UniCredit Bulbank Disclosure (Pillar III) as of 30 June 2024

Template EU KM1 - Key metrics template

In thousands of BGN

		30.6.2024	31.12.2023	30.6.2023
		a	b	c
		T	T-2	T-4
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	3 470 145	3 170 326	3 164 676
2	Tier 1 capital	3 470 145	3 170 326	3 164 676
3	Total capital	3 722 376	3 224 429	3 216 706
	Risk-weighted exposure amounts			
4	Total risk exposure amount	15 220 851	14 101 241	13 500 329
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	22.80%	22.48%	23.44%
6	Tier 1 ratio (%)	22.80%	22.48%	23.44%
7	Total capital ratio (%)	24.46%	22.87%	23.83%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.65%	1.65%	1.65%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.93%	0.93%	0.93%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.24%	1.24%	1.24%
EU 7d	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 (%)	1.99%	1.97%	1.47%
EU 9a	Systemic risk buffer (%)	2.73%	2.77%	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 (%)	8.22%	8.24%	7.70%
EU 11a	Overall capital requirements (%)	17.87%	17.89%	17.35%
12	CET1 available after meeting the total SREP own funds requirements (%)	14.81%	13.22%	14.18%
	Leverage ratio			
13	Total exposure measure	35 278 444	36 186 507	34 348 712
14	Leverage ratio (%)	9.84%	8.76%	9.21%
	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)			
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)	9 935 449	11 326 330	10 991 097
EU 16a	Cash outflows - Total weighted value	14 333 196	13 823 705	12 970 472
EU 16b	Cash inflows - Total weighted value	8 571 601	8 154 508	7 213 852
16	Total net cash outflows (adjusted value)	5 761 595	5 669 197	5 756 620
17	Liquidity coverage ratio (%)	172.44%	199.79%	190.93%
	Net Stable Funding Ratio			
18	Total available stable funding	24 747 651	24 582 828	22 412 064
19	Total required stable funding	15 307 644	14 149 264	12 874 638
20	NSFR ratio (%)	161.67%	173.74%	174.08%