



3Q and 9M 2025 FINANCIAL RESULTS

Disclaimer

Presented results are based on the Group's unaudited consolidated results of the third quarter (3Q) 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 third quarter of 2024 and the second quarter of 2025 are used. For comparison of 9-months results, consolidated results of the first 9-months 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.

Macroeconomic highlights

GDP growth:

GDP¹ 2Q 2025: **+1.1%**

GDP¹ 6M 2025: **0.0%**

GDP forecasted² for 2025 and 2026:
+1.4% and +2.5%, respectively

Annual inflation rate:

December 2024: **7.0%**

September 2025: **6.9%**

Strategy

896k maibank users

1.5 million cards in circulation

82% online deposits (retail)

79% online cash loans (retail)

24.6K POS & Ecomm
terminals

393 ATMs

Financial highlights

9M 2025:

3Q 2025:

ROE⁴: **21.8%** ROE³: **25.7%**

ROA⁴: **3.0%** ROA³: **3.4%**

Assets growth*: **9.7%**

Gross Loans growth*:
32.3%

**year-on-year*

1. Real GDP growth, according to National Bureau of Statistics;

2. According to revised forecasts of: World Bank (Nov 2025), International Monetary Fund (Oct 2025), EBRD (Sep 2025), Vienna Institute for Economic Studies (Nov 2025) and Moldavian Ministry of Economy (Sep 2025)

3. Indicators calculated based on annualized quarterly (3 months) financial results

4. Indicators calculated based on cumulative 9-months financial results

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Macroeconomic highlights

COUNTRY HIGHLIGHTS

MDL 82.3 billion GDP Q2'25 (USD 4.6 bln)	+1.1% GDP growth Q2 '25 (YoY)	6.9% Inflation in Sep 2025
IMF growth forecast ¹ :		
1.7% +1.1pp ³ 2025	2.2% -0.3pp ³ 2026	3.5% -1.5pp ³ 2027
36.2% Debt-to-GDP at 30 Sep 2025	4.9% Budget deficit as a % of GDP in H1 2025	6.0% Base rate as of Sep 2025
USD 472 mln Incoming remittances in Q2 2025 (-1.5% YoY)	Exports -0.8% YoY Imports +19.3% YoY In H1 2025 ²	USD 115 mln FDI in Q2 2025
Yields on Government Securities** (Oct '25)		
USD 1.01 mln Current account deficit In Q2 2025 (+41.6% YoY)	Maturity	91 days 182 days 364 days 2 years
	Yield	3.03% 9.41% 9.33% 6.80%

Country data snapshot

	2Q25	2Q24	FY24
GDP (MDL bil)	82.3	74.8	323.8
GDP Growth (%)	1.1	2.4	0.1
FDI (USD mil)	115.4	54.9	243.8
Remittances (USD mil)	472.0	479.4	1,859
Trade deficit (USD mil)	(1,731)	(1,057)	(4,591)
Budget deficit (% of GDP)	4.9*	7.3	3.9

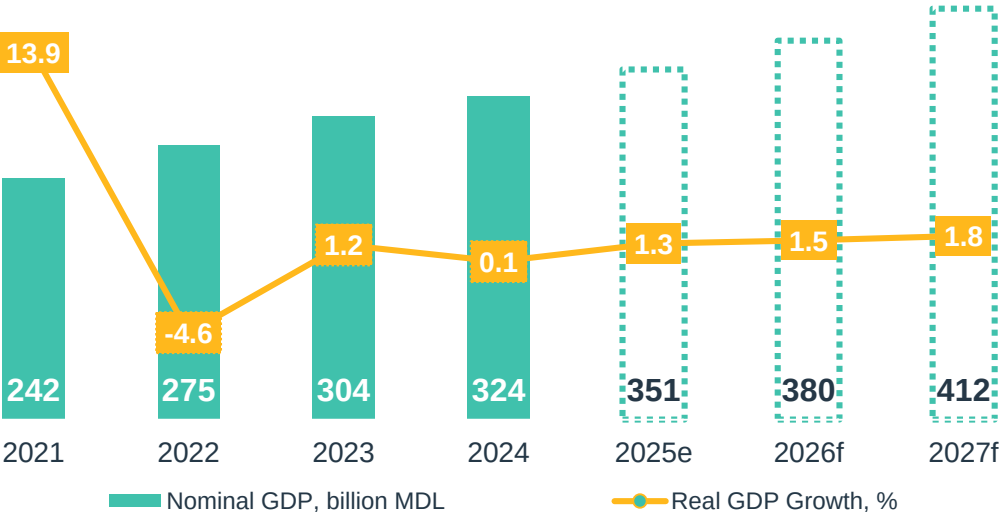
	3Q25	2Q25	3Q24
Inflation (%) quarter end	6.9	8.2	5.2
Debt-to-GDP (%) quarter end	36.2	36.2	33.5

Moldova – EU timeline

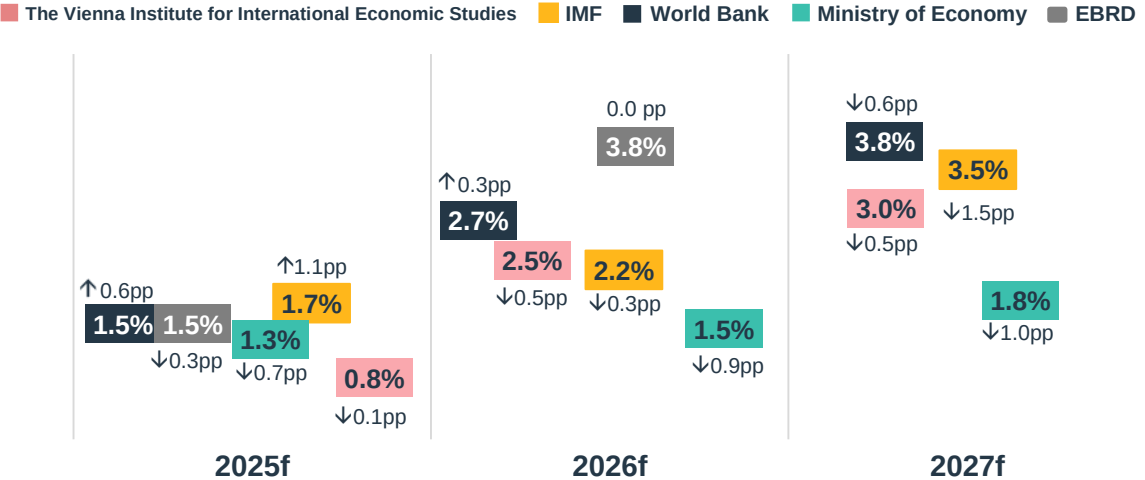
2028-2030	Full EU membership expected
September 2025	Parliamentary elections secure pro-EU government until 2029
September 2025	Bilateral screening with EU Commission finalized
October 2024	Moldova votes 'yes' to EU accession at referendum
June 2022	EU Candidate status granted
June 2014	Association Agreement with EU signed

¹ According to revised forecasts International Monetary Fund (October 2025)
² Includes both trade in goods and services
³ Change vs last Report (World Economic Outlook, April 2025)
*Calculated for H1 2025 **Primary market ²Old IMF forecast (October 2024)
Source: Moldova Statistics, NBM, Ministry of Finance, Ministry of Economy, EU Commission

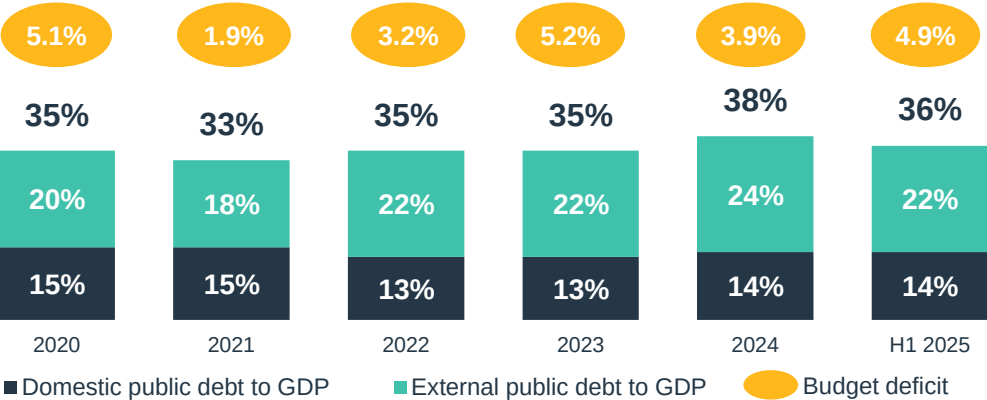
GDP – medium term growth outlook downgraded¹



Forecasters cautiously optimistic over short term²



The budget deficit remains manageable



Revisions in Forecasted Growth²

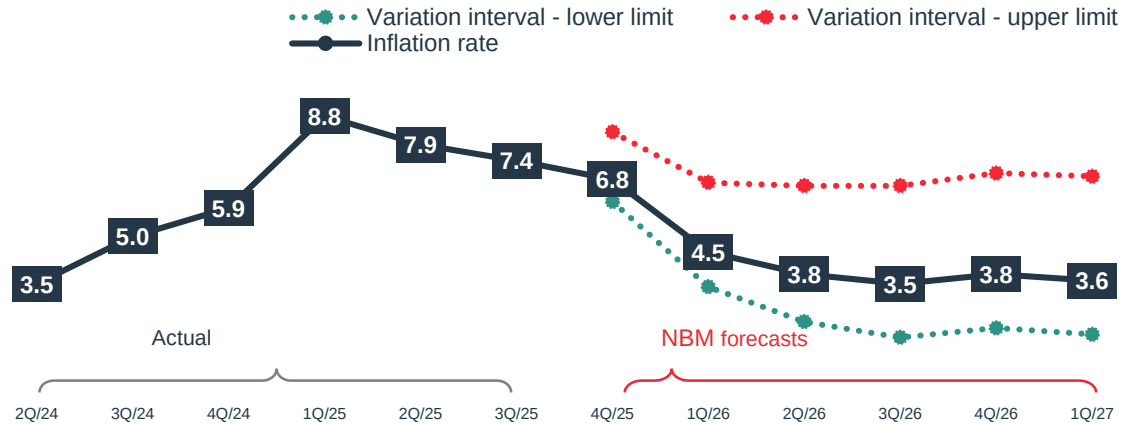
Institution / Change (pp)	2025	2026	2027
EBRD (September 2025)	-0.3	0.0	0.0
IMF (October 2025)	+1.1	-0.3	-1.5
Ministry of Economy (September 2025)	-0.7	-0.9	-1.0
WIIW (November 2025)	-0.1	-0.5	-0.5
World Bank (November 2025)	+0.6	+0.3	-0.6

¹Estimate and forecast according to the Moldovan Ministry of Economy;
²According to revised forecasts of: World Bank (November 2025), International Monetary Fund (October 2025), EBRD (September 2025), Vienna Institute for Economic Studies (November 2025) and Moldovan Ministry of Economy (September 2025)
Source: National Bureau of Statistics, Ministry of Economy, IFI forecasts, NBM;

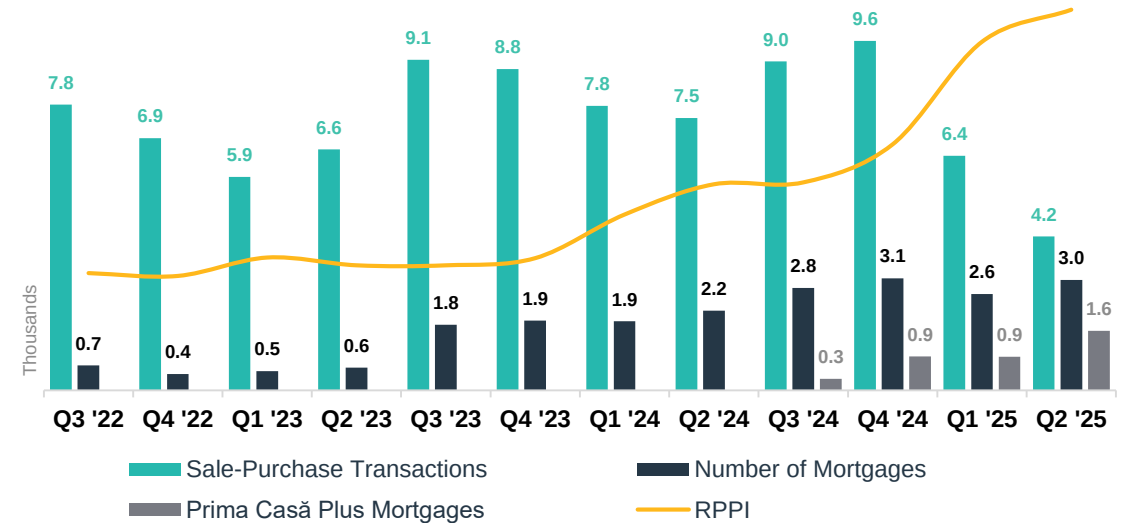
Base rate lowered as inflation moderates; sharp decline in real estate transactions

Inflation moderates, seen reaching target corridor by year-end¹

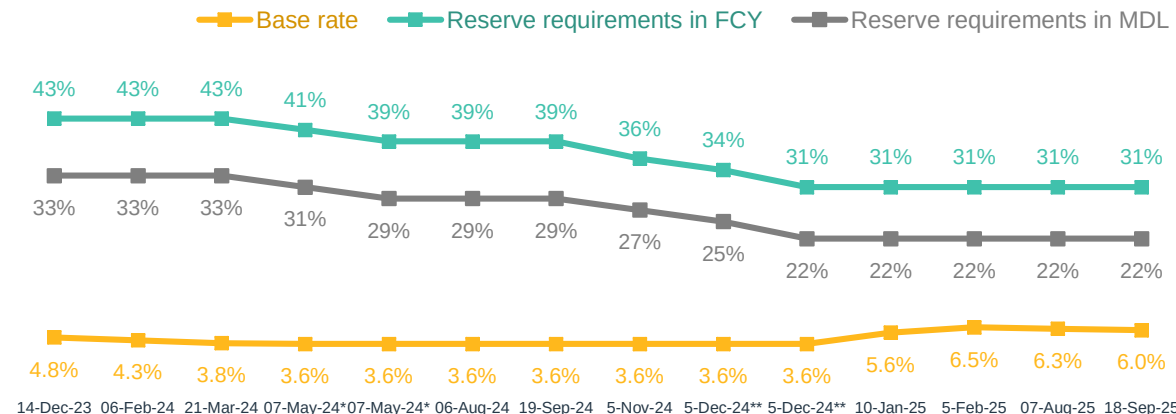
Quarterly average



Real estate transactions dry up in response to high prices¹



Base rate lowered again in September



Real estate prices²

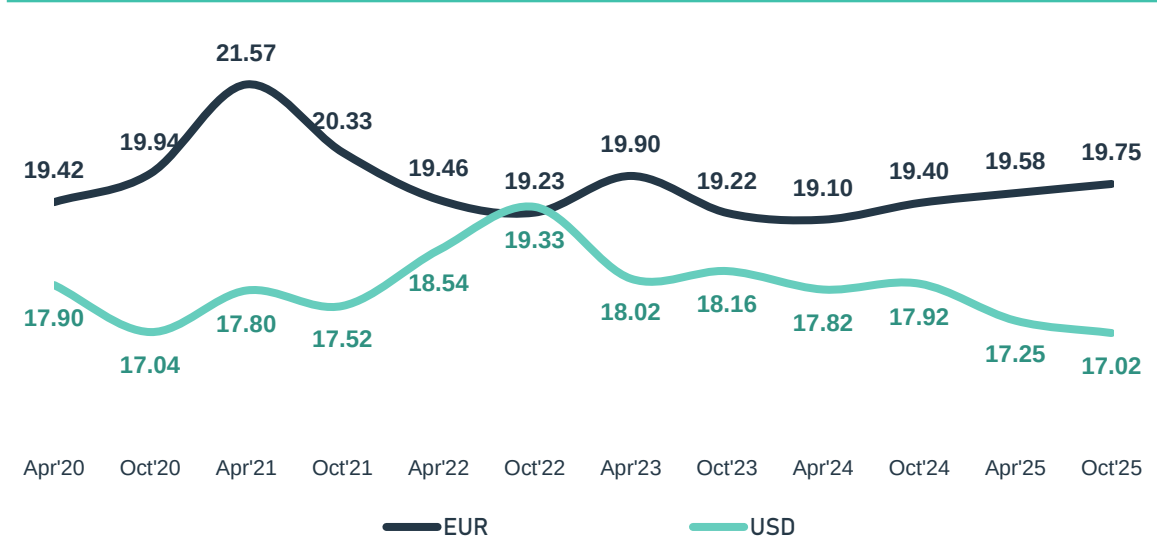
In Q2 2025, Moldova's residential real estate market saw continued price growth, with the Residential Property Price Index (RPPI) growing 33.7% year-on-year (YoY). However, for the second quarter in a row number real estate transactions was down sharply (-34.4% quarter-on-quarter (QoQ)). Mortgage loans including Prima Casa Plus mortgages now finance the vast majority of transactions (over 70%) compared to just 30% a year earlier.

¹ Source: National Bank of Moldova

² Source: National Statistics Bureau, National Bank of Moldova

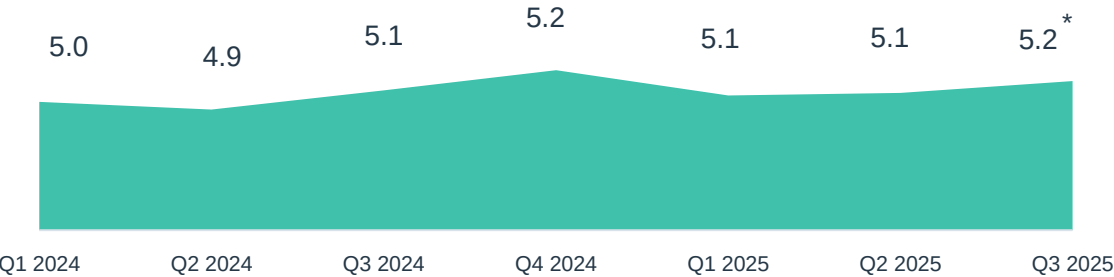
Trade in goods hurt by the negative performance of agriculture

USD falls against the MDL reflecting global trend



Foreign reserves grow steadily

(USD billion)



*EUR/USD exchange rate announced by NBM on the day of release, source: National Bureau of Statistics, Ministry of Economy, NBM
¹Source: NBS

Exports of services increasing, exports of goods in decline

(USD billion)



Services exports surpass goods¹

Moldova’s exports of services exceeded goods exports, marking a structural shift in the country’s external trade composition. In the second quarter of 2025, service exports reached USD 803.8 million, surpassing USD 635.8 million in goods exports.

This growth was driven primarily by travel services (up 22.7% to USD 255.6 million), ICT services (up 22.7% to USD 200.5 million), and transport services (up 9.6% to USD 150.2 million). The data reflect Moldova’s expanding role in digital, tourism, and logistics sectors, which are increasingly shaping the country’s export profile.

S&P issues upbeat sovereign rating for Moldova

IMF and World Bank update their forecasts

Moldova's economic forecast for 2025, was raised by IMF 1.7% (+1.1 pp from Q2). Although the EBRD downgraded its 2025 projection to 1.5% (-0.3 pp), attributing the revision to weak outturns in agriculture and manufacturing, high energy imports and still-high inflation weighing on consumption.

- In the first half of 2025, Moldova's economy showed moderate growth, with GDP increasing by 1.1% year-on-year to MDL 82.3 billion (USD 4.6 billion) in Q2.
- Growth was supported by stronger performance in construction, ICT, finance, energy, and retail services.
- Domestic consumption increased by 4.2%. However, exports fell by 0.8% (YoY) amid weaker external demand, widening the current account deficit to -1,005.91 million USD, or 21.1% of GDP in Q2 2025 .

Pro-EU government secured until 2029

- ✓ A new pro-EU government was elected on September 28, 2025. On October 16, the Constitutional Court validated the mandates of the new Parliament, allocating 55 seats to the Party of Action and Solidarity, 26 seats to the Patriotic Bloc, 8 seats to the Alternativa Bloc, 6 seats to Our Party, and 6 seats to Democracy at Home.
- ✓ Following the elections, Prime Minister Dorin Recean announced his withdrawal from politics. On November 1, the government led by Alexandru Munteanu as Prime Minister-designate received the vote of confidence from the Parliament.

Moldova Sovereign Rating

The S&P Global Ratings Report rated Moldova as BB-/B with a Stable Outlook, placing Moldova just below investment grade but above default territory, in line with other European economies in the BB-range, such as North Macedonia and Armenia. The report, released on October 10th, 2025, reflects expectations that Moldova's growth will gradually strengthen while the government remains committed to reforms advancing EU accession, despite persistent fiscal and external vulnerabilities.

Fitch Ratings reaffirmed Moldova's Long-Term Foreign-Currency Issuer Default Rating at 'B+' with a Stable Outlook (September 5, 2025), reflecting the country's prudent macroeconomic management, availability of external financial support, and resilience to energy shocks. The agency highlighted, however, that high geopolitical risks linked to the war in Ukraine and a persistently large current account deficit continue to weigh on Moldova's credit profile.

Base rate lowered to 6.0%, reduced inflation outlook

- ✓ Inflation stood at 7.4% as of September 2025, which is just above the NBM inflation target corridor of 5% $\pm$ 1.5%;
- ✓ The NBM reports that annual inflation eased driven primarily by regulated prices and food costs, with aggregate demand exerting a disinflationary impact.
- ✓ In its latest monetary policy decision (18 September 2025) the NBM lowered the base rate to 6%.



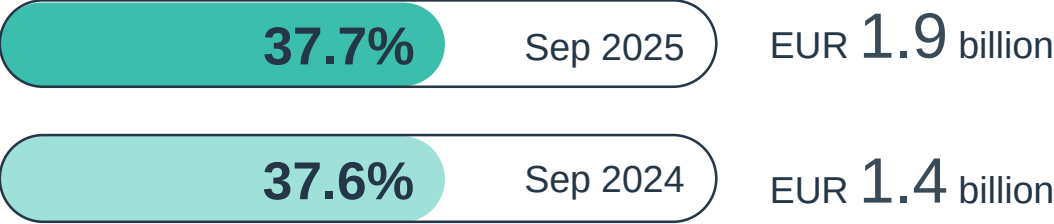
Bank's overview and strategy

Maib at a glance

Market Share – Total Assets



Market Share – Total Loans



Market Share – Total Deposits



Key statistics based on 3Q 2025 figures

Net profit EUR 27.9M (+37.2% YoY)	ROE 25.7% (+5.1 pp YoY)	ROA 3.4% (+0.6 pp YoY)
C/I ratio 43.3% (-2.3 pp YoY)	LCR* 284.4% (-93.0 pp YoY)	NIM 5.3% (+1.0 pp YoY)
NPL ratio 1.0% (-0.8 pp YoY)	NPL coverage 348.6% (+112.8 pp YoY)	CAR* 20.7% (-0.1 pp YoY)
Mobile app users 896k (+24.1% YoY)	Total clients* 1.2M (+4.3% YoY)	Cards in circulation* 1.5M (+15.7% YoY)

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

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

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



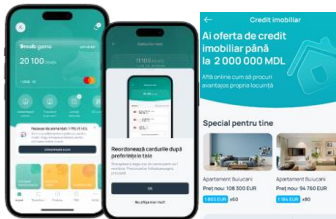
Customer experience

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



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



Strategic focus areas

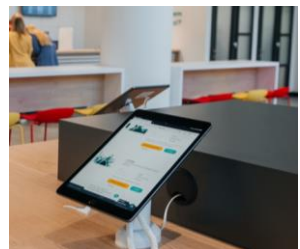
Digitalization

- 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



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 3Q 2025

Maib Supervisory Board designates Macar Stoianov to succeed as CEO*



Maib Offers Cheaper Euro Cross-Border Payments via SEPA



Maib, EBRD, and the EU join forces to finance local businesses



Bucharest Stock Exchange and maib Among Founders of Stock Exchange Platform



Maib launches ami – the bank's first intelligent virtual assistant

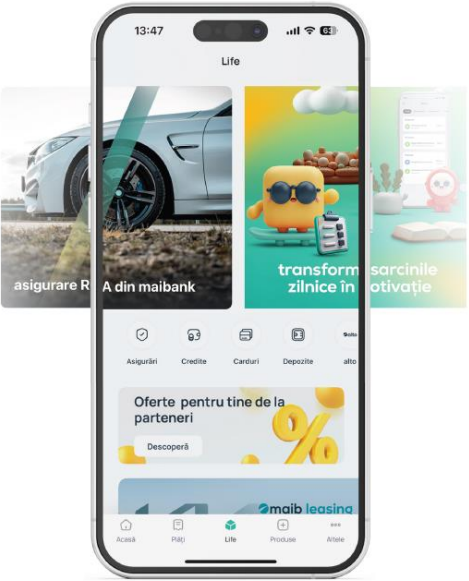
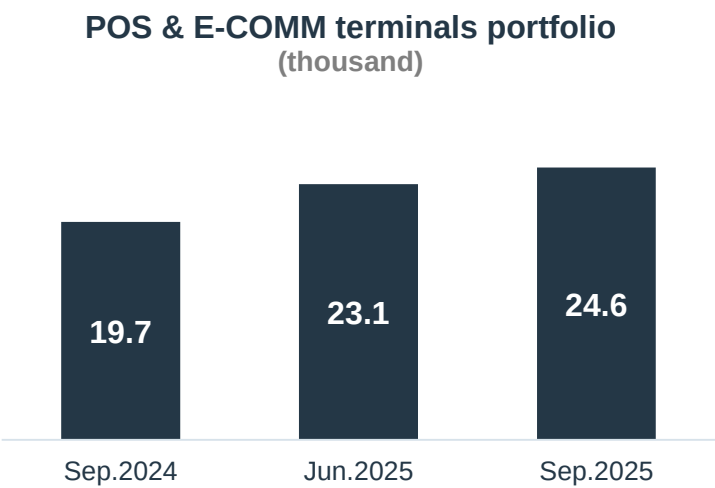
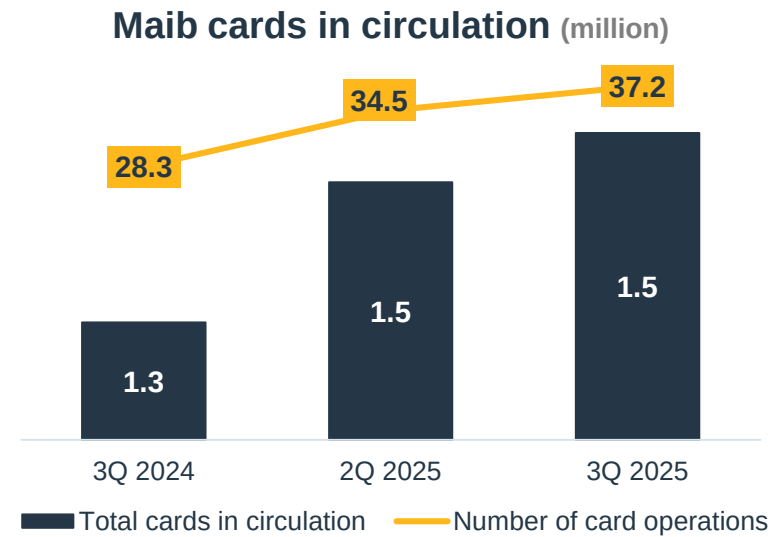


Maib Awarded as First Pioneering Partner of Operational AI Project in EEMEA region



*subject to NBM approval

Digital footprint in line with international benchmarks



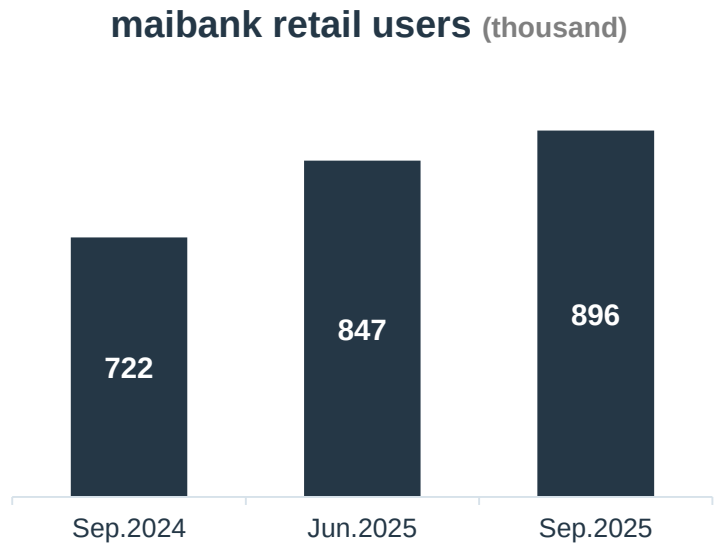
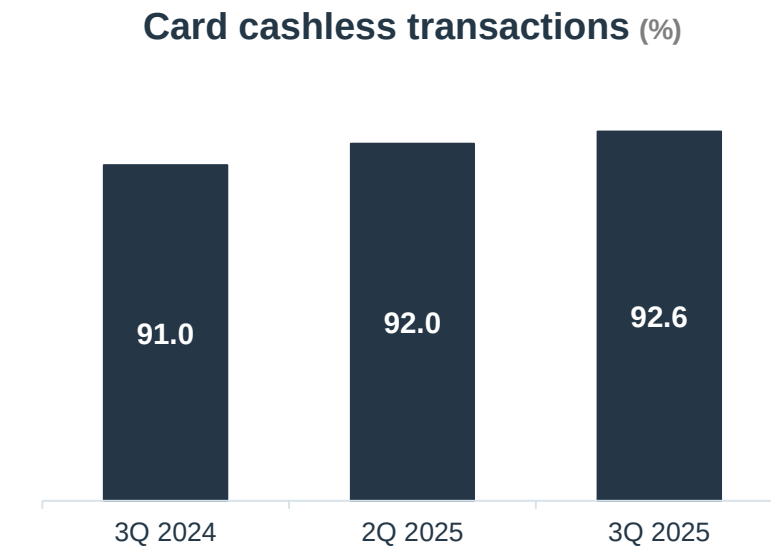
82%

online retail deposits*
in 3Q 2025

79%

online retail cash loans*
in 3Q 2025

*by number



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



1st Place

Top of mind

3th Place

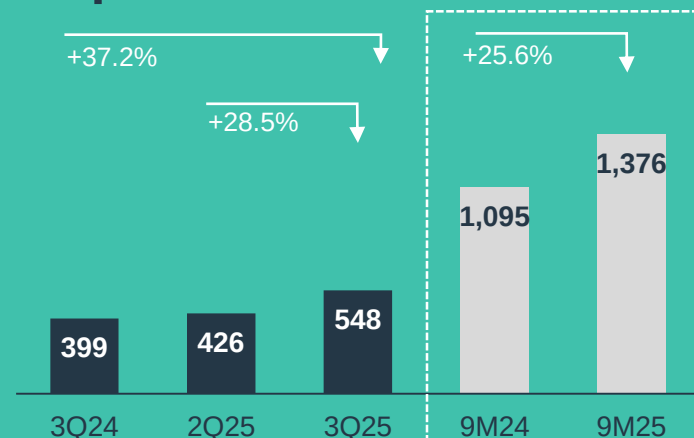
Loved Brand



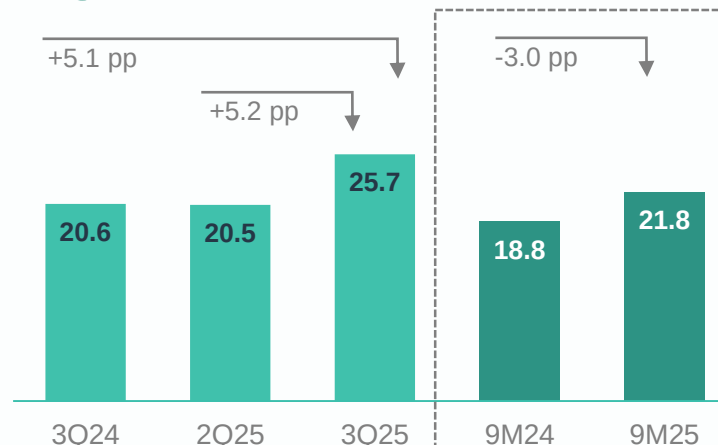
3Q 2025 results

Summary of Group Financial KPIs for 3Q and 9M 2025

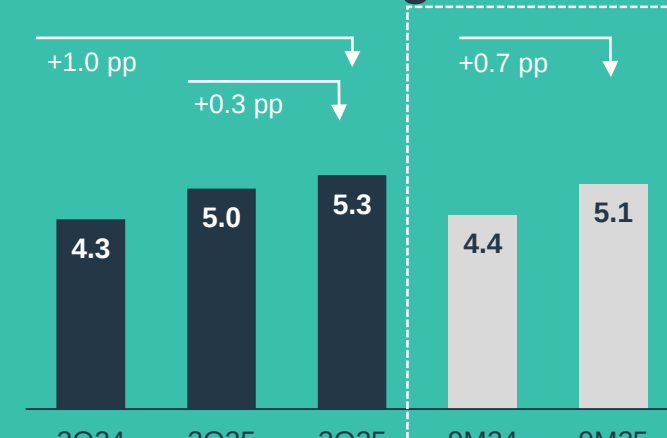
Net profit million MDL



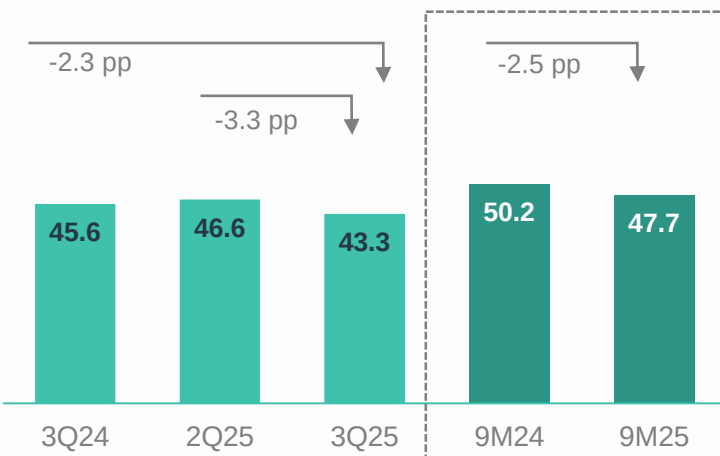
ROE %



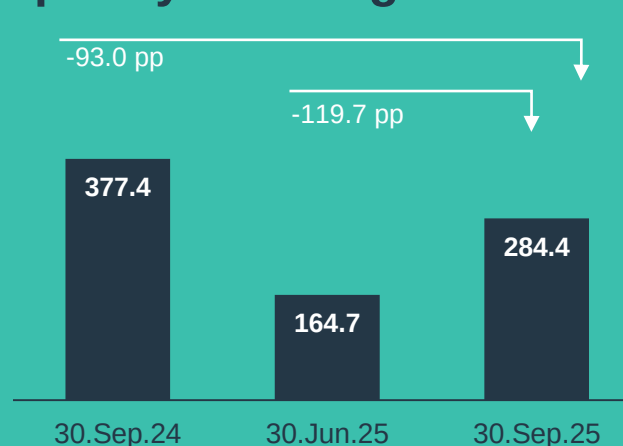
Net Interest Margin %



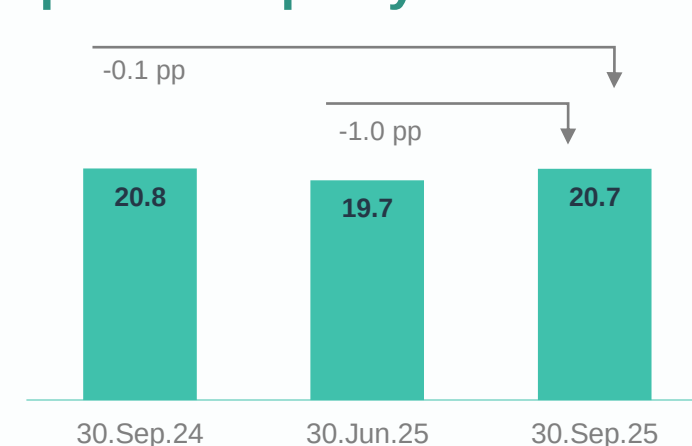
Cost to Income %



Liquidity Coverage Ratio* %



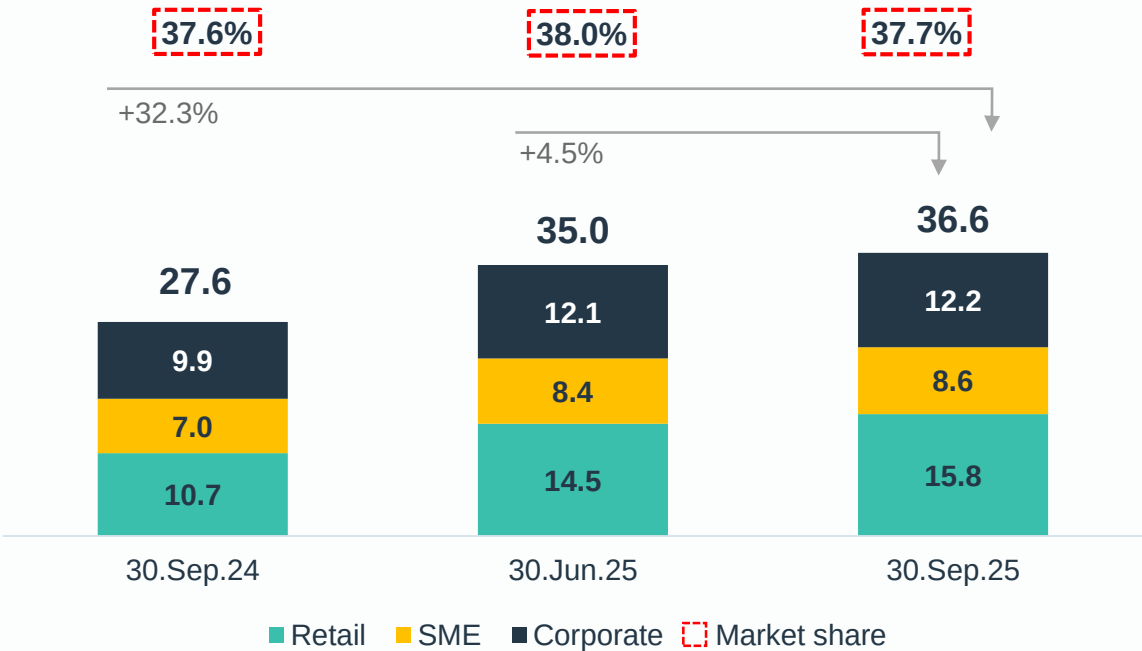
Capital Adequacy Ratio* %



*Liquidity coverage ratio and Capital Adequacy Ratio are presented on the standalone basis (Bank only). There is no requirement to 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, 2% of net operating income and 2% of total income of the Group

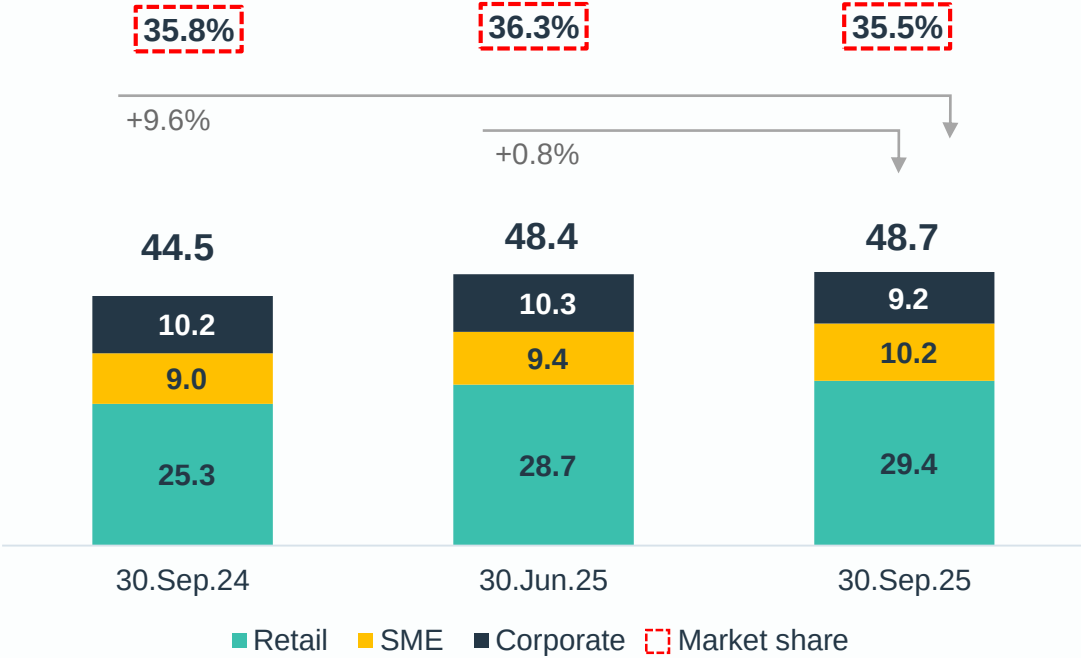
Sustained Loan Book Growth Led by Mortgage and Consumer Lending

Loan portfolio¹ by segments billion MDL



Maib delivered a solid quarter, with the total **loan portfolio** reaching **MDL 36.6 billion**, up by 4.5% QoQ. Growth was recorded across all business segments, with the Retail segment acting as the main driver and enabling the bank to sustain its market leadership position with a **37.7% share** of total loans. The **Retail portfolio** reached **MDL 15.8 billion**, up 8.7% QoQ and 47.2% YoY, reflecting continued strength in both mortgage lending, which grew 8.2% QoQ, and consumer loans, which increased 9.5% QoQ. The **SME portfolio** reached **MDL 8.6 billion**, up 2.5% QoQ and 23.1% YoY, supported by higher demand for working capital loans, up 4.5% QoQ, and investment loans, up 2.8% QoQ. The **Corporate loan** book totaled **MDL 12.2 billion**, up 0.9% QoQ and 22.7% YoY, maintaining a strong market position with a 42.6% share. Quarterly growth was primarily driven by an 11.9% rise in working capital loans, partly offset by a 1.4% decline in revolving loans.

Deposit portfolio² by segments billion MDL



As of 30 September 2025, the customer **deposits portfolio** totaled **MDL 48.7 billion**, up 0.8% QoQ and 9.6% YoY. **Retail deposits** reached **MDL 29.4 billion**, increasing 2.5% QoQ, primarily driven by term deposits, which grew 3.3% QoQ. **SME deposits** amounted to **MDL 10.2 billion**, reflecting a 7.8% QoQ increase, supported by an 8.0% rise in current accounts. **Corporate deposit** portfolio totaled **MDL 9.2 billion**, decreasing by 10.4% quarter-on-quarter, mainly reflecting a decline in current account balances following seasonal payment outflows from a major corporate client.

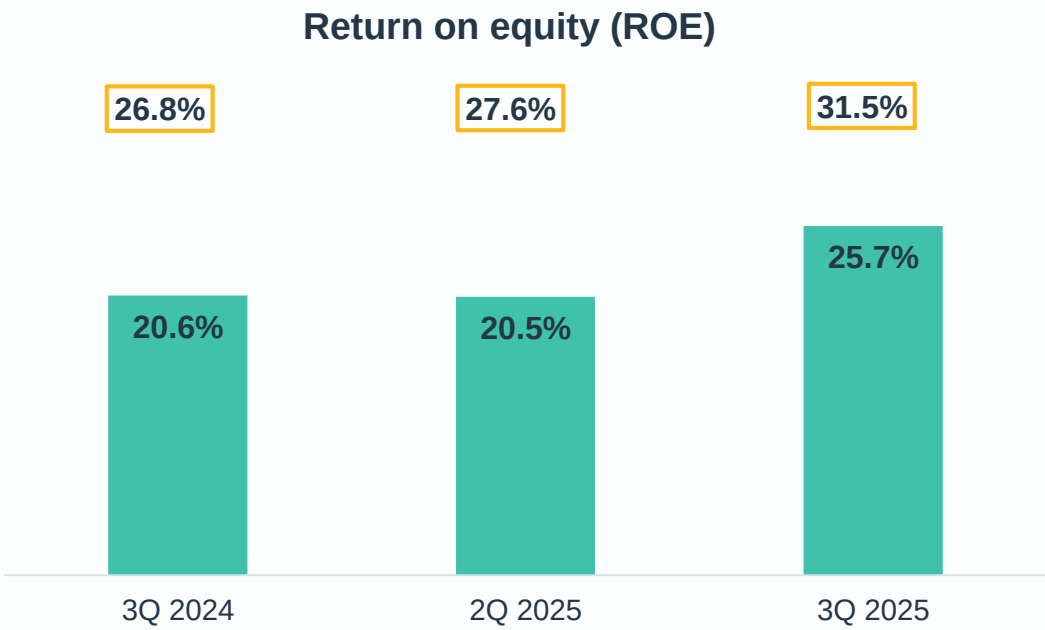
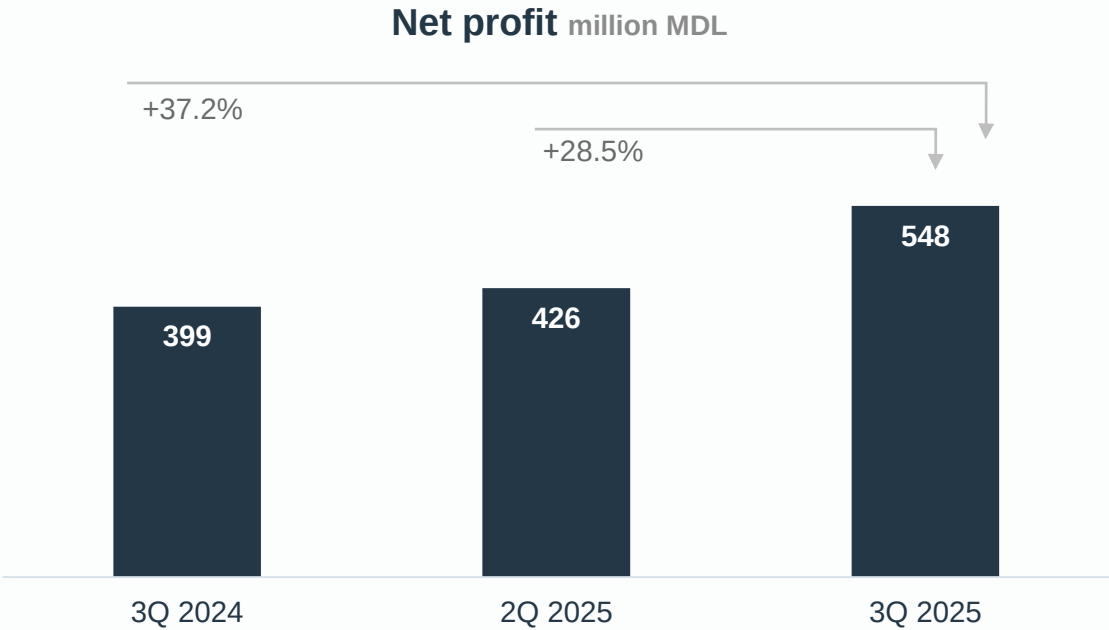
The slight decrease in market share is also driven by redirection of customer funds into alternative investment options, such as **maib's corporate bonds**, the portfolio of which expanded by 20.7% QoQ.

¹ Amounts presented in the diagram represent gross exposure, i.e. principal plus related accrued amounts of interests and commissions, adjusted with amortized cost

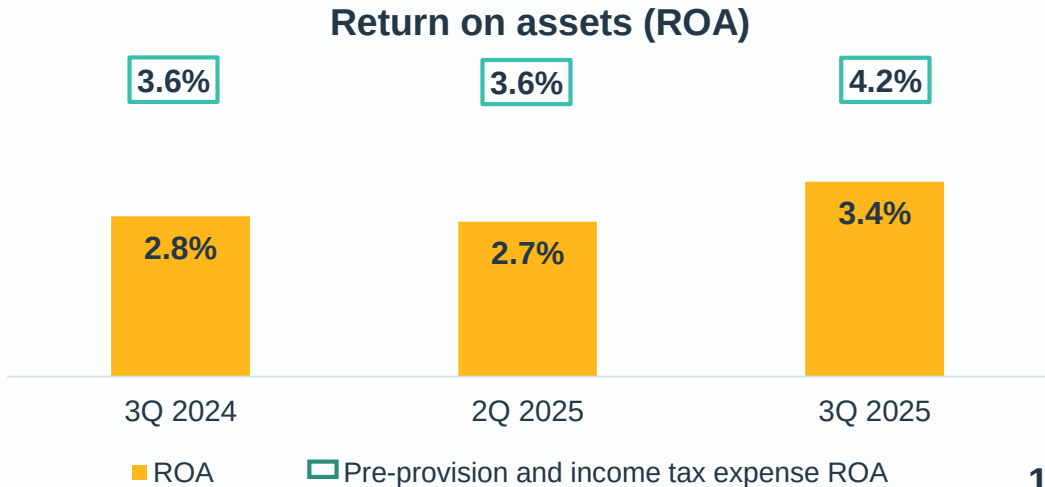
² Amounts presented in the diagram include principal and accrued interest

³ Source: National Bank of Moldova

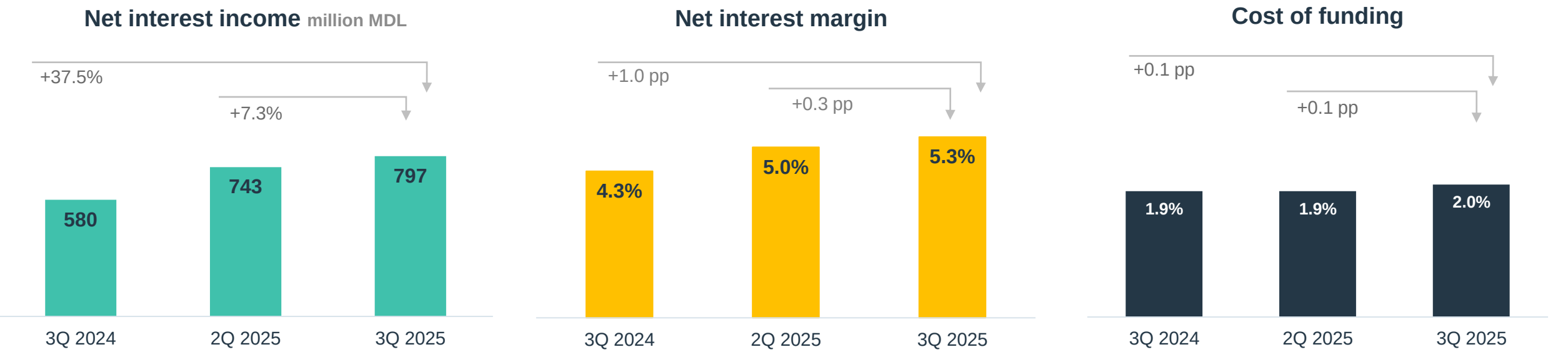
Robust Earnings Performance Driven by Higher Interest Income and FX gains



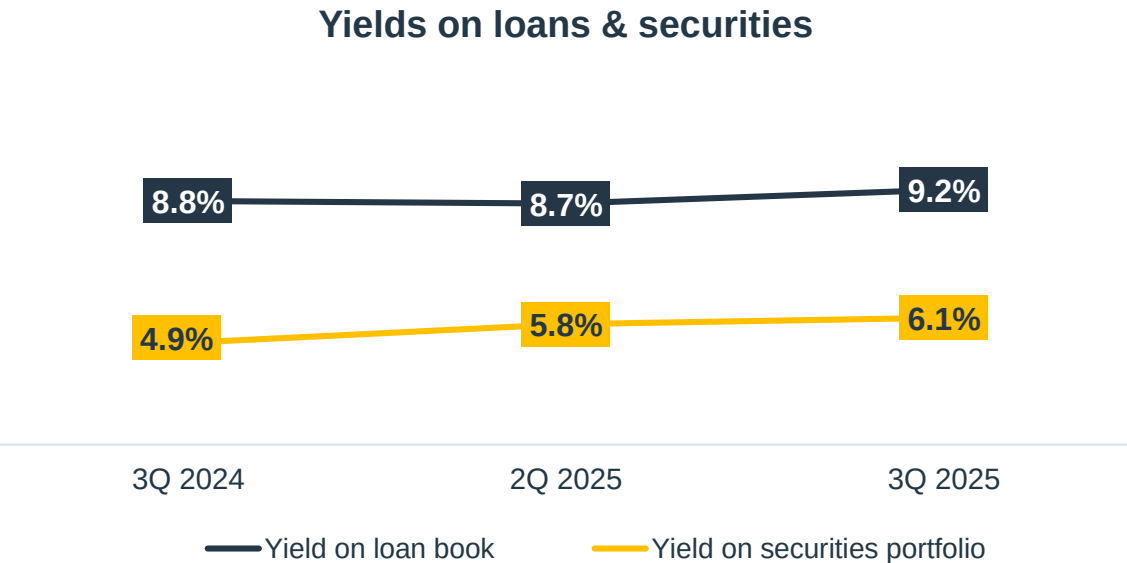
- In 3Q 2025, the bank delivered a **net profit** of **MDL 547.7 million**, marking a robust 28.5% increase quarter-on-quarter and over 37% year-on-year growth. Return on Equity (**ROE**) reached an impressive **25.7%**, up by 5.2 pp QoQ and 5.1 pp YoY, reflecting the bank’s efficient capital utilization and strong earnings generation.
- The quarterly performance was supported by a 7.3% expansion in net interest income and a 23.1% rise in net foreign exchange gains, alongside a decrease in cost of risk.
- On an annual basis, quarterly profitability benefited from robust income growth, supported by a solid 37.5% increase in net interest income, a 9.4% rise in foreign exchange gains reflecting increased transaction volumes, and a lower cost of risk, partially offset by a 17.8% increase in operating expenses.



Resilient NIM Supported by Higher Interest on Loans and Government Securities

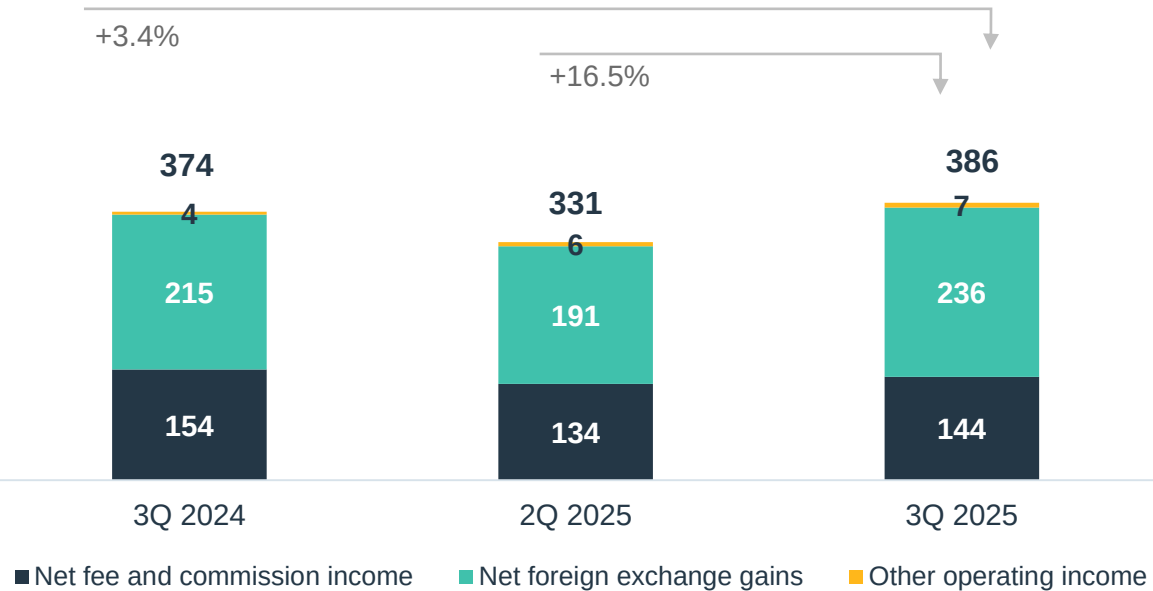


- In 3Q 2025, the Group’s **net interest margin** (NIM) reached **5.3%**, improving by 0.3 pp quarter-on-quarter and 1.0 pp year-on-year. The quarterly 7.3% increase in net interest income was driven by both higher loan yields, up by 0.5 pp, and expansion of the loan book by 4.5% QoQ. The year-on-year increase of 37.5% in net interest income was mostly driven by a 32.3% loan book growth, coupled by higher yields on loans, sovereign instruments and reserves in central bank
- In 3Q 2025, the **cost of funding** slightly increased to **2.0%**, up by 0.1 pp both quarter-on-quarter and year-on-year, driven mainly by slightly higher deposit cost, alongside slight increase in the borrowings and corporate bonds cost.



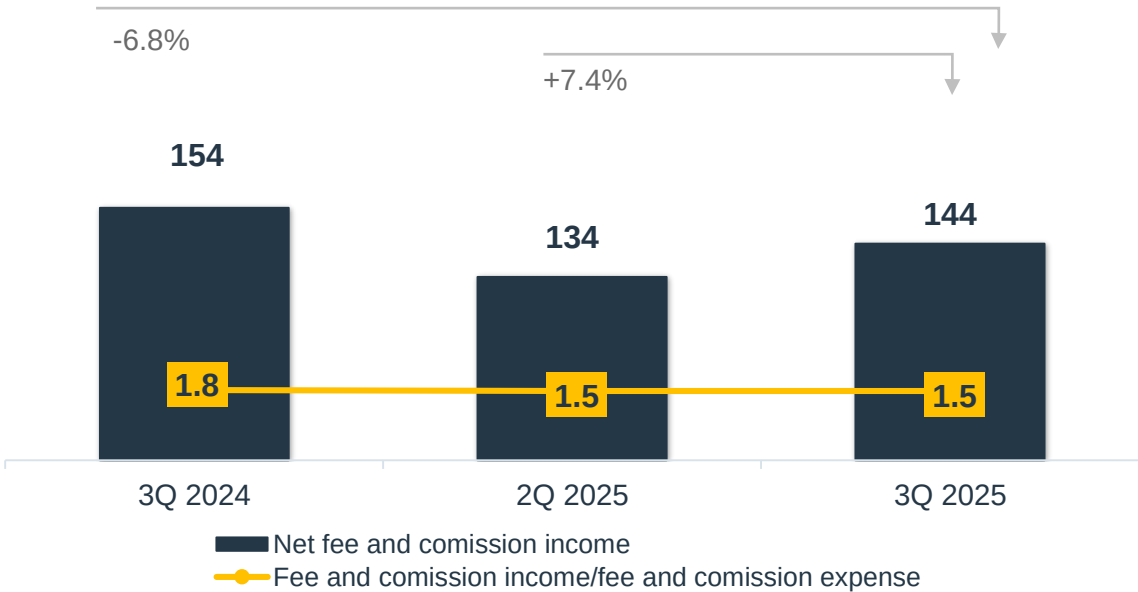
Non-interest Income Boosted by Higher Foreign Exchange Gains

Non-interest income million MDL

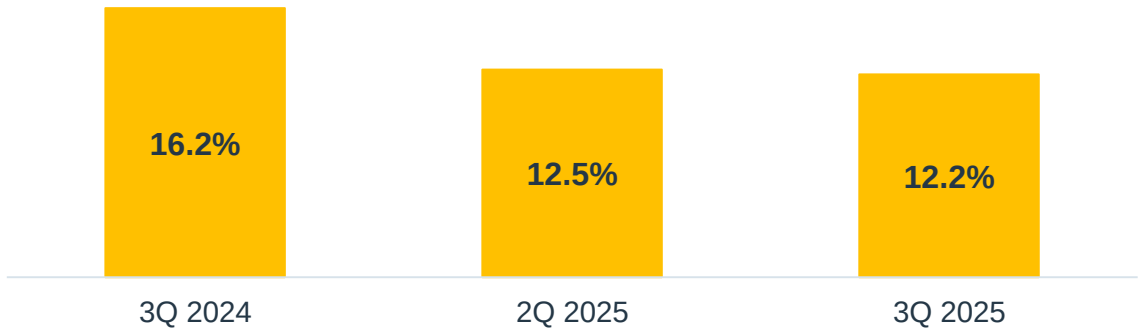


- In 3Q 2025, **non-interest income** totaled **MDL 386 million**, increasing 16.5% quarter-on-quarter and 3.4% year-on-year. The quarter-on-quarter increase was primarily driven by foreign exchange gains, which grew by 23.1% as result of higher transaction volumes of legal entities, and supported by a 7.4% increase in net fee and commission income primarily from card-related business, including acquiring and interchange income, ATM/POS cash-withdrawal commissions, and other transactional commissions.
- **Year-on-year, non-interest income** growth has slightly increased, mostly determined by net foreign exchange gains from higher transaction volumes of both corporate and retail clients. **Net fee and commission income** has moderately decreased, by 6.8%, mainly due to higher card-business related costs. These costs increased by over 33%, driven by growth in acquiring and issuing volumes, and higher fees charged by payment systems.

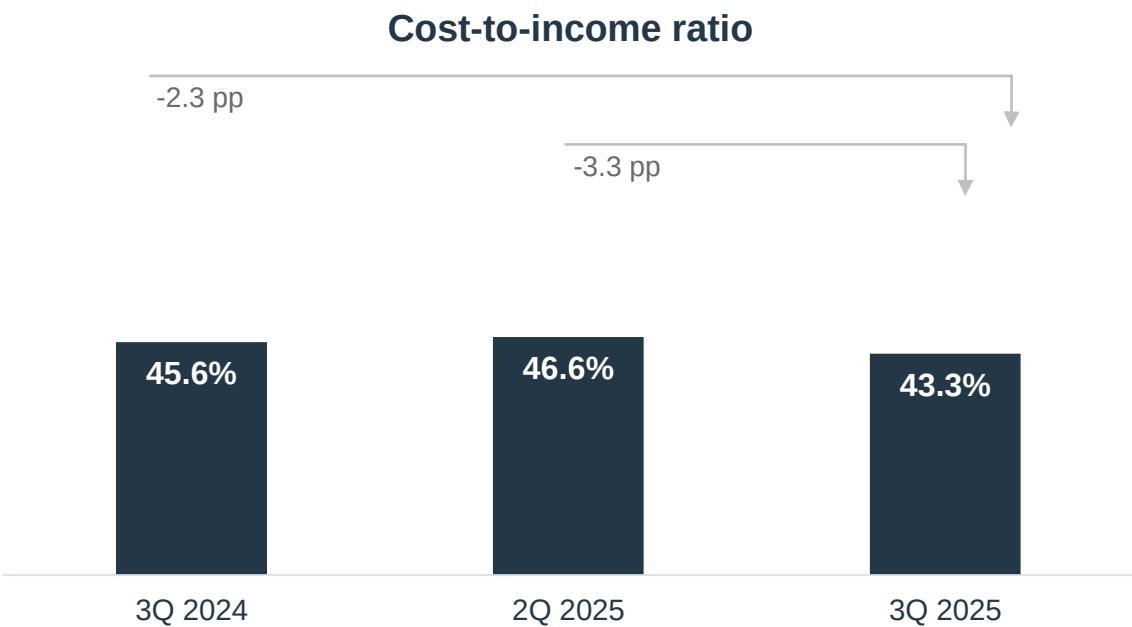
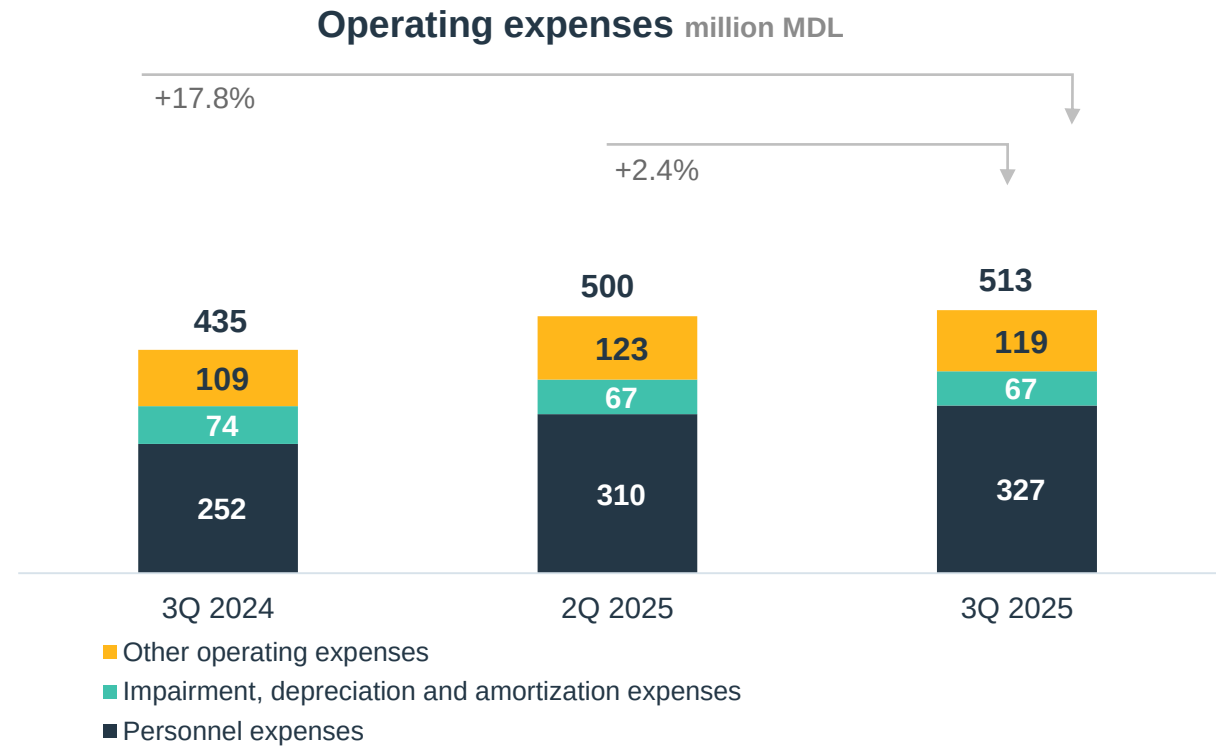
Net fee and commission income million MDL



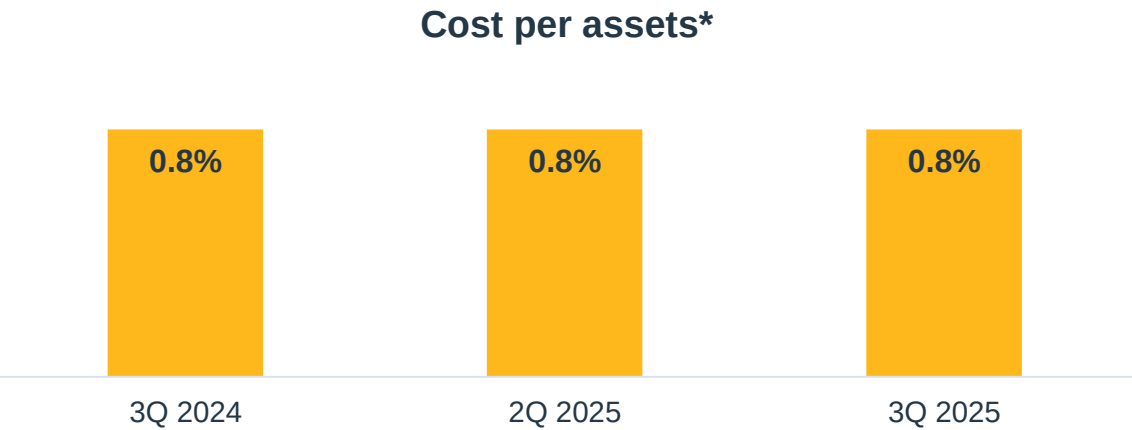
Net fee and commission income % in operating income



Cost-to-Income Ratio down to 43.3%, Reflecting Sharp Expansion of Revenue

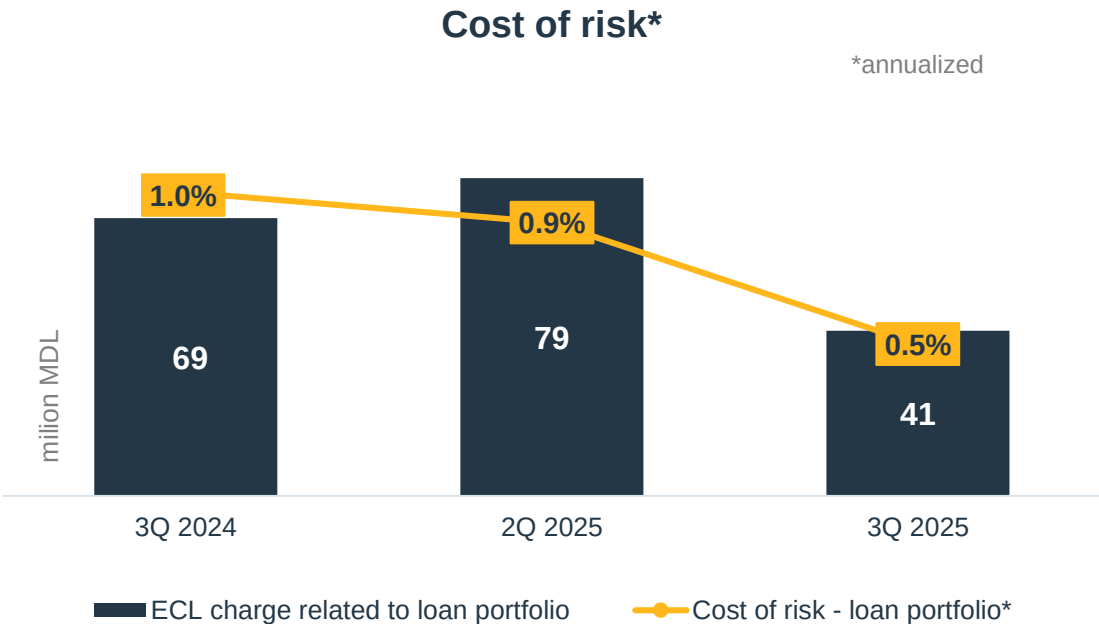
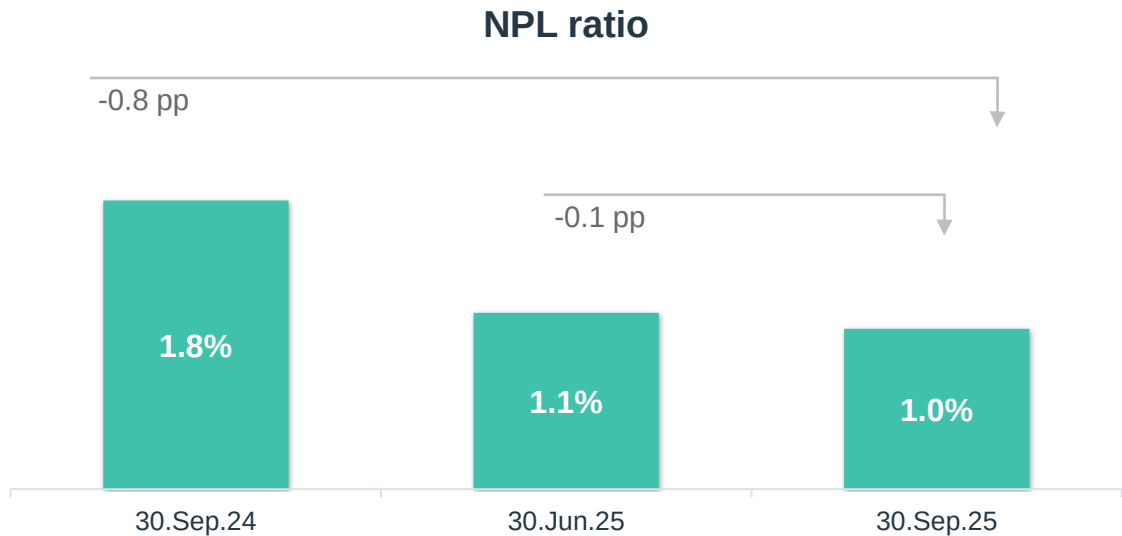


- The **cost-to-income ratio (CIR)** improved to **43.3%** in 3Q 2025, down by 3.3 pp QoQ and 2.3 pp YoY, as operating income grew 10% quarter-on-quarter, outpacing a modest 2.4% increase in expenses.
- **Operating expenses** totaled **MDL 512.6 million** in 3Q 2025, up by 2.4% quarter-on-quarter and 17.8% year-on-year. The quarterly increase was mainly driven by a 5.4% rise in personnel expenses, reflecting additional accruals for employee benefits and performance bonuses. On a yearly comparison, operating expenses increase was also primarily driven by the staff costs, which increased by 29.8%, reflecting an 8% increase in the number of employees and salary indexation across the organization.
- The cost-to-income ratio remains a key indicator of operational efficiency, reflecting the Group’s ability to manage and control costs while supporting business growth and sustainable profitability.

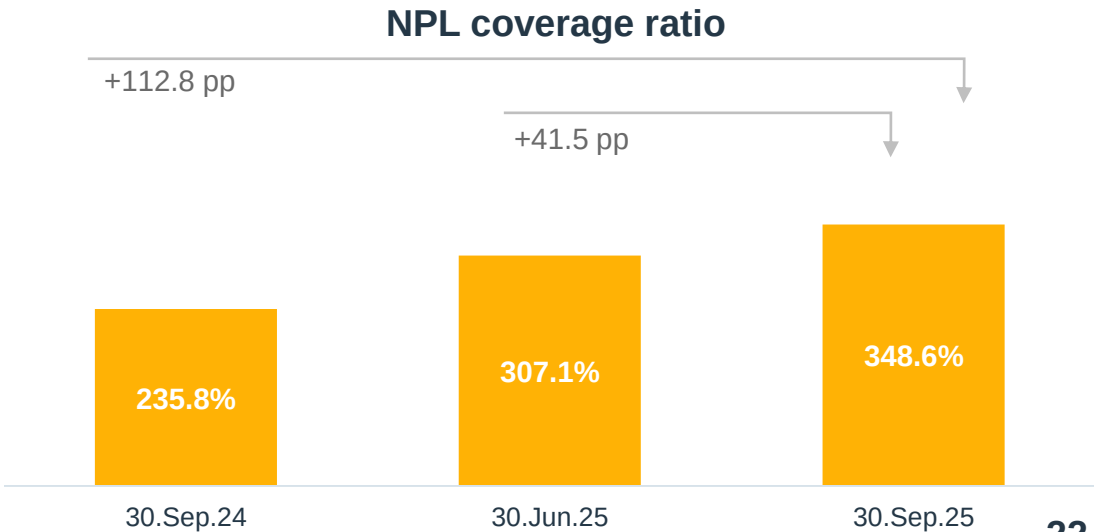


* Cost per assets: Operational expenses divided by average balance of total assets (consolidated). Cost per assets is calculated without impairment and provisions release/charges.

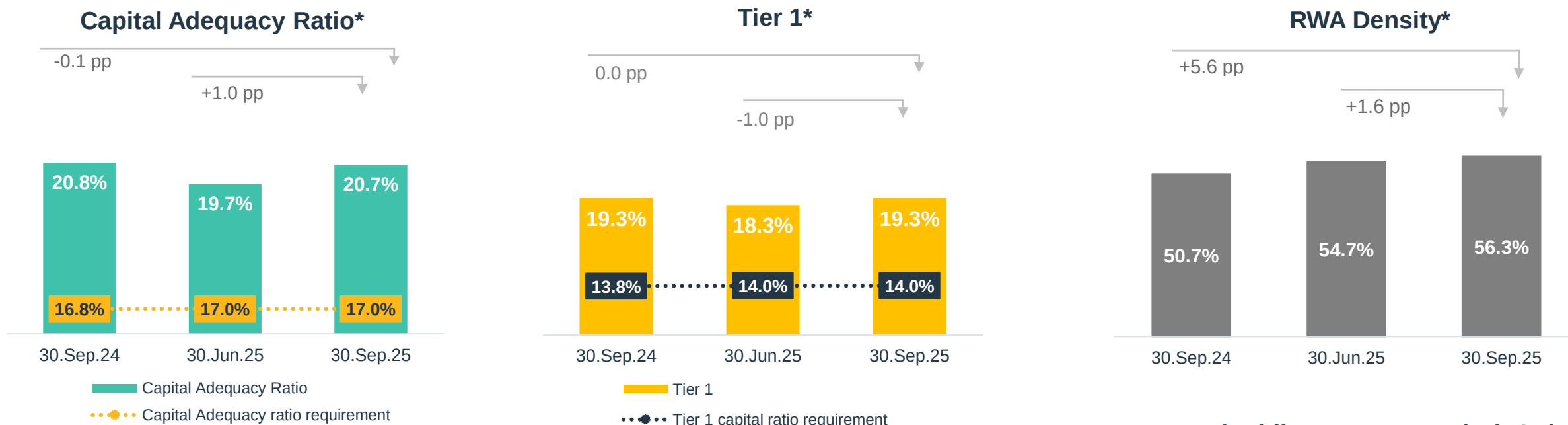
Strong Credit Performance and Further Improvement in Risk Metrics



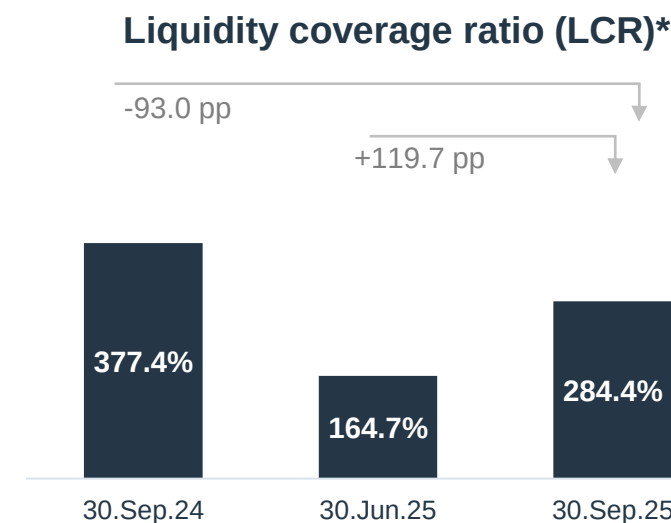
- The **cost of risk** improved to **0.5%** in 3Q 2025, down by 0.4 pp quarter-on-quarter and 0.5 pp year-on-year, reflecting the positive impact of provision releases in the Corporate segment following the individual reassessment of several clients whose credit quality improved.
- At the end of 3Q 2025, **non-performing loans (NPL)** stood at **1.0%**, down by 0.1 percentage points from the previous quarter and 0.8 percentage points year-on-year. This reflects continued improvements in portfolio quality, driven by write-offs in the SME segment as well as the curing of certain exposures. The **NPL coverage ratio** remained strong at **348.6%**, providing a solid buffer against potential credit losses.
- Maib remains committed to a prudent and forward-looking risk management framework, which supports strong asset quality, mitigates potential credit risks, and underpins the continued development and sustainable growth of the loan portfolio. Looking ahead, the Group expects **asset quality** to remain **strong** through year-end, supported by stable macroeconomic conditions, positive macroeconomic outlook, improving borrower performance, and robust risk management practices.



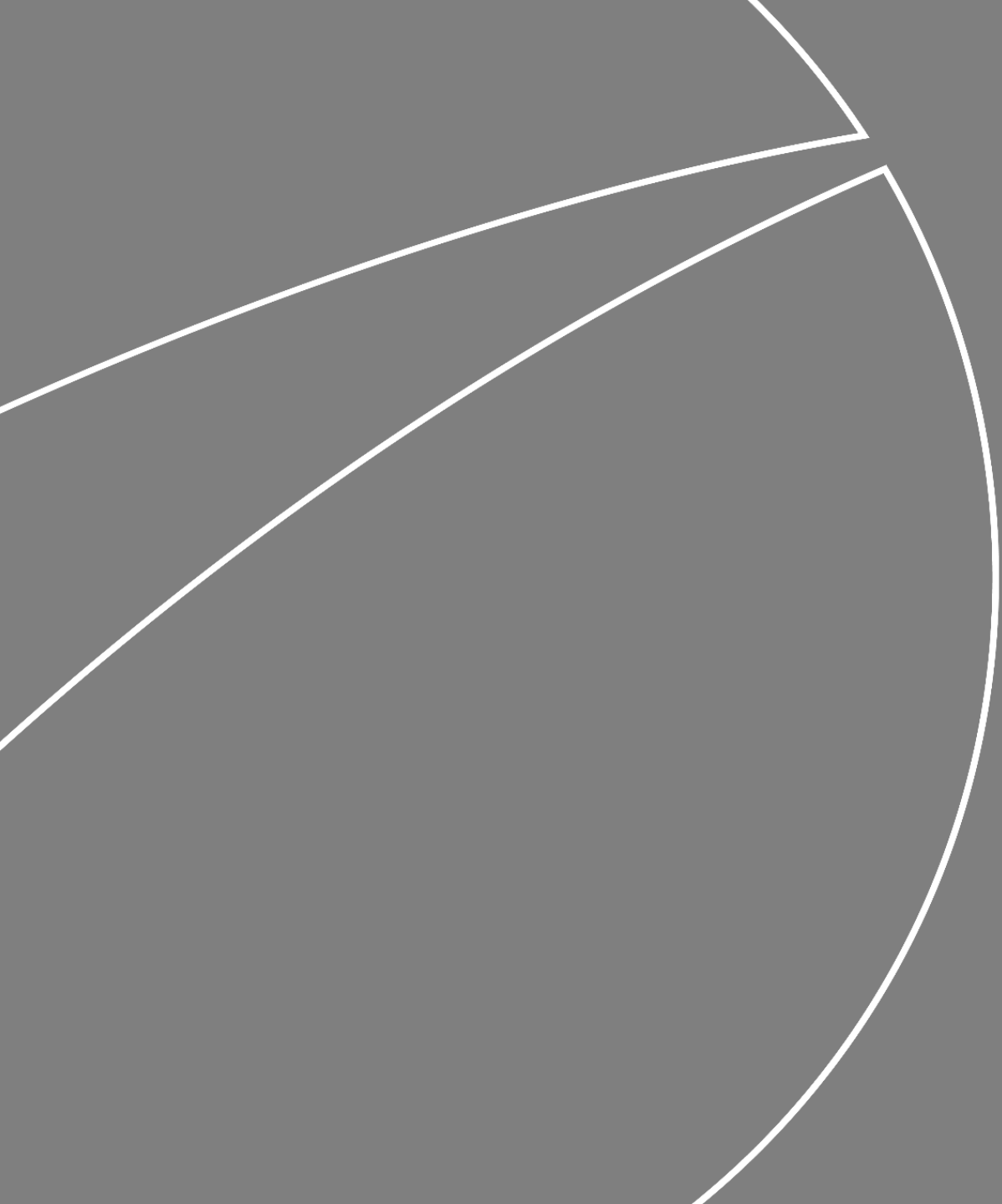
Strong Liquidity and Capital Position Maintained, Supporting Loan Book Growth



- As of 30 September 2025, maib reported a **Capital Adequacy Ratio (CAR)** of **20.7%** and a **Tier 1** capital ratio of **19.3%**, both well above the regulatory minimums of 17.0% and 14.0%, respectively. The quarter-on-quarter increase by 1.0 percentage points primarily reflects the inclusion of eligible first half-year profits in own funds, alongside lower prudential adjustments arising from differences between IFRS expected credit loss estimates and prudential provisioning requirements.
- Risk-weighted assets (RWA)** totaled MDL **35,898 million**, up 4.4% quarter-on-quarter and 21.4% year-on-year. The quarterly growth primarily reflects the expansion of real-estate-secured and retail loan portfolios. **RWA density** slightly increased by 1.6 pp QoQ to **56.3%**, mostly driven by the expansion of the loan book and slight increase in average risk weights within the legal entities portfolio
- Maib's **Liquidity Coverage Ratio (LCR)** stood at **284.4%**, significantly above the 100% regulatory minimum and broadly consistent with prior months. The quarter-on-quarter improvement mainly reflects higher net liquidity inflows from term deposits, in line with their residual maturities, and a normalization of outflows, as liquidity levels stabilized following the dividend distribution in the previous quarter.



* 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, 2% of net operating income and 2% of total income of the Group.



Appendices

3Q 2025 / 30 September 2025 CONSOLIDATED FINANCIAL RESULTS (unaudited)

CONSOLIDATED UNAUDITED QUARTERLY INCOME STATEMENT highlights, million MDL

	3Q 2025	2Q 2025	% QoQ change	3Q 2024	% YoY change
Net interest income	797.5	743.0	+7.3%	580.1	+37.5%
Net fee and commission income	143.8	134.0	+7.4%	154.3	-6.8%
Net foreign exchange gains	235.7	191.4	+23.1%	215.4	+9.4%
Other operating income	6.7	6.1	+9.8%	3.9	+71.4%
OPERATING INCOME	1,183.6	1,074.5	+10.2%	953.6	+24.1%
Personnel expenses	(327.0)	(310.2)	+5.4%	(251.9)	+29.8%
Impairment, depreciation and amortization expenses	(66.5)	(67.3)	-1.1%	(73.8)	-9.8%
Other operating expenses	(119.0)	(122.8)	-3.1%	(109.4)	+8.9%
OPERATING EXPENSES	(512.6)	(500.3)	+2.4%	(435.0)	+17.8%
OPERATING PROFIT BEFORE CREDIT LOSS ALLOWANCE AND INCOME TAX	671.1	574.2	+16.9%	518.6	+29.4%
Credit loss allowances and provisions release/(charge), net	(36.1)	(88.5)	-59.2%	(61.6)	-41.5%
PROFIT BEFORE TAX	635.0	485.8	+30.7%	457.0	+39.0%
Income tax expense	(87.3)	(59.5)	+46.8%	(57.9)	+50.8%
NET PROFIT	547.7	426.3	+28.5%	399.1	+37.2%
<i>attributable to shareholders of the Bank</i>	<i>547.7</i>	<i>426.3</i>	<i>+28.5%</i>	<i>399.1</i>	<i>+37.2%</i>
<i>attributable to non-controlling interests</i>	<i>0.0</i>	<i>0.0</i>	<i>-</i>	<i>0.0</i>	<i>-</i>

CONSOLIDATED UNAUDITED FINANCIAL POSITION STATEMENT highlights, million MDL

	30 Sep 2025	30 Jun 2025	30 Sep 2024	% QoQ change	% YoY change
Cash and cash equivalents	18,499	17,724	22,572	+4.4%	-18.0%
Investments in debt and equity securities	6,885	8,144	6,140	-15.5%	+12.1%
Net loans and advances to customers, including:	35,322	33,782	26,469	+4.6%	+33.4%
Corporate customers	11,792	11,682	9,447	+0.9%	+24.8%
SME customers	8,146	7,935	6,624	+2.7%	+23.0%
Retail customers	15,385	14,166	10,398	+8.6%	+48.0%
Finance lease receivables	413	403	329	+2.5%	+25.4%
Premises and equipment, intangible assets, right of use assets and investment property	2,527	2,529	2,591	-0.1%	-2.5%
Other assets	368	431	269	+14.7%	+36.6%
Total assets	64,013	63,014	58,370	+1.6%	+9.7%
Due to banks and borrowings	3,192	3,093	3,663	+3.2%	-12.9%
Due to customers, including:	48,744	48,368	44,476	+0.8%	+9.6%
Corporate customers	9,212	10,277	10,250	-10.4%	-10.1%
SME customers	10,166	9,432	8,965	+7.8%	+13.4%
Retail customers	29,366	28,659	25,261	+2.5%	+16.3%
Subordinated debt	507	503	505	+0.8%	+0.4%
Bonds issued	1,266	1,049	715	+20.7%	+77.1%
Lease and other liabilities	1,516	1,771	1,078	-14.4%	+40.7%
Total liabilities	55,226	54,784	50,437	+0.8%	+9.5%
Total equity attributable to owners	8,787	8,228	7,932	+6.8%	+10.8%
Non-controlling interest	1	1	1	-9.3%	-3.8%
Total equity	8,788	8,229	7,933	+6.8%	+10.8%
Total liabilities and equity	64,013	63,014	58,370	+1.6%	+9.7%