

Detailed Information About The Own Funds of Raiffeisenbank (Bulgaria) EAD as at 31.12.2017 on Consolidated Basis in accordance with Commission Implementing Regulation (EU) No 1423/2013 laying down implementing technical standards with regard to disclosure of own funds requirements for institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

BGN, thousands

Transition own funds disclosure template (consolidated basis)		(A) AMOUNT AT DISCLOSURE DATE	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE	(C) AMOUNTS SUBJECT TO PRE-REGULATION (EU) No 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/2013
Common equity Tier 1 (CET1) capital: Instruments and reserves				
1	Capital instruments and the related share premium accounts	603 448	26 (1), 27, 28, 29	
	of which: Instrument type 1	603 448	EBA list 26 (3)	
	of which: Instrument type 2		EBA list 26 (3)	
	of which: Instrument type 3		EBA list 26 (3)	
2	Retained earnings	180 126	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves)	10 020	26 (1)	
3a	Funds for general banking risks		26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		486 (2)	
5	Minority interests (amount allowed in consolidated CET1)		84	
5a	Independently reviewed interim profits net of any foreseeable charge or dividend		26 (2)	
6	Common equity Tier 1 (CET1) capital before regulatory adjustments	793 594	Sum of rows 1 to 5a	
Common equity Tier 1 (CET1) capital: regulatory adjustments				
7	Additional value adjustments (negative amount)	-1 432	34, 105	
8	Intangible assets (net of related tax liability) (negative amount)	-25 112	36 (1) (b), 37	
9	Empty set in the EU			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		36 (1) (c), 38	
11	Fair value reserves related to gains or losses on cash flow hedges		33 (1) (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-7 907	26 (1) (d), 40, 159	
13	Any increase in equity that result from securitised assets (negative amount)		32 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		33 (1) (b)	
15	Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		36 (1) (f), 42	
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		36 (1) (g), 44	
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79	
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49, (1) to (3), 79	
20	Empty set in the EU			
20a	Exposure amount of the following items which qualify for a RW of 1250 %, where the institution opts for the deduction alternative		36 (1) (k)	
20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91	
20c	of which: securitisation positions (negative amount)		36 (1) (k) (ii), 243 (1) (b), 244 (1) (b), 258	
20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10 % threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		36 (1) (c), 38, 48 (1) (a)	
22	Amount exceeding the 15 % threshold (negative amount)		48 (1)	
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		36 (1) (i), 48 (1) (b)	
24	Empty set in the EU			
25	of which: deferred tax assets arising from temporary differences		36 (1) (c), 38, 41 (1) (a)	
25a	Losses for the current financial year (negative amount)		36 (1) (a)	
25b	Forseeable tax charges relating to CET1 items (negative amount)		36 (1) (l)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment			
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Article 467 and 468			
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR		481	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		36 (1) (j)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-34 451	Sum of rows 7 to 20a, 21, 22 and 25a to 27	
29	Common equity Tier 1 (CET1) capital	759 143	Row 6 minus row 28	
Допълнителен капитал от първи ред (ДК1): инструменти				
30	Capital instruments and the related share premium accounts		51, 52	
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		486 (3)	
	Public sector capital injections grandfathered until 1 January 2018		483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		85, 86, 480	

35	of which: Instruments issued by subsidiaries subject to phase out		486 (3)	
36	Additional Tier 1 (AT1) capital before regulatory adjustments			
Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)		52 (1) (b), 56 (a), 57, 475 (2)	
38	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		56 (b), 58, 475 (3)	
39	Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)		56 © 59, 60, 79, 475 (4)	
40	Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)		56 (d), 59, 79, 475 (4)	
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 572/2013 (i.e. CRR residual amounts)			
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of regulation (EU) No 575/2013		472, 472 (3) (a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a) 472 (11) (a)	
	Of which items to be detailed line by line, eg. Material net interim losses, intangibles, shortfall of provisions to expected losses etc			
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 472 of regulation (EU) No 575/2013		477, 477 (3), 477 (4) (a)	
	Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc			
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre-CRR		467, 468, 481	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		56 (e)	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		0	
44	Additional Tier 1 (AT1) capital		0	
45	Tier 1 capital (T1 = CAET1 + AT1)		759 143	
Tier 2 (T2) capital: instruments and provisions				
46	Capital instruments and the related share premium accounts	363 002	62, 63	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		486 (4)	
	Public sector capital injections grandfathered until 1 January 2018		483 (4)	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		87, 88, 480	
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)	
50	Credit risk adjustments	33 292	62 (c) & (d)	
51	Tier 2 (T2) capital before regulatory adjustments		396 294	
Tier 2 (T2) capital: regulatory adjustments				
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		63 (b) (i), 66 (a), 67, 477 (2)	
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		66 (b), 68, 477 (3)	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)		66 (c), 69, 70, 79, 477 (4)	
54a	Of which new holdings not subject to transitional arrangements			
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements			
55	Преките и непреките позиции на институцията в инструменти на К2 и подчинените заеми на предприятия от финансовия сектор, в които тя има значителни инвестиции (нето от допустимите къси позиции) (сума с отрицателен знак)		66 (d), 69, 79, 477 (4)	
56	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)			
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013		472, 472 (3) (a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	
	Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc			
56b	Residual amounts deducted from T2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		475, 475 (2) (a), 475 (3), 475 (4) (a)	
	Of which items to be detailed line by line, e.e. reciprocal cross holdings of in AT1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc			
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre-CRR		467, 648, 481	
	Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own T2 instruments, indirect holdings of non-significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)		477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
57	Total regulatory adjustments to Tier 2 (T2) Capital		0	
58	Tier 2 (T2) capital		396 294	
59	Total capital (TC = T1 + T2)		1 155 437	

59a	Resk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)			
60	Total risk weighted assets	3 661 349		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	20.73%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	20.73%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	31.56%	92 (2) ©	
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	201 374	CRD 128, 129, 130	
65	of which: capital conservation buffer requirement	91 534		
66	of which: countercyclical buffer requirement	0		
67	of which: systemic risk buffer requirement	109 840		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0	CRD 131	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		CRD 128	
69	[non relevant in EU regulation]			
70	[non relevant in EU regulation]			
71	[non relevant in EU regulation]			
Capital ratios and buffers				
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	
73	Direct and indirect holdings of the CET 1 of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		26 (1) (i), 45, 48, 470, 472 (11)	
74	Empty set in the EU			
75	Deferred tax assets arising from temporary differences (amount above 10 % threshold, net of related tax liability where the conditions in Article 38 (3) are met)		36 (1) (c), 38, 48, 470, 472 (5)	
Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)		62	
77	Cap on inclusion of credit risk adjustments in T2 under standardized approach		62	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		62	
79	Cap on inclusion of credit risk adjustments in T2 under internal ratings-based approach		62	
Capital instruments subject to phase-out arrangements(only applicable between 1 Jan 2013 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (4), 486 (3) & (5)	
82	Current cap on AT1 instruments subject to phase out arrangements		484 (4), 486 (3) & (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		484 (4), 486 (3) & (5)	
84	Current cap on T2 instruments subject to phase out arrangements		484 (5), 486 (4) & (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		484 (5), 486 (4) & (5)	

Capital instruments main features template on consolidated basis (1 of 5)

BGN, thousands

1	Issuer	Raiffeisenbank (Bulgaria) EAD
2	Unique identifier	BG1100092052
3	Governing law(s) of the instrument	Bulgarian
	Regulatory treatment	CET1 (Art. 26 of Regulation (EU) No 575/2013)
4	Transitional CRR rules	Common Equity Tier 1 capital
5	Post-transitional CRR rules	Common Equity Tier 1 capital
6	Eligible on solo/(sub-)consolidated/ solo & (sub-)consolidated	solo & (sub-) consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (currency in thousands as of most recent reporting date)	603 488
9	Nominal amount of instrument	603 488
9a	Issue price	100%
9b	Redemption price	N/A
10	Accounting classification	Share capital
11	Original date of issuance	1994 - 2009
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dated and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20a	Fully discretionally, partially discretionally or mandatory (in terms of timing)	N/A
20b	Fully discretionally, partially discretionally or mandatory (in terms of amount)	N/A
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all other liabilities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Capital instruments main features template on consolidated basis (2 of 5)

BGN, thousands

1	Issuer	Raiffeisenbank (Bulgaria) EAD
2	Unique identifier	N/A
3	Governing law(s) of the instrument	Austrian / Bulgarian
	Regulatory treatment	Tier 2 capital (Art. 63 or Regulation (EU) No 575/2013)
4	Transitional CRR rules	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital
6	Eligible on solo/(sub-)consolidated/ solo & (sub-)consolidated	solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated debt
8	Amount recognised in regulatory capital (currency in thousands as of most recent reporting date)	138 864
9	Nominal amount of instrument	138 864
9a	Issue price	100%
9b	Redemption price	N/A
10	Accounting classification	Liability - at amortized cost
11	Original date of issuance	2001 - 2006
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dated and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	EURIBOR + 1.5 points + 0.5% administration fee
19	Existence of a dividend stopper	Yes
20a	Fully discretionally, partially discretionally or mandatory (in terms of timing)	Mandatory
20b	Fully discretionally, partially discretionally or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	He
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all liabilities except CET1 capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Capital instruments main features template on consolidated basis (3 of 5)

BGN, thousands

1	Issuer	Raiffeisenbank (Bulgaria) EAD	
2	Unique identifier	N/A	
3	Governing law(s) of the instrument	Austrian / Bulgarian	
	Regulatory treatment	Tier 2 capital (Art. 63 or Regulation (EU) No 575/2013)	
4	Transitional CRR rules	Tier 2 capital	
5	Post-transitional CRR rules	Tier 2 capital	
6	Eligible on solo/(sub-)consolidated/ solo & (sub-)consolidated	solo & (sub-)consolidated	
7	Instrument type (types to be specified by each jurisdiction)	Subordinated debt	
8	Amount recognised in regulatory capital (currency in thousands as of most recent reporting date)		39 117
9	Nominal amount of instrument		39 117
9a	Issue price		100%
96	Redemption price	N/A	
10	Accounting classification	Liability - at amortized cost	
11	Original date of issuance		39 059
12	Perpetual or dated	Perpetual	
13	Original maturity date	No maturity	
14	Issuer call subject to prior supervisory approval	Yes	
15	Optional call date, contingent call dated and redemption amount	N/A	
16	Subsequent call dates, if applicable	N/A	
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating	
18	Coupon rate and any related index	EURIBOR + 1.9 points + 0.5% administration fee	
19	Existence of a dividend stopper		
20a	Fully discretionally, partially discretionally or mandatory (in terms of timing)	Mandatory	
20b	Fully discretionally, partially discretionally or mandatory (in terms of amount)	Mandatory	
21	Existence of step up or other incentive to redeem	No	
22	Noncumulative or cumulative	Cumulative	
23	Convertible or non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	N/A	
25	If convertible, fully or partially	N/A	
26	If convertible, conversion rate	N/A	
27	If convertible, mandatory or optional conversion	N/A	
28	If convertible, specify instrument type convertible into	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	
30	Write-down features	No	
31	If write-down, write-down trigger(s)	N/A	
32	If write-down, full or partial	N/A	
33	If write-down, permanent or temporary	N/A	
34	If temporary write-down, description of write-up mechanism	N/A	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all liabilities except CET1 capital	
36	Non-compliant transitioned features	No	
37	If yes, specify non-compliant features	N/A	

Capital instruments main features template on consolidated basis (4 of 5)

BGN, thousands

1	Issuer	Raiffeisenbank (Bulgaria) EAD
2	Unique identifier	N/A
3	Governing law(s) of the instrument	Austrian / Bulgarian
	Regulatory treatment	Tier 2 capital (Art. 63 or Regulation (EU) No 575/2013)
4	Transitional CRR rules	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital
6	Eligible on solo/(sub-)consolidated/ solo & (sub-)consolidated	solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Hybrid instrument
8	Amount recognised in regulatory capital (currency in thousands as of most recent reporting date)	71 583
9	Nominal amount of instrument	71 583
9a	Issue price	100%
9b	Redemption price	N/A
10	Accounting classification	Liability - at amortized cost
11	Original date of issuance	2013
12	Perpetual or dated	Dated
13	Original maturity date	2023
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dated and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	EURIBOR + 5.22 points EUR 2 500 fixed management fee EUR 2 500 fixed administration fee
19	Existence of a dividend stopper	No
20a	Fully discretionally, partially discretionally or mandatory (in terms of timing)	Mandatory
20b	Fully discretionally, partially discretionally or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	He
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all liabilities except CET1 capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Capital instruments main features template on consolidated basis (5 of 5)

BGN, thousands

1	Issuer	Raiffeisenbank (Bulgaria) EAD
2	Unique identifier	N/A
3	Governing law(s) of the instrument	Austrian / Bulgarian
	Regulatory treatment	Tier 2 capital (Art. 63 or Regulation (EU) No 575/2013)
4	Transitional CRR rules	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital
6	Eligible on solo/(sub-)consolidated/ solo & (sub-)consolidated	solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Hybrid instrument
8	Amount recognised in regulatory capital (currency in thousands as of most recent reporting date)	113 438
9	Nominal amount of instrument	113 438
9a	Issue price	100%
9b	Redemption price	N/A
10	Accounting classification	Liability - at amortized cost
11	Original date of issuance	2014
12	Perpetual or dated	Dated
13	Original maturity date	2024
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dated and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	EURIBOR + 5.12 пункта EUR 2 550 fixed management fee EUR 2 550 fixed administration fee
19	Existence of a dividend stopper	No
20a	Fully discretionally, partially discretionally or mandatory (in terms of timing)	Mandatory
20b	Fully discretionally, partially discretionally or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all liabilities except CET1 capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

