

Statement of Financial Position

<i>Thousand BGN</i>	30.6.2022	30.6.2021
Assets		
Cash, cash balances at central banks and other demand deposits	581 927	693 217
Financial assets designated at fair value through profit or loss	414	426
Financial assets at fair value through other comprehensive income	22 051	360 768
Financial assets at amortised cost	1 661 906	1 046 141
Tangible assets	274 961	145 222
Intangible assets	2 519	3 391
Tax assets	73	2 998
Other assets	160 898	222 373
Non-current assets and disposal groups classified as held for sale	642	3 052
TOTAL ASSETS	2 705 391	2 477 588
Liabilities		
Financial liabilities measured at amortised cost	2 419 708	2 230 474
Provisions	820	823
Tax liabilities	11 314	3 204
Other liabilities	1 590	1 936
TOTAL LIABILITIES	2 433 432	2 236 437
Capital	155 572	155 572
Share premium	65 583	65 583
Accumulated other comprehensive income	-9 073	-11 894
Retained earnings	-12 079	-26 033
Other reserves	57 436	57 435
Profit or loss attributable to owners of the parent	14 520	488
TOTAL EQUITY	271 959	241 151
TOTAL EQUITY AND TOTAL LIABILITIES	2 705 391	2 477 588

Statement of profit or loss

Interest income	18 118	14 595
(Interest expenses)	3 090	4 180
Dividend income	0	9
Fee and commission income	16 097	13 450
(Fee and commission expenses)	1 578	1 701
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-51	-95
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-8	2
Exchange differences [gain or (-) loss], net	1 270	955
Gains or (-) losses on derecognition of non-financial assets, net	32	-1
Other operating income	2 660	1 220
(Other operating expenses)	2 785	1 294
TOTAL OPERATING INCOME, NET	30 665	22 960
(Administrative expenses)	11 842	11 207
(Cash contributions to resolution funds and deposit guarantee schemes)	370	2 842
(Depreciation)	2 586	2 740
(Provisions or (-) reversal of provisions)	-11	-128
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1 876	6 462
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	518	651
PROFIT OR (-) LOSS FOR THE YEAR	14 520	488