

## 1. Balance Sheet

Code	Assets	B/S Value	BGN	EUR	Other Currencies
1	2	3	4	5	6
1.1.1.	Cash and cash balances with central banks	65 853	61 612	2 910	1 331
1.1.2.	Financial assets held for trading	433	0	0	433
1.1.2.1.	<i>Derivatives held for trading</i>	0	0	0	0
1.1.2.2.	<i>Equity instruments</i>	0	0	0	0
1.1.2.3.	<i>Debt instruments</i>	433	0	0	433
1.1.2.4.	<i>Loans and advances</i>	0	0	0	0
1.1.3.	Financial assets designated at fair value through profit or loss	144 618	120 247	19 919	4 452
1.1.3.1.	<i>Equity instruments</i>	0	0	0	0
1.1.3.2.	<i>Debt instruments</i>	144 618	120 247	19 919	4 452
1.1.3.3.	<i>Loans and advances</i>	0	0	0	0
1.1.4.	Available-for-sale financial assets	1 737	1 730	0	7
1.1.4.1.	<i>Equity instruments</i>	1 737	1 730	0	7
1.1.4.2.	<i>Debt instruments</i>	0	0	0	0
1.1.4.3.	<i>Loans and advances</i>	0	0	0	0
1.1.5.	Loans and receivables (including financial leasing)	576 466	471 708	86 764	17 994
1.1.5.1.	<i>Debt instruments</i>	789	710	79	0
1.1.5.2.	<i>Loans and advances</i>	575 677	470 998	86 685	17 994
1.1.6.	Held-to-maturity investments	45 204	30 103	15 101	0
1.1.6.1.	<i>Debt instruments</i>	45 204	30 103	15 101	0
1.1.6.2.	<i>Loans and advances</i>	0	0	0	0
1.1.7.	Derivatives - Hedge accounting	0	0	0	0
1.1.7.1.	<i>Fair value hedges</i>	0	0	0	0
1.1.7.2.	<i>Cash flow hedges</i>	0	0	0	0
1.1.7.3.	<i>Hedges of a net investment in a foreign operation</i>	0	0	0	0
1.1.7.4.	<i>Fair value hedge of interest rate risk</i>	0	0	0	0
1.1.7.5.	<i>Cash flow hedge interest rate risk</i>	0	0	0	0
1.1.8.	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	0	0	0	0
1.1.9.	<b>Tangible assets</b>	8 276	8 276	0	0
1.1.9.1.	<i>Property, Plant and Equipment</i>	8 276	8 276	0	0
1.1.9.2.	<i>Investment property</i>	0	0	0	0
1.1.10.	<b>Intangible assets</b>	2 019	2 019	0	0
1.1.10.1.	<i>Goodwill</i>	0	0	0	0
1.1.10.2.	<i>Other intangible assets</i>	2 019	2 019	0	0
1.1.11.	<b>Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)</b>	0	0	0	0
1.1.12.	<b>Tax assets</b>	40	40	0	0
1.1.12.1.	<i>Current tax assets</i>	40	40	0	0
1.1.12.2.	<i>Deferred tax assets</i>	0	0	0	0
1.1.13.	<b>Other assets</b>	2 475	2 426	34	15
1.1.14.	<b>Non-current assets and disposal groups classified as held for sale</b>	0	0	0	0
1.1.	<b>TOTAL ASSETS</b>	<b>847 121</b>	<b>698 161</b>	<b>124 728</b>	<b>24 232</b>

Code	Liabilities	B/S Value	BGN	EUR	Other Currencies
1	2	3	4	5	6
1.2.1.	<b>Deposits from central banks</b>	0	0	0	0
1.2.2.	<b>Financial liabilities held for trading</b>	0	0	0	0
1.2.2.1.	<i>Derivatives held for trading</i>	0	0	0	0
1.2.2.2.	<i>Short positions</i>	0	0	0	0
1.2.2.3.	<i>Deposits from credit institutions</i>	0	0	0	0
1.2.2.4.	<i>Deposits (other than from credit institutions)</i>	0	0	0	0
1.2.2.5.	<i>Debt certificates (including bonds intended for repurchase in short term)</i>	0	0	0	0
1.2.2.6.	<i>Other financial liabilities held for trading</i>	0	0	0	0
1.2.3.	<b>Financial liabilities designated at fair value through profit or loss</b>	0	0	0	0
1.2.3.1.	<i>Deposits from credit institutions</i>	0	0	0	0
1.2.3.2.	<i>Deposits (other than from credit institutions)</i>	0	0	0	0
1.2.3.3.	<i>Debt certificates (including bonds)</i>	0	0	0	0
1.2.3.4.	<i>Subordinated liabilities</i>	0	0	0	0
1.2.3.5.	<i>Other financial liabilities designated at fair value through profit or loss</i>	0	0	0	0
1.2.4.	<b>Financial liabilities measured at amortised cost</b>	798 426	612 518	162 310	23 598
1.2.4.1.	<i>Deposits from credit institutions</i>	77 353	30 039	47 306	8
1.2.4.2.	<i>Deposits (other than from credit institutions)</i>	701 534	582 479	95 465	23 590
1.2.4.3.	<i>Debt certificates (including bonds)</i>	0	0	0	0
1.2.4.4.	<i>Subordinated liabilities</i>	19 539	0	19 539	0
1.2.4.5.	<i>Other financial liabilities measured at amortised cost</i>	0	0	0	0
1.2.5.	<b>Financial liabilities associated with transferred financial assets</b>	0	0	0	0
1.2.6.	<b>Derivatives – Hedge accounting</b>	0	0	0	0
1.2.6.1.	<i>Fair value hedges</i>	0	0	0	0
1.2.6.2.	<i>Cash flow hedges</i>	0	0	0	0
1.2.6.3.	<i>Hedges of a net investment in a foreign operation</i>	0	0	0	0
1.2.6.4.	<i>Fair value hedge of interest rate risk</i>	0	0	0	0
1.2.6.5.	<i>Cash flow hedge interest rate risk</i>	0	0	0	0
1.2.7.	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	0	0	0	0
1.2.8.	<b>Provisions</b>	494	494	0	0
1.2.8.1.	<i>Restructuring</i>	0	0	0	0
1.2.8.2.	<i>Pending legal issues and tax litigation</i>	0	0	0	0
1.2.8.3.	<i>Pensions and other post retirement benefit obligations</i>	0	0	0	0
1.2.8.4.	<i>Credit commitments and guarantees</i>	494	494	0	0
1.2.8.5.	<i>Onerous contracts</i>	0	0	0	0
1.2.8.6.	<i>Other provisions</i>	0	0	0	0
1.2.9.	<b>Tax liabilities</b>	0	0	0	0
1.2.9.1.	<i>Current tax liabilities</i>	0	0	0	0
1.2.9.2.	<i>Deferred tax liabilities</i>	0	0	0	0
1.2.10.	<b>Other liabilities</b>	6 263	3 961	2 078	224
1.2.11.	<b>Share capital repayable on demand (e.g. cooperative shares)</b>	0	0	0	0
1.2.12.	<b>Liabilities included in disposal groups classified as held for sale</b>	0	0	0	0
<b>1,2</b>	<b>TOTAL LIABILITIES</b>	<b>805 183</b>	<b>616 973</b>	<b>164 388</b>	<b>23 822</b>

Code	Liabilities	B/S Value	BGN	EUR	Other Currencies
1	2	3	4	5	6
1.3.1.	<b>Issued capital</b>	25 000	25 000		
1.3.1.1.	<i>Paid in capital</i>	25 000	25 000		
1.3.1.2.	<i>Unpaid capital which has been called up</i>	0	0		
1.3.2.	<b>Share premium</b>	0	0		
1.3.3.	<b>Other Equity</b>	0	0		
1.3.3.1.	<i>Equity component of financial instruments</i>	0	0		
1.3.3.2.	<i>Other equity instruments</i>	0	0		
1.3.4.	<b>Revaluation reserves and other valuation differences on:</b>	210	210		
1.3.4.1.	<i>Tangible assets</i>	210	210		
1.3.4.2.	<i>Intangible assets</i>	0	0		
1.3.4.3.	<i>Hedge of net investments in foreign operations (effective portion)</i>	0	0		
1.3.4.4.	<i>Foreign currency translation</i>	0	0		
1.3.4.5.	<i>Cash flow hedges (effective portion)</i>	0	0		
1.3.4.6.	<i>Available-for-sale financial assets</i>	0	0		
1.3.4.7.	<i>Non-current assets or disposal groups held for sale</i>	0	0		
1.3.4.8.	<i>Other items</i>	0	0		
1.3.5.	<b>Reserves (including retained earnings)</b>	14 868	14 868		
1.3.6.	<b>Treasury shares</b>	0	0		
1.3.7.	<b>Income from current year</b>	1 860	1 860		
1.3.8.	<b>Interim dividends</b>	0	0		
1.3.9.	<b>Minority interest</b>	0	0		
1.3.9.1.	<i>Revaluation reserves and other valuation differences</i>	0	0		
1.3.9.2.	<i>Other items</i>	0	0		
<b>1.3.</b>	<b>TOTAL EQUITY</b>	<b>41 938</b>	<b>41 938</b>		
<b>1.2.1.3</b>	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>847 121</b>	<b>658 911</b>	<b>164 388</b>	<b>23 822</b>

## 2. Income Statement

Code	CONTINUING OPERATIONS	Total	BGN	EUR	Other Currencies
<b>2.1.</b>	<b>Financial &amp; operating income and expenses</b>	16764	15 749	525	490
2.1.1.	<b>Interest income</b>	20375	16 605	3 041	729
2.1.1.1.	<i>Cash &amp; cash balances with central banks</i>	0	0	0	0
2.1.1.2.	<i>Financial assets held for trading (if accounted for separately)</i>	4	0	0	4
2.1.1.3.	<i>Financial assets designated at fair value through profit or loss (if accounted for separately)</i>	3067	2 533	455	79
2.1.1.4.	<i>Available-for-sale financial assets</i>	0	0	0	0
2.1.1.5.	<i>Loans and receivables (including finance leases)</i>	16644	13 607	2 391	646
2.1.1.6.	<i>Held-to-maturity investments</i>	660	465	195	0
2.1.1.7.	<i>Derivatives - Hedge accounting, interest rate risk</i>	0	0	0	0
2.1.1.8.	<i>Other assets</i>	0	0	0	0
2.1.2.	<b>Interest expenses</b>	6833	3 598	2 895	340
2.1.2.1.	<i>Deposits from central banks</i>	0	0	0	0
2.1.2.2.	<i>Financial liabilities held for trading (if accounted for separately)</i>	0	0	0	0
2.1.2.3.	<i>Financial liabilities designated at fair value through profit or loss (if accounted for separately)</i>	6833	3 598	2 895	340
2.1.2.4.	<i>Financial liabilities measured at amortised cost</i>	0	0	0	0
2.1.2.5.	<i>Derivatives - Hedge accounting, interest rate risk</i>	0	0	0	0
2.1.2.6.	<i>Other liabilities</i>	0	0	0	0
2.1.3.	<b>Expenses on share capital repayable on demand</b>	0	0		
2.1.4.	<b>Dividend income</b>	34	34	0	0
2.1.4.1.	<i>Financial assets held for trading (if accounted for separately)</i>	0	0	0	0
2.1.4.2.	<i>Financial assets designated at fair value through profit or loss (if accounted for separately)</i>	0	0	0	0
2.1.4.3.	<i>Available-for-sale financial assets</i>	34	34	0	0
2.1.5.	<b>Fee and commission income</b>	3666	3 120	425	121
2.1.6.	<b>Fee and commission expenses</b>	516	450	46	20
2.1.7.	<b>Realised gains (losses) on financial assets &amp; liabilities not measured at fair value through profit or loss, net</b>	67	67		
2.1.7.1.	<i>Available-for-sale financial assets</i>	67	67		
2.1.7.2.	<i>Loans and receivables (including finance leases)</i>	0	0		
2.1.7.3.	<i>Held-to-maturity investments</i>	0	0		
2.1.7.4.	<i>Financial liabilities measured at amortised cost</i>	0	0		
2.1.7.5.	<i>Other</i>	0	0		
2.1.8.	<b>Gains (losses) on financial assets and liabilities held for trading, net</b>	307	307		
2.1.8.1.	<i>Equity instruments and related derivatives</i>	0	0		
2.1.8.2.	<i>Interest rate instruments and related derivatives</i>	(16)	(16)		
2.1.8.3.	<i>Foreign exchange trading</i>	323	323		
2.1.8.4.	<i>Credit risk instruments and related derivatives</i>	0	0		
2.1.8.5.	<i>Commodities and related derivatives</i>	0	0		
2.1.8.6.	<i>Other (including hybrid derivatives)</i>	0	0		
2.1.9.	<b>Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net</b>	(771)	(771)		
2.1.10.	<b>Gains (losses) from hedge accounting, net</b>	0	0		
2.1.11.	<b>Exchange differences, net</b>	204	204		
2.1.12.	<b>Gains (losses) on derecognition of assets other than held for sale, net</b>	(2)	(2)		
2.1.13.	<b>Other operating income</b>	297	297		
2.1.14.	<b>Other operating expenses</b>	64	64		

Code	CONTINUING OPERATIONS	Total
1	2	3
<b>2.2.</b>	<b>Administration costs</b>	11 045
2.2.1.	Staff expenses	5 081
2.2.2.	General and administrative expenses	5 964
<b>2.3.</b>	<b>Depreciation</b>	1 414
2.3.1.	Property, Plant and Equipment	964
2.3.2.	Investment Properties	0
2.3.3.	Intangible assets (other than goodwill)	450
<b>2.4.</b>	<b>Provisions</b>	494
<b>2.5.</b>	<b>Impairment</b>	1 720
2.5.1.	Impairment on financial assets not measured at fair value through profit or loss	1 720
2.5.1.1.	Financial assets measured at cost (unquoted equity)	0
2.5.1.2.	Available- for- sale financial assets	0
2.5.1.3.	Loans and receivables (including finance leases)	1 720
2.5.1.4.	Held to maturity investments	0
2.5.2.	Impairment on non-financial assets	0
2.5.2.1.	Property, plant and equipment	0
2.5.2.2.	Investment properties	0
2.5.2.3.	Goodwill	0
2.5.2.4.	Intangible assets (other than goodwill)	0
2.5.2.5.	Investments in associates and joint ventures accounted for using the equity method	0
2.5.2.6.	Other	0
<b>2.6.</b>	<b>Negative goodwill immediately recognised in profit or loss</b>	0
<b>2.7.</b>	<b>Share of the profit or loss of associates and joint ventures accounted for using the equity method</b>	0
<b>2.8.</b>	<b>Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</b>	0
<b>2.9.</b>	<b>TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	2 091
<b>2.10.</b>	<b>Tax expense (income) related to profit or loss from continuing operations</b>	231
<b>2.11.</b>	<b>TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	1 860
<b>2.12.</b>	<b>Profit or loss after tax from discontinued operations</b>	0
<b>2.13.</b>	<b>TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS</b>	1 860
<b>2.14.</b>	<b>Profit or loss attributable to minority interest</b>	0
<b>2.15.</b>	<b>PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT</b>	1 860