

Interim Consolidated Activity Report Interim Condensed Consolidated Financial Statements

CHIMIMPORT AD

30 June 2025



Contents

	Page
Interim condensed consolidated statement of financial position	2
Interim condensed consolidated statement of comprehensive income	4
Interim condensed consolidated statement of changes in equity	5
Interim condensed consolidated statement of cash flows	8
Notes to the interim condensed consolidated financial statements	9

Interim condensed consolidated statement of financial position

	Notes	30.06.2025 BGN'000	31.12.2024 BGN'000
Assets			
Property, plant and equipment	11	318 531	320 521
Right of use assets		668 602	632 921
Investment property		585 614	582 779
Other intangible assets		88 957	91 530
Deferred tax assets		37 515	24 466
Investments accounted for using the equity method	9	25 736	26 943
Loans and advances to bank customers	12	3 375 568	3 265 062
Financial assets at fair value through profit or loss	12	2 990 923	2 932 488
Debt instruments at fair value through other comprehensive income	12	905 169	837 995
Equity instruments at fair value through other comprehensive income	12	66 294	66 382
Other financial assets carried at amortized cost	13	2 896 776	2 812 896
Reinsurance contract assets		76 630	81 363
Tax receivables		21 950	1 250
Other receivables		32 601	31 853
Inventories		71 986	71 973
Cash and cash equivalents		2 459 826	2 269 589
Total assets		14 623 272	14 050 011

Prepared by:



/A. Kerezov/

Executive director:



/M. Ivanov/


Date: 29th August 2025

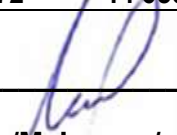


The accompanying notes on pages from 9 to 28 form an integral part of the interim condensed consolidated financial statements.

Interim condensed consolidated statement of financial position (continued)

	Notes	30.06.2025 BGN'000	31.12.2024 BGN'000
Equity and liabilities			
Equity			
Share capital	14	226 463	226 463
Share premium		246 309	246 309
Other reserves		509 255	431 860
Retained earnings		564 929	540 809
Profit for the period		73 048	99 802
Equity attributed to the shareholders of parent company		1 620 004	1 545 243
Non-controlling interests		383 686	369 833
Total equity		2 003 690	1 915 076
Liabilities			
Liabilities to depositors	15	8 654 936	8 354 635
Other financial liabilities	15	377 583	393 582
Payables to secured persons		2 510 517	2 387 975
Pension and other employee obligations		22 309	22 041
Deferred tax liabilities		60 481	46 787
Insurance technical reserves		281 245	262 422
Liabilities to insurance and reinsurance contracts		4 323	13 807
Finance lease liabilities		556 301	551 836
Tax liabilities		8 750	7 871
Other liabilities		143 137	93 979
Total liabilities		12 619 582	12 134 935
Total equity, reserves and liabilities		14 623 272	14 050 011

Prepared by: 
/A. Kerezov/

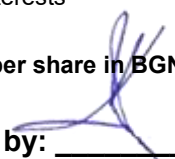
Executive director: 
/M. Ivanov/


Date: 29th August 2025



Interim condensed consolidated statement of comprehensive income

Notes	For six months to 30.06.2025 BGN'000	For three months to 30.06.2025 BGN'000	For six months to 30.06.2024 BGN'000	For three months to 30.06.2024 BGN'000
Income from non-financial activities	223 117	126 074	210 490	113 136
Change in the fair value of investment property	2 622	1 006	372	385
Gain on sale of non-current assets	396	396	2 319	2 271
Net result from non-financial activities	226 135	127 476	213 181	115 792
Insurance service result, net	30 594	12 555	17 364	5 377
Net expenses from reinsurance contracts held	(11 477)	(5 989)	(4 220)	41
Net result from insurance	19 117	6 566	13 144	5 418
Interest income	147 614	73 796	143 526	72 779
Interest expense	(25 054)	(12 966)	(21 088)	(11 344)
Net interest income	122 560	60 830	122 438	61 435
Net result from transactions with financial instruments	82 635	75 483	33 007	10 369
Other operating and administrative expenses	(330 148)	(184 005)	(300 595)	(167 184)
Share of profit from equity accounted investments	1 830	333	2 434	1 299
Other financial income	18 529	6 699	44 239	20 329
Allocation of income to secured persons	(46 969)	(54 946)	(45 055)	(18 132)
Profit before tax	93 689	38 436	82 793	29 326
Tax expense	(7 296)	(4 512)	(7 634)	(4 318)
Net profit for the period	86 393	33 924	75 159	25 008
Other comprehensive income				
Revaluation of financial assets, net of taxes	2 221	1 042	1 130	(262)
Total comprehensive income	88 614	34 966	76 289	24 746
Profit for the period attributable to:				
the shareholders of Chimimport AD	73 048	28 540	60 371	18 460
non-controlling interests	13 345	5 384	14 788	6 548
Total comprehensive income attributable to:				
the shareholders of Chimimport AD	74 761	29 344	61 006	18 299
non-controlling interests	13 853	5 622	15 283	6 447
Basic earnings per share in BGN	0.32	0.12	0.27	0.08

Prepared by: 
/A. Kerezov/

Executive director: 
/M. Ivanov/

Date: 30th May 2025





Interim condensed consolidated statement of changes in equity

All amounts are presented in BGN'000

	Equity attributable to the shareholders of Chimimport AD				Total	Non-controlling interests	Total equity
	Share capital	Share premium	Other reserves	Retained earnings			
Balance at 1 January 2025	226 463	246 309	431 860	640 611	1 545 243	369 833	1 915 076
Profit for the period	-	-	-	73 048	73 048	13 345	86 393
Other comprehensive income for the period	-	-	1 713	-	1 713	508	2 221
Total comprehensive income for the period	-	-	1 713	73 048	74 761	13 853	88 614
Profit distribution from previous years	-	-	75 682	(75 682)	-	-	-
Balance at 30 June 2025	226 463	246 309	509 255	637 977	1 620 004	383 696	2 003 690

	Equity attributable to the shareholders of Chimimport AD				Total	Non-controlling interest	Total equity
	Share capital	Share premium	Other reserves	Retained earnings			
Balance at 1 January 2024	226 463	246 309	345 477	622 510	1 440 759	345 130	1 785 889
Dividend distributions	-	-	-	-	-	(1 666)	(1 666)
Transactions with owners	-	-	-	-	-	(1 666)	(1 666)
Profit for the year	-	-	-	99 802	99 802	24 630	124 432
Other comprehensive income	-	-	4 682	-	4 682	1 739	6 421
Total comprehensive income for the year	-	-	4 682	99 802	104 484	26 369	130 853
Transfer of retained earnings to other reserves	-	-	75 089	(75 089)	-	-	-
Change in specialized reserves	-	-	6 612	(6 612)	-	-	-
Balance at 31 December 2024	226 463	246 309	431 860	640 611	1 545 243	369 833	1 915 076

Prepared by: /A. Kerezov/

Date: 29th August 2025



Executive director: /M. Ivanov/

The accompanying notes on pages from 9 to 28 form an integral part of the interim condensed consolidated financial statements.

Interim condensed consolidated statement of cash flows

	30.06.2025	30.06.2024
	BGN'000	BGN'000
Proceeds from short-term loans	2 901	3 574
Payments for short-term loans	(3 439)	(6 989)
Proceeds from sale of short-term financial assets	592 858	245 120
Purchase of short-term financial assets	(627 077)	(375 216)
Cash receipt from customers	275 429	248 520
Cash paid to suppliers	(191 213)	(169 128)
Proceeds from secured persons	153 101	150 970
Payments to secured persons	(63 156)	(40 977)
Payments to employees and social security institutions	(77 898)	(78 739)
Cash receipts from banking operations	35 833 364	31 881 194
Cash paid for banking operations	(35 598 337)	(31 386 175)
Cash receipts from insurance operations	173 200	149 651
Cash paid for insurance operations	(117 934)	(102 254)
Income taxes paid	(414)	(376)
Other cash outflows	(23 503)	(18 670)
Net cash flow from operating activities	327 791	500 505
Investing activities		
Dividends received	10 072	13 070
Sale of property, plant and equipment	1 564	1 875
Purchase of property, plant and equipment	(23 091)	(3 155)
Purchase of intangible assets	(60)	(601)
Sale of investment property	1 253	1 125
Purchase of investment property	(3 702)	(4 179)
Sale of non-current financial assets	1 684 531	1 264 864
Purchase of non-current financial assets	(1 772 895)	(1 878 361)
Interest payments received	25 449	26 241
Proceeds from loans granted	428	2 113
Payments for loans granted	(10 549)	(10 839)
Other cash outflows	(1 264)	(1 236)
Net cash flow from investing activities	(88 264)	(589 083)
Financing activities		
Dividends paid	-	(1 329)
Proceeds from loans received	7 252	10 347
Payments for loans received	(15 246)	(20 533)
Interest paid	(3 409)	(1 884)
Payments for finance leases	(34 301)	(33 834)
Other cash outflows	(453)	(1 760)
Net cash flow from financing activities	(46 157)	(48 993)
Net change in cash and cash equivalents	193 370	(137 571)
Cash and cash equivalents, beginning of year	2 269 589	2 263 788
Exchange (loss)/profit on cash and cash equivalents	(3 133)	803
Cash and cash equivalents, end of the period	2 459 826	2 127 020

Prepared by: _____

/A. Kerezov/

Date: 29th August 2025

Executive director: _____

/M. Ivanov/



Notes to the interim condensed consolidated financial statements

1. Nature of operations

Chimimport AD was registered as a joint-stock company at Sofia city court on 24 January 1990. The address of the Company's registered office is 2 St. Karadja Str., Sofia, Bulgaria. The Company is registered on the Bulgarian Stock Exchange – Sofia on 30 October 2006. Chimimport AD (The Group) includes the parent company and all subsidiaries.

The Group is engaged in the following business activities:

- Acquisition, management and sale of shares in Bulgarian and foreign companies;
- Financing of companies in which interest is held;
- Bank services, finance, insurance and pension insurance;
- Securitization of real estate and receivables;
- Extraction of oil and natural gas;
- Construction of output capacity in the area of oil-processing industry, production of biodiesel and production of rubber items;
- Production and trading with oil and chemical products;
- Production of vegetable oil, purchasing, processing and trading with grain foods;
- Aviation transport and ground activities on servicing and repairing of aircrafts and aircraft engines;
- River and sea transport and port infrastructure;
- Commercial agency and brokerage;
- Commission, forwarding and warehouse activity.

The Company has a two-tier management structure consisting of a Supervisory Board and a Managing Board.

The members of the Supervisory Board are as follows:

Invest Capital AD
CCB Group EAD
Mariana Bazhdarova

The members of the Managing Board are as follows:

Alexander Kerezov
Ivo Kamenov
Marin Mitev
Nikola Mishev
Miroljub Ivanov
Tzvetan Botev

The Company is represented by its executive director Miroljub Ivanov

2. Basis for the preparation of the interim condensed financial statements

These interim condensed consolidated financial statements as of 31 March 2025 have been prepared in accordance with IAS 34 "Interim Financial Reporting". They do not include all of the information and disclosures required in annual consolidated financial statements, and should be read in conjunction with the annual consolidated financial statements of the Company for the year ended 31 December 2024, which have been prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and approved by the European Union (EU). Investments in subsidiaries are accounted for and disclosed in accordance with IFR 10 "Consolidated Financial Statements".

Elements of the interim consolidated financial statement of the Group are in the currency of the primary economic environment in which the Group companies carry out their activities ("functional currency"). The interim consolidated financial statements are presented in BGN, which is the functional currency of the parent-company. This is the functional currency of the parent company and subsidiaries, exception from the subsidiaries operating in Germany, and Slovakia, whose functional currency is the euro, the subsidiaries operating in Macedonia, whose functional currency is the Macedonian denar and subsidiaries operating in Russia, whose functional currency is the Russian ruble. The currency of the Group is the BGN.

The interim condensed consolidated financial statements are presented in Bulgarian leva (BGN), which is also the functional currency of the Company. All amounts are presented in thousand Bulgarian leva (BGN'000) unless otherwise stated.

The interim condensed consolidated financial statements are prepared under the going concern principle.

3. Accounting policies and significant changes during the period

3.1. Accounting policy

These interim condensed consolidated financial statements (the interim consolidated financial statements) have been prepared in accordance with the accounting policies adopted in the last annual consolidated financial statements for the year ended 31 December 2024.

3.2. Estimates

When preparing the interim condensed consolidated financial statements management undertakes a number of judgements, estimates and assumptions about recognition and measurement of assets, liabilities, income and expenses.

The actual results August differ from the judgements, estimates and assumptions made by management, and will seldom equal the estimated results

In preparing these condensed interim consolidated financial statements, the significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the annual consolidated financial statements for the year ended 31 December 2024.

3.3. Financial risk management

The Group's activities expose it to a variety of financial risks: market risk, credit risk and liquidity risk.

The interim condensed consolidated financial statements do not include all financial risk management information and disclosures required in the annual consolidated financial statements; they should be read in conjunction with the annual financial statements as at 31 December 2024. There have been no changes in the risk management policies since year end.

4. Accounting estimates

For the purpose of preparing these interim condensed financial statements, management has applied accounting estimates and assumptions in the assessment of its assets, liabilities, income and expenses.

Actual results August differ from these estimates and management assumptions. Accounting estimates and assumptions applied in this interim condensed financial statements do not differ from the last annual financial statements of the Company as of 31 December 2023.

5. New standards, amendments and interpretations to existing standards that are effective for annual periods beginning on or after 1 January 2025

The Group has reviewed the following new standards, amendments and interpretations to IFRSs developed and published by the International Accounting Standards Board, which are mandatory for application from the annual period beginning on 1 January 2024, and is in the process of analyzing the effects of their application on the consolidated financial result and financial position of the Group:

Amendments to IAS 21 Effects of Changes in Foreign Exchange Rates

Lack of Convertibility, effective from 1 January 2025

- The Company assesses the impact of these new standards on its financial statements based on its own facts and circumstances and discloses the relevant information, if necessary. If appropriate measures are required, this intention will be disclosed.

6. Standards, amendments and interpretations to existing standards that are not yet effective and have not been adopted early by the Company

At the date of authorisation of these consolidated financial statements, certain new standards, amendments and interpretations to existing standards have been issued, but are not effective or adopted by the EU for the financial year beginning on 1 January 2024. They have not been adopted early by the Group. Information on those expected to be relevant to the Group's consolidated financial statements is provided below.

Management anticipates that all relevant pronouncements will be adopted in the Group's accounting policies for the first period beginning after the effective date of the pronouncement.

Information on these standards and amendments that have an effect on the Group's consolidated financial statements is presented below:

- Annual improvements, effective from 1 January 2026, not yet adopted by the EU;
- Amendments to the classification and measurement of financial instruments (amendments to IFRS 9 and IFRS 7), effective from 1 January 2026, not yet adopted by the EU;
- IFRS 18 Presentation and Disclosures in Financial Statements, effective from 1 January 2027, not yet adopted by the EU;

IFRS 19 Non-Publicly Reported Subsidiaries: Disclosures, effective from 1 January 2027, not yet adopted by the EU.

7. Risk management regarding financial instruments

The Company is exposed to various types of risks with respect to its financial instruments. The most significant financial risks to which the Company is exposed are market risk, credit risk and liquidity risk.

The interim condensed financial statements do not include all the information on risk management and disclosures required in the preparation of annual financial statements and should be read in conjunction with the annual financial statements of the Company as at 31 December 2024. The objectives and policies of the Company for capital management, credit and liquidity risk are described in the last annual financial statements. There were no changes in the risk management policy for financial instruments during the period.

8. Significant events and transactions during the reporting period

Climate change is currently a major focus of policymakers, regulators and users of non-financial information. The EU has adopted the European Green Deal for a transition to a more sustainable economic and financial system, and in the coming years detailed requirements for

climate change reporting will become applicable as part of the European sustainability reporting standards under the upcoming Directive on corporate sustainability reporting.

The risks arising from climate change may have future adverse consequences for the Group's business activities. These risks include transition-related risks (e.g. regulatory changes and reputational risks) and physical risks. The way in which the Group's subsidiaries and associates operate may be affected by new regulatory restrictions on the CO2 emissions they generate. Some of the subsidiaries and associated companies are engaged in the purchase of emission allowances under Directive 2003/87/EC, the ETS Directive – last amended by Directive (EU) 2018/410, thereby making a significant contribution to reducing the risks of carbon leakage and stimulating decarbonisation by including benchmarks for free allocation of emissions based on the performance of the best performing companies in a given sector. This aims to encourage efficient operators to improve their performance, while rewarding those who achieve good results.

The parent company's activities comply with the minimum limits under Art. 18 of Regulation (EU) 2020/852 of the European Parliament and of the Council and comply with the "do no significant harm" principle.

The effects of climate change can be seen in the context of two perspectives - the impact that a company may have through its activities on the climate, and the impact that climate change may have on its business.

In the event of future climate change actions directly affecting the business, the Chimimport Group is committed to conducting a climate impact analysis and to reducing its carbon emissions, if any, by 50% by 2030 and to be carbon neutral no later than 2050.

Consistent with the previous year as at 31 March 2025, management has not identified any significant risks caused by climate change that could have a negative and material impact on the financial statements of the Parent Company and the group. Management continuously assesses the impact of climate-related issues

9. Investments accounted for using equity method

9.1. Investments in associates

The Group owns shares in the share capital of the following associated companies:

Name	30.06.2025 BGN'000	Share %	31.12.2024 BGN'000	Share %
Lufthansa Technik Sofia OOD	7 004	24.90%	9 117	24.90%
Swissport Bulgaria	3 905	49.00%	3 665	49.00%
Silver Wings Bulgaria Ltd.	3 349	42.50%	3 461	42.50%
VTC AD	6 863	41.00%	6 221	41.00%
Kavarna Gas OOD	566	35.00%	544	35.00%
Amadeus Bulgaria OOD	423	44.99%	351	44.99%
Dufry Sofia OOD	2 054	20.00%	1 598	20.00%
	24 164		24 957	

Investments in associates are presented in the interim condensed consolidated financial statements of the Group using the equity method. Associates have a reporting date as at 31 March 2025.

9.2. Investments in joint ventures

The Group holds shares in the capital of these joint ventures:

Name	30.06.2025 BGN'000	Share %	31.12.2024 BGN'000	Share %
Nuance BG AD	1 088	50%	1 502	50%
Consortium Bulgaria Air - Direction	241	90%	241	90%
Consortium Bulgaria Air and Direction	95	70%	95	70%
Consortium Bulgaria Air and Direction Ketj	18	50%	18	60%
Senshi Academy DZZD	130	70%	130	70%
	1 572		1 986	

10. Segment reporting

The management responsible for making the business decisions determines the business segments on the grounds of the types of activities, the main products and services rendered by the Group. The activities of the Group are analyzed as a whole of business segments that August vary depending on the nature and development of a certain segment by considering the influence of the risk factors, cash flows, products and market requirements.

Each business segment is managed separately as long as it requires different technologies and resources or marketing approaches. The adoption of IFRS 8 had no influence on the identification of the main business segments of the Group in comparison with those determined in the last consolidated financial statements.

According to IFRS 8 the profits reported by segments are based on the information used for the needs of the internal management reporting and is regularly reviewed from those responsible for the business decisions.

According to IFRS 8 the Group applies the same evaluation policy as in the last consolidated financial statements.

The operating segments of the Group are as follows:

- Production and trade
- Finance sector
- Transport sector
- Real estate sector and engineering

Group transactions between segments are made under market conditions.

Information about the operating segments of the Group is summarized as follows:

Operating segments
31 March 2025

	Transport	Financial sector	Production, trade and services	Real estate and engineering sector	Elimination	Consolidated
	BGN '000	BGN '000	BGN '000	BGN '000	BGN '000	BGN '000
Income from non-financial activities from external customers	169 064	14 126	32 233	7 824	(130)	223 117
Change in fair value of investment property	-	2 379	243	-	-	2 622
Gain on sale of non-current assets	3	396	2	-	(5)	396
Inter-segment income from non-financial activities	6 409	266	6 677	1 786	(15 138)	-
Total income from non-financial activities	175 476	17 167	39 155	9 610	(15 273)	226 135
Insurance service result	-	30 594	-	-	-	30 594
Net expenses from reinsurance contracts held	-	(11 477)	-	-	-	(11 477)
Result from insurance	-	19 117	-	-	-	19 117
Interest income	273	149 804	3 152	133	(5 748)	147 614
Interest expenses	(17 019)	(9 435)	(3 365)	(983)	5 748	(25 054)
Result from interest	(16 746)	140 369	(213)	(850)	-	122 560
Gains from transactions with financial instruments	3 037	83 077	343	131	(3 953)	82 635
Other non - financial and administrative expenses	(176 765)	(120 971)	(37 568)	(7 243)	12 399	(330 148)
Net result from equity accounted investments in associates	-	-	-	-	1 830	1 830
Other financial income/ expense	20 650	(362)	(228)	(17)	(1 514)	18 529
Loss for allocating insurance batches	-	(46 969)	-	-	-	(46 969)
Profit for the period before tax	5 652	91 428	1 489	1 631	(6 511)	93 689
Tax expenses	(531)	(6 641)	(33)	(91)	-	(7 296)
Net profit for the period	5 121	84 787	1 456	1 540	(6 511)	86 393

Operating segments 31 March 2025	Transport	Financial sector	Production, trade and services	Real estate and engineering sector	Elimination	Consolidated
	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000
Assets of the segment	1 538 534	14 693 319	737 468	385 729	(2 757 514)	14 597 536
Investments accounted for using the equity method	19 150	-	363	2	6 221	25 736
Total consolidated assets	1 557 684	14 693 319	737 831	385 731	(2 751 293)	14 623 272
Liabilities of the segment	1 131 194	12 092 376	288 363	105 023	(997 374)	12 619 582
Total consolidated liabilities	1 131 194	12 092 376	288 363	105 023	(997 374)	12 619 582
 Operating segments 31 December 2024	 Transport	 Financial sector	 Production, trade and services	 Real estate and engineering sector	 Elimination	 Consolidated
	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000
Assets of the segment	1 476 158	14 135 538	736 056	403 712	(2 705 896)	14 045 568
Investments accounted for using the equity method	19 150	-	363	2	7 428	26 943
Total consolidated assets	1 495 308	14 135 538	736 419	403 714	(2 698 468)	14 072 511
Liabilities of the segment	1 073 168	11 618 632	288 406	124 547	(977 318)	12 127 435
Total consolidated liabilities	1 073 168	11 618 632	288 406	124 547	(977 318)	12 127 435

Operating segments
30 June 2024

	Transport	Financial sector	Production, trade and services	Real estate and engineering sector	Elimination	Consolidated
	BGN '000	BGN '000	BGN '000	BGN '000	BGN '000	BGN '000
Income from non-financial activities from external customers	155 127	10 989	36 580	7 794		210 490
Change in fair value of investment property	-	372	-	-	-	372
Gain on sale of non-current assets	286	147	2 172	-	(286)	2 319
Inter-segment income from non-financial activities	4 058	1 128	7 655	1 735	(14 576)	-
Total income from non-financial activities	159 471	12 636	46 407	9 529	(14 862)	213 181
Insurance service result	-	17 364	-	-	-	17 364
Net expenses from reinsurance contracts held	-	(4 220)	-	-	-	(4 220)
Result from insurance	-	13 144	-	-	-	13 144
Interest income	464	144 104	3 339	147	(4 528)	143 526
Interest expenses	(14 032)	(6 971)	(3 730)	(1 155)	4 800	(21 088)
Result from interest	(13 568)	137 133	(391)	(1 008)	272	122 438
Gains from transactions with financial instruments	3 556	38 331	622	-	(9 502)	33 007
Other non - financial and administrative expenses	(145 517)	(107 013)	(42 060)	(6 932)	927	(300 595)
Net result from equity accounted investments in associates	-	-	-	-	2 434	2 434
Other financial income/ expense	(909)	45 689	(237)	(149)	(155)	44 239
Loss for allocating insurance batches	-	(45 055)	-	-	-	(45 055)
Profit for the period before tax	3 033	94 865	4 341	1 440	(20 886)	82 793
Tax expenses	-	(7 196)	(389)	(49)	-	(7 634)
Net profit for the period	3 033	87 669	3 952	1 391	(20 886)	75 159



11. Property, plant and equipment

Property, plant and equipment of the Group include land, buildings, plant and equipment, vehicles, repairs of rented fixed assets, assets in process of acquisition, etc. presented in the consolidated interim financial statements as at 30 June 2025. Their carrying amount can be analyzed as follows:

2025	Land	Building	Machines and equipment	Facilities and spare parts	Vehicles	Repairs of rented assets	Other	Assets in process of acquisition	Total
	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000
Balance at 1 January 2025	51 521	122 748	195 446	33 042	181 823	26 807	97 176	53 600	762 163
Additions:									
- separately acquired	55	580	1 859	286	733	133	115	62 571	66 332
Disposals									
- separately disposal	-	-	(21)	(37)	(141)	-	(2)	(52 564)	(52 765)
Balance at 30 June 2025	51 576	123 328	197 284	33 291	182 415	26 940	97 289	63 607	775 730
Depreciation									
Balance at 1 January 2025									
Depreciation of disposed assets:	-	(48 852)	(155 572)	(27 881)	(127 182)	(23 419)	(58 736)	-	(441 642)
Depreciation for the year	-	(1 813)	(3 888)	(374)	(8 219)	-	(1 263)	-	(15 557)
Balance at 30 June 2025	-	(50 665)	(159 460)	(28 255)	(135 401)	(23 419)	(59 999)	-	(457 199)
Carrying amount at 30 June 2025	51 576	72 663	37 824	5 036	47 014	3 521	37 290	63 607	318 531

- as at 31 December 2024

31 December 2024	Land	Building	Machines and equipment	Facilities and spare parts	Vehicles	Repairs of rented assets	Other	Assets in process of acquisition	Total
	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000	BGN'000
Balance at 1 January 2024	51 542	124 099	191 015	32 580	176 010	26 278	95 210	52 790	749 524
Additions:									
- separately acquired	-	165	6 711	1 049	9 519	529	1 987	19 629	39 589
Disposals									
- separately disposed	(21)	(278)	(2 367)	(587)	(3 706)	-	(21)	(18 819)	(25 799)
-reclassification of right of use assets	-	90	87	-	-	-	-	-	177
-reclassification to investment properties	-	(1 328)	-	-	-	-	-	-	(1 328)
Balance at 31 December 2024	51 521	122 748	195 446	33 042	181 823	26 807	97 176	53 600	762 163
Depreciation									
Balance at 1 January 2024	-	(45 100)	(147 824)	(27 354)	(113 125)	(22 959)	(55 952)	-	(412 314)
Depreciation of disposed assets:									
- from separately disposed	-	51	1 392	279	1 434	-	20	-	3 176
- reclassification of right of use assets	-	(90)	(87)	-	-	-	-	-	(177)
-reclassification to investment properties	-	57	-	-	-	-	-	-	57
Depreciation for the year	-	(3 770)	(9 053)	(806)	(15 491)	(460)	(2 804)	-	(32 384)
Balance at 31 December 2024	-	(48 852)	(155 572)	(27 881)	(127 182)	(23 419)	(58 736)	-	(441 642)
Carrying amount at 31 December 2024	51 521	73 896	39 874	5 161	54 641	3 388	38 440	53 600	320 521

12. Financial assets

Amounts recognized in the interim condensed consolidated statement of financial position are attributable to the following categories of financial assets:

	30.06.2025 BGN '000	31.12.2024 BGN '000
Loans and advances to bank customers	3 375 568	3 265 062
Financial assets at fair value through profit or loss	2 990 923	2 932 488
Debt instruments measured at fair value through other comprehensive income	905 169	837 995
Equity instruments measured at fair value through other comprehensive income	66 294	66 382
	7 337 954	7 101 927

13. Other financial assets at amortized cost

Amounts recognized in the consolidated statement of financial position are attributable to other financial assets measured at amortized cost are as follows:

	30.06.2025 BGN '000	31.12.2024 BGN '000
Loans granted	205 436	197 790
Receivables under repurchase agreements	635 411	639 744
Debt instruments measured at amortized cost	1 954 146	1 917 937
Receivables from related parties	100 619	103 423
Trade receivables	173 573	123 488
Impairment loss	(172 409)	(169 486)
	2 896 776	2 812 896

14. Share capital

The share capital of Chimimport as at 30 June 2025 consists of 239 646 267 ordinary shares with a par value of BGN 1, including 13 182 738 ordinary shares acquired by companies of Chimimport Group. The shares of the Company are ordinary, registered and subject to unrestricted transfers and entitle 1 voting right and liquidation quota.

	30.06.2025	31.12.2024
Shares issued and fully paid:		
- beginning of the year	226 463 529	226 463 529
Shares issued and fully paid as at period end	226 463 529	226 463 529

The list of principle shareholders, holding shares /ordinary and preferred/ of the capital of Chimimport AD is presented as follows:

	30.06.2025	30.06.2025	31.12.2024	31.12.2024
	Number of	%	Number of	%
	ordinary		ordinary	
	shares		shares	
Invest Capital AD	173 487 247	72.39 %	173 487 247	72.39%
Other entities	47 056 096	19.63%	46 995 905	19.61%
Other individuals	19 102 924	7.98%	19 163 115	8.00%
	239 646 267	100.00 %	239 646 267	100.00%
Own shares held by subsidiaries				
CCB Group AD	(1 296 605)	(0.54%)	(1 296 605)	(0.54%)
ZAD Armeec	(236 007)	(0.10%)	(236 007)	(0.10%)
POAD CCB - Sila	(8 782 426)	(3.66%)	(8 782 426)	(3.66%)
CCB Asset management EAD	(140 500)	(0.06%)	(140 500)	(0.06%)
Trans Intercar EAD	(2 200)	-	(2 200)	-
Omega Finance OOD	(2 725 000)	(1.14%)	(2 725 000)	(1.14%)
	(13 182 738)	(5.50%)	(13 182 738)	(5.50%)
Net number of shares	226 463 529		226 463 529	

Withholding tax for dividends due from individuals and foreign legal entities, registered in countries that are not members of EU for 2025 and 2024 amounts to 5% and the tax is deducted from the gross amount of dividends.

15. Borrowings

Borrowings include financial liabilities as follows:

	30.06.2025	31.12.2024
	BGN'000	BGN'000
Financial liabilities at fair value:		
Derivatives, held-for-trading	-	-
Financial liabilities measured at amortized cost:		
Liabilities to depositors	8 654 936	8 354 635
Bonds and debenture loan	56 945	57 823
Bank loans	62 271	72 693
Other borrowings	24 185	21 105
Deposits from banks	4 468	13 508
Cession liabilities	51 177	50 215
Liabilities under repurchase agreements	27 589	12 787
Trade obligations	81 423	97 818
Payables to related parties	69 525	67 633
Total carrying amount	9 032 519	8 748 217

During the period the Group of Chimimport received borrowings other than borrowings from banking activities under long-term and short-term loans agreements for cash at capital interest rates

16. Income tax expenses

Recognized tax expenses are based on management's best estimate of the expected annual tax rate. The tax rate, valid for 2025 is 10% corporate tax (the expected annual tax rate for the period ended on 31 December 2024 was 10%).

17. Earnings per shares

The basic earnings per share have been calculated using the net results attributable to shareholders of the Company as the numerator.

The weighted average number of shares (ordinary and preferred) used for the calculation of basic earnings per share as well as the net profit less the dividend expense to be distributed are as follows:

	30.06.2025	30.06.2024
Profit attributable to the shareholders (TBGN)	73 048	60 371
Weighted average number of outstanding shares	226 463 529	226 463 529
Basic earnings per share (BGN per share)	0.32	0.27

18. Related party transactions

The Group's related parties include its owners, associates and key management personnel.

18.1. Transaction with owners

Sale of goods and services, interest income and other income	30.06.2025	30.06.2024
	BGN'000	BGN'000
- sale of services	4	4
- interest income	44	1
-others	1	1

Purchase of goods and services, interest expense and other expense

-purchase of services	(15)	-
-interests expenses	(58)	(39)

18.2. Transaction with associates and other related parties under common control

Sale of goods and services, interest income and other income	30.06.2025	30.06.2024
	BGN'000	BGN'000
sale of finished goods		
- associates and joint ventures	585	466
- other related parties outside the group	70	87

sale of goods

Sale of goods and services, interest income and other income	30.06.2025	30.06.2024
	BGN'000	BGN'000
- associates and joint ventures	41	34
- other related parties outside the group	285	308
<i>sale of services</i>		
- associates and joint ventures	5 986	5 747
- other related parties outside the group	1 613	1 391
<i>interest income</i>		
- associates and joint ventures	17	53
- other related parties outside the group	421	92
<i>other income</i>		
- associates and joint ventures	29	37
- other related parties outside the group	138	284
Purchase of services and interest expense	30.06.2025	30.06.2024
	BGN'000	BGN'000
<i>purchase of services</i>		
- associates and joint ventures	(4 962)	(5 541)
- other related parties	(3 088)	(1 624)
<i>interest expense and other expenses</i>		
- associates and joint ventures	(89)	(187)
- other related parties joint ventures	(37)	(44)

18.3. Transaction with key management personnel

Key management of the Group includes members of the Managing Board and Supervisory Board. Key management personnel remuneration includes the following expenses:

	30.06.2025 BGN'000	30.06.2024 BGN'000
Short-term employee benefits:		
Salaries, including bonuses	(84)	(84)
Social security costs	(8)	(8)
Total:	(92)	(92)

19. Related party balances

	30.06.2025 BGN'000	31.12.2024 BGN'000
Non-current receivables from:		
-owners	-	-
-associated enterprises	860	1 793
- other related parties	9 968	23 782
Total	10 828	25 575

	30.06.2025 BGN'000	31.12.2024 BGN'000
Current receivables from:		
- owners	5 257	3 514
- associates enterprises and joint venture	3 806	3 157
- other related parties	80 728	71 177
Total	89 791	77 848

	30.06.2025 BGN'000	31.12.2024 BGN'000
Non-current payables to:		
-owners	3 298	3 304
- associates enterprises and joint venture	13 408	13 231
- other related parties	9 586	9 086
Total	26 292	25 621

	30.06.2025	31.12.2024
	BGN'000	BGN'000
Current payables to:		
- owners	19 402	19 481
- associates enterprises and joint venture	3 697	7 598
- other related parties	20 134	14 933
Total	43 233	42 012

20. Post - reporting date events

On 29th August 2025, an invitation was announced for the Regular General Meeting of Chimimport AD, which will be held on 30th September 2025.

From 30th of June 2025 until 29th August 2025 there are no significant events that have occurred that are important for the development of the Group of Chimimport AD

21. Autorization of the interim condensed financial statements

The interim condensed consolidated financial statements as of 30 June 2025 (including comparatives) were approved for issue by the Managing board on 29th August 2025.