

ТОВ «АУДИТОРСЬКА ФІРМА «МАЗАР УКРАЇНА»

Instructions - Appendix D3

Audit report on account balances / disclosures – Clean opinion

Independent Auditors' Report on the Audit of Special Purpose Financial Information prepared for Consolidation Purposes

To the *Zaharinova Nexia OOD* – Sofia 1309, 157-159 K. Velichkov Blvd. To the Mazars OOD – Sofia 1000, 2 Tsat Osvoboditel Blvd

In accordance with your instructions, we have audited, for purposes of your audit of the consolidated financial statements of Euroins Insurance Group AD, current and non-current assets, liabilities, share capital and reserves, income and expenses included in the accompanying special purpose financial information of European Travel Insurance PrJSC for the year ending 31 December 2019 of the accompanying reporting package.

Management's Responsibility for the Special Purpose Financial Information

Management is responsible for the preparation of this special purpose financial information in accordance with the group instructions issued by Euroins Insurance Group's management and the group policies contained in the Euroins Insurance Group's accounting manual, and for such internal control as management determines is necessary to enable the preparation of special purpose financial information that is free from material misstatement, whether due to fraud or error; applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

This special purpose financial information has been prepared solely to enable Euroins Insurance Group AD to prepare its consolidated financial statements.

Auditor's Responsibility

Our responsibility is to express an opinion on current and non-current assets, liabilities, share capital and reserves, income and expenses included in this special purpose financial information based on our audit. We conducted our audit in accordance with the International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether current and non-current assets, liabilities, share capital and reserves, income and expenses included in the special purpose financial information is free from material misstatement. As requested by you, we planned and performed our audit using the materiality level specified in your instructions.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the special purpose financial information. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of current and non-current assets, liabilities, share capital and reserves, income and expenses included in the special purpose financial information, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the special purpose financial information in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management.

ТОВ «АУДИТОРСЬКА ФІРМА «МАЗАР УКРАЇНА»

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion. The conclusions reached in forming our opinion are based on the component materiality level specified by you in the context of the audit of the consolidated financial statements of the group.

Opinion

In our opinion, the current and non-current assets, liabilities, share capital and reserves, income and expenses included in the accompanying special purpose financial information for European Travel Insurance's for the year ending 31 December 2019 has been prepared, in all material respects, in accordance with the group instructions issued by Euroins Insurance Group's management and the policies contained in the Euroins Insurance Group AD accounting manual.

Restriction on Use and Distribution

This special purpose financial information has been prepared for purposes of providing information to Euroins Insurance Group AD to enable it to prepare the consolidated financial statements of the group. As a result, the special purpose financial information is not a complete set of financial statements of European Travel Insurance PrJSC in accordance with Euroins Insurance Group AD accounting policies and is not intended to give a true and fair view of the financial position of European Travel Insurance PrJSC and of its financial performance, and its cash flows for the year ended 31 December 2019 in accordance with Euroins Insurance Group AD accounting policies. This special purpose financial information may, therefore, not be suitable for another purpose.

This report is intended to you solely for your information and use to assist you in your audit of the group financial statements of Euroins Insurance Group AD for the year ending 31 December 2019 and should not be used by (or distributed to) other parties.

20.02.2020

Yevgeniya Kopystyanska

LLC Audit Firm Mazars Ukraine

Code statistic 38516608 20/24, Reitarska str., apt. 2 01034 Kyiv Ukraine

Independent Auditors' Report on the Audit of Special Purpose Financial Information prepared for Consolidation Purposes

To the *Zaharinova Nexia OOD* – Sofia 1309, 157-159 K. Velichkov Blvd. To the Mazars OOD – Sofia 1000, 2 Tsat Osvoboditel Blvd

In accordance with your instructions, we have audited, for purposes of your audit of the consolidated financial statements of Euroins Insurance Group AD, the accompanying special purpose financial information of European Travel Insurance PrJSC for the year ending 31 December 2019. The special purpose financial information shows a net profit of UAH 47,851 thousand, total assets of UAH 212,275 thousand, and total equity of UAH 106,355 thousand.

Management's Responsibility for the Special Purpose Financial Information

Management is responsible for the preparation of this special purpose financial information in accordance with the group instructions issued by Euroins Insurance Group's management and the group policies contained in the Euroins Insurance Group's accounting manual, and for such internal control as management determines is necessary to enable the preparation of special purpose financial information that is free from material misstatement, whether due to fraud or error; applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

This special purpose financial information has been prepared solely to enable Euroins Insurance Group AD to prepare its consolidated financial statements.

Auditor's Responsibility

Our responsibility is to express an opinion on this special purpose financial information based on our audit. We conducted our audit in accordance with the International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the special purpose financial information is free from material misstatement. As requested by you, we planned and performed our audit using the materiality level specified in your instructions.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the special purpose financial information. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the special purpose financial information, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the special purpose financial information in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the special purpose financial information.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion. The conclusions reached in forming our opinion are based on the component materiality level specified by you in the context of the audit of the consolidated financial statements of the group.

Opinion

In our opinion, the accompanying special purpose financial information of European Travel Insurance PrJSC for the year ending 31 December 2019 has been prepared, in all material respects, in accordance with the group instructions issued by Euroins Insurance Group's management and the policies contained in the Euroins Insurance Group's accounting manual.

Restriction on Use and Distribution

This special purpose financial information has been prepared for purposes of providing information to Euroins Insurance Group AD to enable it to prepare the consolidated financial statements of the group. As a result, the special purpose financial information is not a complete set of financial statements of European Travel Insurance PrJSC in accordance with IFRS and is not intended to give a true and fair view of the financial position of European Travel Insurance PrJSC, and of its financial performance, and its cash flows for the year ending 31 December 2019 in accordance with IFRS. This special purpose financial information may, therefore, not be suitable for another purpose.

This report is intended to you solely for your information and use to assist you in your audit of the group financial statements of Euroins Insurance Group AD for the year ending 31 December 2019 and should not be used by (or distributed to) other parties.

20.02.2020

Yevgeniya Kopystyanska

LLC Audit Firm Mazars Ukraine 15, Kyrylivska str., 04080 Kyiv Ukraine

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Избери Име на компанияSelect Company nameEuropean Travel Insurance, PJSCEuropean Travel Insurance, PJSC

Валута	Currency
В хиляди UAH	In thousands of UAH

Курс към края на периода Държава Bulgaria Romania Macedonia Turkey	Валута BGN LEI MKD TL	$ \begin{array}{c} 2009 \\ $	2010 €1 = 1.95583 4.2848 61.505 2.0636	2011 €1 = 1.95583 4.3197	2012 €1 = 1.95583 4.4287	2013 €1 = 1.95583 4.4847	2014 €1 = 1.95583 4.4821	2015 €1 = 1.95583 4.5245
Среден курс за периода Държава	Валута	2009	2010 €1 =	2011 €1 =	2012 €1 =	2013 €1 =	2014 €1 =	2015 €1 =
Bulgaria	BGN	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
Romania	LEI	4.2376	4.2107	4.2377	4.4571	4.4186	4.4440	4.4446
Macedonia	MKD		61.515					
Turkey	TL	, 6	1.996					

"ЗД Евроинс" АД	Euroins Insurance plc	В хиляди л In thousands	BGN
"Евроинс осигуряване" - Скоп	Euroins Osiguruvanje AD	В хиляди M In thousands	MKD
"Евроинс Румъния" /Аситранс	EUROINS ROMANIA ASIGUR	В хиляди U In thousands	UAH
"Интер Сигорта" -Турция	INTER SIGORTA A.S.	В хиляди T In thousands	TL
Евроинс -здравно осигуряване	Euroins Health Insurance AD	В хиляди л In thousands	BGN
Евроинс иншурънс груп АД	Euroins Insurance Group AD	В хиляди л In thousands	BGN
European Travel Insurance, PJS	European Travel Insurance, PJS	В хиляди U In thousand: U.	AH



European Travel Insurance, PJSC	European Travel Insurance, PJSC			
Отчет за доходите	Statement of comprehensive income			
За годината приключваща на 31 декември 2019	For the year ended 31 December 2019			
В хиляди UAH	In thousands of UAH	Бел. (not e)	2019	2018
Записани бруто премии Отстъпени премии на	Gross premiums written	4	318,852	235,238
презастрахователи	Premiums ceded to reinsurers	4	(20,119)	(17,949)
Нетни премии Промяна в брутния размер на	Net premiums written	-	298,733	217,289
пренос-премийния резерв и резерва за неизтекли рискове дял на презастрахователя в	Change in the gross provision for unearned premiums and Unexpired risk reserve	4	(680)	(9,811)
промяната на пренос- премийния резерв	Reinsurers' share in the change in the provision for unearned premiums		4,743	(4,090)
Нетни спечелени премии	Net earned premiums	-	302,796	203,388
Приходи от такси и комисиони Финансови приходи Други оперативни приходи Нетни приходи	Fees and commission income Financial income Other operating income Net income	5 6 7	12,616 - 315,412	6,879
Haara muru waxu waxuu ax			0.10,112	,
Настъпили щети, нетни от презастраховане	Net policyholder claims incurred	8	(108,595)	(97,757)
Аквизиционни разходи Административни разходи Финансови разходи Други оперативни разходи Оперативна печалба	Acquisition expenses Administrative expenses Financial expenses Other operating expenses Operating profit	9 10 11 12	(95,909) (26,002) (8,089) (200) 76,617	(61,235) (22,888) - (339) 28,048
Други приходи (разходи)	Other income(expenses)	13	(16,728)	(8,047)
Печалба (загуба) преди данъчно облагане	Profit (loss) before taxes	•	59,889	20,001
Разходи за данъци	Income tax (expense) / benefits	14	(12,038)	(3,720)
Нетна печалба (загуба) за фи Нетна печалба, отнасяща се	Net profit (loss) for the period:	=	47,851	16,281
към:	Net profit attributable to:			
Собствениците на предприятието-майка Миноритарно участие	Equity holders of the company Non-controlling interests			
	check with TB	=	47,851	16,281 -



European Travel Insurance, PJSC

Statement of financial position For the year ended 31 December 2019

In thousands of UAH	Бел. (note)	2019	2018
Assets Goodwill Intangible assets Property, plant and equipment Investment properties Financial assets Reinsurers' share in insurance cont Deferred tax asset Receivables and other assets Cash and cash equivalents Total assets	28 16 17 18 19 23A 20 21 22	6,861 3,475 - 97,260 12,428 889 20,785 70,577	7,080 3,203 47,602 7,928 647 25,676 88,723
Liabilities Insurance contract provisions Insurance and other payables Loans received Deferred tax liabilities Total liabilities	23P 24 25 20	84,187 21,733 - - 105,920	87,596 34,759 - - 122,355
Capital and reserves Share capital Share premium and other capital re Translation differences Retained earnings Minority interest Capital and reserves	26 26 29	9,473 7,251 - 89,631 - 106,355	9,473 6,404 42,627 58,504
Total capital and liabilities		212,275	180,859
Control		-	-
Note: UPR is netted of DAC			



European Travel Insurance, PJSC

Statement of cash flows For the year ended 31 December 2019	Бел.		•
In thousands of UAH	(note)	2019	2018
Operating activity			
Income tax expense / (income) Profit before taxes Adjustments for: (Decrease)/Increase in unearned premium reserve	14	47851 12,038 59,889	16281 3,720 20,001
and unexpired risk reserve Increase in the outstanding claims provision (Decrease)/Increase in other provisions Increase/ (reversal) of impairment losses of	23 8 23	(4,063) 3,217	13,901 12,228 -
receivables Depreciation charged for the period Revaluation of investments Loss/(gain) from sale of investments (Gain) from disposal of property, plant and	12 16, 17 6, 11 6, 11	200 1,675 8,089	339 786 - -
equipment Revaluation of investment property Other non-cash changes Net investment income	13 6 6	214 - (38,259) (12,616)	(110) - (10,269) (6,879)
Interest expense Income tax paid Net cash flows from operating activities before	11 24	11,675	6,978
changes in assets and liabilities		30,021	36,975
Decrease/(Increase) in receivables (Decrease)/Increase in payables Net cash flows from operating activity		(3,398) (24,701) 1,922	(5,375) 1,170 32,770
Investing activity Net decrease / (increase) in financial assets Acquisition of investment properties, net (Acquisition) of property, plant and equipment, net		(37,042) - (1,942)	(18,617) - (6,790)
Loans granted, net Investment income received, net Net cash generated from investing activity	• =	12,616 (26,368)	6,879 (18,528)
Financing activity Cash received from loans received Cash reimbursed related to loans received Interest paid Capital increase		-	- - - -
Payments on financial leases Dividends paid Net cash from financing activity			
Net increase in cash and cash equivalents Exchange differences on translating foreign operations		(24,446) 6,300	14,242 672
Cash and cash equivalents at the beginning of year	22	88,723	73,809
Cash and cash equivalents at the end of year	22	70,577	88,723
Control	=	-	(1)



European Travel Insurance, PJSC	European Travel Insurance, PJSC			
Отчет за всеобхватния доход За годината приключваща на 31 декември	Statement of comprehensive income 2 For the year ended 31 December 2019			
В хиляди UAH	In thousands of UAII	Бел. (note)	2019	2018
Нетна печалба (загуба) за финансовата год	प्र Net profit (loss) for the period:		47,851	16,281
Друг всеобхватен доход	Other comprehensive income Exchange differences on translating			
Курсови разлики от валутни преизчисления	foreign operations			
Резерв от промяна на справедлива стойност (активи на разположение за продажба)	Fair value reserve (available for sale financial assets)			
Нетна промяна на справедлива стойност (активи на разположение за продажба) Нетна сума призната в печалба или загуба Преоценъчен резерв Други 1	Net change in fair value (available for sale financial assets) Net amount transferred to profit or loss Revaluation reserve Other 1			
Други 2 Данък върху доходите, отнасящ се за комоненти на другия всеобхватен доход Друг всеобхватен доход за годината, след данъци	Other 2 Income tax relating to components of other comprehensive income	15	-	·
Общ всеобхватен доход за годината, след данъци: Нетен доход на акция	Total comprehensive income for the period, net of tax: Net earnings per share	e .	47,851	16,281
Общ всеобхватен доход, отнасящ се към Собствениците на предприятието-майка Миноритарно участие Общ всеобхватен доход за годината, след данъци	Total comprehensive income, attributable to: Equity holders of the company Non-controlling interest Total comprehensive income for the period, net of tax		<u> </u>	<u>:</u>



European Travel Insurance, PJSC	European Travel Insurance, PJSC												
	Statement of changes in equity For the year ended 31 December 2019		W-With the Research			Attributable	to equity holder	s					
В хиляди UAH	In thousands of UAH	Share capital	Statutory reserves	Share premium reserves	Translation reserve	Fair value reserve	Revaluation reserve	Other technical reserves	Other 2	Retained earnings	Total ordinary shareholder s' equity	Non- controlling interests	Total equity
Салдо към 31 декември 2017 г.	Balance as at 31 December 2017	9,473	973	4,617				-	-	27,831	42,894		42,894
Общ всеобхватен доход	Общ всеобхватен доход за периода Restatement of opening balance		-	,		•			-	-			
Загуба за текущата година Общо друг всеобхватен доход	Profit/(loss) for the year 2018 Total other comprehensive income					<u> </u>				16,281	16,281		16,281
87-985 ATT 5-7-505 30-59 (WARDSOLD)	Total comprehensive income for the						22		V 69	10 201	16,281		16,281
Общо всеобхватен доход	period					-	· · ·	-	-	16,281			10,201
Разпределение на печалбата Разпределение на дивиденти	Profit allocation Dividend distribution Other changes - IFRS 9 carry fwd		814							(814)	•		
Други изменения - опишете!	provision Total contributions by and distributions									(671)	(671)		(671)
Общо сделки със собствениците, отразени директно в капитала Салдо към 31 декември 2018 г.	to owners Balance as at 31 December 2018	9,473	1,787	4,617		-		_		42,627	58,504		58,504
	Общ всеобхватен доход за												
Общ всеобхватен доход Загуба за текущата година	периода Restatement of opening balance Profit/(loss) for the year 2019	-	-			-	: :	:	:	47,851	47,851		47,851
Друг всеобхватен доход	Other comprehensive income, net of									47,001	11,001		,00
Control of the Contro	income tax Exchange differences on translating foreign operations										-		- Total
Курсови разлики от валутни преизчисления											-		5
Резерв от промяна на справедлива стойност (активи на разположение за продажба)	Fair value reserve (available-for-sale financial assets)										-		-
Нетна промяна на справедлива стойност	Net change in fair value Net amount transferred to profit												-
Нетна сума призната в печалба или загуба Резерв от преоценка на ДМА	or loss Revaluation resere		_							194	-		:
Катастрофичен резерв Други 1	Catastrophe reserve Other 1										-		:
Данък върху доходите, отнасящ се за комоненти на другия всеобхватен доход	Income tax relating to components of other comprehensive income												
Общо друг всеобхватен доход	Total other comprehensive income					-				-			
Общо всеобхватен доход	Total comprehensive income for the period		-			-				47,851	47,851		47,851
Увеличение на акционерния капитал Разпределение на печалбата	Issue of share capital Profit allocation Other changes - IFRS 9 carry fwd		847				-			(847)	-		-
Други изменения - опишете!	provision Total contributions by and distributions										-		=
Общо сделки със собствениците, отразени директно в капитала	to owners									-			<u> </u>
Салдо към 31 декември 2019 г.	Balance as at 31 December 2019	9,473	2,634	4,617			<u> </u>	-	•	89,631	106,355		106,355



European Travel Insurance, P European Travel Insurance, PJSC

Оценка по справедлива сто Fair value valuation

Таблицата по-долу представя анализ на

The following table shows an analysis of financial instruments

ands of UAH		към 31.1	2.2019		
	Level 1	Level 2	Level 3	Total	Check
s with financial institutions	-	=	=	=0	
ment bonds at fair value through	-	=	-	≡ 0	-
ment bonds available-for-sale	-	-	-	-	
ment bonds held-to-maturity		74,321		74,321	
ate bonds at fair value through p	-	-	-	=	-
ate bonds available-for-sale	_		=	-	
in mutual funds	_	-	_	-	-
quity investment	18,495	=	4,444	22,939	-
	18,495	74,321	4,444	97,260	
	s with financial institutions ment bonds at fair value through ment bonds available-for-sale ment bonds held-to-maturity ate bonds at fair value through pl ate bonds available-for-sale in mutual funds quity investment	s with financial institutions ment bonds at fair value through ment bonds available-for-sale ment bonds held-to-maturity ate bonds at fair value through plate bonds available-for-sale in mutual funds quity investment Level 1	s with financial institutions ment bonds at fair value through ment bonds available-for-sale ment bonds held-to-maturity ate bonds at fair value through plate bonds available-for-sale in mutual funds quity investment Level 1 Level 2 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 74,321 75 76 76 77 78 78 78 78 78 78 78	Level 1 Level 2 Level 3 s with financial institutions ment bonds at fair value through ment bonds available-for-sale ment bonds held-to-maturity ate bonds at fair value through protected bonds available-for-sale in mutual funds quity investment Level 1 Level 2 Level 3	Level 1 Level 2 Level 3 Total s with financial institutions ment bonds at fair value through ment bonds available-for-sale ment bonds held-to-maturity ate bonds at fair value through protected bonds available-for-sale in mutual funds quity investment Level 2 Level 3 Total Active 2 Formal Community Formal Communit

В хиляди UAH	In thousands of UAH		към 31.1	12.2017		
		Level 1	Level 2	Level 3	Total	Check
Депозити в банки	Deposits with financial institutions	-	-,		-	
ДЦК по справедлива сто	йност Government bonds at fair value through	_	-	-	-	-
ДЦК на разположение за	прод Government bonds available-for-sale	- ,	-	_		
	Government bonds held-to-maturity		47,602		47,602	5 8
Корпоративни облигации	по с Corporate bonds at fair value through р	-	-		l -	-
Корпоративни на разполо	ожені Corporate bonds available-for-sale	-	-	-:	-	
Дялове във взаимни фон	дове Shares in mutual funds	-	-	-	-	-
Други капиталови инвест	иции Other equity investment	-	_	-	-	-
Общо	Total	-	47,602	-	47,602	



European Travel Insurance, PJSC

Credit risk

In thousands of UAH	2019	2018	
Government securities			
Rating B	74,321	<u>.</u>	
Rating B-	-	47,602	
Rating BBB		-	
Rating BAA3	_	-	
Rating AAA	.	-	
Rating AA-	•	-	
Rating A			
Corporate bonds		-	-
Rating AAA	-	-	
Rating bgA3 - NRTA	-		
Rating A	-	-	
Rating BBB	-	_=	
Rating CA	,, - ×	-,	
No rating			
Mortgage bonds	=	-	
Rating BgA3	-	=	
Rating BB+			
Rating Baa3			
No rating			
Shares			0
Rating A3	-	¥	
Rating BBB-	18,495	-	
Rating bgA3	W.		
Rating A			
No rating	4,444	-	
Shares in mutual funds			
Rating BBB	-	<u> </u>	
No rating		-	
Loans granted	-	-	
Total	97,260	47,602	
Check	0	-	
	194		



European Travel	European Travel Insurance, PJSC						
Лихвен риск		За годината п Ефективен	оиключваща і Променлива	на 31 декември Фиксирана	2019		
В хиляди UAH	Interest rate risk	лихвен % For the year er	лихва ded 31 Decem	лихва	Безлихвени	Общо	
	In thousands of UAH	Effective interest rate	Variable interest	Fixed interest	No interest	Total	Check Notes 20,23
Парични средства и парични еквиваленти	Cash and cash equivalents		-		10,191	10,191	
Депозити във финансови институции	Deposits with financial institutions		-	60,386	-	60,386	-
1ържавни облигации по праведлива стойност в печалбата и загубата	Government bonds at fair value						
	through profit and loss Government bonds available-for-sale Government bonds held-to-maturity		-	74,321	-	- 74,321	-
орпоративни облигации осправедлива стойност	Corporate bonds at fair value through			74,321		74,321	
печалбата и загубата	profit and loss Corporate bonds available-for-sale		-	-	-		.
Інвестиции в дъщерни редприятия	Investments in subsidiaries			-	-	-	
Іялове във взаимни рондове	Shares in mutual funds		-	-) = (
Іруги капиталови інвестиции	Other equity investment		-		22,939	22,939	
	Receivables from short term REPO						
	transactions						
Іредоставени заеми	transactions Loans granted		:	- 191 484		-	_
Тредоставени заеми		200000000000000000000000000000000000000	•	134,707	33,130	167,837	<u>.</u>
Предоставени заеми Общо	Loans granted			на 31 декември		167,837	
Предоставени заеми Общо Пихвен риск	Loans granted	Ефективен лихвен % For the year er	Променлива лихва ded 31 Decem	на 31 декември Фиксирана лихва		- 167,837 Общо	
Іредоставени заеми Общо Іихвен риск	Loans granted Total	Ефективен лихвен %	Променлива лихва	на 31 декември Фиксирана лихва	2017 Безлихвени		Check Notes 20,23
Іредоставени заеми 16що Михвен риск В хиляди UAH Парични средства и арични еквиваленти	Loans granted Total Interest rate risk	Ефективен лихвен % For the year er Effective	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва ber 2017	2017 Безлихвени	Общо	
Предоставени заеми 16що Пихвен риск В хиляди UAH Парични средства и арични еквиваленти [епозити във финансови нетитуции	Loans granted Total Interest rate risk In thousands of UAH	Ефективен лихвен % For the year er Effective	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest	2017 Безлихвени	Общо Total	
Іредоставени заеми 16що Михвен риск В хиляди UAH Парични средства и арични еквиваленти (епозити във финансови нституции (ържавни облигации по праведлива стойност в	Loans granted Total Interest rate risk In thousands of UAH Cash and cash equivalents	Ефективен лихвен % For the year er Effective	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest	2017 Безлихвени	Общо Total 17,524	
Предоставени заеми Общо Пихвон риск В хиляди UAH Парични средства и парични еквиваленти (епозити във финансови пъституции (ържавни облигации по праведлива стойност в печалбата и загубата ЦЦК на разположение за п	Loans granted Total Interest rate risk In thousands of UAH Cash and cash equivalents Deposits with financial institutions Government bonds at fair value through profit and loss g Government bonds available-for-sale Government bonds held-to-maturity	Ефективен лихвен % For the year er Effective interest rate	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest	2017 Безлихвени	Общо Total 17,524	
Предоставени заеми общо Пихвен риск В хиляди UAH Парични средства и арични еквиваленти (епозити във финансови нституции (ръжавни облигации по праведлива стойност в изилбата и загубата (ЦК на разположение за п сорпоративни на	Loans granted Total Interest rate risk In thousands of UAH Cash and cash equivalents Deposits with financial institutions Government bonds at fair value through profit and loss Government bonds available-for-sale	Ефективен лихвен % For the year er Effective interest rate	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest 17,524 71,199	2017 Безлихвени	Общо Total 17,524 71,199	
Предоставени заеми юбщо Пихвон риск В хиляди UAH Парични средства и арични еквиваленти (епозити във финансови нъституции (ържавни облигации по праведлива стойност в ечапбата и загубата ЦЦК на разположение за порпоративни на азположение за родажба	Loans granted Total Interest rate risk In thousands of UAH Cash and cash equivalents Deposits with financial institutions Government bonds at fair value through profit and loss g Government bonds available-for-sale Government bonds held-to-maturity	Ефективен лихвен % For the year er Effective interest rate	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest 17,524 71,199	2017 Безлихвени	Общо Total 17,524 71,199	
Предоставени заеми 16що Пихвен риск В хиляди UAH Парични средства и арични еквиваленти (епозити във финансови нституции (ържавни облигации по праведлива стойност в ечалбата и загубата (ЦК на разположение за поропоративни на азположение за родажба Пнвестиции в дъщерни редприятия	Loans granted Total Interest rate risk In thousands of UAH Cash and cash equivalents Deposits with financial institutions Government bonds at fair value through profit and loss Government bonds available-for-sale Government bonds available-for-sale Government bonds held-to-maturity Corporate bonds at fair value through profit	Ефективен лихвен % For the year er Effective interest rate	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest 17,524 71,199	2017 Безлихвени	Общо Total 17,524 71,199	
Предоставени заеми 16що Пихвен риск В хиляди UAH Парични средства и нарични еквиваленти Непозити във финансови неституции Държавни облигации п праведлива стойност в нечалбата и загубата ЦЦК на разположение за п корпоративни на разположение за продажба Инвестиции в дъщерни предприятия Далове във взаимни рондове Други капиталови	Interest rate risk In thousands of UAH Cash and cash equivalents Deposits with financial institutions Government bonds at fair value through profit and loss of Government bonds available-for-sale Government bonds held-to-maturity of Corporate bonds at fair value through profit Corporate bonds available-for-sale Investments in subsidiaries Shares in mutual funds	Ефективен лихвен % For the year er Effective interest rate	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest 17,524 71,199	2017 Безлихвени	Общо Total 17,524 71,199	
Предоставени заеми Общо Пихвен риск В хиляди UAH Парични средства и парични еквиваленти Депозити във финансови институции Държавни облигации по праведлива стойност в печалбата и загубата ЦЦК на разположение за п корпоративни облигации п корпоративни на разположение за продажба Дялове във взаимни фондове Други капиталови инвестиции	Interest rate risk In thousands of UAH Cash and cash equivalents Deposits with financial institutions Government bonds at fair value through profit and loss (Government bonds available-for-sale Government bonds held-to-maturity (Corporate bonds at fair value through profi Corporate bonds available-for-sale Investments in subsidiaries Shares in mutual funds Other equity investment	Ефективен лихвен % For the year er Effective interest rate	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest 17,524 71,199	2017 Безлихвени	Общо Total 17,524 71,199	
Корпоративни облигации п Корпоративни на озаположение за продажба Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции	Interest rate risk In thousands of UAH Cash and cash equivalents Deposits with financial institutions Government bonds at fair value through profit and loss of Government bonds available-for-sale Government bonds held-to-maturity of Corporate bonds at fair value through profit Corporate bonds available-for-sale Investments in subsidiaries Shares in mutual funds	Ефективен лихвен % For the year er Effective interest rate	Променлива лихва ded 31 Decen Variable	на 31 декември Фиксирана лихва iber 2017 Fixed interest 17,524 71,199	2017 Безлихвени	Общо Total 17,524 71,199	



European Travel Insurance, PJSC	European Travel Insurance, PJSC											
Валутен риск	Currency risk				та приключва he year ended			2019				
В хиляди UAH	In thousands of UAH	UAH	EUR	USD	BGN	PLN	CZK	CHF	Others	Total	Check Notes	
Парични средства и парични	Cash and cash equivalents	6,488	3,219	484	-	-	·-			10,191	-	10191
Депозити във финансови институции	Deposits with financial institutions	36,471	19,657	4,258	_	-	100			60,386		60386
	Corporate bonds held-to maturity	55,905	,	18,416						74,321	-	
Други капиталови инвестиции	Other equity investment	4,444	18,495	-	_	_	1.7			22,939	-	
Предоставени заеми	Loans granted	-	_	-	_	-	_			-		
продоставони вазии	Trade accounts receivables	17,595	186	20	-	-	(-			17,801		
	Accrued interest	223	30	9	_	_	_			262		
	Other receivables: prepayments	2,734	4/6	333	-	-				3,543		
Общо	Total	123,860	42,063	23,520			-			189,443		
Задължения по презастрахователни	Payables to reinsurers and other	(22,556)	(142)	20	_	_	19-			(22,698)		
	Insurance contract provisions	(50,015)	(19,565)	(13,725)					(882)	(84,187)		
1 Іолучени заеми	Loans received	-			-	-	-			2		
Общо	Total	(72,571)	(19,707)	(13,725)	-	-	12.00 Sept. 15.		882	(106,885)		
Валутен риск				За годинат	а приключва	аща на 31 д	цекември	2018				
	Currency risk			For ti	ne year ended	d 31 Decem						
В хиляди UAH	2 St. 193 (193 (193 (193 (193 (193 (193 (193	UAH	EUR	For ti	ne year ended BGN	d 31 Decem PLN		CHF	Others	Total	Check Notes	
В хиляди UAH Парични средства и парични	In thousands of UAH		EUR 8,762	USD	-		ber 2018		Others	Total 17,524	Check Notes	
Парични средства и парични	In thousands of UAH Cash and cash equivalents	UAH 7,361			-		ber 2018		Others		Check Notes	
Парични средства и парични Държавни облигации по справедлива	In thousands of UAH Cash and cash equivalents Government bonds at fair value through	7,361		USD	-		ber 2018		Others		Check Notes -	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale	7,361		USD	-		ber 2018		Others		Check Notes -	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through	7,361		USD	-		ber 2018		Others		Check Notes - -	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through	7,361		USD	-		ber 2018		Others		Check Notes - -	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through	7,361 - - -		USD 1,401 - - -	-		ber 2018		Others	17,524 - - -	Check Notes	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through Corporate bonds available-for-sale Corporate bonds held-to maturity	7,361 - - -		USD 1,401 - - -	-		ber 2018		Others	17,524 - - -	Check Notes	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through Corporate bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries	7,361 - - -		USD 1,401 - - -	-		ber 2018		Others	17,524 - - -	Check Notes	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through at Corporate bonds available-for-sale Corporate bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds	7,361 - - -		USD 1,401 - - -	-		ber 2018		Others	17,524 - - -	Check Notes	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through Corporate bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds Other equity investment	7,361 - - -		USD 1,401 - - 20,849 - -	-		ber 2018		Others	17,524 - - - 47,602 - - -	Check Notes	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции Вземания по краткосрочни РЕПО сделн	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through Corporate bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds Other equity investment Corporate ponds held-to maturity Receivables from short term REPO transact	7,361 - - 26,753 - - - 20,592	8,762 - - - - - - - -	USD 1,401 - - 20,849 - - 479	-		ber 2018		Others	17,524 - - - 47,602 - - - - 21,071	Check Notes	21071
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции Вземания по краткосрочни РЕПО сделн	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through Corporate bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds Other equity investment to Receivables from short term REPO transac Loans granted Trade accounts receivables Accrued interest	7,361 - - 26,753 - - - 20,592 215		USD 1,401 - - 20,849 - -	-		ber 2018		Others	17,524 - - - 47,602 - - - - 21,071 254	Check Notes	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции Вземания по краткосрочни РЕПО сделн Предоставени заеми	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through Government bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds Other equity investment Corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at	7,361 - - 26,753 - - - 20,592 215 3,178	8,762 - - - - - - - - - 28	USD 1,401 - - 20,849 - - - 479 11	BGN		ber 2018		Others	17,524 - - 47,602 - - - 21,071 254 3,178	Check Notes	21071 3178
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции Вземания по краткосрочни РЕПО сделн	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through Corporate bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds Other equity investment to Receivables from short term REPO transac Loans granted Trade accounts receivables Accrued interest	7,361 - - 26,753 - - - 20,592 215	8,762 - - - - - - - -	USD 1,401 - - 20,849 - - 479	-		ber 2018		Others	17,524 - - - 47,602 - - - - 21,071 254	Check Notes	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции Вземания по краткосрочни РЕПО сделн Предоставени заеми	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds at fair value through Government bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds Other equity investment Corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Control of the corporate bonds held-to maturity Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at fair value through Investments in subsidiaries Corporate bonds at	7,361 - - 26,753 - - - 20,592 215 3,178	8,762 - - - - - - - - - 28	USD 1,401 - - 20,849 - - - 479 11	BGN		ber 2018		Others	17,524 - - 47,602 - - - 21,071 254 3,178	Check Notes	
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции Вземания по краткосрочни РЕПО сделя Предоставени заеми	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds available-for-sale Corporate bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds Other equity investment (AR Receivables from short term REPO transact Loans granted Trade accounts receivables Accrued interest Other receivables: prepayments Total Payables to reinsurers and other	7,361 - - 26,753 - - - 20,592 215 3,178 89,535	8,762 - - - - - - - - - 28	USD 1,401 - - 20,849 - - - 479 11	BGN		ber 2018		Others	17,524 - - 47,602 - - 21,071 254 3,178 136,325	Check Notes	3178
Парични средства и парични Държавни облигации по справедлива ДЦК на разположение за продажба Корпоративни облигации по Корпоративни на разположение за прод Инвестиции в дъщерни предприятия Дялове във взаимни фондове Други капиталови инвестиции Вземания по краткосрочни РЕПО сделя Предоставени заеми Общо Задължения по презастрахователни	In thousands of UAH Cash and cash equivalents Government bonds at fair value through Government bonds available-for-sale Corporate bonds available-for-sale Corporate bonds available-for-sale Corporate bonds available-for-sale Corporate bonds held-to maturity Investments in subsidiaries Shares in mutual funds Other equity investment to Receivables from short term REPO transac Loans granted Trade accounts receivables Accrued interest Other receivables: prepayments Total Payables to reinsurers and other Insurance contract provisions	7,361 - - 26,753 - - - 20,592 215 3,178 89,535	8,762 - - - - - - - - - 28	USD 1,401 - - 20,849 - - - 479 11	BGN		ber 2018		Others	17,524 - - 47,602 - - - 21,071 254 3,178 136,325	Check Notes	3178



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Eur European Travel Insurance, PJSC											
Матуритетна структура на финансовите актив Maturity structure of the financial assets		nded 31 D	аща на 31 ден ecember 2019								
0		1 - 3		6 - 12	1 - 3	3 - 5	5 – 10	Над 10	-	05	
В хиляди UAH	До 1 месец	месеца	3 - 6 месеца	месеца	години	години	години	години	Безсрочни	Общо	
	Up to 1	1-3		6-12				Over 10			Chec
In thousands of UAH	month	months	3-6 months	months	1-3 years	3-5 years	5-10 years	years	No maturity	Total	Notes 2
Tar Cash and cash equivalents	10,191	-		-	-	-				10,191	
er Deposits with financial institutions	-	60,386	-		-				n 150	60,386	
Government bonds at fair value through profit											
tst and loss	-	-	-	-	-	-	e a .				
ЦI Government bonds available-for-sale	-	-	-	-	-	-	o a .			-	
Government bonds held-to-maturity	19,644	7,088	9,179	14,369	24,041					74,321	
Corporate bonds at fair value through profit											
op and loss	-	-	-	(=)	-	: -	n n-		-	-	
op Corporate bonds available-for-sale	1-	-	-	-	-	1-	» : -			-	
нь Investments in subsidiaries	-	-	-	-	-	-	-			-	
яг Shares in mutual funds	-	-	-	1,00	-	,-	-			•	
py Other equity investment	-	-	-	-	=	-	-		22,939	22,939	
Receivables from short term REPO											
se transactions		-	=		-	-			= = = = = = = = = = = = = = = = = = = =		
pe Loans granted	-	- X- / /	-	-	-				-	-	
бı Total	29,835	67,474	9,179	14,369	24,041	-	-	•	22,939	167,837	
Maturity structure of the financial assets	For the year e		ecember 2018								
2 00400	8098 B007	1 - 3		6 12		3 - 5	5 - 10				
хиляди UAH				6 - 12	1 - 3	75.00 N.T.		Над 10	5.3		
	До 1 месец	месеца	3 - 6 месеца	месеца	години	години	години	над 10 години	Безсрочни	Общо	
	До 1 месец Up to 1	месеца 1-3	3 - 6 месеца		250 050	75.00 N.T.		THE COLUMN TWO IS NOT THE OWNER.	Безсрочни	90.000 (200. * 000	Chec
In thousands of UAH		1-3	3 - 6 месеца 3-6 months	месеца	250 050	75.00 N.T.		години	Безсрочни No maturity	Total	
	Up to 1	1-3		месеца 6-12	години	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	200004000000 • • • • • • • • • • • • • •	
ar Cash and cash equivalents er Deposits with financial institutions	Up to 1 month	1-3		месеца 6-12	години	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total	
ar Cash and cash equivalents er Deposits with financial institutions Government bonds at fair value through profit	Up to 1 month	1-3 months		месеца 6-12	години	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total 17,524	
ar Cash and cash equivalents er Deposits with financial institutions Government bonds at fair value through profit br and loss	Up to 1 month	1-3 months		месеца 6-12	години	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total 17,524	
ar Cash and cash equivalents or Deposits with financial institutions Government bonds at fair value through profit or and loss	Up to 1 month	1-3 months		месеца 6-12	години	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total 17,524	
ar Cash and cash equivalents er Deposits with financial institutions Government bonds at fair value through profit and loss Il Government bonds available-for-sale Government bonds held-to-maturity Corporate bonds at fair value through profit	Up to 1 month	1-3 months		месеца 6-12 months -	години 1-3 years - -	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total 17,524	
ar Cash and cash equivalents er Deposits with financial institutions Government bonds at fair value through profit of and loss Ul Government bonds available-for-sale Government bonds held-to-maturity Corporate bonds at fair value through profit of and loss	Up to 1 month	1-3 months		месеца 6-12 months -	години 1-3 years - -	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total 17,524	
ar Cash and cash equivalents er Deposits with financial institutions Government bonds at fair value through profit of and loss Il Government bonds available-for-sale Government bonds held-to-maturity Corporate bonds at fair value through profit of and loss of Corporate bonds available-for-sale	Up to 1 month	1-3 months		месеца 6-12 months -	години 1-3 years - -	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total 17,524	
ar Cash and cash equivalents er Deposits with financial institutions Government bonds at fair value through profit of and loss Ill Government bonds available-for-sale Government bonds held-to-maturity Corporate bonds at fair value through profit op and loss p Corporate bonds available-for-sale Investments in subsidiaries	Up to 1 month	1-3 months		месеца 6-12 months -	години 1-3 years - -	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total 17,524	
ar Cash and cash equivalents ar Deposits with financial institutions Government bonds at fair value through profit as and loss Ill Government bonds available-for-sale Government bonds held-to-maturity Corporate bonds at fair value through profit ap and loss p Corporate bonds available-for-sale Investments in subsidiaries ar Shares in mutual funds	Up to 1 month	1-3 months		месеца 6-12 months -	години 1-3 years - -	години	години	години Over 10	20-23 NO. 20-21 NO. 20-21	Total 17,524	
ar Cash and cash equivalents er Deposits with financial institutions Government bonds at fair value through profit be and loss LI Government bonds available-for-sale Government bonds held-to-maturity Corporate bonds at fair value through profit up and loss up Corporate bonds available-for-sale tel Investments in subsidiaries ar Shares in mutual funds up Other equity investment Receivables from short term REPO	Up to 1 month	1-3 months		месеца 6-12 months -	години 1-3 years - -	години	години	години Over 10	2007 NO. 10 TO 10	Total 17,524	
ar Cash and cash equivalents er Deposits with financial institutions Government bonds at fair value through profit by and loss Ul Government bonds available-for-sale Government bonds held-to-maturity Corporate bonds at fair value through profit op and loss op Corporate bonds available-for-sale HE Investments in subsidiaries SET Shares in mutual funds Option 1 in subsidiaries SET Shares in mutual funds Option 2 investment	Up to 1 month	1-3 months		месеца 6-12 months -	години 1-3 years - -	години	години	години Over 10	2007 NO. 10 TO 10	Total 17,524	Chec Notes 2



European Travel Insurance, PJSC	European Travel Insurance, PJSC							
Матуритетна структура на пасив		3a				декември 2	019	
	Maturity structure of the liabilities	До 1	1 - 3	year ended	5 - 10	Над 10		
В хиляди UAH		година Up to 1	години	години	години	години Over 10	Общо	Check Notes
	In thousands of UAH	year	1 – 3	3 – 5	5 - 10	years	Total	24,25,26
Пренос-премиен резерв	Unearned premiums reserve	47,301					47,301	8.
Резерв за неизтекли рискове	Unexpired risk reserve						-	0 .5 5
Резерв за предявени, но	Reserve for reported but not							
неплатени щети	settled claims	35,284					35,284	5 4
Резерв за възникнали, но	Reserve for incurred but not							
необявени щети	reported claims	1,602					1,602	-
Други технически резерви	Other technical reserves	-					-	-
Задължения по директно								
застраховане	Liabilities from direct insurance	7,294					7,294	-
Задължения по								
презастрахователни договори	Liabilities for reinsurance contracts	3,993					3,993	5-X
Задължения по лизингови договор	Liabilities for lease	-					-	13 .0 5
Задължения по отпуснати заеми	Liabilities for loans	-					-	1.75
Други задължения	Other liabilities	10,445					10,445	-
Отложен данъчен пасив	Deferred tax liabilities						-	-
Общо	Total	105,920	-		-	-	105,920	(0)
	10000 PM							

Матуритетна структура на пасив	вите	3a	годината і	приключва	ща на 31 д	декември 2	018	
	Maturity structure of the liabilities		For the	year ended	31 Decem	ber 2018		
		До 1	1 - 3	3 - 5	5 - 10	Над 10		
В хиляди UAH		година	години	години	години	години	Общо	
		Up to 1				Over 10		Check Notes
	In thousands of UAH	year	1 - 3	3 – 5	5 – 10	years	Total	24,25,26
Пренос-премиен резерв	Unearned premiums reserve	46,621					46,621	-
Резерв за неизтекли рискове	Unexpired risk reserve	-					-	-
Резерв за предявени, но	Reserve for reported but not							
неплатени щети	settled claims	1,504					1,504	.e.
Резерв за възникнали, но	Reserve for incurred but not							
необявени щети	reported claims	39,471					39,471	-
Други технически резерви	Other technical reserves	-					-	-
Задължения по директно								
застраховане	Liabilities from direct insurance	7,704					7,704	-
Задължения по								
презастрахователни договори	Liabilities for reinsurance contracts	11,619					11,619	-
Задължения по лизингови договор	u Liabilities for lease	-					-	-
Задължения по отпуснати заеми	Liabilities for loans	-						-
Други задължения	Other liabilities	15,436					15,436	
Отложен данъчен пасив	Deferred tax liabilities						-	4
Общо	Total	122,355	-	_	-	-	122,355	(0)



European Travel Insurance, PJSC	PJSC											
Развитие на щетите	Claims development			V	NAVO 00 X 24 MET BA 2 NAVO 00 CO		AND THE RESERVE OF THE PARTY OF		····			LANGE OF THE PARTY
В хиляди UAH												
Година на събитие		Преди 2012	2012	2013	2014	2015	2016	2017	2018	2019	Общо	
	Accident year In thousands of UAH	Prior 2012	2012	2013	2014	2015	2016	2017	2018	2019	Total	Check
	2018											
Оценка на натрупани щети в края н	на											
годината на настъпване на	Estimate of cumulative claims at											
събитието	the end of accident year		-	17,436	24,938	33,950	50,618	66,775	90,639	110,902	110,902	
1 година по късно	1 year later	-	-	18,889	25,755	31,662	47,784	65,499	82,955		82,955	
2 година по късно	2 years later	8	-	18,453	25,162	30,513	46,685	62,201			62,201	
3 година по късно	3 years later	2		18,714	24,817	30,015	46,706				46,706	
4 година по късно	4 years later	-	-	18,692	24,906	30,015					30,015	
5 година по късно	5 years later		-	18,690	24,906						24,906	
	6 years later	3	-	18,669							18,669	
	7 years later	_3333	-									
	8 years later	(1000)000000000000000000000000000000000	THE PARTY OF THE P								-	
Текуща оценка	Current measurement	-	-	18,669	24,906	30,015	46,706	62,201	82,955	110,902	376,354	
Натрупани плащания	Cumulative payments	2	2	(18,669)	(24,906)	(30,015)	(46,675)	(62,201)	(81,844)	(75, 158)	(339,468)	
Оценка на натрупани щети	Estimate of cumulative claims		-	-	-	-	31	-	1,112	35,744	36,886	
Стойност на задължението в	Liability value recognised in											
баланса	the balance sheet	-	-	-	<u>_</u>	-	31	-	1,112	35,744	36,886	0
				8			000000	(d				

Задължението в баланса включва резерва за възникнали, но непредявени претенции и резерва за предявени, но неплатени претенции

Година на събитие	Accident year	Преди 2011 Prior 2011	2011 2011	2012 2012	2013 2013	2014 2014	2015 2015	2016 2016	2017 2017	2018 2018	Общо Total
	Accident year	P1101 2011	2011	2012	2013	2014	2015	2016	2017	2010	iotai
	2018										
Оценка на натрупани щети в края	на										
одината на настъпване на	Estimate of cumulative claims at										
събитието	the end of accident year	730	-	₩.	17,436	24,938	33,950	50,618	66,775	90,639	90,639
1 година по късно	1 year later		11 0-	-	18,889	25,755	31,662	47,784	65,499		65,499
2 година по късно	2 years later	3.5	-	=	18,453	25,162	30,513	46,685			46,685
3 година по късно	3 years later	-	-	=	18,714	24,817	30,015				30,015
4 година по късно	4 years later	121	_	_	18,692	24,906					24,906
5 година по късно	5 years later	-	-	-	18,690						18,690
	6 years later	-	-1887	1000							-
	7 years later	-370									-
	8 years later										-
екуща оценка	Current measurement	esanto acres temporativamente.	-	2.	18,690	24,906	30,015	46,685	65,499	90,639	276,433
Іатрупани плащания	Cumulative payments	-	-	-	(18,669)	(24,906)	(30,013)	(46,545)	(62,145)	(53,180)	(235,458)
денка на натрупани щети	Estimate of cumulative claims	_	-	_	22	-	2	139	3,354	37,459	40,975
			-		2			-	-		8
тойност на задължението в	Liability value recognised in										
аланса	the balance sheet	%	-		22	-	2	139	3,354	37,459	40,975



European Travel Insurance, PJSC European Travel Insurance, PJSC

Анализ на чув	ствителността
Симулация къ	м 31.12.2019

Sensitivity analysis Simulations as at 31 December 2019

	In thousands of UAH	Profit after taxes	Equity	Required capital (Solvency margin)	Coefficient of coverage	Coefficient of coverage	Assumption s
Текуща капиталова позиция Увеличение на щетимостта (мин	Current equity position	47,851	106,355	40,486	2.63		
катастрофично събитие)	Increase in loss ratio (mini-cat risk)	45,521	104,025	40,486	2.57		500
Увеличение на квота на разходите	e						
(+1.0%)	Increase in expense ratio (+1.0%)	44,669	103,173	40,486	2.55		1.0%
Доходи от инвестиции (+200 б.т.)	Investment yield (+200 b.t.)	49,300	107,804	40,486	2.66		2.0%
Доходи от инвестиции (-150 б.т.)	Investment yield (-150 b.t.)	46,765	105,269	40,486	2.60		-1.5%

Legend:

Required capital: Solvency margin as per legal requirements Coefficient of coverage = Equity/Required capital in % Mini-cat risk = Mini-catastrophic risk

The line Current Equity Position of the above table shows the book values of profit, equity, solvency margin, and coefficient of coverage of solvency margin with equity of EUROINS [Country] as at 31 December 2008.

The main factors that determine the profitability of an insurance company are claims ratio, coefficient of costs and returns on investments. Simulation is made by changing these factors as follows:

- 1. Simulation of a catastrophic risk (single and large or small and numerous claims), which would increase the claims expense for current year events in property portfolio (for the purpose of the example we accepted an increase in claims with [EUR 500 000], which is the net retention after reinsurance share in claims), results in current period result reduction as well as reduction in equity. Solvency requirement calculated in accordance with average annual
- 2. In case of simulated increase of the net expense ratio by 1.5%, a decrease in profit, equity, and coefficient of coverage is registered, whilst the solvency margin again remains unchanged, because there is no charge in the premium income.
- 3. By increasing the investment yield by 200 b.t. and preserving the loss ratio and expense ratio within the same ranges, an increase in profit, equity, and coefficient of coverage is observed, whilst the solvency margin remains unchanged, because there is no change in the premium income
- 4. By decreasing the investment yield by 150 b.t. and preserving the loss ratio and expense ratio within the same ranges, the opposite effect is observed, namely, a decrease in profit, equity, and registered coefficient of coverage, whilst the solvency margin again remains unchanged, because there is no charge in the premium income

In summary, the results of all above scenarios show that the Company's capitalization level is good. The financial results are mostly sensitive to increase in the yield and change in loss ratio.



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European Travel Insurance, PJSC	European Travel Insurance,		
PJ3C	PJSC		
Записани бруто премии	Gross premiums written		
B хиляди UAH	In thousands of UAH	2019	2018
Общо застраховане Каско на МПС	General insurance business Motor hull		
тражданска отговорност на	***************************************	-	
автомобилистите и Зелена			
арта	Motor TPL and Green card	1-	-
1муществени застраховки Селскостопанско	Property	-	
астраховане	Crops and livestock	-	_
Влополука и заболяване	Accident and health	294,449	209,218
Сарго	Cargo	-	-
Этговорности	Liabilities	24 402	00.000
Други	Credit Others	24,403	26,020
	Gross premiums written - gene	318,852	235,238
Промяна в брутния размер на	Change in the gross provision		
пренос-премийния резерв и	for unearned premiums and		
резерва за неизтекли рискове	Unexpired risk reserve	(680)	(9,811)
Брутни спечелени премии	Gross earned premiums	318,172	225,427
Линус: отстъпени премии на	less: written premiums ceded		
резастрахователи	to reinsurers	(20,119)	(17,949)
Тромяна в дела на пренос-	Change in the provision for unearned premiums,		
премийния резерв	reinsurers' share	4,743	(4,090)
Спечелени премии,			(.,/
отстъпени на		(45.050)	(00.000)
презастрахователи	Earned premiums ceded Net earned premiums	(15,376) 302,796	(22,039)
Нетни спечелени премии	Net earned premiums	302,790	203,300
Габлицата надолу да се	The table below to be filled		
топълни само от ЗОК!	in only by ZOK!		
Здравно осигуряване	Health assurance	•	-
з т.ч. ПЗПЗ	Improving of health and		
15MΠ	preventing from desease Outpatient medical care		
БМП	Hospital care		
CMIT	Combined care		
ивсп	Outpatient dental care		
Тромяна в брутния пренос-	Change in gross provision for		
ремиен резерв	unearned premiums Improving of health and	· *	
з т.ч. ПЗПЗ	preventing from desease		
ЛЕМП	Outpatient medical care		
эмп	Hospital care		
(MIT	Combined care		
ЛБСП Промяна в резерва за бонуси	Outpatient dental care Change in Reserve for		
промяна в резерва за оонуси	bonuses and Rebates	-	_
	Improving of health and		
в т.ч. ПЗПЗ	preventing from desease		
ибмп	Outpatient medical care		
5MIT	Hospital care Combined care		
КМП ИБСП	Outpatient dental care		
Брутни получени премии	Gross earned premiums		·
	•	terresis and the second	Ball 1984 - 117 -



European Travel Insurance, PJSC	European Travel Insurance, PJSC	And the second							
	Technical account per line of business	2019				Ai-14i	Other		
	In thousands of UAH	Gross premiums written	Gross premiums earned	Gross claims paid	Gross claims incurred	Acquisition and administrative expenses	Other operating income (expense)	Reinsuranc e balance	Techical profit (loss)
Общо застраховане Каско на МПС Гражданска отговорност на Имуществени застраховки	General insurance business Motor hull	-		-	-	-	-	-	-
Селскостопанско застрахов Злополука и заболяване Карго	Crops and livestock Accident and health Cargo	294,449 -	292,447 -	(103,650)	(107,032)	(119,293)	(200)	(4,135) -	61,787 -
Отговорности Други	Liabilities Credit Others	24,403	25,725 -	(7,494)	(7,086)	(2,618)	-	(5,718) -	10,303
Общо - общо застрахован	Total - General insurance business	318,852	318,172	(111,144)	(114,118)	(121,911)	(200)	(9,853)	72,090
	Technical account per line of	-	-	0	-	-	-		0
	business In thousands of UAH	2018 Gross premiums written	Gross premiums earned	Gross claims paid	Gross claims incurred	Acquisition and administrative expenses	Other operating income (expense)	Reinsuranc e balance	Techical profit (loss)
Общо застраховане Каско на МПС	General insurance business Motor hull	-		_	_	-	-	-	-
Гражданска отговорност на Имуществени застраховки Селскостопанско застрахов	Property	-	-	-			-	-	
Злополука и заболяване Карго Отговорности	Accident and health Cargo Liabilities	209,218	200,424	(88,417)	(100,592)	(78,699)	(339)	(3,148)	17,646 -
Други <u></u>	Credit Others	26,020	25,003	(4,135)	(4,167) -	(2,359)	-	(14,954)	3,523
Общо - общо застрахован	Total - General insurance business	235,238	225,427	(92,552)	(104,759)	(81,058)	(339)	(18,102)	21,169
		0	0	0	0	0	0	0	0



European Travel Insurance, PJSC	European Travel Insurance, PJSC			
Приходи от такси и комисиони В хиляди UAH	Fees and commission income In thousands of UAH		2019	2018
Комисиони получени от презастрахова Други приходи от презастрахователи	eter Commissions received from reinsurers Other incomes from reinsurers	сметка 774 сметка 772	-	
Общо приходи от такси и комисион	ни Total fees and commission income	=	-	



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Финансови приходи В хиляди UAH	Financial income In thousands of UAH	2019	2018
Приходи от лихви при инвестиции в ценни книжа и депозити	Interest income on investment in securities and deposits	12,616	6,879
Приходи от дивиденти при инвестиции в капитали Приходи от наеми при инвестиции		=	÷
в имоти Приходи от преоценка на активи по справедлива стойност	fair value	-	-
Приходи от продажба на	Income on revaluation of investment proprerty	. •	-
финансови активи Други финансови приходи Общо финансови приходи	Income on sale of financial assets Other financial income Total financial income	12,616	6,879
оощо финансови приходи	5,611	12,616	-
781	Income on revaluation of assets at fair value Reversal of provision receivables and req out of which: 491(from statutory) additional reversal of group Receivables prov out of which: 496 (from statutory)	-	-
	reversal of investmant provisions (from p	-	
	reevaluation of Fixed Assets reevaluation of Investment property Total	-	-
781	Income on revaluation of assets at fair value Reversal of provision receivables and reç out of which: 491 (from statutory) additional reversal of group Receivables prov out of which: 496 (from statutory)	-	-
782 782	2 reversal of investmant provisions (from p 2 income from reev of investments 2 reevaluation of Fixed Assets 5 reevaluation of Investment property Total check	-	- - -



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Други оперативни приходи В хиляди UAH	Other operating income In thousands of UAH	2019	2018
Приходи от сертификати	Income from certificates Release of impairment losses	_	_
Други приходи	Other income	_	-
общо други оперативни приходи	Total other operating income		
	- 256 244	12,616	-



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Настъпили щети, нетни от презастраховане В хиляди UAH	Claims incurred, net of reinsurance In thousands of UAH	2019	2018
предотвратяване на щети Промяна в резерв за висящи щети	и Current year paid claims, claims handling and prevention expenses Change in the outstanding claims provision	(113,309) (2,974)	(90,999) (12,207)
презастрахователите в резерва за Приходи от регреси Други изменения Общо настъпили щети, нетни от	Payments on managerial insurance Received recoveries from reinsurers a Change in the reinsurers' share in the outstanding claims provision Recourse income Other changes Total incurred claims, net of reinsurance	5,766 (243) 2,165 ————————————————————————————————————	3,958 (21) 1,512 - (97,757)
презастраховане	reinsurance	(114,118)	(37,137)



European Travel Insurance, PJSC	European Travel Insurance, PJSC			
А квизиционни разходи В хиляди UAH	Acquisition expense In thousands of UAH		2019	2018
Комисиони и участие в резултата Промяна в резерва за бонуси и отстъпки		662,664	(90,757)	(57,456)
резерва за маниджърски застраховки Разходи за реклама и маркетинг Други аквизиционни разходи (индиректни) Общо аквизиционни разходи	rebates and management insurance Advertising and marketing expenses Other acquisition expenses (indirect) Total acquisition expense	602-04 ok	(841) (4,311) (95,909)	(981) (2,798) (61,235)
оощо аквизиционни разходи	change in DA	c =	3,349 (92,560)	7,482 (53,753)
Комисиони и участие в резултата/ сметк 664 и 662	и́ Комисиони и участие в peзултата/accounts Administrative/account HQ and			
Реклама / сметка 602-04 ЦУ и агенции	agencies total acq +admin without depreciation	ok	(26,002)	(22,888)
	from notes		(121,911)	(84,123)
	as per TB claims handling, mapped in note 8 total acq +admin without depreciation	ok .	123,478 (1,567)	85,186 (1,064)
	as per TB		121,911	84,122
		check	(0)	(0)



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Административни разходи В хиляди UAH	Administrative expenses In thousands of UAH	2019	2018
Разходи за материали Разходи за външни услуги Разходи за амортизация Възнаграждение на персонала Други Общо административни	Cost of materials Expenses for external services Depreciation expenses Personnel expenses Other	(4,515) (1,675) (14,205) (5,607)	(4,677) (935) (12,852) (4,424)
разходи	Total administrative expenses	(26,002)	(22,888)
Средно списъчен състав	Weighted average number of staff	(24,327) 27.72	(21,953) 26.34
	Month 1 2 3 4	Average_no 27.47 27.47 27.47 27.47	Average_no 26.25 26.25 26.25 26.25
	5 6 7 8 9 10 11 12	27.47 27.47 27.97 27.97 27.97 27.97 27.97 27.97	26.25 25.25 26.25 26.25 26.75 26.75 26.75 26.75



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Финансови разходи	Financial expenses		
B хиляди UAH	In thousands of UAH	2019	2018
Разходи за лихви	Interest expense	-	-
Загуби от преоценка на финансови активи	Losses on revaluation of financial assets	(8,089)	
Загуби от продажба на финансови активи	Losses on sale of financial assets	-	
Разходи за управление на инвестициите	Investment management costs	-	=
Други финансови разходи	Other financial expenses		
Общо финансови разходи	Total financial expenses	(8,089)	-
	Losses on sale of financial assets		
	expenses with sold investment	-	-
	manag cost	-	-
	cost of Eurohold shares sold to Investbank	Ξ	_
	loss from selling of regresses to Starcom	-	-
		_	-



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Други оперативни разходи В хиляди UAH	Other operating expenses In thousands of UAH	2019	2018
Разходи за Гаранционен фонд	Expenses for guarantee fund	_	-
Други законови разходи и лицензионни такси	The second secon		
Привизия за несъбираеми вземания	Policyholder bad debt provision	(200)	(339)
Отписани вземания по застрахователни поли	L Policyholder receivables written off	-	-
Други	Others	_	-
Общо финансови разходи	Total other operating expenses	(200)	(339)



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Други приходи (разходи) В хиляди UAH	Other income (expenses) In thousands of UAH	2019	2018
Нетен приход от продажба на актив Други неоперативни приходи Други неоперативни разходи	Other non-operating income Other non-operating expenses	(214) 58 (7,005)	110 249 (1,349) including FX
Общо други приходи (разходи)	3% tax on premiums Total other income (expenses)	(9,566) (16,728)	(7,057) (8,047)



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Разходи за данъци В хиляди UAH	Income tax expense In thousands of UAH	2019	2018
Данък върху печалбата от текущата го Отсрочени данъци Общо данъци	оди Tax on the current year profit Deferred taxes Total income tax expenses	(12,280) 242 (12,038)	(3,900) 180 (3,720)



European Travel Insurance, PJSC	European Travel Insurance, PJSC			an programme of the			
Данък върху доходите, отнасящ се за елементите на другия всеобхватен доход	a Income tax effects relating to components of other comprehensive income		2010			2018	
В хиляди UAH		Сума преди данъка	2019 Данъчен приход (разход) Тах	Нетна сума	Сума преди данъка	Данъчен приход (разход) Тах	Нетна сума
	In thousands of UAH	Before tax amount	(expense) benefit	Net of tax amount	Before tax amount	(expense) benefit	Net of tax amount
Курсови разлики от валутни преизчисления на чуждестранни дейность	Exchange differences on translating foreign operations	-			-	-	- -
Нетна промяна на справедлива стойност (активи на разположение за продажба)	Net change in fair value (available for sale financial assets)	-			1 -	-	
Други Общо	Other Total	_	-	-		-	



	European	Travel I	nsurance,
European Travel Insurance, PJSC	PJSC		

Нематериални активи В хиляди UAH	Intangible assets In thousands of UAH	Софтуер Software	Други Other	Общо Total	
Отчетна стойност Салдо към 1 януари 2018 Придобити Излезли от употреба Курсови разлики	Cost Balance at 1 January 2018 Acquisitions Disposals Exchange differences	1,390 6,420 -	139 - - -	1,529 6,420 -	
Салдо към 31 декември 2018	Balance at 31 December 2018 Depreciation and impairment losses	7,810	-	-	1
Салдо към 1 януари 2018 Амортизация за годината	Balance at 1 January 2018 Depreciation charge for the year Disposal depreciation	(362) (368)	(139) - -	(501) (368) -	
Курсови разлики Салдо към 31 декември 2018	Exchange differences Balance at 31 December 2018	-	-	-	(1)
Балансова стойност Салдо към 1 януари 2018 Салдо към 31 декември 2018	Carrying amount Balance at 1 January 2018 Balance at 31 December 2018	1,028 7,080	-	1,028 7,080	0
Отчетна стойност Салдо към 1 януари 2019 Придобити Излезли от употреба Курсови разлики	Cost Balance at 1 January 2019 Acquisitions Disposals Exchange differences	7,810 637 - - - 8,447	139 - - - - 139	7,949 637 - -	(0)
Салдо към 31 декември 2019	Balance at 31 December 2019	8,447	139	8,586	(0)
Салдо към 1 януари 2019 Амортизация за годината	el Depreciation and impairment losses Balance at 1 January 2019 Depreciation charge for the year Disposal depreciation	(730) (856)	(139)	(869) (856) -	
Курсови разлики Салдо към 31 декември 2019	Exchange differences Balance at 31 December 2019	(1,586)	(139)	(1,725)	0
Балансова стойност Салдо към 1 януари 2019 Салдо към 31 декември 2019	Carrying amount Balance at 1 January 2019 Balance at 31 December 2019	7,080 6,861	-	7,080 6,861	(0)



/моти, сгради, съоръжения и оборудване В <i>хиляди UAH</i>	Property, plant and equipment	Сгради и земи		ни	Стопански инвентар	Активи в процес на разработка	Общо
	In thousands of UAH	Land and buildings	Plant and equipment	средства Vehicles	Fixtures and fittings	Assets under	Total
Отчетна стойност	Cost						
Салдо към 1 януари 2018	Balance at 1 January 2018	_	2,800	1,859	586	91	5,336
ридобивания	Acquisitions	-	43	445	161	-	649
рансфер към инвестиционни имоти	Transfer to invetsment property	4	-				-
Ізлезли от употреба	Disposals	-	. - -	(144)	-	(25)	(169)
Іреоценка	Revaluation	_	-	-	-		
урсови разлики	Exchange differences	_	_	4		-	-
алдо към 31 декември 2018	Balance at 31 December 2018	-	2,843	2,160	747	66	5,816
мортизация и загуби от обезценка	Depreciation and impairment losses						
алдо към 1 януари 2018	Balance at 1 January 2018		(624)	(1,096)	(475)	-	(2,195)
мортизация през годината мортизация на сгради	Depreciation charge for the year	-	(361)	(150)	(56)	-	(567)
оансферирани към инвестиционни моти тписана амортизация на излезли от	Decpreciation of buildings transferred to investm	=	-	149	-	(U	149
потреба тписана амортизация от преоценка	Disposal depreciation of decommissioned assets	-	-	-	-	-	-
а ДМА	Disposal depreciation of revlued assets	2	720	=	-	-	141
урсови разлики алдо към 31 декември 2018	Exchange differences Balance at 31 December 2018		(985)	(1,097)	(531)		(2,613)
алансова стойност Залдо към 1 януари 2018	Carrying amount		2,176	763	111	91	3,141
Салдо към 31 декември 2018	Balance at 1 January 2018 Balance at 31 December 2018		1,858	1,063	216	66	3,203
							200
Этчетна стойност	Cost					190	
алдо към 1 януари 2019	Balance at 1 January 2019	-	2,843	2,160	747	66	5,816
ридобивания	Acquisitions	-	178	1,457	101	31	1,767
рансфер към инвестиционни имоти	Transfer to invetsment property	-	-				-
злезли от употреба	Disposals	-	(367)	(1,575)	(64)	(17)	(2,023)
реоценка	Revaluation	2	-	-	-	-	-
урсови разлики	Exchange differences				784	80	5,560
алдо към 31 декември 2019	Balance at 31 December 2019	-	2,654	2,042	104	00	3,300
мортизация и загуби от обезценк	a Depreciation and impairment losses		10 × 13 magnini 40 pr 10 p	TOWN THE STORY			
алдо към 1 януари 2019	Balance at 1 January 2019	-	(985)	(1,097)	(531)	95	(2,613)
мортизация през годината	Depreciation charge for the year	≅	(374)	(278)	(167)	0 -	(819)
	A Decpreciation of buildings transferred to investm	=	-	0.000	-	-	
тписана амортизация на излезли от у	r Disposal depreciation of decommissioned assets	-	351	919	77	-	1,347
	a Disposal depreciation of revlued assets	-	151	-	-	-	-
урсови разлики	Exchange differences	2	-			-	- 10 00-1
алдо към 31 декември 2019	Balance at 31 December 2019		(1,008)	(456)	(621)	-	(2,085)
алансова стойност	Carrying amount						
				4 000	040	0.0	2 202
алдо към 1 януари 2019	Balance at 1 January 2019	-	1,858	1,063	216 163	66 80	3,203

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European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Инвестиционни имоти В хиляди UAH	Investment properties In thousands of UAH	2019	2018
Салдо към 1 януари Придобивания	Balance at 1 January Acquisitions Disposals	ū	-
Трансфер от Сгради и земи Преоценка Курсови разлики Салдо към 31 декември	Transfer from Land and buildings Revaluation Exchange differences Balance at 31 December	-	-
		-	-



European Travel Insurance, PJSC	European Travel Insurance, PJSC						
Финансови активи	Financial assets	2019	Налични	Справедлива стойност в			
В хиляди ИАН		Държани до падеж	за продажба	печалба и загуба	Заеми и вземания Loans and	Общо	
	In thousands of UAH	Held to maturity	Available for sale	Fair value in profit and loss 2019	receivable s	Total	
Регистрирани за търгуване на борсата Нерегистрирани за търгуване на борсата	Registered for trading on stock exchange a Unregistered for trading on stock exchange			18,49 .		18,495	shares RO: Registrul Monitor, Fondul, PAID, Eurolease Auto RO
Капиталови инвестиции	Equity securities			22,939		22,939	aliares No. Neglata Mollion, Forda, Francisco Fale Vic
Държавни ценни книжа Корпоративни облигации	Government bonds Corporate bonds Debt securities - fixed rate	74,321			-	. 74,321	
Дългови ценни книжа	registered for trading	74,321			• •	74,321	<u>}</u> ■
Открити инвестиционни фондове Затворени (лимитирани)	Open investment funds					*******	mutual - fund
инвестиционни фондове Инвестиционни фондове	Private (limited) investment funds Investment funds - quoted					-	
Капиталови ценни книжа – котирани	Equity securities - quoted						
Депозити в банки Депозити под условие Други вземания	Deposits in banks Restricted deposits Other debtors				-	-	
Депозити и други вземания	Deposits and other debtors						
Общо финансови активи	Total financial assets	74,321	-	22,939	-	97,260 97,260	
Финансови активи	Financial assets	2018	Налични	Справедлива стойност в			
В хиляди UAH		Държани до падеж	за продажба	печалба и загуба	Заеми и вземания Loans and	Общо	
	In thousands of UAH	Held to maturity	Available for sale	Fair value in profit and loss 2017	receivable s	Total	
Регистрирани за търгуване на борсата Нерегистрирани за търгуване на	Registered for trading on stock exchange Unregistered for trading on stock	7		}	-	-	
борсата Капиталови инвестиции	exchange Equity securities	-	-				shares RO: Registrul Monitor, Fondul, PAID, Eurolease Auto RO
Държавни ценни книжа Корпоративни облигации	Government bonds Corporate bonds	47,602		,	- //	47,602	
Дългови ценни книжа	Debt securities - fixed rate registered for trading	47,602	-			47,602	
Открити инвестиционни фондове Затворени (лимитирани)	Open investment funds			,	-	-	mutual fund
инвестиционни фондове Инвестиционни фондове	Private (limited) investment funds Investment funds - quoted		-				
Капиталови ценни книжа — котирани	Equity securities - quoted						
Депозити в банки Депозити под условие Други вземания Депозити и други вземания	Deposits in banks Restricted deposits Other debtors Deposits and other debtors						
						29,000	
Общо финансови активи	Total financial assets	47,602			• •	47,602	0



European Travel Insurance, PJSC	European Travel Insurance, PJSC						
Отсрочени данъци В хиляди UAH	Deferred taxes In thousands of UAH	12000		800 ==			
			иви sots		иви lities		иви/пасиви s/ liabilities
		2019	2018	2019	2018	2019	2018
Имоти, машини, съоръжения и	1						
оборудване	Property, plant and equipment					-	
	Payables due to personnel for unused						
неизползвани отпуски и обезщетения	*) : ■ 1 : 1 : 1 : 1 : 1 : 1 : 1 : 1 : 1 :						
при пенсиониране	compensation	0	116			-	116
Начислени доходи на физически лица	Accrued personal income	629	288			629	288
начиолени доходи на физически лица	Accrued expenses	260	243			260	243
Отсрочени данъчни активи	Deferred tax assets					-	
Нетни отсрочени данъчни							
активи/пасиви	Net deferred tax assests/liabilities	889	647	-	-	889	647
		Conno	Промени в	Causa 112 11	Canna		C
		01.01.2019	печалби и	31.12.2019	01.01.2018	печалби и	Салдо към 31.12.2018
		01.01.2010	загуби	0111212010	01.01.2010	загуби	01.12.2010
		Balance at	Change in	Balance at	Balanco at	Change in	Balance at
		1 Jan 2019	IS	31 Dec	1 Jan 2018	IS	31 Dec
Имоти, машини, съоръжения и				2019			2018
оборудване	Property, plant and equipment	-		-	-	-	_
	Payables due to personnel for unused						
неизползвани отпуски и обезщетения							
при пенсиониране	compensation	116	- 116	.=	82	34	116
Начислени доходи на физически лица	Accrued personal income	288	341	629	238	50	288
пачислени доходи на физически лица	Accrued expenses	243	1000000	260	174	69	243
Отсрочени данъчни активи	Deferred tax assets	-		:		- 1	
Нетни отсрочени данъчни активи/пасиви	Net deferred tax assests/liabilities	647	242	889	494	153	647

Отсрочените данъци върху активите/пасивите се пресмятат на базата на временни разлики между данъчната основа и балансовата стойност на активите и пасивите с ефективна данъчна ставка от [10 процента, в сила от 1 януари 2007 г]. Салдата на отложените данъци върху приходите са както следва:

Deferred tax assots/liabilities are calculated on the ground of temporary differences between the tax base and the carrying amount of the assets and liabilities with effective tax rate of 10 percent enforced since 1st January 2008. Deferred tax balances over income are as follows:

Mth

European Travel Insurance, PJSC	European Travel Insurance, PJSC										
Вземания и други активи В хиляди UAH	Receivables and other assets In thousands of UAH		2019		2018						
Вземания от презастраховате		ince,net	17,833		21,071 669			*			
Вземания от регреси Други вземания Краткосрочни активи Общо вземания и други	Receivables from recourse, net Other receivables Short term assets	_	2,587 365	_	3,457 479						
активи	Total receivables and other assets	-	20,785	_	25,676						
Разбивка Други вземания Доставчици по аванси402	Break down of Other receivables Suppliers in advance	с-ка 471, 473	2,587 2,388		3,178						
	Accountable persons a Unpaid equity contributions as Receivables from court and awarded claims of Advance paid on corporate income tax	422 426 442, 444, 445 452	-		-						
	p Receivables from clients (excluding insured p Other loans granted		199		279 -						
	Ageing of receivables as of Dec 31, 2019	Not Due 365	1-3 months 20,058	3-6 months 6-1	12 months Mon 114	re than 1 year 167					
	, going chrossination as a coop, acres	Not Due) - 30 Days	31 - 60 Days 61	- 90 Days 91 -	- 180 Days 181	- 1 year	Tota	al receivables	Total receivables	
	Receivables from policyholders - direct insurance, net Bad debts provision Receivables from reinsurers		11,143	3,763	2,927	291 (291)	181 (181)	509 (509)	18,814 (981)	, -	36, 6856, 68571, 68572 381 37731, 37732
	Receivables from recourse, net Other receivables Short term assets Total receivables and other assets	365 365	1,495 12,638	717 - 4,480	13 - 2.940	81 - 81	- 114 - 114	167 - 167	2,587 365 20,785	-	63, 6411, 642, 65 20
	Ageing of receivables as of Dec 31, 2018	303	12,030	4,400	2,540	0.			,		
		Not Due () - 30 Days	31 - 60 Days 61	- 90 Days 91	- 180 Days 181	-1 year Moi	re than 1 Tota	al receivables	Total receivables	
	Receivables from policyholders - direct insurance, net Receivables from reinsurers Receivables from recourse, net		13,667	6,487 627	917	370 (370) 42	459 (459)	389 (389) -	22,289 (1,218) 669		
	Other receivables Short term assets Total receivables and other assets	-	715 479	1,338	59 -	795	204 (459)	346 - (389)	3,457 479 25,676	0	0

European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Парични средства и парични еквиваленти В хиляди UAH	Cash and cash equivalents In thousands of UAH	2019	2018
Парични средства в каса Разплащателни сметки Депозити	Cash In hand Cash at bank Deposits	43 10,148 60,386	30 17,494 71,199
Общо парични средства парични еквиваленти	и Total cash and cash equivalents	70,577	88,723



В динифи ДИАН Верхитация об ДИАН Презыстратов и президентация (Стова и помит (Стова и пом	Застрахователни резерви	Insurance contract provisions	no vo Adde	2019			2018		
In Indicational of UAH	S vunaðu (IAH		Enuro	Презастрахов			Презастрах	Harria	
In thousands of UAH Gross amount Share Not a	AUTHOR UNIT	1	- Bpylo		петно			Петно	
Period премомен резерв Uncarned premiums reserve 47,301 (11,609) 35,692 46,621 (6,866) 39,755		In thousands of UAH		share				Net amount	
вазре за нежатектия рискове оваре за възначаетия, но неворажения весетове постатов и пответовения (статив) в предвения, но неворажения по сара за възначаетия на предвения, но неворажения по сара за предвения, но неворажения по са на предвения по на предвения по са на предвения по на предвения на пре				- (4,743)		:			
развра за выможним рискове отвера за выможним рискове от вовремя от предверя за выможним не операразов на можним бъзнее от выпоразователни задължения тотаl insurance contract provisions	ренос-премиен резерв	Unearned premiums reserve			35.692	46.621	(6.866)	39.755	
азара за предявени, но неплатения от общения возрания плащания по образора за предявения, но неплатения от общения бизнее изаративности общения общен	езерв за неизтекли рискове	Unexpired risk reserve			-	-	(0,000)	-	
развра за предвевия, но неплатения от отверности положуви и запредвевия, но неплатения однительного положуви и запредвевия, но неплатения задължения то общего на миле бынее от отверности положуви и заболяване от общего на миле бынее от общего на миле бынее от отверности положуви и заболяване от общего на миле бынее от общего на миле бынее от отверности положуви и заболяване от общего на миле общего на миле от отверности положуви и заболяване от общего на миле общего на			1 602	(442)	1.150	1 504	(440)	1.004	
отнути тожимисски разорви одники бизнес отностительной режимен резарв по линии бизнес вестем в токо на МПС на предеставления задължения по помограние одности в токо на МПС на предеставления задължения по пинии бизнес одности в токо на МПС на предеставления задължения по пинии бизнес одности в токо на МПС на предеставления задъя предстоящи плащания по пинии бизнес одности на произведения задъя предстоящи плащания по пинии бизнес одности на представления в представления по пинии бизнес одности на произведения задъя предстоящи плащания по пинии бизнес одности на произведения задъя предстоящи плащания по пинии бизнес одности на произведения задъя предстоящи плащания по пинии бизнес одности на произведения задъя предстоящи плащания по пинии бизнес одноставления пинии пини пини пини пини пини пини			1,602	(443)	1,159	1,504	(440)	1,064	
Баць застрахователния задължения тотаl insurance contract provisions 84,187 (12,428) 71,759 87,595 (7,928) 79,688 Регеніше Reserve by Line of Business 22019 2018 Permium Reserve by Line of Business 22019 2018 Popular Service of Business 22019 Property 2018 Pr	ети	claims	35,284	(376)	34,908	39,471	(622)	38,849	
Ремине резерв по линии бизнее Виблект об разона и дели и			84 187	(12 428)	71 759	87 596	17 9281	70 668	
Вилика разра по линии бизнес Вилика разра по линии бизнес Вилика разра за предстоящи плащания по разра за предстоящи плаща плаща за предстоящи плаща пр	one datipared or min dag sametin	Total modification contract providence		(12,41.0)	71,700	07,000	(7,020)	73,000	
жиляди UAH In thousands of UAH Gross amount Share Net amount Motor hull				0040					
жиляди UAH Бруто Reinsurers alio Resinsurers Hortio Gross Boyto Gross Condition Boyto Gross Net amount Boyto Gross Share Net amount важданска отговорност испосногованско застрахован опскостоланско застрахован опскос	ремиен резерв по линии бизнес	Business			L				
Inthousands of UAH Gross amount Share Net amount Share Share Share Net amount Share	хиляди UAH		Бруто	ano		Бруто	оване	Нотно	
моти мПС маждански отговорност и на мотов положна карта муществени застраховки отговорност и на мотов на мПС мини бизнес и мпС мини бизнес и мпС мажданска отговорност и ваки мПС мажданска отговорност и муществени застраховки епополука и заболяване об выстояния муществени застраховки епополука и заболяване откложная муществени застраховки епополука и заболяване откло		In thousands of LIAM	Grass amount		Not amount			Not amazint	
Мотот TPL and Green card муществени застражовки и стоворности на мотот TPL and Green card муществени застражовки и стоворности на мотот товорности на сагражовки в согорям в мотот трем в согорям в согорям в мотот трем в согорям в мотот трем в согорям в со	аско на МПС		Gross amount	Share	Net amount	amount -	snare -	Net amount	
ужуществения застраховани Сгоря аnd livestock									
Сторs and livestock			1		•	-	-	=	
арго Сагдо	елскостопанско застраховане	Crops and livestock		-	-	-		-	
товорности			31,394	(694)	30,700	29,392	(746)	28,646	
Стеск Сиеск С				- i		ī			
озерв за предстоящи плащания по инии бизнес оf Businoss —————————————————————————————————	patricy grant and the control of the control of	Credit	15,907	(10,915)	4,992	17,229	(6,120)	11,109	(4
Спеск Спеск Спеск Спеск Спеск Спескостопанско застраховане поположе и заболяване поположе и заболяване поположе и заболяване поположе и заболяване общения в детерии общения в детерительной в детерит	руги		47 301	(11 600)	35 602	46 624	16 9661	20.755	
озерв за предстоящи плащания по об Businoss	ощо.		47,301	(11,009)	35,092	40,021	(0,000)	39,755	
инии бизнес of Business 2019 2018 In thousands of UAH Epptro In thousands of UAH Endougraph (In thousands of UAH Endough (In t		Check	,	-		-	-	(-	
хиляди ИАН Презастрахов и пли муществени застраховане спологорка и заболяване пологорка и заболяване орги орги Презастраховане спологорка и заболяване оговорност и заграховане оговорност и заграховане спологорка и заболяване оговорност и заграховане оговорност оговорност и заграховане оговорност и заграховане оговорност и заграховане оговорност оговорност и заграховане от ответителност	езерв за предстоящи плащания по	Outstanding Loss Reserve by Line	Name of the state						
жиляди UAH Epyto anie Hotho Gross Hotho	инии бизнес	of Business			***************************************				
Reinsurers share Net amount share Net am	vunaðu IIAH		Envro			Enuto			
аско на МПС ражданска оттоворност инфицествени застраховане сположука и заболяване отповорности врго Стоворности руги руги In thousands of UAH Gross amount share Net amount Share Sha	XUINOU ON I	***************************************	Бруго		nemo			Herno	
ражданска отговорност на втомобилистите и Зелена карта муществени застраховки елскостопанско застраховане пополука и заболяване обтоворности сири с сеdit без без без 517 (440) от гори с с с с с с с с с с с с с с с с с с с	2000 2000 200 1.00 2		Gross amount	share	Net amount	amount		Net amount	
втомобилистите и Зелена карта муществени застраховки Property	аско на МПС		•		•	-	-	•	
елскостопанско застряховане Сгорs and livestock лополука и заболяване Ассіdent and health 36,231 (819) 35,412 40,458 (622) 39,836 горо			-				-		
пополука и заболяване Accident and health 36,231 (819) 35,412 40,458 (622) 39,836 арго Сагдо	ражданска отговорност на	Motor TPL and Green card					-	-	
арго Cargo	ражданска отговорност на втомобилистите и Зелена карта муществени застраховки	Property							
Сredit 655 655 517 (440) руги Others	ражданска отговорност на втомобилистите и Зелена карта муществени застраховки елскостопанско застраховане	Property Crops and livestock	36 221	(810)	35 /12	40.459	(622)	30 836	
pyru Others	ражданска отговорност на этомобилистите и Зелена карта муществени застраховки епскостопанско застраховане пополука и заболяване	Property Crops and livestock Accident and health Cargo	36,231 -	(819)	35,412	40,458	(622)	39,836	
	лажданска отговорност на томобилистите и Зелена карта муществени застраховки впскостопанско застраховане пополука и заболяване ърго	Property Crops and livestock Accident and health Cargo Liabilities		(819) -		:	` :	39,836	
	ражданска отговорност на втомобипистите и Золена карта Муществени застраховки гелскостопанско застраховане пополука и заболяване арго этговорности	Property Crops and livestock Accident and health Cargo Liabilities Credit		(819)		:	` :	39,836	



European Travel Insurance, PJSC	European Travel Insurance, PJSC			
Задължения към презастрахователи и В хиляди UAH	Payables to reinsurers and other payables In thousands of UAH		2019	2018
Задължения от директно застраховане Задължения към презастрахователи Задължения по лизингови договори Други задължения	Payables from direct insurance Payables to reinsurers Payables under lease contracts Other payables		7,294 3,993 - 10,445	7,704 11,619 - 15,436
Общо задължения	Total payables	=	21,733	34,759
Разбивка на Други задължения: Плащания за превенции пожар Плащания към Гаранционен фонд и тем	Breakdown of Other payables Payables for anti-fire contribution Payables to guarantee fund at National	с-ка	10,445	15,436
подобни Задължения към доставчици Задължения за комисионни	Insurance Bureau Payables to suppliers Commission payables	462	- 2,842	10,999
Задължения към персонал	Payables to staff Payables for taxes under Personal income tax	421	3,181	1,957
Задължения за данъци по ЗОДФЛ	act	454	-	0
Задължения към осигурителни организации	Payables to social security organizations Payables for taxes under Corporate income	455		
Задължения за данъци по ЗКПО Задължения към Гаранционен и Обезп.фонд	taxation act	459	1,445	2,171
/ Други други: - гаранции за управление - ДДС лизинг	Payables to employee Guarantee fund Other:	483 425 ,	2,977	309
- HHO MAINI				

- лицензия за дейността - заем ЕИГ

Приходи за бъдещи периоди

MO

European Travel Insurance, PJSC	European Travel Insurance, PJSC	9 1		
Получени заеми В хиляди UAH	Loans received In thousands of UAH		2019	2018
Получени заеми Общо Получени заеми	Loans received Total loans received		_	
Заем 1 Заемодател Тип заем Период Лихва Гратисен период Погасителен план Салдо главница Салдо лихва Просрочена главница Просрочена лихва	Loan 1 Creditor Type of loan Period Interest Grace period Repayment scheme Balance of principal Balance of interest Overdue principal Overdue interest	текущ	-	-
Заем 2 Заемодател Тип заем Период Лихва Гратисен период Погасителен план Салдо главница Салдо лихва Просрочена главница	Loan 2 Creditor Type of loan Period Interest Grace period Repayment scheme Balance of principal Balance of interest Overdue principal Overdue interest	EIG	-	-



PUSC	PJSC		
Акционерен капитал и			
резерви	Share capital and reserves		
3 хиляди UAH	In thousands of UAH	2019	2018
2	Observation	0.470	
Основен капитал	Share capital	9,473	9,473
Законови резерви	Statutory reserves Share premium reserve	2,634 4.617	1,787 4.617
Премиен резерв Други резерви	Other reserves	4,017	4,017
други резерви Резерв от преизчисляване въ		•	-
тезерв от преизчисляване вы Преоценъчен резерв	Revaluation reserve		
Натрупана загуба	Retained earnings	89,631	42,627
Общо капитал и резерви	Total equity and reserves	106,355	58,504
	check	-	-
		2019	2018
Акционерна структура	Shareholders' structure	%	%
Евроинс Иншурънс Груп ЕАД		100.00%	0.00%
Други	Other	0.00%	0.00%
Средно претеглен брой	Weighted average number of	TO WYSTON STATE OF THE STATE OF	
акции	shares	9,473,000	-
Нетна печалба (загуба)	Net profit(loss)	47,851	-
Доход от акция	Earnings per share	0.0100	-
ř	Authorised issued capital		
Емитиран капитал	Number of shares		
Брой Акции Вид Акции	Type of shares		
номинална стойност	Nominal value		
Невнесен капитал	Unpaid capital Changes to share capital during		
	the period: On the		
Промени в акционерния	Company issued shares at		
капитал през периода:	nominal value of BGN and		

Retained earnings

Current profit(loss)

Minority participation Equity and reserve

Adjustment reserve Current profit(loss) Retained earnings

Неразпределена печалба

Малцинствено участие в т.ч Капитал и резерви в т.ч Резерв от преизчисление в т.ч Текущ резултат в т.ч Неразпределена печалба

Текущ резултат

2017 - Up to Dec 31, 2015 - received in March 25, 2017 - received in April 2017 - returned in April 2017 - Roceived in Dec 2017

Check



European Travel
Insurance, PJSC European Travel Insurance, PJSC

Транзакции със Свързани лица Related parties transaction

2019 2018

8,230 7,486

а) Лиректори
В хильго UAH
Плацыяния кам директори
b) Транзажции
със с свързания
лица
В хилей UAH
b) Transactions with related
parties
b xuneru UAH
b housands of UAH

Свързано лице		Вид отношения	Вид сделки	Обем на сделките за 2019	Салда към 31.12.2019	Обем на сделките за 2018	Салда към 31.12.2018
Туре	Related party	Relashionship type	Transaction type	Volume of the transactions 2019	Balance at 31 Dec 2019	Volume of the transactions 2017	Balance at 31 Dec 2017
BS	AutoUnion service	related parties	Other receivables		2019	transactions 2017	2017
BS PL PL	AutoUnion service AutoUnion service	related parties related parties	Receipt of rent invoice Rent income	es			
PL	AutoUnion service Auto Union AD	related parties	Other expenses Bonds acquired - pay				
PL CF PL	Auto Union AD	related parties related parties	Bonds - net increase	in closing balance			
CF PL	Auto Union AD Auto Union AD	related parties related parties	Bonds - Interest receil Bonds - Interest incor				
BS BS	Auto Union AD Auto Union AD	related parties related parties	Bonds, closing balan Bonds - interest recei	CO CO			
PL	Autoplaza EAD	related parties	Car rental expense	1000			
CF BS	Autoplaza EAD Autoltaly AD	related parties related parties	Car rental - payment payable				
BS BS	Autoplaza EAD Bulvaria Varna	related parties related parties	payable Other receivables				
PL BS	Euro Finance AD Euro Finance AD	related parties related parties	Investment managem	ent services - expense ent services - payable			
CF	Euro Finance AD	related parties	Investment managem	ent services - payment			
CF BS	Euro Finance AD Euro Finance AD	related parties related parties	Receivable	ent services - intermedi			
PL BS	Euro Finance AD Eurohold Bulgaria AD	related parties related parties	Share capital, closing	ent services - payments balance	3		
BS BS	Eurohold Bulgaria AD Eurohold Bulgaria AD	related parties related parties	Other liabilities Investments, closing	halance			
CF	Eurohold Bulgaria AD	related parties	Bonds/shares acquire	ed - payment, net			
CF CF	Eurohold Bulgaria AD Eurohold Bulgaria AD	related parties related parties	Investments interest/e Payments for external	I services			
PL PL	Eurohold Bulgaria AD Eurohold Bulgaria AD	related parties related parties	Bonds/shares - net d Dividend/interest inco	ecrease in closing balar ome from investments	ice		
PL	Eurohold Bulgaria AD	rolated parties	Expenses for externa Reinsurer's share in	services			
BS BS	Euroins Bulgaria AD Euroins Bulgaria AD	related parties related parties	Reinsurer's share in	claims technical reserve	is .		
BS BS	Euroins Bulgaria AD Euroins Bulgaria AD	related parties related parties	Receivable from reins Payable arising from				
BS BS	Euroins Bulgaria AD Euroins Bulgaria AD	related parties	Other liabilities Loan granted, closing				
BS	Euroins Bulgaria AD	related parties	Other receivables		2.0		
CF CF	Euroins Bulgaria AD Euroins Bulgaria AD	related parties related parties	Loan granted - cash-		pondent)		
CF CF	Euroins Bulgaria AD Euroins Bulgaria AD	related parties related parties	Loan granted, interes Payments for externa	t received I services			
CF	Euroins Bulgaria AD	rolated parties	Premiums paid to rei	nsurers			
PL PL	Euroins Bulgaria AD Euroins Bulgaria AD	related parties related parties	Interest income	ase in closing balance,	net		
PL PL	Euroins Bulgaria AD Euroins Bulgaria AD	related parties related parties	Expenses for external	services I services			
PL PL	Euroins Bulgaria AD Euroins Bulgaria AD	related parties related parties	Premiums coded to rein	einsurers			
PL	Euroins Bulgaria AD	related parties	Commissions receive	od from reinsurers			
BS	EIG Re EIG Re	related parties related parties	Payable arising from Reinsurer's share in				
BS	EIG Re	related parties	Reinsurer's share in	claims technical reserve	99		
BS BS	EIG Re Euroins Bulgaria AD	related parties related parties	Receivable from rein Payable arising from				
BS BS	Euroins Bulgaria AD Euroins Insurance Group AD	related parties related parties	Other liabilities Other liabilities				
BS	Euroins Insurance Group AD	related parties	subordinate debt Interest subordinated	1 4-64			
BS BS	Euroins Insurance Group AD Euroins Insurance Group AD	related parties related parties	Other receivables				
BS BS	Euroins Insurance Group AD Euroins Insurance Group AD	related parties related parties	Shares, closing bala Share capital, closing				
CF CF	Euroins Insurance Group AD Euroins Insurance Group AD	related parties related parties	Shares acquired - pa Cash receipt for capi	lyment, net			
CF	Euroins Insurance Group AD	related parties	Payments for externa	al services			
PL PL	Euroins Insurance Group AD Euroins Insurance Group AD	related parties related parties	Other revenue Shares - not decreas	e in closing balance			
PL BS	Euroins Insurance Group AD Eurolease Auto AD	related parties related parties	Expenses for externa Bonds, closing balan	al services			
BS	Eurolease Rent a Car	related parties	Payable	ice			
BS CF	Eurolease Auto AD Eurolease Auto AD	related parties related parties	Other receivables Bonds - Interest rece	ived			
CF PL	Eurolease Auto AD Eurolease Auto AD	related parties related parties	Bonds/shares acquir Bonds - net decreas	ed - payment, net			
PL	Eurolease Auto AD	related parties	Bonds - Interest inco	me			
BS BS	Eurolease Auto Romania Eurolease Auto Romania	related parties related parties	Shares, closing bala Shares - impairment				
BS CF	Eurolease Auto Romania Eurolease Auto Romania	related parties related parties	Other liabilities Receipt/reimbursem	ent of loan granted and	related interest		
CF CF	Eurolease Auto Romania Eurolease Auto Romania	related parties related parties	Loan granted, intere Global guarantee for	st received			
PL	Eurolease Auto Romania	related parties	Interest income Bonds - not decreas				
PL PL	Eurolease Group Eurolease Group	related parties related parties	Bonds - Interest inco	ome			
CF CF	Eurolease Group	related parties related parties	Bonds acquired - pa Bonds - Interest rece				
BS	Eurolease Group Eurolease Group	related parties related parties	Bonds - Interest rece Bonds, closing bala				
BS CF	Eurolease Rent a Car	related parties	Car rental - paymen				
PL BS	Eurolease Rent a Car Star Motors	related parties related parties	Car rental expense Other receivables				
PL PL	Star Motors Star Motors	related parties related parties	Fixed assets purcha Fixed assets purcha	sed - payment			
BS BS	Starcom Holding Starcom Holding	related parties related parties	Other receivables Loan granted, closin				
BS	Starcom Holding	related parties	Bonds - Interest rec-	eivable			
BS BS	Starcom Holding Starcom Holding	related parties related parties	Interest payable for Bonds, closing bala	nce			
CF PL	Starcom Holding Starcom Holding	related parties related parties	Bonds acquired - pa Interest expense	yment, net			
PL	Starcom Holding	related parties	Interest income Not increase in clos	ing balanca leans			
PL PL	Starcom Holding Starcom Holding	related parties related parties	Bonds - interest inc	ome			
PL CF	Starcom Holding Starcom Holding	related parties related parties	Bonds - net increas Loan granted - cash				
CF	Starcom Holding	related parties related parties	Bonds - Interest rec Interest paid	elved			
CF PL CF	Starcom Holding Motobul	related parties	Fixed assets purcha				
CF BS	Motobul Motobul	related parties related parties	Loan granted - cash Fixed assets purcha	n-out, net ased, closing balance			
PL PL	Motobul Euroins Bulgaria AD	related parties related parties	Interest income	the change in UPR			
PL	Euroins Bulgaria AD	related parties	Commissions for re		us technical provision		
PL BS	Euroins Bulgaria AD Sofia Motors AD	related parties related parties	Payable	, are snange in the class	www.misen.phuvision		
PL PL	Sofia Motors AD EIG Re	related parties related parties	car rent Ceded premiums to	Euroins Bulgaria in 20	18		
PL PL	EIG Re EIG Re	related parties	Premium paid to Eu	iroins Bulgaria by Euroins Bulgaria in 2			
CF	Autoltaly AD	related parties	aquisition assets	, ourgand III 2	oned)		
PL	Autolialy AD	related parties	expenses Share premium and	ı			
	m 1 1 1 m - 1		other capital reserves		0		
BS BS	Euroins Ukraine Євроїнє Іншуринс Груп		Charter Capital	0	-9473		
PL	Страхова компанія Євроінс	Україна ТОВ	Agent's commission	1,623	0	-241	
PL.	Страхова компанія Євроінс		GWP on policies to companies	3,808	0	-43	
			Receivables and other assets	0	178		140
BS	Страхова компанія Євроїнс	україна гОВ	Jitter assets	v	170		

European Travel Insurance, PJSC European Travel Insurance, PJSC

а) Директори

a) Directors

Име на директор

Позиция

Myroslav Boichyn Andriy Nikolayev Vyacheslav Kalyta Chairman of the Management Board CCO, Member of the Management Board CFO, Member of the Management Board

All

European Travel Insurance, PJSC	European Travel Insurance, PJSC						
Репутация	Goodwill	For the yea	r ended 31 Dece	ember 2019 Репутация	For the year	r ended 31 Dece	
В хиляди UAH	In thousands of UAH	Репутация преди обезценка Goodwill before impairment	Обезценка Depreciation	нетно от обезценка Goodwill after impairment	Pепутация преди обезценка Goodwill before impairment	Обезценка Depreciation	Репутация нетно от обезценка Goodwill after impairment
"ЗД Евроинс" АД "Евроинс – Здравно осигуряване" АД "Евроинс Румъния Застраховане Презастраховане" АД "Евроинс Осигурување Скопие" АД Общо търговска репутация	Euroins Insurance plc Euroins Health assurance plc Euroins Romania Insurance Reinsurance plc Euroins Osiguruvanje Skopje plc Total goodwill			- - - - - -	<u> </u>		- - - -
Инвестиции в дъщерни предприятия "ЗД Евроинс" АД "Евроинс – Здравно осигуряване" АД "Евроинс Румъния Застраховане Презастраховане" АД "Евроинс Осигурување Скопие" АД	% участие в капитала	2019	2018		2019	2018	3
Интер Сигорта АД - Турция Общо търговска репутация Инвестиции в други предприятия Таково Осигуряване АД - Сърбия				=			=
Обща сума на инвестициите				- -			- - -



European Travel Insurance, PJSC	European Travel Insurance, PJSC		
Малцинствено участие В хиляди UAH	Minority interest In thousands of UAH	2019	2018
"ЗД Евроинс" АД	Euroins Insurance plc	-	-
"Евроинс – Здравно осигуряване" АД "Евроинс Румъния Застраховане	Euroins Health assurance plc Euroins Romania Insurance	-	<u>.</u>
Презастраховане" АД	Reinsurance plc	-	-
"Евроинс Осигурување Скопие" АД	Euroins Osiguruvanje Skopje plc	Ξ.	-
	Euroins Ukraine	4,444	
		4,444	-



OPERATING EXPENSES

75%

European Travel Insurance, PJSC	European Travel Insurance, PJSC	'000 UAH	HAU 000'
Type of expenses	Вид разходи	Dec 2018 TOTAL	Dec 2019 TOTAL
Salaries net	Заплати, нето	(10,896)	(13,100)
Salaries gross		(14,512)	(17,483)
Salaries Tax and Social Security payable by the Company	Данъци и социални осигуровки по трудови възнаграждения, дължими от дружеството	(2,037)	(2,442)
Marketing and Advertising	Маркетинг и реклама	(981)	(856)
Sponsorship	Спонсорство	-	
Vehicle Related Expenses	Разходи за МПС	(353)	(589)
Office and other RE Rent	Наем на офиси и др. недв. имоти	(1,973)	(2,116)
RE Utilities, Maintenance, Repair	Подръжка и ремонт на НИ	-	
Telecommunications	Телекомуникации	(246)	(313)
Software and HW Services and Fees	Софтуерни и хардуерни услуги и такси	(784)	(1,463)
External Services	Външни услуги	(3,508)	(2,422)
Financial expenses		-	
Business Trips (Daily Allowance, Hotel, Food, Travel Expenses), Seminars and Trainings	Командировки	(1,060)	(923)
Office Materials	Други материали	(121)	(332)
Pre-printed Forms (Policies), Stickers	Формуляри	(52)	
Other Expenses	Други разходи	(1,169)	(2,107)
Depreciation	Амортизация	(935)	(1,675)
Regulatory Fees and Other State Taxes (excl. VAT), Penalties (100% Head Office)	Законови такси и други държавни данъци (без ДДС), глоби (100 % за сметка на Централен осъис)		_
TOTAL	0БЩ0:	(27,731)	(32,721)
Commissions to intermediaries			L

31	December 20	1
A 44	-14-4-61-4-4	

Head Office	Claims Handling Direct	Claims Handling Indirect	abquisition (HO Sales + Agencies)	TOTAL	CHECK
			-	-	13,100
(12,353)		(1,332)	(3,798)	(17,483)	
(1,852)		(161)	(429)	(2,442)	
(15)		-1	(841)	(856)	
-1		-	-	-1	
(589)		-	-	(589)	
(2,116)		-	-	(2,116)	
-		-	-	-	
(314)		0	1	(313)	
(1,463)		-	-	(1,463)	
(2,422)		-	-	(2,422)	
-		-	-	-	
(778)		(69)	(76)	(923)	
(332)		-		(332)	
-		-	-	-	
(2,093)		(4)	(9)	(2,107)	
(1,675)		_		(1,675)	
(1,073)	on action on a	0.0000000000000000000000000000000000000		90 (B) (B) (B) (B) (B)	
-		-		(20.704)	
(26,002)	-	(1,567)	(5,152)	(32,721)	

not opex Adj for depreciation of investment property TB

check with TB check with TB

total as per TB total opex detailed

32,721

less provisions 681 not included in opex

0 681 provisions

(27.731)

(32,721)

Reconciliation with the trial balance

641 642

643

644 645

652

653

655 656

658

667

681