisions	16 048
Tax liabilities	0
Share capital repayable on demand	0
Other liabilities	66 218
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	**20 863 494**
EQUITY	
Capital	98 945
Share premium	522 723
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	6 526
Retained earnings	1 191 281
Revaluation reserves	0
Other reserves	388 058
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	54 534
(-) Interim dividends	0
Minority interests [non-controlling interests]	0
TOTAL EQUITY	**2 262 066**
TOTAL EQUITY AND TOTAL LIABILITIES	**23 125 560**

Part of KBC Group

UNITED BULGARIAN BANK AD

STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(EUR thousand)

	Value
Interest income	145 068
(Interest expenses)	23 128
(Expenses on share capital repayable on demand)	0
Dividend income	0
Fee and commission income	47 330
(Fee and commission expenses)	14 073
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	535
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	78
Other operating income	2 143
(Other operating expenses)	3 398
TOTAL OPERATING INCOME, NET	**154 556**
(Administrative expenses)	53 953
(Cash contributions to resolution funds and deposit guarantee schemes)	15 131
(Depreciation)	6 426
Modification gains or (-) losses, net	0
(Provisions or (-) reversal of provisions)	-939
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	15 846
(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	**64 138**
(Tax expense or (-) income related to profit or loss from continuing operations)	**9 605**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**54 534**
Profit or (-) loss after tax from discontinued operations	**0**
PROFIT OR (-) LOSS FOR THE YEAR	**54 534**

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Part of KBC Group

UNITED BULGARIAN BANK AD

DEBT SECURITIES, LOANS AND ADVANCES, AND DEPOSITS AS OF 31 MARCH 2026

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Debt securities	**4 244 757**	**3 981 558**	**26 846**
Central banks	0	0	0
General government	4 226 306	3 963 107	26 712
Credit institutions	10 032	10 032	6
Other financial corporations	0	0	0
Non-financial corporations	8 419	8 419	128

(EUR thousand)

Item	Total		Interest income
		o.w. EUR	
Loans and advances	**17 775 775**	**17 693 219**	**105 266**
Central banks	0	0	0
General government	134 955	134 955	710
Credit institutions	5 128 030	5 119 011	4 907
Other financial corporations	297 610	297 044	1 277
Non-financial corporations	5 840 763	5 767 796	46 386
Households	6 374 417	6 374 412	51 986
o.w. Loans collateralised by immovable property	4 105 679	4 105 679	24 642
o.w. Credit for consumption	2 171 418	2 171 414	25 317

(EUR thousand)

Item	Total		Interest expenses
		o.w. EUR	
Deposits	**20 668 954**	**19 970 146**	**21 654**
Central banks	0	0	0
General government	248 053	247 296	54
Credit institutions	4 929 729	4 918 197	17 409
Other financial corporations	225 649	201 885	246
Non-financial corporations	4 738 564	4 436 861	3 167
Households	10 526 958	10 165 908	778

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 Rijsseghem 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
Shareholders (shares over 10 per cent)	KBC BANK N.V., Kingdom of Belgium - 99.96 per cent
Auditors	KPMG Audit OOD Forvis Mazars OOD

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