2Q 2025
FINANCIAL RESULTS

Disclaimer

Presented results are based on the Group's unaudited consolidated results of the second quarter (2Q) of 2025. The balance sheet and income statement within this report has been prepared in accordance with recognition and measurement principles described in the accounting policies of B.C. MAIB S.A. (the "Bank") for the year 2025, published on the Bank's website (https://www.maib.md/en/publicarea-informatiei/politica-contabila-a-bancii), which are set in accordance with the provisions and requirements of the International Financial Reporting Standards ("IFRS"), as adopted by the International Accounting Standards Board (IASB). The results are accompanied by limited disclosure notes, including financial and non-financial information. For comparison of quarterly results, consolidated results from the second quarter of 2024 and the first quarter of 2025 are used. For comparison of semiannual results, consolidated results of the first half of 2024 are used.

The Group consists of BC "MAIB" S.A. as parent company and subsidiary companies: "MAIB-Leasing" S.A., "Moldmediacard" S.R.L., "MAIB-TECH" S.R.L. and "MAIB IFN" S.A. (Romania). In the pages of this reports we refer to "maib", "the Bank" or "the Group" talking about maib and its subsidiary companies.

Important legal information:

Forward-looking statements

This document contains forward-looking statements, such as management expectations, outlook, forecasts, budgets and projections of performance, as well as statements concerning strategy, objectives and targets of the Bank, as well as other types of statements regarding the future. The management of the Bank believes that these expectations and opinions are reasonable, and based on the best knowledge, however, the management of the Bank would like to underline that no assurance can be given that such expectations and opinions will prove to have been correct.

As such, these forward-looking statements reflecting expectations, estimates and projections are subject to a number of known and unknown risks, uncertainties and contingencies, and actual results and events could differ materially from those currently being anticipated as reflected in such statements. Important factors that could cause actual results to differ materially from those expressed or implied in forward-looking statements, certain of which are beyond the control of the Bank, include, among other things: macroeconomic risk, including currency fluctuations and depreciation of the Moldovan Leu; regional and domestic instability, including geopolitical events; loan portfolio quality risk; regulatory risk; liquidity risk; capital risk; financial crime risk; cyber-security, information security and data privacy risk; operational risk; climate change risk; and other key factors that indicated could adversely affect our business and financial performance, which are contained elsewhere in this document.

No part of this document constitutes, or shall be taken to constitute, an invitation or inducement to invest in maib shares, and must not be relied upon in any way in connection with any investment decision. Maib undertakes no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise, except to the extent legally required. Nothing in this document should be construed as a profit forecast.

Executive Summary 2Q and 1H 2025

Macroeconomic highlights

GDP growth:

GDP[1] **1Q 2025: -1.2%**

GDP forecasted[2] for **2025** and **2026**:
+1.1% and +2.8%, respectively

Annual inflation rate:

December 2024: **7.0%**

June 2025: **8.2%**

Strategy

847k maibank users

1.5 million cards in circulation

82% online deposits (retail)

78% online cash loans (retail)

23.1K POS&Ecomm terminals

393 ATMs

Financial highlights

1H 2025:	2Q 2025:
ROE[4]: 20.4%	ROE[3]: 20.5%
ROA[4]: 2.7%	ROA[3]: 2.7%

Assets growth*: 9.4%

Gross Loans growth*: 33.1%

year-on-year

Dividend of **MDL 6.24/share** (total of MDL 628 million) approved at AGM on 19 June 2025

1. Real GDP growth, according to National Bureau of Statistics;
2. According to revised forecasts of: World Bank (June 2025), International Monetary Fund (April 2025), EBRD (May 2025), Vienna Institute for Economic Studies (July 2025) and Moldavian Ministry of Economy (April 2025, with updated figure for 2025 from Minister of Economy)
3. Indicators calculated based on annualized quarterly (3 months) financial results
4. Indicators calculated based on cumulative 6-months financial results

Content

Macroeconomic and country update

Moldova – at a glance

COUNTRY HIGHLIGHTS

MDL 73 billion
GDP Q1 2025
(USD 4.0 bln)

-1.2%
GDP growth in Q1 2025

8.2%
Inflation in Jun 2025

Average of growth forecasts[1]:

2025	2026	2027
1.1%	2.8%	3.9%

36.2%
Debt-to-GDP at 31 Jun 2025

2.3%
Budget deficit as a % of GDP in Q1 2025

6.5%
Base rate in Jun 2025 (6.25% Aug'25)

USD 411 million
Incoming remittances in Q1 2025

Exports -3.5% YoY
Imports +18.4% YoY
In Q1 2025

USD 103 million
FDI at Q1 2025 end

USD 1.0 billion
Current account deficit In Q1 2025

Yields on Government Securities (Aug '25)**

Maturity	91 days	182 days	364 days	5 years
Yield	3.03%	9.34%	9.30%	7.25%

Country data pack snapshot

	1Q25	4Q24	FY24
GDP (MDL bil)	73.0	88.2	323.8
GDP Growth (%)	(1.2)	(1.3)	0.1
FDI (USD mil)	103	40.1	243.8
Remittances (USD mil)	411.3	468.3	1,858
Trade deficit (USD mil)	(1,537)	(1,278)	(4,591)
Budget deficit (% of GDP)	2.3	7.9	3.9

	2Q25	1Q25	4Q24
Inflation (%)	8.2	8.8	5.9
Debt-to-GDP (%)	36.2	35.0	37.5

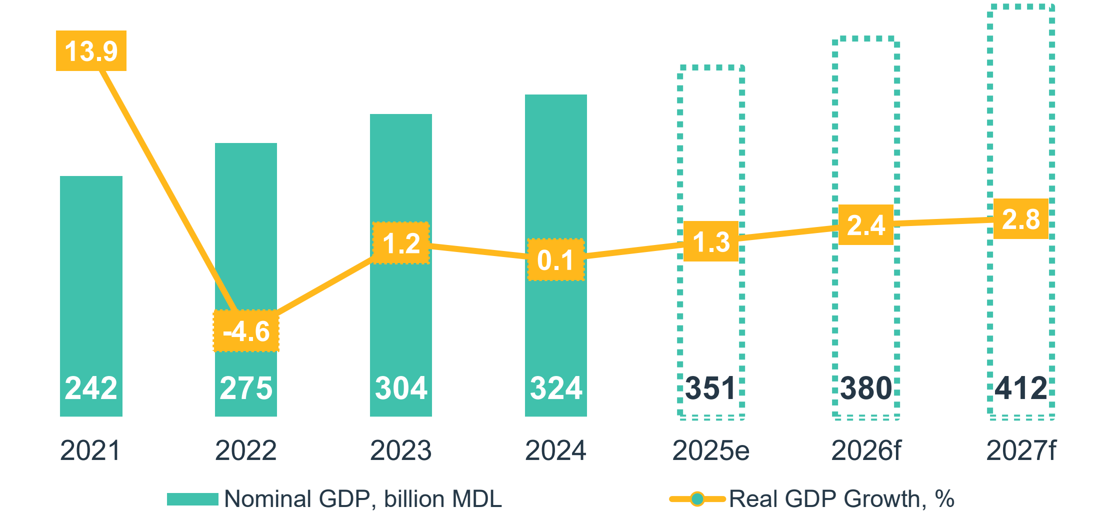
Moldova – EU timeline

2030	Full EU membership expected
July 2025	First Moldova-EU summit
October 2024	Moldova votes 'yes' to EU accession at referendum
December 2023	European Council decides to open accession negotiations
June 2022	EU Candidate status granted
June 2014	Association Agreement with EU signed

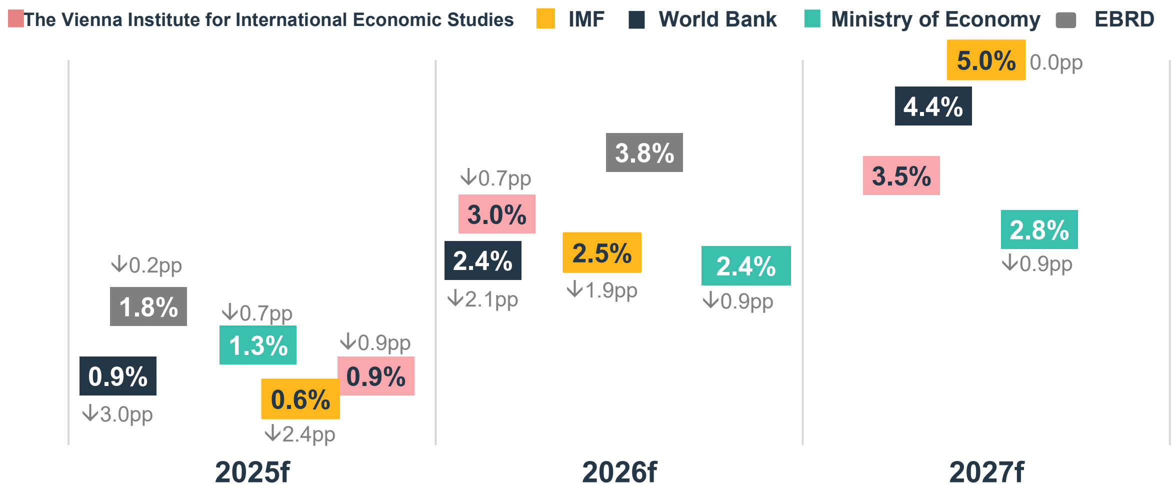
[1] According to revised forecasts of: World Bank (June 2025), International Monetary Fund (April 2025), EBRD (May 2025), Vienna Institute for Economic Studies (July 2025) and Moldavian Ministry of Economy (April 2025, with updated figure for 2025 from Minister of Economy)
Source: Moldova Statistics, NBM, Ministry of Finance, Ministry of Economy, EU Commission
**Primary market

Growth Prospects Moderate, Inflation Set to Ease

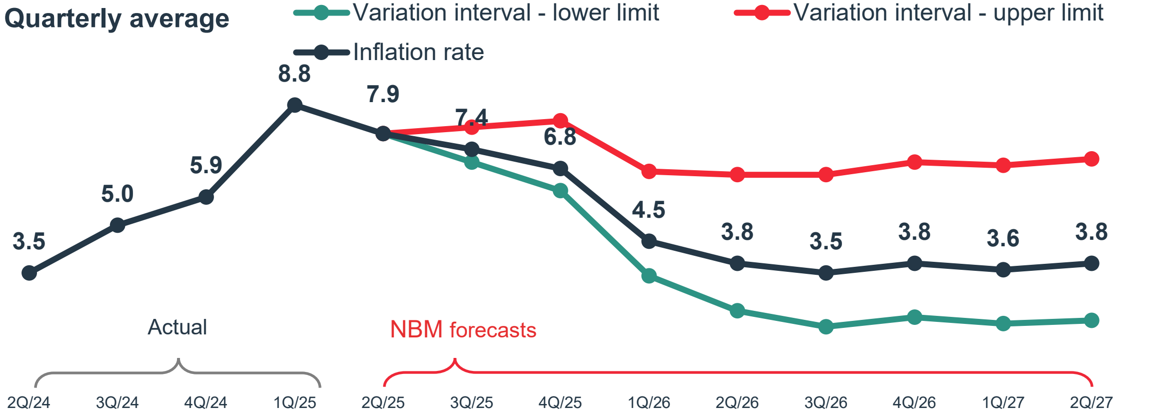
Ministry of Economy issues a more realistic forecast[1]



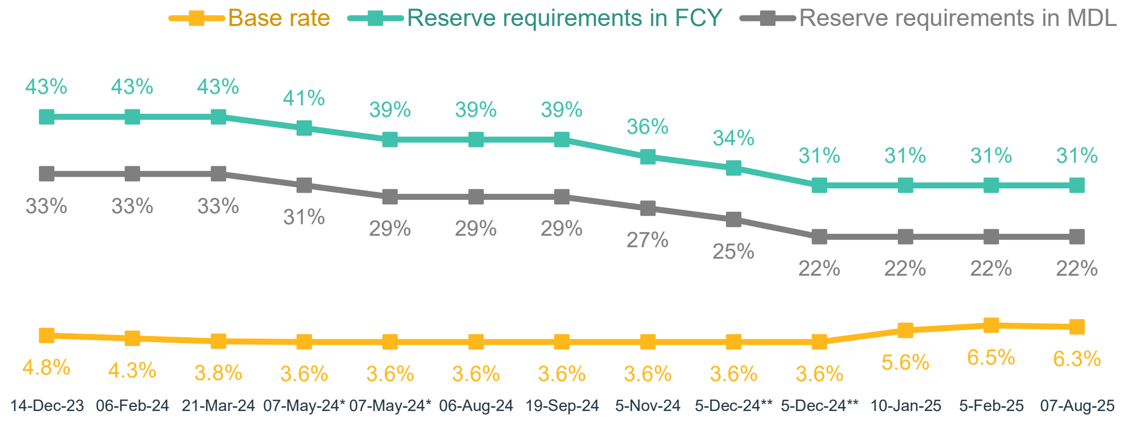
Forcasters estimate economy will grow around 1% in 2025[2]



Inflation expected to re-enter target range in upcoming quarters



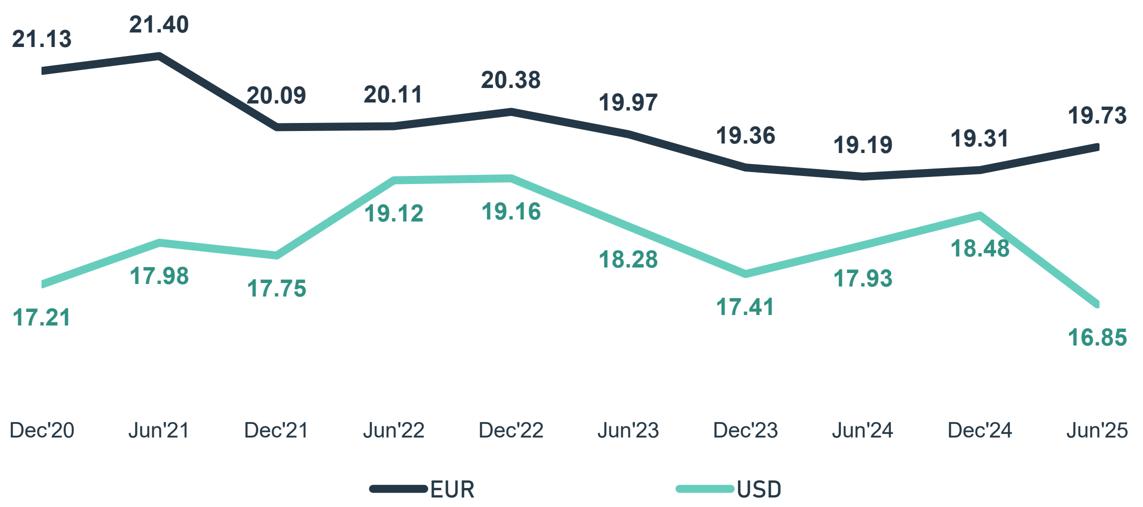
NBM lowers base rate



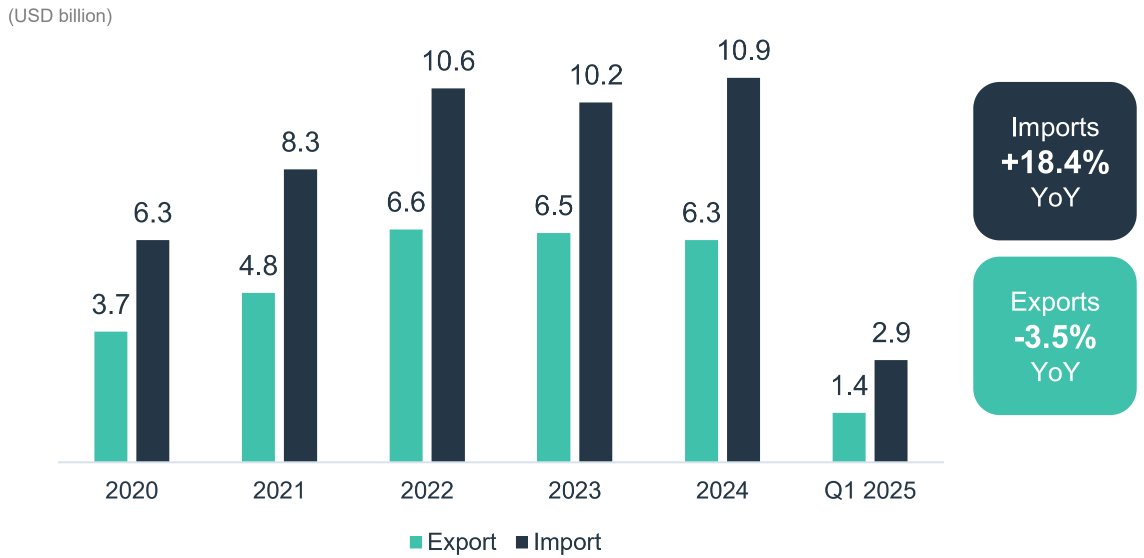
[1]Estimate and forecast according to the Moldovian Ministry of Economy;
[2]According to revised forecasts of: World Bank (April 2025), International Monetary Fund (April 2025), EBRD (February 2025), Vienna Institute for Economic Studies (April 2025) and Moldavian Ministry of Economy (April 2025)
Source: National Bureau of Statistics, Ministry of Economy, IFI forecasts, NBM; *Changes in required reserves are applied in two steps

Trade Pressures Persist, Fiscal and Reserves Provide Stability

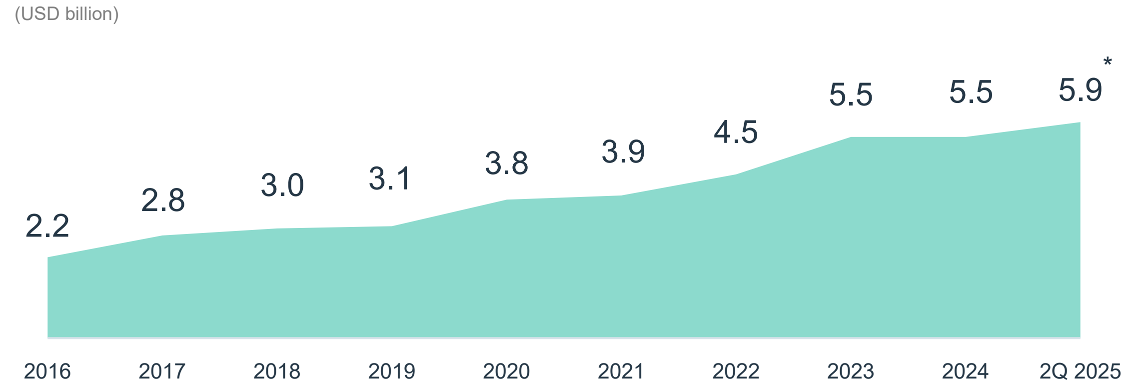
Strong domestic currency



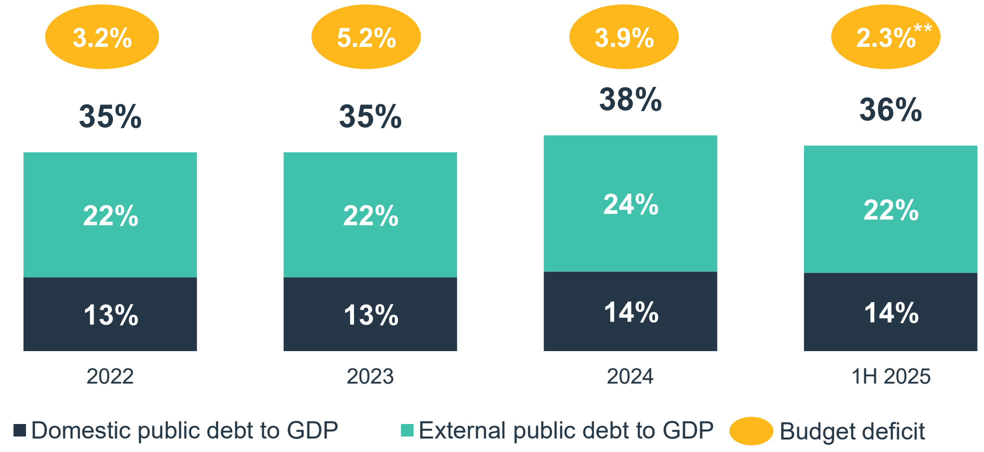
Growth in the export of services offset by goods trade gap



Foreign reserves increase



Budget deficit below 3%



*EUR/USD exchange rate of = 1.1727 (30 Jun. 2025) **Q1 2025
Source: National Bureau of Statistics, Ministry of Economy NBM

Key events – NBM set to restart monetary policy easing

Moldova's economic performance Q1 2025

In Q2 2025, Moldova's economy contracted by 1.2% YoY, with GDP totaling MDL 73 billion. The decline was driven mainly by weaker performance in manufacturing and agriculture, alongside a YoY drop in net exports.

On the positive side, household consumption rose by 5.2%, while construction and IT sectors continued to expand, partially offsetting external and sector-specific headwinds.

Base rate lowered to 6.25%

- ✓ Inflation stood at 8.2% as of June 2024, which is above the NBM inflation target corridor of 5% ± 1.5%;
- ✓ The base rate has be lowered to 6.25% in August 2025;
- ✓ This comes after a cycle of monetary policy tightening due to increased inflation, on the backdrop of heightened energy prices;
- ✓ In their latest monetary policy decision, the NBM announced that the monetary policy tightening cycle has come to an end;
- ✓ The National Bank projects inflation to decline gradually, returning within the 3.5%–6.5% target band by the end of 2025.

EU support and Capital Markets

In June 2025, the European Commission disbursed the first tranche (€270 million) of its €1.9 billion Reform and Growth Plan for Moldova (2025–2027). The package, which combines €385 million in grants and €1.5 billion in concessional loans, is intended to support infrastructure upgrades, structural reforms, and Moldova's integration into the EU single market.

This comes alongside Moldova's ongoing capital market development efforts, including preparations for the launch of a domestic stock exchange.

Banking Sector Developments

The Moldovan banking system recorded a significant increase in the loan portfolio in Q2 2025, reflecting robust credit demand from both households and businesses.

Consolidation also advanced in the financial sector: Victoria Bank announced the acquisition of Microinvest, Moldova's leading non-bank financial institution (pending regulatory approval), while telecom operator Moldcell submitted an acquisition offer for Prime Capital, another NBFI.

Source: National Bureau of Statistics, Ministry of Economy, IMF, NBM, Newsrooms of VictoriaBank and Moldcell respectively

Bank’s overview and strategy

Maib at a glance

Market Share – **Total Assets**

35.8%	Jun 2025	EUR 3.2 billion
35.7%	Jun 2024	EUR 3.0 billion

Market Share – **Total Loans**

38.0%	Jun 2025	EUR 1.8 billion
38.0%	Jun 2024	EUR 1.4 billion

Market Share – **Total Deposits**

36.3%	Jun 2025	EUR 2.5 billion
36.1%	Jun 2024	EUR 2.3 billion

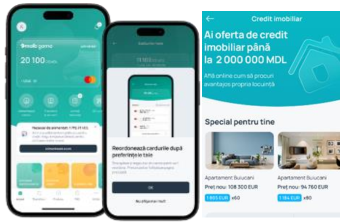
Market shares are presented on the standalone basis (Bank only).

Key statistics based on 2Q 2025 figures

Net profit **EUR 21.8M** (+23.0% YoY)	**ROE** **20.5%** (+2.7 pp YoY)	**ROA** **2.7%** (+0.3 pp YoY)
C/I ratio **46.6%** (-4.3 pp YoY)	**LCR*** **164.7%** (-78.5 pp YoY)	**NIM** **5.0%** (+0.9 pp YoY)
NPL ratio **1.1%** (-0.4 pp YoY)	**NPL coverage** **307.1%** (+84.1 pp YoY)	**CAR*** **19.7%** (-2.5 pp YoY)
Mobile app users **847k** (+25.3% YoY)	**Total clients*** **1.1M** (+1.8% YoY)	**Cards in circulation*** **1.5M** (+16.1% YoY)

*These indicators are presented on the standalone basis (Bank only).

Strategy is a cornerstone in transforming maib into future-proof financial institution



Strategic focus areas

Customer experience

- Upgrade data analytics to improve customer service
- Seamless omnichannel customer experience
- Tailor and expand offerings to meet customer needs and preferences

Digitalization

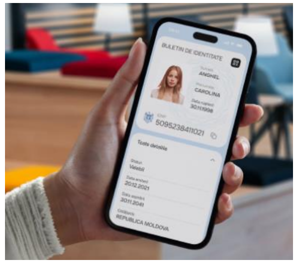
- Enhance mobile app for a faster, more secure digital experience
- Shift micro and SME services to the maib business app
- Integrate artificial intelligence based solutions across the Bank

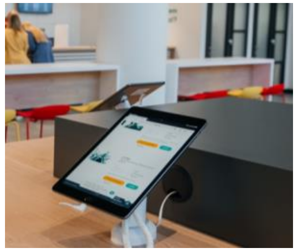
Payments

- Deliver secure, efficient, and convenient payment solutions tailored to diverse individual and business needs
- Capture over half of market in payments
- Further develop MIA Instant Payments and SEPA initiatives

Branch offloading 2.0

- Streamline operations by shifting routine transactions to digital platforms, enhancing branch efficiency
- Increase sales by bringing all major products to digital channels
- Enable branch staff to focus on sales and advisory services



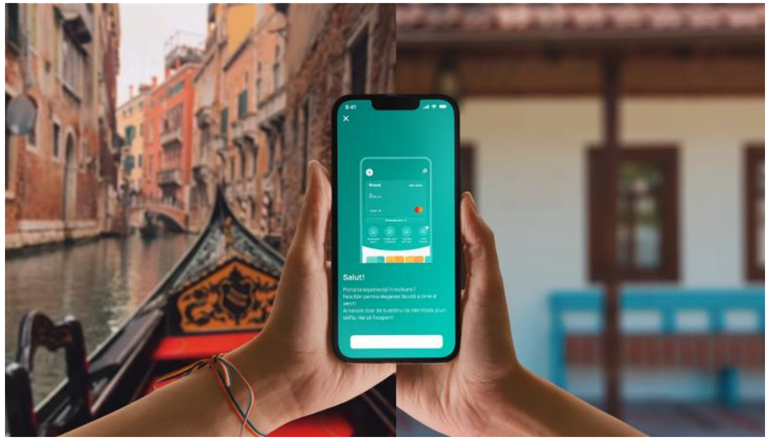


Maib considers international expansion with an asset-light digital-only offering in Romania, focused on Moldovan diaspora and broader consumer market

Key selected operating highlights achieved during 2Q 2025

Maib supports the inauguration of a 50 MW photovoltaic park in Moldova

Maib provides access to Moldovan banking to citizens living abroad

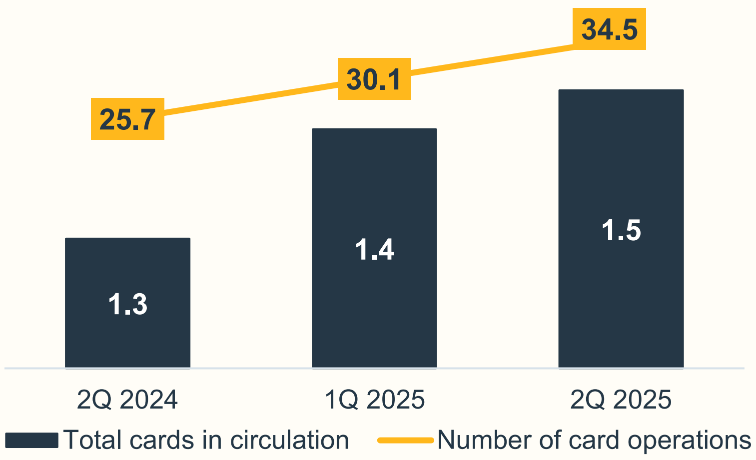


Awards in many categories

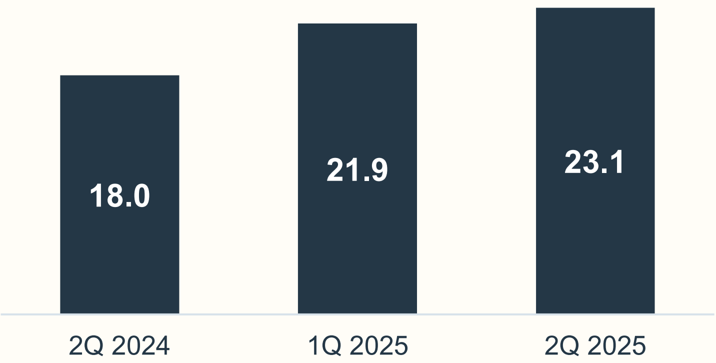
EBRD awarded maib for First Green Transaction in the TFP 2024 **"Green Trade Deal of The Year" program**

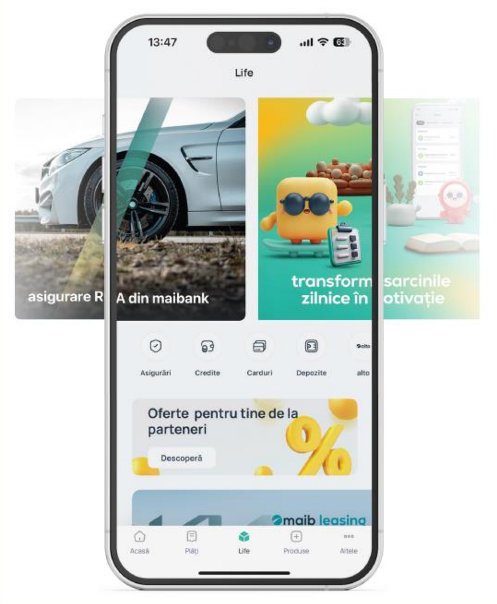
Digital footprint in line with international benchmarks

Maib cards in circulation (million)



POS & E-COMM terminals portfolio (thousand)



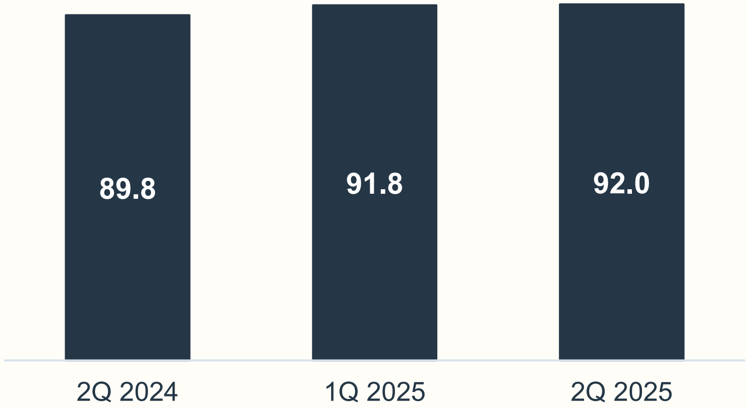


82% online retail deposits in 2Q 2025

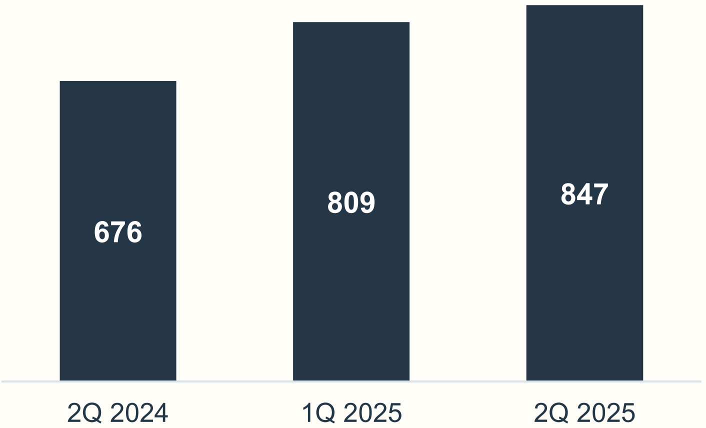
78% online retail cash loans in 2Q 2025

*by number

Card cashless transactions (%)



maibank retail users (thousand)



68% MAU*

37% DAU*/ MAU

64% maibank paying users

(*) MAU – monthly active users; DAU – daily active users

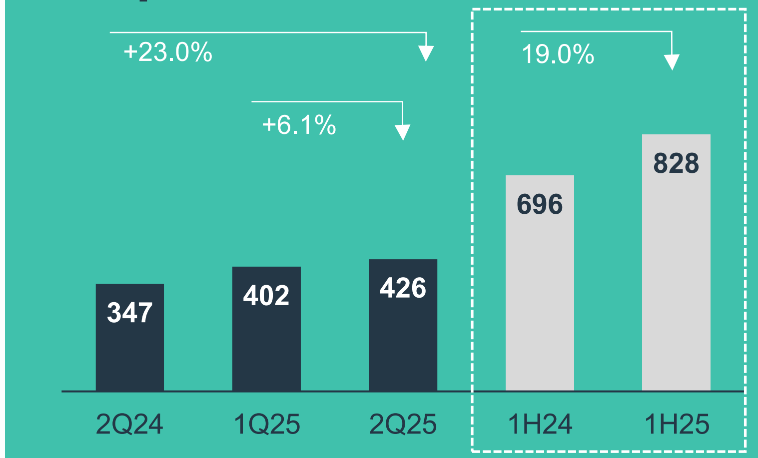
1st Place — Top of mind

9th Place — Loved Brand

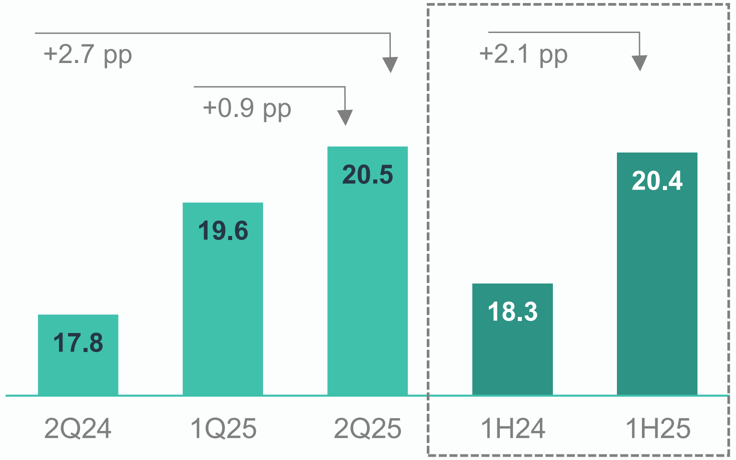
2Q 2025 results

Summary of Group Financial KPIs for 2Q 2025

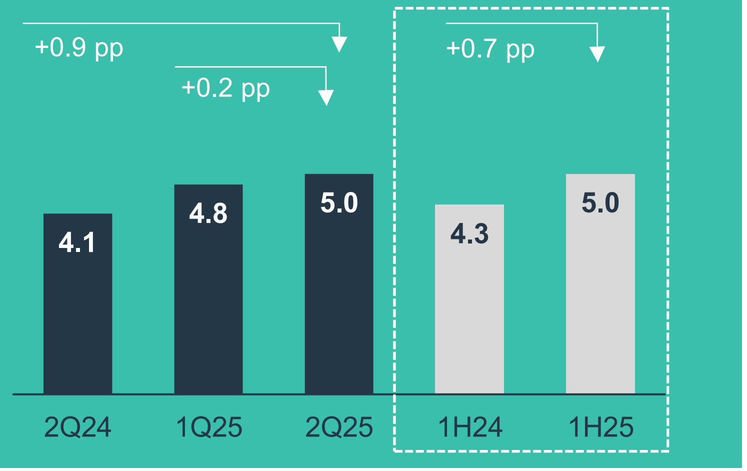
Net profit million MDL



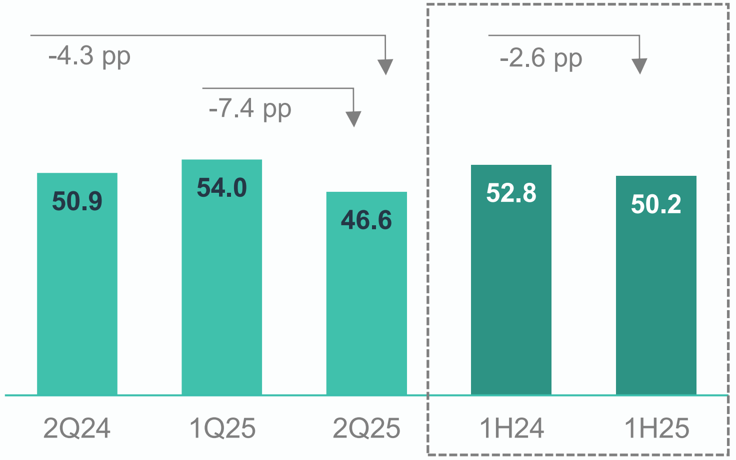
ROE %



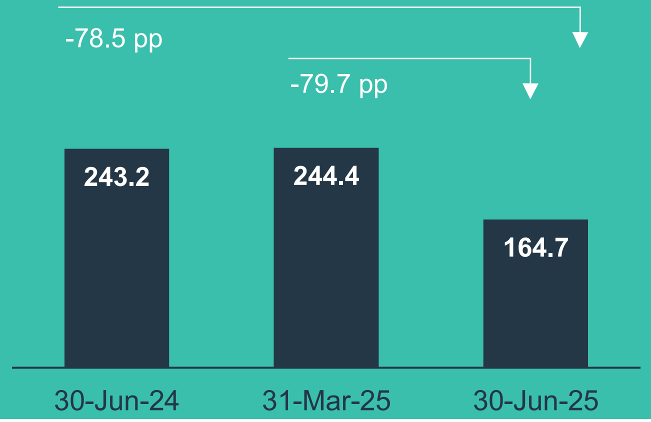
Net Interest Margin %



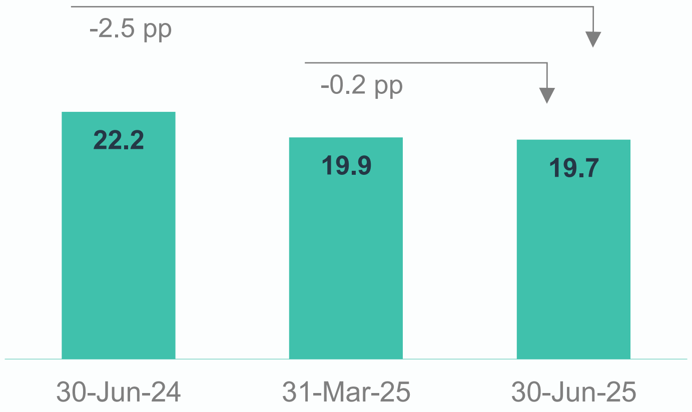
Cost to Income %



Liquidity Coverage Ratio* %



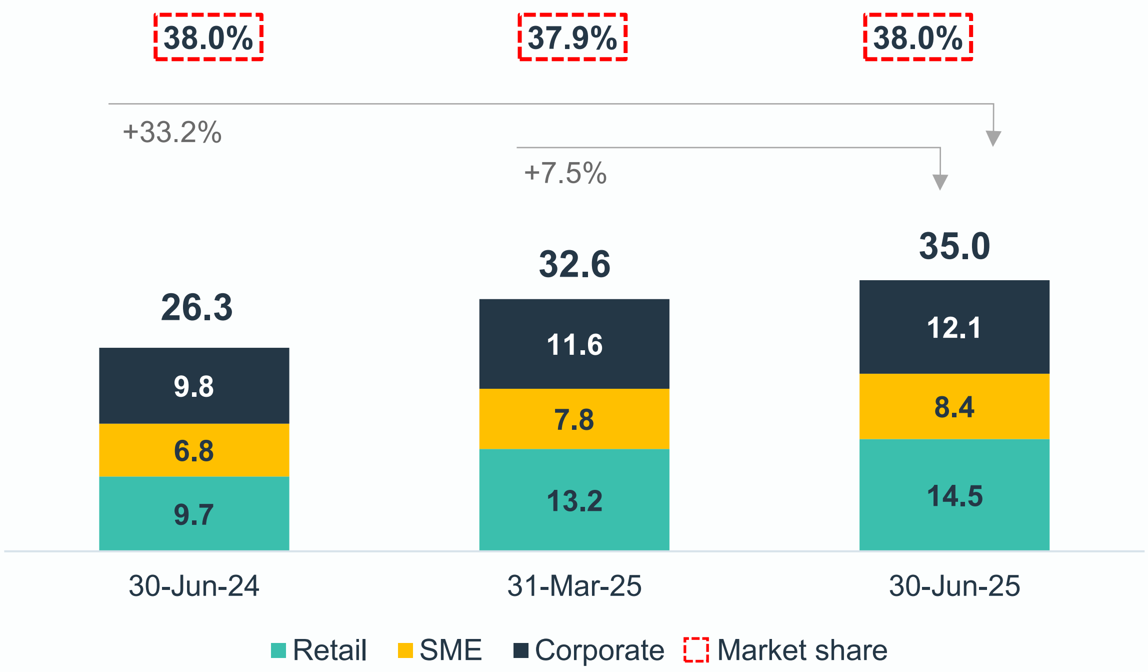
Capital Adequacy Ratio* %



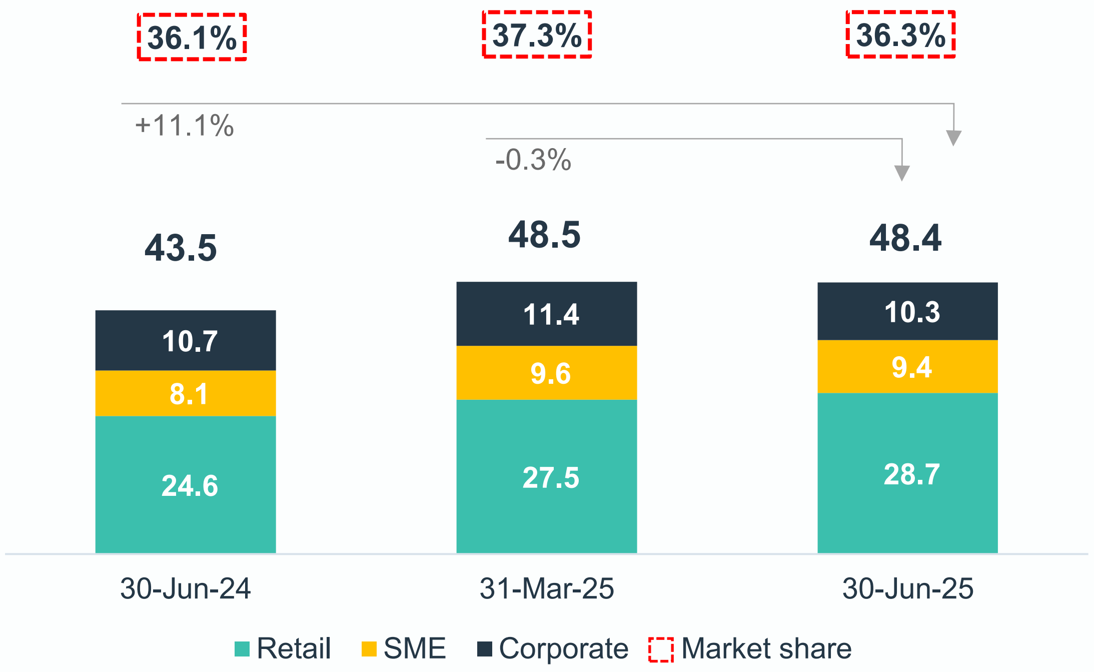
*Liquidity coverage ratio and Capital Adequacy Ratio are presented on the standalone basis (Bank only). There is no requirement to calculated and submit these regulatory indicators on a consolidated basis. The other companies within the Group (subsidiaries of Bank) are non-banks, representing approx. 1% of total equity, 3% of net operating income and 2% of total income of the Group

Maib expands loan portfolio while sustaining market leadership

Loan portfolio[1] by segments billion MDL



Deposit portfolio[2] by segments billion MDL

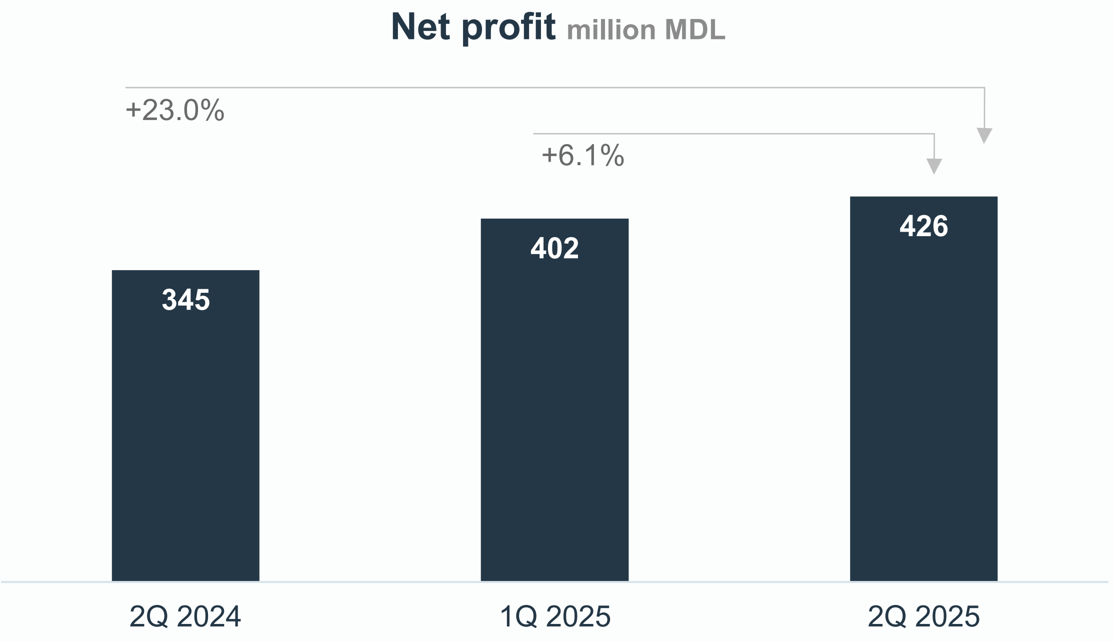


- As of 30 June 2025, **maib's gross loan portfolio** stood at **MDL 35.0 billion**, reflecting solid growth of 7.5% quarter-on-quarter and 33.1% year-on-year, maintaining a market-leading position in total loans with a 38.0% share, up by 0.1 percentage points during 2Q25**. Retail gross loan portfolio** reached **MDL 14.5 billion**, the fastest-growing segment, marked an increase of 9.8% QoQ and 50% YoY, driven by both mortgage and consumer lending. The **SME loan portfolio** stood at **MDL 8.4 billion**, reflecting growth of 8.2% QoQ and 23.9% YoY, driven by both investment and working capital loans. The **corporate gross loan book** stood at **MDL 12.1 billion**, up by 4.5% QoQ and 23.0% YoY, reflecting higher volumes of investment and revolving loans.

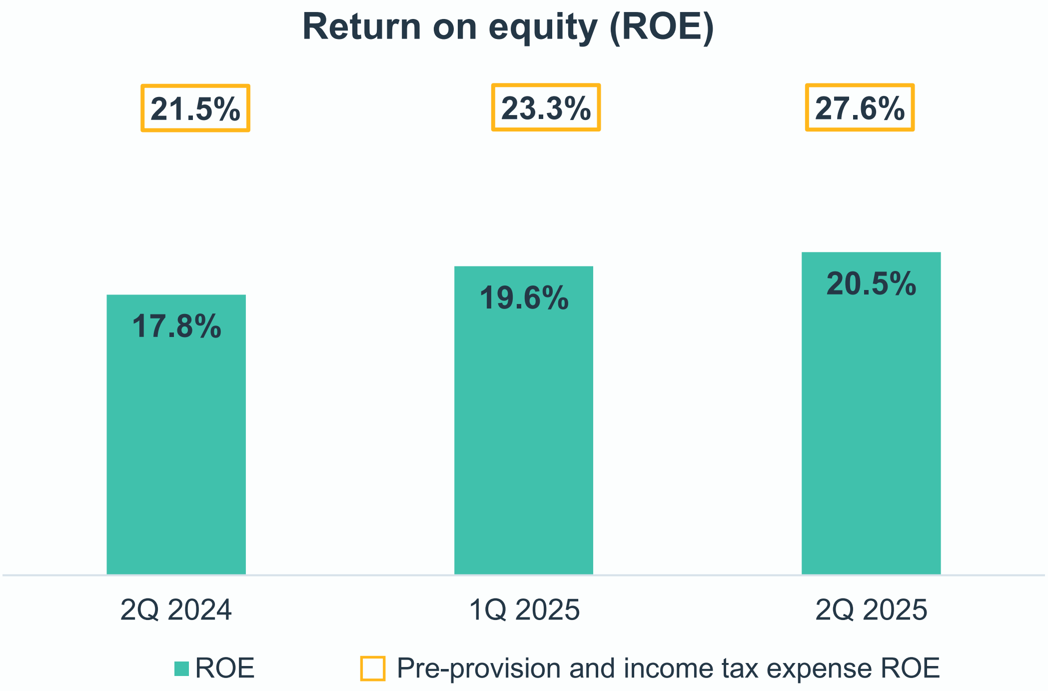
- As of 30 June 2025, **customer deposits** totaled at **MDL 48.4 billion**, down by 0.3% QoQ but up by solid 11.1% on a YoY basis. The **Retail deposit portfolio** reached **MDL 28.7 billion**, rising by 4.1% QoQ and 16.3% YoY, supported by growth in both term deposits and current accounts. The **SME deposit portfolio** stood at **MDL 9.4 billion**, with the year-on-year growth mainly driven by higher current account balances. The **Corporate deposit portfolio** closed the quarter at **MDL 10.3 billion**, down 9.9% QoQ and 4.3% YoY, largely reflecting the withdrawal behavior of a key corporate client, which drove the quarterly decline.

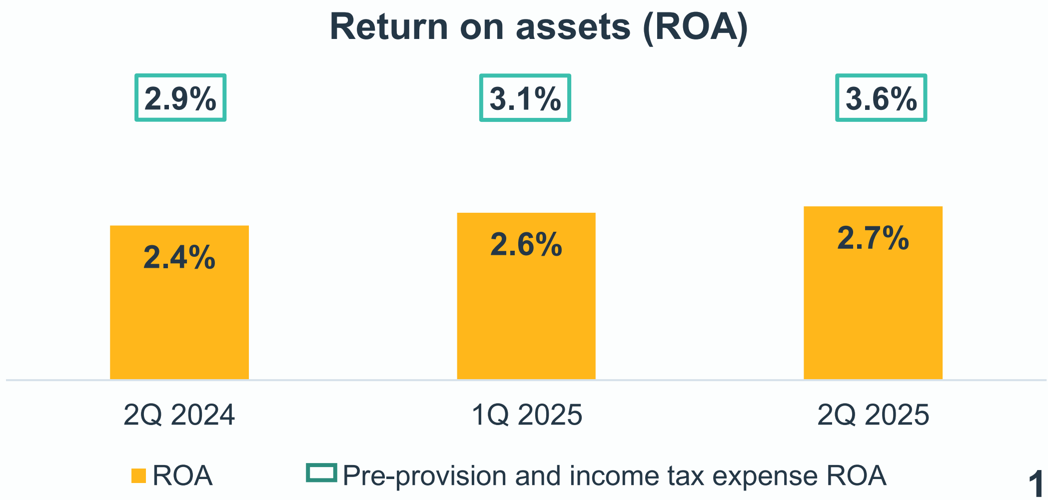
[1] Amounts presented in the diagram represent gross exposure, i.e. principal plus related accrued amounts of interests and commissions, adjusted with amortized cost
[2] Amounts presented in the diagram include principal and accrued interest
[3] Source: National Bank of Moldova

Profitability Supported by Net Interest Income and Foreign Exchange Gains

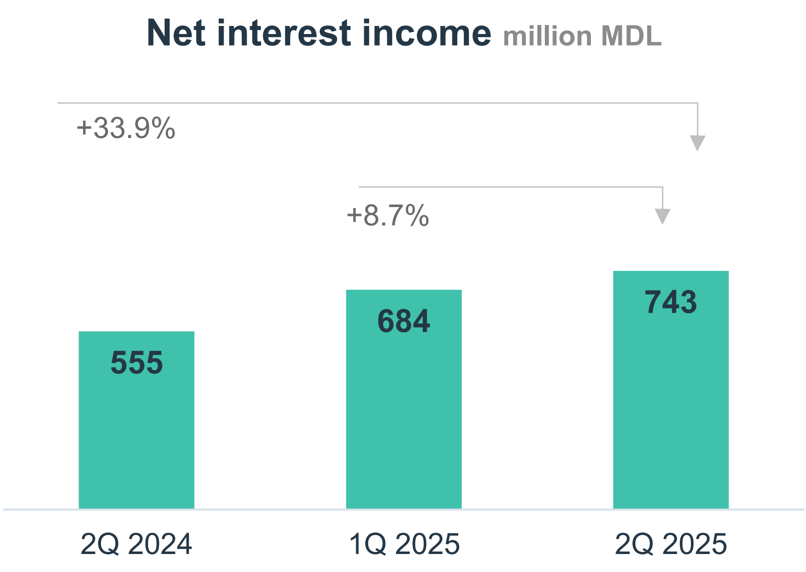


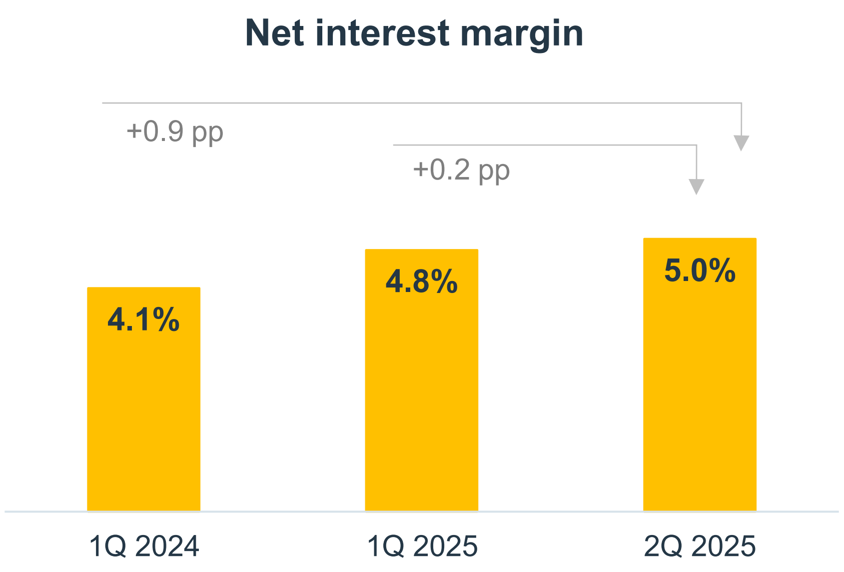
- In 2Q25, the Group delivered a **net profit of MDL 426.3 million**, up by 6.1% QoQ and 23.0% YoY, translating into a **Return on Equity (ROE) of 20.5%**, up by 0.9 percentage points QoQ and by 2.7 pp YoY. The QoQ profitability uplift was primarily driven by an 8.7% rise in net interest income, alongside a 17.2% rise in net foreign exchange gains. This was partially offset by higher credit loss allowances, as 1Q25 benefited from noticeable corporate loan recoveries, lowering the cost of risk. Additionally, other operating income declined by 91.2% QoQ, reflecting the absence of a one-off gain from the sale of a building recorded in the previous quarter.
- On a YoY basis, quarterly performance was driven by sustained balance-sheet momentum, reflected in a 33.9% increase in net interest income, alongside a 21.0% rise in net foreign exchange gains, partially offset by higher operating expenses.

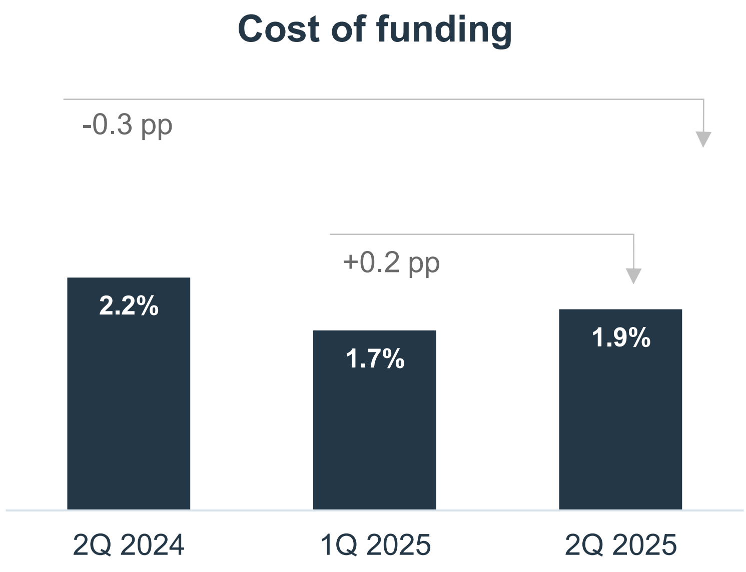




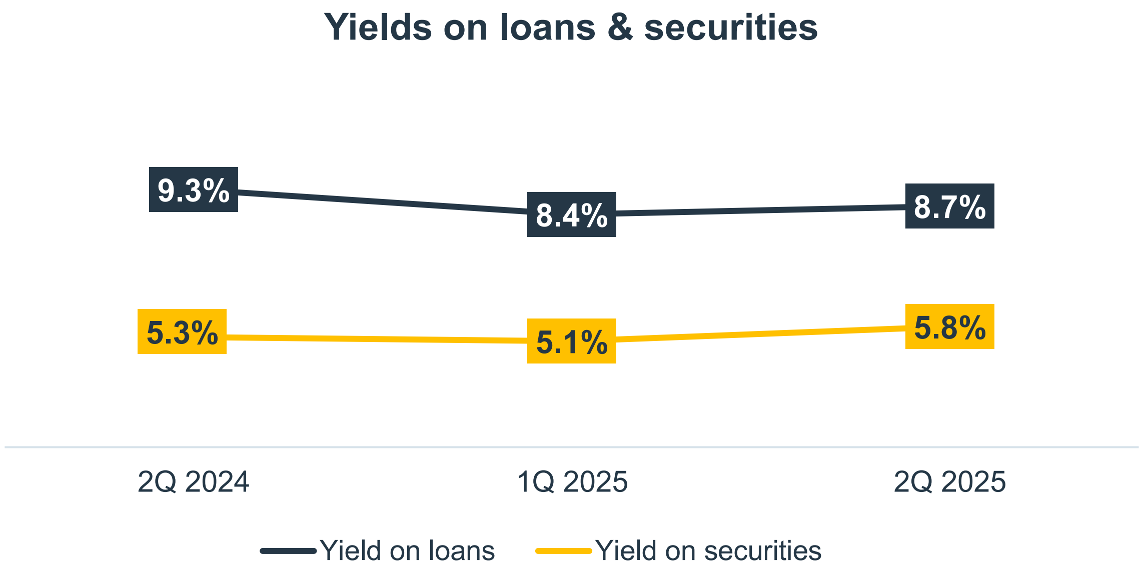
Solid Net Interest Margin at 5.0%





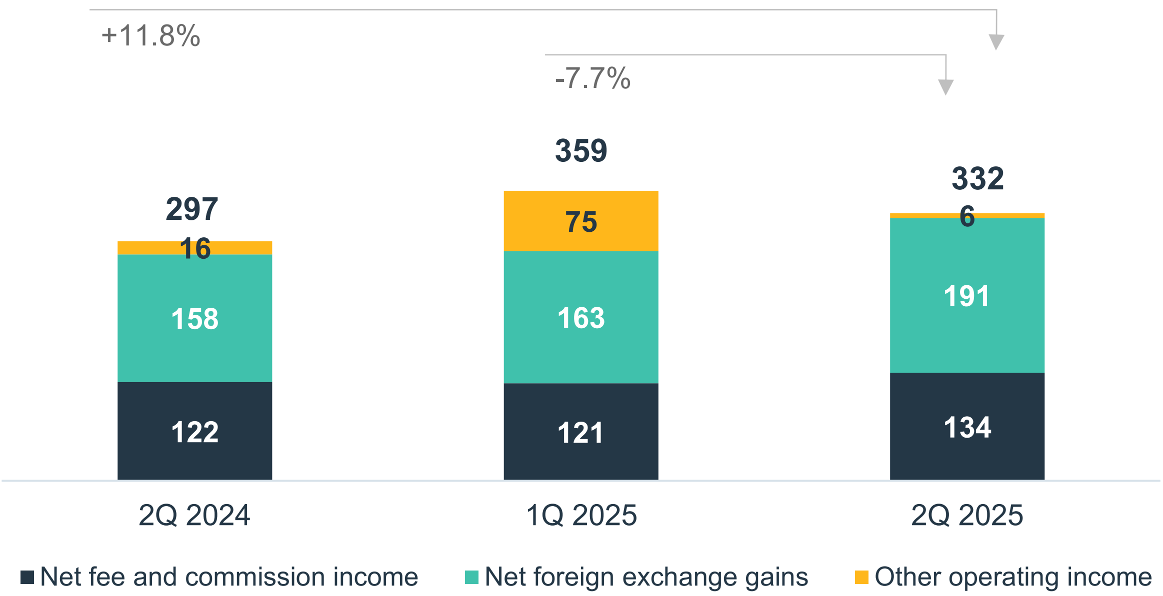


- In 2Q25, **net interest margin (NIM)** reached **5.0%**, up by 0.2 pp QoQ and 0.9 pp YoY, supported by stronger yields on interest-earning assets and robust loan book growth (loan book increased by 7.5% QoQ and by 33.1% YoY). Loans remain the primary contributor to the margin expansion both on quarterly and yearly basis.
- The **cost of funding** stood at **1.9%** in2Q25, rising slightly by 0.2 pp QoQ but lower by 0.3 pp YoY, as deposit repricing aligned with market conditions. For the 1H25, the cost of funding also averaged 1.9%, down from 2.4% in 1H2024, driven primarily by a reduced cost of customers' deposits.

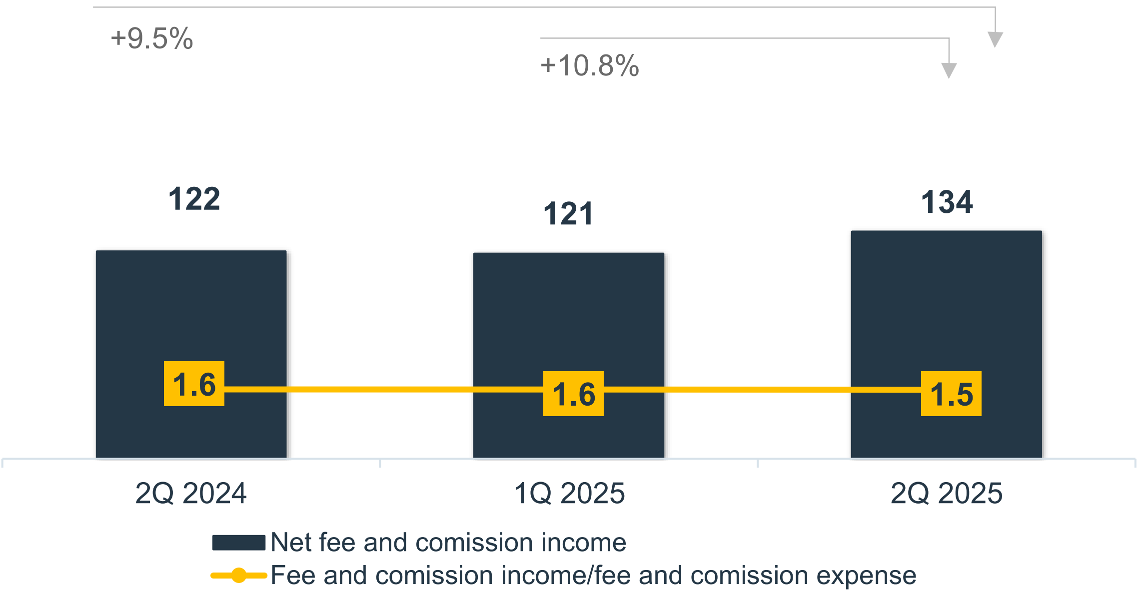


Non-Interest Income Supported by Both Foreign Exchange Gains and Fee Income Growth

Non-interest income million MDL

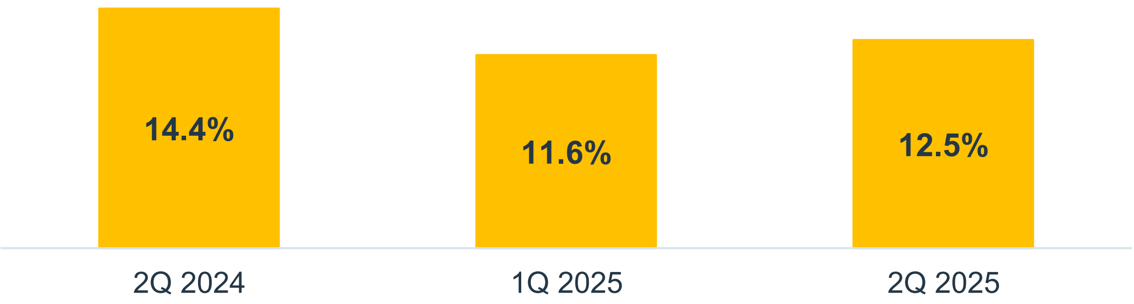


Net fee and commission income million MDL



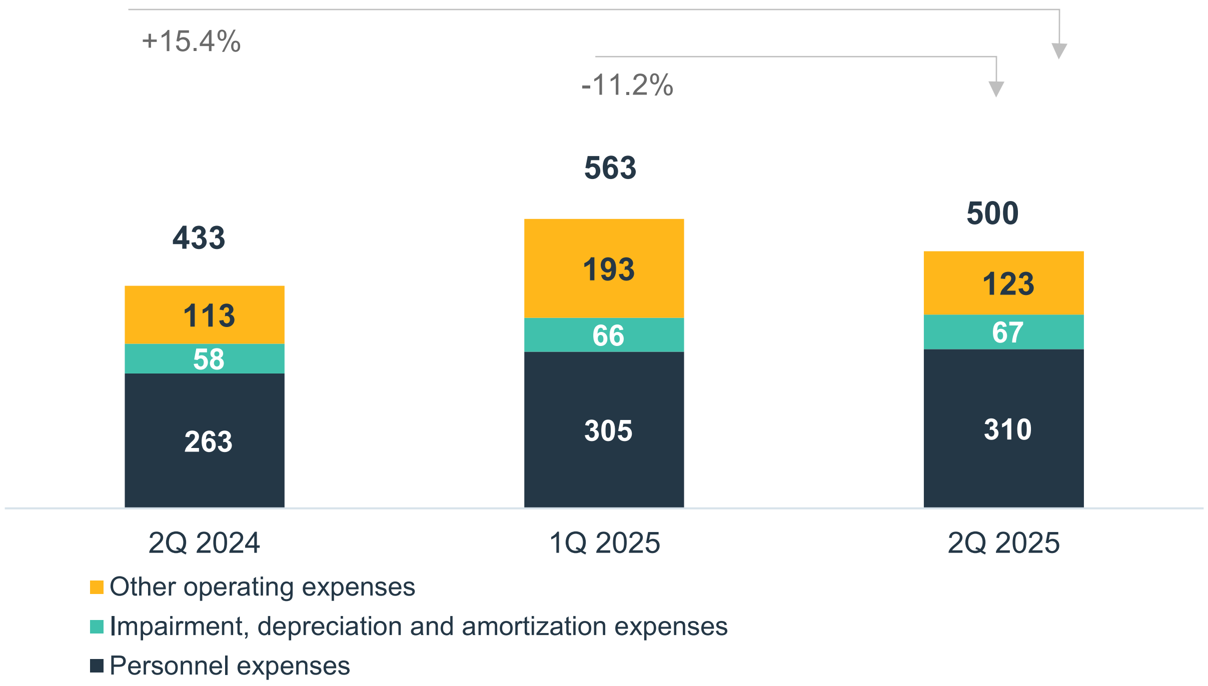
- In 2Q25, **non-interest income** totaled **MDL 331.5 million**. The overall QoQ decrease reflects the absence of a one-off gain from a building sale recorded in 1Q25. Excluding this effect, underlying non-interest revenues showed strong momentum, with net foreign exchange gains up by 17.2% QoQ on higher transaction volumes of both legal entities and retail clients, alongside net fee and commission income, which is up by 10.8% QoQ driven by card issuing and acquiring business, as well as payment and cash withdrawal fee income.
- On a yearly basis, 2Q25 non-interest income increased by 11.8%, driven by a 21% increase in net foreign exchange gains, mainly due to increased transaction volumes with legal entities, and a near 10% increase in fees and commissions, supported by driven primarily by the Retail segment, particularly cash withdrawal, card administration, and payment transactions fee income.

Net fee and commission income % in operating income

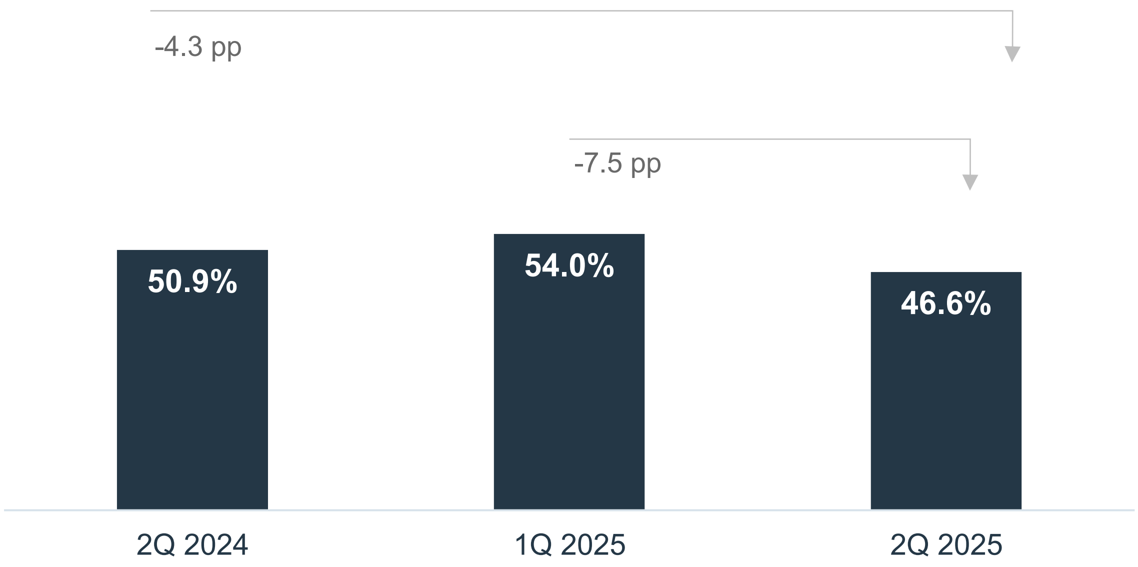


Cost-to-Income Ratio Improves to 46.6%

Operating expenses million MDL

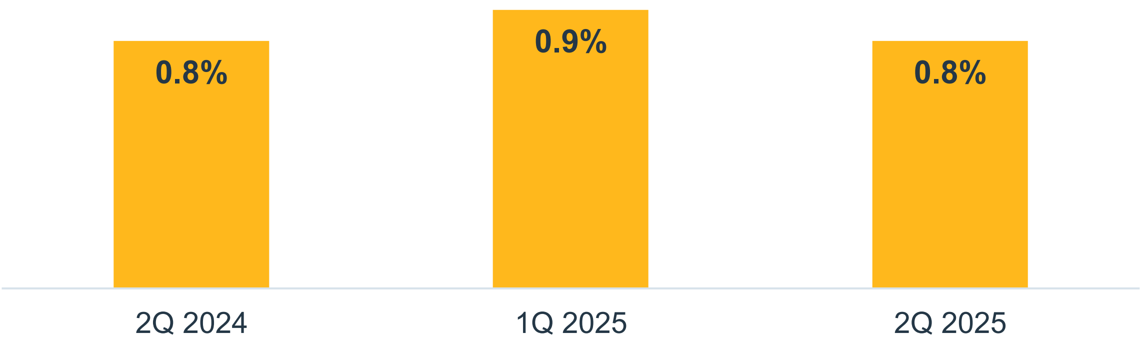


Cost to income ratio



- In the second quarter of 2025, the **Group's cost-to-income ratio (CIR)** improved significantly to **46.6%**, decreasing by 7.5 percentage points QoQ and 4.3 percentage points YoY, reflecting strong income generation and disciplined cost management.
- Maib's quarterly **operating expenses** stood at **MDL 500.3 million**, down 11.2% QoQ, primarily due to the annual Resolution Fund contribution paid in 1Q25, but up 15.4% YoY, mostly because of higher personnel costs resulting from a 6% increase in the number of employees and salary indexation.
- The cost-to-income ratio remains a core efficiency metric, underscoring the Group's continuous commitment to operational discipline while advancing Group's core strategic initiatives.

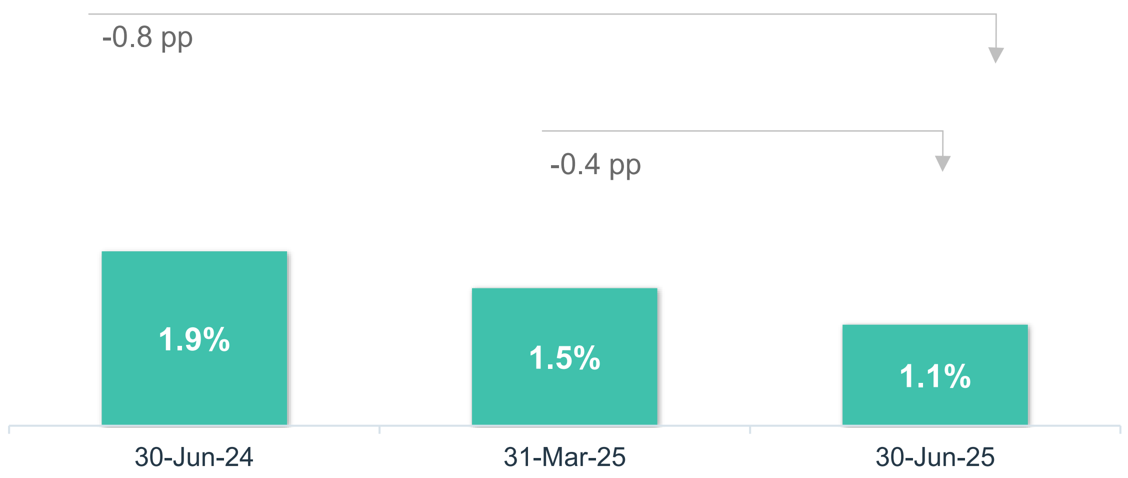
Cost per assets



Cost per assets: Operational expenses divided by average balance of total assets (consolidated).
Cost per assets is calculated without impairment and provisions release/charges

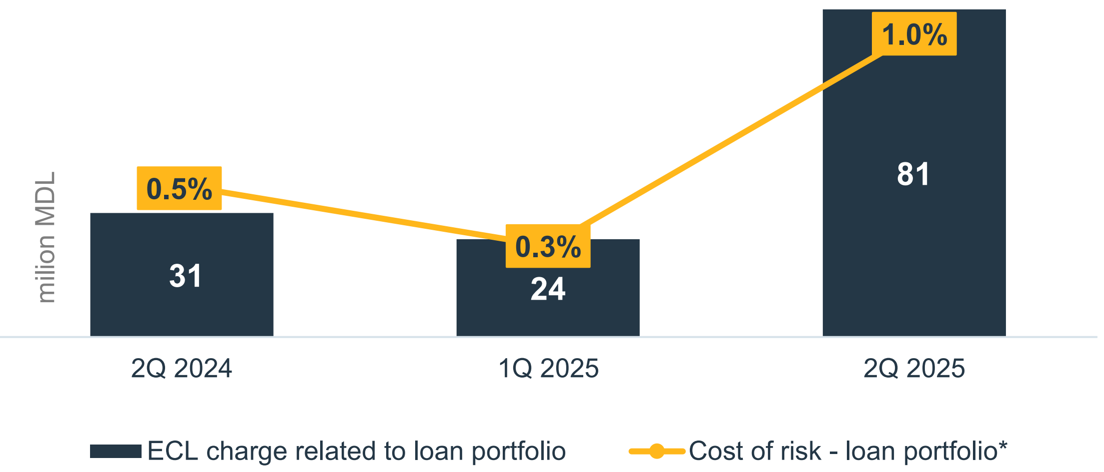
Sustained Loan Book Expansion with Stable Quality Metrics

NPL ratio



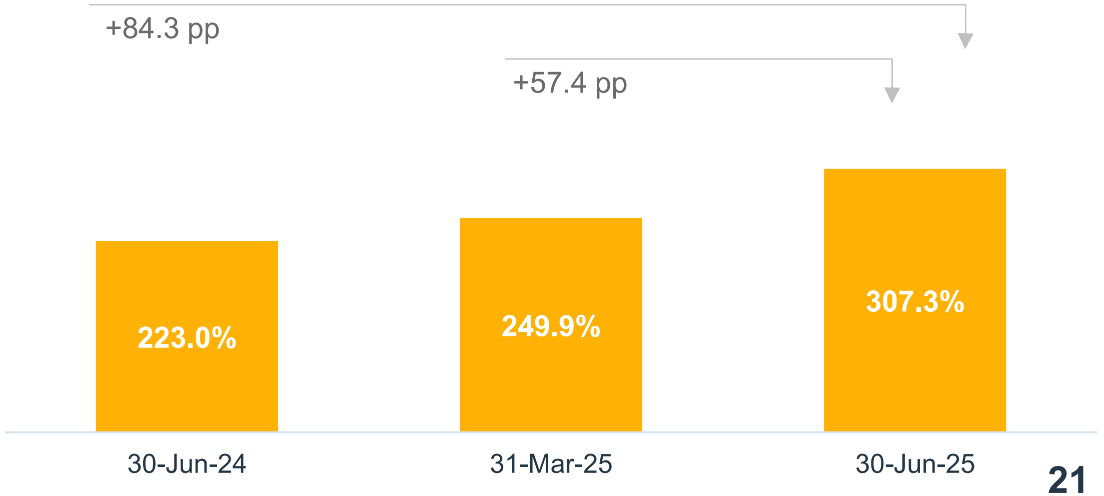
Cost of risk*

*annualized



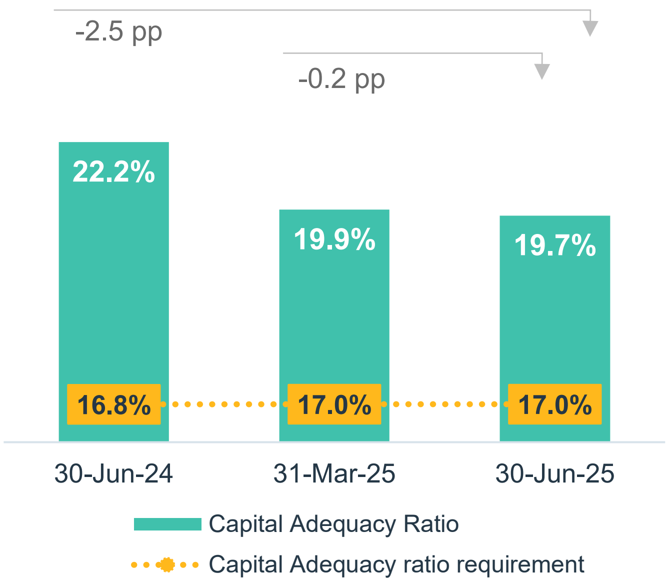
- In 2Q25, maib's loan portfolio grew 7.5% QoQ and 33.1% YoY, with **cost of risk at 1.0%** (+0.7 pp QoQ; +0.5 pp YoY). The increase reflected a normalization in the corporate portfolio after provision releases in 1Q25, while retail growth (+9.8% QoQ) drove a modest rise and SME cost of risk improved to 0.3% on roll-backs and Stage 1 migrations.
- The **non-performing loan (NPL) ratio improved to 1.1%** at end-June 2025, lower by 0.4 pp QoQ and 0.8 pp YoY, driven by continued organic portfolio growth and strategic write-offs in SME and retail segments. Despite lower NPL levels, maib maintained a prudent provisioning approach, with a **reserve ratio of 3.5%** and an **NPL coverage ratio of 307.3%**, underscoring a strong buffer against potential credit losses.
- Maintaining a disciplined and forward-looking risk management framework remains central to maib's strategy, ensuring sustained loan book quality while supporting growth.

NPL coverage ratio

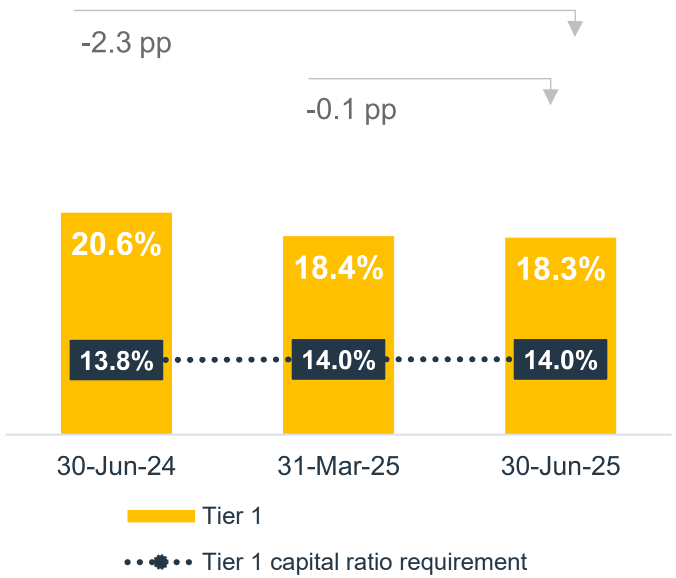


Maib's Strong Capital and Liquidity Base Supports Loan Portfolio Expansion

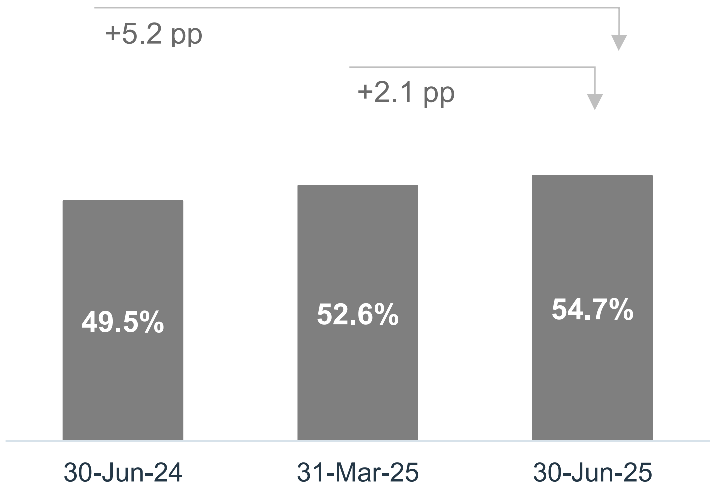
Capital Adequacy Ratio*



Tier 1*

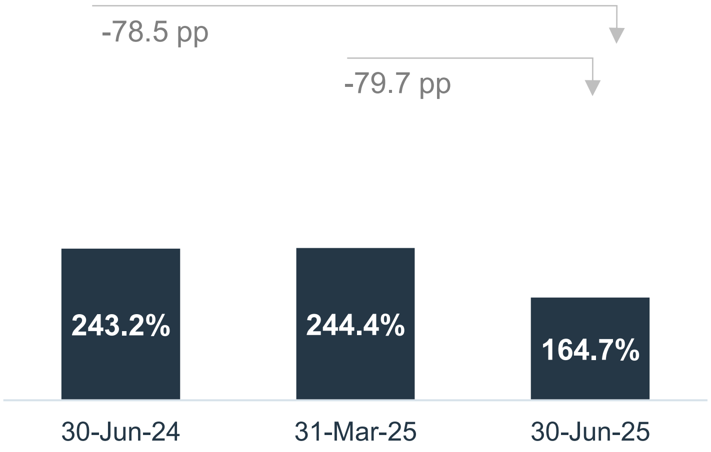


RWA Density*



- As of 30 June 2025, maib's **CAR stood at 19.7%** and **Tier 1 ratio at 18.3%,** both well above the regulatory minimums of 17.0% and 14.0%. The modest QoQ decline reflected higher RWA from a 7.5% loan book expansion and a wider gap between prudential and IFRS allowances, partly offset by inclusion of eligible profit after dividend distribution. On a YoY basis, the decline was mainly due to 33.1% loan growth.
- **RWA totaled MDL 34.4 billion** in 2Q25 (+3.9% QoQ; +20.2% YoY), driven by higher credit-risk exposures across all segments and higher operational risk following the annual recalculation. **RWA density rose to 54.7%** (+2.1 pp QoQ; +5.2 pp YoY), reflecting loans increasing to 54% of total assets (from 50% in 1Q25), while the overall risk profile remained broadly stable.
- As of 30 June 2025, maib's **Liquidity Coverage Ratio (LCR) stood at 164.7%,** comfortably above the 100% regulatory minimum, despite a 79.7 percentage point decline as compared to the previous quarter. The quarterly decrease reflects strategic portfolio optimization measures, including targeted 3-month placements with correspondent banks to enhance yields, a reduction in liquid assets – particularly Central Bank certificates – as well as higher outflows driven by dividend payments and increased customers payments volumes. Despite these factors, maib maintains a strong liquidity position.

Liquidity coverage ratio (LCR)*



* Liquidity and capital indicators are presented on the standalone basis (Bank only). There is no requirement to calculate and submit these regulatory indicators on a consolidated basis. The other companies within the Group (subsidiaries of Bank) are non-banks, representing approx. 1% of total equity, 3% of net operating income and 2% of total income of the Group.

Appendices

2Q / 30 June 2025 CONSOLIDATED FINANCIAL RESULTS (unaudited)

CONSOLIDATED UNAUDITED QUARTERLY INCOME STATEMENT highlights, million MDL

	2Q 2025	1Q 2025	% QoQ change	2Q 2024	% YoY change
Net interest income	743.0	683.7	+8.7%	554.8	+33.9%
Net fee and commission income	134.0	120.9	+10.8%	122.3	+9.5%
Net foreign exchange gains	191.4	163.3	+17.2%	158.2	+21.0%
Other operating income	6.1	75.0	-91.9%	16.1	-62.1%
OPERATING INCOME	**1,074.5**	**1,042.9**	**+3.0%**	**851.4**	**+26.2%**
Personnel expenses	(310.2)	(305.0)	+1.7%	(262.6)	+18.1%
Impairment, depreciation and amortization expenses	(67.3)	(65.7)	+2.5%	(57.9)	+16.3%
Other operating expenses	(122.8)	(192.7)	-36.3%	(113.0)	+8.7%
OPERATING EXPENSES	**(500.3)**	**(563.3)**	**-11.2%**	**(433.4)**	**+15.4%**
OPERATING PROFIT BEFORE CREDIT LOSS ALLOWANCE AND INCOME TAX	**574.2**	**479.6**	**+19.7%**	**418.0**	**+37.4%**
Credit loss allowances and provisions release/(charge), net	(88.5)	(22.8)	+287.7%	(26.4)	+235.5%
PROFIT BEFORE TAX	**485.8**	**456.8**	**+6.3%**	**391.6**	**+24.0%**
Income tax expense	(59.5)	(54.9)	+8.3%	(45.0)	+32.3%
NET PROFIT	**426.3**	**401.8**	**+6.1%**	**346.6**	**+23.0%**
attributable to shareholders of the Bank	*426.3*	*401.8*	*+6.1%*	*346.6*	*+23.0%*
attributable to non-controlling interests	*0.0*	*0.0*	*-*	*0.0*	*-*

CONSOLIDATED UNAUDITED FINANCIAL POSITION STATEMENT highlights, million MDL

	30 Jun 2025	31 Mar 2025	30 Jun 2024	% QoQ change	% YoY change
Cash and cash equivalents	17,724	19,855	20,799	-10.7%	-14.8%
Investments in debt and equity securities	8,144	8,487	8,334	-4.0%	-2.3%
Net loans and advances to customers, including:	33,782	31,365	25,173	+7.7%	+34.2%
Corporate customers	11,682	11,213	9,391	+4.2%	+24.4%
SME customers	7,935	7,288	6,407	+8.9%	+23.8%
Retail customers	14,166	12,864	9,375	+10.1%	+51.1%
Finance lease receivables	403	367	303	+9.9%	+33.2%
Premises and equipment, intangible assets, right of use assets and investment property	2,529	2,562	2,557	-1.3%	-1.1%
Other assets	431	345	440	+25.1%	-2.1%
Total assets	**63,014**	**62,981**	**57,606**	**+0.1%**	**+9.4%**
Due to banks and borrowings	3,093	3,512	3,532	-11.9%	-12.4%
Due to customers, including:	48,368	48,537	43,520	-0.3%	+11.1%
Corporate customers	10,277	11,408	10,741	-9.9%	-4.3%
SME customers	9,432	9,585	8,137	-1.6%	+15.9%
Retail customers	28,659	27,543	24,642	+4.1%	+16.3%
Subordinated debt	503	504	503	-0.2%	0.0%
Bonds issued	1,049	719	620	+45.9%	+69.3%
Lease and other liabilities	1,771	1,301	1,860	+36.2%	-4.8%
Total liabilities	**54,784**	**54,573**	**50,034**	**+0.4%**	**+9.5%**
Total equity attributable to owners	**8,228**	**8,407**	**7,571**	**-2.1%**	**+8.7%**
Non-controlling interest	*1*	*1*	*1*	*+3.7%*	*+7.7%*
Total equity	**8,229**	**8,408**	**7,572**	**-2.1%**	**+8.7%**
Total liabilities and equity	**63,014**	**62,981**	**57,606**	**+0.1%**	**+9.4%**