Template EU KM1 – Key metrics template

Points (a) to (g) of Article 447 and point (b) of Article 438

UniCredit Bulbank

		a	b	c
		30.6.2025	31.12.2024	30.6.2024
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	4 349 982	3 481 118	3 470 145
2	Tier 1 capital	4 349 982	3 481 118	3 470 145
3	Total capital	4 894 699	3 840 052	3 722 376
	Risk-weighted exposure amounts			
4	Total risk exposure amount	16 290 726	15 928 051	15 220 851
4a	Total risk exposure pre-floor	16 290 726	-	-
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	26.70%	21.86%	22.80%
5a	Not applicable			
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	26.70%	-	-
6	Tier 1 ratio (%)	26.70%	21.86%	22.80%
6a	Not applicable			
6b	Tier 1 ratio considering unfloored TREA (%)	26.70%	-	-
7	Total capital ratio (%)	30.05%	24.11%	24.46%
7a	Not applicable			
7b	Total capital ratio considering unfloored TREA (%)	30.05%	-	-
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.65%	1.65%	1.65%
EU 7e	of which: to be made up of CET1 capital (percentage points)	0.93%	0.93%	0.93%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.24%	1.24%	1.24%
EU 7g	Total SREP own funds requirements (%)	9.65%	9.65%	9.65%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	1.97%	1.99%	1.99%
EU 9a	Systemic risk buffer (%)	2.79%	2.86%	2.73%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	8.26%	8.35%	8.22%
EU 11a	Overall capital requirements (%)	17.91%	18.00%	17.87%
12	CET1 available after meeting the total SREP own funds requirements (%)	19.46%	14.46%	14.81%
	Leverage ratio			
13	Total exposure measure	40 083 187	38 676 382	35 278 444
14	Leverage ratio (%)	10.85%	9.00%	9.84%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	11 514 181	11 250 120	9 935 449
EU 16a	Cash outflows - Total weighted value	15 486 013	15 623 802	14 333 196
EU 16b	Cash inflows - Total weighted value	9 043 305	9 380 487	8 571 601
16	Total net cash outflows (adjusted value)	6 442 708	6 243 315	5 761 595
17	Liquidity coverage ratio (%)	178.72%	180.19%	172.44%
	Net Stable Funding Ratio			
18	Total available stable funding	28 862 579	26 786 624	24 747 651
19	Total required stable funding	17 452 534	16 117 925	15 307 644
20	NSFR ratio (%)	165.38%	166.19%	161.67%