

maib

financial results
3Q and 9M 2026

Disclaimer

Presented results are based on the Group's unaudited consolidated results of the third quarter (3Q) of 2026 and first nine months 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 website (https://www.maib.md/en/publicarea-informatiei/politica-contabila-a-bancii), which are set in accordance with the provisions and requirements of the International Financial Reporting Standards ("IFRS"), as adopted by the International Accounting Standards Board (IASB). The results are accompanied by limited disclosure notes, including financial and non-financial information. For comparison of quarterly results, consolidated results from the second quarter (2Q) of 2026 and the third quarter (3Q) of 2025 are used. For comparison of 9-months results, consolidated results of the first 9-months 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 3Q and 9M 2026

Macroeconomic highlights

GDP growth:

GDP[1] **Q2 2026: +0.9%**

GDP forecasted[2] for **2026** and **2027**: **+1.5%** and **+2.3%,** respectively

Annual inflation rate:

September 2026: **8.6%**

January 2026: **4.9%**

Strategy

1,047k maibank users

1.8 million cards in circulation

85% online deposits (retail)

84% online cash loans (retail)

29.2K POS & Ecomm terminals

394 ATMs

Financial highlights

9M 2026:	3Q 2026:
ROE[4]: 21.8%	ROE[3]: 23.8%
ROA[4]: 3.1%	ROA[3]: 3.3%

Assets growth*: 16.6%

Gross Loans growth*: 23.7%

**year-on-year*

1. Real GDP growth, according to National Bureau of Statistics;
2. According to revised forecasts of: International Monetary Fund (May 2026)
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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COUNTRY HIGHLIGHTS

MDL 165.8 bln
GDP H1 2026 (USD 9.6 bln)[1]

+0.6%
GDP growth in 1H2026 (YoY)

8.6%
Inflation in Sep 2026 (+2.1 pp since Jun 2026)

GDP growth forecast (IMF) [2]

1.5%	2.3%	3.2%
2026F	2027F	2028F

38.8%
Debt-to-GDP 3Q 2026 (+2.8 pp YoY)

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

11.0%
Base rate (+2.0 pp on 5/11/2026)

EUR 450 mln
Incoming remittances in 2Q2026 (+9.6% YoY)

Exports **+15.1%** YoY
Imports **+4.5%** YoY
In 1H2026

EUR 95.3 mln
FDI in 2Q2026 (-9% YoY)

USD 886 mln
Current account deficit In 2Q 2026 (-2.1% YoY)

Yields on Government Securities* (Oct '26)

Maturity	91 days	182 days	364 days	2 years
Yield	3.1%	11.1%	11.7%	7.8%

Country data snapshot

	2Q26	1Q26	2Q25
GDP (MDL bln)	88	76	82
GDP Growth (%)	0.9	0.4	-1.1
FDI (EUR mln)	95	65	105
Remittances (EUR mln)	450	393	411
Trade deficit (EUR bln)	1.3	1.2	1.3
Budget deficit (% of GDP)	4.8	3.9	3.0

	3Q26	2Q26	3Q25
Inflation (%) average	7.3	6.7	7.4
Debt-to-GDP (%) quarter end	38.1	36.9	36.0

Moldova – key developments & events

2 additional EU negotiations clusters open
Interest rate tightening cycle continues
New fiscal policy adopted by the Parliament for 2027
Transnistria customs taxes paid in Moldova

Events

28 Sep 26	BIMx stock exchange launched
14 Oct 26	Moldova opens EU Internal Markets and Competitiveness clusters
5 Nov 26	NBM monetary policy meeting – rate up 2pp to 11%
20 Nov 26	NBM relaxes restrictions on FX and capital transactions

[1] National Statistics Bureau
[2] IMF, October 2026
*Primary market; Source: Moldova Statistics, NBM, Ministry of Finance, Ministry of Economy, EU Commission

2026 key developments

Parliament approves 2027 fiscal policy including tax hikes

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 50% increase) presented as a temporary “solidarity” levy effective 2027 and expected to yield around MDL 600 million for the state budget. Parliament approved fiscal policy in October.

EU integration advances; Transnistria tax alignment

Moldova’s EU accession is gaining pace: it has opened additional two negotiating clusters: “Internal Markets” and “Competitiveness and Inclusive Growth” (14 October 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 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 continues tightening as inflation outlook upgraded

The National Bank of Moldova keeps a restrictive stance to contain energy-driven inflation, lifting the base rate from 5.0% in May to 11.0% in November across 5 meetings, reversing the 2025 easing cycle, while holding reserve requirements at 18% (MDL) and 26% (FX). With annual inflation at 8.6% in September and energy, utilities and food prices still elevated, the NBM expects inflation to keep rising through 2026, reaching 9.2% in Q4 2026 before easing from second half of 2027, and signals rates will stay high until pressures ease.

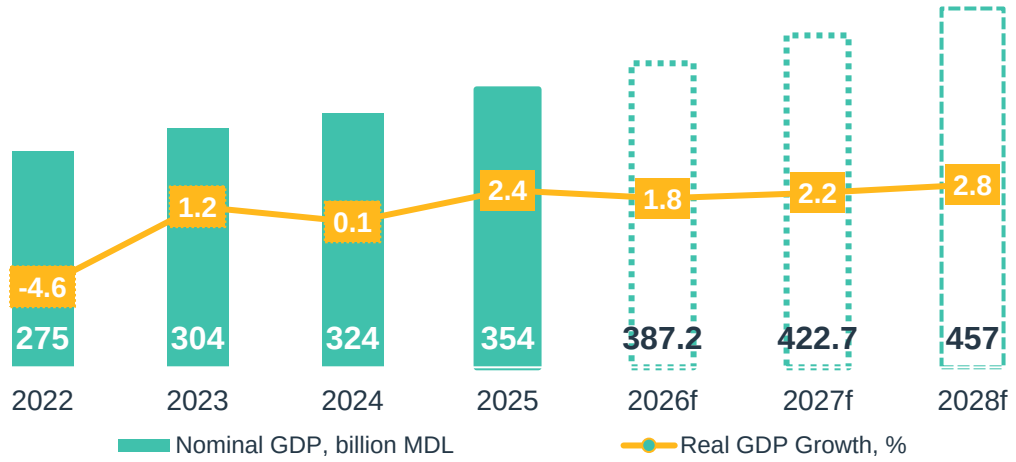
Clouds on near-term horizon: water, energy, cybersecurity

In September 2026 the government declared a 60-day energy-sector state of alert and a hydrological warning for the Dniester basin amid regional drought. With Moldova dependent on costly imported power, the crisis adds to inflationary pressure and poses a clear short-term risk to growth.

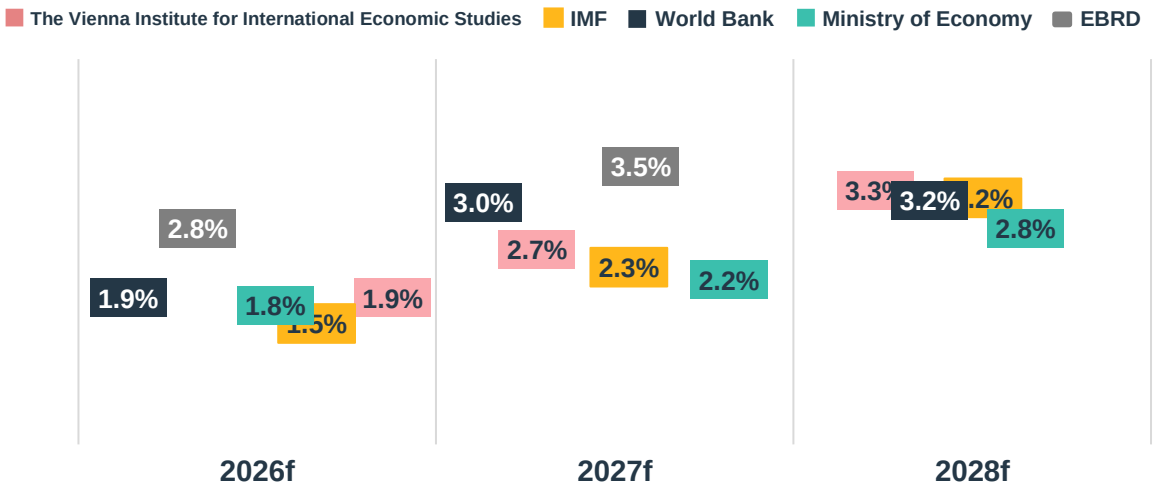
In October 2026 nn attack on government digital services, including the EVO app, leaked data on about 750,000 citizens, including IBANs. The authorities suspect foreign state actors. Full details of the extent of the attack and potential damage are not yet available.

IMF downgraded estimate for 2026 GDP growth to +1.5%

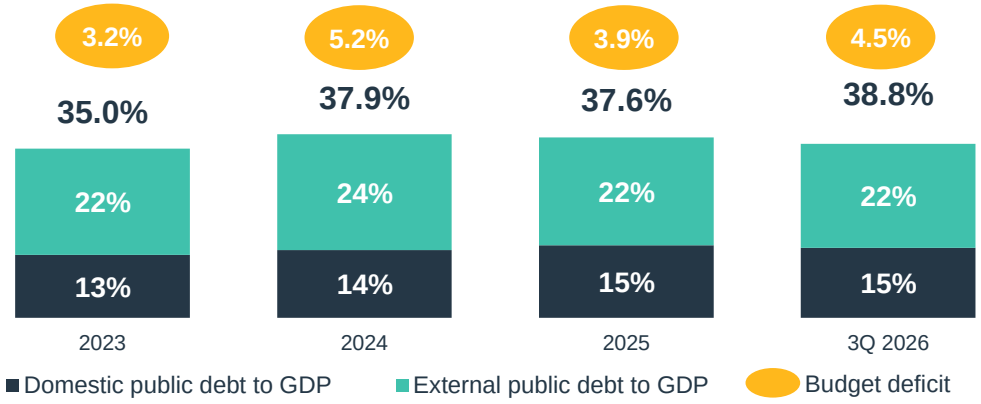
GDP – medium term growth outlook[1]



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	Change, pp		
	2026	2027	2028
EBRD (June 2026)	-0.2	0	-
IMF (May 2026)	-0.4	-0.3	-0.1
Ministry of Economy (Sep 2026)	-0.4	-0.6	-0.8
WIIW (July 2026)	-0.3	-0.3	-0.2
World Bank (June 2026)	-0.8	-0.9	0

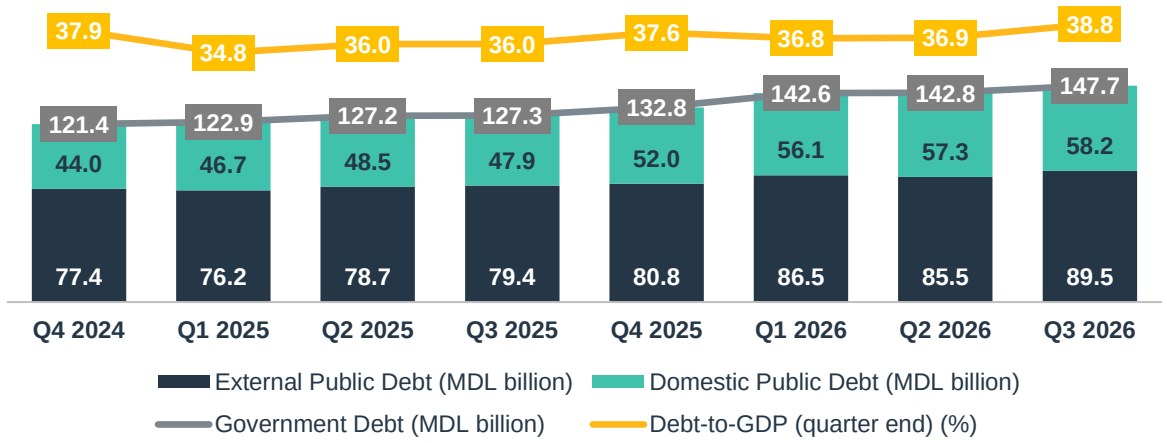
Legend -1.5 0.0 +1.5

[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 11% in Q4

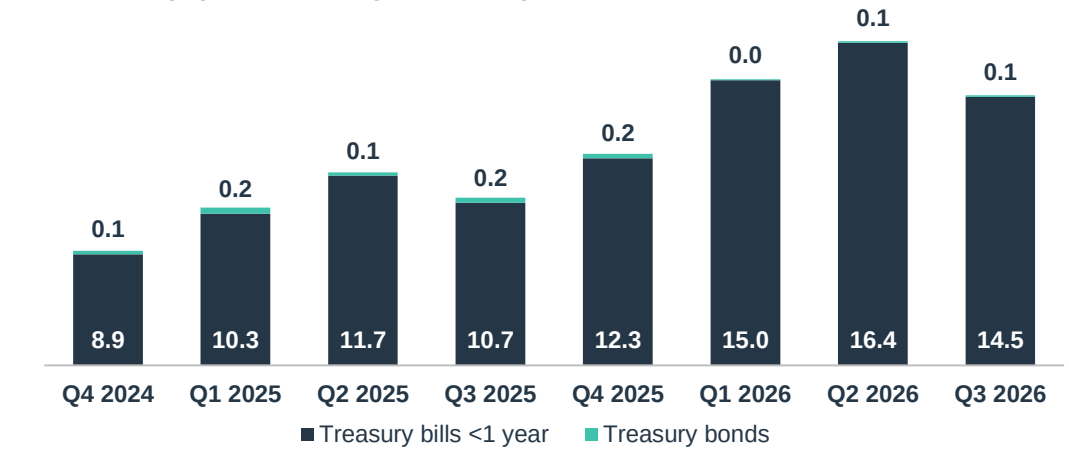
Government debt still manageable

Government debt (MDL billion)



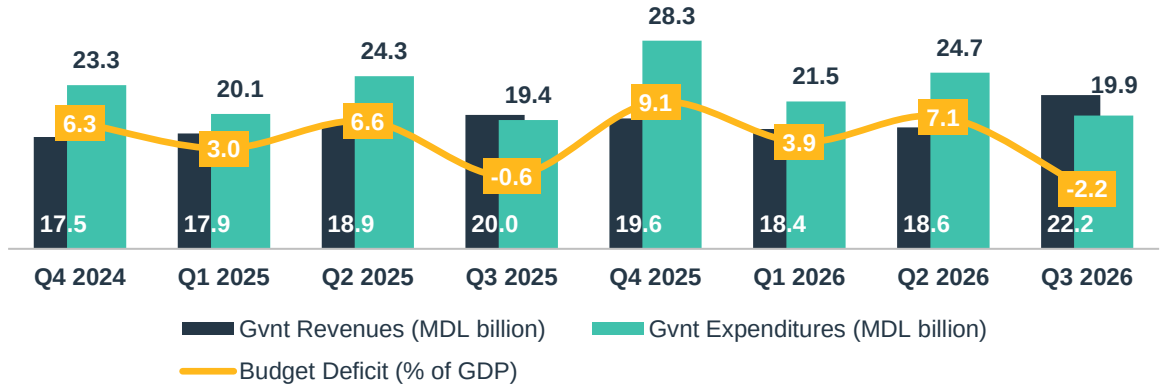
Government relies on short term paper domestically

Government paper issuance (MDL billion)



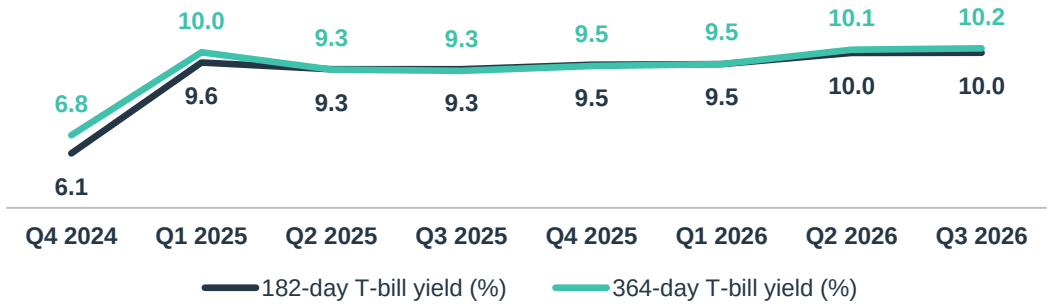
Budget deficit widens to 4.8% of GDP during H1 2026

Government expenses and revenues MDL billion



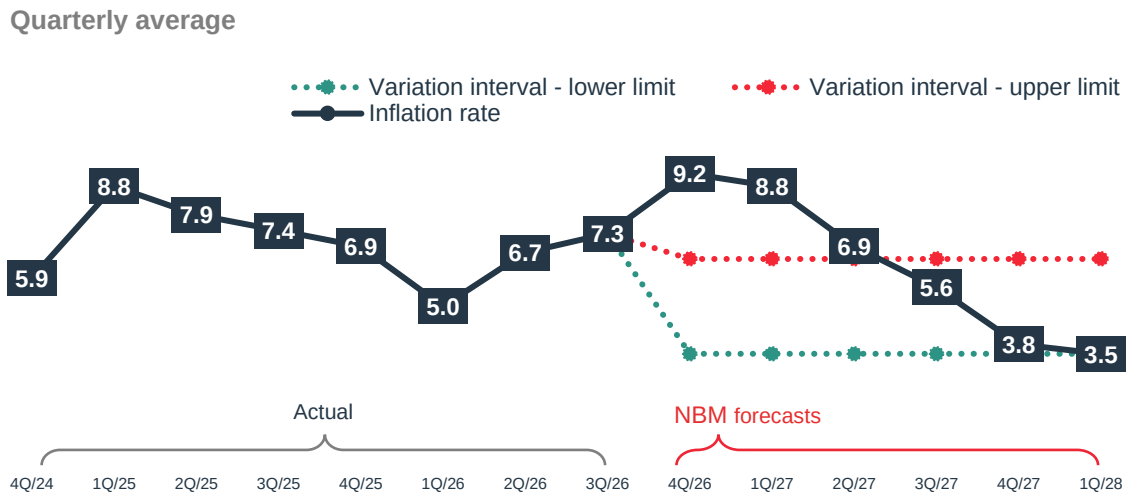
Domestic t-bill rates exceed 11% in Q4 2026

Interest rate on government securities (%)

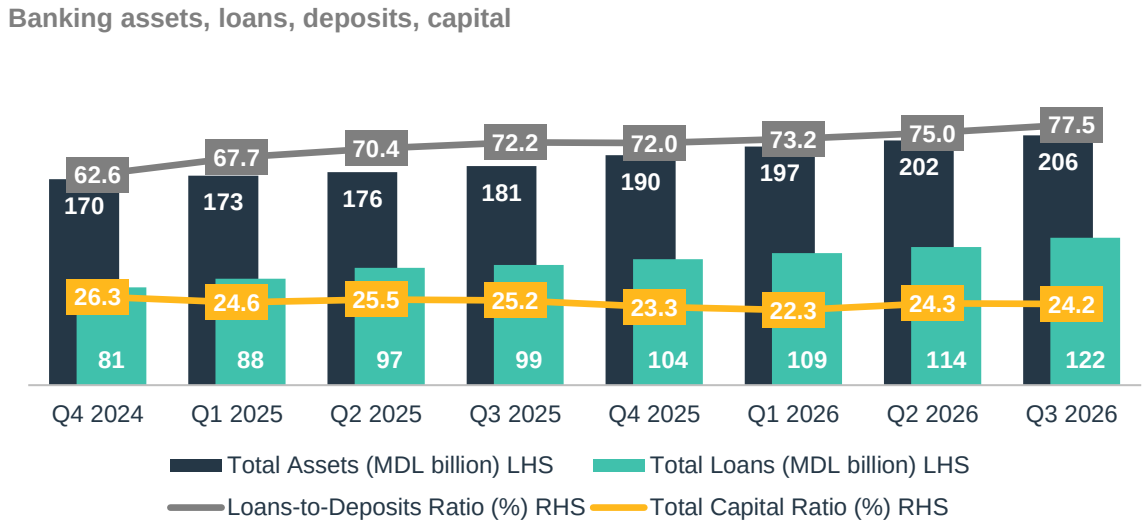


NBM increases base rate amid energy-driven inflation rebound

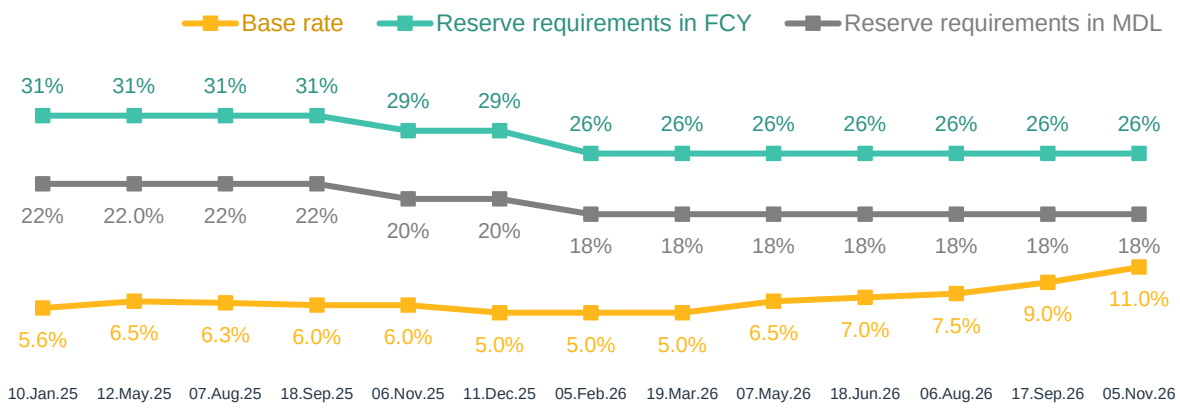
Inflation outlook upgraded on higher fuel and utilities[1]



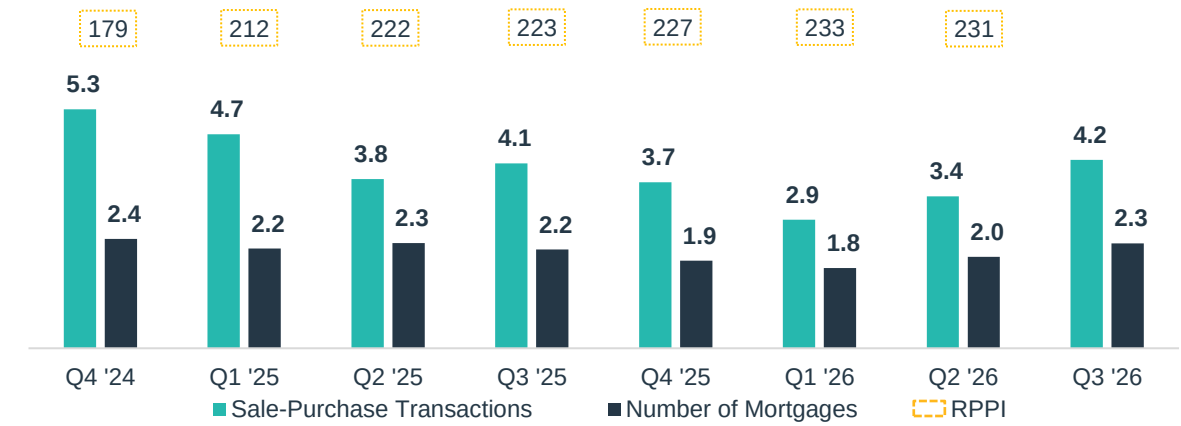
Banking intermediation grows steadily[1]



Base rate 6.0 pp increase in 2026[1]



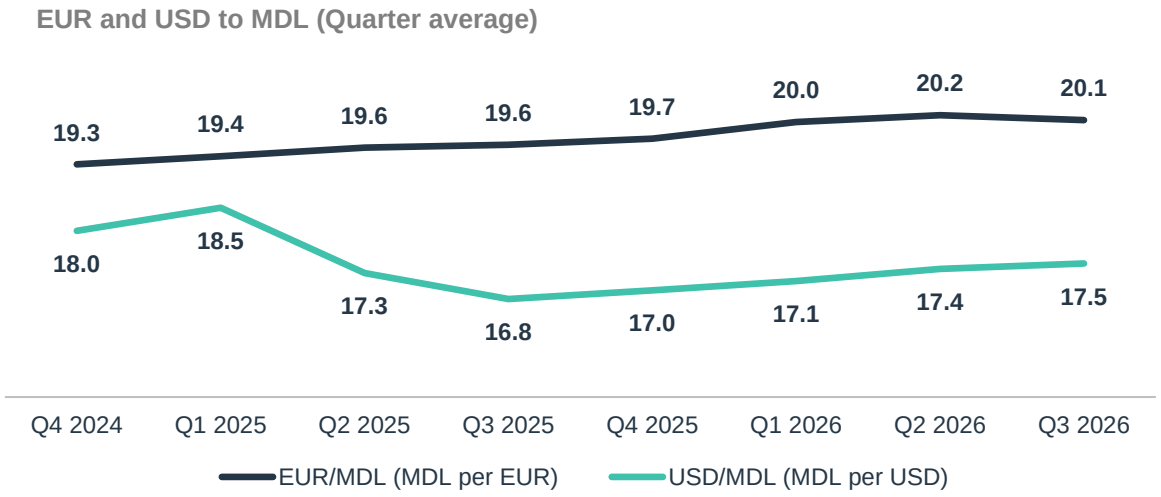
Real estate market – transactions rebound, price growth cools[2]



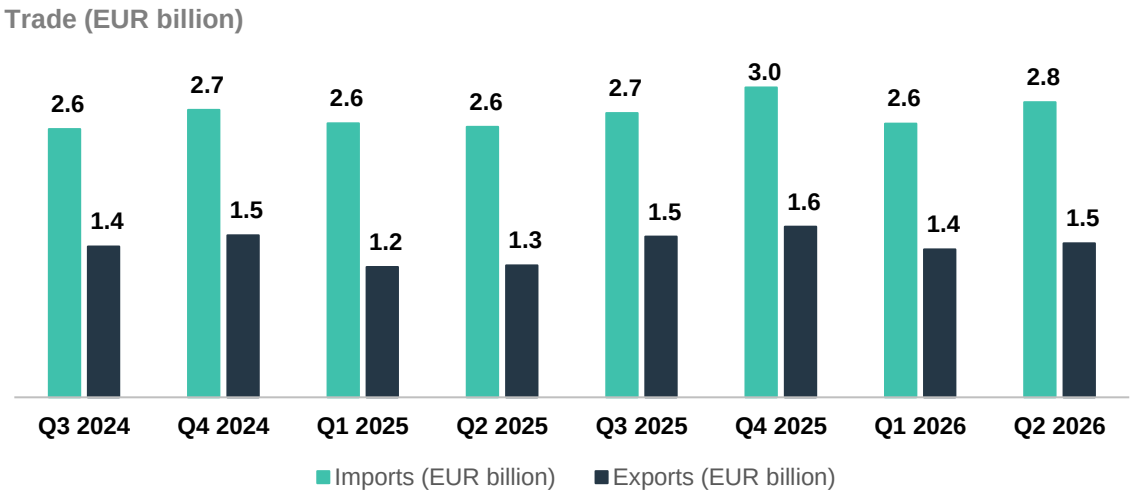
[1] Source: National Bank of Moldova
[2] Source: National Statistics Bureau, National Bank of Moldova, Public institution cadaster of immovable property; Data represents residential transactions in Chisinau and the region. Inheritance, donations and bailiff processes are not included. Residential transactions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

Good 2026 agricultural season predicted

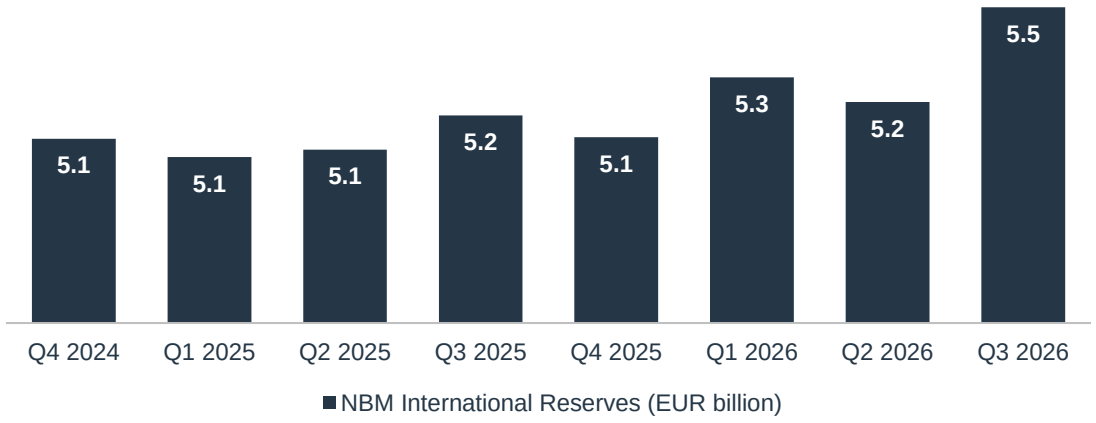
MDL stable against EUR



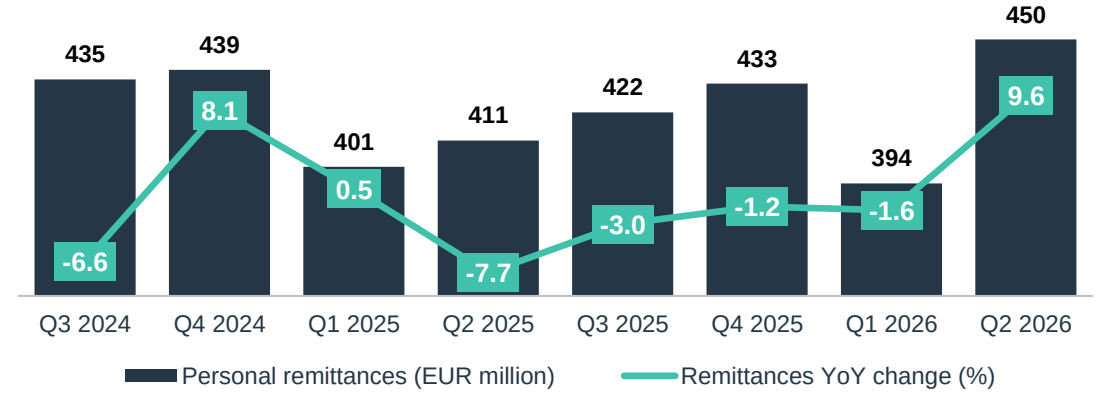
Exports up strongly in H1 2026



Foreign reserves increase on the strength of USD



Remittances up in Q2 2026 after long decline



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

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Market Share – **Total Loans**

37.6%	Sep 2026	EUR 2.2 billion
37.7%	Sep 2025	EUR 1.9 billion

Market Share – **Total Deposits**

36.3%	Sep 2026	EUR 2.8 billion
35.5%	Sep 2025	EUR 2.5 billion



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

Key statistics based on 3Q 2026 figures

Net profit **EUR 30.7M** (+12.7% YoY)	**ROE** **23.8%** (-1.9 pp YoY)	**ROA** **3.3%** (-0.1 pp YoY)
C/I ratio **41.9%** (-1.4 pp YoY)	**LCR*** **346.9%** (+62.5 pp YoY)	**NIM** **5.2%** (-0.1 pp YoY)
NPL ratio (IFRS) **0.9%** (-0.1 pp YoY)	**NPL coverage** (IFRS) **352.9%** (+4.3 pp YoY)	**CAR*** **22.8%** (+2.1 pp YoY)
Mobile app users **1,047k** (+16.9% YoY)	**Total clients*** **1.2M** (+5.8% YoY)	**Cards in circulation*** **1.8M** (+13.9% YoY)

*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

Digitalization

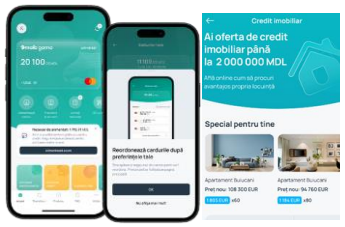
- Enhance mobile app for a faster, more secure digital experience
- Shift micro and SME services to the maib business app
- Integrate artificial intelligence based solutions across the Bank



Strategic focus areas

Payments

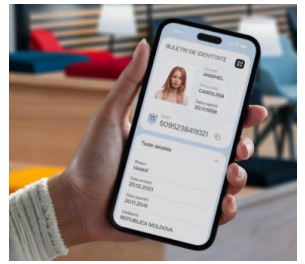
- Deliver secure, efficient, and convenient payment solutions tailored to diverse individual and business needs
- Capture over half of market in payments
- Further develop MIA Instant Payments and SEPA initiatives

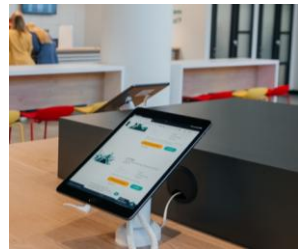


Branch offloading 2.0

- 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

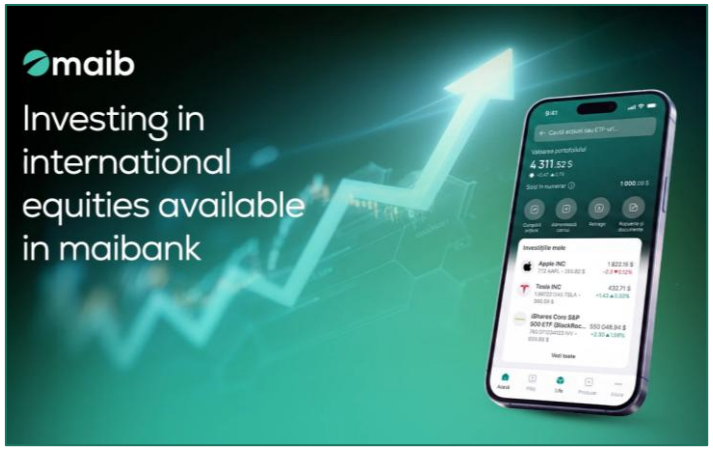
Key selected operating highlights achieved during Q3 2026 and subsequently

Moldova International Exchange receives regulator's approval and starts operations

Global Finance named maib Best SME Bank in Central and Eastern Europe



Maibank introduces investing for premium clients



Major milestone reached as maibank surpasses one million users



Maib supports residential energy efficiency investments through GEFF Moldova

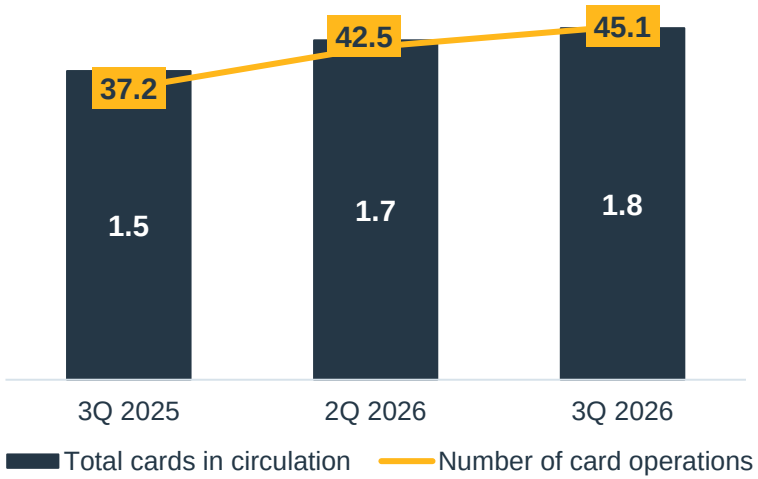


Global Finance names maib "Best Bank in Moldova 2026"

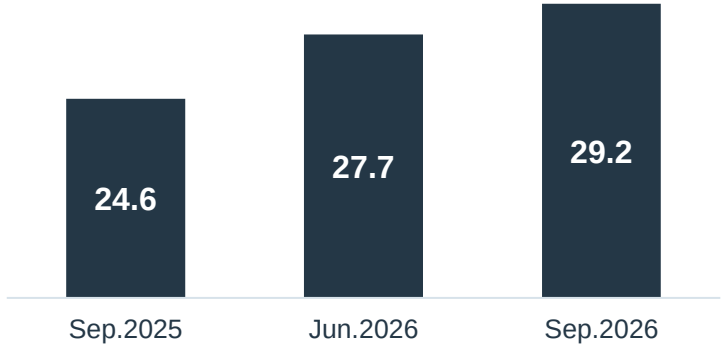


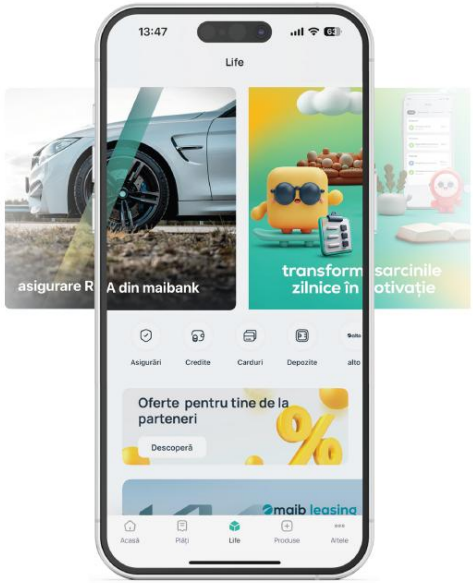
Digital footprint in line with international benchmarks

Maib cards in circulation (million)



POS & E-COMM terminals portfolio (thousand)





85%

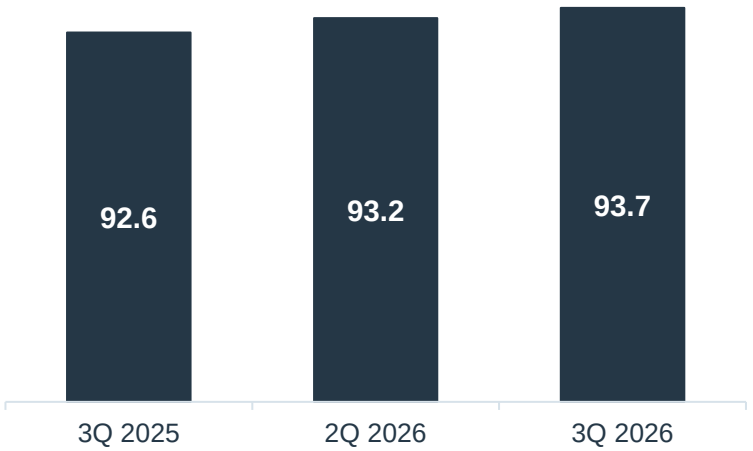
online retail deposits*
in 3Q 2026

84%

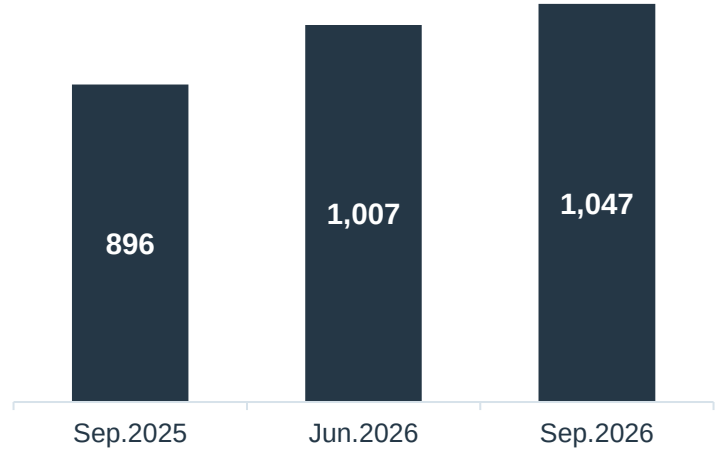
online retail cash loans*
in 3Q 2026

*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**

2nd Place — **Loved Brand**

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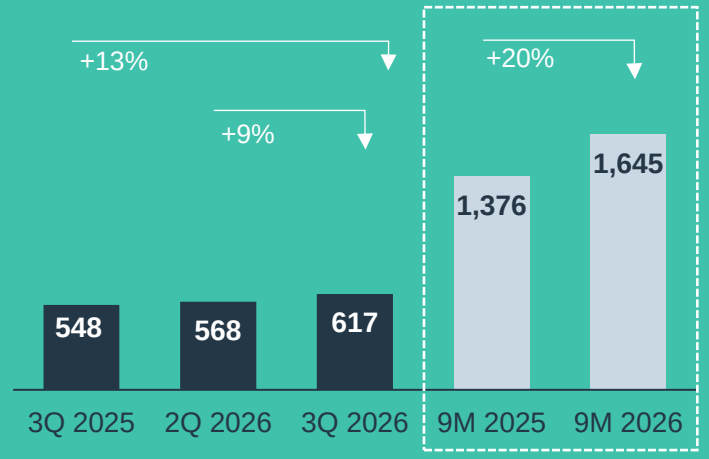
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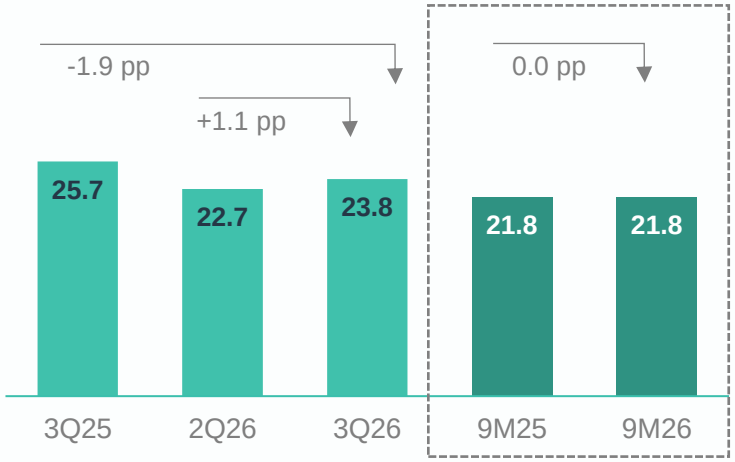
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Summary of Group Financial KPIs for 3Q and 9M 2026

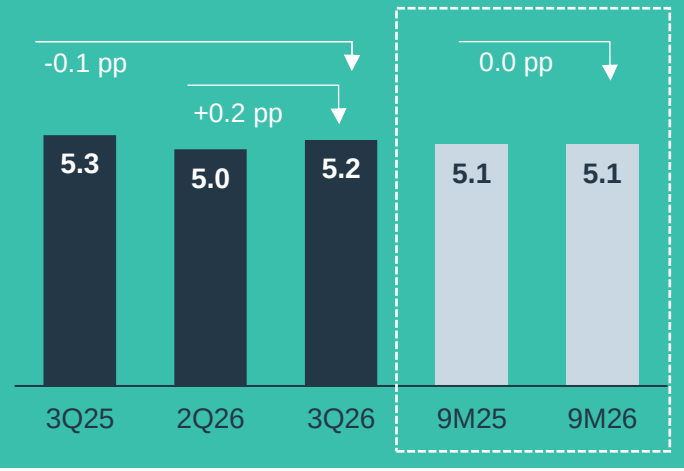
Net profit million MDL



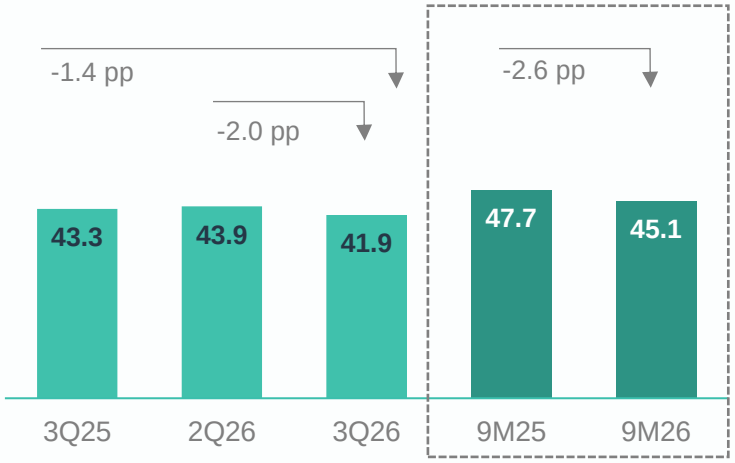
ROE %



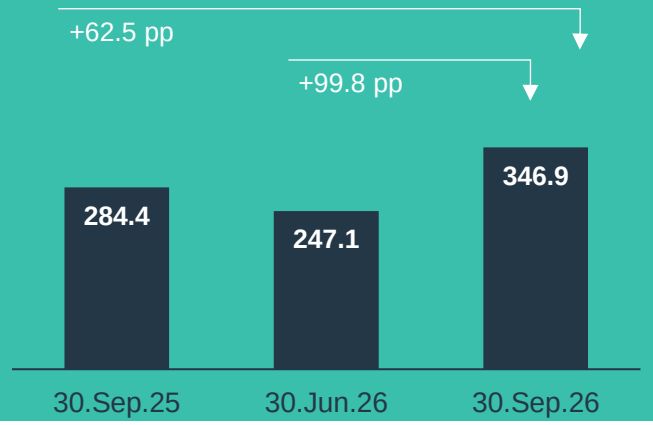
Net Interest Margin %



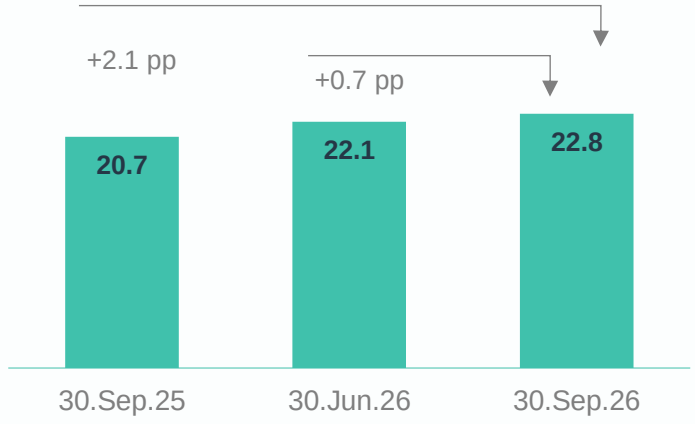
Cost to Income %



Liquidity Coverage Ratio* %



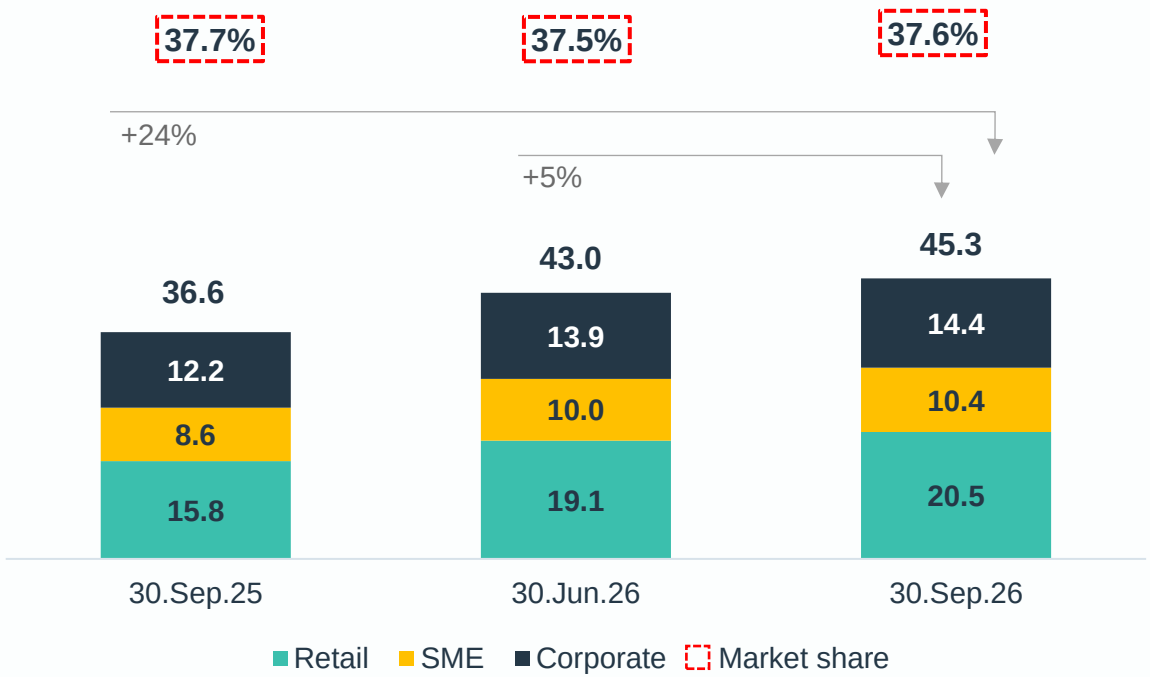
Capital Adequacy Ratio* %



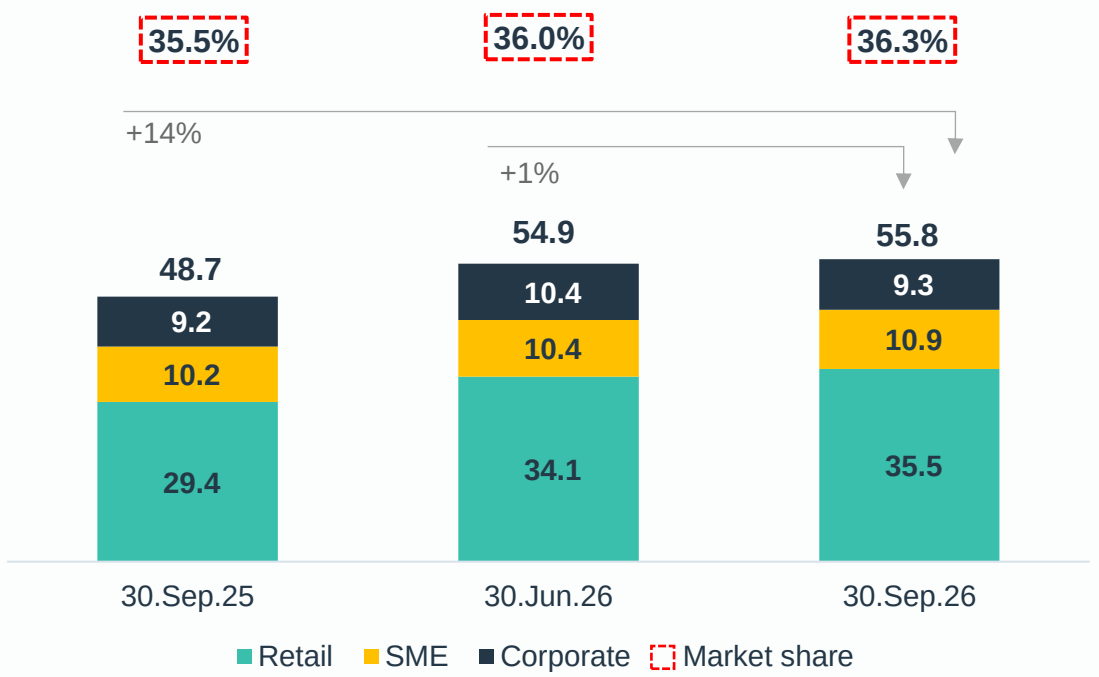
*Liquidity coverage ratio and Capital Adequacy Ratio are presented on the standalone basis (Bank only). There is no requirement to calculated and submit these regulatory indicators on a consolidated basis. The other companies within the Group (subsidiaries of Bank) are non-banks, representing approx.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

Steady growth in loans and deposits, driven by retail

Loan portfolio[1] by segments billion MDL



Deposit portfolio[2] by segments billion MDL



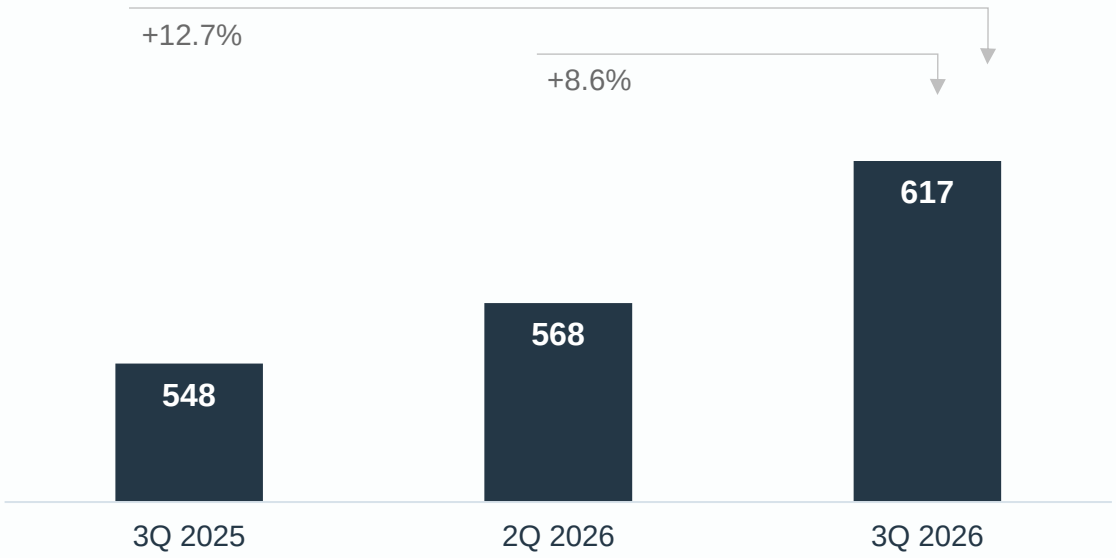
- As at 30 September 2026, **maib's gross loan portfolio** amounted to **MDL 45.3 billion**, increasing 5.3% QoQ and 23.7% YoY, while maintaining a leading **37.6%** market share. **Retail lending** remained the main contributor to portfolio growth, reaching **MDL 20.5 billion**, up 7.6% QoQ and 30.1% YoY. Growth was primarily driven by mortgage lending, which rose 8.5% QoQ and 36.6% YoY, while consumer lending grew 6.5% QoQ and 23.0% YoY. **SME lending** recorded solid growth, with the gross loan portfolio reaching **MDL 10.4 billion**, up 3.7% QoQ and 20.2% YoY, supported by investment lending and revolving facilities. **Corporate lending** also expanded, with the gross loan book reaching **MDL 14.4 billion**, up 3.4% QoQ and 18.0% YoY, reflecting higher volumes of investment and working capital loans.

- The **Group's deposit portfolio** amounted to **MDL 55.8 billion** as at 30 September 2026, increasing 1.5% QoQ and 14.4% YoY, with maib holding a **36.3%** share of the deposit market. The portfolio structure remained anchored by **Retail deposits**, which continued to be the main growth driver, reaching **MDL 35.5 billion**, up 4.2% QoQ and 21.1% YoY, and accounting for 64% of total customer deposits, supported by growth in both current and term deposits. **SME deposits** totaled **MDL 10.9 billion**, up 4.0% QoQ and 6.9% YoY, driven mainly by current account balances. **Corporate deposits** amounted to **MDL 9.3 billion**, decreasing 9.9% QoQ mainly due to lower current account balances, reflecting seasonal payment patterns of a large corporate client, while remaining 1.5% higher year-on-year.

[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

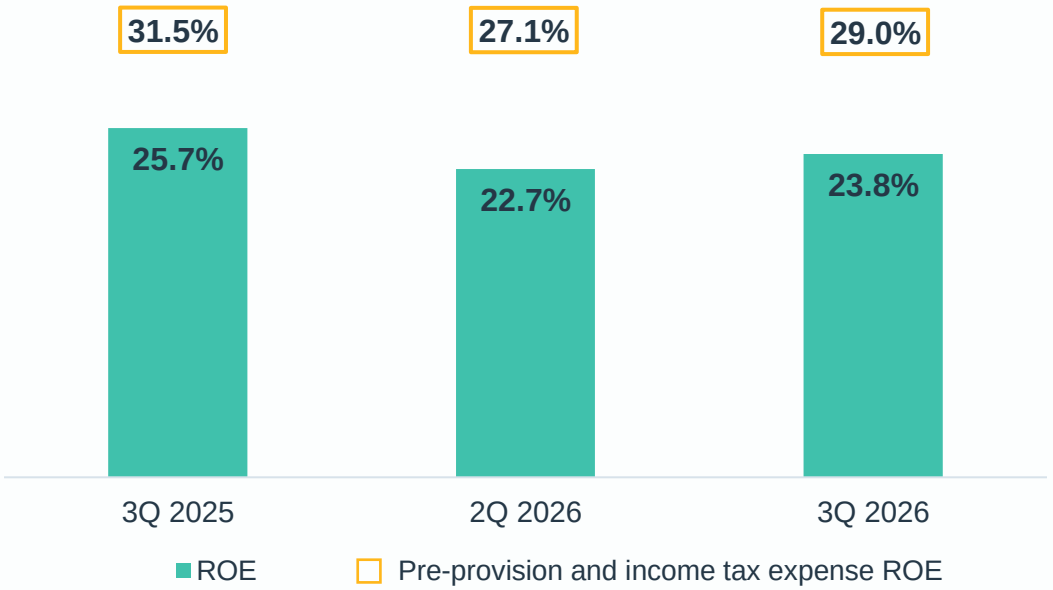
Sustained profit growth driven by net interest income and foreign exchange gains

Net profit million MDL

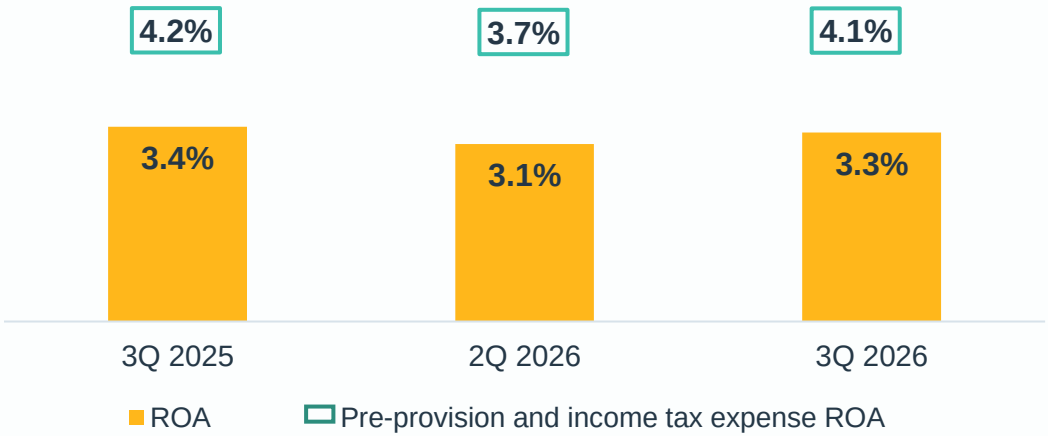


- The Group delivered a **net profit** of **MDL 617.5 million** in the third quarter of 2026, up 8.6% quarter-on-quarter and 12.7% year-on-year, translating into a **Return on Equity (ROE)** strengthening to 23.8%, up 1.1 pp QoQ but down 1.9 pp YoY.
- The **quarter-on-quarter** increase was primarily driven by a 5.0% rise in net interest income, complemented by a 14.2% increase in net foreign exchange gains reflecting increased transaction volumes. This growth was partially offset by higher operating expenses and impairment allowances.
- **Year-on-year**, profitability growth was supported by a 13.6% increase in net interest income and a 3.4% rise in net fee and commission income. Operating income grew by 9.3%, outpacing the 5.7% increase in operating expenses, while higher impairment allowances partially offset these gains.

Return on equity (ROE)

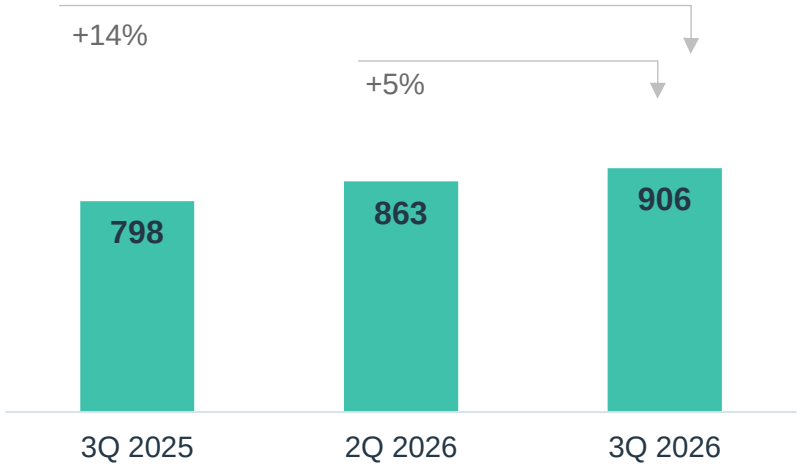


Return on assets (ROA)

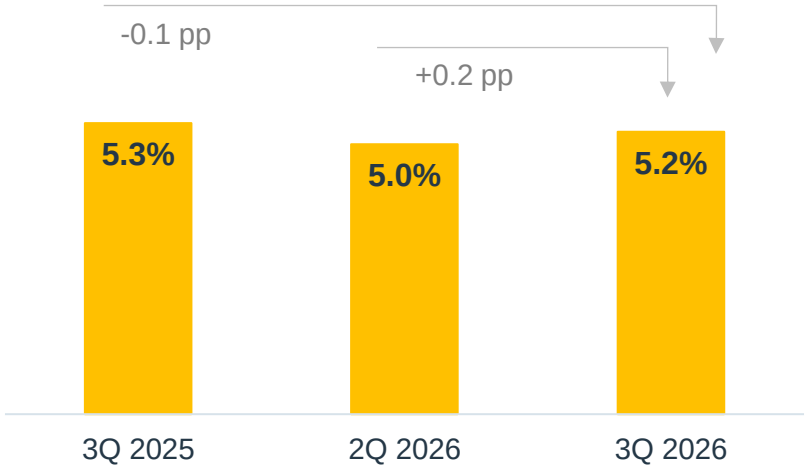


Net Interest Margin at 5.2%

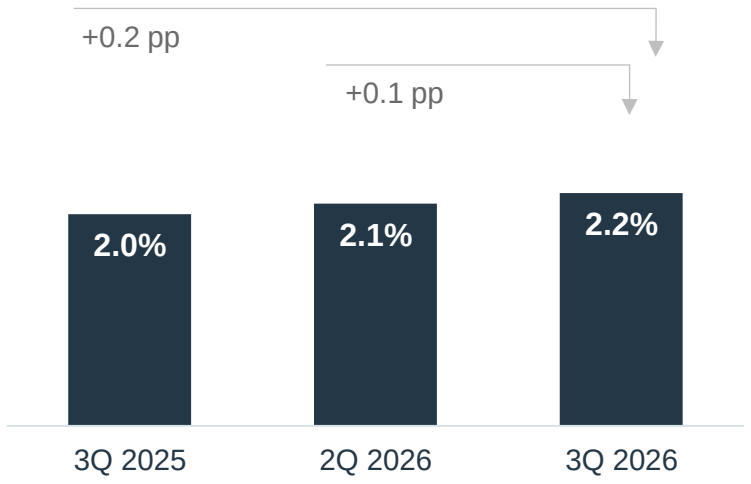
Net interest income million MDL



Net interest margin

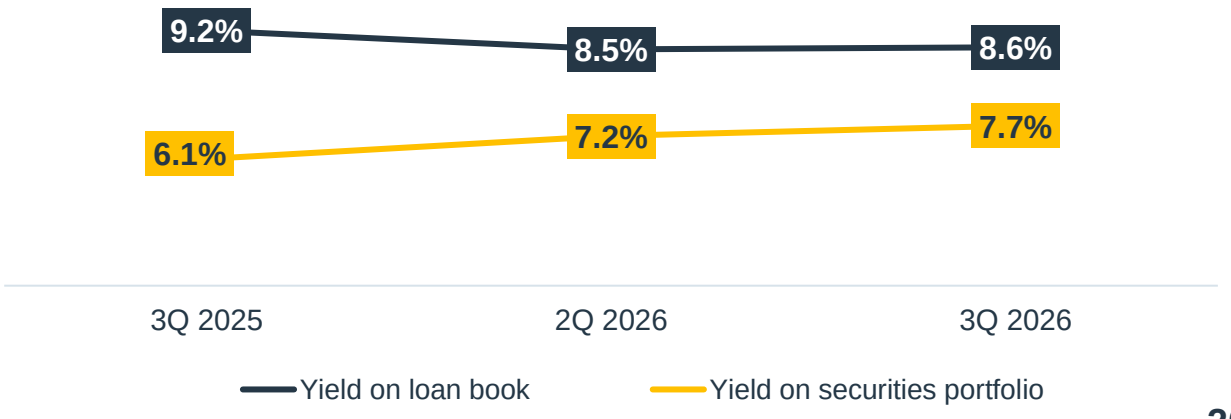


Cost of funding



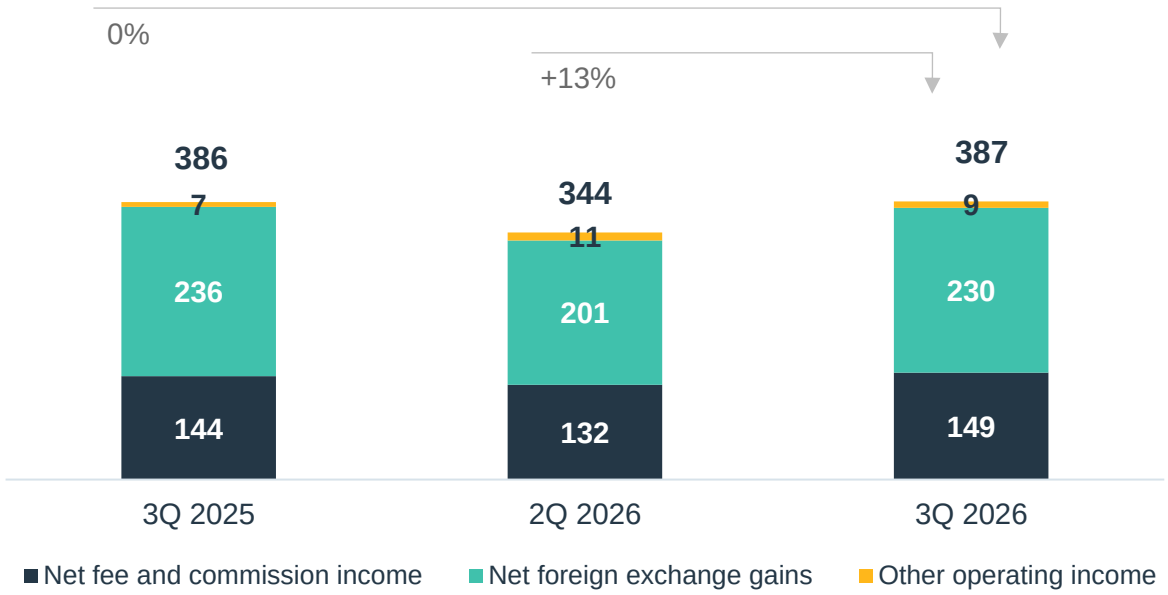
- In the third quarter of 2026, the Group's **net interest margin (NIM)** stood at **5.2%**, up 0.2 pp quarter-on-quarter but down 0.1 pp year-on-year
- The quarter-on-quarter improvement was primarily driven by higher yields on interest-bearing assets, particularly loan yields, up 0.1 pp, alongside sustained loan book expansion of 5.3% quarter-on-quarter. Margin performance was further supported by higher remuneration on mandatory reserves and NBM certificates. Additionally, the increase was in line with the tightening of monetary policy, as the National Bank of Moldova raised the base rate from 7.00% in June 2026 to 9.00% by the end of September 2026. The year-on-year decline was primarily attributable to lower loan yields, which decreased by 0.6 pp, and a higher cost of funding.
- In 3Q 2026, the Group's **cost of funding** reached **2.2%**, up 0.1 pp quarter-on-quarter and 0.2 pp year-on-year, reflecting the continued impact of deposit repricing. For the first nine months of 2026, the cost of funding averaged 2.1%, increasing by 0.2 pp year-on-year, primarily driven by a higher cost of customer deposits.

Yields on loans & securities

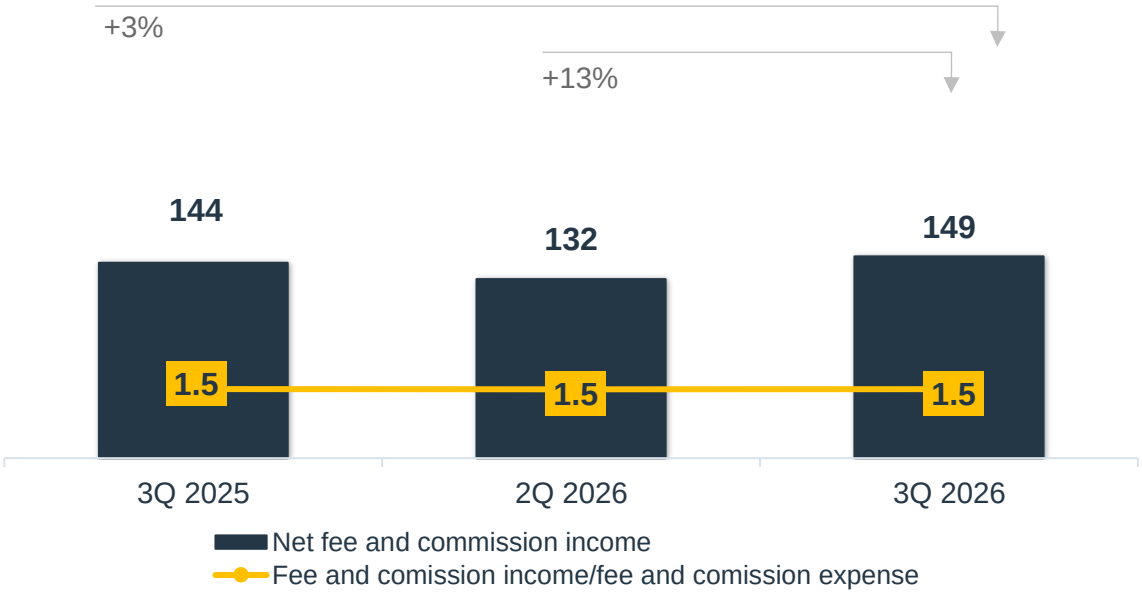


Stable non-interest income amid stronger quarterly performance

Non-interest income million MDL

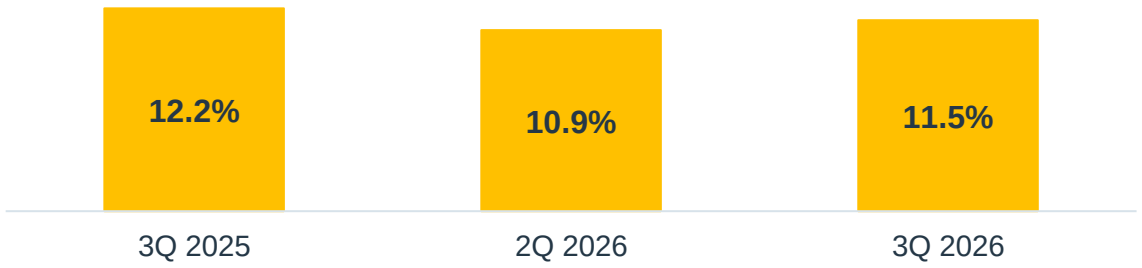


Net fee and commission income million MDL



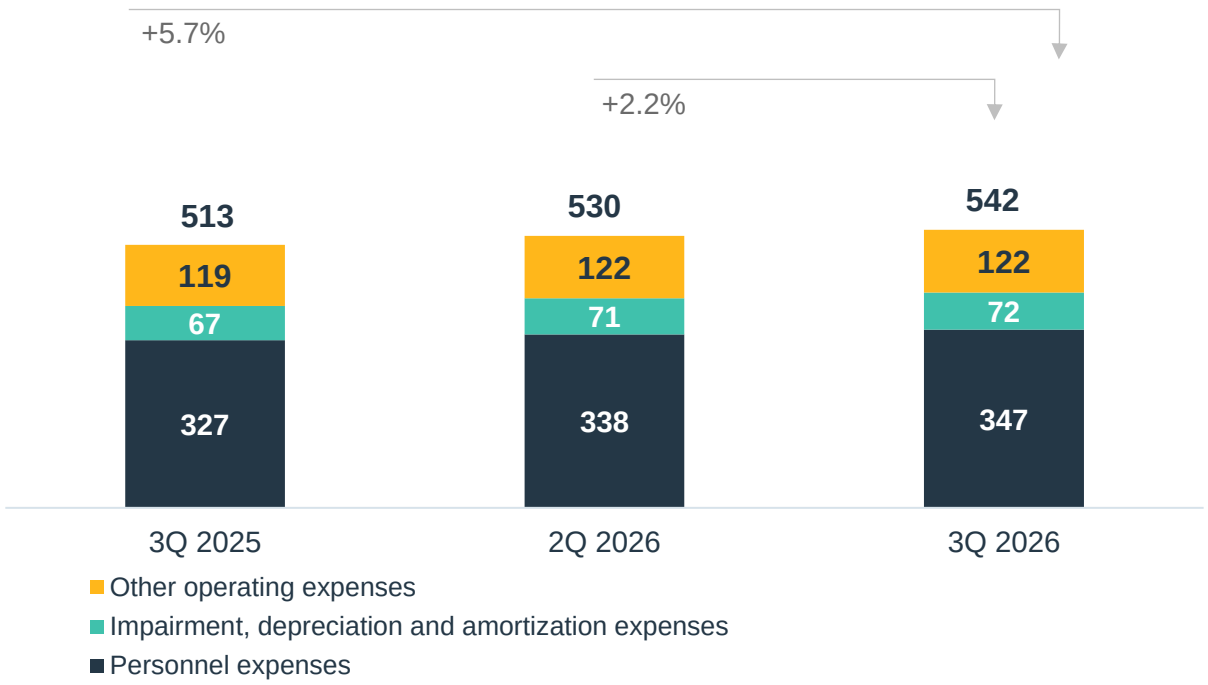
- **Non-interest income** reached **MDL 387.0 million** in 3Q 2026, increasing by 12.6% QoQ and remaining broadly stable year-on-year (+0.2%).
- The **quarterly** growth was primarily driven by a 14.2% increase in net foreign exchange gains, reflecting higher transaction volumes across all business lines, and a 12.8% rise in net fee and commission income, mainly supported by card-related fees, with merchant transaction fees representing the main contributor, alongside interchange income, and commissions from ATM/POS cash withdrawals, partially offset by decrease in other income.
- **Year-on-year**, net fee and commission income increased by 3.4%, primarily driven by higher merchant transaction fees, while net foreign exchange gains declined by 2.6%, reflecting lower transaction volumes at ATMs and exchange offices. As a result, overall non-interest income remained broadly stable year-on-year.

Net fee and commission income % in operating income

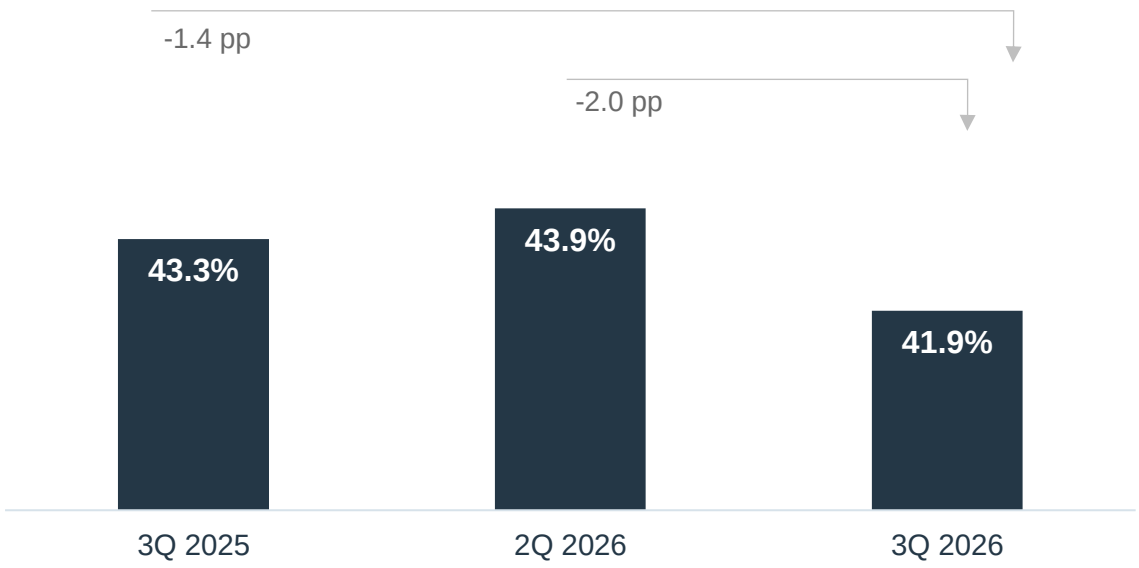


Cost-to-Income improves to 41.9%

Operating expenses million MDL

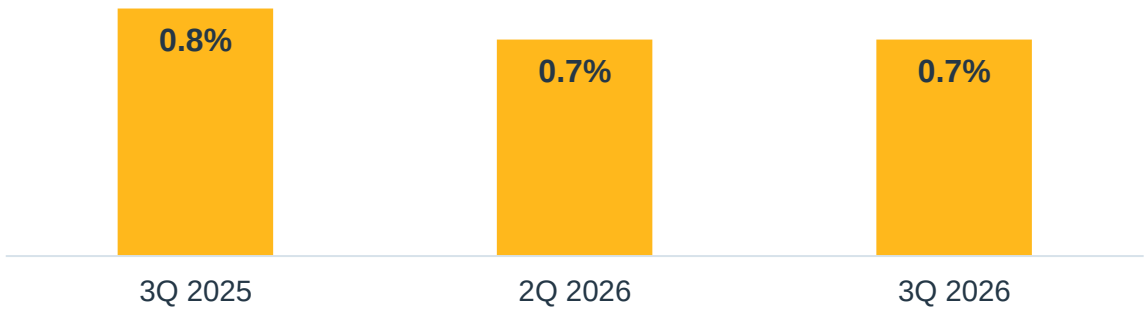


Cost-to-income ratio



- The Group's **cost-to-income ratio (CIR)** stood at **41.9%** in 3Q 2026, improving by 2.0 pp QoQ and 1.4 pp YoY, as operating income outpaced operating expenses..
- **Operating expenses (OPEX)** reached MDL 541.8 million in 3Q 2026, increasing by 2.2% QoQ and 5.7% YoY. Both increases were primarily driven by higher personnel expenses, up 2.8% QoQ and 6.2% YoY, reflecting an increase in the number of employees and higher performance bonuses during the quarter, alongside salary adjustments under the internal grading model on an annual basis.
- 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.

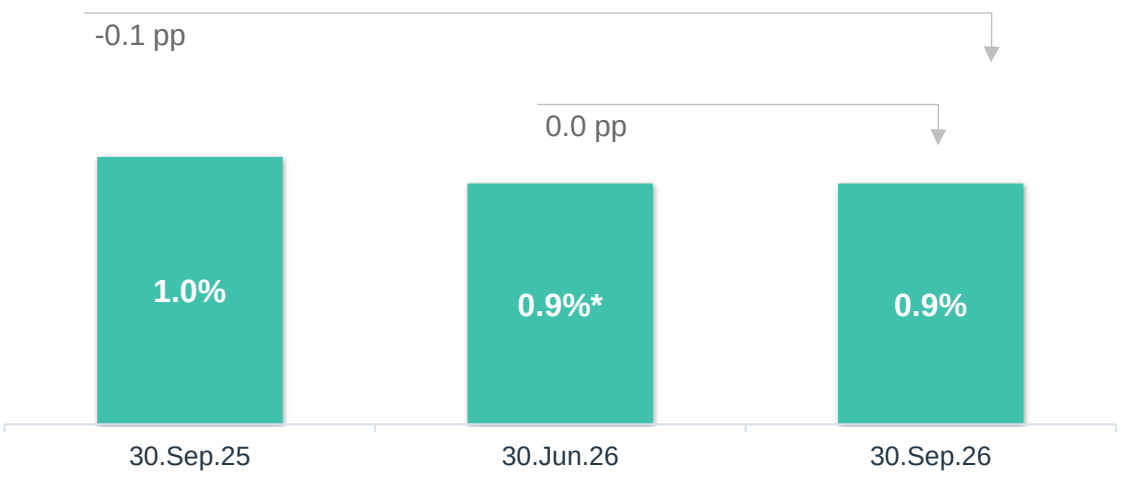
Cost per assets*



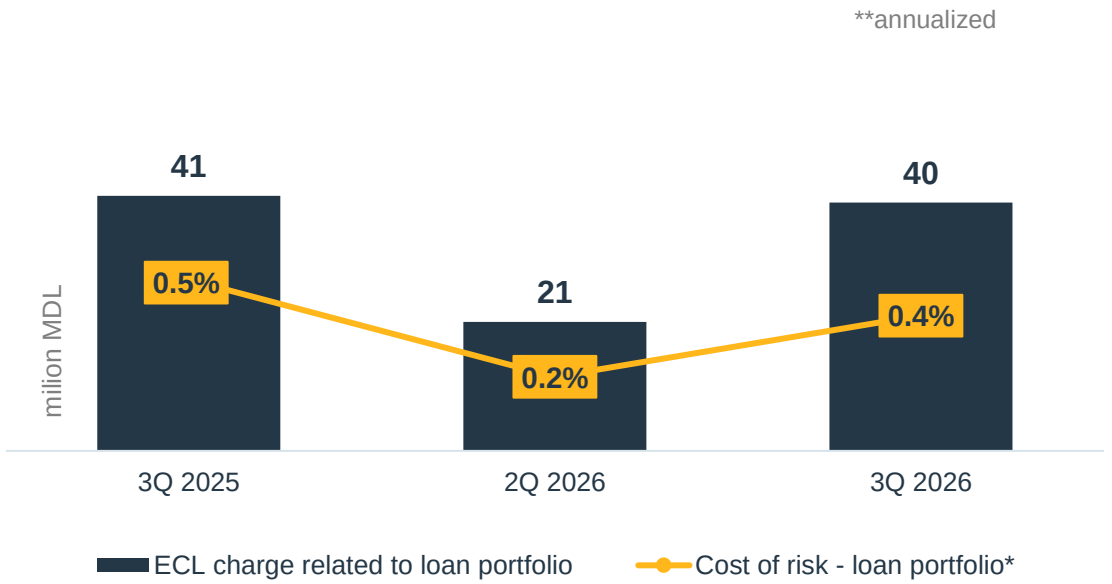
* Cost per assets: Operational expenses divided by average balance of total assets (consolidated). Cost per assets is calculated without impairment and provisions release/charges.

Continued loan growth and resilient credit quality

NPL ratio (IFRS)

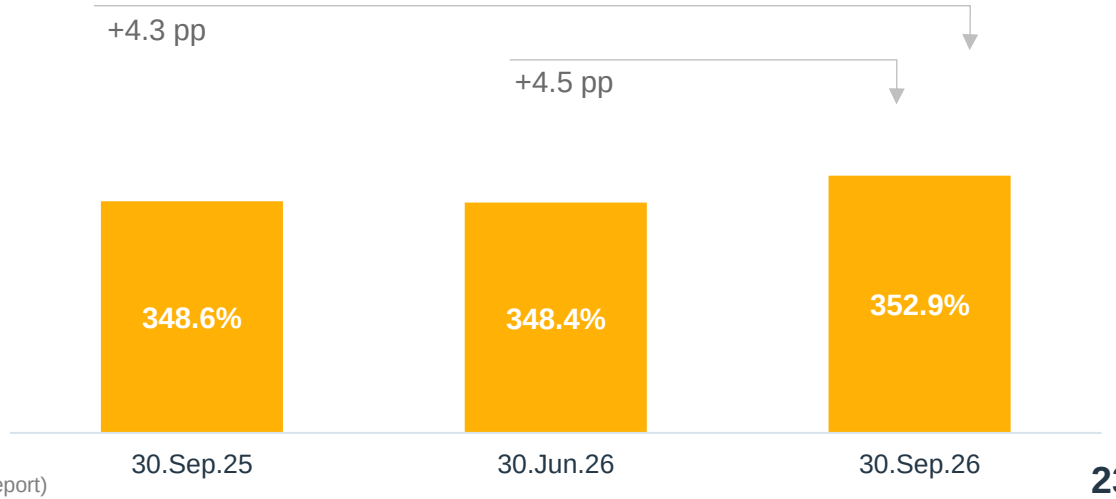


Cost of risk**



- In 3Q 2026, **maib's gross loan portfolio** expanded by **5.3% quarter-on-quarter** and **23.7% year-on-year**, reflecting continued lending momentum across all customer segments. Loan portfolio quality remained robust, with the annualized **cost of risk** at **0.4%**, reflecting a moderate quarterly increase of 0.2 pp while maintaining a 0.1 pp improvement YoY. The quarterly increase primarily reflects the low comparison base in 2Q 2026, when the implementation of a new forward-looking index (FLI) model resulted in a one-off release of provisions.
- The **non-performing loan (NPL) ratio** remained stable at **0.9%** as of end-September 2026, unchanged quarter-on-quarter and improving by 0.1 pp year-on-year, supported by continued growth in the loan portfolio. The **ECL coverage ratio** was **3.0%** and the **NPL coverage ratio** was **352.9%**.
- The Bank maintains a prudent and forward-looking approach to risk management, enabling sustainable balance sheet growth while preserving solid asset quality and adequate protection against potential credit losses.

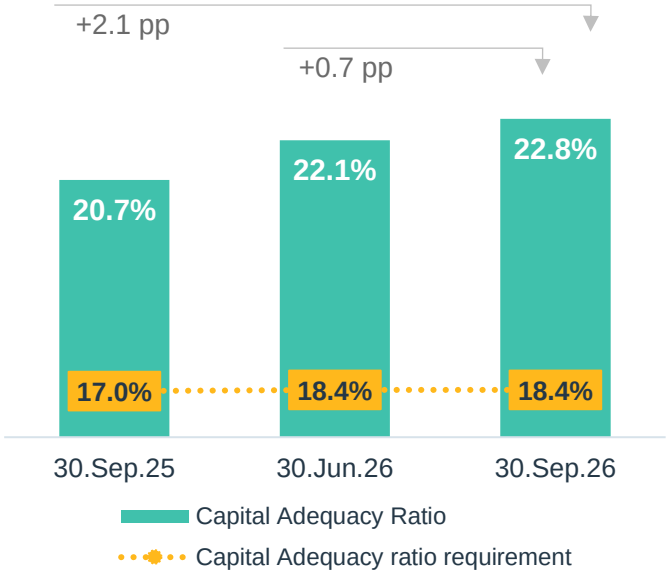
NPL coverage ratio (IFRS)



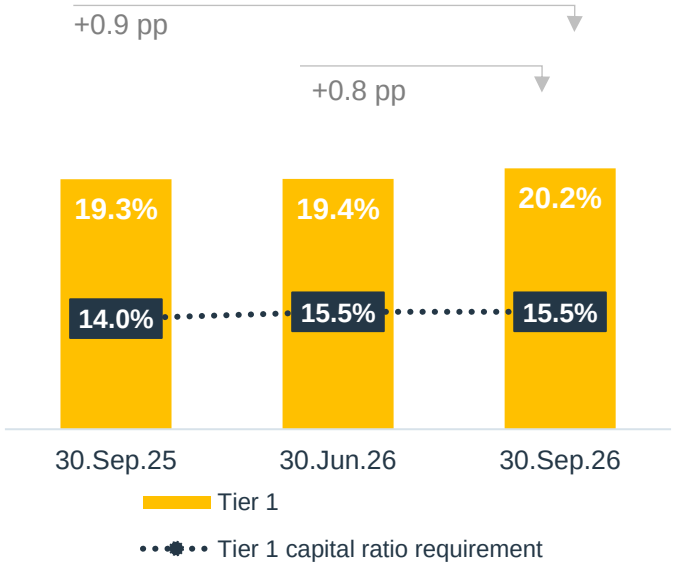
* 2Q 2026 NPL ratio and NPL coverage ratio restated to 0.9% and 348.4% (previously reported: 0.7% and 471.3% in the 2Q and 1H 2026 report)

Maib maintains strong capital and liquidity buffers, well above regulatory requirements

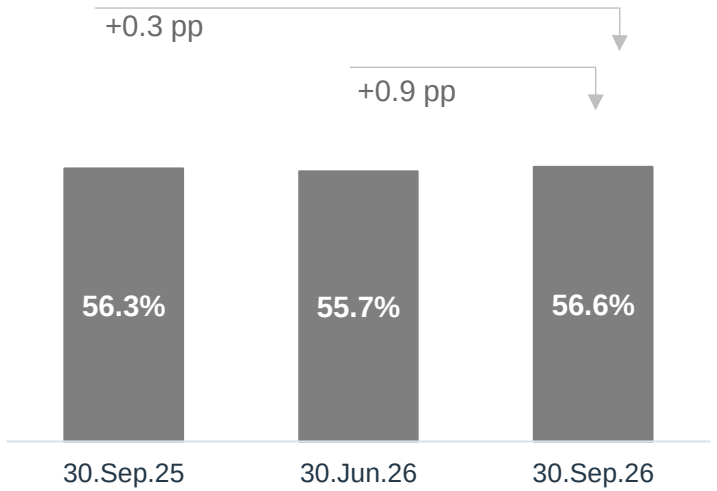
Capital Adequacy Ratio*



Tier 1*

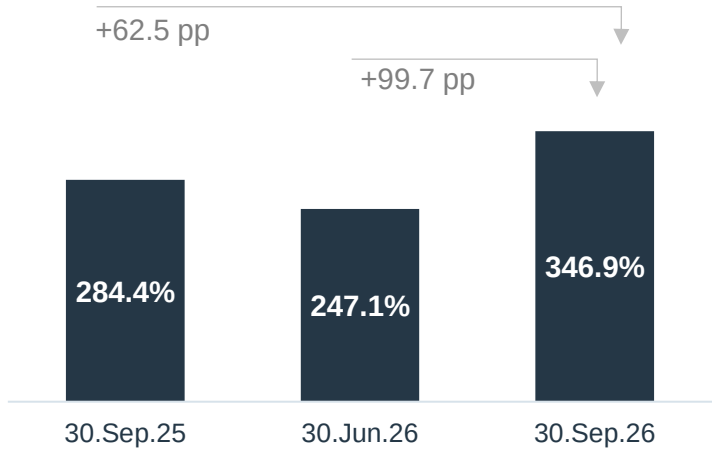


RWA Density*



- As at 30 September 2026, maib's **Capital Adequacy Ratio (CAR)** stood at **22.8%** and its **Tier 1 capital ratio** at **20.2%,** well above the **regulatory minimums** of **18.4%** and **15.5%**, respectively. The QoQ increase in CAR was driven by the inclusion of eligible profit for 6M 2026 in own funds. The YoY increase reflected two subordinated loans totaling EUR 30 million drawn in 2026, as well as higher retained earnings from 2025 after dividends distribution following the inclusion of eligible profits for 6M 2026 in own funds.
- As at 30 September 2026, **risk-weighted assets (RWA)** totaled **MDL 42.3 billion**, up 4.1% QoQ and 17.7% YoY. The quarterly growth primarily reflected the expansion of real-estate-secured lending, particularly mortgage loans. The YoY increase was driven mainly by higher credit risk exposures, notably in retail loans and loans secured by real estate, as well as a higher operational risk component, which is reassessed annually in line with regulatory requirements.
- As at 30 September 2026, maib's **Liquidity Coverage Ratio (LCR)** stood at **346.9%**, an increase of 99.8 p.p. QoQ and 62.5 p.p. YoY, well above the regulatory minimum. The quarterly improvement was primarily attributable to lower net cash outflows, as the June 2026 ratio had been temporarily affected by the dividend payments. The YoY increase reflected higher holdings of high-quality liquid assets, mainly NBM certificates and government securities, while net cash outflows remained broadly unchanged.

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

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3Q 2026 / 30 September 2026 CONSOLIDATED FINANCIAL RESULTS (unaudited)

CONSOLIDATED UNAUDITED QUARTERLY INCOME STATEMENT highlights, million MDL

	3Q 2026	2Q 2026	% QoQ change	3Q 2025	% YoY change
Net interest income	906.3	862.7	+5.0%	797.5	+13.6%
Net fee and commission income	148.7	131.8	+12.8%	143.8	+3.4%
Net foreign exchange gains	229.6	201.0	+14.2%	235.7	-2.6%
Other operating income	8.8	10.9	-19.6%	6.7	+31.3%
OPERATING INCOME	**1,293.3**	**1,206.5**	**+7.2%**	**1,183.6**	**+9.3%**
Personnel expenses	(347.3)	(337.8)	+2.8%	(327.0)	+6.2%
Impairment, depreciation and amortization expenses	(72.5)	(70.6)	+2.7%	(66.5)	+8.9%
Other operating expenses	(122.1)	(121.8)	+0.3%	(119.0)	+2.6%
OPERATING EXPENSES	**(541.8)**	**(530.1)**	**+2.2%**	**(512.6)**	**+5.7%**
OPERATING PROFIT BEFORE CREDIT LOSS ALLOWANCE AND INCOME TAX	**751.5**	**676.4**	**+11.1%**	**671.1**	**+12.0%**
Credit loss allowances and provisions release/(charge), net	(40.0)	(32.2)	+24.4%	(36.1)	+11.1%
PROFIT BEFORE TAX	**711.4**	**644.2**	**+10.4%**	**635.0**	**+12.0%**
Income tax expense	(94.0)	(75.8)	+24.0%	(87.3)	+7.6%
NET PROFIT	**617.5**	**568.5**	**+8.6%**	**547.7**	**+12.7%**
- attributable to shareholders of the Bank	617.4	568.4	+8.6%	547.7	*+12.7%*
- attributable to non-controlling interests	0.1	0.1	-	0.0	-

CONSOLIDATED UNAUDITED FINANCIAL POSITION STATEMENT highlights, million MDL

	30 Sep 2026	30 Jun 2026	30 Sep 2025	% QoQ change	% YoY change
Cash and cash equivalents and due from banks	19,738	19,841	18,499	-0.5%	+6.7%
Investments in debt and equity securities	7,555	8,064	6,885	-6.3%	+9.7%
Net loans and advances to customers, including:	43,884	41,621	35,322	+5.4%	+24.2%
Corporate customers	13,973	13,485	11,792	+3.6%	+18.5%
SME customers	9,829	9,479	8,146	+3.7%	+20.7%
Retail customers	20,082	18,656	15,385	+7.6%	+30.5%
Finance lease receivables	472	459	413	+2.8%	+14.2%
Premises and equipment, intangible assets, right of use assets, investment property and assets held for sale	2,457	2,465	2,527	-0.4%	-2.8%
Other assets	567	624	368	-9.2%	+54.2%
Total assets	**74,672**	**73,074**	**64,013**	**+2.2%**	**+16.6%**
Due to banks and borrowings	3,319	3,009	3,192	+10.3%	+4.0%
Due to customers, including:	55,762	54,944	48,744	+1.5%	+14.4%
Corporate customers	9,348	10,377	9,212	-9.9%	+1.5%
SME customers	10,864	10,443	10,166	+4.0%	+6.9%
Retail customers	35,550	34,124	29,366	+4.2%	+21.1%
Subordinated debt	1,112	1,113	507	-0.1%	+119.3%
Bonds issued	2,096	1,998	1,266	+4.9%	+65.5%
Lease and other liabilities	1,704	1,935	1,516	-11.9%	+12.4%
Total liabilities	**63,993**	**62,998**	**55,226**	**+1.6%**	**+15.9%**
Total equity attributable to owners	**10,678**	**10,075**	**8,787**	**+6.0%**	**+21.5%**
Non-controlling interest	*1*	*1*	*1*	*-9.8%*	*+7.6%*
Total equity	**10,679**	**10,076**	**8,788**	**+6.0%**	**+21.5%**
Total liabilities and equity	**74,672**	**73,074**	**64,013**	**+2.2%**	**+16.6%**