maibank app surpasses 1 million users

financial results 2Q and 1H 2026

Disclaimer

Presented results are based on the Group's unaudited consolidated results of the second quarter (2Q) of 2026 and first half of 2026. The balance sheet and income statement within this report have 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 2026, published on the Bank's for the year 2026, 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 first quarter (1Q) of 2026 and the second quarter (2Q) of 2025 are used. For comparison of semiannual results, consolidated results of the first half of 2025 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 report, 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 2026

Macroeconomic highlights

GDP growth:

GDP[1] **Q1 2026: +0.4%**

GDP forecasted[2] for **2026** and **2027**: **+1.5%** and **+3.2%,** respectively (IMF)

Annual inflation rate:

July 2026: **6.3%**

January 2026: **4.9%**

Strategy

1,007k maibank users

1.7 million cards in circulation

85% online deposits (retail)

84% online cash loans (retail)

27.7K POS & Ecomm terminals

390 ATMs

Financial highlights

1H 2026:	2Q 2026:
ROE[4]: 21.0%	ROE[3]: 22.7%
ROA[4]: 2.9%	ROA[3]: 3.1%

Assets growth*: 16.0%

Gross Loans growth*: 22.7%

**year-on-year*

Dividend of **MDL 3.88/share** (total of MDL 402 million) approved at AGM on 25 June 2026

1. Real GDP growth, according to National Bureau of Statistics;
2. According to revised forecasts of: International Monetary Fund (April, May 2026)
3. Indicators calculated based on annualized quarterly (3 months) financial results
4. Indicators calculated based on cumulative 6-months financial results

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Moldova – at a glance

COUNTRY HIGHLIGHTS

MDL 353.5 bln
GDP 2025 (USD 20.4 bln)[1]

+0.4%
GDP growth in 1Q2026 (YoY)

6.3%
Inflation in July 2026 (-0.4 pp since May 2026)

GDP growth forecast (IMF) [2]

2026F	2027F	2028F
1.5%	3.2%	3.7%

36.9%
Debt-to-GDP Q2 2026 (+0.9 pp YoY)

4.8%
Budget deficit H1 2026 as % of GDP est.

7.5%
Base rate (+0.5 pp on 06.08.2026)

EUR 393 mln
Incoming remittances in 1Q2026 (-1.9% YoY)

Exports **+17.7%** YoY
Imports **+8.4%** YoY
In 1Q2026

EUR 43.7 mln
FDI in 1Q2026 (-58% YoY)

USD 3.5 bln
Current account deficit In 2025 (+27.4% YoY)

Yields on Government Securities* (Jul '26)

Maturity	91 days	182 days	364 days	2 years
Yield	3.03%	9.97%	10.1%	7.55%

Country data snapshot

	1Q26	4Q25	1Q25
GDP (MDL bln)	76	96	73
GDP Growth (%)	0.4	3.6	-1.3
FDI (EUR mln)	44	43	103
Remittances (EUR mln)	393	428	401
Trade deficit (EUR bln)	1.3	1.4	1.3
Budget deficit (% of GDP)	3.9	9.1	3.0

	2Q26	1Q26	2Q25
Inflation (%) average	6.7	5.3	8.0
Debt-to-GDP (%) quarter end	36.9	36.8	36.0

Moldova – key developments & events

New government cabinet approved by Parliament
Capital buffer requirement +1.5% for banks in 2026
"Prima Casă Plus" applications paused
SOE governance review launched (MoldATSA)

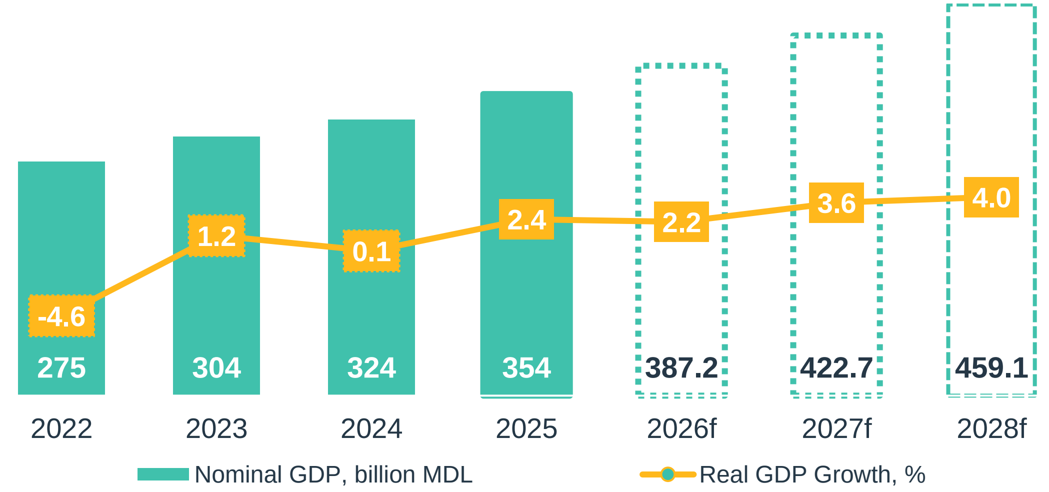
Events

4 Jun 26	Investment Conference (EU-MD)
14 Jul 26	Moldova starts Cluster 6 EU accession negotiations
6 Aug 26	NBM monetary policy meeting
18 Sep 26	Moldova Business Week

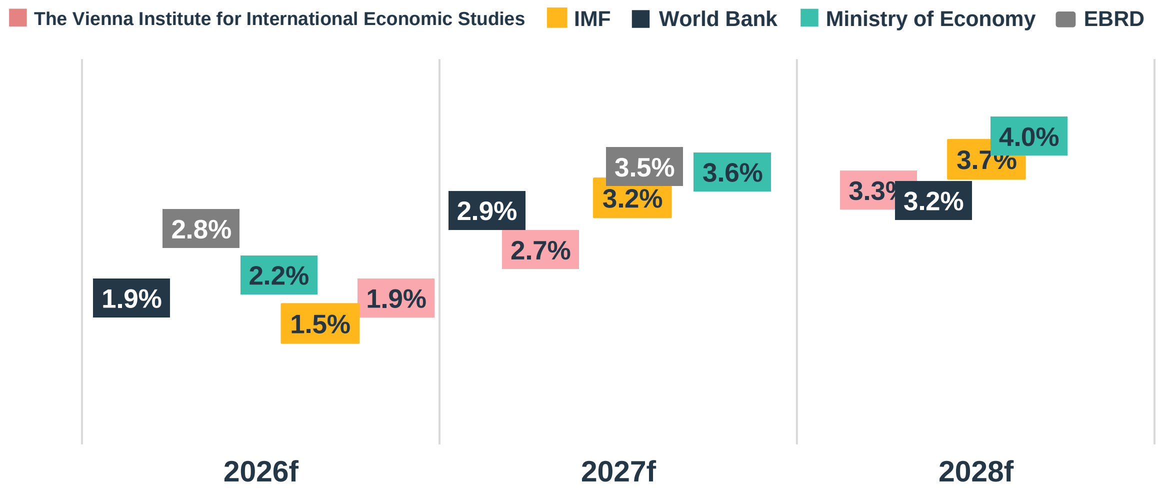
[1] According to estimated data from the National Statistics Bureau (March 2026)
[2] IMF, April 2026 WEO report and May 2026 staff level agreement
[3] Includes both trade in goods and services
*Primary market; Source: Moldova Statistics, NBM, Ministry of Finance, Ministry of Economy, EU Commission

IMF downgraded estimate for 2026 GDP growth to +1.5%

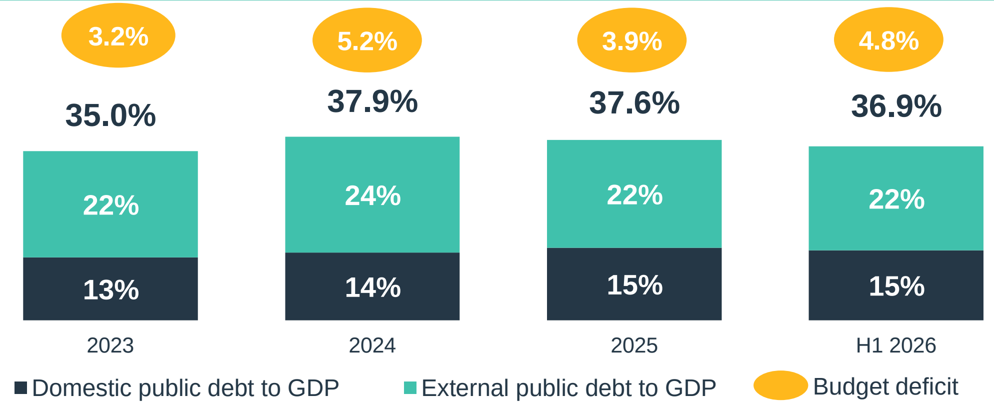
GDP – medium term growth outlook[1]



Energy price volatility clouds Moldova's 2026 growth forecast[2]



Budget deficit widens to 4.8% of GDP during H1 2026 (est.)



2026 forecasts downgraded[2]

Institution	2026 Change (pp)	2027 Change (pp)	2028 Change (pp)
EBRD (June 2026)	-0.2	0	-
IMF (May 2026)	-0.4	-0.3	0
Ministry of Economy (April 2026)	-0.2	0.3	0.4
WIIW (July 2026)	-0.3	-0.3	-0.2
World Bank (June 2026)	-0.8	-0.9	0

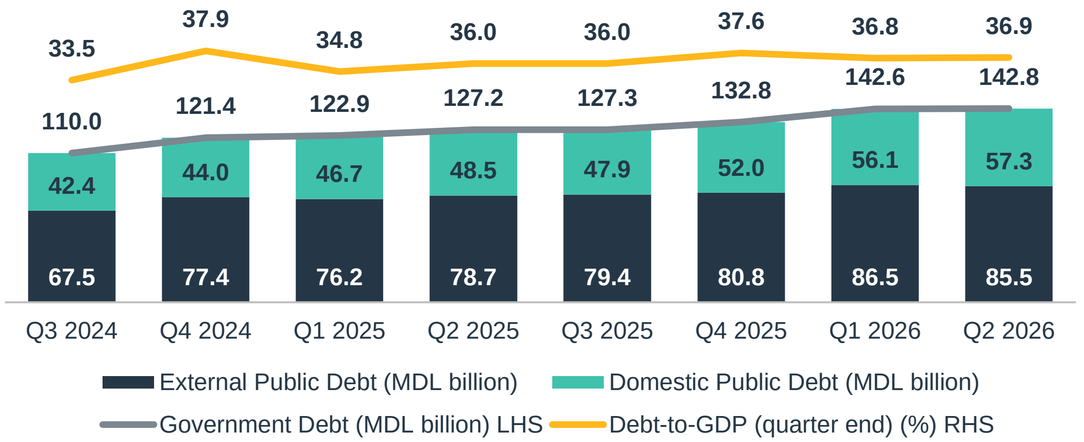
Legend -1.5 0.0 +1.5

[1]Estimate and forecast according to the Moldovan Ministry of Economy April 2026;
[2]According to revised forecasts of: World Bank (June 2026), International Monetary Fund (April/May 2026), EBRD (June 2026), Vienna Institute for Economic Studies (July 2026) and Moldovan Ministry of Economy (April 2026)
Ministry of Economy, IFI forecasts, NBM;

Government deficit widens but remains under control, T-bill rates exceed 10%

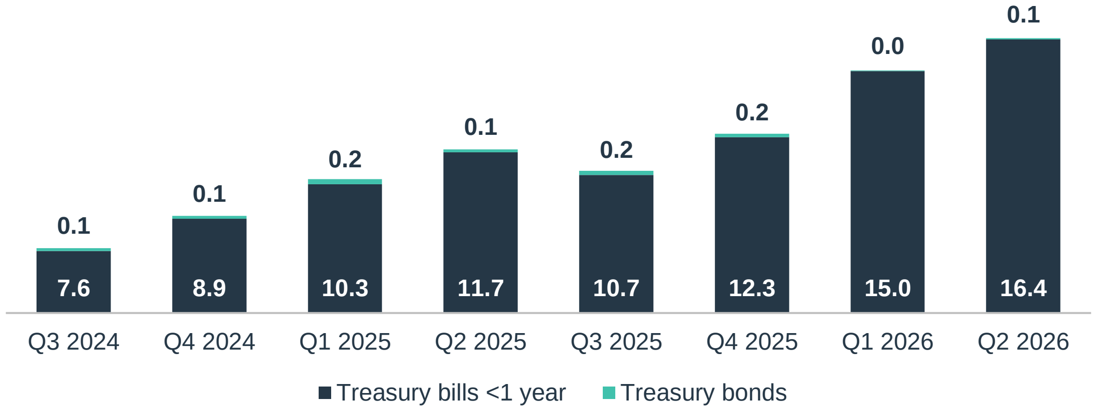
Government debt still manageable

Government debt (MDL billion)



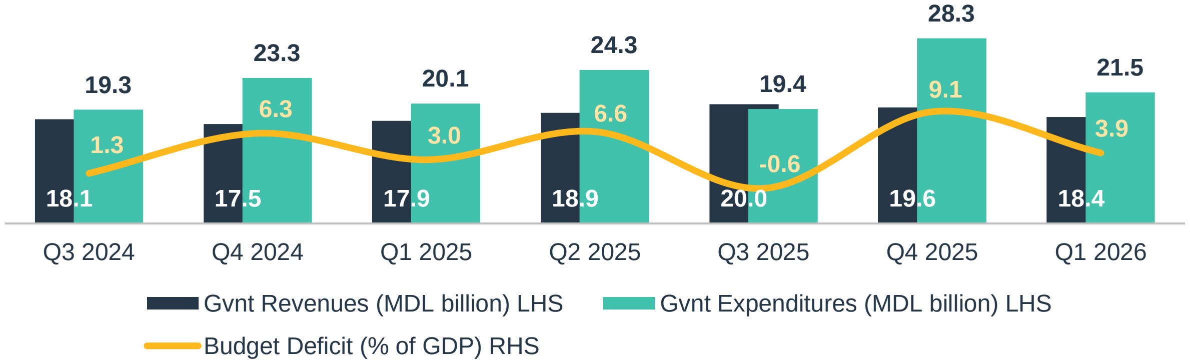
Government relies on short term paper domestically

Government paper issuance (MDL billion)



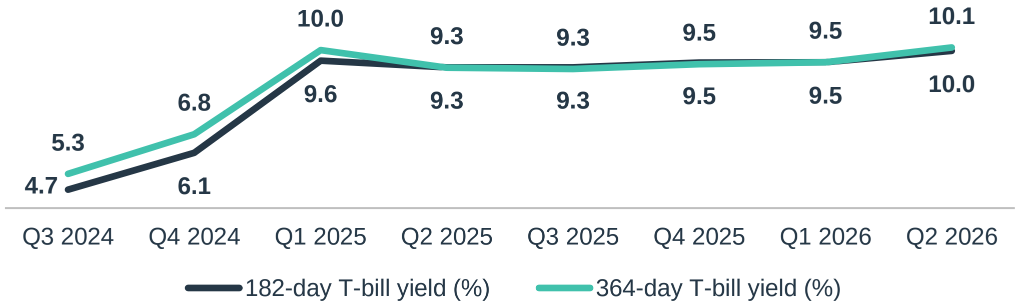
Budget deficit up slightly on last year's

Government expenses and revenues (MDL billion)



Domestic T-bill rates exceed 10%

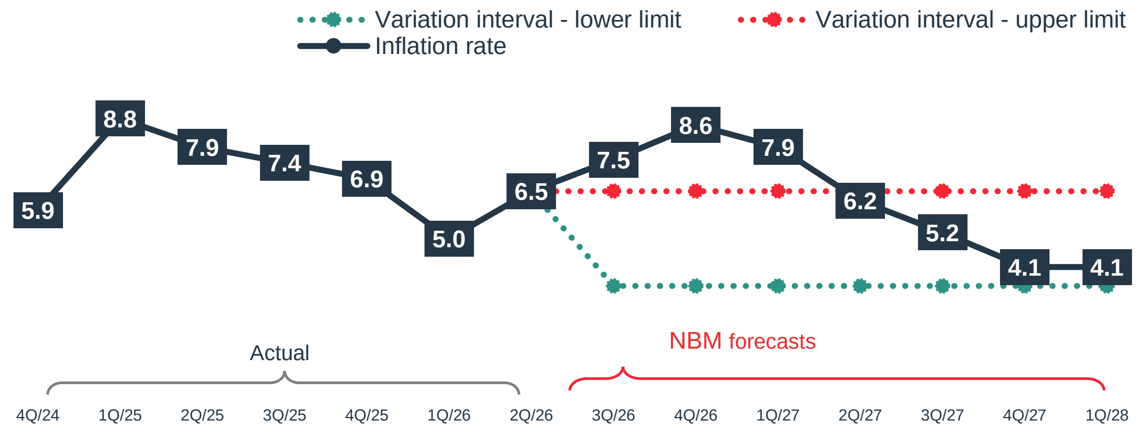
Interest rate on government securities (%)



NBM increases base rate amid energy-driven inflation rebound

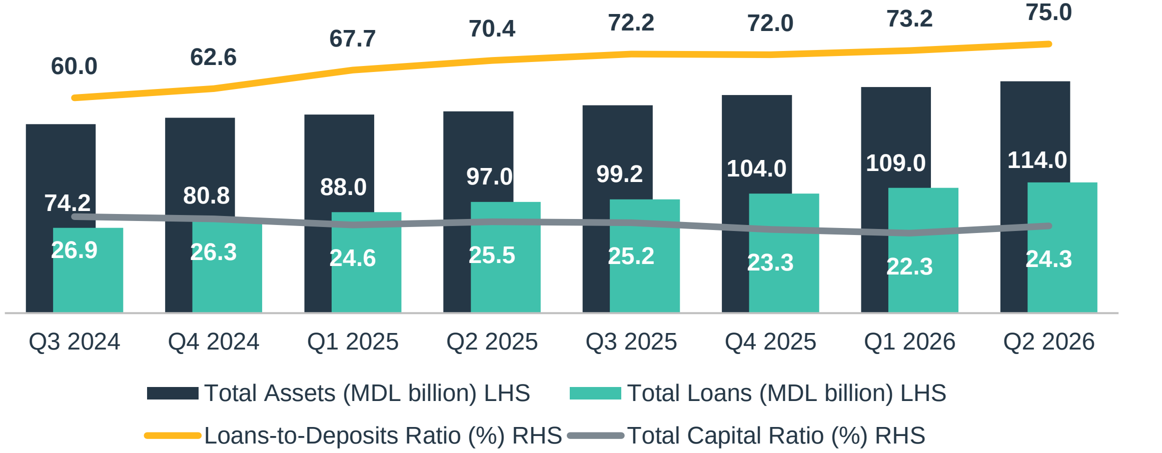
Inflation uptick as a result of energy price volatilityt[1]

Quarterly average

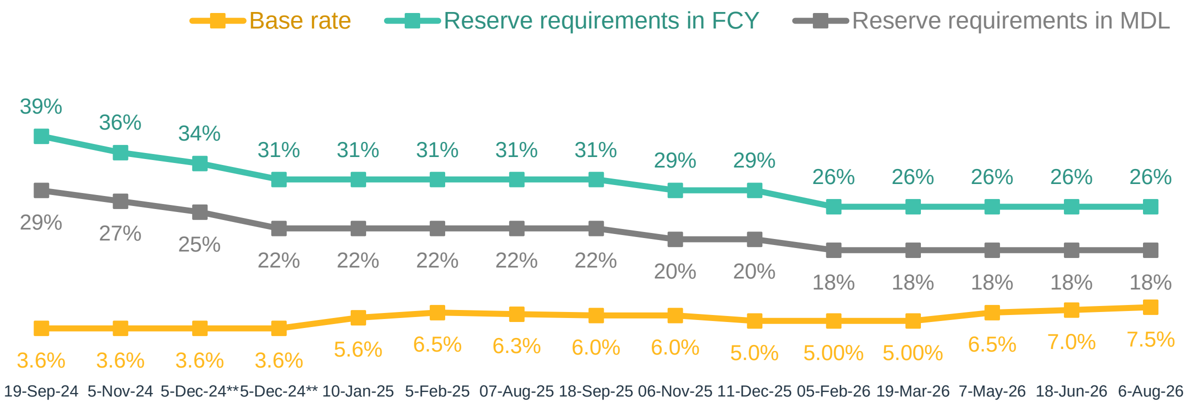


Banking intermediation grows steadily[1]

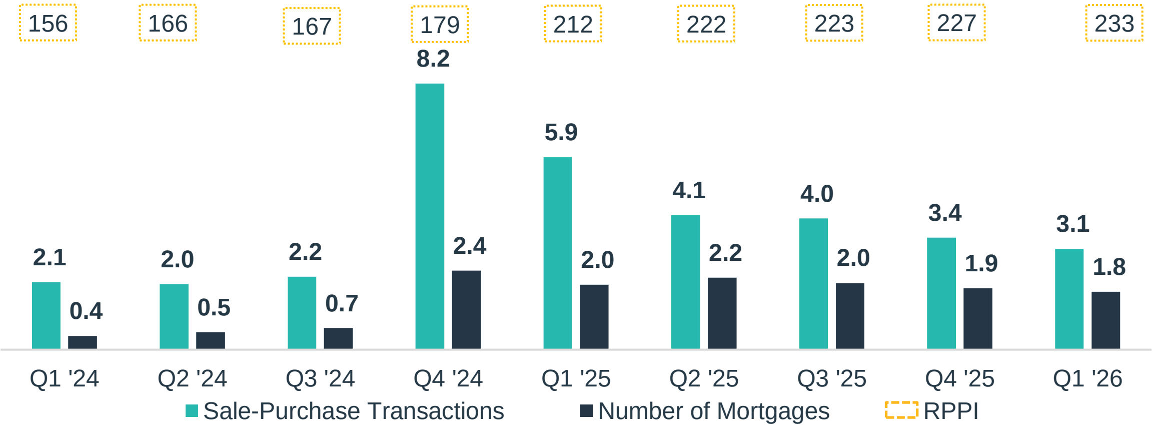
Banking assets, loans, deposits, capital



3 consecutive base rate increases to 7.5%[1]



Real estate: price growth continues, activity down[2]

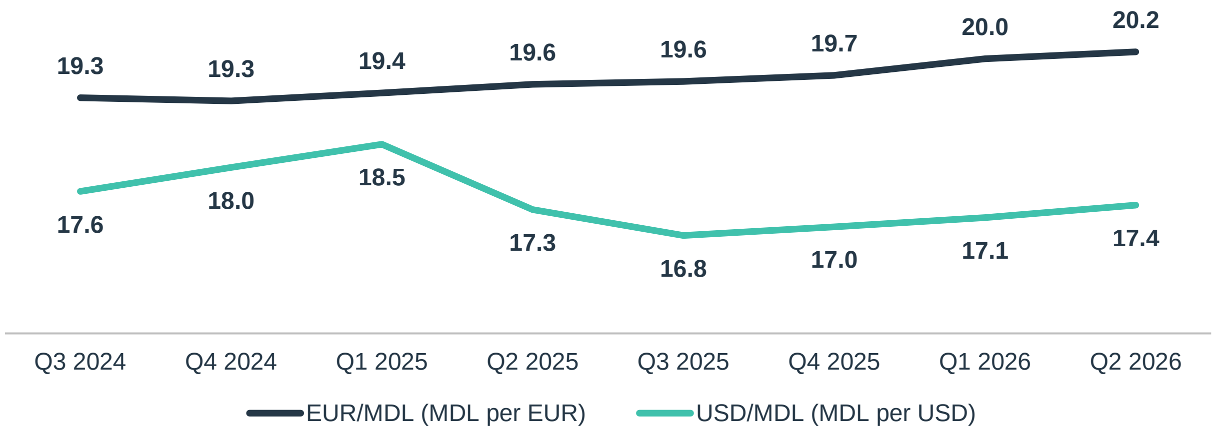


[1] Source: National Bank of Moldova
[2] Source: National Statistics Bureau, National Bank of Moldova, Public institution cadaster of immovable property; Data represents residential transactions in Chisinau and the region. Inheritance, donations and bailiff processes are not included. Residential transactions also include mortgages.

Good agricultural season leads to rebound in exports

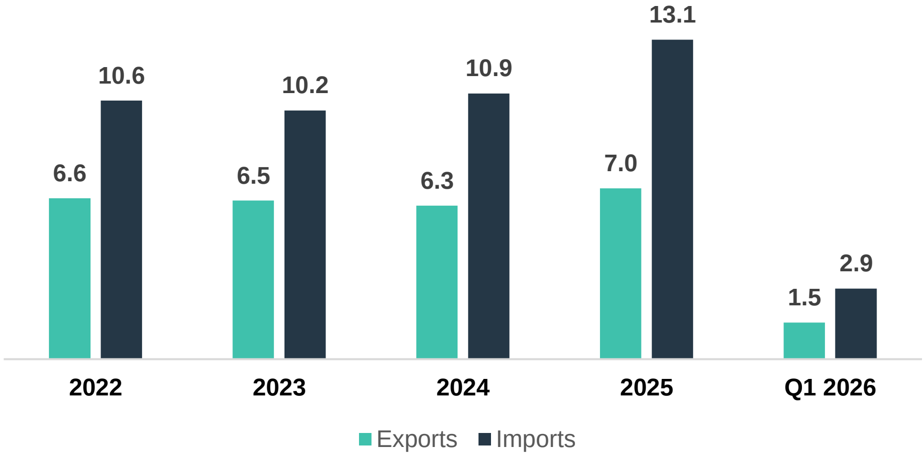
MDL weakens against the euro, holds broadly stable vs USD

EUR and USD to MDL (Quarter average)



Some rebound in exports, but trade gap continues to widen

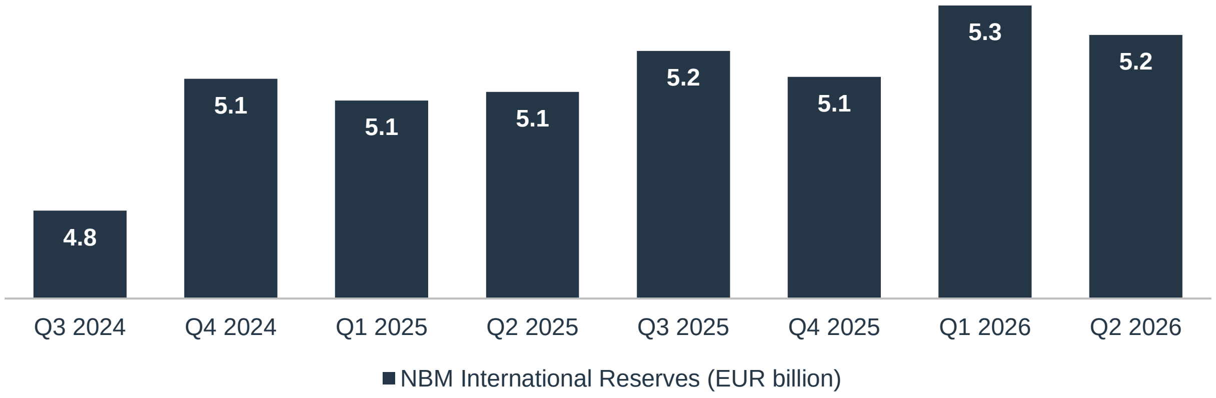
Exports and Imports (billion EUR)



Imports
+8.4%
Q1 2026

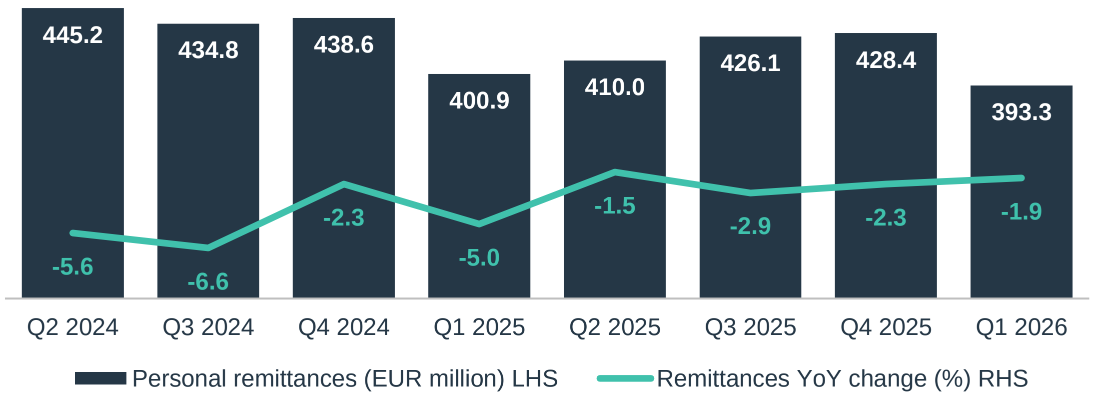
Exports
+17.7%
Q1 2026

Foreign reserves stable



Remittances gradually decline

Remittances (EUR million)



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

2026 outlook uncertain due to inflation arising from Middle East conflict

Government unveils 2027 tax reform, higher bank levy

In July 2026, after the MoldATSA scandal brought down the previous cabinet, Parliament approved a new government led by PM Vasile Tofan. On 6 August 2026 it presented its 2027 fiscal package. It sits within a four-pillar reform that lowers labour taxation, encourages reinvestment, raises excises on tobacco, alcohol and gambling, and adjusts several VAT rates. For banks the headline measure is a rise in the profit-tax rate from 12% to 18% (a 6 p.p. increase), a temporary “solidarity” levy effective 2027, which is expected to yield around MDL 600 million for the state budget.

EU integration advances; Transnistria tax alignment

Moldova’s EU accession is gaining pace: it has opened the first two of six negotiating clusters: “Fundamentals” (15 June) and “External Relations” (14 July 2026), and aims to complete talks by 2028, with tangible gains already including SEPA membership and EU roaming parity from January 2026.

In a landmark step, Parliament scrapped Transnistria’s preferential tax regime and created a Convergence Fund: from 1 September 2026 left-bank firms will pay VAT and excise on imported goods, with full tax harmonisation by 2030, expected to add about MDL 3.3 billion a year to the budget.

NBM holds policy tight as inflation stays high

The National Bank of Moldova has kept a restrictive stance to contain energy-driven inflation, lifting the base rate to 6.5% in May, 7.0% in June and 7.5% on 6 August 2026, reversing the 2025 easing cycle, while holding reserve requirements at 18% (MDL) and 26% (FX). With annual inflation at 6.3% in July and energy and food prices still elevated, the NBM expects inflation to keep rising through 2026, before easing from early 2027, and signals rates will stay high until pressures ease.

Energy and water crisis clouds near-term outlook

In late July 2026 the government declared a 30-day energy-sector state of alert and a hydrological warning for the Dniester basin amid regional drought. With Moldova dependent on costly imported power, this situation adds to inflationary pressure and poses a short-term risk to growth.

The IMF’s May 2026 mission (new PCI programme) cut 2026 projected growth to 1.5% from 1.9% in April and sees average inflation near 8.1%, above the NBM target, as energy volatility weighs on activity.

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Maib at a glance

Market Share – **Total Loans**

37.5%	Jun 2026	EUR 2.1 billion
38.0%	Jun 2025	EUR 1.8 billion

Market Share – **Total Deposits**

36.0%	Jun 2026	EUR 2.7 billion
36.3%	Jun 2025	EUR 2.5 billion

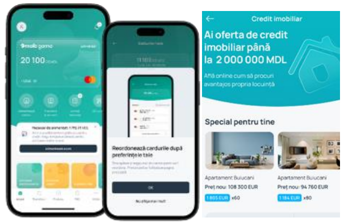
Market shares are presented on the standalone basis (Bank only).

Key statistics based on 2Q 2026 figures

Net profit **EUR 28.2M** (+33.4% YoY)	**ROE** **22.7%** (+2.2 pp YoY)	**ROA** **3.1%** (+0.4 pp YoY)
C/I ratio **43.9%** (-2.7 pp YoY)	**LCR*** **247.1%** (+82.4 pp YoY)	**NIM** **5.0%** (0.0 pp YoY)
NPL ratio (IFRS) **0.7%** (-0.4 pp YoY)	**NPL coverage** (IFRS) **471.3%** (+164.2 pp YoY)	**CAR*** **22.1%** (+2.4 pp YoY)
Mobile app users **1,007k** (+18.9% YoY)	**Total clients*** **1.2M** (+7.6% YoY)	**Cards in circulation*** **1.7M** (+14.1% 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

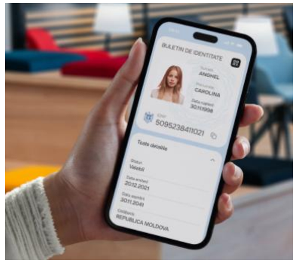
- Enhance mobile app for a faster, more secure digital experience
- Shift micro and SME services to the maib business app
- Integrate artificial intelligence based solutions across the Bank

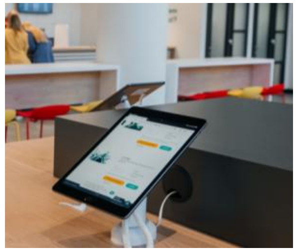
Payments

- 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 Q2 2026 and subsequently

Euromoney names maib Moldova’s Best Bank and Best Retail Bank for 2026

Annual General Meeting 2026 approved dividend of MDL 3.88 per share

Maib signs financing agreements of up to EUR 190 million with EBRD, EFSE and GGF

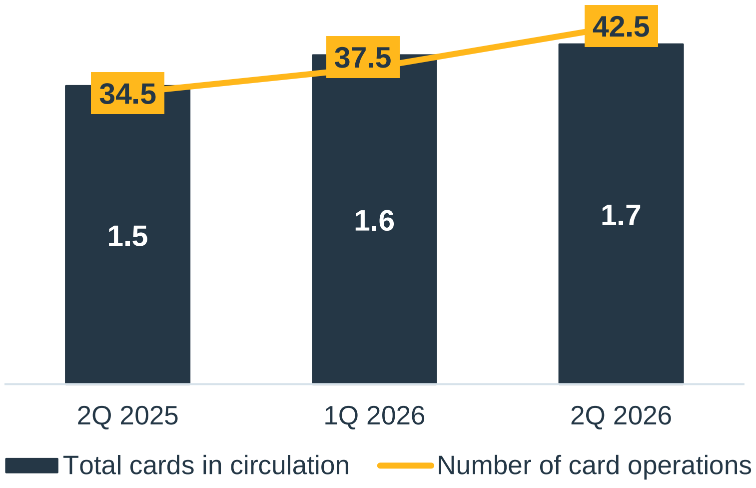
Major milestone reached as maibank surpasses one million users

Vasile Tofan resigned from his position as a member of the Bank's Board

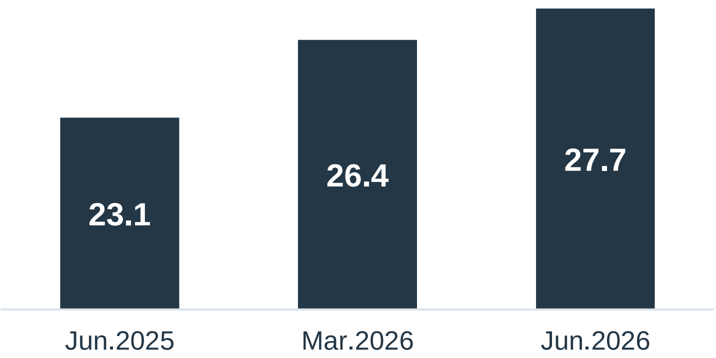
Global Finance names maib Best Bank in Moldova 2026

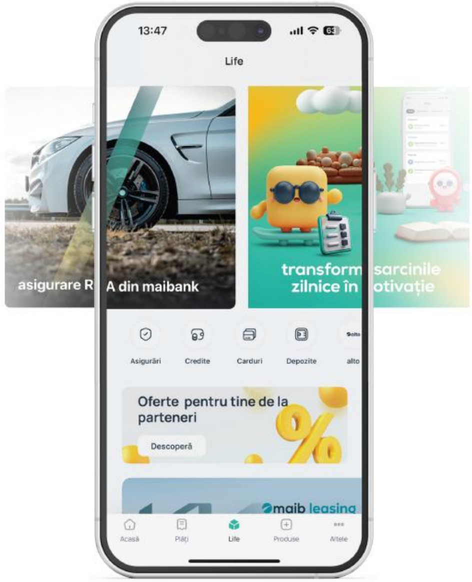
Digital footprint in line with international benchmarks

Maib cards in circulation (million)



POS & E-COMM terminals portfolio (thousand)



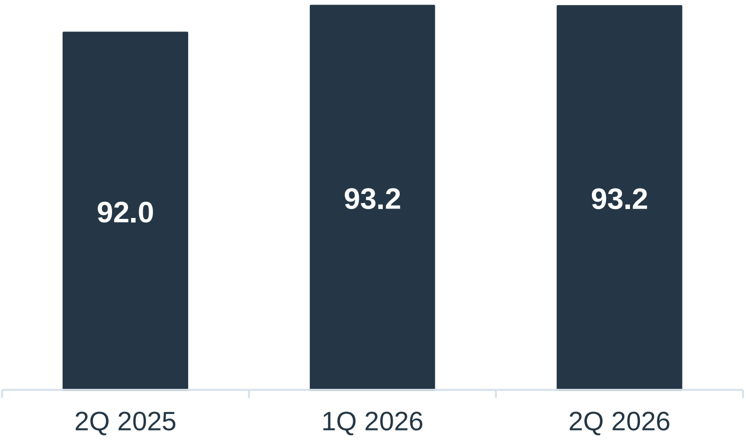


85% online retail deposits* in 2Q 2026

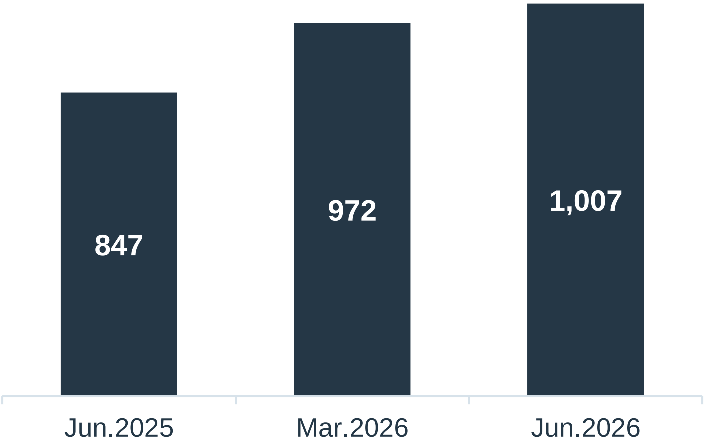
84% online retail cash loans* in 2Q 2026

*by number

Card cashless transactions (%)



maibank retail users (thousand)



67% MAU*

38% DAU*/ MAU

70% maibank paying users

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

1st Place Top of mind

3th Place Loved Brand

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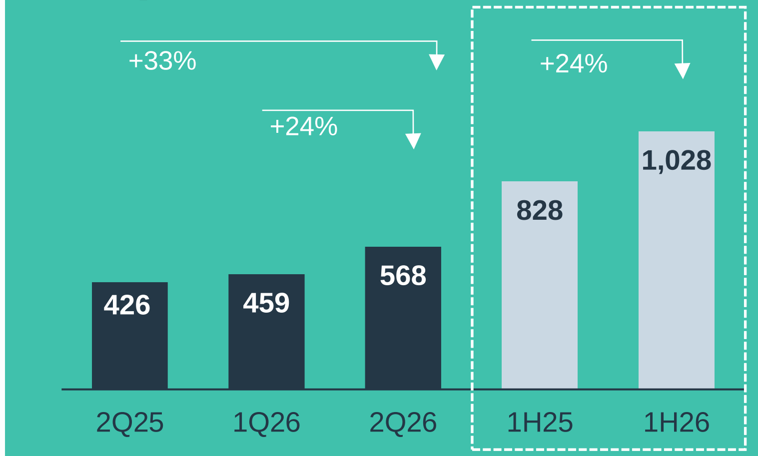
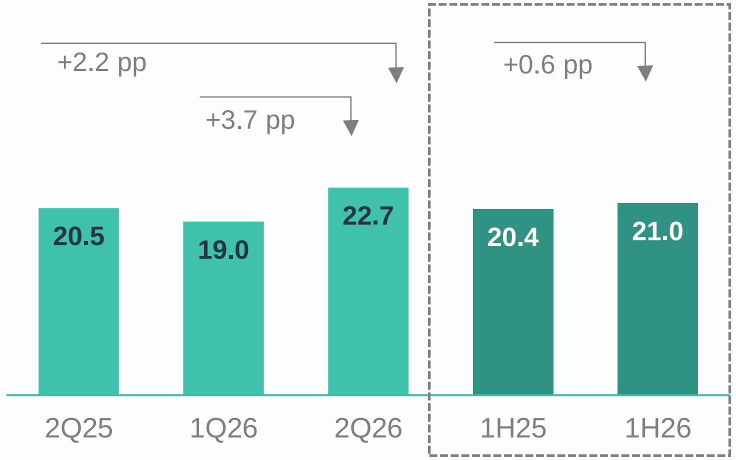
Summary of Group Financial KPIs for 2Q and 1H 2026

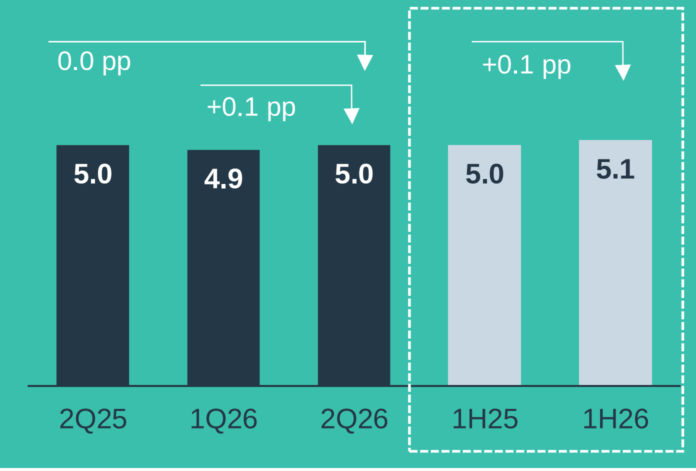
Net profit million MDL



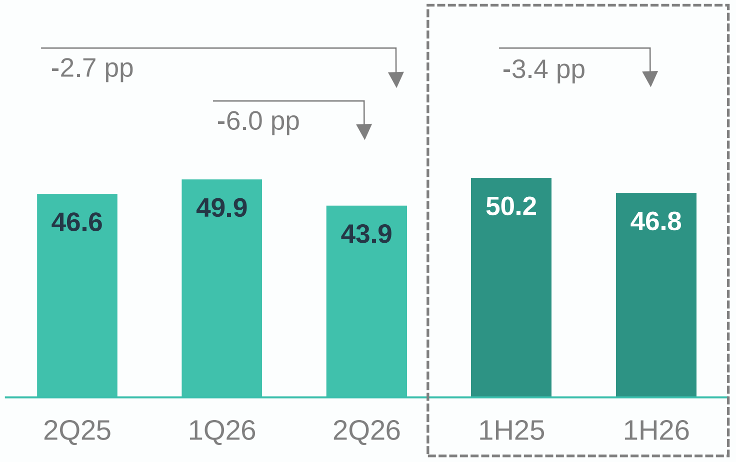
ROE %



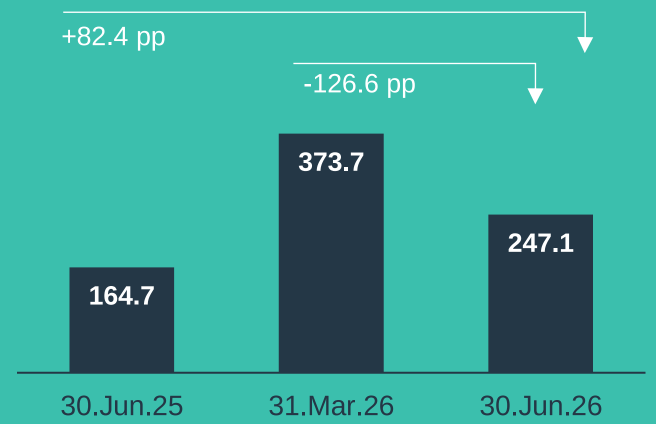
Net Interest Margin %



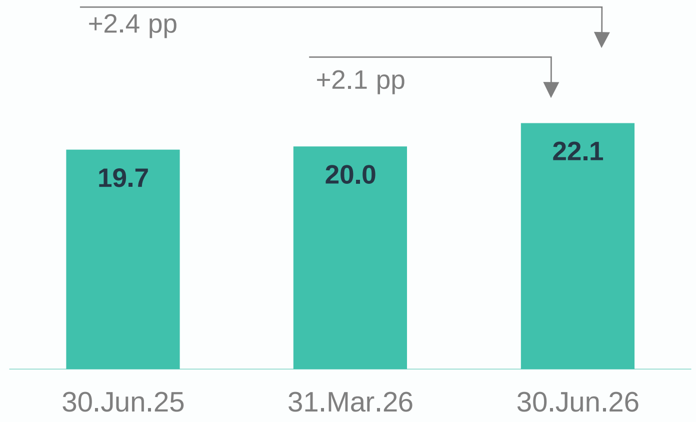
Cost to Income %



Liquidity Coverage Ratio* %



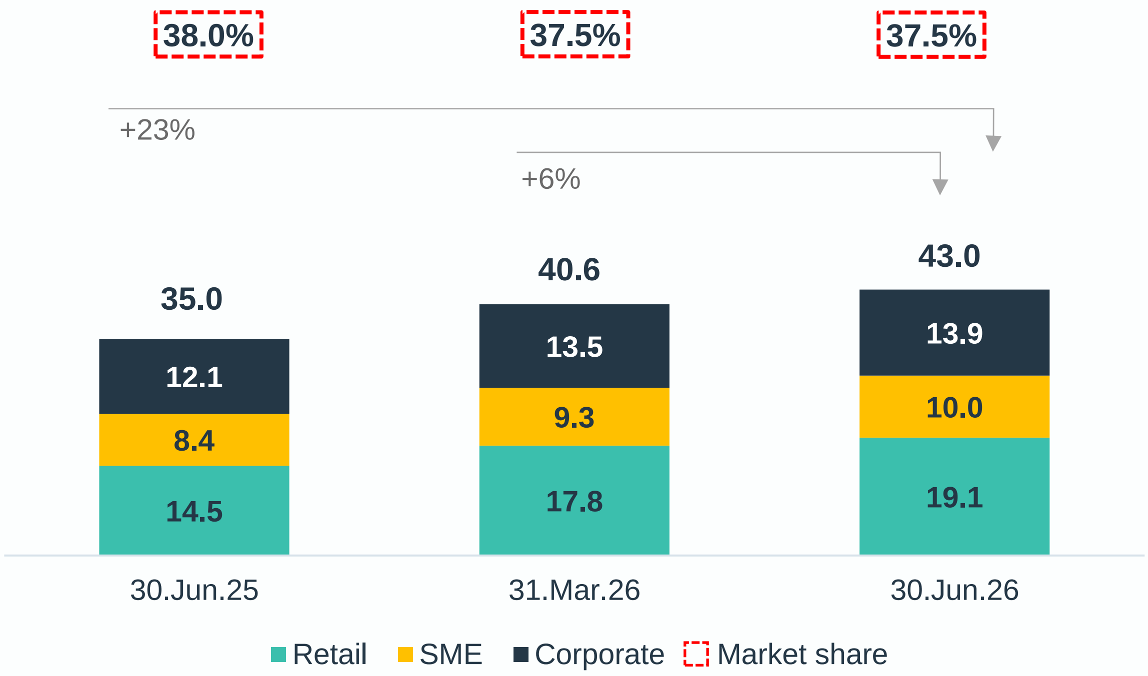
Capital Adequacy Ratio* %



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

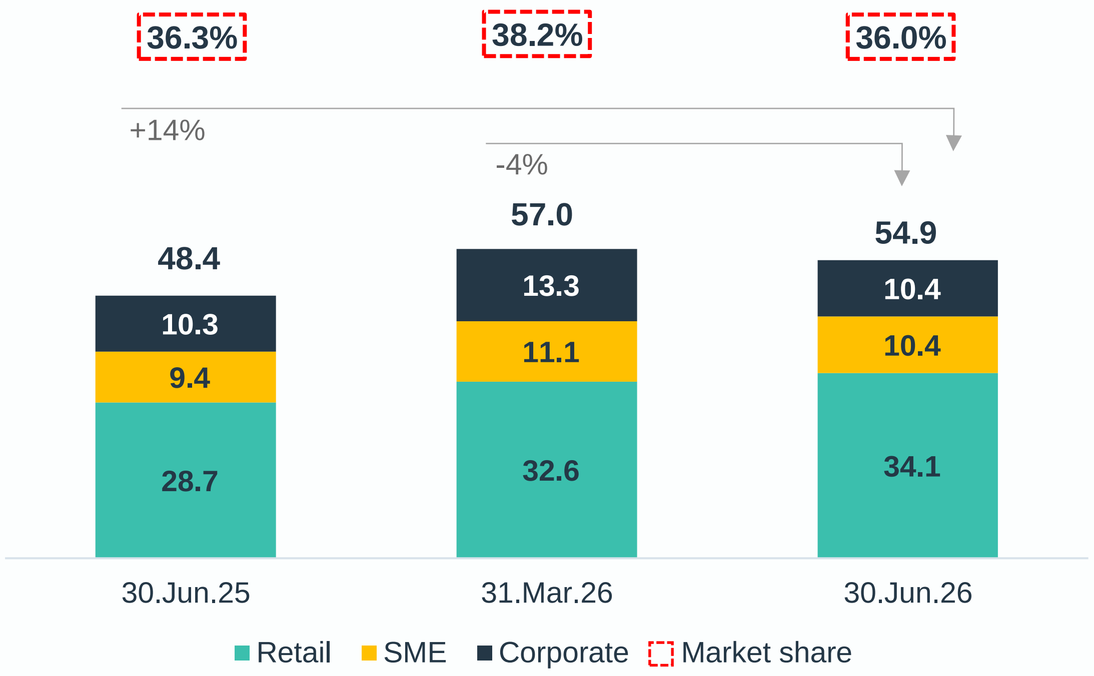
Sustained loan book growth led by retail lending

Loan portfolio[1] by segments billion MDL



- As at **30 June 2026**, **maib's gross loan portfolio** amounted to **MDL 43.0 billion**, increasing 5.8% QoQ and 22.7% YoY, while maintaining a leading **37.5%** market share. **Retail lending** remained the main contributor to portfolio growth, reaching **MDL 19.1 billion**, up 7.1% QoQ and 31.4% YoY. Growth was primarily driven by mortgage lending, accounting for 56% of the Retail portfolio, while consumer lending grew 7.5% QoQ and 26.4% YoY. **SME lending** recorded solid growth, with the gross loan portfolio reaching **MDL 10.0 billion**, up 7.2% QoQ and 18.7% YoY, supported by investment lending and working capital loans. **Corporate lending** also expanded, with the gross loan book reaching **MDL 13.9 billion**, up 3.1% QoQ and 15.1% YoY, reflecting higher volumes of reflecting higher volumes of working capital and investment loans.

Deposit portfolio[2] by segments billion MDL

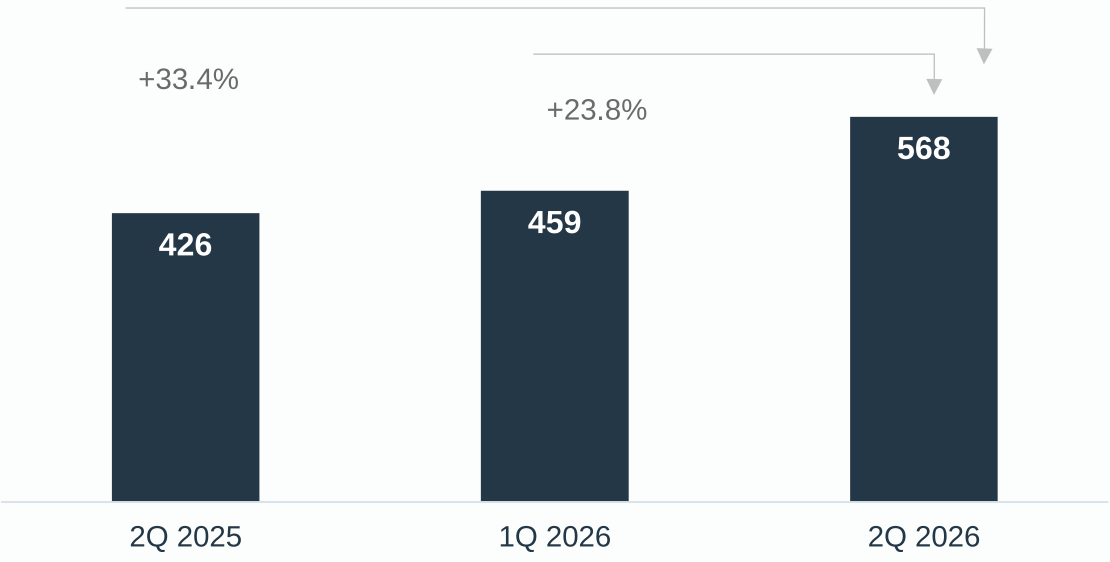


- The **Group's deposit portfolio** amounted to **MDL 54.9 billion** as at 30 June 2026, decreasing 3.6% QoQ while increasing 13.6% YoY, with maib maintaining its leading position in the deposit market at a **36.0%** market share. The portfolio structure remained well diversified across customer segments, with **Retail deposits** continuing to be the main growth driver, reaching **MDL 34.1 billion**, up 4.8% QoQ and 19.1% YoY, supported by growth in both current and term deposits. **SME deposits** totaled **MDL 10.4 billion**, declining 6.3% QoQ due to seasonal outflows, while increasing 10.7% YoY. **Corporate deposits** also amounted to **MDL 10.4 billion**, decreasing 22.0% QoQ mainly due to temporary fluctuations in current account balances, while remaining broadly stable on a year-on-year basis.

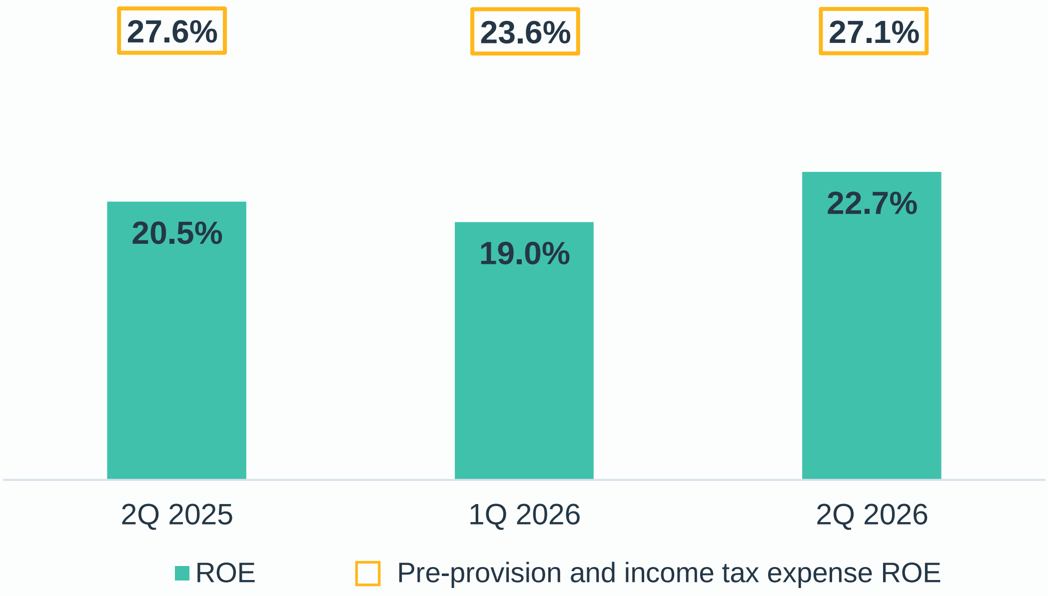
[1] Amounts presented in the diagram represent gross exposure, i.e. principal plus related accrued amounts of interests and commissions, adjusted with amortized cost
[2] Amounts presented in the diagram include principal and accrued interest
[3] Source: National Bank of Moldova

Sustained profit growth driven by net interest income and net fee and commission income

Net profit million MDL

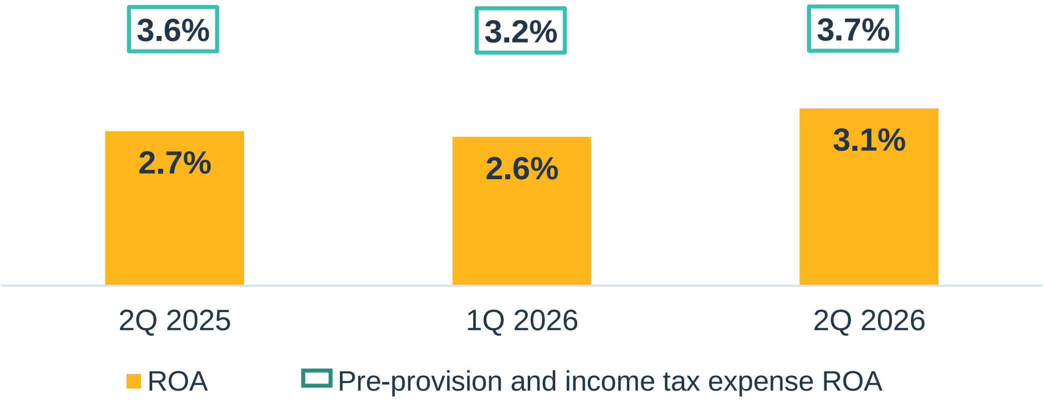


Return on equity (ROE)

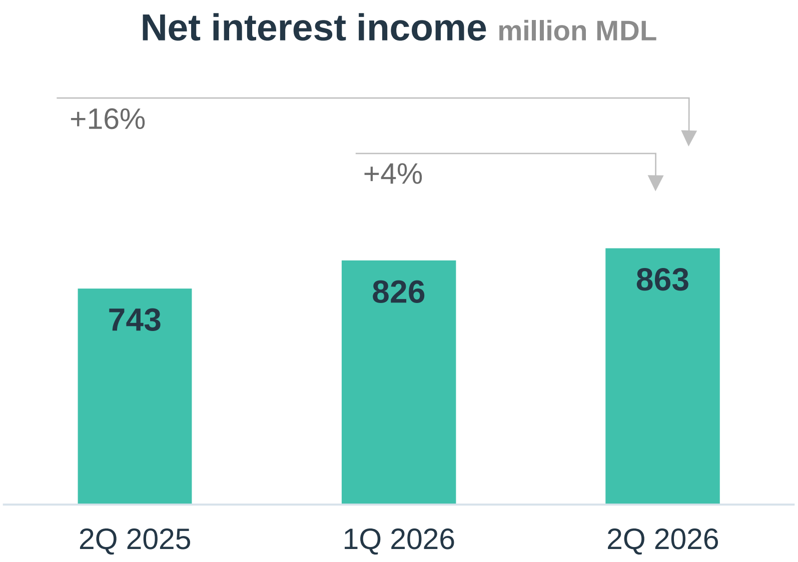


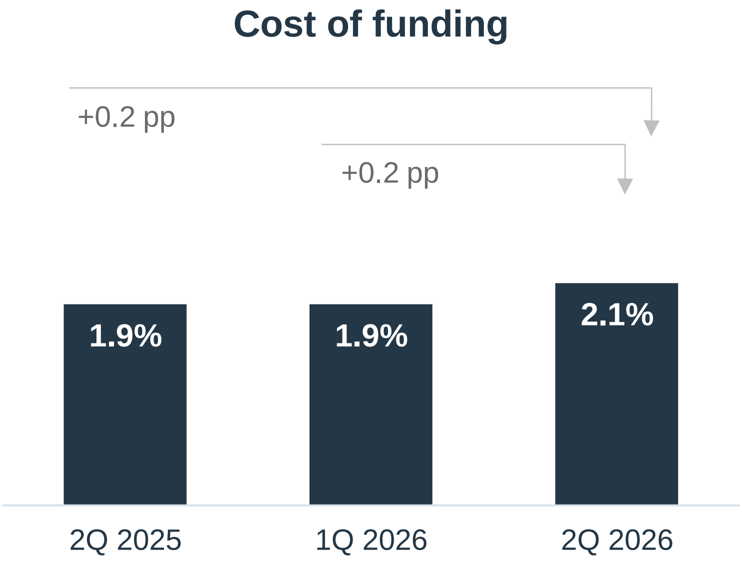
- The Group delivered **net profit** of **MDL 568.5 million** in the second quarter of 2026, up by 23.8% quarter-on-quarter and 33.4% year-on-year, translating into a **Return on Equity (ROE)** of **22.7%**, 3.7 pp higher than in the previous quarter and 2.2 pp higher versus the same period last year.
- The **quarter-on-quarter** profitability uplift was primarily driven by a 4.4% rise in net interest income, alongside a 25.4% rise in net fee and commission income. Cost discipline and improved asset quality added further support, with operating expenses down 6.8% and impairment allowances and provisions down 36.6%.
- The strong **year-on-year** performance was driven primarily by core banking activity. Net interest income grew 16.1%, while a lower cost of risk reflected continued improvement in loan portfolio quality.

Return on assets (ROA)

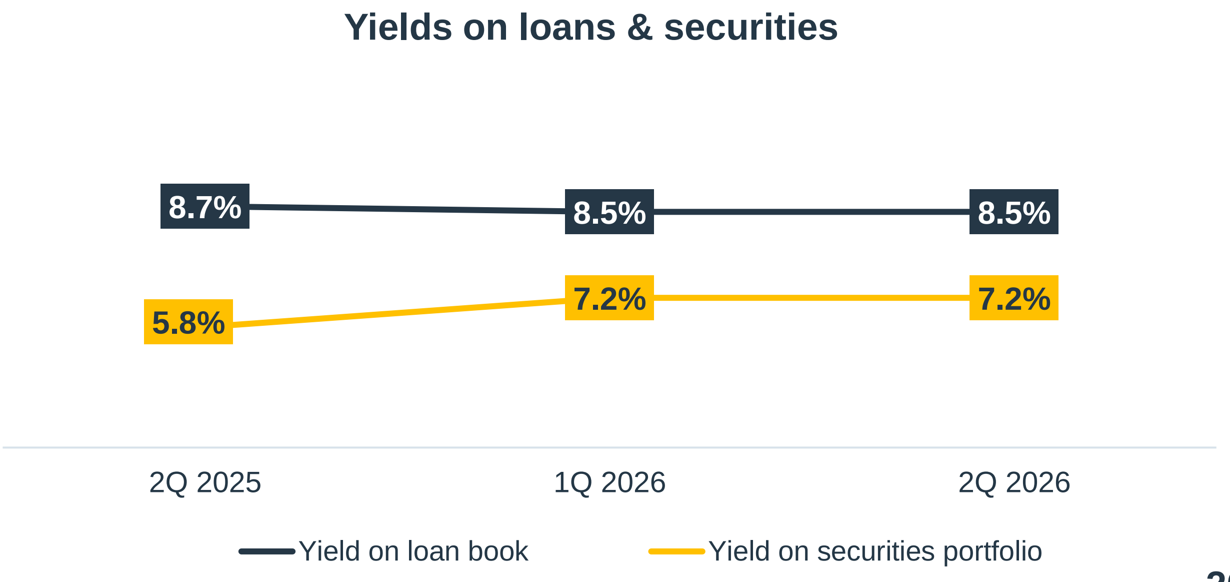


Net interest income up on lending growth and strong yields on government securities

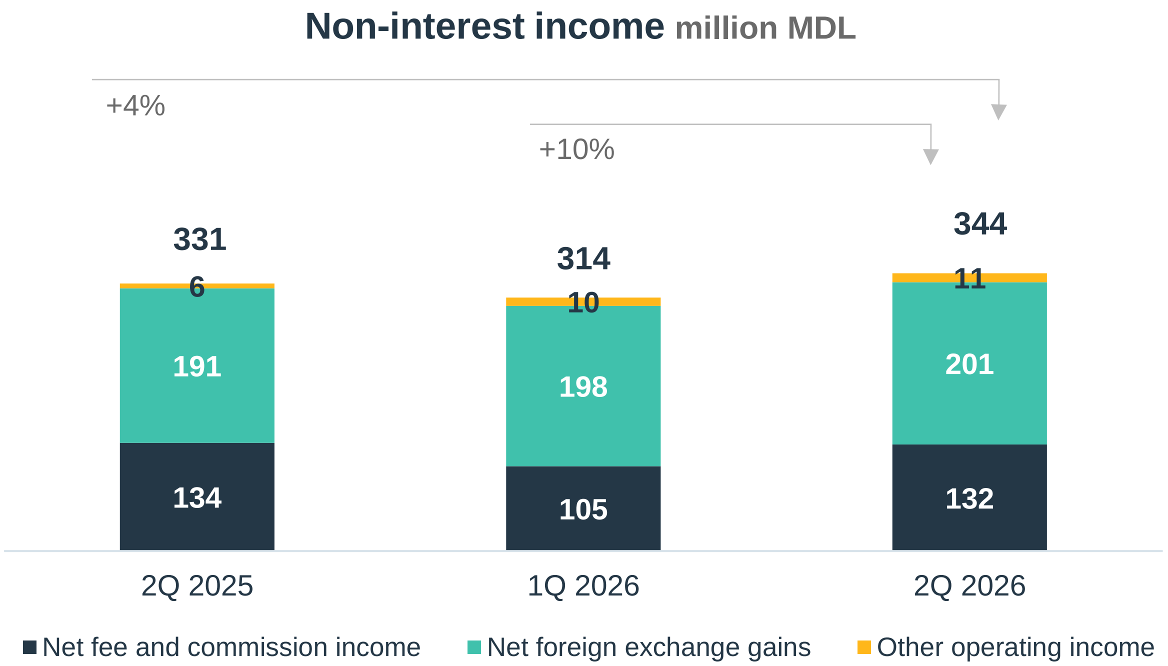


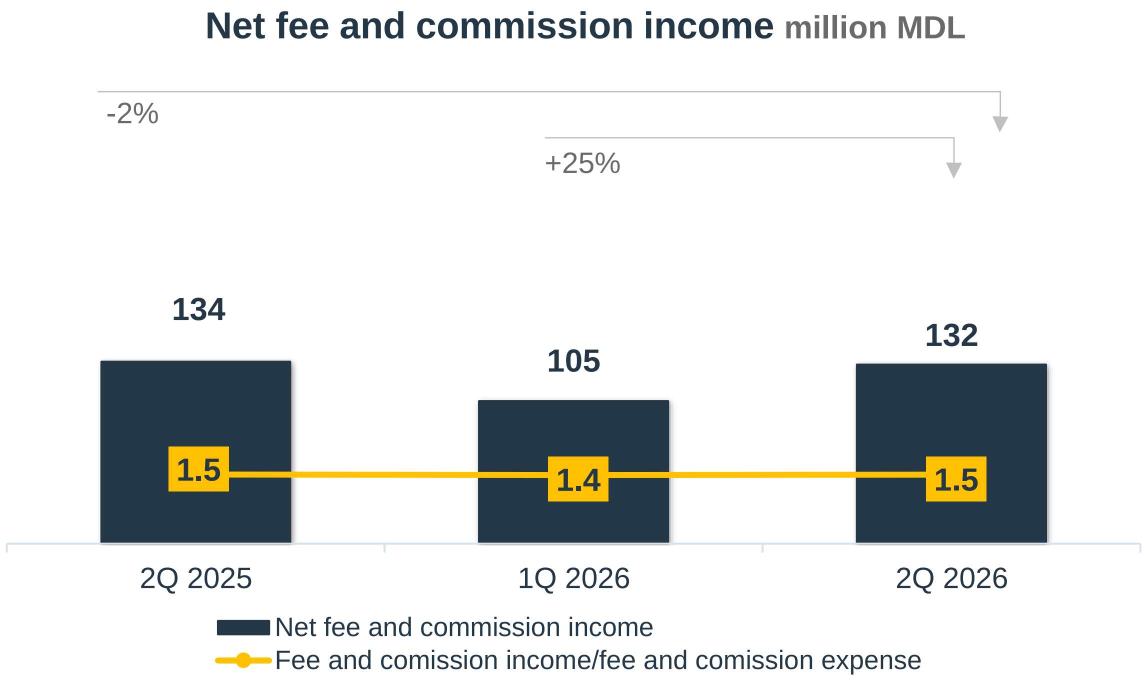


- In the **second quarter of 2026**, the Group's **net interest margin (NIM)** stood at **5.0%,** up 0.1 pp quarter-on-quarter and unchanged year-on-year.
- The improvement was underpinned by higher yields on interest-earning assets and sustained loan book expansion, up 5.8% quarter-on-quarter and 22.7% year-on-year. Margin performance was further shaped by rising yields on local-currency government securities and higher remuneration on reserves and NBM certificates, as the National Bank of Moldova gradually raised the base rate from 5% to 7.25% in 2Q 2026.
- The **cost of funding** stood at **2.1%** in 2Q 2026, increasing by 0.2 pp QoQ and YoY, in line with deposit repricing amid prevailing market conditions. For 1H 2026, the cost of funding averaged 2.0%, up 0.1 pp YoY, driven primarily by higher customer deposit volumes and an increased cost of retail customer deposits.

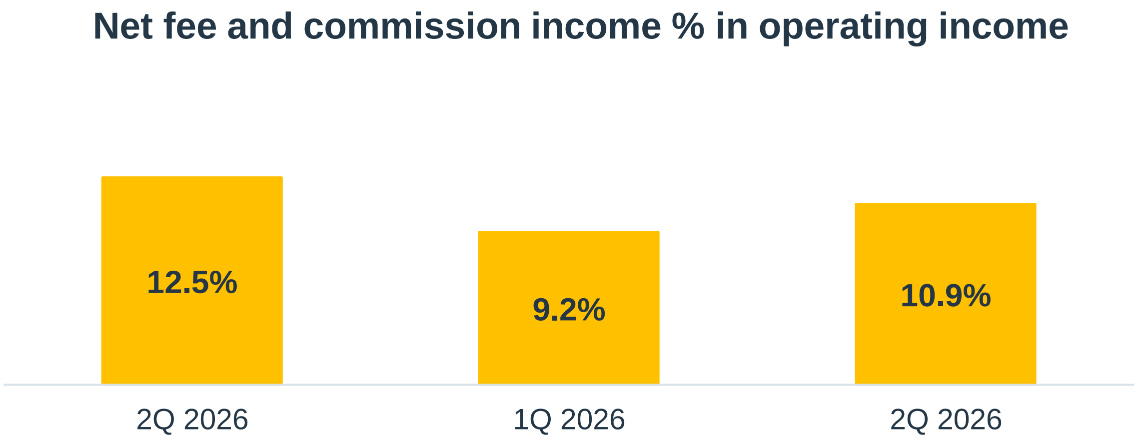


Non-interest income boosted by higher net fee and commission income



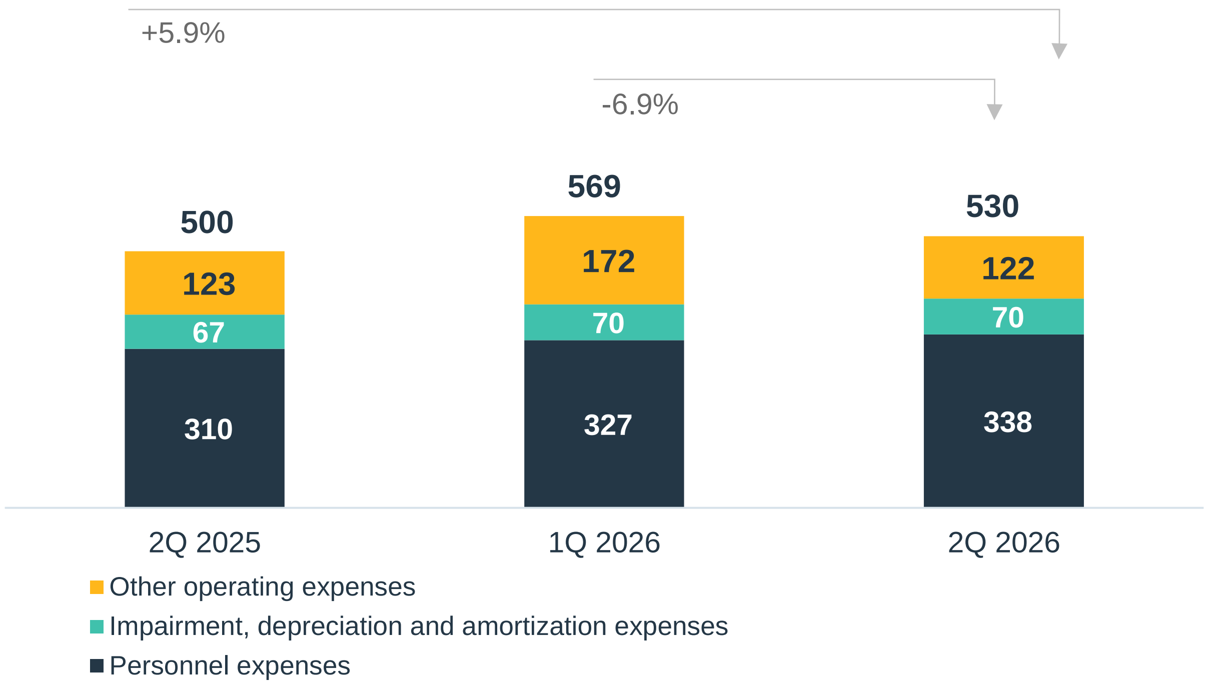


- **Non-interest income** reached **MDL 343.8 million** in 2Q 2026, up 9.5% QoQ and 3.7% YoY.
- The **quarterly improvement** was supported by a **25.4%** increase in net fee and commission income, primarily driven by card-related fees, with merchant transaction fees representing the main contributor, alongside ATM/POS cash-withdrawal commissions and interchange income. Net foreign exchange gains rose by in think 1.3% quarter-on-quarter, reflecting higher transaction volumes among Retail and Business Banking clients.
- **Year-on-year**, growth was driven by net foreign exchange gains, up 5.0% on higher transaction volumes across all segments, while net fee and commission income declined 1.6%, reflecting higher acquiring and issuing volumes and increased fees charged by payment systems

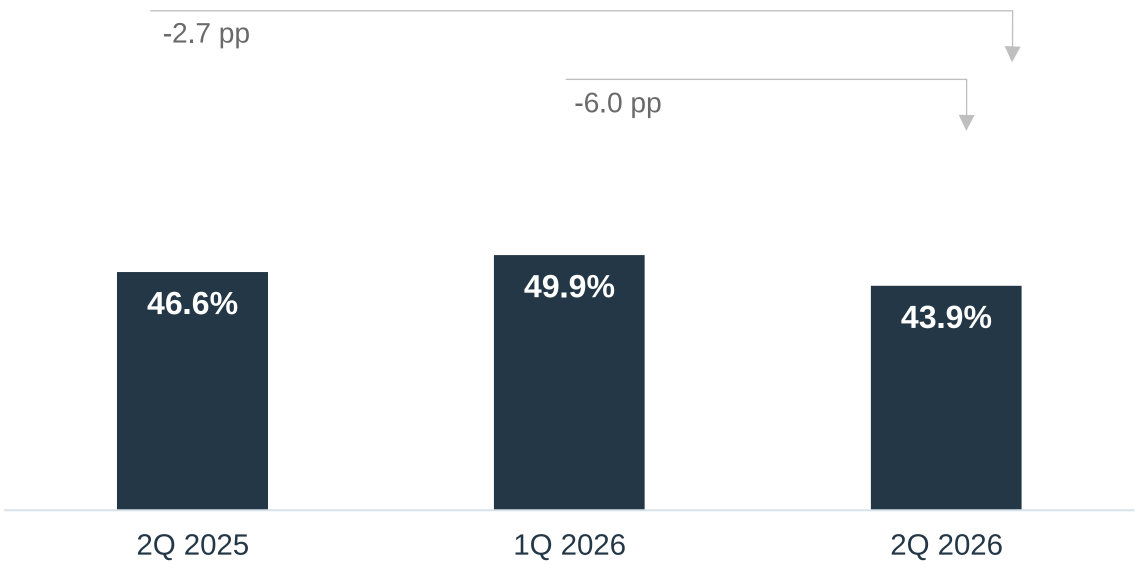


Cost-to-income ratio improves to 43.9%

Operating expenses million MDL

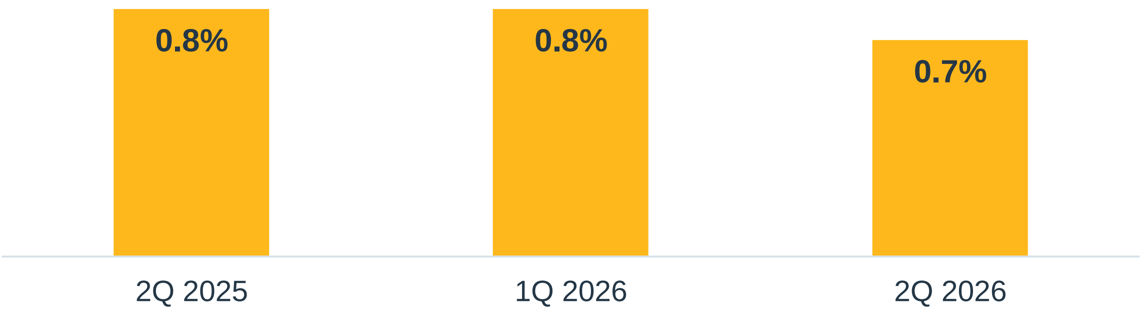


Cost-to-income ratio



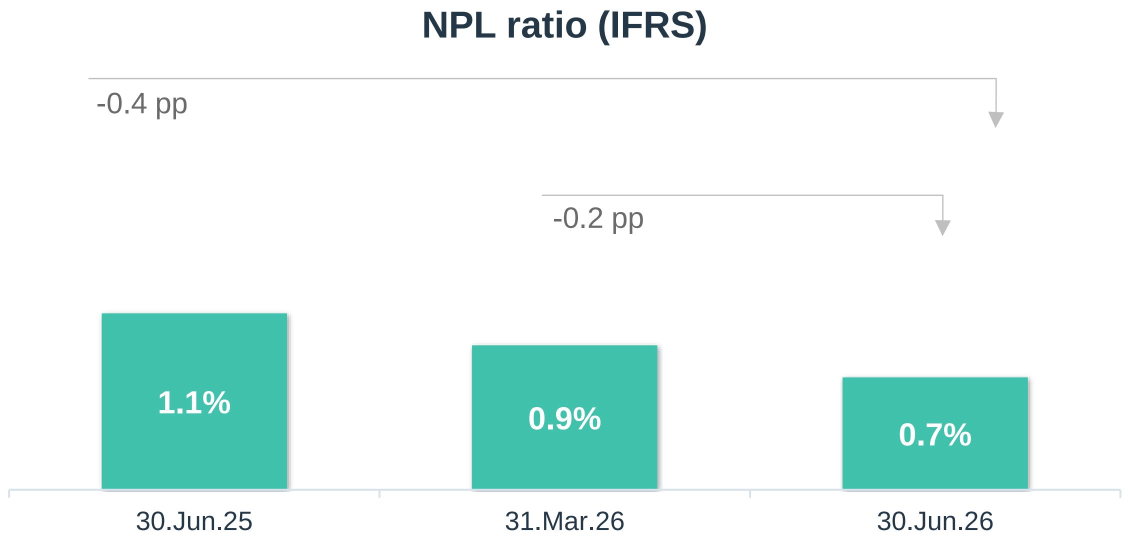
- The Group's **cost-to-income ratio (CIR)** improved to **43.9%** in 2Q 2026, marking a 6.0 pp QoQ and 2.7 pp YoY improvement, as income growth outpaced operating expenses.
- **Operating expenses (OPEX)** amounted to **MDL 530.1 million** in 2Q 2026, decreasing 6.8% QoQ, driven by lower other operating expenses, primarily due to the annual Resolution Fund contribution paid in 1Q 2026. On a year-on-year basis, operating expenses increased 6.0%, primarily reflecting an 8.9% rise in personnel expenses resulting from salary adjustment.
- The **Cost-to-Income Ratio** serves as an important indicator of maib's operating efficiency, supporting the Bank's focus on sustainable income growth and disciplined expense management.

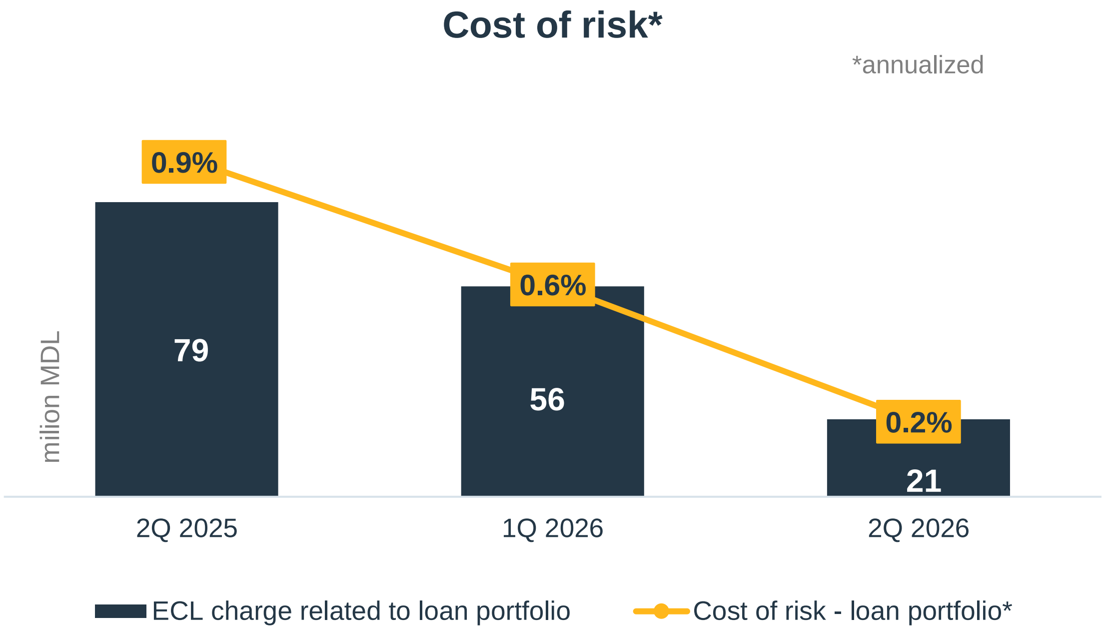
Cost per assets*



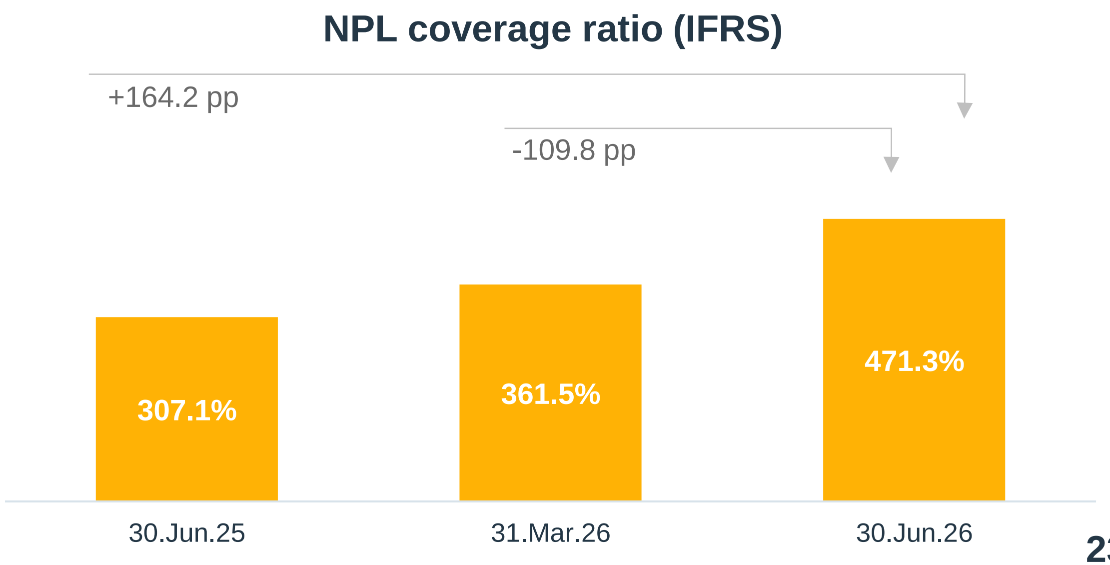
* Cost per assets: Operational expenses divided by average balance of total assets (consolidated). Cost per assets is calculated without impairment and provisions release/charges.

Strong loan growth with improving asset quality



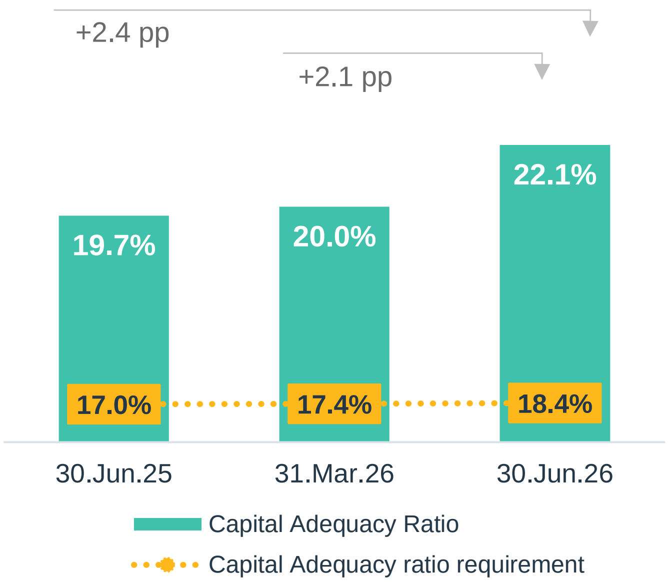


- In **2Q 2026**, maib's gross loan portfolio expanded by 5.8% quarter-on-quarter and 22.7% year-on-year, reflecting continued lending momentum across all customer segments. Loan book quality remained robust, with the annualized **cost of risk** declined to **0.2%**, down 0.4 pp QoQ and 0.7 pp YoY, primarily reflecting the implementation of a new forward-looking index (FLI) model, which resulted in a one-off provision release.
- The **non-performing loan (NPL) ratio** declined to **0.7%** at end-June 2026, down 0.2 pp quarter-on-quarter and 0.4 pp year-on-year, reflecting continued organic portfolio growth. Prudent provisioning remained in place, with a **reserve ratio** of **3.1%** and an **NPL coverage ratio** of **471.3%,** providing substantial buffers against potential credit losses.
- The Bank continues to apply a disciplined and forward-looking risk management approach, supporting sustainable balance sheet growth while maintaining strong asset quality and adequate protection against potential credit losses.



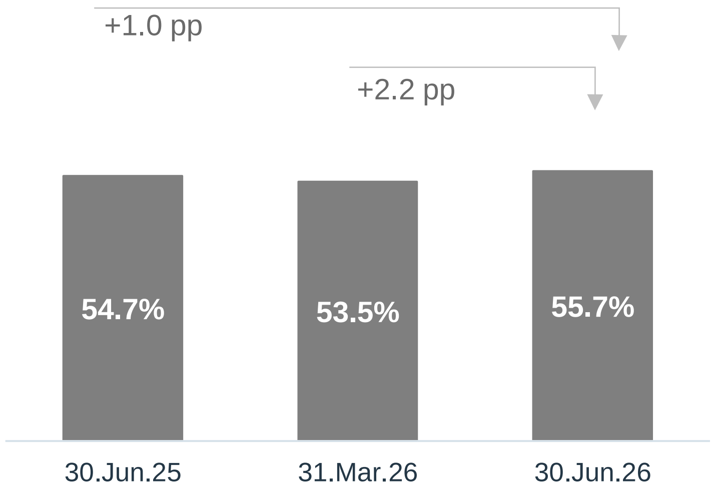
Strong liquidity and capital position maintained, supporting balance sheet growth

Capital Adequacy Ratio*

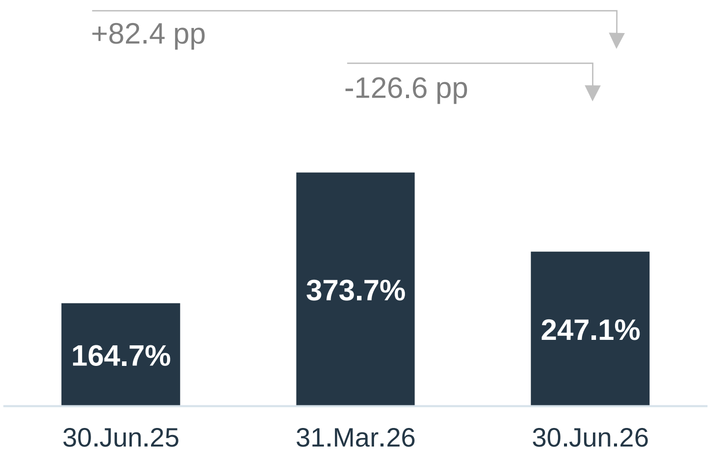


Tier 1*

RWA Density*



Liquidity coverage ratio (LCR)*



- As at 30 June 2026, maib reported a **Capital Adequacy Ratio (CAR)** of **22.1%** and a **Tier 1 capital ratio** of **19.4%**, both comfortably above the regulatory minimums of 18.43% and 15.45%, respectively. The QoQ increase in CAR was supported by the inclusion of eligible profit in own funds following the dividend distribution, and the recognition of the EUR 15 million subordinated loan drawn in May 2026 as Tier 2 capital. The YoY increase reflected the same two factors, along with the EUR 10 million subordinated loan drawn in February 2026
- As of 30 June 2026, **risk-weighted assets (RWA)** totaled **MDL 40.6 billion**, representing an increase of 2.8% QOq and 18.1% YoY. The quarterly increase was primarily driven by higher RWA from the corporate loan portfolio, alongside growth in consumer lending and off-balance sheet exposures. The YoY increase reflected strong loan portfolio growth across both on- and off-balance sheet exposures, as well as a higher operational risk component following its annual regulatory reassessment.
- Maib maintained a strong liquidity position, with its **Liquidity Coverage Ratio (LCR)** at **247.1%** as of 30 June 2026, well above the 100% regulatory minimum. The ratio decreased by 126.6 pp QoQ but improved by 82.4 pp YoYwith the quarterly decline primarily reflecting higher outflows related to dividend payments. Despite this, maib maintains a strong liquidity position.

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

Contents

2Q 2026 / 30 June 2026 CONSOLIDATED FINANCIAL RESULTS (unaudited)

maib

CONSOLIDATED UNAUDITED QUARTERLY INCOME STATEMENT highlights, million MDL

	2Q 2026	1Q 2026	% QoQ change	2Q 2025	% YoY change
Net interest income	862.7	826.2	+4.4%	743.0	+16.1%
Net fee and commission income	131.8	105.1	+25.4%	134.0	-1.6%
Net foreign exchange gains	201.0	198.4	+1.3%	191.4	+5.0%
Other operating income	10.9	10.3	+6.1%	6.1	+78.4%
OPERATING INCOME	**1,206.5**	**1,140.1**	**+5.8%**	**1,074.5**	**+12.3%**
Personnel expenses	(337.8)	(326.7)	+3.4%	(310.2)	+8.9%
Impairment, depreciation and amortization expenses	(70.6)	(69.9)	+1.0%	(67.3)	+4.9%
Other operating expenses	(121.8)	(172.1)	-29.2%	(122.8)	-0.9%
OPERATING EXPENSES	**(530.1)**	**(568.6)**	**-6.8%**	**(500.3)**	**+6.0%**
OPERATING PROFIT BEFORE CREDIT LOSS ALLOWANCE AND INCOME TAX	**676.4**	**571.5**	**+18.4%**	**574.2**	**+17.8%**
Credit loss allowances and provisions release/(charge), net	(32.2)	(50.8)	-36.6%	(88.5)	-63.6%
PROFIT BEFORE TAX	**644.2**	**520.7**	**+23.7%**	**485.8**	**+32.6%**
Income tax expense	(75.8)	(61.5)	+23.2%	(59.5)	+27.4%
NET PROFIT	**568.5**	**459.2**	**+23.8%**	**426.3**	**+33.4%**
attributable to shareholders of the Bank	568.4	459.2	+23.8%	*426.3*	*+33.4%*
attributable to non-controlling interests	0.1	0.0	-	*0.0*	-

CONSOLIDATED UNAUDITED FINANCIAL POSITION STATEMENT highlights, million MDL

	30 Jun 2026	31 Mar 2026	30 Jun 2025	% QoQ change	% YoY change
Cash and cash equivalents and due from banks	19,841	21,461	17,724	-7.6%	+11.9%
Investments in debt and equity securities	8,064	9,712	8,144	-17.0%	-1.0%
Net loans and advances to customers, including:	41,621	39,277	33,782	+6.0%	+23.2%
Corporate customers	13,485	13,073	11,682	+3.2%	+15.4%
SME customers	9,479	8,837	7,935	+7.3%	+19.5%
Retail customers	18,656	17,367	14,166	+7.4%	+31.7%
Finance lease receivables	459	452	403	+1.6%	+13.9%
Premises and equipment, intangible assets, right of use assets, investment property and assets held for sale	2,465	2,497	2,529	-1.2%	-2.5%
Other assets	624	651	431	-4.2%	+44.7%
Total assets	**73,074**	**74,050**	**63,014**	**-1.3%**	**+16.0%**
Due to banks and borrowings	3,009	3,028	3,093	-0.6%	-2.7%
Due to customers, including:	54,944	57,015	48,368	-3.6%	+13.6%
Corporate customers	10,377	13,297	10,277	-22.0%	+1.0%
SME customers	10,443	11,143	9,432	-6.3%	+10.7%
Retail customers	34,124	32,575	28,659	+4.8%	+19.1%
Subordinated debt	1,113	910	503	+22.3%	+121.2%
Bonds issued	1,998	1,836	1,049	+8.8%	+90.4%
Lease and other liabilities	1,935	1,340	1,771	+44.4%	+9.3%
Total liabilities	**62,998**	**64,129**	**54,784**	**-1.8%**	**+15.0%**
Total equity attributable to owners	**10,075**	**9,920**	**8,228**	**+1.6%**	**+22.4%**
Non-controlling interest	*1*	*1*	*1*	*+8.6%*	*+8.1%*
Total equity	**10,076**	**9,921**	**8,229**	**+1.6%**	**+22.4%**
Total liabilities and equity	**73,074**	**74,050**	**63,014**	**-1.3%**	**+16.0%**