

BACB
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
/unaudited/

	06/30/2026	12/31/2025
	EUR'000	EUR'000
ASSETS		
Cash and balances with the Central Bank	246,165	231,496
Loans and advances to banks	52,493	36,050
Loans and advances to customers	1,187,552	960,896
Financial assets at FV through profit or loss	1,381	1,042
Debt instruments at FVOCI	134,375	85,581
Equity instruments at FVOCI	2,697	2,434
Debt instruments at amortised cost	89,927	84,738
Inventories	106	6,238
Assets held for sale	4,126	-
Investment properties	33,985	32,368
Other assets	14,054	4,197
Tangible and intangible assets	7,616	5,716
Advanced tax payments	8,007	5,538
Deferred tax asset	156	165
TOTAL ASSETS	1,782,640	1,456,459
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
Deposits from banks	53	79
Deposits from customers	1,514,962	1,205,137
Current tax liabilities	29	2
Other liabilities	19,652	17,180
Debt securities in issue	30,110	30,706
Other borrowed funds	1,752	2,102
Deferred tax liabilities	29	-
TOTAL LIABILITIES	1,566,587	1,255,206
SHAREHOLDERS' EQUITY		
Share capital	12,592	12,624
Share premium	18,944	18,944
Reserves and retained earnings	183,520	168,142
Revaluation reserves	997	1,543
TOTAL SHAREHOLDERS' EQUITY	216,053	201,253
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,782,640	1,456,459
OFF-BALANCE SHEET LIABILITIES		
Unutilized commitments on loans	119,078	91,237
Other off-balance sheet liabilities	83,013	73,756
	202,091	164,993

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

/unaudited/

INCOME	06/30/2026 EUR'000	06/30/2025 EUR'000
Interest income at EIR	34,379	27,650
Interest expense at EIR	(4,760)	(4,984)
Net interest income	29,619	22,666
Fee and commission income	6,299	4,470
Fee and commission expense	(625)	(448)
Fee and commission income, net	5,674	4,022
FX trade net income	691	1,113
Dividend income	4	3
Net gains(loss) on financial assets at at FVP&L	38	124
Net gains(loss) on debt instruments at FVOCI	57	44
Net gains(loss) on debt instruments at amortised cost	38	-
Exchange differences, net	29	66
Other operating income	807	636
Other operating expenses	(251)	(917)
Gain recognised in a business combination	3,733	-
Net operating income before impairment	40,439	27,757
Impairment on financial assets	(5,072)	(1,642)
Personnel expenses	(8,355)	(5,359)
Depreciation and amortization	(1,732)	(1,282)
Administrative Expenses	(8,663)	(5,223)
PROFIT BEFORE TAX	16,617	14,251
Tax (expense)	(1,271)	(1,449)
PROFIT FOR THE YEAR	15,346	12,802
OTHER COMPREHENSIVE INCOME		
<i>Items that will not be reclassified subsequently to profit or loss</i>		
Fair value changes on equity instruments at fair value through OCI	61	32
<i>Items that may be reclassified subsequently to profit or loss</i>		
Fair value changes on debt instruments at FVOCI	(603)	474
Reclassification to profit or loss	(4)	(44)
OTHER COMPREHENSIVE INCOME FOR THE PERIOD	(546)	462
TOTAL COMPREHENSIVE INCOME	14,800	13,264

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CONSOLIDATED CASH FLOW STATEMENT

/unaudited/

	06/30/2026 EUR'000	06/30/2025 EUR'000
Cash flows from operating activities		
Profit for the period	15,346	12,802
Adjustments to reconcile net income to net cash provided by operating activities:		
Tax expense	1,271	1,449
Depreciation and amortization	1,732	1,282
Impairment on financial assets	4,984	1,518
Other non-cash items included in profit or loss	2,729	(65)
Result on disposal of investment properties	(123)	517
Changes in operating assets and operating liabilities		
Net change in restricted funds	112	482
Net change in loans to customers	(124,404)	(65,776)
Net change in financial assets at FVP&L	(100)	(6)
(Increase) / decrease in assets held for sale, net	(126)	785
Decrease / (increase) in other assets	1,588	(5,104)
Increase in deposits from banks and customers	84,734	44,139
Increase in other liabilities	1,116	1,237
Net cash used in operating activities before taxes	(11,141)	(6,740)
Income tax paid	(2,360)	(6,409)
Net cash used in operating activities	(13,501)	(13,149)
Cash flows from investing activities		
Purchases of debt instruments at amortized cost and FA at FVOCI	(114,336)	(56,317)
Proceeds from sold/matured debt instruments at amortized cost and FA at FVOCI	91,517	61,294
Proceeds from an acquisition of a subsidiary	69,433	-
Purchases of tangible and intangible assets	(886)	(325)
Proceeds from sale of tangible and intangible assets	33	-
Proceeds from sale of of investment properties	1,086	1,137
Net cash from investing activities	46,847	5,789
Cash flows from financing activities		
Repayments of other borrowed funds	(350)	(725)
Payments under lease agreements	(1,297)	(1,016)
Net cash used in financing activities	(1,647)	(1,741)
Net effect of exchange rate changes on cash and cash equivalents	(475)	(3,705)
Net change in cash and cash equivalents	31,224	(12,806)
Cash and Cash Equivalents at Beginning of Year	265,538	293,577
Cash and Cash Equivalents at the end of period	296,762	280,771
<i>Interest paid</i>	5,327	5,613
<i>Interest received</i>	32,754	28,458
<i>Received dividends</i>	41	3

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CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
for the period 01.01.2026 - 30.06.2026

EUR'000

	Share capital	Share premium	Fair value reserve	Revaluation reserve on own properties	Retained earnings and other reserves	Total
<u>Shareholders' equity at 31 December 2024</u>	12,624	18,944	1,036	139	149,871	182,614
Profit for the year	-	-	-	-	18,271	18,271
Net change in fair value of equity instruments at FVOCI	-	-	62	-	-	62
Net change in fair value of debt instruments at FVOCI	-	-	350	-	-	350
Reclassification to profit or loss on derecognition of debt instruments at FVOCI	-	-	(44)	-	-	(44)
Other comprehensive income, net of tax	-	-	368	-	-	368
Total comprehensive income	-	-	368	-	18,271	18,639
Distribution of dividends	-	-	-	-	0	0
<u>Shareholders' equity at 31 December 2025</u>	12,624	18,944	1,404	139	168,142	201,253
Profit for the period	-	-	-	-	15,346	15,346
Net change in fair value of equity instruments at FVOCI	-	-	61	-	-	61
Net change in fair value of debt instruments at FVOCI	-	-	(603)	-	-	(603)
Reclassification to profit or loss on derecognition of debt instruments at FVOCI	-	-	(4)	-	-	(4)
Other comprehensive income, net of tax	-	-	(546)	-	-	(546)
Total comprehensive income	-	-	(546)	-	15,346	14,800
Adjustment of registered capital due to a change in reporting currency from BGN to EUR	(32)	-	-	-	32	-
<u>Shareholders' equity at 30 June 2026</u>	12,592	18,944	858	139	183,520	216,053