

Interim Consolidated Activity Report Interim Condensed Consolidated Financial Statements

CHIMIMPORT AD

30 September 2025



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Interim condensed consolidated statement of financial position

	Notes	30.09.2025 BGN'000	31.12.2024 BGN'000
Assets			
Property, plant and equipment	11	317 245	320 521
Right of use assets		654 554	632 921
Investment property		586 515	582 779
Other intangible assets		89 254	91 530
Deferred tax assets		37 181	24 466
Investments accounted for using the equity method	9	25 802	26 943
Loans and advances to bank customers	12	3 407 549	3 265 062
Financial assets at fair value through profit or loss	12	3 029 566	2 932 488
Debt instruments at fair value through other comprehensive income	12	914 695	837 995
Equity instruments at fair value through other comprehensive income	12	66 845	66 382
Other financial assets carried at amortized cost	13	2 910 153	2 812 896
Reinsurance contract assets		65 543	81 363
Tax receivables		22 024	1 250
Other receivables		31 350	31 853
Inventories		73 788	71 973
Cash and cash equivalents		2 915 617	2 269 589
Total assets		15 147 681	14 050 011

Prepared by:



/A. Kerezov/

Executive director:



/M. Ivanov/

Date: 29th November 2025

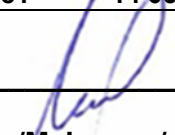


The accompanying notes on pages from 9 to 28 form an integral part of the interim condensed consolidated financial statements.

Interim condensed consolidated statement of financial position (continued)

	Notes	30.09.2025 BGN'000	31.12.2024 BGN'000
Equity and liabilities			
Equity			
Share capital	14	226 463	226 463
Share premium		246 309	246 309
Other reserves		510 216	431 860
Retained earnings		564 448	540 809
Profit for the period		104 389	99 802
Equity attributed to the shareholders of parent company		1 651 825	1 545 243
Non-controlling interests		388 451	369 833
Total equity		2 040 276	1 915 076
Liabilities			
Liabilities to depositors	15	9 135 800	8 354 635
Other financial liabilities	15	370 752	393 582
Payables to secured persons		2 584 250	2 387 975
Pension and other employee obligations		21 542	22 041
Deferred tax liabilities		61 506	46 787
Insurance technical reserves		275 248	262 422
Liabilities to insurance and reinsurance contracts		4 323	13 807
Finance lease liabilities		536 128	551 836
Tax liabilities		8 183	7 871
Other liabilities		109 673	93 979
Total liabilities		13 107 405	12 134 935
Total equity, reserves and liabilities		15 147 681	14 050 011

Prepared by: 
/A. Kerezov/

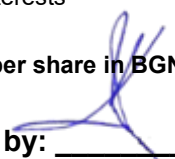
Executive director: 
/M. Ivanov/

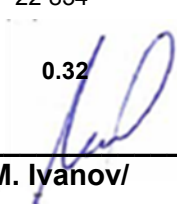
Date: 29th November 2025



Interim condensed consolidated statement of comprehensive income

Notes	For nine months to 30.09.2025 BGN'000	For three months to 30.09.2025 BGN'000	For nine months to 30.09.2024 BGN'000	For three months to 30.09.2024 BGN'000
Income from non-financial activities	381 295	158 178	381 905	171 415
Change in the fair value of investment property	3 487	865	1 309	937
Gain on sale of non-current assets	443	47	2 353	34
Net result from non-financial activities	385 225	159 090	385 567	172 386
Insurance service result, net	61 962	31 368	26 483	9 119
Net expenses from reinsurance contracts held	(29 970)	(18 493)	(12 371)	(8 151)
Net result from insurance	31 992	12 875	14 112	968
Interest income	220 930	73 316	218 469	74 943
Interest expense	(38 401)	(13 347)	(29 916)	(8 828)
Net interest income	182 529	59 969	188 553	66 115
Net result from transactions with financial instruments	109 322	26 687	69 010	36 003
Other operating and administrative expenses	(533 916)	(203 768)	(523 024)	(222 429)
Share of profit from equity accounted investments	2 775	945	4 262	1 828
Other financial income	37 258	18 729	40 830	(3 409)
Allocation of income to secured persons	(81 709)	(34 740)	(74 626)	(29 571)
Profit before tax	133 476	39 787	104 684	21 891
Tax expense	(10 094)	(2 798)	(10 858)	(3 224)
Net profit for the period	123 382	36 989	93 826	18 667
Other comprehensive income				
Revaluation of financial assets, net of taxes	2 843	622	(4 699)	(5 829)
Total comprehensive income	126 225	37 611	89 127	12 838
Profit for the period attributable to:				
the shareholders of Chimimport AD	104 389	31 341	72 197	11 826
non-controlling interests	18 993	5 648	21 629	6 841
Total comprehensive income attributable to:				
the shareholders of Chimimport AD	106 582	31 821	66 293	5 287
non-controlling interests	19 643	5 790	22 834	7 551
Basic earnings per share in BGN	0.46	0.14	0.32	0.05

Prepared by: 
/A. Kerezov/

Executive director: 
/M. Ivanov/

Date: 29th November 2025



Interim condensed consolidated statement of changes in equity

All amounts are presented in BGN'000

	Equity attributable to the shareholders of Chimimport AD				Total	Non-controlling interests	Total equity
	Share capital	Share premium	Other reserves	Retained earnings			
Balance at 1 January 2025	226 463	246 309	431 860	640 611	1 545 243	369 833	1 915 076
Dividend distributions	-	-	-	-	-	(1 025)	(1 025)
Transactions with owners	226 463	246 309	431 860	640 611	1 545 243	368 808	1 914 051
Profit for the period	-	-	-	104 389	104 389	18 993	123 382
Other comprehensive income for the period	-	-	2 193	-	2 193	650	2 843
Total comprehensive income for the period	-	-	2 193	104 389	106 582	19 643	126 225
Profit distribution from previous years	-	-	76 163	(76 163)	-	-	-
Balance at 30 September 2025	226 463	246 309	510 216	668 837	1 651 825	388 451	2 040 276

All amounts are presented in BGN'000

	Equity attributable to the shareholders of Chimimport AD				Total	Non-controlling interest	Total equity
	Share capital	Share premium	Other reserves	Retained earnings			
Balance at 1 January 2024	226 463	246 309	345 477	622 510	1 440 759	345 130	1 785 889
Dividend distributions	-	-	-	-	-	(1 666)	(1 666)
Transactions with owners	-	-	-	-	-	(1 666)	(1 666)
Profit for the year	-	-	-	99 802	99 802	24 630	124 432
Other comprehensive income	-	-	4 682	-	4 682	1 739	6 421
Total comprehensive income for the year	-	-	4 682	99 802	104 484	26 369	130 853
Transfer of retained earnings to other reserves	-	-	75 089	(75 089)	-	-	-
Change in specialized reserves	-	-	6 612	(6 612)	-	-	-
Balance at 31 December 2024	226 463	246 309	431 860	640 611	1 545 243	369 833	1 915 076

Prepared by: /A. Kerezov/

Date: 29th November 2025



Executive director: /M. Ivanov/

Interim condensed consolidated statement of cash flows

	30.09.2025	30.09.2024
	BGN'000	BGN'000
Proceeds from short-term loans	9 278	7 085
Payments for short-term loans	(9 544)	(14 649)
Proceeds from sale of short-term financial assets	791 753	365 226
Purchase of short-term financial assets	(843 483)	(565 810)
Cash receipt from customers	291 029	407 352
Cash paid to suppliers	(372 513)	(286 905)
Proceeds from secured persons	235 532	225 268
Payments to secured persons	(97 119)	(60 277)
Payments to employees and social security institutions	(121 308)	(113 491)
Cash receipts from banking operations	56 912 136	48 907 226
Cash paid for banking operations	(56 003 767)	(48 293 548)
Cash receipts from insurance operations	258 022	219 849
Cash paid for insurance operations	(174 518)	(143 794)
Income taxes paid	(578)	(8 968)
Other cash outflows	(33 308)	(24 662)
Net cash flow from operating activities	841 612	619 902
Investing activities		
Dividends received	12 349	12 987
Sale of property, plant and equipment	1 655	3 487
Purchase of property, plant and equipment	(30 411)	(8 713)
Purchase of intangible assets	(140)	(721)
Sale of investment property	1 892	1 778
Purchase of investment property	(23 440)	(4 278)
Sale of non-current financial assets	2 677 842	2 256 934
Purchase of non-current financial assets	(2 794 193)	(2 780 982)
Interest payments received	41 671	39 875
Proceeds from loans granted	11 193	7 430
Payments for loans granted	(14 525)	(5 248)
Other cash outflows	(53 630)	159
Net cash flow from investing activities	(169 737)	(477 292)
Financing activities		
Dividends paid	-	(1 329)
Proceeds from loans received	14 770	5 593
Payments for loans received	(28 068)	(35 891)
Interest paid	(7 623)	(1 997)
Payments for finance leases	(805)	(34 374)
Other cash outflows	(1 014)	(6 128)
Net cash flow from financing activities	(22 740)	(74 126)
Net change in cash and cash equivalents	649 135	68 484
Cash and cash equivalents, beginning of year	2 269 589	2 263 788
Exchange (loss)/profit on cash and cash equivalents	(3 107)	43
Cash and cash equivalents, end of the period	2 915 617	2 332 315

Prepared by: _____

/A. Kerezov/

Date: 29th November 2025

Executive director: _____

/M. Ivanov/



Notes to the interim condensed consolidated financial statements

1. Nature of operations

Chimimport AD was registered as a joint-stock company at Sofia city court on 24 January 1990. The address of the Company's registered office is 2 St. Karadja Str., Sofia, Bulgaria. The Company is registered on the Bulgarian Stock Exchange – Sofia on 30 October 2006. Chimimport AD (The Group) includes the parent company and all subsidiaries.

The Group is engaged in the following business activities:

- Acquisition, management and sale of shares in Bulgarian and foreign companies;
- Financing of companies in which interest is held;
- Bank services, finance, insurance and pension insurance;
- Securitization of real estate and receivables;
- Extraction of oil and natural gas;
- Construction of output capacity in the area of oil-processing industry, production of biodiesel and production of rubber items;
- Production and trading with oil and chemical products;
- Production of vegetable oil, purchasing, processing and trading with grain foods;
- Aviation transport and ground activities on servicing and repairing of aircrafts and aircraft engines;
- River and sea transport and port infrastructure;
- Commercial agency and brokerage;
- Commission, forwarding and warehouse activity.

The Company has a two-tier management structure consisting of a Supervisory Board and a Managing Board.

The members of the Supervisory Board are as follows:

Invest Capital AD
CCB Group EAD
Mariana Bazhdarova

The members of the Managing Board are as follows:

Alexander Kerezov
Ivo Kamenov
Marin Mitev
Nikola Mishev
Miroljub Ivanov
Tzvetan Botev

The Company is represented by its executive director Miroljub Ivanov

2. Basis for the preparation of the interim condensed financial statements

These interim condensed consolidated financial statements as of 30 September 2025 have been prepared in accordance with IAS 34 "Interim Financial Reporting". They do not include all of the information and disclosures required in annual consolidated financial statements, and should be read in conjunction with the annual consolidated financial statements of the Company for the year ended 31 December 2024, which have been prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and approved by the European Union (EU). Investments in subsidiaries are accounted for and disclosed in accordance with IFR 10 "Consolidated Financial Statements".

Elements of the interim consolidated financial statement of the Group are in the currency of the primary economic environment in which the Group companies carry out their activities ("functional currency"). The interim consolidated financial statements are presented in BGN, which is the functional currency of the parent-company. This is the functional currency of the parent company and subsidiaries, exception from the subsidiaries operating in Germany, and Slovakia, whose functional currency is the euro, the subsidiaries operating in Macedonia, whose functional currency is the Macedonian denar and subsidiaries operating in Russia, whose functional currency is the Russian ruble. The currency of the Group is the BGN.

The interim condensed consolidated financial statements are presented in Bulgarian leva (BGN), which is also the functional currency of the Company. All amounts are presented in thousand Bulgarian leva (BGN'000) unless otherwise stated.

The interim condensed consolidated financial statements are prepared under the going concern principle.

3. Accounting policies and significant changes during the period

3.1. Accounting policy

These interim condensed consolidated financial statements (the interim consolidated financial statements) have been prepared in accordance with the accounting policies adopted in the last annual consolidated financial statements for the year ended 31 December 2024.

3.2. Estimates

When preparing the interim condensed consolidated financial statements management undertakes a number of judgements, estimates and assumptions about recognition and measurement of assets, liabilities, income and expenses.

The actual results August differ from the judgements, estimates and assumptions made by management, and will seldom equal the estimated results

In preparing these condensed interim consolidated financial statements, the significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the annual consolidated financial statements for the year ended 31 December 2024.

3.3. Financial risk management

The Group's activities expose it to a variety of financial risks: market risk, credit risk and liquidity risk.

The interim condensed consolidated financial statements do not include all financial risk management information and disclosures required in the annual consolidated financial statements; they should be read in conjunction with the annual financial statements as at 31 December 2024. There have been no changes in the risk management policies since year end.

4. Accounting estimates

For the purpose of preparing these interim condensed financial statements, management has applied accounting estimates and assumptions in the assessment of its assets, liabilities, income and expenses.

Actual results August differ from these estimates and management assumptions. Accounting estimates and assumptions applied in this interim condensed financial statements do not differ from the last annual financial statements of the Company as of 31 December 2023.

5. New standards, amendments and interpretations to existing standards that are effective for annual periods beginning on or after 1 January 2025

The Group has reviewed the following new standards, amendments and interpretations to IFRSs developed and published by the International Accounting Standards Board, which are mandatory for application from the annual period beginning on 1 January 2024, and is in the process of analyzing the effects of their application on the consolidated financial result and financial position of the Group:

Amendments to IAS 21 Effects of Changes in Foreign Exchange Rates

Lack of Convertibility, effective from 1 January 2025

- The Company assesses the impact of these new standards on its financial statements based on its own facts and circumstances and discloses the relevant information, if necessary. If appropriate measures are required, this intention will be disclosed.

6. Standards, amendments and interpretations to existing standards that are not yet effective and have not been adopted early by the Company

At the date of authorisation of these consolidated financial statements, certain new standards, amendments and interpretations to existing standards have been issued, but are not effective or adopted by the EU for the financial year beginning on 1 January 2024. They have not been adopted early by the Group. Information on those expected to be relevant to the Group's consolidated financial statements is provided below.

Management anticipates that all relevant pronouncements will be adopted in the Group's accounting policies for the first period beginning after the effective date of the pronouncement.

Information on these standards and amendments that have an effect on the Group's consolidated financial statements is presented below:

- Annual improvements, effective from 1 January 2026, not yet adopted by the EU;
- Amendments to the classification and measurement of financial instruments (amendments to IFRS 9 and IFRS 7), effective from 1 January 2026, not yet adopted by the EU;
- IFRS 18 Presentation and Disclosures in Financial Statements, effective from 1 January 2027, not yet adopted by the EU;

IFRS 19 Non-Publicly Reported Subsidiaries: Disclosures, effective from 1 January 2027, not yet adopted by the EU.

7. Risk management regarding financial instruments

The Company is exposed to various types of risks with respect to its financial instruments. The most significant financial risks to which the Company is exposed are market risk, credit risk and liquidity risk.

The interim condensed financial statements do not include all the information on risk management and disclosures required in the preparation of annual financial statements and should be read in conjunction with the annual financial statements of the Company as at 31 December 2024. The objectives and policies of the Company for capital management, credit and liquidity risk are described in the last annual financial statements. There were no changes in the risk management policy for financial instruments during the period.

8. Significant events and transactions during the reporting period

Climate change is currently a major focus of policymakers, regulators and users of non-financial information. The EU has adopted the European Green Deal for a transition to a more sustainable economic and financial system, and in the coming years detailed requirements for

climate change reporting will become applicable as part of the European sustainability reporting standards under the upcoming Directive on corporate sustainability reporting.

The risks arising from climate change may have future adverse consequences for the Group's business activities. These risks include transition-related risks (e.g. regulatory changes and reputational risks) and physical risks. The way in which the Group's subsidiaries and associates operate may be affected by new regulatory restrictions on the CO2 emissions they generate. Some of the subsidiaries and associated companies are engaged in the purchase of emission allowances under Directive 2003/87/EC, the ETS Directive – last amended by Directive (EU) 2018/410, thereby making a significant contribution to reducing the risks of carbon leakage and stimulating decarbonisation by including benchmarks for free allocation of emissions based on the performance of the best performing companies in a given sector. This aims to encourage efficient operators to improve their performance, while rewarding those who achieve good results.

The parent company's activities comply with the minimum limits under Art. 18 of Regulation (EU) 2020/852 of the European Parliament and of the Council and comply with the "do no significant harm" principle.

The effects of climate change can be seen in the context of two perspectives - the impact that a company may have through its activities on the climate, and the impact that climate change may have on its business.

In the event of future climate change actions directly affecting the business, the Chimimport Group is committed to conducting a climate impact analysis and to reducing its carbon emissions, if any, by 50% by 2030 and to be carbon neutral no later than 2050.

Consistent with the previous year as at 31 March 2025, management has not identified any significant risks caused by climate change that could have a negative and material impact on the financial statements of the Parent Company and the group. Management continuously assesses the impact of climate-related issues

9. Investments accounted for using equity method

9.1. Investments in associates

The Group owns shares in the share capital of the following associated companies:

Name	30.09.2025 BGN'000	Share %	31.12.2024 BGN'000	Share %
Lufthansa Technik Sofia OOD	7 004	24.90%	9 117	24.90%
Swissport Bulgaria	3 992	49.00%	3 665	49.00%
Silver Wings Bulgaria Ltd.	3 345	42.50%	3 461	42.50%
VTC AD	6 863	41.00%	6 221	41.00%
Kavarna Gas OOD	553	35.00%	544	35.00%
Amadeus Bulgaria OOD	443	44.99%	351	44.99%
Dufry Sofia OOD	2 175	20.00%	1 598	20.00%
	24 375		24 957	

Investments in associates are presented in the interim condensed consolidated financial statements of the Group using the equity method. Associates have a reporting date as at 30 September 2025.

9.2. Investments in joint ventures

The Group holds shares in the capital of these joint ventures:

Name	30.09.2025 BGN'000	Share %	31.12.2024 BGN'000	Share %
Nuance BG AD	943	50%	1 502	50%
Consortium Bulgaria Air - Direction	241	90%	241	90%
Consortium Bulgaria Air and Direction	95	70%	95	70%
Consortium Bulgaria Air and Direction Keti	18	50%	18	60%
Senshi Academy DZZD	130	70%	130	70%
	1 427		1 986	

10. Segment reporting

The management responsible for making the business decisions determines the business segments on the grounds of the types of activities, the main products and services rendered by the Group. The activities of the Group are analyzed as a whole of business segments that August vary depending on the nature and development of a certain segment by considering the influence of the risk factors, cash flows, products and market requirements.

Each business segment is managed separately as long as it requires different technologies and resources or marketing approaches. The adoption of IFRS 8 had no influence on the identification of the main business segments of the Group in comparison with those determined in the last consolidated financial statements.

According to IFRS 8 the profits reported by segments are based on the information used for the needs of the internal management reporting and is regularly reviewed from those responsible for the business decisions.

According to IFRS 8 the Group applies the same evaluation policy as in the last consolidated financial statements.

The operating segments of the Group are as follows:

- Production and trade
- Finance sector
- Transport sector
- Real estate sector and engineering

Group transactions between segments are made under market conditions.

Information about the operating segments of the Group is summarized as follows:

Operating segments
31 March 2025

	Transport	Financial sector	Production, trade and services	Real estate and engineering sector	Elimination	Consolidated
	BGN '000	BGN '000	BGN '000	BGN '000	BGN '000	BGN '000
Income from non-financial activities from external customers	299 447	23 476	48 047	11 892	(1 567)	381 295
Change in fair value of investment property	-	2 991	496	-	-	3 487
Gain on sale of non-current assets	5	441	2	-	(5)	443
Inter-segment income from non-financial activities	9 797	528	9 480	2 724	(22 529)	-
Total income from non-financial activities	309 249	27 436	58 025	14 616	(24 101)	385 225
Insurance service result	-	61 962	-	-	-	61 962
Net expenses from reinsurance contracts held	-	(29 970)	-	-	-	(29 970)
Result from insurance	-	31 992	-	-	-	31 992
Interest income	478	224 146	4 568	199	(8 461)	220 930
Interest expenses	(25 433)	(14 907)	(5 137)	(1 385)	8 461	(38 401)
Result from interest	(24 955)	209 239	(569)	(1 186)	-	182 529
Gains from transactions with financial instruments	3 357	109 899	1 086	132	(5 152)	109 322
Other non - financial and administrative expenses	(300 383)	(188 227)	(54 971)	(10 989)	20 654	(533 916)
Net result from equity accounted investments in associates	-	-	-	-	2 775	2 775
Other financial income/ expense	20 489	18 664	(320)	(34)	(1 541)	37 258
Loss for allocating insurance batches	-	(81 709)	-	-	-	(81 709)
Profit for the period before tax	7 757	127 294	3 251	2 539	(7 365)	133 476
Tax expenses	(531)	(9 397)	(24)	(142)	-	(10 094)
Net profit for the period	7 226	117 897	3 227	2 397	(7 365)	123 382

Operating segments 31 March 2025	Transport	Financial sector	Production, trade and services	Real estate and engineering sector	Elimination	Consolidated
	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000
Assets of the segment	1 510 207	15 314 045	738 350	384 959	(2 825 682)	15 121 879
Investments accounted for using the equity method	19 150	-	363	2	6 287	25 802
Total consolidated assets	1 529 357	15 314 045	738 713	384 961	(2 819 395)	15 147 681
Liabilities of the segment	1 099 815	12 679 377	287 474	103 396	(1 062 657,00)	13 107 405
Total consolidated liabilities	1 099 815	12 679 377	287 474	103 396	(1 062 657)	13 107 405
 Operating segments 31 December 2024	 Transport	 Financial sector	 Production, trade and services	 Real estate and engineering sector	 Elimination	 Consolidated
	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000
Assets of the segment	1 476 158	14 135 538	736 056	403 712	(2 705 896)	14 045 568
Investments accounted for using the equity method	19 150	-	363	2	7 428	26 943
Total consolidated assets	1 495 308	14 135 538	736 419	403 714	(2 698 468)	14 072 511
Liabilities of the segment	1 073 168	11 618 632	288 406	124 547	(977 318)	12 127 435
Total consolidated liabilities	1 073 168	11 618 632	288 406	124 547	(977 318)	12 127 435

Operating segments
30 September 2024

	Transport	Financial sector	Production, trade and services	Real estate and engineering sector	Elimination	Consolidated
	BGN '000	BGN '000	BGN '000	BGN '000	BGN '000	BGN '000
Income from non-financial activities from external customers	295 177	18 736	56 115	11 877		381 905
Change in fair value of investment property	-	1 309	-	-	-	1 309
Gain on sale of non-current assets	511	225	1 919	-	(302)	2 353
Inter-segment income from non-financial activities	6 352	1 140	11 365	2 601	(21 458)	-
Total income from non-financial activities	302 040	21 410	69 399	14 478	(21 760)	385 567
Insurance service result	-	26 483	-	-	-	26 483
Net expenses from reinsurance contracts held	-	(12 371)	-	-	-	(12 371)
Result from insurance	-	14 112	-	-	-	14 112
Interest income	565	222 282	5 035	210	(9 623)	218 469
Interest expenses	(20 856)	(11 390)	(5 602)	(1 691)	9 623	(29 916)
Result from interest	(20 291)	210 892	(567)	(1 481)	-	188 553
Gains from transactions with financial instruments	5 833	73 960	702	298	(11 783)	69 010
Other non - financial and administrative expenses	(272 142)	(159 535)	(63 619)	(10 351)	(17 377)	(523 024)
Net result from equity accounted investments in associates	-	-	-	-	4 262	4 262
Other financial income/ expense	(8 466)	50 463	(323)	(158)	(686)	40 830
Loss for allocating insurance batches	-	(74 626)	-	-	-	(74 626)
Profit for the period before tax	6 974	136 676	5 592	2 786	(47 344)	104 684
Tax expenses	-	(10 384)	(386)	(88)	-	(10 858)
Net profit for the period	6 974	126 292	5 206	2 698	(47 344)	93 826

11. Property, plant and equipment

Property, plant and equipment of the Group include land, buildings, plant and equipment, vehicles, repairs of rented fixed assets, assets in process of acquisition, etc. presented in the consolidated interim financial statements as at 30 September 2025. Their carrying amount can be analyzed as follows:

2025	Land	Building	Machines and equipment	Facilities and spare parts	Vehicles	Repairs of rented assets	Other	Assets in process of acquisition	Total
	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000
Balance at 1 January 2025	51 521	122 748	195 446	33 042	181 823	26 807	97 176	53 600	762 163
Additions:									
- separately acquired	52	844	3 021	402	923	133	642	68 849	74 866
Disposals									
- separately disposal	-	-	(21)	(46)	(370)	-	(17)	(54 923)	(55 377)
Balance at 30 September 2025	51 573	123 592	198 446	33 398	182 376	26 940	97 801	67 526	781 652
Depreciation									
Balance at 1 January 2025									
Depreciation of disposed assets:	-	(48 852)	(155 572)	(27 881)	(127 182)	(23 419)	(58 736)	-	(441 642)
Depreciation for the year	-	(2 665)	(5 650)	(565)	(11 885)	-	(2 000)	-	(22 765)
Balance at 30 September 2025	-	(51 517)	(161 222)	(28 446)	(139 067)	(23 419)	(60 736)	-	(464 407)
Carrying amount at 30 September 2025	51 573	72 075	37 224	4 952	43 309	3 521	37 065	67 526	317 245

- as at 31 December 2024

31 December 2024	Land	Building	Machines and equipment	Facilities and spare parts	Vehicles	Repairs of rented assets	Other	Assets in process of acquisition	Total
	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000
Balance at 1 January 2024	51 542	124 099	191 015	32 580	176 010	26 278	95 210	52 790	749 524
Additions:									
- separately acquired	-	165	6 711	1 049	9 519	529	1 987	19 629	39 589
Disposals									
- separately disposed	(21)	(278)	(2 367)	(587)	(3 706)	-	(21)	(18 819)	(25 799)
-reclassification of right of use assets	-	90	87	-	-	-	-	-	177
-reclassification to investment properties	-	(1 328)	-	-	-	-	-	-	(1 328)
Balance at 31 December 2024	51 521	122 748	195 446	33 042	181 823	26 807	97 176	53 600	762 163
Depreciation									
Balance at 1 January 2024	-	(45 100)	(147 824)	(27 354)	(113 125)	(22 959)	(55 952)	-	(412 314)
Depreciation of disposed assets:									
- from separately disposed	-	51	1 392	279	1 434	-	20	-	3 176
- reclassification of right of use assets	-	(90)	(87)	-	-	-	-	-	(177)
-reclassification to investment properties	-	57	-	-	-	-	-	-	57
Depreciation for the year	-	(3 770)	(9 053)	(806)	(15 491)	(460)	(2 804)	-	(32 384)
Balance at 31 December 2024	-	(48 852)	(155 572)	(27 881)	(127 182)	(23 419)	(58 736)	-	(441 642)
Carrying amount at 31 December 2024	51 521	73 896	39 874	5 161	54 641	3 388	38 440	53 600	320 521

12. Financial assets

Amounts recognized in the interim condensed consolidated statement of financial position are attributable to the following categories of financial assets:

	30.09.2025 BGN '000	31.12.2024 BGN '000
Loans and advances to bank customers	3 407 549	3 265 062
Financial assets at fair value through profit or loss	3 029 566	2 932 488
Debt instruments measured at fair value through other comprehensive income	914 695	837 995
Equity instruments measured at fair value through other comprehensive income	66 845	66 382
	7 418 655	7 101 927

13. Other financial assets at amortized cost

Amounts recognized in the consolidated statement of financial position are attributable to other financial assets measured at amortized cost are as follows:

	30.09.2025 BGN '000	31.12.2024 BGN '000
Loans granted	201 076	197 790
Receivables under repurchase agreements	555 048	639 744
Debt instruments measured at amortized cost	1 978 870	1 917 937
Receivables from related parties	111 860	103 423
Trade receivables	227 120	123 488
Impairment loss	(163 821)	(169 486)
	2 910 153	2 812 896

14. Share capital

The share capital of Chimimport as at 30 September 2025 consists of 239 646 267 ordinary shares with a par value of BGN 1, including 13 182 738 ordinary shares acquired by companies of Chimimport Group. The shares of the Company are ordinary, registered and subject to unrestricted transfers and entitle 1 voting right and liquidation quota.

	30.09.2025	31.12.2024
Shares issued and fully paid:		
- beginning of the year	226 463 529	226 463 529
Shares issued and fully paid as at period end	226 463 529	226 463 529

The list of principle shareholders, holding shares /ordinary and preferred/ of the capital of Chimimport AD is presented as follows:

	30.09.2025 Number of ordinary shares	30.09.2025 %	31.12.2024 Number of ordinary shares	31.12.2024 %
Invest Capital AD	173 487 247	72.39 %	173 487 247	72.39%
Other entities	47 159 246	19.68%	46 995 905	19.61%
Other individuals	18 999 774	7.93%	19 163 115	8.00%
	239 646 267	100.00 %	239 646 267	100.00%
Own shares held by subsidiaries				
CCB Group AD	(1 296 605)	(0.54%)	(1 296 605)	(0.54%)
ZAD Armeec	(236 007)	(0.10%)	(236 007)	(0.10%)
POAD CCB - Sila	(8 782 426)	(3.66%)	(8 782 426)	(3.66%)
CCB Asset management EAD	(140 500)	(0.06%)	(140 500)	(0.06%)
Trans Intercar EAD	(2 200)	-	(2 200)	-
Omega Finance OOD	(2 725 000)	(1.14%)	(2 725 000)	(1.14%)
	(13 182 738)	(5.50%)	(13 182 738)	(5.50%)
Net number of shares	226 463 529		226 463 529	

Withholding tax for dividends due from individuals and foreign legal entities, registered in countries that are not members of EU for 2025 and 2024 amounts to 5% and the tax is deducted from the gross amount of dividends.

15. Borrowings

Borrowings include financial liabilities as follows:

	30.09.2025 BGN'000	31.12.2024 BGN'000
Financial liabilities at fair value:		
Derivatives, held-for-trading	-	-
Financial liabilities measured at amortized cost:		
Liabilities to depositors	9 135 800	8 354 635
Bonds and debenture loan	53 663	57 823
Bank loans	58 207	72 693
Other borrowings	28 556	21 105
Deposits from banks	4 300	13 508
Cession liabilities	52 388	50 215
Liabilities under repurchase agreements	12 944	12 787
Trade obligations	92 404	97 818
Payables to related parties	68 290	67 633
Total carrying amount	9 506 552	8 748 217

During the period the Group of Chimimport received borrowings other than borrowings from banking activities under long-term and short-term loans agreements for cash at capital interest rates

16. Income tax expenses

Recognized tax expenses are based on management's best estimate of the expected annual tax rate. The tax rate, valid for 2025 is 10% corporate tax (the expected annual tax rate for the period ended on 31 December 2024 was 10%).

17. Earnings per shares

The basic earnings per share have been calculated using the net results attributable to shareholders of the Company as the numerator.

The weighted average number of shares (ordinary and preferred) used for the calculation of basic earnings per share as well as the net profit less the dividend expense to be distributed are as follows:

	30.09.2025	30.09.2024
Profit attributable to the shareholders (TBGN)	104 389	72 197
Weighted average number of outstanding shares	226 463 529	226 463 529
Basic earnings per share (BGN per share)	0.46	0.32

18. Related party transactions

The Group's related parties include its owners, associates and key management personnel.

18.1. Transaction with owners

Sale of goods and services, interest income and other income	30.09.2025	30.09.2024
	BGN'000	BGN'000
- sale of services	6	8
- interest income	44	66
-others	2	1

Purchase of goods and services, interest expense and other expense

-purchase of services	(23)	(23)
-interests expenses	(87)	(512)

18.2. Transaction with associates and other related parties under common control

Sale of goods and services, interest income and other income	30.09.2025	30.09.2024
	BGN'000	BGN'000
sale of finished goods		
- associates and joint ventures	672	110
- other related parties outside the group	104	

sale of goods

Sale of goods and services, interest income and other income	30.09.2025	30.09.2024
	BGN'000	BGN'000
- associates and joint ventures	45	49
- other related parties outside the group	530	504
<i>sale of services</i>		
- associates and joint ventures	6 006	8 724
- other related parties outside the group	2 478	2 231
<i>interest income</i>		
- associates and joint ventures	24	60
- other related parties outside the group	628	407
<i>other income</i>		
- associates and joint ventures	66	62
- other related parties outside the group	218	295
Purchase of services and interest expense	30.09.2025	30.09.2024
	BGN'000	BGN'000
<i>purchase of services</i>		
- associates and joint ventures	(8 134)	(8 477)
- other related parties	(5 356)	(5 467)
<i>interest expense and other expenses</i>		
- associates and joint ventures	(89)	(236)
- other related parties joint ventures	(113)	(67)

18.3. Transaction with key management personnel

Key management of the Group includes members of the Managing Board and Supervisory Board. Key management personnel remuneration includes the following expenses:

	30.09.2025 BGN'000	30.09.2024 BGN'000
Short-term employee benefits:		
Salaries, including bonuses	(126)	(126)
Social security costs	(12)	(12)
Total:	(138)	(138)

19. Related party balances

	30.09.2025 BGN'000	31.12.2024 BGN'000
Non-current receivables from:		
-owners	-	-
-associated enterprises	860	1 793
- other related parties	8 891	23 782
Total	9 751	25 575

	30.09.2025 BGN'000	31.12.2024 BGN'000
Current receivables from:		
- owners	7 485	3 514
- associates enterprises and joint venture	3 339	3 157
- other related parties	91 285	71 177
Total	102 109	77 848

	30.09.2025 BGN'000	31.12.2024 BGN'000
Non-current payables to:		
-owners	3 331	3 304
- associates enterprises and joint venture	13 924	13 231
- other related parties	10 941	9 086
Total	28 196	25 621

	30.09.2025	31.12.2024
	BGN'000	BGN'000
Current payables to:		
- owners	19 659	19 481
- associates enterprises and joint venture	4 471	7 598
- other related parties	15 964	14 933
Total	40 094	42 012

20. Post - reporting date events

On 19th November 2025, an invitation was announced for the Extraordinary General Meeting of Chimimport AD, which will be held on 22nd December 2025.

From 30th of September 2025 until 29th November 2025 there are no significant events that have occurred that are important for the development of the Group of Chimimport AD

21. Autorization of the interim condensed financial statements

The interim condensed consolidated financial statements as of 30 September 2025 (including comparatives) were approved for issue by the Managing board on 29th November 2025.