

Information on economic and financial activity of
BC "MAIB" SA

as of 30.10.2022

Nr.	Indicators	Unit of measure	De facto		
			Reporting month	month preceding the reporting month	year preceding the reporting year
			30.09.2022	31.08.2022	31.12.2021-Adjusted
1	CAPITAL				
1.1	Share capital	MDL mil.	207.53	207.53	207.53
1.2	Common Equity Tier 1	MDL mil.	4,553.11	4,999.91	4,172.71
1.3	Common Equity Tier 2	MDL mil.	499.57	499.75	299.79
1.4	Total own funds	MDL mil.	5,052.68	5,499.66	4,472.51
1.5	Eligible capital	MDL mil.	5,052.68	5,499.66	4,472.51
1.6	Own funds requirement	MDL mil.	22,924.41	22,741.82	21,194.75
1.7	Total capital ratio ($\geq 10\%$)	%	22.04	21.99	21.10
1.8	Own funds/Total assets	%	12.44	13.84	12.02
1.9	Calculated but unreserved amount of allowances for impairment	MDL mil.	320.59	376.90	421.88
1.10	Level of impairment of Common Equity Tier 1 ²	%	-8.56	-9.49	-5.96
1.11	Total debts / Total capital		5.49	5.48	5.83
1.12	Foreign investments in bank's share capital	%	42.02	42.02	42.16
2	ASSETS				
2.1	Funds due from banks, excluding National Bank of Moldova (principal amount) ³	mil.lei	947.95	922.94	3,739.61
2.2	Funds due from foreign banks (principal amount) ⁴	mil.lei	947.95	922.94	3,739.61
2.3	Funds due from banks, excluding National Bank of Moldova (principal amount) / Total own funds		0.18	0.17	0.84
2.4	Funds due from foreign banks (principal amount) / Total own funds		0.18	0.17	0.84
2.5	Balance of credit debt (principal amount)	mil.lei	21,839.06	21,517.72	19,663.03
2.6	Balance of non-performing credits debt (principal amount)	mil.lei	1,644.18	1,725.16	1,350.73
2.7	Balance of non-performing credits debt (principal amount) / Total own funds	%	32.54	34.50	30.20
2.8	Balance of net non-performing credits debt (principal amount) / Total own funds	%	16.84	17.77	14.61
2.9	Balance of non-performing credits debt (principal amount)/ Balance of credit debt (principal amount)	%	7.53	8.02	6.87
2.10	Balance of net non-performing assets / Total own funds	%	17.20	18.07	14.87
2.11	Calculated amount of losses on asset and conditional commitments	mil.lei	1,648.00	1,686.31	1,628.88
2.12	Calculated amount of allowances for impairment losses on assets and provisions made for losses on conditional commitments, according to IFRS	mil.lei	1,327.41	1,309.41	1,207.00
2.13	Calculated amount of the allowance for balance of credit debt (principal amount) / Balance of credit debt (principal amount)	%	6.10	6.34	6.12
2.14	Total past due credits*	mil.lei	617.29	610.53	454.33
2.15	Monthly average value of interest-bearing assets/ Monthly average value of assets ⁷	%	89.69	88.78	90.60
2.16	Balance of credits debt in foreign currency (principal amount) / Balance of credit debt (principal amount)	%	31.87	30.41	29.33
2.17	Balance of credit debt to non-residents (principal amount)/Balance of credit debt (principal amount)	%	0.95	0.82	0.82
2.18	Total assets / Total own funds		8.04	7.22	8.32

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2.19	The sum of the first ten credit exposures/Total loan and conditional commitments portfolio, included in the calculation of the first ten credit exposures ($\leq 30\%$)	%	17.32	16.86	17.39
2.20	The value of the maximum exposure to a client or to a group of connected clients / Eligible Capital ($\leq 15\%$)	%	10.82	11.03	0.00
2.21	The bank's exposure in Moldovan currency (MDL) attached to the foreign exchange for individuals, including those practicing entrepreneurship or other type of activity/Eligible capital ($\leq 30\%$)	%	2.06	1.49	0.49
2.22	The aggregate sum of bank's exposure, others than the mortgaged ones (after considering the effect of the credit risk mitigation) in Moldovan currency (MDL) attached to the foreign exchange for individuals, including those practicing entrepreneurship or other type of activity/Eligible capital ($\leq 10\%$)	%	0.00	0.00	0.00
2.23	The value of the maximum exposure to affiliated person or to a group of connected clients with the bank's affiliated person /	%	7.48	4.69	5.41
2.24	The sum of the aggregated amount of credit exposures to affiliated persons or a groups of connected clients with the banks affiliated persons / Eligible capital ($\leq 20\%$)	%	15.29	12.44	11.94
2.25	The total exposure of bank to its employees/Total own funds ($\leq 10\%$)	%	5.53	5.42	5.33
2.26	Balance of credit debt, (principal amount) / Balance of deposits (principal amount)		0.76	0.75	0.69
2.27	Balance of credit debt to SMEs	mil.lei	5,908.23	5,787.78	4,159.45
2.28	Balance of non-performing credit debt to SMEs / Balance of credit debt to SMEs		7.46	8.49	11.71
2.29	Tangible assets / Total own funds($\leq 50\%$)	%	35.74	34.64	34.39
3	INCOME AND PROFITABILITY				
3.1	Return on assets (ROA) ⁸	%	2.79	2.70	2.07
3.2	Return on equity (ROE) ⁹	%	19.06	18.51	13.80
3.3	Interest-related net income / Total income	%	48.08	48.58	47.29
3.4	Non-interest related expenditure / Total income ¹⁰	%	55.21	55.95	60.86
3.5	Annualised interest-related income / Monthly average interest-bearing assets ¹¹	%	7.81	7.54	5.38
3.6	Net interest margin (NIM) ¹²	%	5.66	5.55	4.21
3.7	Efficiency ratio (ER) ¹³	%	148.14	147.46	142.68
4	LIQUIDITY				
4.1	Principle I -Long-term liquidity ratio (≤ 1) ¹⁴	%	0.86	0.86	0.70
4.2	Liquidity Coverage Ratio	%	117.24	143.45	281.22
4.3	Principle III - Liquidity on maturity bands ¹⁴ (>1)				
4.3.1	- up to 1 month inclusively		1.97	1.99	1.97
4.3.2	- between 1 and 3 months inclusively		24.40	22.69	19.98
4.3.3	- between 3 and 6 months inclusively		23.08	21.53	15.05
4.3.4	- between 6 and 12 months inclusively		11.46	11.84	13.91
4.3.5	- over 12 months		9.96	9.88	10.06
4.5	Balance of individuals' deposits (principal amount) / Balance of deposits (principal amount)	%	64.55	63.66	66.62
4.6	Balance of deposits of legal entities, excluding banks (principal amount) / Balance of deposits (principal amount)	%	35.43	36.33	33.32
4.7	Balance of deposits in foreign currency (principal amount) / Balance of deposits (principal amount)		43.95	44.25	44.72
4.8	Funds due to banks, excluding those from the National Bank of Moldova (principal amount) ¹⁵	mil.lei	6.29	4.63	18.46
4.9	Funds due to foreign banks (principal amount) ¹⁶	mil.lei	0.58	0.86	1.19
4.10	Funds due to banks excluding those from the National Bank of Moldova (principal amount) / Total own funds		0.00	0.00	0.00
4.11	Funds due to foreign banks (principal amount) / Total own funds		0.00	0.00	0.00

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5	SENSITIVITY OF MARKET RISK				
5.1	Share of balance sheet assets in foreign currency and foreign currency-linked assets in total assets ¹⁷	%	34.20	34.20	36.82
5.2	Share of balance sheet liabilities in foreign currency and foreign currency-linked liabilities in total assets ¹⁸	%	34.27	34.70	37.15
5.3	Total balance sheet assets in foreign currency /Total assets	%	33.58	33.42	35.80
5.4	Total balance sheet liabilities in foreign currency /Total liabilities	%	40.52	41.03	43.52
5.5	The long open foreign exchange position ratio for each foreign currency ($\leq +10\%$)		0.004	0.004	0.10
5.6	The short open foreign exchange position ratio for each foreign currency ($\geq -10\%$)		-0.06	-2.31	-1.53
5.7	The sum of long open foreign exchange position ratios for all currencies ($\leq +20\%$)		0.716	0.004	0.10
5.8	The sum of short open foreign exchange position ratios for all currencies ($\geq -20\%$)		-0.08	-3.94	-3.01
5.9	The ratio between the amount of balance-sheet foreign exchange assets and the amount of balance-sheet foreign exchange liabilities (for the banks which amount of balance-sheet foreign exchange assets and the amount of balance-sheet foreign exchange liabilities will exceed, separately for each of them, 10% of the value of the total own funds) ($\leq +25\%$, $\leq -25\%$)		0.08	-1.45	-0.90
6	DOMINANT POSITION LIMITS ON THE BANKING MARKET				
6.1	Total assets of the bank/Total assets of the whole banking sector ($\leq 35\%$)	%	32.50	32.30	31.38
6.2	The deposits of individuals of the bank/Total deposits of individuals of the whole banking sector ($\leq 35\%$)	%	34.45	32.66	34.07
7	GENERAL DATE				
7.1	Total number of bank's employees ¹⁹	nr.	2,324	2,287	2,339
7.2.1	Subdivisions of bank:	nr.	113	120	144
7.2.2	- branches	nr.	55	56	58
7.2.3	- agencies	nr.	58	64	86
7.2.4	- foreign exchange entities	nr.	0	0	0

Chief _____

Chief accountant _____

Date 24.10.2022

Stamp