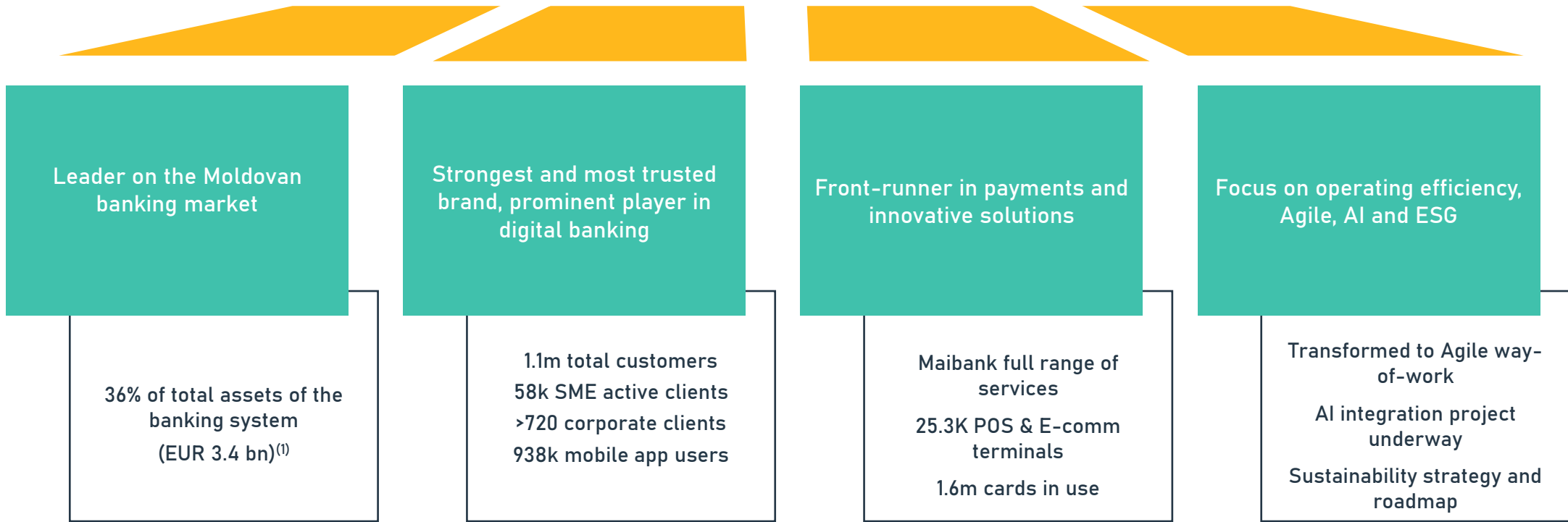




Maib update

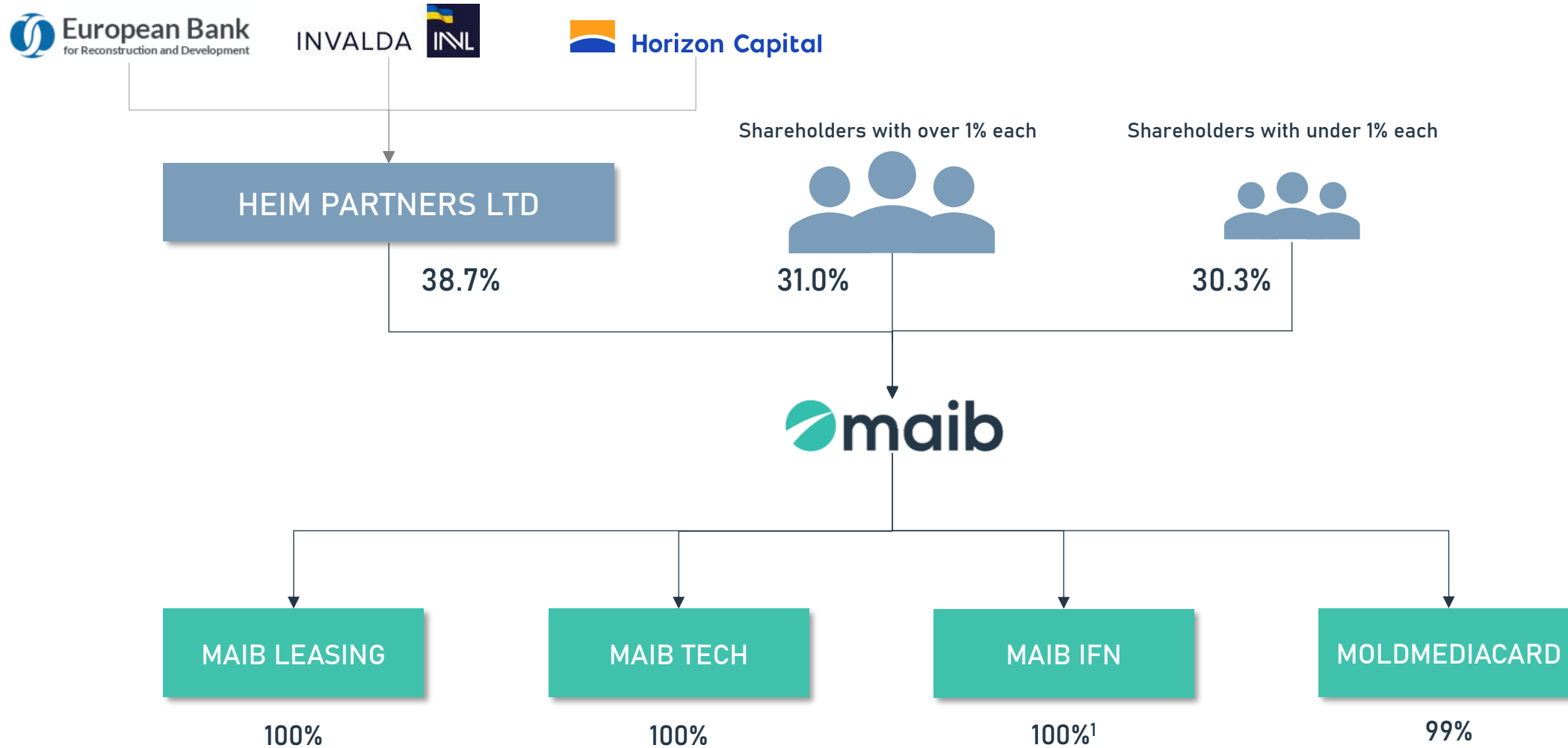
EBRD Annual Meeting

June 2026



Net profit (FY25)	ROE	NIM	C/I ratio	Book Value	CAR*
EUR 101M (+41% YoY)	22.8% (+4.8 pp YoY)	5.1% (+0.7 pp YoY)	46.8% (-3.7 pp YoY)	EUR 464M (+17% YoY)	20.1% (-0.5 pp YoY)
Based on FY2025 figures					

maib ownership at a glance



Shareholding structure as of 31/12/2025
¹Maib holds 99.99% of share capital in MAIB IFN.

Our story so far



1991

Maib is established
The Bank is a successor to the government owned Agroindustrial Bank.
The institution obtained its license for banking operations, including in foreign currency

2000

The General Assembly of Shareholders confirmed the EBRD and Western Nis Enterprise Fund as potential foreign investors of the bank.
One year later, the two institutions invested 9.8% and 9.9% in the bank's equity.

2007 - 2008

Individuals across Moldova gained access to deposit services at all branches.
Launched internet banking as a pilot
Maib became the first on the Moldovan market to issue Visa and MasterCard chip cards and install payment terminals.
Introduced InfoCentru and InfoTel, dedicated telephone service systems.

2018

A new stage in maib development:
41.1% of the bank's shares were purchased by HEIM Partners Ltd - a consortium of internationally well-known investors: EBRD, Invalda INVL and Horizon Capital.
MAIBank is launched.

2022

Major upgrades to both client-facing and internal processes. First Agile teams launched, second and third ecosystem - CasaHub (real estate) and AgricolaHub (agriculture) launched, Alto - premium banking launched

2024

Maib is named the best digital and SME bank in the region by EMEA Finance and Global Finance
The Bank returns close to MDL 1 billion to shareholders via dividends and a share buyback
Second bond programme raises MDL 565 million
Maibank adds lifestyle features including insurance and other third party offerings

1993

The Bank became a founder of the Moldovan Stock Exchange

2002

Maib is the first bank in Moldova to set up a leasing company - maib Leasing.
Maib created its Business Center where corporate clients - local and foreign companies from various economic sectors - were being serviced individually

2016

Maib launched a large-scale project aimed at transforming the institution into a modern European bank, optimizing, centralizing and automating its business processes, enhancing its efficiency and quality of services
The Bank is an indisputable leader on the banking market.

2021

Maib refreshed Strategy, new Mission, Vision, Values were approved and strategic initiatives launched
New brand identity introduced in Oct 2021
The Supervisory Board appoints new CEO with international experience - Giorgi Shagidze

2023

Maib closes on its first ever domestic bond issue, and publishes its first sustainability report. The Bank signs a senior loan agreement with the International Finance Corporation.

2025

Maib joins the Single Euro Payments Area (SEPA), launches digital insurance products, and expands diaspora banking services with full international access to maibank.
Maib becomes co-founder of new Moldova International Exchange.
Giorgi Shagidze mandate as CEO ends, Macar Stoianov designated as successor





Macroeconomic and country update

Moldova – at a glance

COUNTRY HIGHLIGHTS

MDL 353.5 bln GDP 2025 (USD 20.4 bln) ¹	+2.4% GDP growth FY2025 (YoY)	6.8% Inflation in Apr 2026
IMF growth forecast²:		
1.9% -0.4pp 2026F	3.2% -0.3pp 2027F	3.6% -0.1pp 2028F
35.8% Debt-to-GDP Q1 2026	4.5% Budget deficit as a % of GDP Feb 2026e	6.5% Up 1.5 p.p in May 2026
USD 1.67 bln Incoming remittances in 2025 (-2.3% YoY)	Exports +9.0% YoY Imports +19.6% YoY FY 2025 ³	EUR 321 mln FDI in 2025
USD 3.5 bln Current account deficit In 2025 (+27.4% YoY)	Yields on Government Securities* (Apr '26)	
	Maturity	91 days 182 days 364 days 2 years
	Yield	3.03% 9.54% 9.54% 7.05%

Country data snapshot

	4Q25	4Q24	FY25
GDP (MDL bil)	96.1	88.3	353.5
GDP Growth (%)	3.6	(1.1)	2.4
FDI (USD mil)	48.4	144.4	362.1
Remittances (USD mil)	428	439	1,666
Trade deficit (USD mil)	1.6	1.3	6.1
Budget deficit (% of GDP)	9.1	6.3	4.4

	1Q26	4Q25	1Q25
Inflation (%) quarter end	5.3	6.9	8.8
Debt-to-GDP (%) quarter end	35.8	37.4	34.8

Moldova – key recent events

January 2026	Countercyclical capital buffer rate increase of 0.5% for banks
April 2026	Moody's upgraded Moldova's rating to B2
April 2026	"Prima Casă Plus" program paused
May 2026	NBM lifts base rate 1.5% to 6.5% in response to inflation
May 2026	Countercyclical capital buffer rate increase of 1.0% for banks
June 2026	Investment Conference (EU-MD)

¹ According to estimated data from the National Statistics Bureau (March 2026)

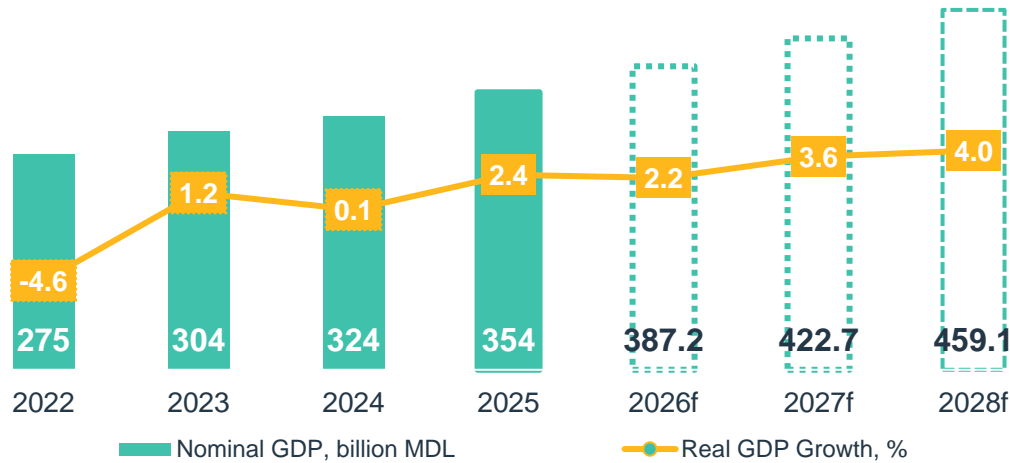
² IMF, WEO report, changes compared to December 2025 report on Moldova

³ Includes both trade in goods and services

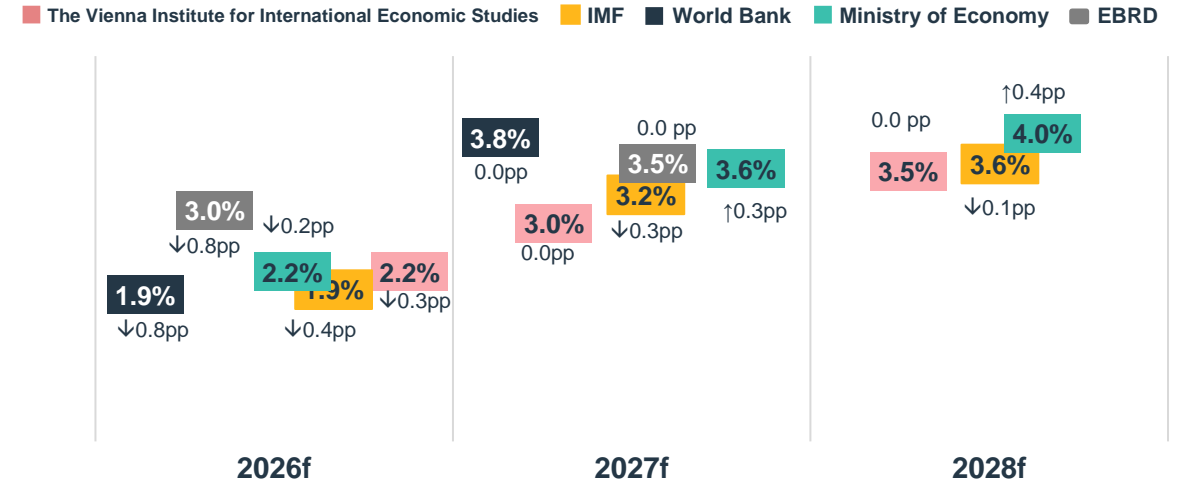
*Primary market; Source: Moldova Statistics, NBM, Ministry of Finance, Ministry of Economy, EU Commission

Macro: downgrades on recent 2026 GDP forecasts on the back of global uncertainty

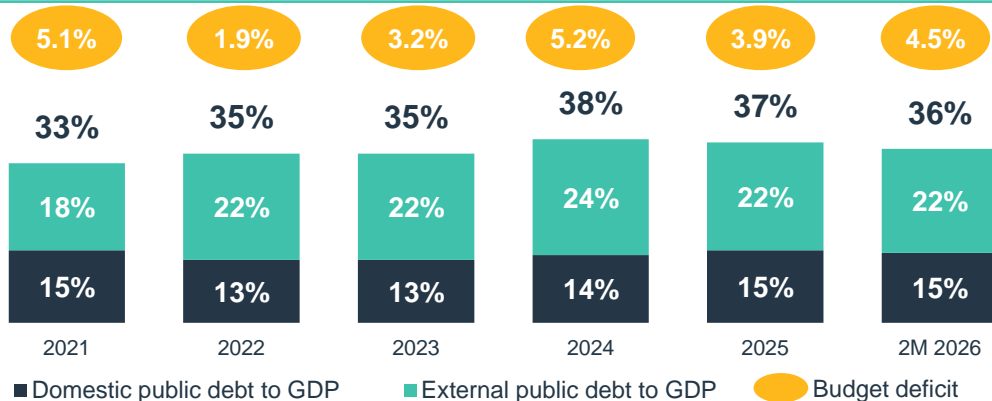
GDP – medium term growth outlook¹



Energy price volatility clouds Moldova's 2026 growth forecast²



Budget deficit widens to 4.5% of GDP during 2M 2026



2026 forecasts downgraded²

Institution	Change, pp		
	2026	2027	2028
EBRD (February 2026)	-0.8	0	0
IMF (April 2026)	-0.4	-0.3	-0.1
Ministry of Economy (April 2026)	-0.2	0.3	0.4
WIIW (April 2026)	-0.3	0	0
World Bank (April 2026)	-0.8	0	0

Legend -1.5 0.0 +1.5

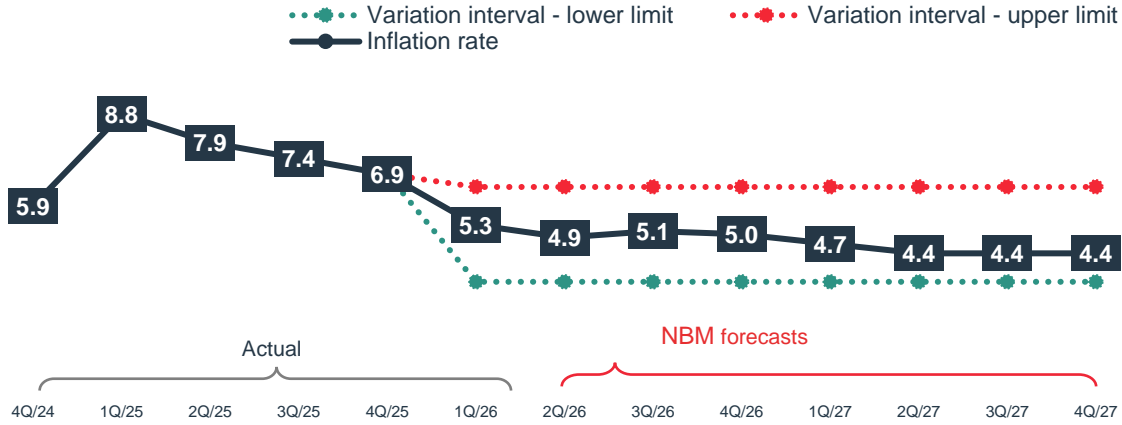
¹Estimate and forecast according to the Moldovan Ministry of Economy December 2025;

²According to revised forecasts of: World Bank (April 2026), International Monetary Fund (April 2026), EBRD (February 2026), Vienna Institute for Economic Studies (April 2026) and Moldovan Ministry of Economy (April 2026) Ministry of Economy, IFI forecasts, NBM;

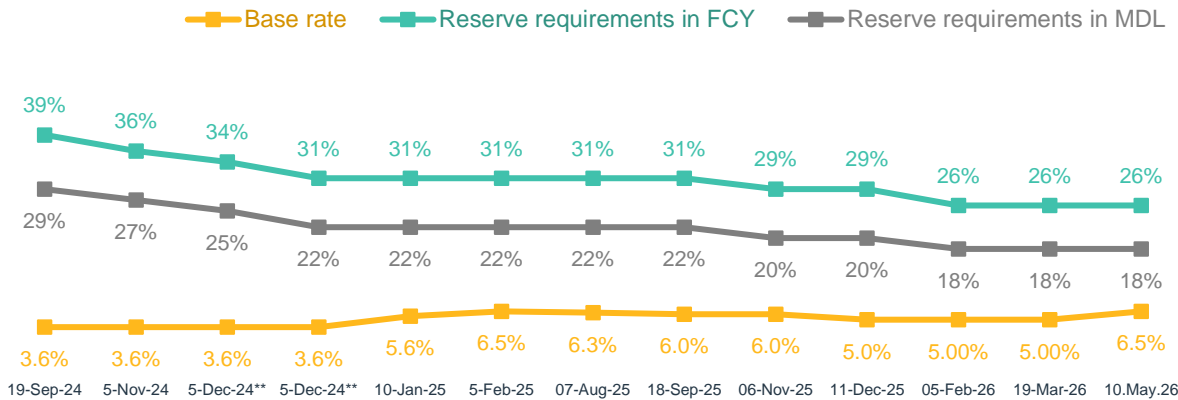
Monetary policy: base rate increase in May in response to inflation

Inflation outlook uncertain¹

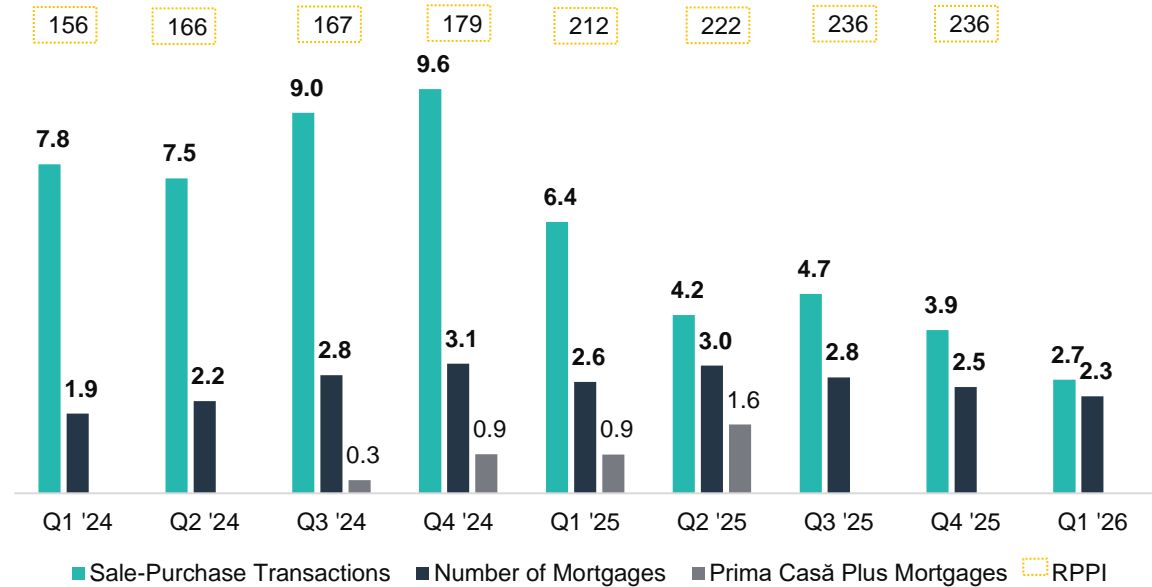
Quarterly average



Reserve requirements reduced for deposits in MDL



Real estate transactions dry up in response to high prices¹



Real estate prices²

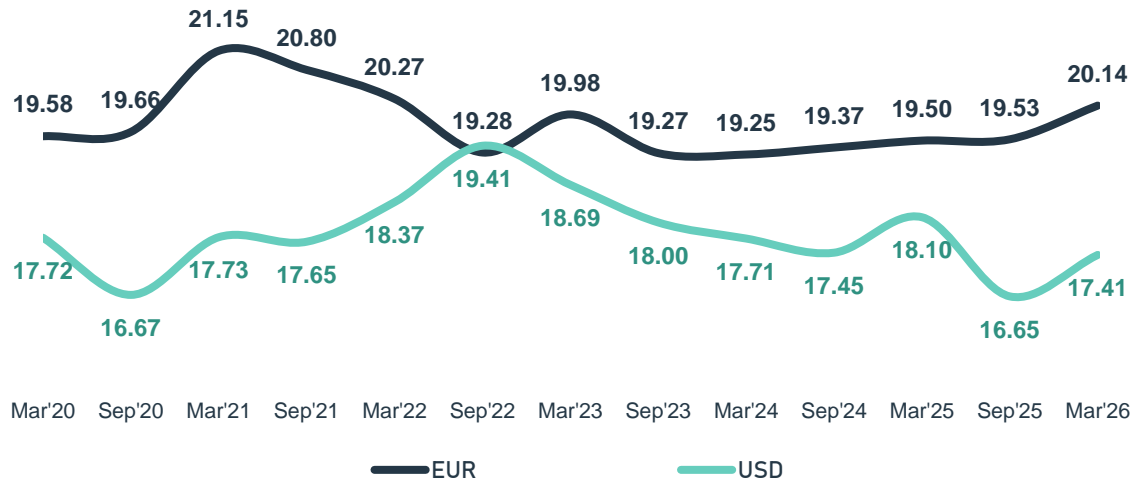
In Q4 2025, Moldova's residential real estate market showed a continued decline in transactions. Data indicates that the number of transactions fell 53.3% YoY, with a particularly sharp drop in Chişinău (residential transactions down 77.9%). The market contracted amid ongoing price as well as cash payment restrictions and stricter fund origin rules. The market became increasingly reliant on bank financing, with mortgages representing 59.5% of transactions in Chişinău (up 35.1 pp YoY). New mortgage lending fell by 12.7% YoY, totaling 2.8 billion MDL.

¹ Source: National Bank of Moldova

² Source: National Statistics Bureau, National Bank of Moldova, Public institution cadaster of immovable property, NBS, *Prima Casa Plus Mortgages last available data in Q2 2025

Seasonal weakness in MDL, exports of services continue strong growth

MDL is down slightly against EUR and USD



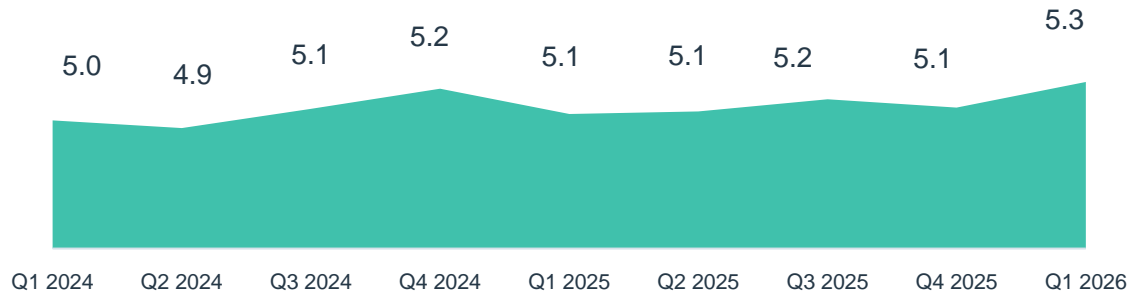
Some rebound in exports, but trade gap continues to widen

(USD billion)



Foreign reserves grow considerably in Q1 2026

(EUR billion)



Source: National Bureau of Statistics, Ministry of Economy, NBM
 1Source: NBS

Export rebound supported by agriculture, energy import costs surge amid Middle East conflict¹

In 2025, service exports registered USD 3.2 billion, while exports in goods accounted for USD 3.8 billion. In Q4 2025, services exports totalled EUR 769 million, up 15.0% year-on-year. Growth was led by IT services (+21.8% to EUR 204 million, representing 26.5% of total service exports) and transport services (+25.9%, representing 20.4% of total), with air transport up 54.3% and road transport up 9.2%. The services trade surplus reached EUR 265 million in Q4 2025, up 20.1% year-on-year.

In January–February 2026, Moldova's economy showed mixed signals — oilseed and grain exports surged 57.8% on harvest momentum, energy imports rose sharply (gas +21.4%, electricity +16.1%) amid Middle East-driven price pressures while petroleum imports fell 15.9%, and electrical machinery exports grew a modest 5.1%.

Moldova current state of capital markets

Capital Market Infrastructure



- BVB (Bucharest Stock Exchange) leads a new exchange in Moldova with modern retail-friendly platform.
 - BVB is lead investor and operator
 - Offers simplified retail access, trading and listing infrastructure
- Moldovan Government (via APP) took 20% stake
- Interest from key private sector players:
 - maib, other banks, insurers, large companies.
- Status – entity established, licensing underway, operational Q3 2026
- Former Prime Minister Dorin Recean to serve on the board

Regulatory



- Global accounts are now expressly permitted for all securities (from November 2025) with exception of shares of banks and insurance companies – foundational for easy access for investors
- Private pension fund (Pillar 3) license granted to an insurance company
- CNPF Capital Markets strategy adopted by Parliament in June 2025
- NBM currently works to finalize secondary legislation on depositary inter-connection
- DCU (depositary) is in process of establishing inter-connection with Romanian depositary

Issuance Momentum



- Maib issued corporate bonds (retail-targeted) to meet the 35% cap on deposits. Now in its fourth programme, previously issued MDL 2.0 billion. Current programme MDL 2.0 billion in MDL 200 million tranches.
- Moldtelecom, a proactive SOE, preparing bond issuance with maib support on corporate governance & IR.
- Municipal bonds issued at small scale by several towns.
- Government platform (evms.md) for medium term government bonds issuance proving popular, but all other participation in government bond market is limited by investors (other than banks)
- S&P rated Moldova BB-/B in line with Armenia, N.Macedonia in preparation to potential Eurobond listing

Key events – sovereign rating upgrade from Moody's

Inflation outlook deteriorates on energy price shock

Heading into 2026, Moldova's inflation appeared well-contained with the NBM's 5% target within reach. The Middle East conflict-driven energy price shock has materially changed this outlook. Fuels and lubricants, the single largest non-food subcategory at 6.47% of the CPI basket, were still 5.1% below year-ago levels in January 2026, providing a temporary buffer. However, with global oil prices rising sharply, fuel price increases of 30% or more YoY are plausible in coming months, mechanically adding an estimated 2.0pp to headline CPI. At its 10 May meeting, the NBM lifted the base rate to 6.5%, noting inflation at 6.8% (outside the corridor) and flagged the energy shock as continued material upside risk.

Real estate market contracts sharply

In Q4 2025, residential sale-purchase transactions fell 53.3% YoY nationally, with Chişinău seeing a particularly steep drop of 77.9% YoY. The contraction came despite continued price growth, with Chişinău's residential price index reaching 226.7 (+26.8% YoY). The market has become increasingly reliant on bank financing, with mortgages representing 59.5% of transactions. The "Prima Casă Plus" programme — a key demand driver throughout 2025 — exhausted its 2026 budget already in Q1 2026 and has been suspended, with its future uncertain.

Moody's Moldova rating upgrade

Moody's upgraded Moldova's sovereign credit rating to B2, reflecting progress on EU accession reforms and improved fiscal management. S&P maintained its BB-/B rating with a stable outlook, citing moderate fiscal space, ongoing EU accession reforms, and contained debt levels despite external vulnerabilities. Debt-to-GDP stood at 35.8% in Q1 2026, down 1.6pp from year-end 2025.

Latest macro forecasts diverge

Major institutions have revised their 2026 GDP forecasts downward, but with significantly different magnitudes. The IMF (April 2026) projects growth at 1.9%, a downward revision of 0.4pp. The EBRD (February 2026) cut its forecast by 0.8pp to 3.0%, citing high energy prices and weak external demand. S&P issued the sharpest downgrade, projecting just 0.3% growth, attributing this directly to Moldova's acute exposure to the energy price shock — with oil, gas, and fertiliser imports representing over 7% of GDP. The World Bank also revised down by 0.8pp.

On the left side of the slide, there are three white, curved lines that originate from the left edge and curve towards the right, creating a sense of motion or a stylized graphic element.

Maib strategy and performance

Maib updated its strategy at the beginning of 2026

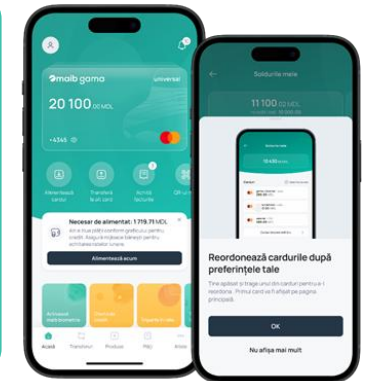
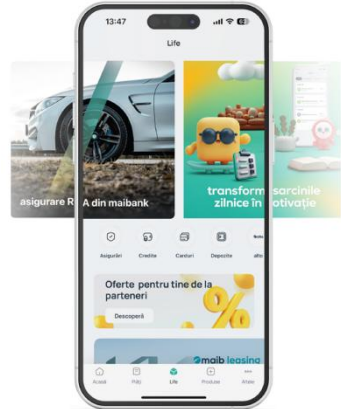
Customer Experience

Digitalization

Strategic Focus Areas

People & Culture

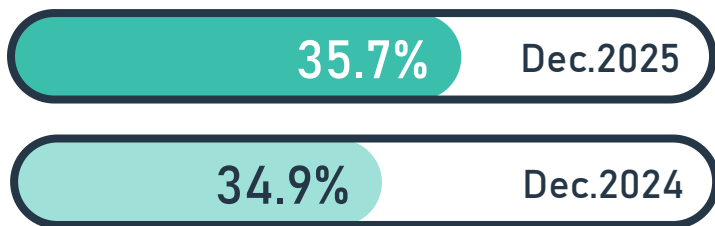
Payments



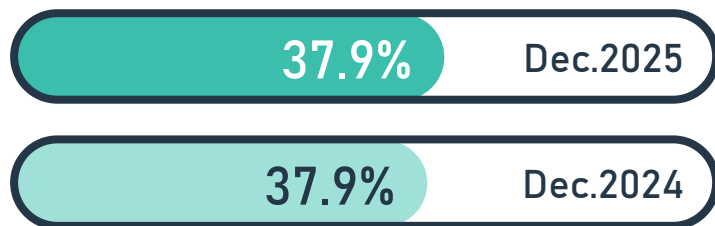
Maib pursues international expansion with an asset-light digital-only offering in Romania. The Bank received permission to invest abroad from NBM as well as secured approval from Romanian competition authority. Currently the entity (Maib IFN) is working to secure the necessary regulatory permissions in Romania.

Continue to dominate Moldovan banking while growing above market

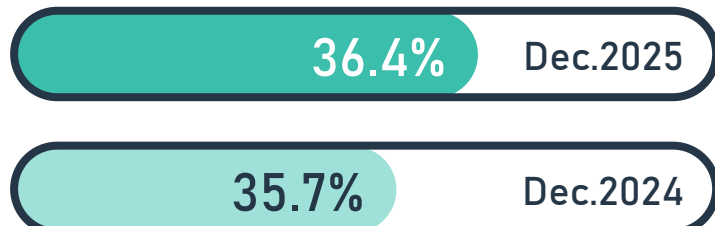
Market Share – Total Assets



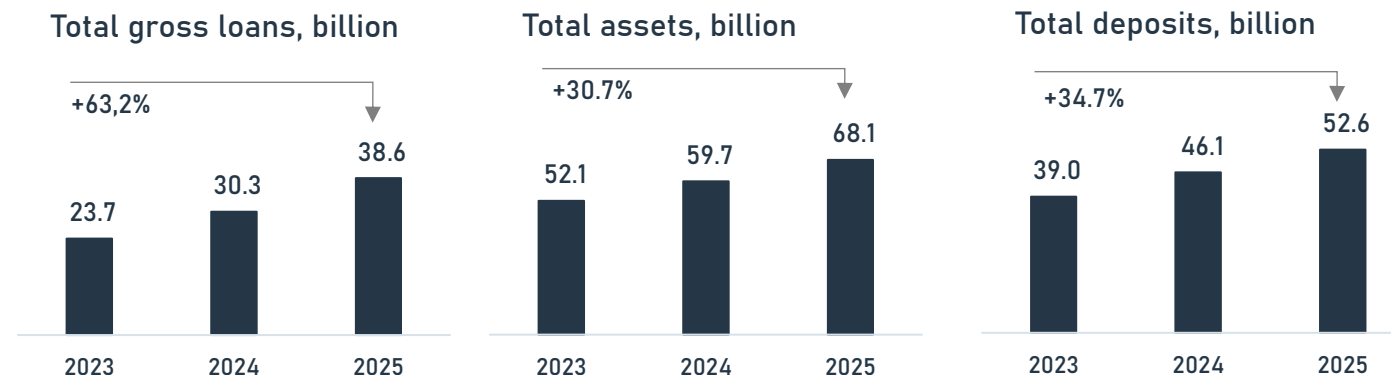
Market Share – Total Loans



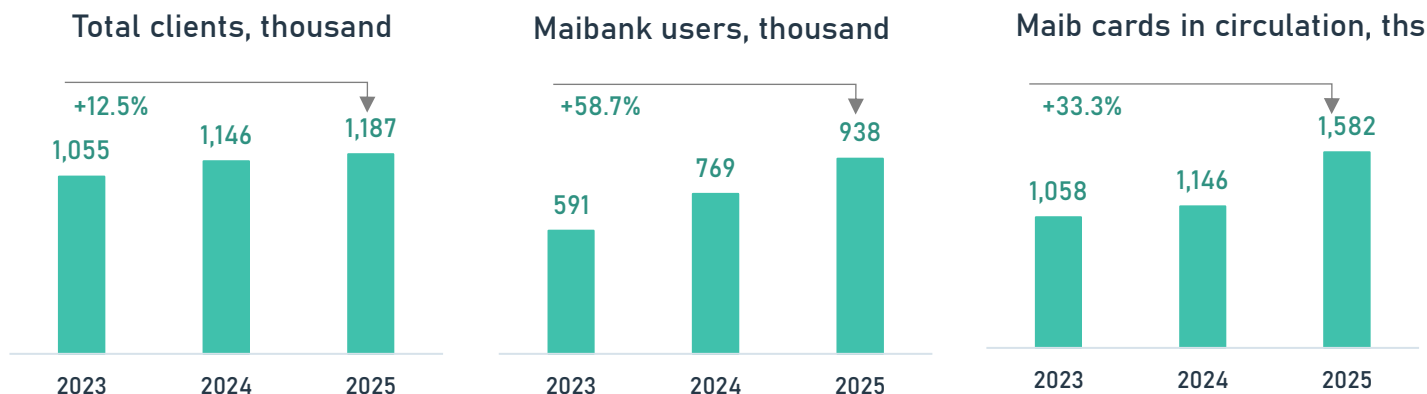
Market Share – Total Deposits



Financial metrics



Key operational strategy shifts



Source: National Bank of Moldova, internal reports

Focus on customer continues to be top of our agenda

Strong CX performance across all segments (2025 YE)

	Retail	SME	Corporate
CSAT	6.4	6.3	6.2
NPS	63	56	50

Continuous dialogue and open engagement with customers



Awards in all categories



Three major awards at the 2025 International Customer Experience Awards



First Pioneering Partner of Operational AI Project in EEMEA region" within Mastercard EDGE 2025 Awards



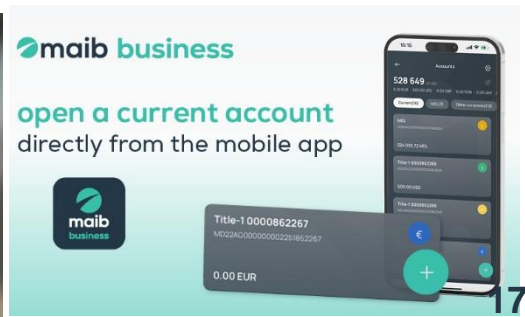
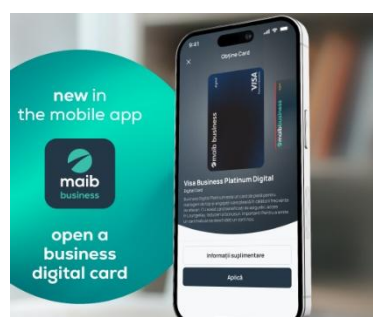
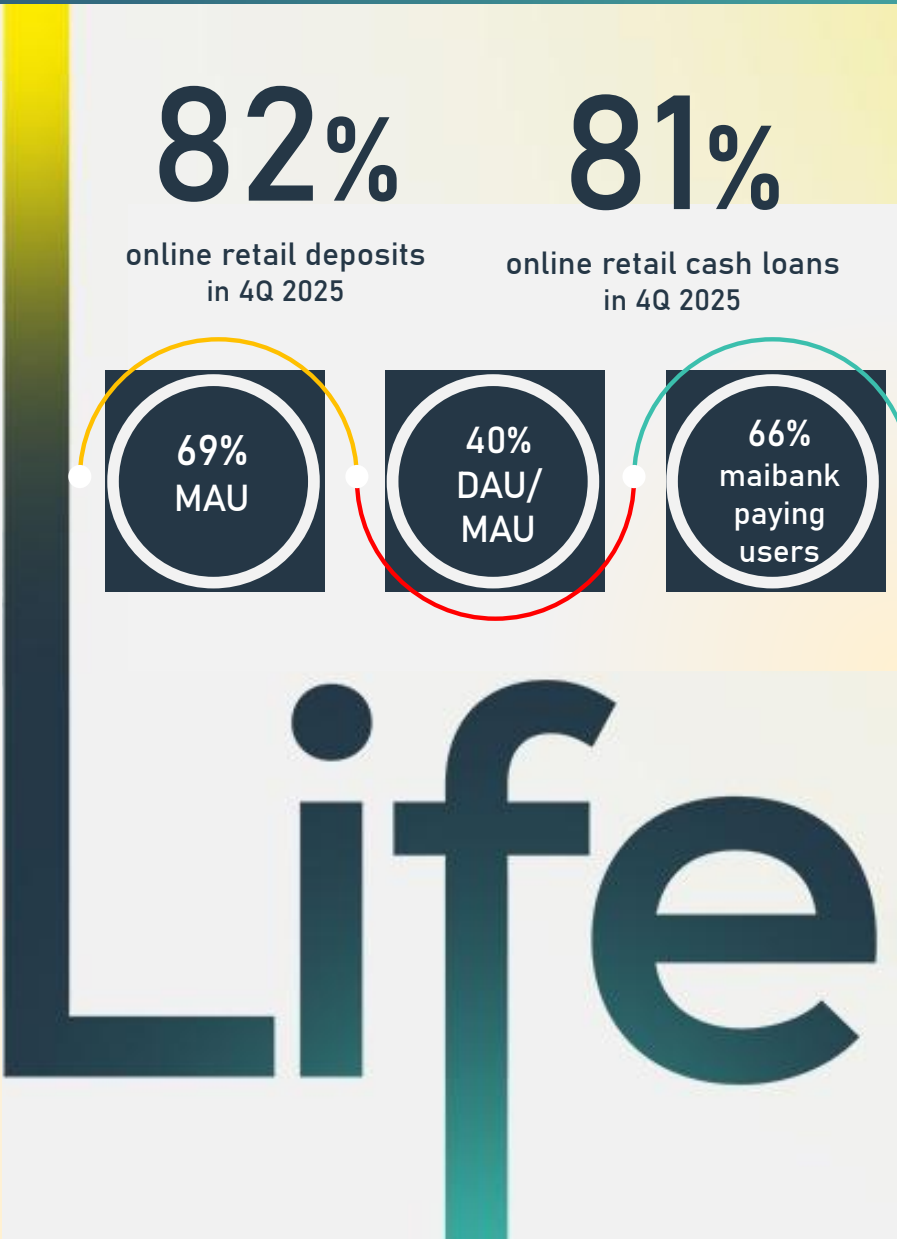
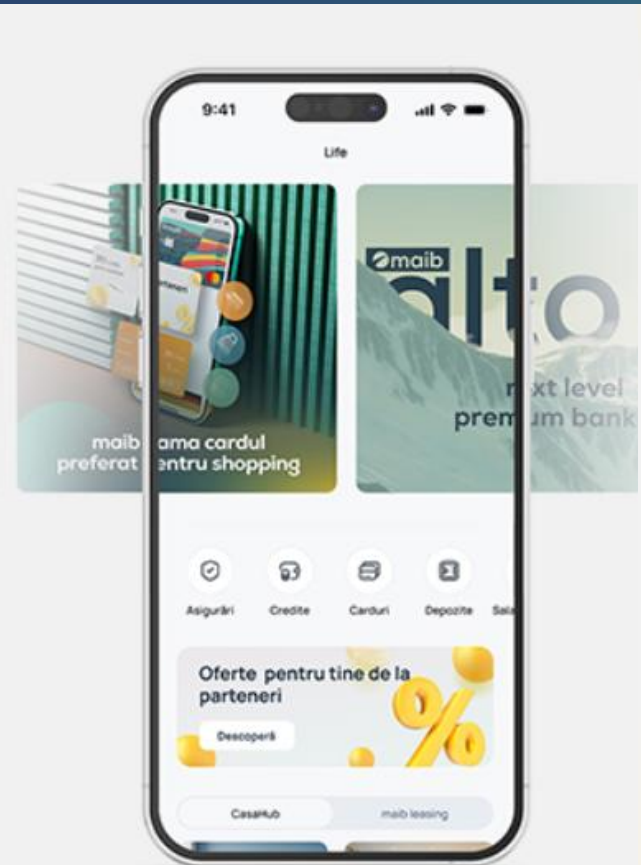
1st Place

Top of mind

3rd Place

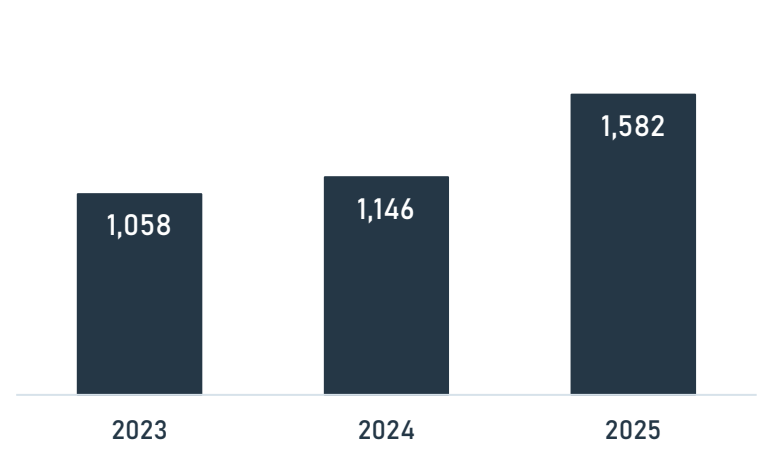
Loved Brand

Digital innovation reinforces growing customer engagement

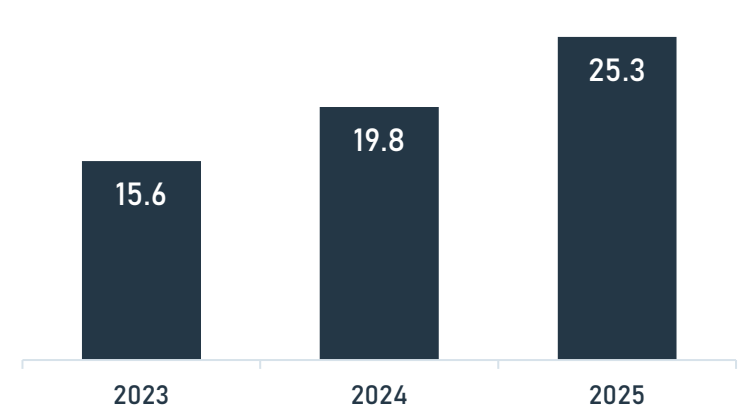


Maib dominates in payments creating a platform effect

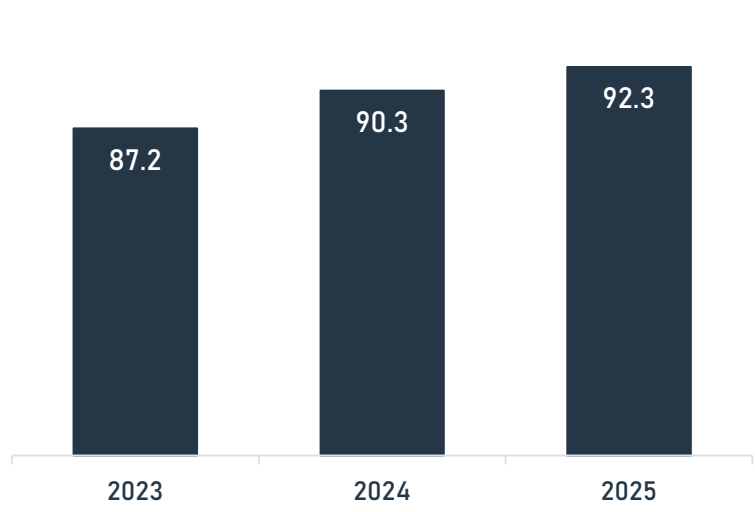
Maib cards in circulation (million)



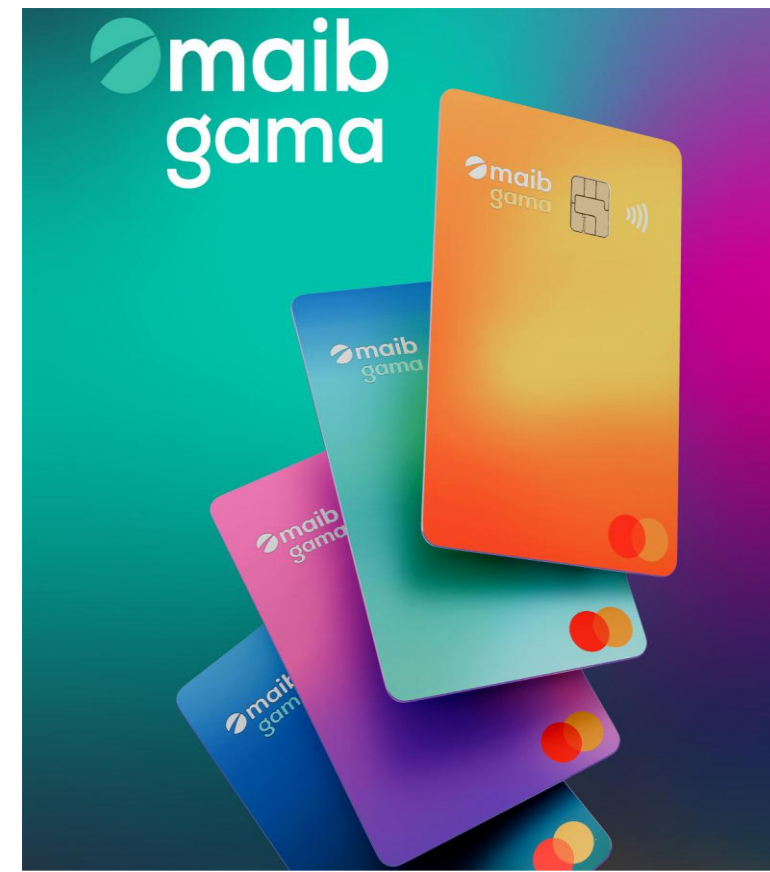
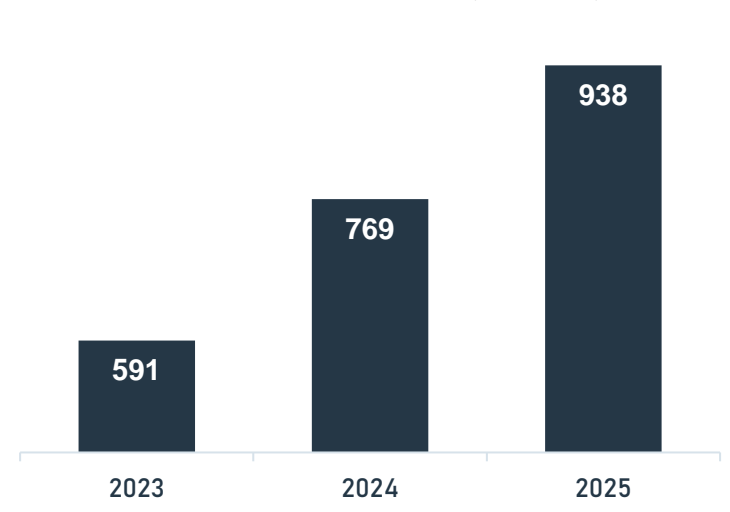
POS & E-COMM terminals portfolio (thousand)



Cashless transactions (%)



maibank retail users (thousand)



People development to create a long-term sustainable organisation

Empowered and supported young talent across the country



Fostered a culture of rewarding employee excellence within the Bank



Recognized as a top employer in multiple rankings



Key figures for 2025



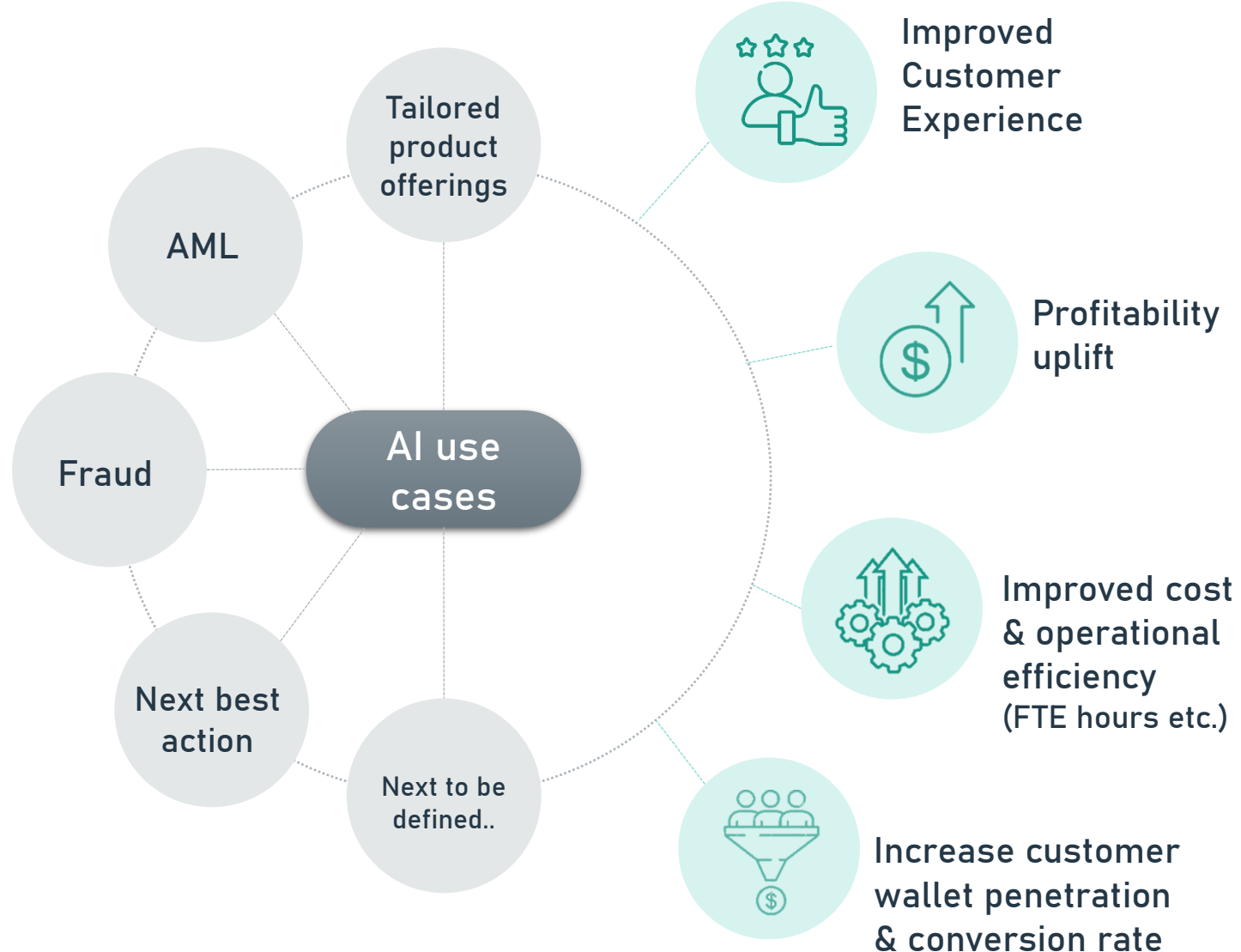
Fostering connections that go beyond daily responsibilities: More than job, less than life



Actively deploying Artificial Intelligence with tangible results

Maib partners with Mastercard to drive AI strategy forward as its digital transformation

Maib has already determined and approved the 1st wave of use cases to be applied across various sectors in the Bank.



#1 trusted partner of Moldovan corporate customers



Loan Market Share

42%

Active customers

719

Gross Loan Portfolio

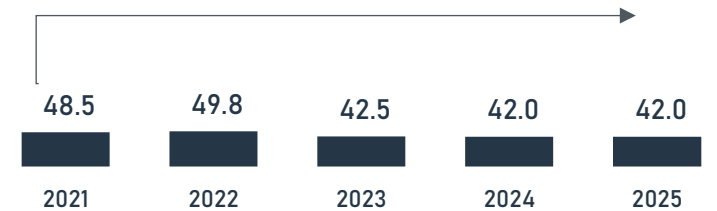
MDL
13.0
billion

Deposit Portfolio

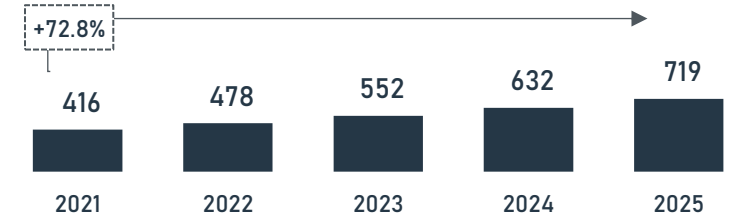
MDL
9.9
billion



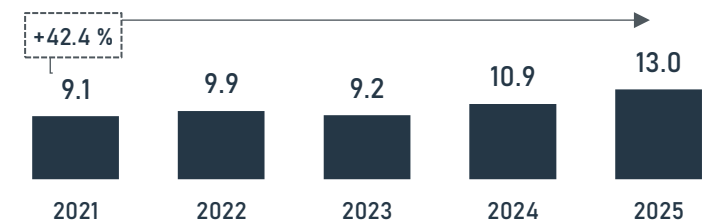
Corporate loan market share, %



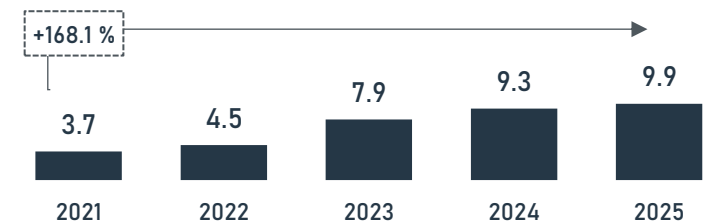
Corporate active customers



Corporate gross loan portfolio (bn MDL)



Corporate deposit portfolio (bn MDL)



The numbers are presented on the standalone basis (Bank only).

Enabler of Moldovan small business



Loan Market Share

36%

Active customers

41.0 thousand

Gross Loan Portfolio

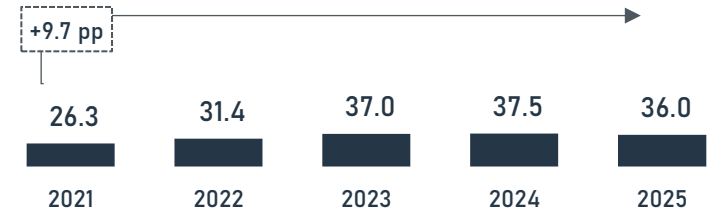
MDL 8.9 billion

Non-performing loans

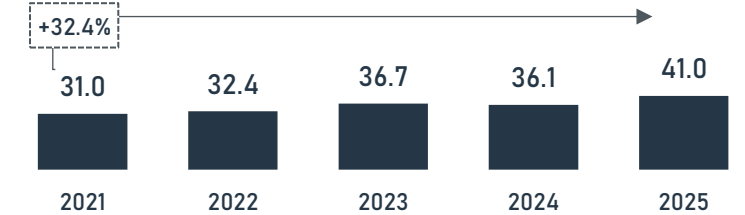
2.0%



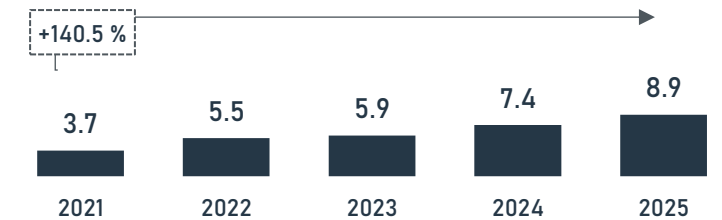
SME loan market share, %



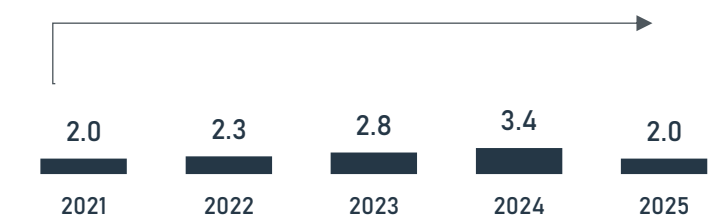
SME active customers



SME gross loan portfolio (bn MDL)



SME deposit portfolio (bn MDL)



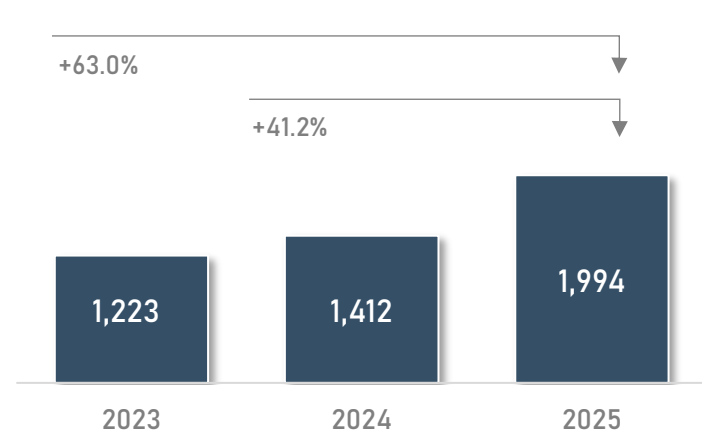
The numbers are presented on the consolidated basis.



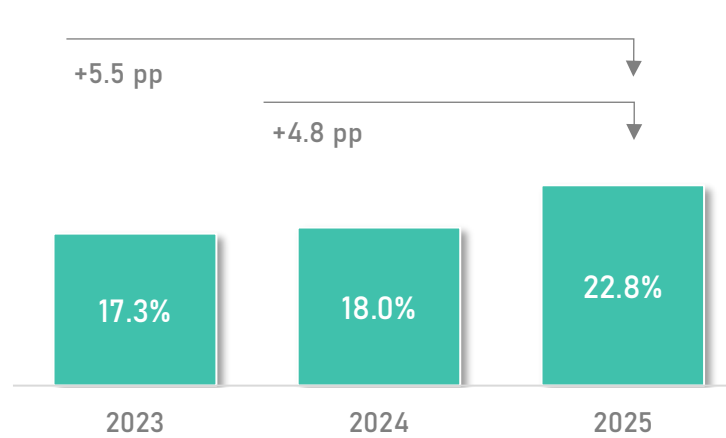
Financial results

Delivering strong performance across the interest rate cycle

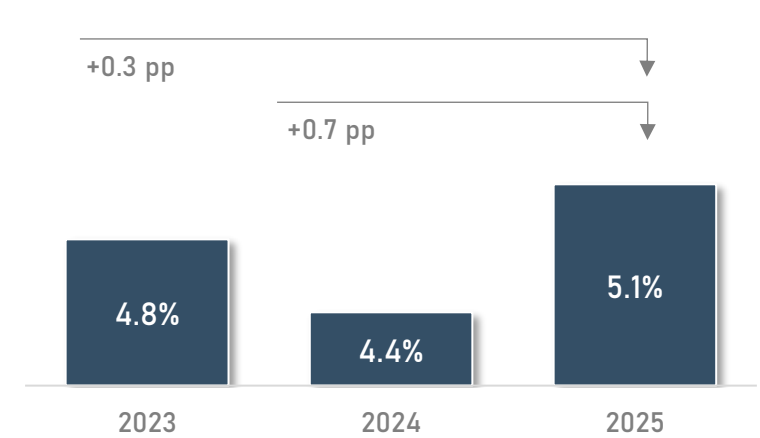
Net profit, millions MDL



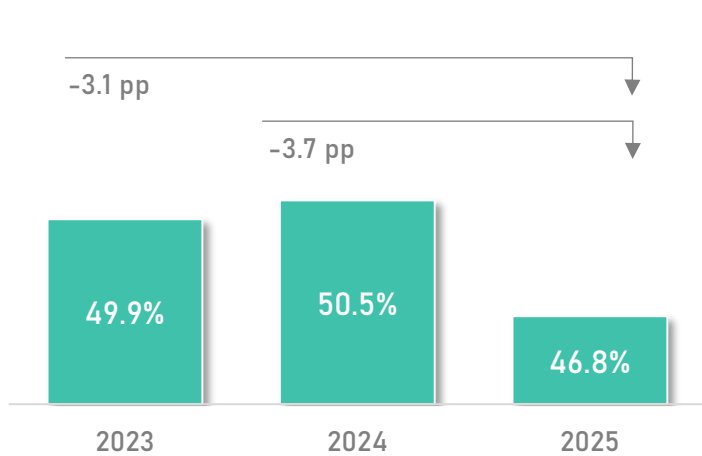
Return on equity (ROE), %



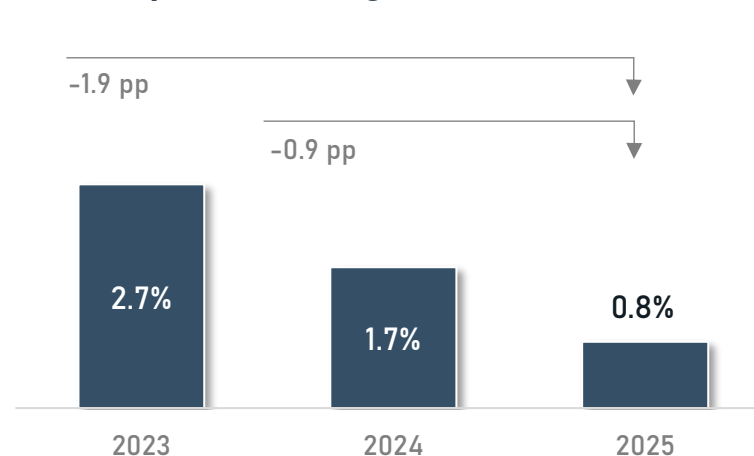
Net Interest Margin (NIM), %



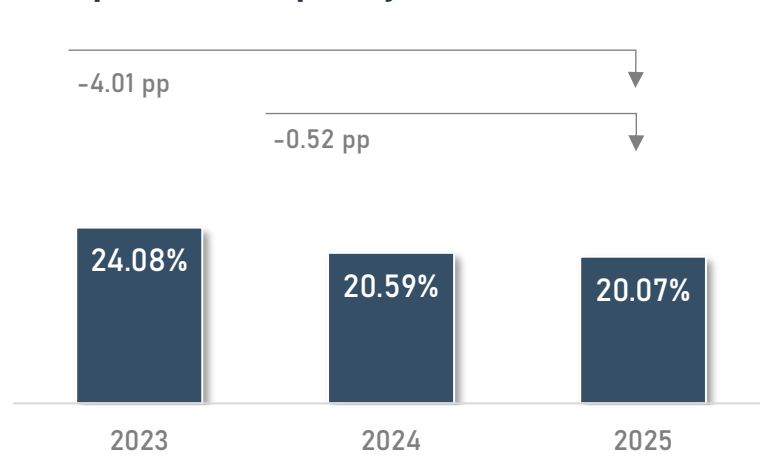
Cost to Income Ratio (CIR),¹ %



Non performing loans (NPL),² %



Capital Adequacy Ratio (CAR),³ %



¹ Cost-to-income ratio is calculated without impairment and provisions release/charges

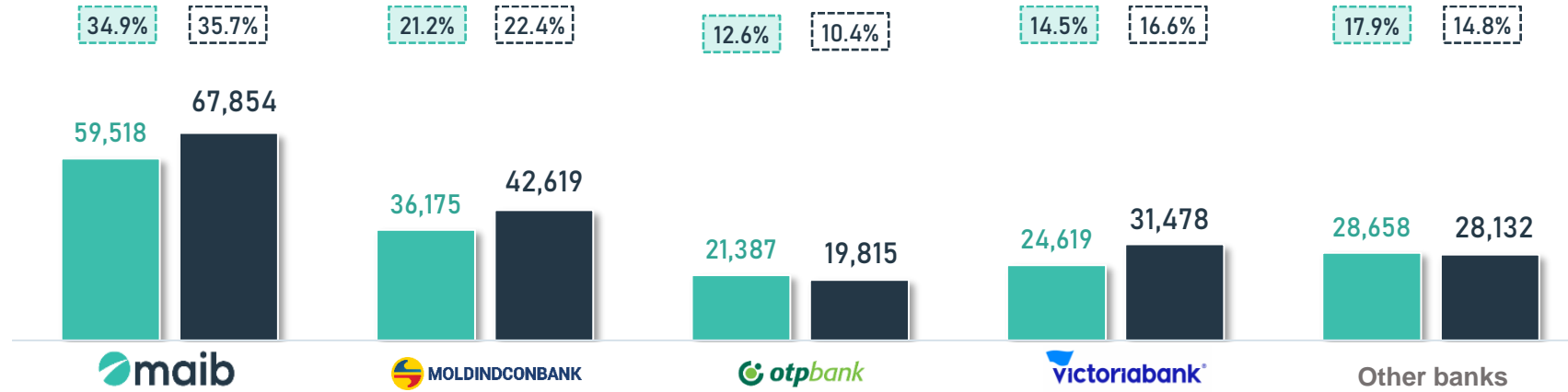
² NPL = non performing loans ratio determined according to IFRS provisions

³ 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, 3% of net operating income and 2% of total income of the Group

Further strengthening market share in 2025

Total assets million MDL

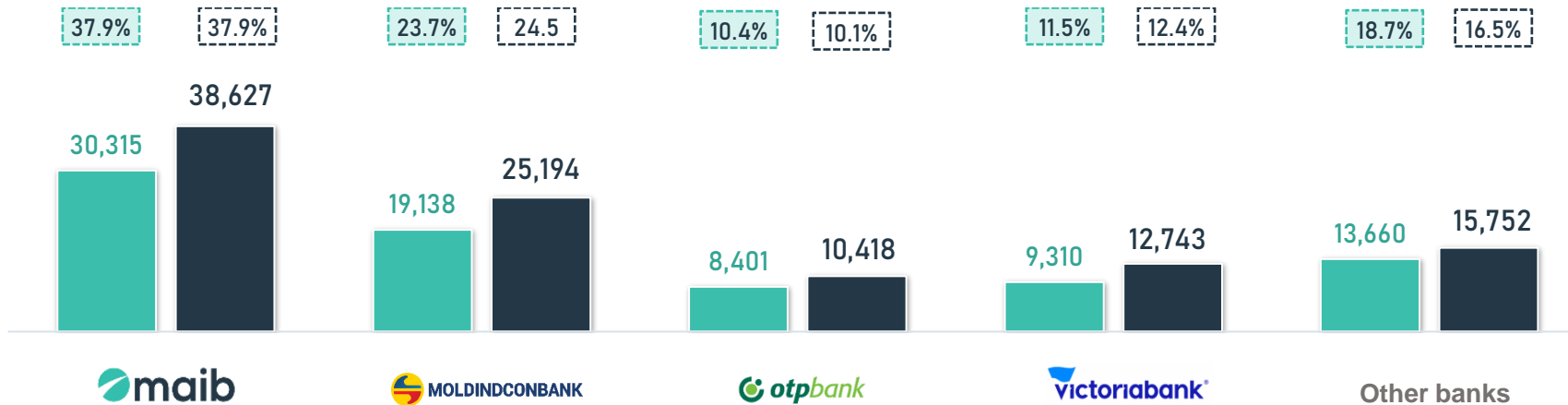
■ 2024 ■ 2025 ■ Market share 2024 ■ Market share 2025



- Maib continued to expand its balance sheet, with total assets reaching MDL 67.9 billion (+14% YoY) and market share rising to 35.7%, meaning the Bank now holds over one-third of total banking system assets. This growth was supported by increased client activity and effective deployment of financial resources, reinforcing its leading position.

Total loans¹ million MDL

■ 2023 ■ 2024 ■ Market share 2023 ■ Market share 2024



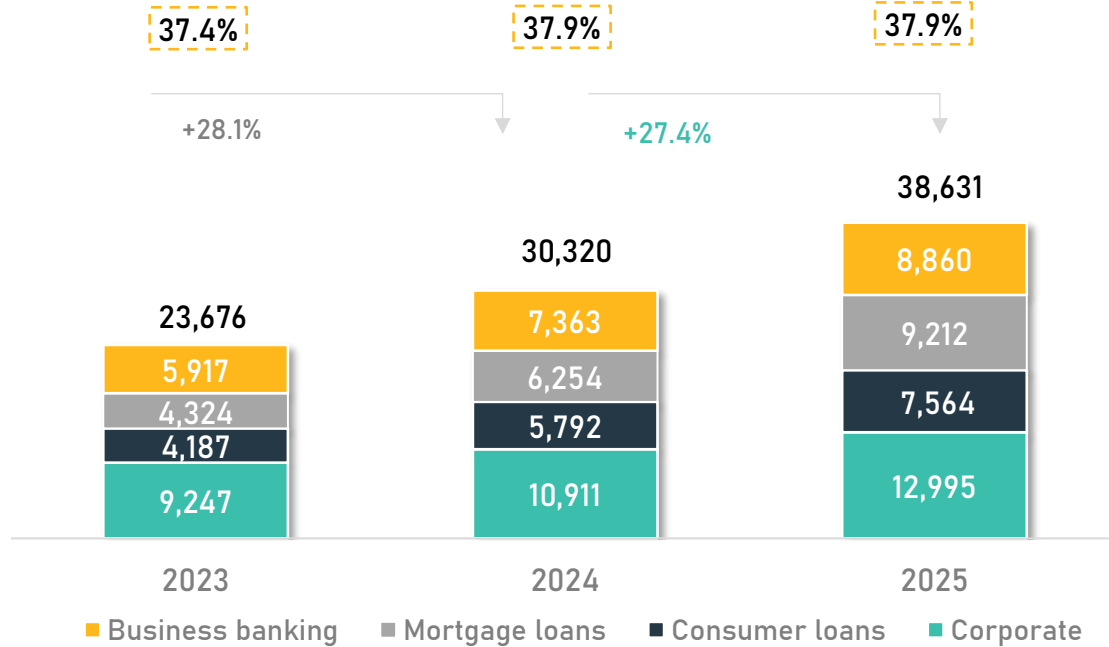
- The loan portfolio grew strongly to MDL 30.3 billion (+28% YoY), driven by solid demand and diversified lending, while MAIB maintained its leading market share of 37.9%, highlighting a stable and resilient competitive position.

¹ Maib - Gross loan book value as per Financial statements, competitors loans - principal, without adjustment for unamortized commission and accrued interest..

Loan grown outpaced deposits in 2025

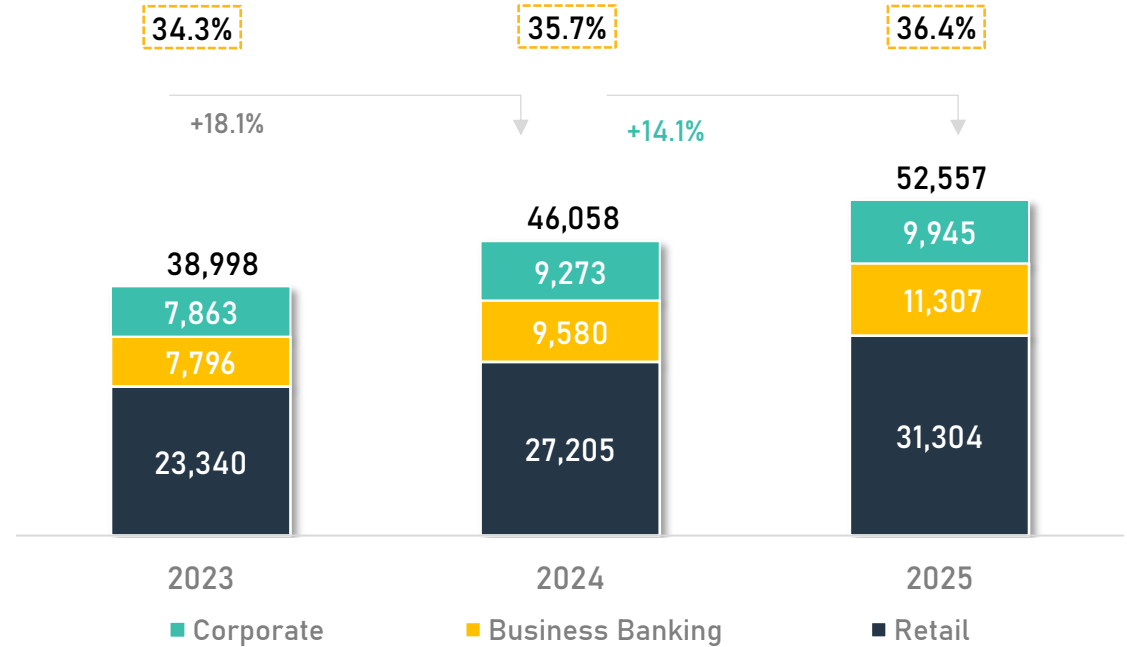
Loan portfolio¹, MDL million

Market share, %



Deposit portfolio, MDL million

Market share, %



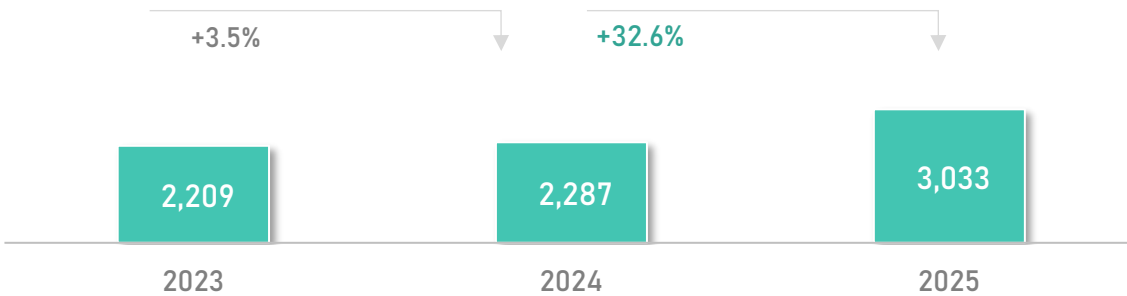
- Maib continued to expand its loan portfolio to MDL 38.6 billion (+27.4% YoY), increasing its market share to 37.9%, reflecting strong lending activity across all business segments.
- Growth was broadly driven by retail lending, supported by strong demand in both mortgage and consumer loans, while corporate and business banking segments also contributed solidly to portfolio expansion.
- The diversified growth across segments confirms the Bank's ability to sustain high-quality lending while supporting economic activity.

- The deposit portfolio increased to MDL 52.6 bn (+14.1% YoY), with market share rising to 36.4%, reflecting continued client confidence and strong liquidity inflows.
- Growth was supported by both retail and legal segments, driven by higher current account balances and term deposits amid favorable liquidity conditions in the market.
- The solid deposit base provides a stable funding foundation, supporting further lending growth and maintaining strong liquidity levels.

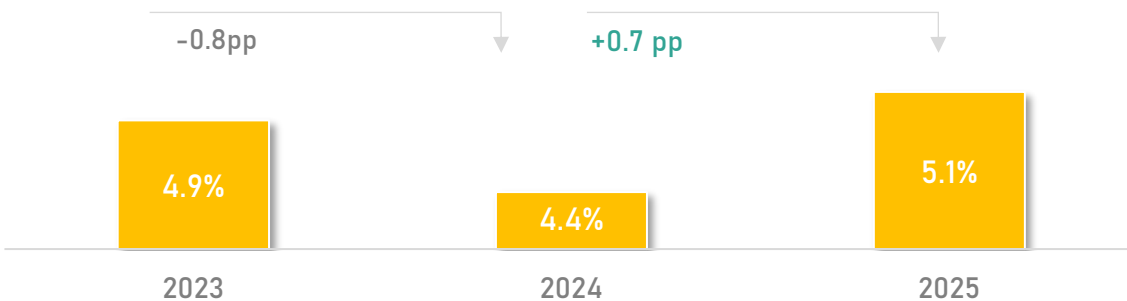
¹ gross loan book value as per Financial Statements

Net interest margin supportive in 2025

Net interest income, MDL million



Net interest margin (NIM), %



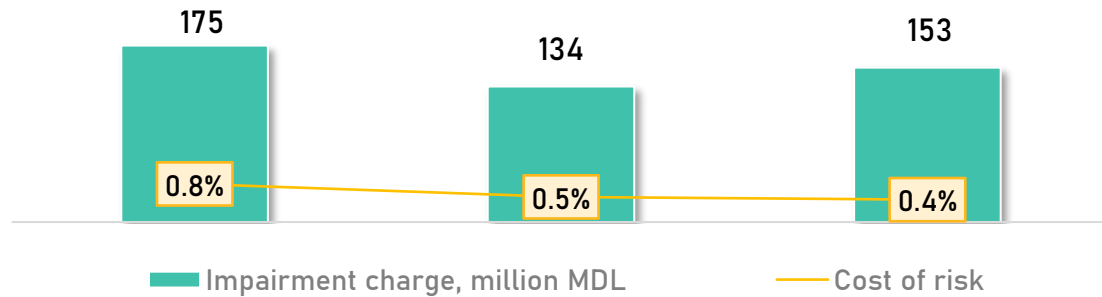
Interest earning assets, MDL million



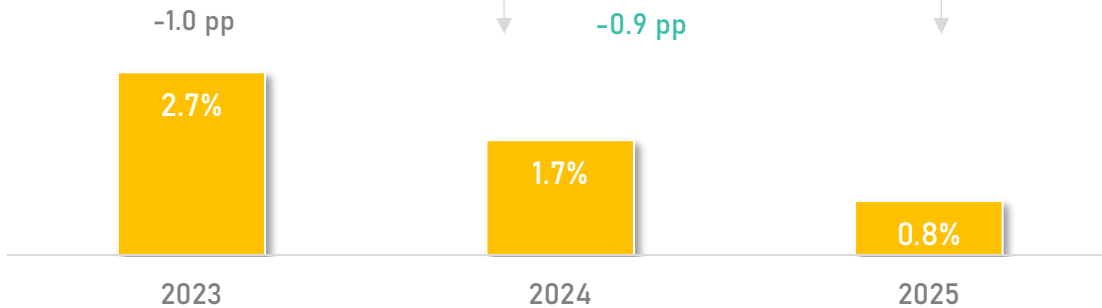
- Net interest income increased to MDL 3,033 million (+32.6% YoY), demonstrating strong revenue expansion.
- The growth was primarily driven by a significant increase in the loan portfolio and interest-earning assets.
- Net interest margin (NIM) increased to 5.1% (+0.7 pp YoY), reflecting an improving margin environment.
- The upward trend indicates stronger asset yields and supports continued profitability.
- Interest-earning assets increased to MDL 63,904 million (+14.8% YoY), supported by strong expansion of the loan portfolio.
- Growth was also driven by higher placements in money market instruments.

Asset quality improves significantly

Cost of risk, %



Non-performing loan ratio (NPL), %



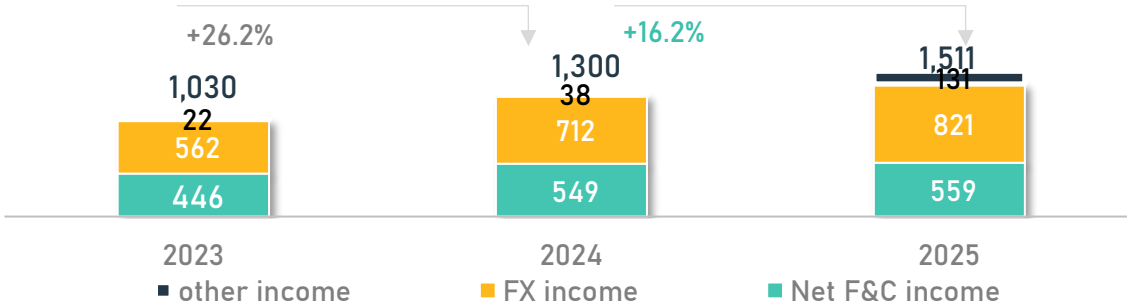
NPL coverage ratio, %



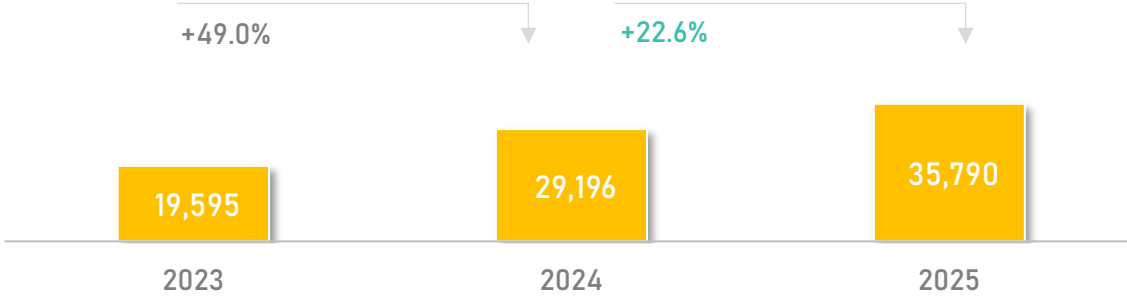
- The cost of risk improved to 0.4%, reflecting continued improvement in asset quality and effective credit risk management.
- Despite a slight increase in impairment charges in absolute terms, the lower ratio highlights strong portfolio performance.
- The NPL ratio improved to 0.8%, confirming the high quality of the loan portfolio and effective recovery processes.
- The decline is driven by both solid loan growth and disciplined underwriting standards.
- NPL coverage increased significantly to 388.5%, reflecting a strong and prudent provisioning approach.
- The high level of coverage provides a substantial buffer against potential credit risks.

Non-interest income continues to grow as transaction volumes increase

Non-interest income, MDL million



Volume of card payments, MDL million



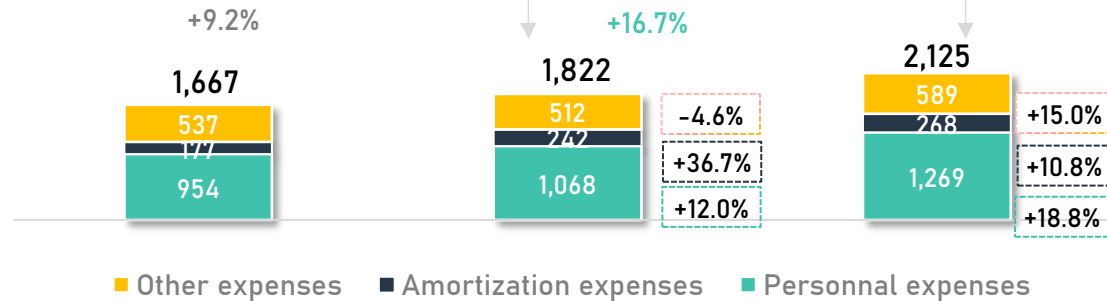
Volume of fx transactions, USD million



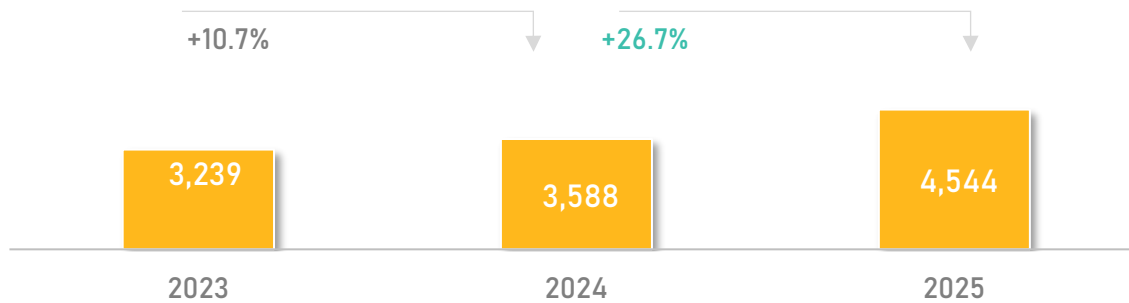
- Non-interest income increased to MDL 1,511 million (+16.2% YoY), reaching around 36% of total operating income, driven primarily by strong growth in fee and commission income supported by higher volumes of card transactions, payments and foreign exchange activity, strengthening the Bank's revenue diversification and reducing dependence on interest income.
- The volume of card payments rose significantly to MDL 35.7 bn (+22.6% YoY), reflecting the continued shift of customers towards cashless transactions and digital services, while remaining a key driver of fee and commission income growth and supporting the expansion of non-interest revenues.
- Foreign exchange transaction volumes increased to USD 9.9 bn (+24.3% YoY), driven by strong activity across both corporate and retail clients as well as improved margins, contributing positively to income growth and reinforcing the Bank's position in transactional and FX-related services.

Big improvements in efficiency seen in 2025

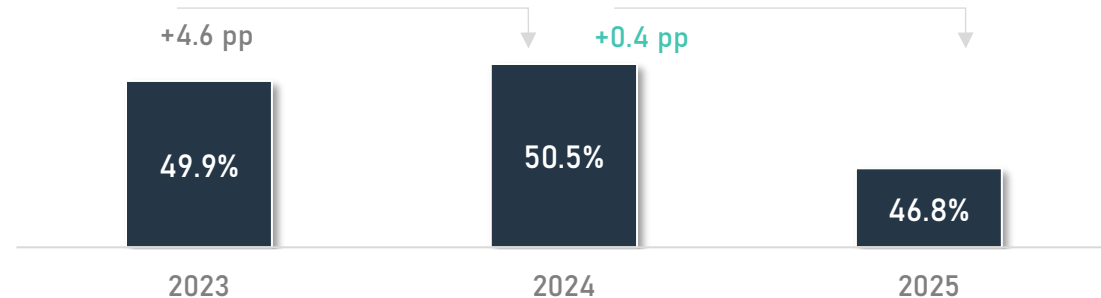
Operating expenses, MDL million



Net operating income, MDL million



Cost to income ratio (CIR), %



- Operating expenses increased by 16.7% YoY, reflecting continued investments alongside disciplined cost management.

- Staff costs growth was driven by salary revision, increasing number of staff by 97 FTE, supporting operational resilience and long-term efficiency.
- Depreciation and amortization expanded in line with investments in both fixed assets (branches, IT infrastructure, headquarters) and intangible assets (digital solutions and software).
- Other expenses recorded a moderate increase, remaining well controlled due to sustained cost discipline despite ongoing business expansion.

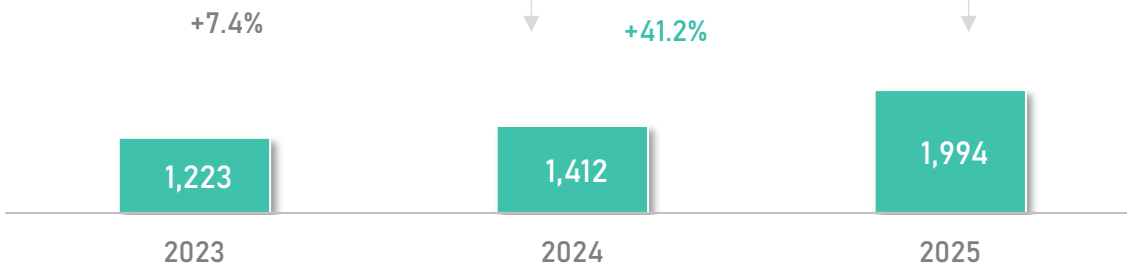
- Net operating income reached MDL 4,544 million (+26.5% YoY), reflecting strong top-line performance across both interest and non-interest income streams.

- The cost-to-income ratio improved to 46.8%, highlighting enhanced operational efficiency despite ongoing strategic investments.

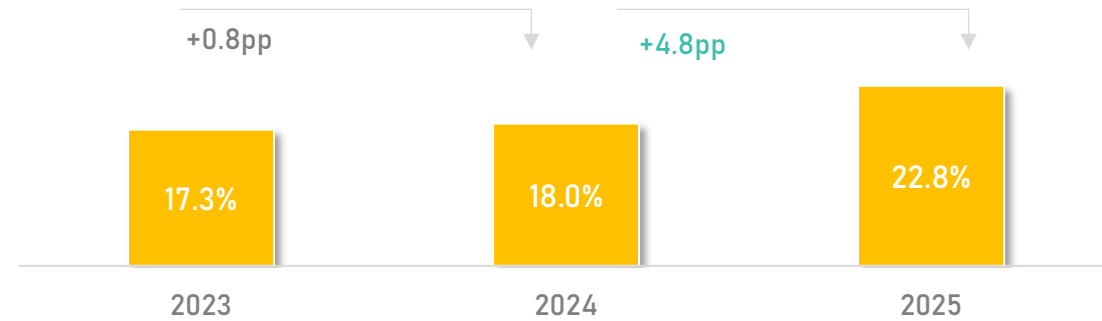
*OPEX does not include impairment of investment in subsidiaries and impairment losses on premises and equipment

Profit up 41% in 2025 on the strength of universal and diversified business model

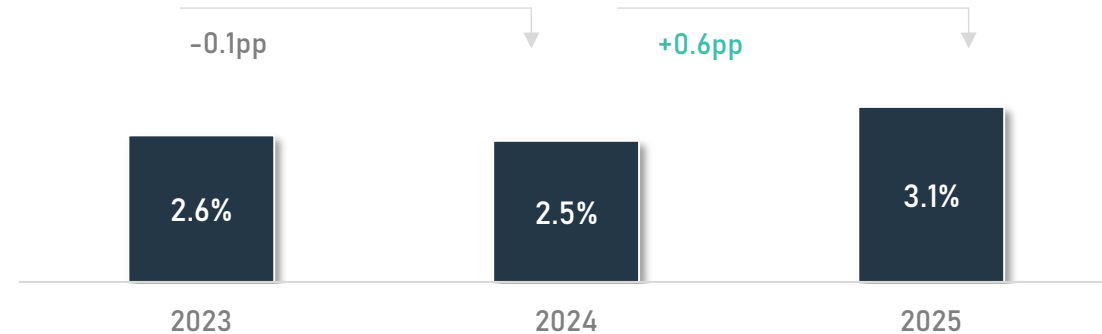
Net profit, MDL million



ROE, %



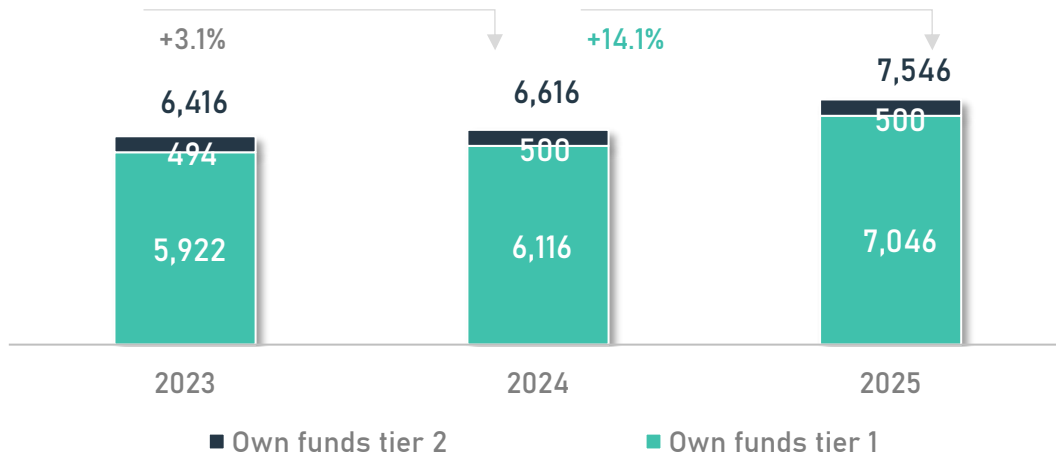
ROA, %



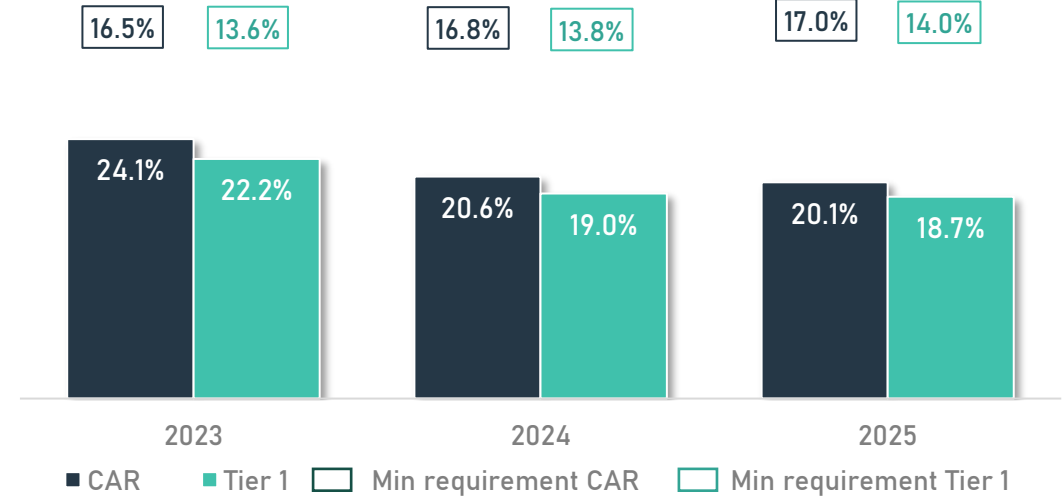
- The Group delivered robust profit growth in 2025, reaching MDL 1,994 million (+41.2% YoY), confirming the strength of its diversified and resilient business model.
- Profit expansion was driven by strong lending activity, improved asset yields and sustained growth in non-interest income, highlighting the quality of revenue generation.
- The upward trajectory of net profit reflects both effective balance sheet utilization and disciplined cost management, ensuring sustainable earnings growth.

Maintaining a resilient level of liquidity and capital

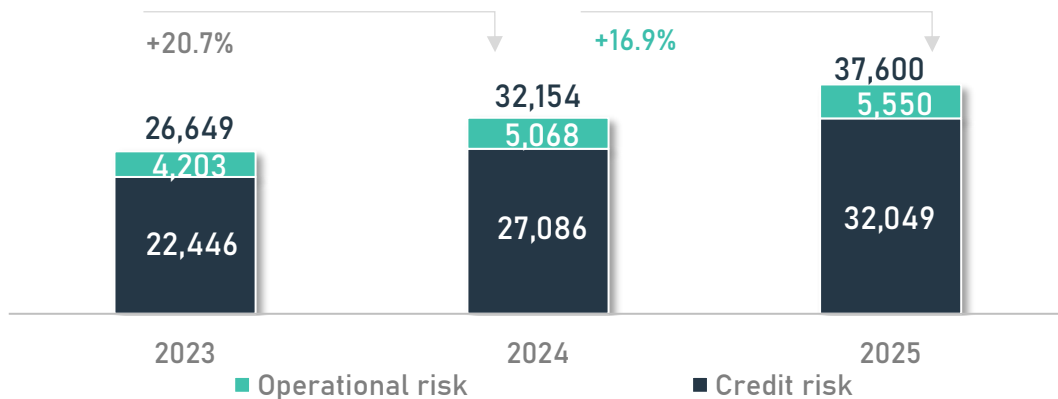
Own funds*, MDL million



Capital level*, %



Risk weight assets (RWA)*, MDL million



Liquidity Coverage Ratio (LCR)*, %



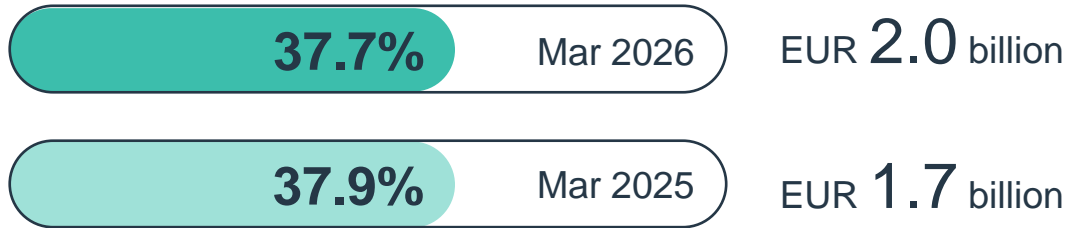
*Liquidity and capital indicators are presented on the standalone basis (Bank only). There is no requirement to calculate and submit these regulatory indicators on a consolidated basis. The other companies within the Group (subsidiaries of Bank) are non banks, representing approx. 1% of total equity,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

Three white curved lines of varying radii originate from the left edge of the frame and curve towards the right, creating a sense of motion or a stylized graphic element.

Q1 2026 snapshot

Maib at a glance

Market Share – Total Loans



Market Share – Total Deposits



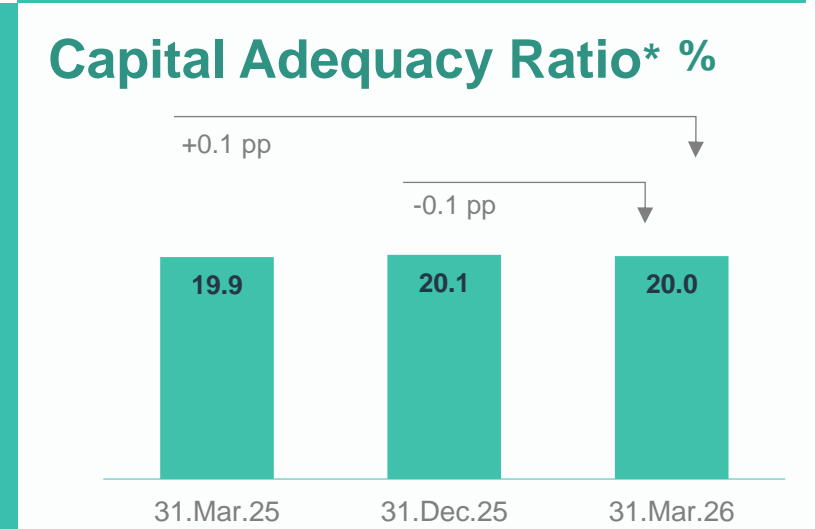
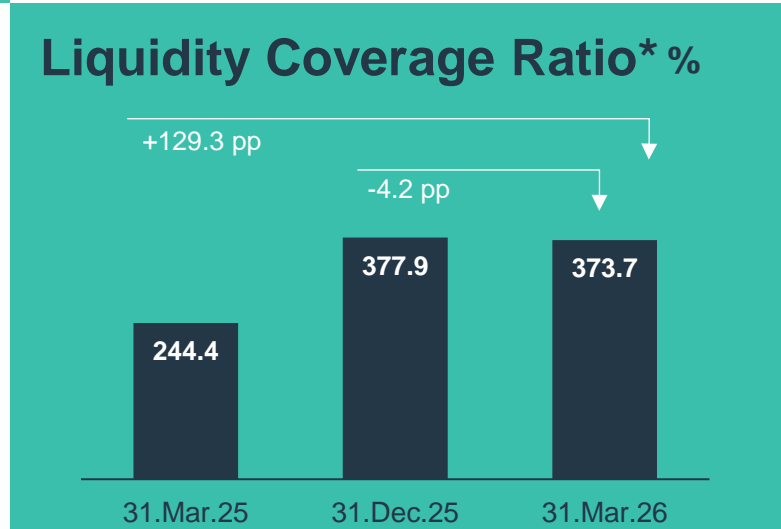
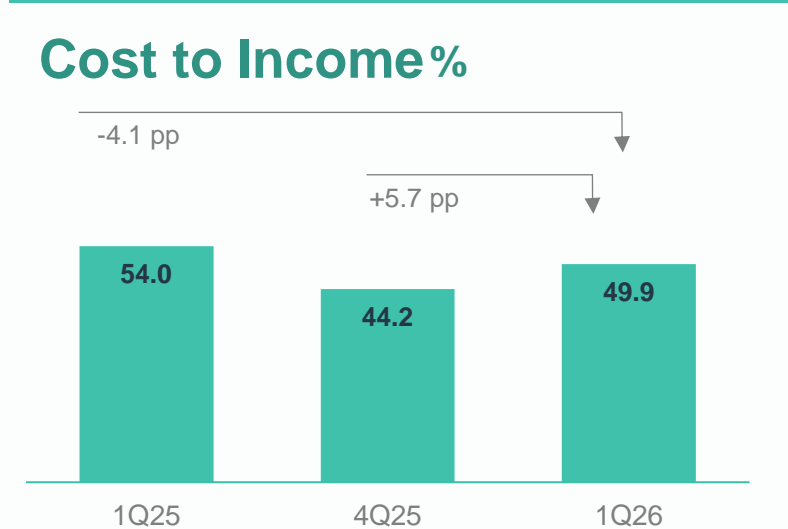
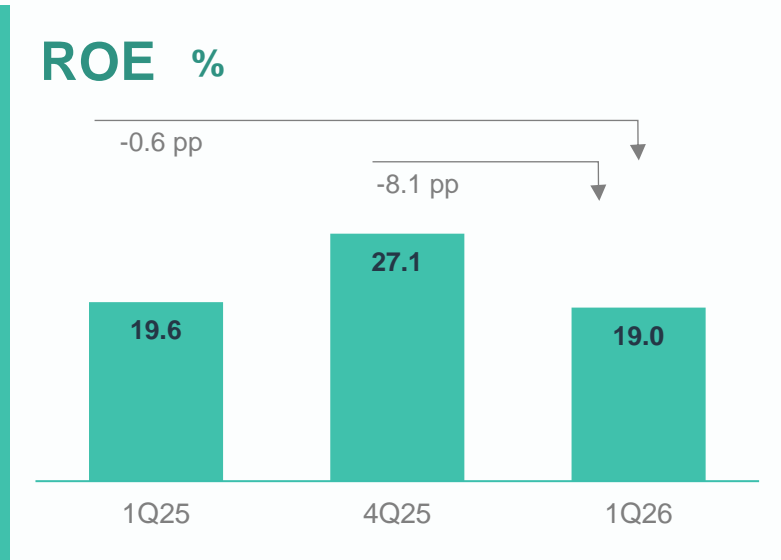
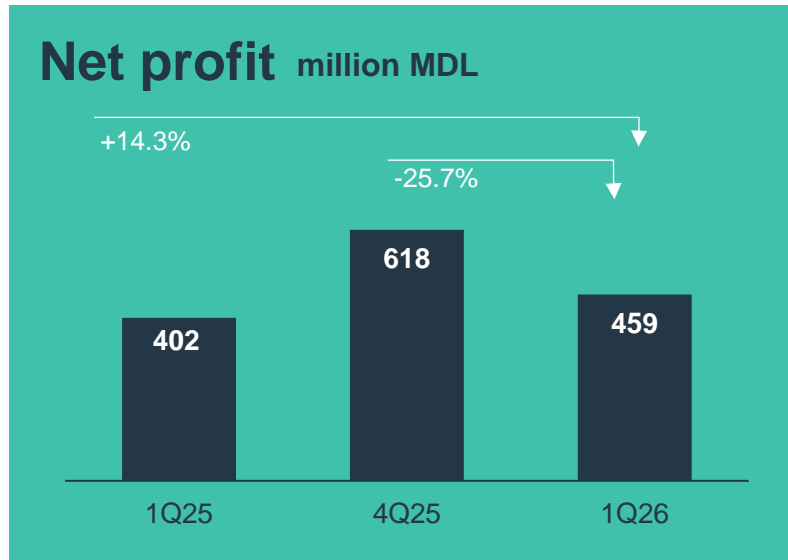
Key statistics based on 1Q 2026 figures

Net profit EUR 22.9M (+14.3% YoY)	ROE 19.0% (-0.6 pp YoY)	ROA 2.6% (0.0 pp YoY)
C/I ratio 49.9% (-4.1 pp YoY)	LCR* 373.7% (+129.3 pp YoY)	NIM 4.9% (+0.1 pp YoY)
NPL ratio (IFRS) 0.9% (-0.6 pp YoY)	NPL coverage (IFRS) 361.5% (+111.6 pp YoY)	CAR* 20.0% (+0.1 pp YoY)
Mobile app users 972k (+20.1% YoY)	Total clients* 1.2M (+7.3% YoY)	Cards in circulation* 1.6M (+14.5% YoY)

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

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

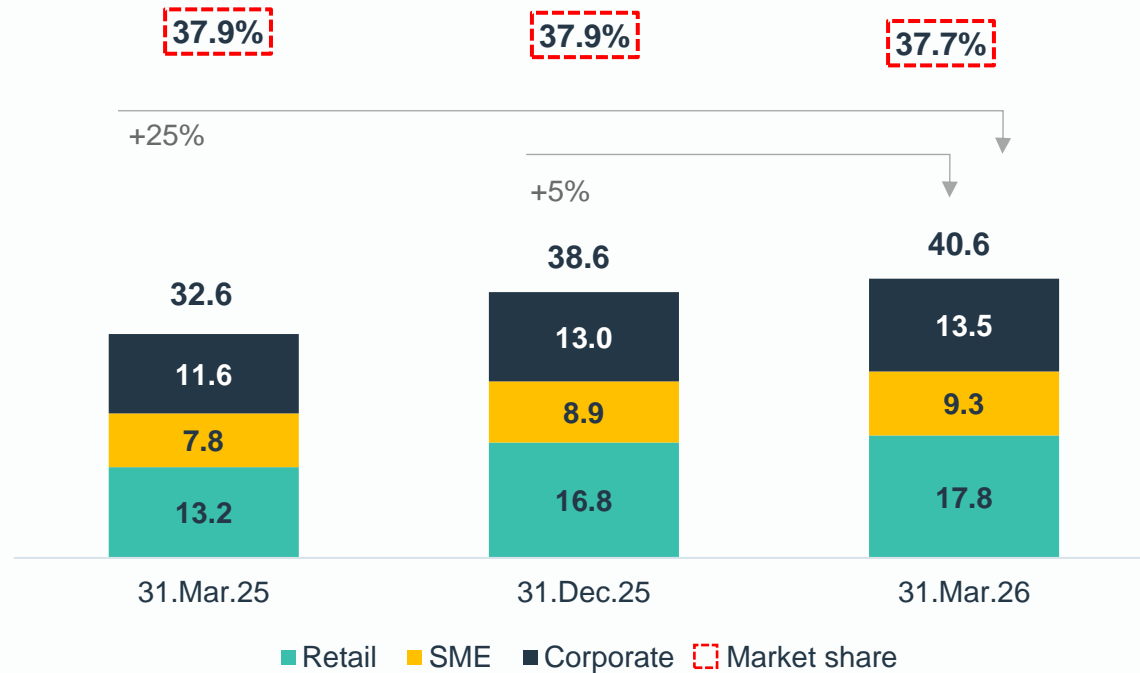
Summary of Group Financial KPIs for 1Q 2026



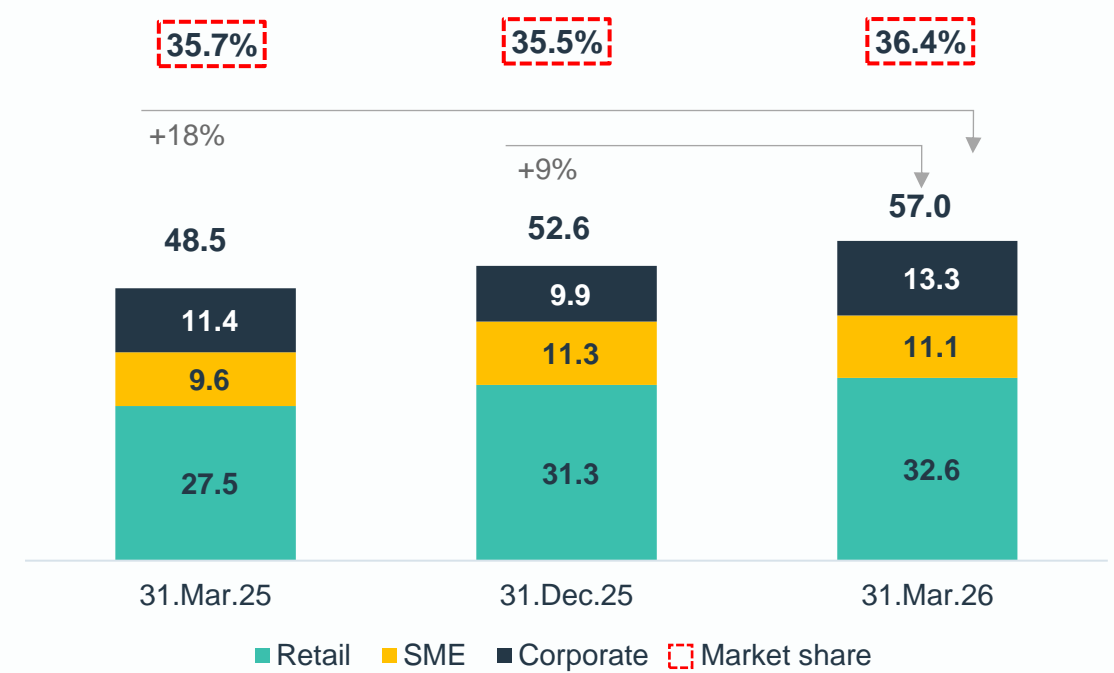
*Liquidity coverage ratio and Capital Adequacy Ratio are presented on the standalone basis (Bank only). There is no requirement to calculate and submit these regulatory indicators on a consolidated basis. The other companies within the Group (subsidiaries of Bank) are non-banks, representing approx.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

Momentum continues in loan and deposit growth across all business lines

Loan portfolio¹ by segments billion MDL



Deposit portfolio² by segments billion MDL



- Maib achieved solid growth during the quarter, as its total **loan portfolio** expanded to **MDL 40.6 billion**, marking a 5.1% QoQ increase. The Bank maintained a strong market position, with a loan **market share** of **37.7%**. **Retail lending** remained the primary contributor to overall loan book growth, reaching **MDL 17.8 billion**, up by 6.0% QoQ and 34.7% YoY, primarily supported by mortgage lending, which expanded by 7.8% QoQ and 41.9% YoY, and by consumer lending, which grew 3.7% QoQ and 27.4% YoY. The **SME portfolio** reached **MDL 9.3 billion**, up 5.3% QoQ and 19.8% YoY, was primarily driven by investment lending, which increased by 5.5% QoQ, while working capital loans recorded a growth of 4.0%. The **Corporate loan book** totaled **MDL 13.5 billion**, up 3.8% QoQ and 16.7% YoY. Quarterly growth was primarily driven by investment lending (+7.6%), and working capital loans (+17.5%).

- As of 31 March 2026, the Group's **deposit portfolio** amounted **MDL 57.0 billion**, increasing 8.5% QoQ and 17.5% YoY. **Retail deposits** reached **MDL 32.6 billion** (+4.1% QoQ; +18.3% YoY). Growth was primarily driven by term deposits, which expanded by 5.1% QoQ and 17.1% YoY, reflecting continued client confidence in maib's savings proposition and the strength of its retail client base. The **SME deposit** portfolio totaled **MDL 11.1 billion**, decreasing by 1.5% QoQ while increasing by 16.2% YoY. The strong annual performance was supported by a 12.9% increase in current accounts. The **Corporate Segment** deposit portfolio reached **MDL 13.3 billion**, marking the strongest growth among all segments, with an increase of 33.7% QoQ and 16.6% YoY. Growth was primarily driven by current accounts, which recorded a strong performance of +53.5% QoQ and +16.8% YoY.

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



Governance, partnerships and sustainability

Best-in-class corporate governance and management team

Significant experience in the banking and finance industry...

7 years	Average tenure with maib of present management board	22 years	Average experience of the management team in financing and banking sector
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Maib's governance structure is based on best practice and designed to protect minority shareholders

The Supervisory Board includes three independent directors out of seven to ensure protection for minority shareholders	Risk, audit and remuneration committees report directly to the Supervisory Board
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...gained in a variety of blue-chip financial institutions in Moldova and abroad...



EBRD, a long-term indirect shareholder, is committed to promoting good corporate governance in countries it invests in

EBRD undertook a governance assessment in Moldova and actively lobbies adherence to good corporate practice	maib has taken on board IFIs guidelines for corporate governance in designing its own supervisory structures
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...and a management team which oversaw a substantial total transformation of the bank

2022-2024 transformation to agile way-of-work for all customer facing and product teams, moving the bank to digital-first model	Achieving a ROE of 22% in 2025 and strength across all significant indicators
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Operating as a listed company with full set of disclosures,

Investor relations programme began in 2021. Maib engaged with over 100 of international investors collecting feedback on its strategy, execution and positioning	Most transparent company in Moldova with disclosure including full scale annual report, quarterly reports, IR website, regular management calls and annual sustainability report
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Long-standing partnerships with International Financial Institutions

Maib actively pursues innovative risk-sharing solutions to expand and reinforce its financial support for the Moldovan private sector.



- The partial portfolio guarantee backed by EU's European Fund for Sustainable Development (EFSD) in association with EIB in the amount of EUR 5 mln.EUR
- The maximum guaranteed amount of loan is 31.2 mln EUR



- The portfolio guarantee with DFC in the amount of 30 mln USD
- The guaranty ceiling is 15 mln USD



- The Risk Participation Agreements with EBRD in the amount of 40 mln EUR
- The guaranty ceiling is 20 mln EUR



- Maib has launched the ODA portfolio guarantee which allowed to cover an eligible loans in amount 400 mln. MDL
- The instrument include an individual 80% credit guarantee for companies that do not have enough pledge

Maib partners closely with key stakeholders to develop new financial solutions for local entrepreneurs.



Maib is the conduit of international capital into Moldovan private sector

Maib is significantly expanding MSME access to finance by deploying over €100 million of its own funds to support underserved businesses.

Portfolio guarantees

EUR 63 million in loans granted
1080 MSME clients



Individual guarantees

EUR 27 million in loans granted
138 MSME clients

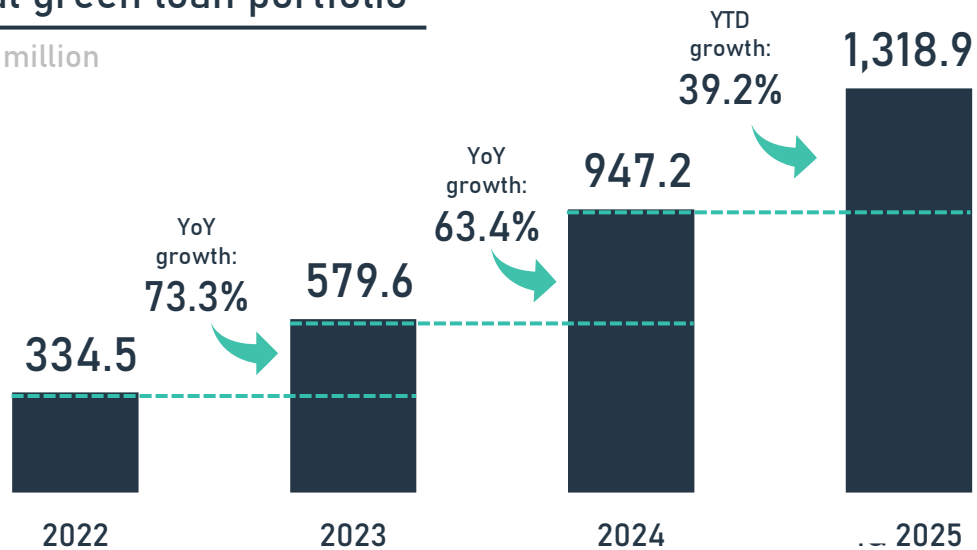


Largest green portfolio in Moldova

Maib has the largest green portfolio in Moldova

Total green loan portfolio

MDL million



Detailed breakdown of green portfolio

MDL million

SME portfolio

	31/12/2025	31/12/2024	31/12/2023
Renewable energy	562	440	351
Other	3	0	0
Total SME portfolio	565	440	351

Corporate portfolio

	31/12/2025	31/12/2024	31/12/2023
Renewable energy	703	449	144
Electric transport	33	59	85
Energy efficiency	18	0	0
Total Corporate portfolio	754	508	229
Grand total	1,319	947	580

Provisional Green Taxonomy

Includes 5 categories



Renewable energy

Solar, wind, and hydropower



Energy efficiency

Energy efficient homes or equipment



Electric transport

Zero Co2 emissions



Green Buildings

Reputable certificate



EBRD green tech selector

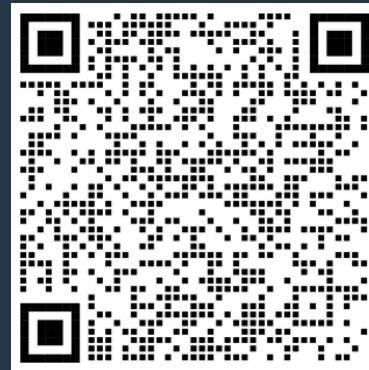
If in EBRD database, it qualifies





Thank You!

 | Investor Relations



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