

Appendix VI - EQUITY DISCLOSURE TEMPLATES

Company name: Euro-Finance AD

As of: 31.12.2023

DISCLOSURE OF INFORMATION BY INVESTMENT FIRMS			
Template number	Template code	Description	References to legislative acts
		EQUITY	
1	I CC1	COMPOSITION OF EQUITY REQUIRED	Art. 49, para 1, let. C
2	I CC2	RECONCILIATION OF OWN EQUITY WITH AUDITED FINANCIAL STATEMENTS	Art. 49, para 1, let. A
3	I CCA	MAIN CHARACTERISTICS OF EQUITY	Art. 49, para 1, let. B

Template EU IF CC1.01 - Composition of equity required (investment firms other than small and non-interconnected investment firms)

Company name: Euro-Finance AD

As of: 31.12.2023

		a	b
		Amount	Source based on reference numbers/letters of balance sheet items in audited financial statements
Common Equity Tier 1 (CET1): instruments and reserves			
1	EQUITY	19 268	
2	TIER 1 CAPITAL	19 268	
3	Common Equity Tier 1	19 268	
4	Fully paid-up equity instruments	14 100	CAPITAL AND LIABILITIES/ Capital and reserves/Share capital
5	Share premium accounts		
6	Retained earnings		
7	Accumulated other comprehensive income		
8	Other reserves	7 988	CAPITAL AND LIABILITIES/Equity and reserves/Other reserves
9	Minority interest recognised in CET 1		
10	Adjustments to CET 1 due to prudential filters		
11	Other funds		
12	(-)TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1	-2 820	
13	(-)Own CET 1 instruments	0	
14	(-)Direct holdings of CET1 instruments		
15	(-)Indirect holdings of CET1 instruments		
16	(-)Synthetic holdings of CET1 instruments		
17	(-)Losses for the current financial year	0	
18	(-)Goodwill	0	
19	(-)Other intangible assets	-125	ASSETS/Non-current/Intangible assets
20	(-)Deferred tax assets that are based on future profits and are not attributable to temporary differences, net of associated tax liabilities	-6	
21	(-)Qualifying holdings outside the financial sector exceeding 15% of equity	0	
22	(-)Total amount of qualifying holdings in non-financial sector undertakings exceeding 60 % of equity	0	
23	(-)CET1 instruments of financial sector undertakings in which the institution has no significant investment	-2 216	ASSETS/Non-current/Long-term financial assets
24	(-)CET1 instruments of financial sector undertakings in which the institution has significant investment	-473	ASSETS/Non-current/Long-term financial assets
25	(-)Defined benefit pension fund assets		
26	(-)Other deductions		
27	CET1: other capital items, deductions and adjustments		
28	ADDITIONAL TIER 1 CAPITAL		
29	Fully paid-up directly issued equity instruments		
30	Share premium accounts		
31	(-)TOTAL DEDUCTIONS FROM ADDITIONAL EQUITY TIER 1 CAPITAL		
32	(-)Own AE 1 instruments		
33	(-)Direct holdings of AE 1 instruments		
34	(-)Indirect holdings of AE 1 instruments		
35	(-)Synthetic holdings of AE 1 instruments		
36	(-)AE 1 instruments of financial sector undertakings in which the institution has no significant investment		
37	(-)AE 1 instruments of financial sector undertakings in which the institution has significant investment		
38	(-)Other deductions		
39	Additional Tier 1 capital: other capital items, deductions and adjustments		
40	TIER 2 CAPITAL		

41	Fully paid-up directly issued equity instruments		
42	Share premium accounts		
43	(-)TOTAL DEDUCTIONS FROM TIER 2 CAPITAL		
44	(-)Own Tier 2 capital instruments		
45	(-)Direct holdings of Tier 2 instruments		
46	(-)Indirect holdings of Tier 2 instruments		
47	(-)Synthetic holdings of Tier 2 instruments		
48	(-)Tier 2 instruments of financial sector undertakings in which the institution has no significant investment		
49	(-)Tier 2 instruments of financial sector undertakings in which the institution has significant investment		
50	Tier 2 capital: other capital items, deductions and adjustments		

Template EU IF CC1.02 Composition of equity required (small and non-interconnected investment firms)

		a	b
		Amount	Source based on reference numbers/letters of balance sheet items in audited financial statements
Common Equity Tier 1 (CET 1) instruments and reserves			
1	EQUITY		
2	TIER 1 CAPITAL		
3	Common Equity Tier 1		
4	Fully paid-up equity instruments		
5	Share premium accounts		
6	Retained earnings		
7	Accumulated other comprehensive income		
8	Other reserves		
9	Adjustments to CET 1 due to prudential filters		
10	Other funds		
11	(-)TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1		
12	(-)Losses for the current financial year		
13	(-)Goodwill		
14	(-)Other intangible assets		
15	(-)Deferred tax assets that are based on future profits and are not attributable to temporary differences, net of associated tax liabilities		
16	(-)Qualifying holdings outside the financial sector exceeding 15% of equity		
17	(-)Total amount of qualifying holdings in non-financial sector undertakings exceeding 60 % of equity		
18	(-)Other deductions		
19	CET1: other capital items, deductions and adjustments		
20	ADDITIONAL TIER 1 CAPITAL		
21	Fully paid-up directly issued equity instruments		
22	Share premium accounts		
23	(-)TOTAL DEDUCTIONS FROM ADDITIONAL EQUITY TIER 1 CAPITAL		
24	Additional Tier 1 capital: other capital items, deductions and adjustments		
25	TIER 2 CAPITAL		
26	Fully paid-up directly issued equity instruments		
27	Share premium accounts		
28	(-)TOTAL DEDUCTIONS FROM TIER 2 CAPITAL		
29	Tier 2 capital: other capital items, deductions and adjustments		

Template EU IF CC1.03 Composition of equity required (Group Capital Test)

		a	b
		Amount	Source based on reference numbers/letters of balance sheet items in audited financial statements
Common Equity Tier 1 (CET1): instruments and reserves			
1	EQUITY		
2	TIER 1 CAPITAL		
3	Common Equity Tier 1		
4	Fully paid-up equity instruments		
5	Share premium accounts		
6	Retained earnings		
7	Retained earnings from previous years		
8	Profit or loss eligible		
9	Accumulated other comprehensive income		
10	Other reserves		
11	Adjustments to CET 1 due to prudential filters		
12	Other funds		
13	(-)TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1		
14	(-)Own CET 1 instruments		
15	(-)Losses for the current financial year		
16	(-)Goodwill		
17	(-)Other intangible assets		
18	(-)Deferred tax assets that are based on future profits and are not attributable to temporary differences, net of associated tax liabilities		
19	(-)Qualifying holdings outside the financial sector exceeding 15% of equity		
20	(-)Total amount of qualifying holdings in non-financial sector undertakings exceeding 60 % of equity		
21	(-)CET1 instruments of financial sector undertakings in which the institution has no significant investment		
22	(-)Defined benefit pension fund assets		
23	(-)Other deductions		
24	CET1: other capital items, deductions and adjustments		
25	ADDITIONAL TIER 1 CAPITAL		
26	Fully paid-up directly issued equity instruments		
27	Share premium accounts		
28	(-)TOTAL DEDUCTIONS FROM ADDITIONAL EQUITY TIER 1 CAPITAL		
29	(-)Own AE 1 instruments		
30	(-)AE 1 instruments of financial sector undertakings in which the institution has no significant investment		
31	(-)Other deductions		
32	Additional Tier 1 capital: other capital items, deductions and adjustments		
33	TIER 2 CAPITAL		
34	Fully paid-up directly issued equity instruments		
35	Share premium accounts		
36	(-)TOTAL DEDUCTIONS FROM TIER 2 CAPITAL		
37	(-)Own Tier 2 capital instruments		
38	(-)Tier 2 instruments of financial sector undertakings in which the institution has no significant investment		
39	Tier 2 capital: other capital items, deductions and adjustments		

Template EU IF CC2 Equity: reconciliation of required equity to the balance sheet in audited financial statements

Company name: Euro-Finance AD

As of: 31.12.2023

Adjustable template.

The information in the rows is reported in line with the balance sheet included in the audited financial statements of the investment firm. The columns shall remain fixed unless the accounting and regulatory scope of consolidation of the investment firm is the same, in which case the values shall be reported in column "a" only.

	a	b	c
	Balance sheet according to published/audited financial statements	In the regulatory scope of consolidation	Reference to EU IF CC1
	As at the end of the period	As at the end of the period	
Assets - presented by asset classes in accordance with the balance sheet in published/audited financial statements			
1	Machinery, vehicles, and equipment	19	
2	Assets with right of use	926	
3	Intangible assets	125	Row 19
4	Financial fixed assets	3 639	Row 23, 24
5	Deferred tax assets	6	Row 20
6	Short-term financial assets	7 029	
7	Receivables under repurchase agreements	7 753	
8	Client funds	5 231	
9	Own funds	4 412	
10	Other receivables	174	
xxx	Total assets	29 314	
Liabilities - presented by liability classes in accordance with the balance sheet in published/audited financial statements			
1	Non-current liabilities under lease agreements	836	

	2	Current liabilities under lease agreements	175		
	3	Trade and other payables	361		
	4	Liabilities to clients	5 231		
xxx		Total liabilities	6 603		
Shareholders' equity					
	1	Share capital	14 100		Row 4
	2	Other reserves	7 988		Row 8
	3	Retained earnings	623		
xxx		Total Shareholders' equity	22 711		

Template EU I CCA: Equity: main characteristics of the equity instruments issued by the investment firm

Company name: Euro-Finance AD

As of: 31.12.2023

		a
		<i>in free text</i>
1	Issuer	Euro-Finance AD
2	Individual identifier (e.g. CUSIP, ISIN or Bloomberg Unique ID for a private placement)	BG 1100394326
3	Public or private placement	Private placement
4	Legal framework(s) applicable to the instrument	Commercial law
5	Type of instrument (types to be determined by each jurisdiction)	Shares
6	Value recognised in required capital (currency unit in millions at the latest reporting date)	14.1 BGN
7	Nominal value of the instrument	1 BGN
8	Issue price	Not applicable
9	Redemption price	Not applicable
10	Accounting classification	Share capital
11	Original issue date	16.10.2001
12	Perpetual or dated	Perpetual
13	Original maturity	Not applicable
14	Option for early redemption by the issuer subject to prior approval by the supervisory bodies	Not applicable
15	Possible early redemption date, contingent dates and amount	Not applicable
16	Subsequent early redemption dates, if applicable	Not applicable
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and related indices	Not applicable
19	Availability of a mechanism for suspending the payment of dividends	Not applicable
20	Full, partial or no discretion (in terms of timing)	Not applicable
21	Full, partial or no discretion (in terms of amount)	Not applicable
22	Availability of a step-up mechanism or other redemption incentive	Not applicable
23	Non-cumulative or cumulative	Not applicable
24	Subject or not to conversion	Not applicable
25	If convertible - conversion triggers	Not applicable
26	If convertible - in whole or in part	Not applicable
27	If convertible - conversion rate	Not applicable
28	If convertible - mandatorily convertible or not	Not applicable
29	If convertible - the type of instrument into which the instrument may be converted	Not applicable
30	If convertible, the issuer of the instrument into which the instrument is converted	Not applicable
31	Impairment options	
32	If impaired, impairment triggers	Not applicable
33	If impaired, in whole or in part	Not applicable
34	If impaired, permanently or temporarily	Not applicable
35	If the impairment is temporary - description of the positive revaluation mechanism	Not applicable
36	Characteristics for which non-compliance with regulatory requirements was identified during the transition period	Not applicable
37	If yes, indicate the characteristics for which non-compliance was identified	Not applicable
38	Link to access the full terms and conditions of the instrument (indication)	Not applicable
(1) Mark "Not applicable" if the question is not relevant.		