

Consolidated non-financial declaration

NON-FINANCIAL DECLARATION

This Consolidated non-financial declaration is prepared in accordance with the requirements of Art. 48 of the Accountancy Act and is an integral part of the Consolidated Activity report of Chimimport AD for 2023.

The management of Chimimport AD declares its Social Responsibility Policy, which is documented, implemented, maintained, and communicated at all levels of the Parent company structure.

Chimimport's Corporate Social Responsibility Policy is geared towards implementing strategic management activities that contribute to sustainable economic development, fair and ethical working relationships with employees, their families and society as a whole in order to improve the quality of life.

The management is committed to creating the necessary conditions for complying with the requirements of the Social Responsibility System and for the active assistance of the management and executive staff in its development.

Parent company's general principles on social responsibility include:

- compliance with applicable national legal and other requirements and respect for international instruments and their interpretation in the field of social responsibility;
- preventing child labour in contravention of labour law;
- non-participation or assistance in the use of forced or compulsory labour;
- preventing trafficking in human beings;
- ensuring healthy and safe working conditions for its employees;
- respect for human rights and fundamental freedoms as set out in the Universal Declaration of Human Rights;
- protecting common human values;
- developing and motivating staff;
- ensuring security of payments;
- maintaining adequate remuneration of labour with timely payment of salaries, taxes and types of social security contributions for employees and workers;
- ensuring that the policy is documented, implemented, maintained and disseminated in accessible and comprehensible form to all employees, including management, technical and executive staff as well as subcontractors and suppliers;

I. Business model

For its more than 75 years of existence, Chimimport AD has become a successful foreign trade Parent company specializing in the trade in chemical products in a large-scale holding Parent company that brings together nearly 70 subsidiaries and associated companies operating in different sectors of the Bulgarian economy.

The Parent company's priority investments are concentrated in the following industries:

- Banking, Finance, Insurance and Pension Insurance;
- Oil and gas extraction;
- Manufacture and trade in petroleum and chemical products;
- Capacity building in the petroleum, biofuel and rubber industry;
- Production of vegetable oils, purchase, processing and marketing of cereals;
- Aviation transport and ground handling activities for the maintenance and repair of aircraft and aircraft engines;
- River and maritime transport, port infrastructure;
- Securitization of real estate and receivables;
- Commercial representation and mediation;
- Commissioning, logistics and warehousing.

The main strategy and investment policy of Chimimport AD are focused on positioning the group as a significant partner in servicing the traditional trade flows for the country and the region. In particular, this motivates the group to enter into sectors such as transport, agriculture, financial operations and real estate. The financial sector is another area where the group strives to offer a full range of services to its clients.

The business model of the group is built to implement the above-defined development strategy based on maintaining and expanding the Parent company's leading role in the sectors identified as important for the Bulgarian economy.

Some of the more specific objectives set by the management of Chimimport AD are:

- maintaining high growth rates of the Group's assets and equity, which is related to ensuring stable long-term returns to shareholders;
- validation of Chimimport AD as a holding with a strong presence in the economy of Bulgaria and Central and Eastern Europe;
- maintaining a leading position among the public companies in Bulgaria and improving the international reputation of the band.

II. Policy description

For Chimimport AD the highest priority is to adhere to high standards in all its business relationships. The Parent company's procedures have mechanisms in place to ensure that senior management and all stakeholders have the adequate and effective functioning of internal control, risk management, accountability and transparency systems.

The Parent company applies a clear and categorical policy as well as transparent procedures for assessment, selection and interaction with its partners, suppliers, customers and all stakeholders. In addition to providing reliable and high-quality products and services, Chimimport's employees aim to precisely serve the needs, rights and interests of our clients, seek mutual benefit, comply with the law and internal rules and operate in full confidentiality, according to the requirements of current legislation in the country. Chimimport AD imposes serious resources and efforts to investigate, formulate and select the appropriate solutions to prevent the occurrence of any problem encountered in practice.

Ethics Business Code of Chimimport AD

In order to control the ethical aspects of the work of Chimimport AD employees, the Code of Conduct and Professional Ethics of the Parent company has a system of rules that are systematically updated and supplemented. The Code sets out the principles of honesty, loyalty and conscientiousness, as well as stringent requirements for employee behaviour regarding their personal and professional ethics. It contains rules and norms that guide employees in their day-to-day work and set the tone of their relationship both within the Parent company and with third parties.

Anti-Corruption Policy

Chimimport AD does not tolerate any form of bribery or corruption. In particular, the Parent company agrees to refrain from any action or conduct that might be perceived as active or passive bribery.

Employees are obliged to comply with the Money Laundering Act, the Implementing Regulations of the Money Laundering Act, the Act on Measures against the Financing of Terrorist Activity and the Internal Rules for the Control and Prevention of Money Laundering and Financing of Terrorist Activity.

Employees are required to comply with the Anti-Money Laundering Measures Act, the Regulations for the Implementation of the Anti-Money Laundering Measures Act, the Anti-Terrorist Financing Measures Act and the internal rules for control and prevention of money laundering and terrorist financing.

Well-tested procedures are applied, and they guarantee the Parent company's assets and prevent insider trading and potential employee abuse. Apart from customer care, business partners, authorities and the public, all employees of Chimimport AD are also committed to ensuring fair treatment of all their colleagues and to strictly adhere to the requirements of the Protection against Discrimination Act.

The management of the Parent company is aware that his professional and life example has a greater impact on employees than spoken or written words. That is why each of them strives to be an example of imitation in terms of professional ethics and high moral qualities, and in his duties to be guided by values such as honesty, fairness, precision, loyalty, respect, and prudence. The management shares the belief that good corporate governance is not limited to covering the requirements set out in the legal framework, but above all is a matter of deep internal conviction. For Chimimport AD, good corporate management implies first and foremost respect for shareholders who have confided of MB, as well as awareness of the immediate and long-term benefits of management transparency.

Employee policy

Led by the challenges of today's market environment and responding to rising requirements, management believes that successful business and stable development are only possible through focusing on quality across the whole range of activities of Chimimport AD.

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As one of the largest employers in the country, employing nearly 6 000 people, Chimimport is aware that the way it treats its employees and the social benefits it provides is among the main mechanisms by which the Parent company can work for the public good. Therefore, since its inception, the Parent company has invested in the continuous improvement of its human resources by applying precise methods of selection, training, evaluation and rewarding of staff. These practices build on the leadership's belief that people are their most valuable asset and the prerequisite for future growth.

Chimimport AD and the group attach great importance to:

- Job candidates based on their personal qualities and merits, based on a careful assessment of the knowledge, competence, and professionalism of potential employees. It gives equal opportunity to all decent candidates to become part of their team regardless of their gender, ethnic origin, public position, beliefs, political views or any other factors unrelated to their professionalism and skills.
- Ensuring equal opportunities for training and career development for all employees, regardless of their current position.
- Creating a work environment that values, recognizes and rewards the efforts and achievements that are among the core values of the organization.

Developing the potential of employees

Chimimport AD seeks to direct its employees to business activities that would allow the full deployment of their potential and the realization of their personal and professional ambitions. Emphasis is also placed on the development of qualities that allow the continuous growth of employees and hence of the whole organization.

The staff development policy at Chimimport AD enables employees of all hierarchical levels who have proven their professional qualities to be promoted not only within the same management / branch but also to be re-appointed to other positions in the organization, possess the experience and professional qualities required for the new positions.

Last, but not least, Chimimport AD is of the utmost importance to retain and develop its cadres and consistently makes efforts in this direction. Throughout the year, staff development programs are being set up to explore and improve the professional qualities of its staff and to fully exploit their potential.

Assessment of performance and development

The overall performance of a Parent company undoubtedly depends on the individual performance and achievements of its employees. Therefore, it is extremely important for the Parent company to objectively assess the contribution of each employee, which is done during the annual evaluation of performance and development. The annual evaluation aims to determine the remuneration of employees that corresponds to their performance and to help them to improve their skills constantly.

The annual evaluation procedure itself ensures transparency and objectivity. It allows staff to be assessed on the basis of the position they occupy and takes into account the different nature of the duties performed. The appraisal system does not only address the extent to which the objectives are met but also draws attention to the way the tasks are done. This promotes communication between evaluators and evaluates and encourages the professional and personal development of each employee.

Labour remuneration and social benefits

The pay and additional benefits policy have been developed to attract, hire and retain highly qualified staff. It is based on the following principles: internal balance, recognition of the personal qualities of each employee, remuneration consistent with performance and competitiveness.

During 2023, more than eighty employees of the Group benefited from the opportunities provided for further academic qualification, namely studying for Masters programmes at one of the leading financial insurance universities.

In no small number of Group companies:

- additional voluntary pension insurance is provided to the employees of CCB Sila in the amount of up to BGN 60 per month.
- additional days of paid leave are granted to long-serving employees: for service of more than 5 years corresponds to one additional day, and for 10 years - two days.
- contracts have been concluded for the performance of periodic preventive medical examinations, in accordance with Regulation No 3/1987 on the examination by an ophthalmologist for those working with a video display for more than 4 hours a day.

Parent company`s values:

- fairness - equal opportunities for development.
- quality - we strive for perfection in every endeavour
- respect - to our colleagues, clients and fellow citizens
- teamwork - we succeed when we are together
- trust - it also makes the impossible achievable
- social responsibility - we work with public care
- effectiveness - we are looking for innovative ideas in our quest for improvement

- creativity - we always aim to achieve our goals.

III. Major risks related to environmental and social issues

The success of any business is inextricably linked to the well-being of the community within which it operates. That is why the daily operations of Chimimport AD are subject to the highest ethical principles and to the unwavering desire of the Parent company to make a significant contribution to the development of Bulgarian society. Chimimport AD also welcomes new opportunities for initiatives that benefit local communities and increase civic awareness among its employees.

The policy of the Parent company for environmental protection consists of:

1. Implement the activities in a way that guarantees the protection of the environment
2. Analysis and assessment of the impact on nature as a result of the activities of all the companies in the Group
3. Take precautionary measures against potential environmental pollution
4. Respect all laws and regulations as well as the internal regulations adopted by the Parent company for environmental equilibrium.

The main environmental risks that are relevant to the Parent company's activities are related to non-compliance with environmental standards and established rules.

The main social risk faced by the Parent company is the risk of an increase in the average age of the staff. Other employee-related risks are the occupational risk and the low qualification of newly recruited personnel.

The Group takes into account the importance of environmental issues and climate risk, striving to carry out its activities in a way that ensures the protection of the environment and to comply with all laws and regulations aimed at environmental balance. Given the banks that are part of the Group, it is considered that they can play an important role in minimising the impact on climate change through their customers.

The Group also endeavours to minimise its direct impact on the environment and gives priority to the rational consumption of natural resources.

During the year, the Banking sector Group initiated a process to review its strategy, with the aim of including a section related to green lending.

The Group recognises the importance of environmental issues and climate risk and strives to carry out its activities in a manner that ensures the protection of the environment and complies with all laws and regulations aimed at environmental balance. Banks as a whole can play an important role in minimising the impact on climate change through their customers, and the Group also endeavours to minimise its direct impact on the environment and prioritises the rational consumption of natural resources.

Without a doubt, addressing the risks arising from climate change and environmental degradation and achieving sustainable economy targets will be among the Group's main challenges in the coming years. In the context of a changing regulatory framework that has placed even greater emphasis on the topic of climate risk and sustainability reporting requirements.

Disclosure in relation to Article 8 of Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 establishing a framework to facilitate sustainable investments and amending Regulation (EU) 2019/2088 (Taxonomy Regulation)

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About Banking:

Disclosures in accordance with art. 8 of Regulation (EU) 2020/852 (Taxonomy Regulation) and Delegated regulation (EU) 2021/2178

Summary of KPI, that financial institutions shall disclose in accordance with art. 8 of Taxonomy Regulation

		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total assets)***
Main KPI	Green asset ratio (GAR) stock	-	-	-	0%

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)
Additional KPIs	GAR (flow)				
	Financial guarantees	-	-	-	
	Assets under management	-	-	-	

For these KPI institutions publish forecast information, incl. information on the target values and appropriate explanations of the methodology used

***Share in percentage of assets covered by KPI, of the total value of bank assets

**** on the basis of KPI for the counterparty's turnover

***** on the basis of the KPI for the counterparty's KR, with the exception of lending activities, for which the general KPI is used for the turnover from the provision of loans

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Assets for GAR calculation

TBGN	Disclosure reference date T												
	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
	Total gross carrying amount	Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which specialised lending	Of which adaptation	Of which enabling	Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which specialised lending	Of which transitional/adaptation	Of which enabling
1	GAR - Covered assets in both numerator and denominator	2 484 345	762 006	0	0	41 854	0	0	0	803 861	0	0	0
2	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	2 450 035	762 006	0	0	41 854	0	0	0	803 861	0	0	0
3	Financial corporations	893 135	0	0	0	0	0	0	0	0	0	0	0
4	Credit institutions	103 665	0	0	0	0	0	0	0	0	0	0	0
5	Loans and advances	27 783	0	0	0	0	0	0	0	0	0	0	0
6	Debt securities, including UoP	21 808	0	0	0	0	0	0	0	0	0	0	0

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Disclosure reference date T		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
TBGN	Total gross carrying amount	Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)							
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling					
7	Equity instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	of which investment firms	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Equity instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	of which management companies	3 200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Disclosure reference date T		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)						
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)						
TBGN	Total gross carrying amount	Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)						
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling				
24	Debt securities, including UoP	18 746	4 788	0	0	3 902	0	0	0	0	0	0	8 690	0	0	0
25	Equity instruments	10 058	3 434	0	0	3 434	0	0	0	0	0	0	6 868	0	0	0
26	Households	1 407 264	719 266	0	0	0	0	0	0	0	0	0	719 266	0	0	0
27	of which loans collateralised by residential immovable property	719 266	719 266	0	0	0	0	0	0	0	0	0	719 266	0	0	0
28	of which building renovation loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	of which motor vehicle loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Local governments financing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Collateral obtained by taking possession:	19 284	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Disclosure reference date T		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
TBGN	Total gross carrying amount	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling	
residential and commercial immovable properties											
32 Other local government financing	15 025	0	0	0	0	0	0	0	0	0	0
33 Other assets excluded from the numerator for GAR calculation (covered in the denominator)	2 597 707	1 077 351	0	0	1 125 063	0	0	0	2 202 414	0	0
34 Non-financial corporations	1 955 590										
35 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	1 917 584										

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Disclosure reference date T		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)		
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
TBGN	Total gross carrying amount	Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling
		Of which specialised lending	Of which transitional	Of which specialised lending	Of which adaptation	Of which specialised lending	Of which adaptation	Of which specialised lending	Of which transitional/adaptation	
36	Loans and advances	1 541 661								
37	which loans collateralised by commercial immovable property	896 502								
38	of which building renovation loans	0								
39	Debt securities	319 734								
40	Equity instruments	56 190								
41	Non-EU country counterparties not subject to NFRD disclosure obligations	38 006								
42	Loans and advances	7 471								
43	Debt securities	14 532								

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TBGN		Disclosure reference date T												
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)						
Total gross carrying amount		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)						
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)						
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling				
44	Equity instruments	16 003												
45	Derivatives	756												
46	On demand interbank loans	19 978												
47	Cash and cash-related assets	402 978												
48	Other assets (e.g. Goodwill, commodities etc.)	218 405												
49	Total GAR assets	5 082 052	1 839 357	0	0	0	1 166 918	0	0	0	0	3 006 275	0	0
50	Other assets not covered for GAR calculation	3 163 548												
51	Sovereigns	1 460 135												
52	Central banks exposure	1 678 547												
53	Trading book	24 866												

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TBGN		Disclosure reference date T												
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
Total gross carrying amount		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	
54	Total assets	8 245 600	0	0	0	1 166 918	0	0	0	0	3 006 275	0	0	0
Off-balance sheet exposures - Corporates subject to NFRD disclosure obligations														
55	Financial guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Assets under management	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
58	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	0.307	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			0.017	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			0.324	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			0.301
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling	
1 - GAR - Covered assets in both numerator and denominator	0.307	-	-	0.017	-	-	-	0.324	-	-	-	-	0.301
2 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.311	-	-	0.017	-	-	-	0.328	-	-	-	-	0.297
3 Financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	0.108
4 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	0.013
5 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	0.003
6 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	0.003
7 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	0.007
8 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	0.096
9 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
13 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-

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GAR – KPI change for a certain period (flow)

	Disclosure reference date T											
	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
% (compared to flow of total eligible assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling
1	0.307	-	-	0.017	-	-	0.324	-	-	-	-	0.301
2	0.311	-	-	0.017	-	-	0.328	-	-	-	-	0.297
3	-	-	-	-	-	-	-	-	-	-	-	0.108
4	-	-	-	-	-	-	-	-	-	-	-	0.013
5	-	-	-	-	-	-	-	-	-	-	-	0.003
6	-	-	-	-	-	-	-	-	-	-	-	0.003
7	-	-	-	-	-	-	-	-	-	-	-	0.007
8	-	-	-	-	-	-	-	-	-	-	-	0.096
9	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-

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31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.002
32	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.002
49	Total GAR assets	0.223	-	-	-	-	-	-	0.142	-	-	-	-	-	-	0.365	-	-	-

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KPI for off-balance sheet exposures

	Disclosure reference date T					
	Climate Change Mitigation (CCM)		Climate Change Adaptation (CCA)		TOTAL (CCM + CCA)	
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	
% (compared to total eligible off-balance sheet assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
	Of which specialised lending	Of which transitional enabling	Of which specialised lending	Of which transitional enabling	Of which specialised lending	Of which transitional enabling
1 Financial guarantees (FinGuar KPI)	0	0	0	0	0	0
2 Assets under management (AuM KPI)	0	0	0	0	0	0

Summary of KPI that credit institutions must disclose, according to Art. 8 of the Taxonomies Regulation

	Total environmentally sustainable assets	KPI****	% coverage (over total assets)***
Main KPI Green asset ratio (GAR) stock	1	0%	0%

Total environmentally sustainable activities	KPI	% coverage (over)
	KPI	

NON-FINANCIAL DECLARATION

Additional KPIs				total assets)
GAR (flow)				
Financial guarantees	0	0%	0%	
Assets under management	0	0%	0%	

* for credit institutions that do not meet the conditions under Art. 94, paragraph 1 of the RIC or the conditions under Art. 325a, paragraph 1 of the RIC

** Income from fees and commissions from services other than lending and asset management

For these KPI institutions publish forecast information, including information on the target values and appropriate explanations of the methodology used

***Share in percentage of assets covered by KPI, of the total value of bank assets

**** on the basis of KPI for the counterparty's turnover

***** on the basis of the KPI for the counterparty's KR, with the exception of lending activities, for which the general KPIs used for the turnover from the provision of loans

Note 1: In all reporting samples: cells with black coloring are not filled.

Note 2: The reporting of KPI for fees and commissions (sheet 6) and the trading portfolio (sheet 7) applies only from 2026.

NON-FINANCIAL DECLARATION

Assets for GAR calculation

Disclosure reference date T		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)								
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)								
TBGN	Total gross carrying amount	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)								
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling						
1	GAR - Covered assets in both numerator and denominator	2 484 345	76 1876	1	0	0	0	41854	0	0	0	803730	1	0	0	0
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	2 450 035	76 1876	1	0	0	0	41854	0	0	0	803730	1	0	0	0
3	Financial corporations	893 135	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Credit institutions	103 665	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Loans and advances	27 783	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Debt securities, including UoP	21 808	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Equity instruments	54 075	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Other financial corporations	789 470	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	of which investment firms	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

NON-FINANCIAL DECLARATION

TBGN		Disclosure reference date T										TOTAL (CCM + CCA)				
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which specialised lending	Of which transitional/adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling
Total gross carrying amount		Of which specialised lending	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which specialised lending	Of which transitional/adaptation	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which specialised lending	Of which transitional/adaptation	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which specialised lending	Of which transitional/adaptation	Of which enabling
10	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Equity instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	of which management companies	3200	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Equity instruments	3200	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	of which insurance undertakings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Equity instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Non-financial corporations	149 636	42610	1	0	0	41854	0	0	0	0	84465	1	0	0	0

NON-FINANCIAL DECLARATION

TBGN		Disclosure reference date T										TOTAL (CCM + CCA)		
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)						
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which transition enabling	Of which specialised lending	Of which enabling	
Total gross carrying amount		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transition enabling	Of which enabling	Of which specialised lending	Of which enabling		
22	NFCs subject to NFRD disclosure obligations	149 636	42610	1	0	0	41854	0	0	0	84924	0	0	0
23	Loans and advances	120 833	34518	0	0	0	34518	0	0	0	69037	0	0	0
24	Debt securities, including UoP	18 746	4658	1	0	0	3902	0	0	0	8560	1	0	0
25	Equity instruments	10 058	3434	0	0	0	3434	0	0	0	6868	0	0	0
26	Households	1 407 264	719266	0	0	0	0	0	0	0	719266	0	0	0
27	of which loans collateralised by residential immovable property	719 266	719266	0	0	0	0	0	0	0	719266	0	0	0
28	of which building renovation loans	0	0	0	0	0	0	0	0	0	0	0	0	0
29	of which motor vehicle loans	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Local governments financing	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Collateral obtained by taking possession: residential and commercial immovable properties	19 284	0	0	0	0	0	0	0	0	0	0	0	0

NON-FINANCIAL DECLARATION

Disclosure reference date T		TOTAL (CCM + CCA)									
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
TBGN	Total gross carrying amount	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	
32	Other local government financing	0	0	0	0	0	0	0	0	0	0
33	Other assets excluded from the numerator for GAR calculation (covered in the denominator)	1 077 351	0	0	1 125 063	0	0	0	0	2 202 414	0
34	Non-financial corporations	1 955 590									
35	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	1 917 584									
36	Loans and advances	1 541 661									
37	of which loans collateralised by commercial immovable property	896 502									
38	of which building renovation loans	0									
39	Debt securities	319 734									
40	Equity instruments	56 190									
41	Non-EU country counterparties not subject to NFRD disclosure obligations	38 006									

NON-FINANCIAL DECLARATION

Disclosure reference date T		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)						
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)						
TBGN	Total gross carrying amount	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)						
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling				
42	Loans and advances	7 471												
43	Debt securities	14 532												
44	Equity instruments	16 003												
45	Derivatives	756												
46	On demand interbank loans	19 978												
47	Cash and cash-related assets	402 978												
48	Other assets (e.g. Goodwill, commodities etc.)	218 405												
49	Total GAR assets	5 082 052	1 839 227	1 0	0	0	0	0	0	0	0	0	0	0
50	Other assets not covered for GAR calculation	3 163 548												
51	Sovereigns	1 460 135												
52	Central banks exposure	1 678 547												

NON-FINANCIAL DECLARATION

Disclosure reference date T		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)												
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which enabling	Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which enabling	Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which enabling										
TBGN	Total gross carrying amount																			
53	Trading book	24 866																		
54	Total assets	8 245 600	1 839 227	1	0	0	0	1 166 918	0	0	0	0	3 006 145	1	0	0	0	0	0	0
Off-balance sheet exposures - Corporates subject to NFRD disclosure obligations																				
55	Financial guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Assets under management	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
58	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

NON-FINANCIAL DECLARATION

GAR – KPI information by sector

		Disclosure reference date T											
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
% (compared to total covered assets in the denominator)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling
1	GAR - Covered assets in both numerator and denominator	0.307	-	-	0.017	-	-	0.324	-	-	-	-	0.301
2	Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation	0.311	-	-	0.017	-	-	0.328	-	-	-	-	0.297
3	Financial corporations	-	-	-	-	-	-	-	-	-	-	-	0.108
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	0.013
5	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	0.003
6	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	0.003
7	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	0.007
8	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	0.096
9	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
10	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-

NON-FINANCIAL DECLARATION

31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.002
32	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.002
49	Total GAR assets	0.223	-	-	-	0.142	-	-	-	-	-	-	-	0.365	-	-	-	-

GAR - KPI change for a certain period (stream)

		Disclosure reference date T																														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)																				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)																				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)																				
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling																
1	GAR - Covered assets in both numerator and denominator	0.307	-	-	-	0.017	-	-	-	-	-	-	-	-	-	-	-	0.324	-	-	-	-	-	-	-	-	-	-	-	-	-	0.301
2	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.311	-	-	-	0.017	-	-	-	-	-	-	-	-	-	-	-	0.328	-	-	-	-	-	-	-	-	-	-	-	-	-	0.297
3	Financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.108	
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.013	
5	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.003	

NON-FINANCIAL DECLARATION

Disclosure reference date T									
	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)		
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling
6	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-



NON-FINANCIAL DECLARATION

Disclosure reference date T												
Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			Proportion of total new assets covered		
% (compared to flow of total eligible assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total new assets covered	
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy-aligned				
	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling			
18	Loans and advances	-	-	-	-	-	-	-	-	-	-	-
19	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-
20	Equity instruments	-	-	-	-	-	-	-	-	-	-	-
21	Non-financial corporations	0.288	-	-	0.280	-	-	0.568	-	-	-	0.018
22	NFCs subject to NFRD disclosure obligations	0.288	-	-	0.280	-	-	0.568	-	-	-	0.018
23	Loans and advances	0.286	-	-	0.286	-	-	0.571	-	-	-	0.015
24	Debt securities, including UoP	0.273	-	-	0.208	-	-	0.481	-	-	-	0.002
25	Equity instruments	0.341	-	-	0.341	-	-	0.683	-	-	-	0.001
26	Households	0.511	-	-	-	-	-	0.511	-	-	-	0.171
27	of which loans collateralised by residential immovable property	1.000	-	-	-	-	-	1.000	-	-	-	0.087
28	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-

NON-FINANCIAL DECLARATION

Disclosure reference date T											
Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)					
%	(compared to flow of total eligible assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total new assets covered	
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional		Of which enabling
29	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-
30	Local governments financing	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	0.002
32	Other local government financing	-	-	-	-	-	-	-	-	-	0.002
49	Total GAR assets	0.223	-	-	0.142	-	-	-	0.365	-	-

NON-FINANCIAL DECLARATION

KPI for off-balance sheet exposures

	Disclosure reference date T						
	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)
% (compared to total eligible off-balance sheet assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)
	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	
1 Financial guarantees (FinGuar KPI)	0	0	0	0	0	0	0
2 Assets under management (AuM KPI)	0	0	0	0	0	0	0

NON-FINANCIAL DECLARATION

Summary of KPI, which credit institutions must disclose, according to Art. 8 of the Taxonomies Regulations

	Total environmentally sustainable assets	KPI****	KPI****	**** coverage (over total assets)****
Main KPI	Green asset ratio (GAR) stock	53	0%	0%

	Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)
Additional KPIs	GAR (flow)			
	Financial guarantees	0	0	
	Assets under management	0	0	

* for credit institutions that do not meet the conditions under Art. 94, paragraph 1 of the RIC or the conditions under Art. 325a, paragraph 1 of the RIC

** Income from fees and commissions from services other than lending and asset management

For these KPI institutions publish forecast information, including information on the target values and appropriate explanations of the methodology used

***Share in percentage of assets covered by KPI, of the total value of bank assets

**** on the basis of KPI for the counterparty's turnover

***** on the basis of the KPI for the counterparty's KR, with the exception of lending activities, for which the general KPI is used for the turnover from the provision of loans

Note 1: In all reporting samples: cells with black coloring are not filled.

Note 2: The reporting of KPI for fees and commissions (sheet 6) and the trading portfolio (sheet 7) applies only from 2026.

NON-FINANCIAL DECLARATION

Assets for GAR calculation

TBG	Total gross carrying amount	Disclosure reference date T												
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling	
1	GAR - Covered assets in both numerator and denominator	761 968	53	0	0	41 854	0	0	0	803 822	53	0	0	0
2	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	761 968	53	0	0	41 854	0	0	0	803 822	53	0	0	0
3	Financial corporations	893 135	0	0	0	0	0	0	0	0	0	0	0	0
4	Credit institutions	103 665	0	0	0	0	0	0	0	0	0	0	0	0
5	Loans and advances	27 783	0	0	0	0	0	0	0	0	0	0	0	0
6	Debt securities, including UoP	21 808	0	0	0	0	0	0	0	0	0	0	0	0
7	Equity instruments	54 075	0	0	0	0	0	0	0	0	0	0	0	0
8	Other financial corporations	769 470	0	0	0	0	0	0	0	0	0	0	0	0
9	of which investment firms	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0

NON-FINANCIAL DECLARATION

TBG		Disclosure reference date T															
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
Total gross carrying amount		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)							
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling					
12	Equity instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	of which management companies	3 200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Equity instruments	3200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	of which insurance undertakings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Equity instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Non-financial corporations	149 636	42 702	53	0	0	41 854	0	0	0	84 556	53	0	0	0	0	0
22	NFCs subject to NFRD disclosure obligations	149 636	42 702	53	0	0	41 854	0	0	0	84 556	53	0	0	0	0	0
23	Loans and advances	120 833	34 518	0	0	0	34 518	0	0	0	69 037	0	0	0	0	0	0

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TBG	Disclosure reference date T													
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)					
	Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)					
Total gross carrying amount	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling	
24 Debt securities, including UoP	18 746	4 750	53	0	3 902	0	0	0	0	0	8 652	53	0	0
25 Equity instruments	10 058	3 434	0	0	3 434	0	0	0	0	0	6 868	0	0	0
26 Households	1 407 264	719 266	0	0	0	0	0	0	0	0	719 266	0	0	0
27 of which loans collateralised by residential immovable property	719 266	719 266	0	0	0	0	0	0	0	0	719 266	0	0	0
28 of which building renovation loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29 of which motor vehicle loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 Local governments financing	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Collateral obtained by taking possession: residential and commercial immovable properties	19 284	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Other local government financing	15 025	0	0	0	0	0	0	0	0	0	0	0	0	0
33 Other assets excluded from the numerator for GAR	2 597 707	107 351	0	0	112 563	0	0	0	0	0	2 202 414	0	0	0

NON-FINANCIAL DECLARATION

		Disclosure reference date T									
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)			
TBG	Total gross carrying amount	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling	
	calculation (covered in the denominator)										
34	Non-financial corporations	1 955 590									
35	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	1 917 584									
36	Loans and advances	1 541 661									
37	of which loans collateralised by commercial immovable property	896 502									
38	of which building renovation loans	0									
39	Debt securities	319 734									
40	Equity instruments	56 190									
41	Non-EU country counterparties not subject to NFRD disclosure obligations	38 006									
42	Loans and advances	7 471									

NON-FINANCIAL DECLARATION

TBG		Disclosure reference date T													
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)							
Total gross carrying amount		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)							
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling		
43	Debt securities	14 532													
44	Equity instruments	16 003													
45	Derivatives	756													
46	On demand interbank loans	19 978													
47	Cash and cash-related assets	402 978													
48	Other assets (e.g. Goodwill, commodities etc.)	218 405													
49	Total GAR assets	1839319	53	0	0	0	1166918	0	0	0	0	3006236	53	0	0
50	Other assets not covered for GAR calculation	3 163 548													
51	Sovereigns	1 460 135													
52	Central banks exposure	1 678 547													
53	Trading book	24 866													
54	Total assets	8 245 600	1839319	53	0	0	1166918	0	0	0	0	3006236	53	0	0

Off-balance sheet exposures - Corporates subject to NFRD disclosure obligations

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Disclosure reference date T		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)	
TBG	Total gross carrying amount	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling
		55	Financial guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Assets under management	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
58	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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GAR sector by sector

Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	Gross carrying amount	TBGN	Of which environmentally sustainable (CCM)	Gross carrying amount	TBGN	Of which environmentally sustainable (CCA)	Gross carrying amount	TBGN	Of which environmentally sustainable (CCM + CCA)	Gross carrying amount	TBGN	Of which environmentally sustainable (CCM + CCA)
B07	0	0	0	0	0	0	0	0	0	0	0	0
D35	12 685	53	0	12 685	0	0	25 370	53	0	0	0	0
G47	0	0	0	0	0	0	0	0	0	0	0	0
J61	1 216	0	0	0	0	0	1 216	0	0	0	0	0
K64	0	0	0	0	0	0	0	0	0	0	0	0
L68	29 170	0	0	29 170	0	0	58 339	0	0	0	0	0

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ОЕА - КТР информация по сектори

		Disclosure reference date T											
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
% (compared to total covered assets in the denominator)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling
1	GAR - Covered assets in both numerator and denominator	0.307	-	-	0.017	-	-	0.324	-	-	-	-	0.301
2	Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation	0.311	-	-	0.017	-	-	0.328	-	-	-	-	0.297
3	Financial corporations	-	-	-	-	-	-	-	-	-	-	-	0.108
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	0.013
5	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	0.003
6	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	0.003
7	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	0.007
8	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	0.096
9	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
10	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-

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31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.002
32	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.002
49	Total GAR assets	0.223	-	-	-	-	-	0.142	-	-	-	-	-	-	0.365	-	-	-	-

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GAR -KPI change for a certain period (steam/flow)

		Disclosure reference date T											
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
	% (compared to flow of total eligible assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling	
1	GAR - Covered assets in both numerator and denominator	0.307	-	-	0.017	-	-	-	0.324	-	-	-	0.301
2	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.311	-	-	0.017	-	-	-	0.328	-	-	-	0.297
3	Financial corporations	-	-	-	-	-	-	-	-	-	-	-	0.108
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	0.013
5	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	0.003
6	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	0.003
7	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	0.007
8	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	0.096
9	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-

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KPI for off-balance sheet exposures

		Disclosure reference date T												
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)						
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
		Proportion of total covered assets funding taxonomy aligned)	Of which specialised lending	Of which transitional	Of which enabling	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which transitional	Of which enabling		
1	Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-

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In 2023, in accordance with Art. 8 of Regulation (EU) 2020/852 (Taxonomy Regulation) and Delegated Regulation (EU) 2021/2178, the main bank of the Group performed an analysis of its customers and its loan portfolio, identifying exposures to allowable and inadmissible for the EU Taxonomy economic activities related to environmental goals.

The ratio of ecological assets (EOA) for the balance sheet exposures shows the share of the Bank's assets, financing and invested in taxonomy-compliant economic activities, of the total value of the assets covered.

The EU taxonomy is a fundamental concept in shaping the future of sustainable investment in the EU. It is designed to provide a transparent and clear list of environmentally sustainable economic activities, promote the transition to zero carbon emissions and thus serve as a guide to direct more investment to sustainable projects to address the climate crisis and prevent further deterioration of the environment.

The process of identifying customers went through the following fundamental concepts and rules:

1. Substantial contribution: Based on the technical screening criteria, the economic activity has a significant positive impact on the environment or significantly reduces the negative impacts of the activity on the environment.

2. Technical screening criteria: Technical screening criteria are the detailed requirements used to assess whether an economic activity contributes significantly to one or more environmental objectives and meets the DNSH criteria. These criteria are developed for each environmental objective and guide the classification of economic activities as conforming to the taxonomy or not.

3. Do No Significant Harm (DNSH) Principle: The EU taxonomy applies the DNSH principle to ensure that activities which, although not directly contributing to environmental objectives, must not cause significant harm to them.

4. Minimum Safeguards: To be sustainable, economic activity must demonstrate compliance with minimum standards of human rights, social responsibility, labor rights and anti-corruption procedures.

The main bank of the Group divided the economic activities of its counterparties into the following two directions:

Eligible economic activities

The main bank of the Group has accepted that these are activities described in the delegated acts with technical verification criteria defined in the Taxonomy Regulation.

For the main bank of the Group, a given economic activity is permissible regardless of whether it meets some or all of the technical verification criteria set out in the Climate Delegated Act (and future delegated acts). Therefore, the fact that an economic activity is eligible under the Taxonomy does not necessarily mean the presence of environmental results or the sustainability of that activity.

The main bank of the Group has accepted that if an enterprise generates turnover or invests in capital expenditure (CapEx) or operational expenditure (OpEx) corresponding to an economic activity described in the Climate Delegated Act, it will be considered eligible for disclosure of taxonomic eligibility.

The identification of economic activities meeting the requirements of the taxonomy was the first step of the main bank of the Group towards the assessment of the compliance of the economic activities with the technical screening criteria of the taxonomy.

Reasonable economic activities

For the compliant activities, the the main bank of the Group has adopted the technical screening criteria set out in the delegated acts with specific requirements and thresholds that each activity will have to meet in order to be considered to contribute significantly to an environmental objective and not cause significant harm to others.

Specifically, taxonomy-compliant activities are eligible and meet the additional criteria below that classify them as environmentally sustainable:

- This activity must make a significant contribution to at least one of the environmental objectives of

the EU Taxonomy.

- The activity must not significantly harm any of the other environmental objectives of the EU Taxonomy.

- The activity must be carried out in accordance with minimum safeguards, ensuring compliance with the Guidelines for Multinational Enterprises presented by the Organization for Economic Co-operation and Development (OECD) and the Guiding Principles on Business and Human Rights of the United Nations (UN). The activity must also be consistent with the principles and rights set out in the eight core conventions set out in the International Labor Organization's Declaration of Fundamental Principles and Rights at Work and the International Declaration of Human Rights.

Calculation process

The main key performance indicator is the ratio of eco-friendly assets - OEA (GAR) - a ratio that shows the ratio of exposures related to taxonomy activities compared to the total assets of these credit institutions.

The Parent Bank's Eco-Friendly Asset Ratio (GAR) reflects the ratio of taxonomy-compliant financed and invested assets as a percentage of total covered assets. The parent bank applies this ratio to its financial instruments, including loans, advances and debt securities, and to their equity interests, in order to reflect the extent of financed activities consistent with the taxonomy.

In the process of carrying out the valuation of eco-friendly assets, the main bank of the Group has included information on loans and advances, debt securities and equity instruments in its banking portfolio to financial corporations, non-financial corporations (NFCs), including SMEs, households (including residential real estate, home improvement loans and motor vehicle loans only) and local authorities/municipalities (housing finance). The calculations were made based on the following ratios:

- Ratio of loans and advances, debt securities, capital instruments financing taxonomically eligible economic activities for the environmental purpose compared to total loans and advances, debt securities, capital instruments of non-financial enterprises and all other covered balance sheet assets.
- Ratio of loans and advances, debt securities, equity instruments financing taxonomy-compliant economic activities for the purpose of the environmental objective compared to loans and advances, debt securities, equity instruments financing activities in sectors covered by the taxonomy for the goal.
- Ratio of loans and advances, debt securities, equity instruments financing the taxonomy of activities aligned with the environmental objective (e.g. climate change mitigation and/or adaptation to climate change) compared to total loans and advances, debt securities, capital instruments of non-financial enterprises and all other assets on the balance sheet, with a separate breakdown for activating and transitional activities.

Currently, Central Bank AD is the first commercial bank in Southeast Europe, which in 2023, introduced the MasterCard Carbon Calculator through its mobile banking. The calculator is an innovative digital solution that aims to help users effectively measure and manage the carbon footprint of their transactions by continuously monitoring the various goods and services purchased by customers using debit and credit cards and assessing the value chain. The purpose of this calculator is to provide users with a sustainable consumption model and information on how, by carrying out their transactions, they affect the environment and how they can help to restore the climate.

Other activities related to ecology:

The building of the Central Office of the main bank of the Group has a Certificate for energy performance of a building in operation, No. 005BEK072, issued on 15.12.2016, by the Bulgarian Energy Company AD, with reg. No. 00005/30.07.2016, according to which the building is exempt from building tax according to ZMDT until 31.12.2023.

The following actions have been taken in connection with the reduction of electricity costs in central office of the main bank of the Group and the offices:

- The fluorescent lighting fixtures in most of the bank's offices in the city of Sofia and some in the country have been gradually replaced with diodes, which are of lower power. The replacement is still ongoing.
- Also, the costs of replacing burned-out fluorescent tubes, as well as defective electronic units, are also seriously reduced.

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- Due to a higher intensity of light, the number of lighting fixtures has also been reduced by about 40%.
- In the sanitary premises of the Medical Center building, the halogen light bulbs /35 W/ have been replaced with more economical diode ones /5 W/ - about 70%. Motion sensors are also installed to automatically turn the lights on and off and avoid unnecessary lighting.

The bank's environmental commitments are:

1. "TOPLIVO INVEST" EOOD - a licensed company for the transfer of obsolete electronic and electrical equipment. CCB AD has submitted:
2023 – 2500 kg.
2. OON EOOD - is a licensed company in the collection and processing of waste fats.
In 2023, used cooking fat in the amount of 350 liters was handed over.
3. Submitted shredded paper documents:
2023 – 3000 kg.
4. Planting trees:
2023 - 25 pieces of different types of trees (sycamore, oak and linden) by Central Bank AD and employees of the bank - with own funds and labor
5. Containers for separate waste collection:
2023 – plastic containers for separate collection of waste (paper, plastic and metal) are placed on several floors

The main environmental risks related to the Bank's activities are related to non-compliance with environmental norms and established rules.

The main social risks faced by the Bank are the risk of turnover and the risk of low qualification of the newly hired staff.

Impact of global conflicts and challenges from the macroeconomic environment:

In 2023, as at the date of this financial statement, businesses have to deal with challenges related to high inflation, disrupted supply chains, shortages of certain types of raw materials, etc., related to the consequences of the ongoing war in the territory of Ukraine and the crisis in the Red Sea, provoked by the military actions on the territory of the Gaza Strip. As of the date of compiling this report, the changed monetary policy of the leading central banks, as well as the expectations of a recession, are not reflected in Bulgaria's macroeconomic indicators, nor have they had a significant negative impact on the results of economic entities. A potential risk would be a political crisis, incl. early elections, which would delay/postpone Bulgaria's entry into the Eurozone from 01.01.2025. The parent bank has limited its exposure to sectors affected by the described trends and as of 31.12.2023 and the date of the compilation of this report, there are no exposures to sectors, negatively affected by the described economic and political factors.

Future tasks and strategic for the Group are:

- green products and solutions facilitating the green transition of the economy;
- products and investment services to facilitate investments in the sustainable economy;
- active ESG risk management;
- active ESG management practices in corporate governance;
- strengthening employee well-being and development, diversity and employee engagement;
- reduction of emissions from the Bank's activities;

significant contribution to social goals through responsible products and services

INSURANCE ACTIVITIES

The green transformation encompasses a variety of strategies, policies and practices aimed at changing the way our society and economy function in order to reduce negative environmental impacts and create a more sustainable future. Regardless of the fact that the subsidiary ZAD "Armeets" AD is not a financial market participant in the sense of an insurance company that provides an investment product based on insurance (regulation 2019/2008), the Group is committed to environmental protection as its main asset and manages all important environmental aspects of business operations in order to ensure compatibility

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between business initiative and environmental protection requirements. The objectives are related both to the direct impact on the environment, which follows directly from the Group's insurance and financial activities, as well as the indirect impacts related to the participation and execution of public procurement, the planning and provision of insurance and financial products and institutional investment operations .

The group does not participate in PPA tenders for the provision of coverage for property and non-property interests of enterprises related to the extraction and production of fossil fuels and carbon-intensive industries. They are not subject to insurance in the Group's insurance portfolio.

The main part of insurance income is from insurance products related to motor vehicles - 84%, insurances related to other types of transport insurance are 3% of insurance income. In its underwriting policy, the Group will continue to exclude from its risk appetite activities related to mining, production and/or use of coal. With effect from 01.01.2022, the Group does not provide cover under policies of enterprises related to coal mining and/or coal-based power plants. This policy will continue in the future. the group continues to provide preferential tariffs for electric cars under Motorist Liability insurance and equal terms under Motor Vehicle Casco insurance.

Doing business in the extremely diverse social, environmental and cultural contexts requires commitment in pursuit of the common goal of sustainable economic development related to the direct impact of the Group's activities and areas of influence. No direct or indirect effects are expected, as well as possible impacts on the Group's activities from the Paris Agreement and the European Climate Act.

The company falls within the scope of Regulation 2020/852 establishing a framework to facilitate sustainable investments. In fulfillment of its obligation to disclose information defined in Delegated Regulation 2021/2178, which supplements Regulation 2020/852 and defines the content, methodology and presentation of the information that financial and non-financial enterprises must disclose regarding the share of environmentally sustainable economic activities in their business, investment or credit activities, the Group performs a periodic analysis of the performance of its investment strategy. The company does not carry out credit activities, nor does it develop products that would fall under the scope of the regulation.

The Group, in its insurance and investment activities, complies with best practices and relevant regulations aimed at mitigating sustainability risks through its investments, products and services, thus facilitating the transition in the future to a more efficient and sustainable economy.

The Group follows the principles of responsibility in making investment decisions according to approved policies, rules and established good practices. The investment strategy complies with the principles of responsible and sustainable investment, recognition of human rights and compliance with all legal and regulatory requirements. The Group's investment and insurance portfolio excludes activities related to the production and/or use of coal. This was achieved by applying restrictive criteria to exclude these activities.

The total value of financial assets other than government securities is BGN 127 million, of which 57% are investments in contractual funds, and of the remaining investments over 90% are related to investments in companies from the financial and real estate sectors.

In the medium term, the Group intends to divest itself of investments in enterprises with a low contribution to building a sustainable economy and to redirect its investment activity in deals related to green energy and other regulated activities.

The group will expand the scope of investments in sustainable development, investments in companies with good environmental, socially responsible and management practices. After creating a regulatory environment and conditions for sustainable investments, the Group will focus its activity on thematic investments, including green bonds. In addition, the Group will seek to renew its vehicle fleet by gradually increasing the share of hybrid and electric vehicles.

The group is ready to intervene at any indication of deviation of the indicators, as well as to strictly observe the restrictive measures and sanctions imposed by the Council of the European Union.

Outside banking activities:

The EU Taxonomy Regulation establishes a classification system of environmentally sustainable economic activities. It plays an important role in helping the EU to increase sustainable investment and implement the European Green Deal.

On a thorough review of the Group's activities according to the qualifications of the officially accepted taxonomy, information on turnover, capitalised costs and operating expenses can be summarised as follows

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Financial year	Total thousand BGN	Proportion of Environmentally Sustainable Activities (consistent with taxonomy)	Proportion of Activities that are eligible for the taxonomy but are not ecologically sustainable (inconsistent with the taxonomy)	Proportion of activities not eligible for the taxonomy
2023 r.				
Turnover	546 869	36,37%	51,74%	11,90%
Capital expenditure (CapEx)	41 395	15,08%	80,66%	4,26%
Operating expenses (OpEx)	(249 639)	14,48%	69,41%	16,10%

Some of the buildings owned by group companies hold Energy Performance Certificates for building in use.

Actions have been taken for some of the buildings:

- Replacement of the fluorescent lighting fixtures in the offices of the Parent Bank in Sofia and some in the country with diode fixtures, which are lower wattage. Replacement is ongoing.
- The cost of replacing the burnt out fluorescent tubes and the defective electronic units is also being seriously reduced.
- Due to the higher luminous intensity, the number of luminaires themselves has also been reduced by around 40 %.

Regarding the commitments that some of the Group companies are fulfilling in relation to ecology are:

- Disposal of end-of-life electronic and electrical equipment
- Handing over waste grease for treatment

The main environmental risks relevant to the Group's activities relate to non-compliance with environmental standards and established rules.

The main social risks faced by the Group are the risk of turnover and the risk of low qualification of new recruits.

In 2024, the Group will continue its work to develop and adapt its internal systems to comply with the requirements of the Taxonomy Regulation for classifying economic activities as environmentally sustainable. This will align the taxonomy with the main economic activities and lines of development so that the Group can prepare in a timely and adequate manner for the increased reporting and disclosure requirements that will come into force in 2024.

Impact of conflicts in Europe and the Middle East

The economic environment in 2023 continued to be shaped by the military conflict in Ukraine.

The group has reviewed the exposure to increased credit risk in relation to counterparties operating in the affected territories, including and from the sanctions imposed. The management of the Parent company analyzes all facts and circumstances regarding the current activity and operations with these counterparties. During the period, no additional credit losses related to this risk were recognized, which is due to the conservative approach laid down in the changes in the accounting policy of the Parent Company presented in 2022.

The resulting conflict in the Middle East, which broke out in the fourth quarter of 2023, also brought some uncertainty. Given the Group's holding structure and its investments in the aviation sector, a preliminary review of the data for the fourth quarter of this segment was made, where the most - a large influence, but the results show that it can be considered insignificant. The management of the Airline, part of the group, is in constant contact with insurers and the civil aviation of Israel in order to follow the real situation in a timely

NON-FINANCIAL DECLARATION

manner, as those suspended on October 26, 2023 were resumed with the summer schedule, or from mid-April, 2024.

Future tasks for the Group are:

1. Attracting new qualified personnel.
2. Limiting turnover to a minimum by introducing performance incentives and expanding the social programme.
3. Training of new staff.

The Group complies with all its adopted policies regarding environmental and social issues.

Consolidated report on payments to governments

CONSOLIDATED REPORT ON PAYMENTS TO GOVERNMENTS

Consolidated report on payments to governments

The Group, through its subsidiary Oil and Gas Exploration and Production AD, operates in the extractive industry and according to Art. 53 and Art. 58 of the Accounting Act has the obligation to prepare and publish a consolidated report on payments to governments, simultaneously with the consolidated report on its activities.

The main activity of Oil and Gas Exploration and Production AD is carried out on the basis of concession rights granted by the state under 13 concession contracts.

According to the concluded contracts, Oil and Gas Exploration and Production AD is obliged to make concession payments (concession fee) every six months on the basis of sold quantities of crude oil and natural gas, and the payment is due by the end of the month following the six months.

In 2023 Oil and Gas Exploration and Production AD has paid a concession fee to the Ministry of Energy as follows:

- for the second half of 2022 – BGN 1 611 244;
- for the first half of 2023 - BGN 1 015 538;

The stated amounts include value added tax and represent the payments made by the Oil and Gas Exploration and Production AD in 2023, which differ from the amounts accrued as expenses of the Concession Remuneration Group, specified in Note 28 to the consolidated financial statements.

In 2023 Oil and Gas Exploration and Production AD has paid corporate tax in the amount of BGN 42 151, temporary solidarity contribution amount to BGN 95 538 and expenses taxes in the amount of BGN 945 under the annual tax return for 2022 and an advance payment of corporate tax in the amount of BGN 190 000 and advance payment of temporary solidarity contribution – BGN 160 000 for 2023.

CONTACT US

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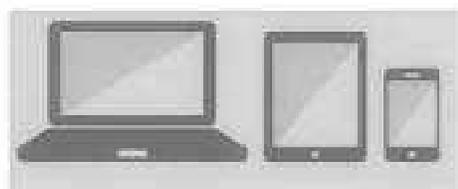
All current shareholders, interested persons/stakeholders and potential investors may receive the necessary information related to the activities of the company and its financial results at the following address:

2 "Stefan Karadja" Str, Sofia 1000, every Friday from 13:00 till 17:00.

FOR ADDITIONAL INFORMATION

PLEASE VISIT OUR WEBSITE

www.chimimport.bg



USEFUL LINKS

Financial Supervision Commission
<http://www.fsc.bg/>

Bulgarian Stock Exchange
<http://www.bse-sofia.bg/>

Central Depository
<http://www.cvd-bg.bg/>

Bulgarian National Bank
<http://www.bnb.bg/>

Privatization Agency
<http://www.priv.government.bg/>

www.chimimport.bg

DECLARATION

in accordance to Article 100n, Para. 4, Item 4 from the Public Offering of Securities Act

Today, May 27th 2024 Sofia

The undersigned,

1. Ivo Kamenov - CEO and Member of the Management Board of Chimimport AD and
2. Alexander Kerezov – Chief accountant of Chimimport AD

in accordance to Article 100n, Paragraph 5 from the Public Offering of Securities Act and Article 32a, Paragraph 1, Item 3 from ORDINANCE № 2 on the prospectuses to be published when securities are offered to the public or admitted to trading on a regulated market and on disclosure of information by the public companies and the other issuers of securities

We declare, that to our knowledge:

1. The set of annual consolidated financial statements for the year ending in 2023 are prepared in accordance with the applicable accounting standards and give a true and fair statement of assets and liabilities, financial position and profit or loss of Chimimport AD;

2. The annual consolidated activity report of Chimimport AD for 2023 includes a fair review of the information in accordance to Article 100, Paragraph 4 from the Public Offering of Securities Act.

May 27th 2024
Sofia

Declarants: **Mirolyub Panchev Ivanov**
Digitally signed by Mirolyub Panchev Ivanov
Date: 2024.06.10 11:12:51 +03'00'
1.....
/CEO/

Aleksandar Dimitrov Kerezov
Digitally signed by Aleksandar Dimitrov Kerezov
Date: 2024.06.10 14:08:35 +03'00'
2.....
/Chief Accountant/