



**BC "MAIB" S.A. REPORT ON GOVERNANCE
FRAMEWORK, OWN FUNDS AND CAPITAL
REQUIREMENTS, CAPITAL BUFFERS
(31.12.2025)**

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RISK MANAGEMENT – OBJECTIVES AND POLICIES (INCLUDING STATEMENTS UNDER ART. 52 (5-6))

Disclosure requirements covered by art. 52 (1) of NBM Regulation No. 158/2020

Risk Management Strategy

The Bank ensures the development and implementation of a sound, consistent and effective risk management culture associated with its activities, which enables safe and well-informed decision-making.

Risk management is one of the main strategic objectives of BC "MAIB" S.A. (hereinafter "the Bank" or maib), being promoted both at the level of business lines with responsibilities for risk management and control, and at the level of operational structures and each individual within the Bank.

The risk management strategy is an essential component of the risk management framework, establishing the general principles and objectives of risk management.

The risk management strategy also includes the formulation of the risk appetite and risk profile for all risks identified in the context of the overall business strategy, and defines, for each major risk category, the targeted risk profile.

The risk management strategy aims to ensure that the Bank achieves competitive returns from the activities it conducts while maintaining an acceptable level of risk exposure. Risk management includes the oversight of risks related to the Bank's activities and the environment in which it operates, ensuring that all accepted risks are consistent with the development strategy and prudential norms, and aims to align the pricing of the Bank's products and services accordingly.

Overall, the Bank exhibits a moderate risk profile, resulting from a risk appetite ranging from zero-tolerance (compliance risk) to moderate (credit risk, operational risk, and concentration risk). The Bank's overall risk profile was determined on the basis of individual risk profiles, correlated with the Bank's risk appetite under conditions of ensuring an efficient and sustainable business model. In this way, the risk appetite is consistent with the Bank's strategy, the business environment, and shareholders' requirements, targeting an optimal allocation with respect to the risks involved and the required capital.

Risk management policies

The risk management policies implemented by the Bank form part of the internal control system and the corporate governance framework. These policies underpin the risk management activity and document the roles and responsibilities of the management body, as well as other relevant parties involved. They highlight the key aspects underlying risk management processes and identify the main reporting procedures. Risk management policies are reviewed annually, as well as when significant changes occur, in order to ensure that the responsibilities of the management body and the risk management framework are kept up to date.

Stress tests

Stress scenarios are essential risk management tools that support the Bank in adopting a forward-looking perspective on risk management, as well as in the integrated planning process for strategy, business, risk, capital, and liquidity. In this regard, stress scenarios are vital tools of the ICAAP and

ILAAP framework, contributing to the assessment of capital and liquidity adequacy in relation to approved limits.

Stress testing the Bank's vulnerability to major but plausible deteriorations in the economic environment helps to understand the Bank's sustainability and robustness (including the business model and the resilience of the capital position), and to develop and implement in a timely manner contingency plans and risk mitigation measures, as well as other risk management measures deemed necessary.

Stress tests for credit risk aim to assess the Bank's vulnerability to adverse developments and cover risk at various levels. In this regard, the scope of stress exercises may range from portfolio-level sensitivity analyses and point-in-time assessments at the level of individual exposure/risk, up to integrated (comprehensive) stress scenarios at the Bank-wide level.

Within portfolio-level stress tests, the Bank may analyze the loan portfolio by segments, for example, a segment identified as vulnerable or the entire portfolio mapped by segments. Where, as a result of internal analyses, requests from the management body, or other relevant circumstances, distinct risk characteristics or significant concentrations are identified, existing portfolios may be further segmented or dedicated sub-segments may be defined for a more granular assessment and adequate calibration of risk management measures.

Based on hypothetical future scenarios of severe macroeconomic conditions, the Bank conducts an annual comprehensive stress scenario analysis aimed at identifying potential vulnerabilities and quantifying the impact on key risk indicators, thereby strengthening the measurement and management framework. The scenarios selected for comprehensive stress testing are developed taking into account both local and international macroeconomic developments, considering the relevant channels for shock transmission (e.g. loan portfolio quality, inflationary pressures, etc.).

The scenarios contain a narrative description and a set of values for several macroeconomic indicators (e.g. GDP decline, wage income, unemployment rate, exchange rate, consumer price index, etc.), subsequently used in impact quantification models.

In the comprehensive approach, the Bank uses scenarios based on varying degrees of severity, as follows:

- A baseline scenario representing the Bank's best estimate;
- A scenario assuming aggressive but plausible economic growth;
- A scenario reflecting a severe economic downturn.

The Bank uses the results of credit risk stress tests in the process of underpinning and adopting decisions at the relevant governance levels, including strategic business decisions of the Bank's Board and the Bank's Executive Committee.

The Bank's Executive Committee analyses the results of credit risk stress exercises, with a focus on identified constraints and highlighted vulnerabilities and deficiencies, and integrates them into the strategy-setting and decision-making process with impact on capital planning, liquidity management, and recovery and resolution plans.

Monitoring

Risks will constantly change, and for this reason a timely and adequate review is necessary. Risks and the process of implementing recommendations for risk reduction are kept under observation,

and any new actions are assessed. This enables the Bank to monitor whether actions have had the expected effects in reducing risks and creating a more stable environment for its activities. Monitoring and reporting are also used for the constant review and improvement of the risk management framework at the Bank level.

Monitoring and review are a planned part of the risk management process and involve regular checks and monitoring activities. The main risk reports are prepared for internal purposes and presented to the Risk Management Committee and the Bank's Board. In accordance with regulatory requirements, the Bank ensures the timely submission of monitoring reports requested by the National Bank of Moldova.

These reports include specific monitoring indicators that provide early warning signals for adverse developments related to portfolio quality (clients, segments, industries) or for risk factors. Where certain risk portfolios or events are identified as vulnerable, they are closely monitored by dedicated risk functions that manage the risk impact and develop effective strategies to minimize potential losses.

Risk reports support the decision-making process, thus ensuring that the risk profile remains in line with the profile defined in the Risk Appetite Statement.

Disclosure requirements covered by art. 52 (2) of NBM Regulation No. 158/2020

The Bank operates a risk management framework based on NBM requirements, recommendations of the Basel Committee on Banking Supervision, recommendations of external audit firms, advice from external experts, and accumulated experience over time. Thus, the concept of three lines of defense has been adopted, focusing on the involvement of all Bank units in risk assessment, assumption and control, which corresponds to the Bank's profile:

- First line of control: operative controls aimed at identifying and preventing violations and irregularities within the work process. These are carried out by employees of the business departments, where these risks are generated — manually or in an automated manner within the IT applications used.
- Second line of control: comprises the procedures and processes forming the framework for effective risk management and oversight of their implementation and application, including monitoring compliance with established limits for particular risk categories. These activities are managed by the Bank's risk management function and the compliance function.
- Third line of control: has the role of analyzing the activity of the other two lines, thereby providing an independent perspective on risk management within the Bank. The aggregate effectiveness of the internal control framework is assessed based on the reports of the Internal Audit Department by the Audit Committee, and external audit reports following audit engagements conducted according to internal needs or regulatory requirements.

The Bank's Board ensures the adequate organization and continuous development of risk management activities, establishing overall strategies for the Bank's activity, including the approval of the risk profile and risk strategy. The Bank's Board is responsible for defining capital and risk targets. Although the Board delegates risk management responsibilities to various structures within the Bank, it nevertheless retains ultimate and overall accountability for the implementation of governance principles to ensure effective and prudent management of the Bank. The Risk Management Committee advises the Board on the Bank's risk strategy and risk appetite and assists it in overseeing the implementation of that strategy.

The Executive Committee ensures the adequate implementation of the Bank's activity management framework, through the application of appropriate internal control mechanisms and risk management systems. Thus, the Executive Committee has control roles in accordance with its powers and responsibilities, including operative control using self-control and prevention tools.

The independent risk management function is under the direct supervision and responsibility of the Bank's Board. The risk management function has sufficient authority, independence, and resources, and does not hold management responsibilities or profit-generating financial responsibilities within the Bank. It ensures the monitoring of the Bank's actual risk profile and its examination against strategic objectives and risk appetite. The head of the risk management function has the right to object to the adoption of a proposal or decision related to a Credit Transaction reviewed by the Credit Committees. Accordingly, upon the exercise of the veto right, the credit transaction is considered refused for approval by the Credit Committees.

The internal audit function is an independent function, a legal requirement, and a central pillar of the internal control system. Internal audit periodically assesses all business processes and contributes to their strengthening and improvement.

Disclosure requirements covered by art. 52 (3) of NBM Regulation No. 158/2020

The risk management function regularly produces reports both at the level of each individual material risk and at the level of the aggregate risk exposure (such as the full risk picture) for the Bank's Executive Committee, the Risk Management Committee and the Bank's Board, on risk matters taken into account in the Bank's decision-making process.

Reports contain information on the following:

- Risk exposures and their evolution;
- Evolution of key risk indicators and compliance with set limits;
- Results of stress tests; and
- Internal capital adequacy and dynamics of risk-weighted exposures.

Disclosure requirements covered by art. 52 (4) of NBM Regulation No. 158/2020

Credit Risk

Credit risk, including concentration risk and foreign currency lending risk (as subcategories of credit risk), is generated primarily from business with retail and corporate clients, banks, and other borrowers. It is the most important risk category, as evidenced by the capital requirements reported by the Bank. Consequently, credit risk is analyzed and monitored both at the portfolio level and at the level of each client/group of clients.

Credit risk management is based on policies, instructions, instruments, and processes developed for this purpose, establishing objectives, restrictions, and recommendations for lending activities.

The internal control framework for credit risk includes various types of supervisory actions, closely correlated with existing processes — from the initial credit application by the client, to the Bank's approval and up to loan repayment. At the same time, this framework includes portfolio-level management instruments and procedures to identify: trends, improvements and/or quality deterioration, impaired assets, the size of impairment allowances and provisions, etc.

Limit approval process

No credit transaction takes place without going through the approval process. This process is applied consistently — both when granting new loans and for increases to existing limits, extensions, or when changes occur in the borrower's risk profile (e.g. financial position, transaction terms and conditions, collateral) compared to the initial credit decision. Credit decisions are made on the basis of a delegation of approval authority scheme depending on the nature, size, and complexity of the requested loan.

Approval by the business unit and risk management units is always required for individual credit decisions or periodic rating updates. In the event of disagreement among decision-makers, the potential transaction will be escalated to the next level of authority in terms of approval competence.

The approval process for the retail segment is considerably more automated due to the high volume of smaller loan applications. The risk management function is supported by both IT infrastructure and a network of databases. The applications used ensure both real-time management of received loan applications and the retention of client information history. Activities such as verification of minimum scoring/rating thresholds, validation of the admissible debt-to-income ratio, and verification of information available in credit bureau databases are performed automatically or semi-automatically.

Loan portfolio management

Loan portfolio management at the Bank is based, among other things, on Lending Policies. These limit exposures by industry type or product type, thereby preventing undesired risk concentrations.

More detailed analyses of the loan portfolio are conducted at the segment, product or borrower-specific characteristics level.

Within risk management activities, monthly monitoring of Early Warning System (EWS) signals is carried out for the Business Banking and corporate client portfolio. The monitoring and risk classification of clients is independent of the credit granting and credit administration activities. The purpose of this activity is the early identification of clients with high potential for repayment difficulties and the addressing of their issues.

The Bank ensures the monthly classification and assessment of the size of allowances for losses both for accounting purposes (IFRS) and for prudential purposes in accordance with the regulations set by the National Bank of Moldova in the Regulation on asset and contingent commitment classification.

Operational risk

Within BC "MAIB" S.A., operational risk management activities (day-to-day operations) are conducted along the following lines of action:

- Defining the general operational risk management framework;
- Identifying, measuring (assessing), managing (controlling), monitoring exposures and reporting risks;
- Analyzing and evaluating risks associated with the Bank's products and services;
- Calculating the capital requirement to cover operational risk.

Operational risk management is an integral part of the risk management activity within the Bank and applies to all functions and employees. All Bank employees, through their delegated roles and

responsibilities, contribute to maintaining an effective operational risk management framework. Accordingly, all employees must clearly understand their individual role in the risk management process. Thus, a risk awareness culture and environment are continuously built to support the identification and escalation of operational risk matters.

Within the Bank, the governance structure for operational risk management is based on three lines of defense:

- The first line of defense represents the risk-generating units whose business activities generate risks, which are responsible for the day-to-day management of operational risk in current operations, in a manner consistent with the principles promoted at the Bank level.
- The second line of defense provides an independent operational risk assessment, overseeing the actions and processes of the first line of defense. The second line of defense is formed by the units within the Risk and Compliance Division (Area).
- The third line of defense is the Internal Audit Department, which provides an independent assessment of the effectiveness of the operational risk management framework.

At maib, the unit responsible for operational risk management is the Financial and Operational Risk Management Department (Orchestra), which operates within the Risk and Compliance Division (Area). The Financial and Operational Risk Management Department (Orchestra) is part of the risk management function for operational risk across all of the Bank's lines of activity.

To maintain effective operational risk management, the Bank has developed and continuously develops the following essential elements:

- A strong corporate culture oriented towards highlighting the importance of operational risk management;
- Collaboration among units across the three lines of defense, with a clear delineation of roles and responsibilities for each unit involved in operational risk management;
- Adequate resource allocation for managing and mitigating operational risk;
- Continuous training and provision of advisory support to employees in the field of operational risk management;
- Development and implementation of policies and procedures specific to the operational risk management domain, and their revision whenever a significantly unfavorable macroeconomic evolution or a considerable change in the Bank's operational risk profile is observed, including upon the implementation of new products/services, new business areas, changes in organizational and management structure;
- Continuous assessment and optimization of IT infrastructure, operational processes and the business model to support activities and improve internal control processes and strengthen information security systems;
- Ensuring an independent assessment of the implementation and effectiveness of the operational risk management framework.

Comprehensive operational risk management encompasses the following stages: identification, measurement (assessment), management and control, monitoring of exposures and reporting, in correlation with the operational risk management framework instruments: collection of operational risk event data; operational risk self-assessment and control; calculation, monitoring and assessment of key risk indicator values; scenario analysis within stress simulations for operational risk, covering

the operational risk management process in a comprehensive manner. The Bank has a moderate appetite for operational risk, consistent with the Bank's development objectives.

In addition to the instruments used by the Bank for operational risk management, the Bank develops and uses support procedures and processes that contribute to more effective operational risk management, namely:

- Approval and review of new products and activities, which involves conducting analysis of the conditions of a new product/service or significant changes to an existing product/service, with the aim of identifying associated risks and deficiencies, and the sufficiency and effectiveness of controls implemented/existing before the product/service is launched/implemented or modified;
- Compliance procedures and related risk management;
- Anti-fraud governance;
- Risk management within outsourced activities;
- Business Continuity Management;
- Information and communications technology risk management (ICT risk).

From a reporting perspective, the Financial and Operational Risk Management Department (Orchestra) prepares and presents periodic reports — monthly, quarterly and annual — to the Bank's Executive Committee, the Risk Management Committee and the Bank's Board. The standard agenda includes the Bank's operational risk profile (annual), the results of periodic operational risk assessment (annual), scenario analysis from operational risk stress simulations (annual), significant operational risk losses (monthly, quarterly, annual), evolution of operational risk indicators (quarterly, annual), as well as the action plan and implementation status for the control and mitigation of significant operational risks (for identified periods).

Reporting at other frequencies may also occur as required by operational situations and needs in the course of maib's activities.

Attention is also given to actions taken with the aim of managing risks related to information technologies, digitalization processes and ensuring information security consistent with maib's profile.

Liquidity risk

The Bank holds a robust regulatory framework for liquidity risk management, designed for the comprehensive assessment of the liquidity risk level, the instruments held for risk management, and the lines of responsibility in the process. The Bank's liquidity strategy aims to align the funding profile with the asset and liability structure, so as to support operational continuity, compliance with regulatory requirements and the achievement of short- and long-term strategic objectives.

The Bank maintains and updates, at minimum annually, the components of the internal liquidity risk management framework.

In 2025, the Bank successfully conducted the ILAAP process, the objective of which is to ensure a reliable, efficient and comprehensive liquidity management system capable of providing the necessary liquidity to cover risks in accordance with the nature, complexity and scale of the Bank's activities.

Procedures for the early identification of vulnerabilities and measures to be taken to mitigate the negative impact of a potential crisis are contained in the BC "MAIB" S.A. Liquidity Contingency Plan (early warning indicators) and in the BC "MAIB" S.A. Recovery Plan (liquidity indicator alert thresholds).

Stress testing the liquidity position represents an integral part of the liquidity risk management process. Accordingly, the Bank maintains an adequate stock of liquid assets that can be rapidly converted into cash to meet liquidity needs generated by a 30-calendar-day and longer-term liquidity stress scenario.

The liquidity risk management system within the Bank provides for maintaining compliance with regulatory requirements, systematic monitoring and analysis of risk factors, with periodic reporting of the Bank's liquidity risk exposure level to ALCO, the Bank's Executive Committee, the Risk Management Committee, and the Bank's Board.

The Bank has set a low risk appetite for liquidity risk. In this regard, the Bank applies a conservative approach to liquidity risk, forecasts the liquidity position, and seeks to maintain an optimal balance between assets and liabilities by contracting a diversified and high-quality asset portfolio.

The main sources of funding are client resources; deposits represent 90% of the Bank's total liabilities. Additional sources of funding include borrowings from international organizations, including subordinated debt from external partners such as EBRD — the European Bank for Reconstruction and Development, EIB — the European Investment Bank, IFC — the International Finance Corporation, EFSE — the European Fund for Southeast Europe, and GGF — the Green for Growth Fund. In addition, the Bank raises financing through corporate bonds issued on the local market.

The Bank's objective in relation to liquidity risk is to maintain an adequate level of liquidity by ensuring the optimal combination of funding and lending operations, with the aim of achieving the Bank's strategic objectives.

Market risk

In the process of managing market risk, the Bank takes into account its sub-category: foreign exchange risk.

The effective management of market risks within the Bank is based on policies and procedures that are developed and approved in the manner established within the Bank. Internal regulations establish limits, the internal control system and periodic actions that allow for the effective identification, assessment and management of foreign exchange risk. The Bank has a low risk appetite for foreign exchange risk.

For adequate management of foreign exchange risk, account is taken of assets and liabilities in domestic and foreign currency, including those pegged to the exchange rate, both on-balance-sheet and off-balance-sheet, and the periodic analysis of open foreign exchange positions.

To identify and assess foreign exchange risk, the Bank uses the following instruments:

- Review of internal regulations related to market risk to identify potential risk exposures at each stage of the process;
- Assessment of the Bank's market risk profile;
- Stress scenario modelling to assess the Bank's risk exposure under market crisis conditions.

Compliance risk

Compliance risk is a subcategory of operational risk that refers to the current or future risk of an impact on profits and capital, which may lead to fines, damages and/or termination of contracts, or which may affect the Bank's reputation as a result of violations of or non-compliance with regulatory acts, agreements, recommended practices or ethical standards.

Compliance risk management places significant emphasis on adherence to the applicable regulatory framework and the internal regulatory framework. To assess compliance risks, the Bank applies both quantitative and qualitative methods. Accordingly, compliance risk monitoring consists of periodic (quarterly) analysis of compliance risk indicators and control actions on the status of implementation of compliance risk mitigation measures (as applicable).

For the purpose of effectively monitoring and managing such risk, the compliance function prepares an annual report for the Bank's Board, the Risk Management Committee, and the Bank's Executive Committee on the level of the Bank's residual compliance risk, as a result of quantitative assessment.

Reputational risk

Reputational risk is the current or future risk of an impact on profits and capital or liquidity, caused by unfavorable perception of the Bank's image by counterparties, shareholders, investors, or supervisory authorities.

Reputational risk may be generated, among other things, by the inability to ensure the confidentiality of information not intended for the general public (whether internally or through the actions/inactions of third parties), a high number of well-founded client complaints, cases of internal/external fraud made public, sanctions imposed by supervisory and control authorities. This risk may also arise from real or perceived association with persons or companies with a negative reputation, or from the inability to fulfil assumed contractual obligations.

The Bank monitors and reports reputational risk quarterly, through analysis of indicators related to systematic well-founded client complaints registered at the Bank and negative press appearances. In order to manage crisis situations that could have a significant impact on the Bank's services or activities, the Procedure on Communication in Crisis Situations has been developed, aimed at regulating maib's actions to minimize the impact on the Bank's reputation and financial position.

Disclosure requirements covered by art. 52 (5) of NBM Regulation No. 158/2020

Statement

The Bank's Board confirms that this report provides a description of the risk management processes within BC "MAIB" S.A. and presents key information related to the Bank's risk exposure in accordance with the provisions of the Regulation on information disclosure requirements for banks.

Disclosure requirements covered by art. 52 (6) of the NBM Regulation No. 158/2020

Statement

The Bank's risk profile is aligned with the business model and the Business Strategy. Through the risk appetite framework, the Bank ensures the alignment of risk appetite/tolerance levels across the Bank with the strategic objectives and risk management capacity.

The Bank has set a low or very low risk appetite, except for credit risk, concentration risk and operational risk, for which the Bank has set a moderate risk appetite.

The consistency between risk limits and risk tolerance supports the Bank in achieving risk objectives and maximizing risk-adjusted profit. These form an integral part of the ongoing management and monitoring process. The Risk Appetite Statement defines limits for the following set of indicators:

- Own funds ratio (OF);
- Leverage ratio;
- Exposure to a group relative to eligible capital;
- Exposure to an affiliated person relative to eligible capital;
- LCR;
- NSFR;
- Total open foreign exchange position ratio relative to eligible capital;
- Non-performing loan ratio;
- Share of properties with expired insurance policies in total pledged properties;
- VaR, thousands of MDL;
- Potential change in economic value, % of OF, EVE;
- Coverage ratio (loans/deposits ratio);
- Operational risk losses relative to own funds;
- High-risk clients (number of active clients with high risk rating / total number of active clients);
- Suspicious money laundering transactions (total volume of suspicious transactions / total volume of transactions falling under Law No. 308/2017);
- Opex and Capex appetite regarding the Bank's long-term strategic initiatives;
- Systematic well-founded client complaints, excluding those related to ATM operations (number of systematic well-founded complaints, excluding ATM-related / total number of registered complaints);
- Number of negative press appearances (share of negative press appearances in total appearances, excluding advertising).

Key risk indicators and relevant figures as at 31.12.2025 are presented in the table below:

Indicators	Unit of measure	Value
CAPITAL		
Total own funds	mn MDL	7,546.0
Total risk exposure amount	mn MDL	37,597.2
Total own funds ratio	%	20.07
LOANS		
Loans as percentage of total assets	%	59.6
Non-performing loan balance (principal) / Total loan balance (principal)	%	3.7
Maximum assumed exposure to one client or group of related clients / Eligible capital	%	7.5
Maximum exposure to an affiliated person and/or group of related persons (net of CRM effect) / Eligible capital	%	2.6
LIQUIDITY		
Liquidity Coverage Ratio (LCR)	%	377.9
Principle I (long-term liquidity)	coeff.	0.79
Net Stable Funding Ratio (NSFR)	%	172.29
Coverage Ratio (Loans and Receivables / Deposits)	%	74.34

In order to prevent abuses with respect to related-party transactions and to address the risk resulting from conflicts of interest, the Bank ensures engagement in transactions on objective market terms and a clear delegation framework, including escalation principles based on transaction characteristics. The Bank also regularly monitors these operations, taking necessary measures to control and mitigate risks related to related-party transactions in accordance with approved policies and processes.

The Bank does not assume, after taking into account the effect of credit risk mitigation methods, an exposure to a group of affiliated parties exceeding 10% of eligible capital, and an aggregate exposure to all affiliated parties of 20%.

GOVERNANCE FRAMEWORK

Disclosure requirements covered by art. 53 (1) of NBM Regulation No. 158/2020

Number of Positions Held by Members of the Management Body

Name	Positions
Board Members	
Vytautas Plunksnis	1 non-executive position within the MAIB Group, 13 non-executive positions within the INVL Group (counted as 1 position, in accordance with Law 202/2017), 1 executive position within UAB INVL Asset Management, 1 non-executive position within a non-commercial non-profit entity
Victor Miculeț	1 non-executive position within the MAIB Group, 2 executive positions within Autospace and Autoforce (counted as 1 position, in accordance with Law 202/2017), 1 executive position within a non-commercial non-profit entity
Natalia Vrabie	1 non-executive position within the MAIB Group
Andreea-Marina Pipernea	1 non-executive position within the MAIB Group, 1 executive position within APLUS IGNITER SRL Romania
Vasile Tofan	1 non-executive position within the MAIB Group, 2 non-executive positions within non-commercial non-profit entities
Madeline-Dalila Alexander	1 non-executive position within the MAIB Group, 1 non-executive position within Chimcomplex S.A., 1 non-executive position within Agricover Holding SA
Konrad Jerzy Kozik	1 non-executive position within the MAIB Group, 1 non-executive position within Intesa Sanpaolo Bank Albania, 1 non-executive position within Deutsche Bank Polska S.A.
Executive Committee Members	
Giorgi Shagidze	1 executive position within the MAIB Group
Aliona Stratan	1 executive and 2 non-executive positions within the MAIB Group (counted as 1 position, in accordance with Law 202/2017), 2 non-executive positions within non-commercial non-profit entities
Stela Recean	1 executive and 1 non-executive position within the MAIB Group (counted as 1 position, in accordance with Law

	202/2017), 1 non-executive position within a non-commercial non-profit entity
Marcel Teleucă	1 executive position within the MAIB Group
Andrii Glevatskyi	1 executive and 1 non-executive position within the MAIB Group (counted as 1 position, in accordance with Law 202/2017)
Macar Stoianov	1 executive position within the MAIB Group
Alexandru Sonic	1 non-executive position within the MAIB Group, 2 non-executive positions within non-commercial entities

Disclosure requirements covered by art. 53 (2-3) of NBM Regulation No. 158/2020

All members of the Bank's management body meet the requirements established under art. 43 of Law 202/2017.

Selection of Members of the Management Body

A person nominated for the position of member of the Bank's management body must comply with the requirements of applicable legislation and internal regulations regarding knowledge, skills, experience and reputation, appropriate to the nature, scope and complexity of the Bank's activities and the responsibilities entrusted.

Any candidate nominated for the position of member of the Bank's management body shall be assessed by the Nomination and Remuneration Committee in terms of the degree to which they meet the individual qualification requirements established for the respective position, as well as the collective requirements established for the Bank's management body.

The assessment of a candidate shall cover information on work experience, functional and managerial competencies, education and professional development and personal development training sessions, the candidate's reputation, as well as other information that the Nomination and Remuneration Committee deems relevant depending on the position to which the candidate is nominated.

When assessing and reassessing the individual suitability of a member of the management body, the Nomination and Remuneration Committee shall simultaneously assess the collective suitability of the management body, taking into account the knowledge, skills and experience with which the person contributes to the collective suitability thereof. In the case of the Bank's Board, the composition of the specialized committees of which the person is to be a member shall also be assessed, taking into account their professional background and experience.

Members of the Bank's management body must at all times possess a good reputation and knowledge, skills and experience appropriate to the nature, scope and complexity of the Bank's activities and the responsibilities entrusted, in accordance with the requirements set out in applicable legislation, the Bank's Articles of Association, the Corporate Governance Code, the Bank Board Regulation — in the case of Board members, and the Executive Committee Regulation — in the case of Executive Committee members.

In assessing candidates nominated for the position of member of the Bank's management body, diversity principles shall be observed, with the Bank taking into account educational background, professional background including international experience where applicable, gender, age and geographical origin. To ensure representation of both genders in the management body, a minimum representation quota of 40% for both genders shall be observed in the selection, appointment,

reassessment and succession of management body members. The Bank implements practices to ensure the absence of any discrimination based on gender, race, color, ethnic or social origin, genetic characteristics, religion or belief, membership of a national minority, financial situation, birth, disability, age or sexual orientation, thus supporting the diverse composition of the management body.

Disclosure requirements covered by art. 53 (4) of NBM Regulation No. 158/2020

Risk Management Committee

The Risk Management Committee is a permanent advisory body, established by decision of the Bank's Board and subordinate to the Bank's Board.

The main purposes of the Committee's activities are:

- Providing support to the Bank's Board with respect to the current and future risk appetite and risk strategy of the Bank, and in monitoring the implementation of that strategy by the Executive Committee;
- Providing support to the Bank's Board in establishing the nature, volume, format and frequency of risk information.

Risk Management Committee meetings are held no less than once per quarter. During 2025, the Risk Management Committee convened in 16 meetings, at which 34 agenda items were examined.

Disclosure requirements covered by art. 53 (5) of NBM Regulation No. 158/2020

The Bank ensures the existence of a periodic reporting framework, which may be adjusted during the financial year depending on risk exposure and the evolution of risk parameters. As a general rule, the reporting flow is as follows:

- Intraday and daily reports, presented to members of the Bank's Executive Committee and members of specialized committees, aimed at monitoring the conduct of current activities in line with the approved risk appetite and enabling preventive actions or prompt responses in necessary situations.
- Periodic reports, generally monthly/quarterly, to ALCO, the Bank's Executive Committee, the Risk Management Committee, and the Bank's Board, aimed at formalizing the results of monitoring and controlling the alignment of the Bank's significant risk levels with risk appetite limits and the Bank's risk strategy.
- In the event of deviations and/or breaches of risk indicators and/or triggering of early warning signals, ad hoc reporting is carried out so that appropriate actions can be taken.

THE BANK REMUNERATION POLICY AND PRACTICES FOR THE BANK STAFF

Disclosure requirements covered by art. 54 (1-10) of NBM Regulation No. 158/2020

General Principles

The remuneration system applied at the Bank is consistent with the objectives of the business strategy and the risk strategy of the Bank, is harmonized with corporate culture and values, reflects

the long-term interests of shareholders, ensures the avoidance of conflicts of interest, and does not encourage excessive risk-taking.

The remuneration system aims to achieve internal equity, which presupposes non-discrimination, fairness and consistency, in the sense of ensuring equal pay for work of equal value.

The remuneration system applied by the Bank is transparent, regulated through clear procedures, and consists of fixed and variable remuneration.

Fixed remuneration reflects relevant professional experience, the responsibility of the position and the level of competence, as provided for by applicable legislation and the Bank's internal regulations.

Variable remuneration is intended to motivate Bank personnel to achieve commercial and financial objectives, consistent with sustainable performance and the Bank's risk profile. The granting of variable remuneration is conditional upon the Bank's financial position, its risk profile and the performance assessment of the remunerated person.

Variable remuneration for Bank employees does not create incentives for excessive short-term risk-taking, including the abusive sale of services and products, in cases where, without assuming this short-term risk, the performance of the Bank or of the personnel would not permit the granting of variable remuneration.

The structure of variable remuneration is aligned with the Bank's risk profile. The performance measurement used for calculating variable remuneration components includes an adjustment for all types of current and future risks and takes into account the cost of capital and the necessary liquidity. Performance assessment is carried out annually, based on a multi-year perspective, which takes into account the Bank's business cycle, ensuring the alignment of variable remuneration with sustainable and prudential performance.

The granting of variable remuneration is based on the performance criteria provided for in internal regulations and reflects the degree of achievement of individual and institutional objectives.

The total amount of variable remuneration granted to an employee may not exceed 100% of their annual fixed component.

In the case of internal control functions, objectives for the determination of variable remuneration shall not be based on the performance indicators of the units that such functions control, but shall reflect the quality of monitoring, assessment and compliance activities, guaranteeing the independence and integrity of internal control processes.

In establishing and paying variable remuneration, the Bank is guided by the following principles:

- Variable remuneration shall not limit the Bank's ability to strengthen its capital base;
- The amount of performance-based remuneration is calculated taking into account a combination of the assessment of individual performance, the performance of the relevant unit, and the Bank's overall results;
- Performance assessment shall be conducted within an annual framework, to ensure that the assessment process is based on long-term performance and that the effective payment of performance-based remuneration components extends over a period that takes into account the Bank's business cycle and the specific risks of its activities;
- Variable remuneration is granted when the Bank has a sound and solid capital base.

The Bank uses ex post adjustment mechanisms, including malus (reduction or cancellation of variable remuneration granted but not yet paid) and clawback (full or partial recovery of variable remuneration already paid), in accordance with prudentiality and accountability principles and applicable internal regulations.

These mechanisms apply in any of the following situations:

- Remuneration was granted on the basis of erroneous, incomplete or subsequently invalidated information through internal verification processes;
- Serious violations of professional obligations, internal control norms or the Bank's risk policies are identified;
- The decisions or actions of the remunerated person generated significant losses for the Bank or adversely affected the risk profile of the institution.

The fixed and variable components of remuneration are appropriately balanced, and the fixed component represents a sufficiently large proportion of total remuneration so as to allow the application of a completely flexible policy regarding the variable remuneration components, including the possibility of not paying any component thereof.

The Bank does not grant guaranteed variable payments.

For members of the Bank's management body and certain categories of employees, the Bank may provide for severance payments in connection with the termination of the mandate or the individual employment contract (termination compensation), which:

- Must not offer disproportionate reward, but adequate compensation;
- Shall not exceed 5 average monthly salaries of the person at the date of termination of the mandate or individual employment contract, unless the Bank's Board decision provides otherwise;
- Are not granted where there is a manifest failure allowing for immediate termination of the mandate or individual employment contract.

The Bank's internal regulations may provide for the retention or granting of material rewards for members of the Bank's management body and persons holding key functions following the termination of their mandate or individual employment contract (compensation for compliance with non-compete and/or confidentiality clauses, etc.). In any event, the total amount of such rewards granted to a person within a calendar year shall not exceed the annual remuneration of any person performing the respective function or, if such function no longer exists, a similar function.

During 2025, the Bank's Board convened in 55 meetings, at which 224 agenda items were examined.

During the period 01.01.2025–31.12.2025, in the field of appointment and remuneration, the Bank's Board was assisted by the Nomination and Remuneration Committee, composed as follows:

Vasile Tofan	Chairman of the Nomination and Remuneration Committee, member of the Board
Victor Miculeț	Member of the Nomination and Remuneration Committee, Vice-Chairman of the Board
Maryna Kvashnina, from 18.08.2025 position assumed by Andreea-Marina Pipernea	Member of the Nomination and Remuneration Committee, member of the Board

Ivane Gulmagarashvili, from 18.08.2025 position assumed by Madeline-Dalila Alexander Member of the Nomination and Remuneration Committee, member of the Board

During the relevant period, the Nomination and Remuneration Committee convened in 15 meetings.

Remuneration of Members of the Bank's Board

Remuneration of the Bank's Board members is established in accordance with the expense budget for Board activities, approved by the General Meeting of Shareholders, and with Board decisions adopted within the limits of its competences.

Remuneration of the Bank's Board members consists exclusively of a fixed remuneration.

Fixed remuneration:

- Reflects the responsibilities, complexity of the mandate, professional experience and specific duties of each Board member;
- Does not include variable elements or performance-based mechanisms, preventing potential conflicts of interest and eliminating incentives for excessive risk-taking.

Board members receive a monthly fixed remuneration established by the General Meeting of Shareholders. In view of the additional roles and responsibilities related to coordinating Board activities, the Chairman and Vice-Chairman of the Board receive different remuneration from the other members.

The Bank bears the costs of professional civil liability insurance policies for Board members, within the limits of the budget approved by the General Meeting of Shareholders.

During 2025, Board members received reimbursement of travel expenses incurred in the exercise of their mandate-related duties.

Remuneration of Members of the Bank's Executive Committee

Remuneration of the Executive Committee members is carried out in accordance with the Bank's internal regulations, the Remuneration Policy approved by the Bank's Board, and the provisions of their individual employment contracts. Remuneration components are granted within the limits of the annual remuneration fund and the budgets approved by the Board.

Remuneration of the Bank's Executive Committee members includes fixed and variable remuneration.

The fixed component of remuneration consists of the job salary and associated payments for the exercise of the function, established in accordance with legislation, internal regulations and the individual employment contract.

Variable remuneration consists mainly of an annual bonus for results achieved, determined based on performance recorded during the reference period. The structure of variable remuneration is aligned with the Bank's risk profile and aims to stimulate sustainable performance, avoiding excessive risk-taking or non-compliant practices. The total amount of variable remuneration may not exceed 100% of the annual fixed component.

The granting of variable remuneration is based on the performance criteria provided for in internal regulations and reflects the degree of achievement of individual and institutional objectives.

Under their individual employment contracts and internal regulations approved by the Bank's Board, Executive Committee members may benefit from additional benefits and perquisites, including:

- Accident insurance;
- Professional civil liability insurance;
- Voluntary health insurance;
- Termination compensation;
- Residential rent compensation;
- Other benefits provided for in the individual employment contract and internal regulations approved by the Bank's Board.

Executive Committee members may also benefit from certain compensatory payments following the termination of their Executive Committee membership.

Information on the Bank's remuneration policy and practices for personnel is presented in Annex No. 1.

PRUDENTIAL CONSOLIDATION

Disclosure requirements covered by art. 55 (1-4) of NBM Regulation No. 158/2020

The requirements in the context of prudential consolidation are not applicable to BC "MAIB" S.A.

OWN FUNDS

Disclosure requirements covered by art. 56 (1) of NBM Regulation No. 158/2020

The bank own funds comprise common equity Tier 1 and Tier 2 own funds consisting of subordinated loans. The reconciliation between the book value of equity and own funds is shown in the following table.

	(mn MDL)	
	31.12.2025	31.12.2024
Total Equity	9,350.6	7,954.4
Changes in fair value of equity instruments measured at fair value through other comprehensive income. Accumulated other comprehensive income	- 1.3	- 0.8
Tangible fixed assets revaluation reserve	-86.2	-48.8
The part of intermediate or year-end profits which is not eligible	-1,477.5	-988.9
Forecast dividends		
Adjustments to Common Equity Tier 1 capital due to prudential filters (Difference NBM provision - IFRS)	-448.0	-484.4
Other intangible assets	-291.2	-315.2
CET 1	7,046.4	6,116.3
Subordinated loans	499.6	499.6
CET 2	499.6	499.6
Total equity	7,546.0	6,615.9

Disclosure requirements covered by art. 56 (2) of NBM Regulation No. 158/2020

	Key features of equity instruments	Instructions for filling in the form
1.	Issuer	<i>BC "MAIB" S.A.</i>
2.	Unique identifier	<i>MD14AGIB1008</i>
3.	Legislation applicable to the instrument	<i>Law no 202 of 06.10.2017 on the activity of banks; Law no. 171 of 11.07.2012 on the capital market; Law no. 1134-XIII of 02.04.1997 on joint-stock companies.</i>
	Regulation	
4.	Treatment of regulated own funds	<i>Common equity tier 1 own funds</i>
5.	Eligible at individual/consolidated/individual and consolidated level	<i>individual</i>
6.	Instrument type	<i>registered ordinary shares</i>
7.	Amount recognized in regulatory capital (currency in millions, at latest reporting date)	<i>MDL 207.53 mn</i>
8.	Nominal value of the instrument	<i>MDL 2</i>
9.	Issue price	<i>MDL 200</i>
10.	Repurchase price	<i>the repurchase price is determined in accordance with capital market legislation</i>
11.	Accounting classification	<i>shareholder capital</i>
12.	Initial issue date	<i>16.01.1998</i>
13.	Perpetual or fixed term	<i>perpetual</i>
14.	Initial deadline	<i>no maturity</i>
15.	Purchase option by the issuer subject to prior approval by the NBM	<i>No</i>
16.	Optional purchase option exercise date, conditional purchase option exercise dates and repurchase value	<i>No purchase option by the issuer</i>
17.	Subsequent dates of the exercise of the purchase option, if applicable	<i>No purchase option by the issuer</i>
	Coupons/dividends	
18.	Fixed or variable dividend/coupon	<i>variable</i>
19.	Coupon rate and any related index	<i>30% to 50% of the bank net profit for the year shall be distributed for the dividends payment.</i>

20.	The existence of a dividend stopper mechanism (of dividend payment prohibition)	No
21.	Fully discretionary, partially discretionary or mandatory (in terms of timing)	<i>Partially discretionary</i>
22.	Fully discretionary, partially discretionary or mandatory (as to amount)	<i>Partially discretionary</i>
23.	Existence of a step-up or other repurchase incentive	No
24.	Non-cumulative or cumulative	<i>Non-cumulative</i>
25.	Unique identifier	<i>Non-convertible</i>
26.	If convertible - the factor(s) triggering conversion	<i>Instruments issued by the bank are not convertible</i>
27.	If convertible - in whole or in part	N/A
28.	If convertible - conversion rate	N/A
29.	If convertible - mandatory or optional conversion	N/A
30.	If convertible, specify the type of instrument into which it can be converted	N/A
31.	If convertible, specify the issuer of the instrument into which it is converted	N/A
32.	Book value reduction features	No
33.	In the case of a book value reduction, the triggering factor(s)	<i>Instruments issued by the bank do not have mechanism to reduce the book value.</i>
34.	In the event of a book value reduction, in whole or in part	<i>Always in whole</i>
35.	In the event of a permanent or temporary reduction of the book value	N/A
36.	In the case of a temporary reduction of the book value, description of the mechanism for increasing the book value	N/A
37.	Position in the subordination hierarchy in case of liquidation (specify the type of instrument at the next higher level)	<i>There are no other types of instruments at the next higher level</i>

Disclosure requirements covered by art. 56 (3) of NBM Regulation No. 158/2020

As at 31.12.2025, the Bank had Common Equity Tier 1 instruments comprising the Bank's share capital, formed from ordinary shares (contributions received from shareholders equal to the nominal value of issued shares (at the reporting date, MDL 2 per share)) and share premium, and Tier 2 own funds instruments, comprising 2 subordinated loans:

- MDL 299.8 million from the European Fund for Southeast Europe (EFSE) dated 11.11.2021 with maturity in November 2031,
- MDL 199.8 million from the Green for Growth Fund (GGF) with maturity in May 2032.

Incremental costs directly attributable to the issuance of new shares are presented in own funds as a reduction to the price, net of tax. Any excess of the fair value of contributions received over the nominal value of issued shares is recorded as share premium.

Disclosure requirements covered by art. 56 (4-5) of NBM Regulation No. 158/2020

(MDL)

No.	Indicator name	Value
Common Equity Tier 1 (CET 1): instruments and reserves		
1.	Equity instruments and share premium accounts	337,321,537
2.	Retained earnings	6,842,691,905
3.	Accumulated other comprehensive income and other reserves	605,644,272
4.	Minority interests (amount eligible for inclusion in consolidated Common Equity Tier 1)	-
5.	Independently audited interim profits after deduction of any foreseeable liabilities or dividends	-
6.	Common equity (CET 1) before regulatory adjustments	7,785,657,714
Common Equity Tier 1 (CET 1): additional adjustments		
7.	Additional value adjustments (<i>negative value</i>)	-448,036,392
8.	Intangible assets excluding related tax liabilities (<i>negative value</i>)	-291,218,088

9.	Receivables on deferred taxes based on future profitability, excluding those arising from temporary holdings (without tax liabilities) (<i>negative value</i>)	-
10.	Reserves resulting from fair value measurement, representing gains or losses arising from cash flow hedges	-
11.	Negative amounts resulting from the calculation of expected loss amounts	X
12.	Any increase in equity resulting from securitized assets (<i>negative value</i>)	X
13.	Gains or losses on fair value measurement of liabilities resulting from changes in the bank credit risk	-
14.	Defined benefit pension fund assets (<i>negative value</i>)	-
15.	Banks' direct and indirect holdings of Common Equity Tier 1 own funds instruments (<i>negative value</i>)	-
16.	Direct, indirect and synthetic holdings of Common Equity Tier 1/equity instruments of financial sector entities, if these entities and the bank have mutual participations designed to artificially increase the bank own funds (<i>negative value</i>)	-
17.	Bank direct, indirect and synthetic holdings of Common Equity Tier 1/equity instruments of financial sector entities in which the bank does not hold a significant investment (significant investment - value above the 10% threshold and excluding eligible short positions) (<i>negative value</i>)	-

18.	Bank's direct, indirect and synthetic holdings of Common Equity Tier 1/equity instruments of financial sector entities in which the bank has a significant investment (value above the 10% threshold and excluding eligible short positions) (<i>negative value</i>)	-
19.	The exposure value of the following items that qualify for a 1000% risk weight when the bank opts for the deduction alternative. Of which:	-
20.	- securitization positions; (<i>negative value</i>)	X
21.	- incomplete transactions; (<i>negative value</i>)	-
22.	Receivables on deferred tax resulting from temporary holdings (amount above the 10% threshold with deduction of tax liability when the conditions of p.40 of Regulation 109/2018 are met) (<i>negative value</i>)	-
23.	Value above the 15% threshold (<i>negative value</i>)	-
24.	- of which: the bank's direct and indirect holdings of Common Equity Tier 1/equity instruments of financial sector entities in which the bank has a significant investment	-
25.	- of which: receivables on deferred tax arising from temporary differences	-
26.	Losses for the current financial year (<i>negative value</i>)	-

27.	Foreseeable taxes relating to Common Equity Tier 1 items (<i>negative value</i>)	-
28.	Eligible deductions from Additional Tier 1 own funds (AT 1) exceeding the bank's Additional Tier 1 own funds (<i>negative value</i>)	-
29.	Total Regulated Adjustments to Common Equity Tier 1 (CET 1)	-739,254,480
30.	Common Equity Tier 1 (CET 1)	7,046,403,234
Additional Tier 1 own funds (AT 1): instruments		
31.	Equity instruments and related share premium accounts	-
32.	- of which: classified as equity in accordance with applicable accounting standards	-
33.	- of which: classified as liabilities in accordance with applicable accounting standards	-
34.	Eligible common equity tier 1 capital included in consolidated additional tier 1 capital (including minority interests not included in row 4) issued by subsidiaries and held by third parties	-
35.	Additional Tier 1 own funds (AT1) before regulatory adjustments	-
Additional Tier 1 own funds (AT1) before regulatory adjustments		
36.	Bank's direct and indirect holdings of Additional Tier 1 own funds instruments (<i>negative value</i>)	-

37.	Direct, indirect and synthetic holdings of additional tier 1 own funds instruments of financial sector entities, if these entities and the institution have reciprocal participations designed to artificially increase the own funds of the institution (<i>negative value</i>)	-
38.	Direct, indirect and synthetic holdings of Additional Tier 1 own funds instruments of financial sector entities in which the bank does not have a significant investment (value above the 10% threshold and excluding eligible short positions) (<i>negative value</i>)	-
39.	The institution's direct, indirect and synthetic holdings of additional Tier 1 own funds instruments of financial sector entities in which the institution has a significant investment (excluding eligible short positions) (<i>negative value</i>)	-
40.	Eligible deductions from Tier 2 own funds in excess of the bank's Tier 2 own funds (<i>negative value</i>)	-
41.	Regulatory adjustments to Additional Tier 1 own funds (AT1)	-
42.	Additional Tier 1 own funds (AT1)	-
43.	Tier 1 own funds (T1=CET1+AT1)	7,046,403,234
Tier 2 (T2) own funds: instruments and provisions		
44.	Equity instruments and related share premium accounts	499,570,000
45.	Eligible own funds instruments included in consolidated tier 2 own funds (including minority interests not included in row 4) issued by subsidiaries and held by third parties	-
46.	Adjustments for credit risk	-
47.	Tier 2 (T2) own funds before regulatory adjustments	499,570,000
Tier 2 (T2) own funds: regulatory adjustments		

48.	A bank's direct and indirect holdings of own funds tier 2 instruments and subordinated loans (<i>negative value</i>)	-
49.	Holdings of Tier 2 own funds instruments and subordinated loans of financial sector entities, if these entities and the bank have mutual holdings designed to artificially increase the bank's own funds (<i>negative value</i>)	-
50.	Direct and indirect holdings of Tier 2 own funds instruments and subordinated loans of financial sector entities in which the bank does not have a significant investment (value above the 10% threshold and excluding eligible short positions) (<i>negative value</i>)	-
51.	Bank's direct and indirect holdings of Tier 2 own funds instruments and subordinated loans of financial sector entities in which the bank has a significant investment (excluding eligible short positions) (<i>negative value</i>)	-
52.	Total regulatory adjustments to own funds tier 2 (T2)	-
53.	Tier 2 own funds (T2)	499,570,000
54.	Total own funds (TC= T1+T2)	7,545,973,234
55.	Total risk-weighted assets	37,597,154,371
Own funds rates and depreciation		
56.	Common Equity Tier 1 capital (as a percentage of total risk exposure)	18.74%

57.	Tier 1 own funds (as a percentage of total risk exposure)	18.74%
58.	Total own funds (as a percentage of total risk exposure)	20.07%
59.	Bank-specific buffer requirement (common equity tier 1 requirement in accordance with p.130 subpoint 1) plus capital conservation buffer and countercyclical buffer requirements, plus systemic risk buffer, plus systemically important companies' buffer expressed as a percentage of exposure value)	1,879,857,719
60.	- of which: capital conservation buffer requirement	939,928,859
61.	- of which: anti-cyclical buffer requirement	-
62.	- of which: systemic buffer requirement	375,971,544
63.	- of which: buffer for systemically important institutions (O-SII)	563,957,316
64.	Common Equity Tier 1 capital available to meet buffer requirements (as a percentage of exposure value)	13.74%
Amounts below thresholds for deduction (before risk weighting)		
65.	Direct and indirect equity holdings of financial sector entities in which the bank does not have a significant investment (value below the 10% threshold and excluding eligible short positions)	-
66.	The bank's direct and indirect holdings of Common Equity Tier 1 instruments of financial sector entities in which the bank has a significant investment (value below the 10% threshold and excluding eligible short positions)	-
67.	Receivables on deferred tax resulting from temporary differences (amount below the 10% threshold, excluding related tax liabilities when the conditions of p.40 of Regulation 109/2018 are met)	20,966,241
Applicable ceilings for the inclusion of provisions in Tier 2 own funds		

68.	Credit risk adjustments included in Tier 2 own funds, taking into account exposures subject to the standardized approach (before application of the ceiling)	-
69.	Ceiling on the inclusion of credit risk adjustments in Tier 2 own funds under the standardized approach	-

CAPITAL REQUIREMENTS

Disclosure requirements covered by art. 59 (1) of NBM Regulation No. 158/2020

The Bank annually conducts a risk materiality analysis aimed at the systematic identification and assessment of risks to which it is exposed.

The risk materiality analysis pursues two main objectives:

- Exhaustive identification of all risk types to be included in the materiality assessment process;
- Assessment of defined risk types through the assignment of risk grades, with a view to forming an overall picture of the Bank's risk profile and, accordingly, determining the material risks to be included within the ICAAP framework.

The Bank has consistently continued to develop and consolidate the risk materiality assessment framework. This process is not limited to the risk management function; therefore various units across the Bank are involved to ensure the completeness and robustness of this process. Such Bank-wide involvement contributes to improving the understanding of risk sources, clarifying how they relate to specific activities and creating optimal conditions for identifying new and emerging risks.

The results of the risk materiality analysis, together with the calculation of risk coverage capacity, constitute the starting point for the ICAAP process. Where feasible, material risks are addressed directly through economic capital allocation, provided that the risk in question is quantifiable and the corresponding capital allocation is considered relevant and proportionate.

In certain situations, even if a risk is identified as significant, this does not necessarily imply a requirement to hold additional capital for that risk. In such cases, the Bank implements alternative mitigation/risk reduction measures, deemed more appropriate than holding additional capital.

Final capital requirements are determined as the maximum of:

- The level resulting from applicable National Bank of Moldova regulations (Pillar 1 – COREP); and
- The level determined based on approved internal models and algorithms, aligned with relevant international recommendations and best practices (Pillar 2 – ICAAP).

Disclosure requirements covered by art. 59 (2) of NBM Regulation No. 158/2020

The table below reflects the result of the internal capital adequacy assessment process (Pillar 2), as well as the regulatory capital requirement (Pillar 1). In the process of aggregating capital requirements for each risk type, the Bank has taken into account the maximum value between the

Pillar 1 requirement and that determined under Pillar 2, in order to ensure an adequate level of capital relative to its risk profile.

Indicators	(mn MDL)	
	Pillar I (P1) capital allocation	Pillar II (P2) capital allocation
Credit risk	3,204.9	3,004.9
Market risk (currency)	0.0	5.9
Operational risk	554.8	104.0
Concentration risk	x	322.5
Foreign currency loan risk	x	22.5
Residual risk	x	19.4
Interest rate risk associated with non-trading book activities	x	129.5
Information and communication technology risk (ICT risk)	x	-
Liquidity risk	x	-
Strategic risk	x	140.4
Total capital requirement (P2=max (P1, P2))	3,759.7	4,399.9
OWN FUNDS (P1) / INTERNAL CAPITAL (P2)	7,546.0	
Minimum own funds requirement	10.0%	x
Pillar 2 supplementary capital requirement (P2R)	X	1.70%
Total Pillar 2 capital requirement (TSCR)	X	11.70%
Capital buffers	5.0%	1,879.9
Overall capital requirement (OCR ICAAP)	x	16.70%
CAPITAL REQUIREMENT	15.00%	16.70%

Disclosure requirements covered by art. 59 (3) of NBM Regulation No. 158/2020

The risk-weighted exposure value for each exposure class is presented in the table below:

Exposure classes	(ths MDL) Risk-weighted value
Central governments or central banks	-
Regional administrations or local authorities	94,513
Public sector entities	-
Multilateral Development Banks	-
International organizations	-
Banks	998,452
Investment companies	3,510,760
Retail	7,143,227
Exposures secured by mortgages on real estate	17,303,545
Default exposures	144,438
Extremely high risk elements	213,544
Covered bonds	-
Claims on institutions and corporations with a short-term credit assessment	-
Collective investment undertakings (CIUs)	-
Equity securities	7,240
Other elements	2,633,510
Total	32,049,229

Disclosure requirements covered by art. 59 (4) of NBM Regulation No. 158/2020

In accordance with art. 100 of Law No. 202/2017 on banking activity and the Methodology for the supervision and assessment of banks' activities (approved by NBM Executive Committee Decision No. 63/2019), the NBM conducted the supervisory review and evaluation process (SREP) of BC

"MAIB" S.A. and, on 18.12.2025, validated the ICAAP capital requirement (TSCR) at 11.93%, and the overall capital requirement (OCR ICAAP) at 16.93%.

Disclosure requirements covered by art. 59 (5) of NBM Regulation No. 158/2020

As at 31.12.2025, the regulatory capital requirement for operational risk under BIA amounts to MDL 554.8 mn.

ASSESSMENT OF OWN FUNDS REQUIREMENTS FOR CREDIT RISK

Disclosure requirements covered by art. 61 (1) of NBM Regulation No. 158/2020

Capital requirements for credit risk are determined as the maximum of:

- The capital requirement for credit risk resulting from applicable National Bank of Moldova regulations (Pillar 1 – COREP); and
- The capital requirement for credit risk determined based on approved internal models and algorithms, aligned with relevant international recommendations and best practices (Pillar 2 – ICAAP).

Internal approach

The capital requirement for credit risk determined on the basis of approved internal models and algorithms, aligned with relevant international recommendations and best practices (Pillar 2 – ICAAP), is determined by simulating the size of credit losses using credit risk parameters (PD, LGD, EAD) and calculating the potential unexpected losses to which the Bank is exposed. Unexpected losses (UL) for credit risk are determined according to the formula $UL = VAR - EL$.

Expected losses (EL) for credit risk express the amount anticipated to be lost over a one-year time horizon and are calculated as the product of credit risk parameters according to the formula $EL = PD \cdot LGD \cdot EAD$.

To determine the VAR for credit risk (total expected and unexpected losses), the Bank uses the single-factor correlation model which, conceptually, uses a single systematic risk factor to determine correlation among borrowers, and is based on Monte Carlo simulations. It is assumed that loans receive an appropriate distribution of correlations, combining into a single common factor. The single-factor correlation model is calculated according to the formula:

$$A = W \cdot Z + \sqrt{(1 - W^2)} \cdot E$$

W represents the industry correlation parameter and constitutes the maximum of:

- The R² result obtained from the linear model between the industry-level default probability (dependent variable) and a macroeconomic factor (e.g. inflation rate, GDP, etc.) (independent variable);
- 3% for natural persons (retail segment) and 12% for legal persons (BB and corporate segment).

Z represents the systematic factor, the common independent standard random variable for all clients.

E represents the idiosyncratic factor, the client-specific independent standard random variable.

A represents the client's creditworthiness index. A loan is considered to enter default if A falls below the unconditional default probability associated with it. If it has entered default (PD = 1), the debtor's loss in that scenario equals LGD · EAD.

In calculating the internal capital requirement for credit risk, a confidence interval of 99.9% is applied, compiled for each loan portfolio analyzed. VAR is defined as the 10th worst outcome from the simulated scenarios, cumulated across portfolios.

Regulatory approach

Under the regulatory approach, capital requirements are determined as 10% of the value of risk-weighted exposures, determined in accordance with the provisions of the Regulation on credit risk treatment for banks under the standardized approach.

Disclosure requirements covered by art. 61 (2) of NBM Regulation No. 158/2020

Collateral policies and risk mitigation elements are described in accordance with the provisions of art. 63.3 of this Report.

Disclosure requirements covered by art. 61 (3) of the NBM Regulation No. 158/2020

The bank does not have an assigned ECAI rating nor does it have any collaboration contracts that would require the provision of collateral in the event of changes in the bank's financial ratios.

Disclosure requirements covered by: art. 61 (4-7) of the NBM Regulation No. 158/2020

As at 31.12.2024 and 31.12.2025, the Bank had no transactions with credit derivatives.

ECAI RATED EXPOSURES

Disclosure requirements covered by: art. 62 (1-5) of the NBM Regulation No. 158/2020

The Bank uses ECAI ratings exclusively for exposures to Banks/International Organizations. Where the Bank/Institution does not have an ECAI rating, the Bank applies the ECAI rating of the country of domicile. The gross exposure value and risk-weighted value per maturity band and counterparty are presented in the table below.

(thn MDL)

Counterpart	Country rating	Client rating	Country	<3 month		>3 month		Total Exposure	Total RWA
				Exposure	RWA	Exposure	RWA		
Raiffeisen Bank International AG	AA	A-	Austria	62,520	12,504	-	-	62,520	12,504
Priorbank JSC	C	-	Belarus	-	-	9	-	9	-
CREDIT INDUSTRIEL ET COMMERCIAL	A+	A+	France	2,062,878	412,575	-	-	2,062,878	412,575
LANDESBANK BADEN WURTTENBERG	AAA	A+	Germany	1,329,759	265,952	-	-	1,329,759	265,952
INTESA SanPaolo SPA	Baa2	BBB+	Italy	9,410	1,788	-	-	9,410	1,788
Unicredit SPA	Baa2	A-	Italy	22,422	4,484	988	494	23,410	4,978

Raiffeisenbank SA, Romania	BBB-	Baa1	Romania	9,654	1,834	-	-	9,654	1,834
JSCB PIVDENNYI	Ca	Caa3	Ukraine	97	58	-	-	97	58
AMERICAN EXPRESS LIMITED USD	AA+	A-	United States	0	0	2,351	1,175	2,351	1,175
Bank of New York	AA+	AA-	United States	990,291	198,058	0	0	990,291	198,058
Mastercard Europe LTD USD	AA+	A+	United States	0	0	140,728	70,354	140,728	70,354
VISA International Service Ass. USD	AA+	AA-	United States	0	0	145,886	29,175	145,886	29,175
Total				4,487,031	897,254	289,962	101,198	4,776,992	998,452

CREDIT RISK MITIGATION TECHNIQUES

Disclosure requirements covered by art. 63 (1-3) of the NBM Regulation No. 158/2020

Policies and processes applied in collateral valuation and management

For an asset to be accepted by the Bank as collateral for a loan, it must comply with NBM regulations, as well as national, legal and internal requirements. Accordingly, the asset is assessed to determine its market value and the value accepted in advance by the Bank. The market value is estimated through appraisal by an external specialized firm, or the value may be estimated internally (exclusively for movable property) in accordance with internal procedures.

Market value represents the estimated amount for which an asset or liability could be exchanged as at the valuation date, between a willing buyer and a willing seller in an arm's length transaction, after appropriate marketing and in which each party acted knowledgeably, prudently and without compulsion.

Accepted value is an internal representation of the collateral risk and aims to reflect the most likely recovery value of the collateral in the event of its liquidation. Accepted value is determined by applying depreciation rates to the market value. The appraisal report is the document in which the market value is estimated.

Collateral assessment allows the Bank to identify covered and uncovered portions of a client's or group of clients' exposure in accordance with internal regulations.

The main types of collateral accepted by the Bank are presented in the table below.

1. Real estate collateral:

- 1.1 Residential properties;
- 1.2 Commercial and industrial properties;
- 1.3 Agricultural properties, including land and constructions;
- 1.4 Real estate with another destination.

2. Real movable guarantees:

- 2.1 Production equipment and machinery;
- 2.2 Agricultural machinery and equipment;
- 2.3 Means of transport;
- 2.4 Stocks.

3. Guarantees:

- 3.1 Public sector;
- 3.2 Financial institutions;
- 3.3 Personal (sureties).

4. Financial guarantees:

- 4.1 Funds;
- 4.2 Securities.

5. Assignments and other rights:

- 5.1 Receivables;
- 5.2 Shares (unlisted shares) in the share capital of companies.

Disclosure requirements covered by art. 63 (4-5) of the NBM Regulation No. 158/2020

The bank has no credit derivatives.

Disclosure requirements covered by: art. 63 (6-7) of the NBM Regulation No. 158/2020

The Bank exclusively uses financial guarantees in the form of placements in the Bank accounts without the right of the pledger to dispose freely of these means as an eligible risk/exposure mitigation technique.

ASSESSMENT OF OWN FUNDS REQUIREMENTS RELATED TO OPERATIONAL RISK

Disclosure requirements covered by art. 64 of the NBM Regulation No. 158/2020

The Bank uses the Basic Indicator Approach (BIA) to calculate the minimum regulatory capital requirement to cover potential operational risk losses. Capital requirement calculations are performed regularly based on audited financial statements as at 31 December.

The Basic Indicator Approach (BIA) involves:

- Determining the relevant indicator, calculated as the arithmetic average of the Bank's annual gross income recorded over the last three (3) completed financial years;
- Applying a rate of 15% to the determined relevant indicator.

COUNTERCYCLICAL CAPITAL BUFFER

Disclosure requirements covered by art. 65 (1-2) of the NBM Regulation No. 158/2020

Based on the evolution of the Credit/GDP indicator, which recorded a level of 25.74% of annual GDP, exceeding the long-term trend by 7.8 percentage points, the accumulation of cyclical risks in the banking sector has been noted. Taking into account this dynamic, as well as the specific characteristics of the national economy's financial cycles, the supervisory authority has assessed the need to strengthen capital requirements in the banking sector.

In this context, by NBM Executive Committee Decisions No. 168 of 24.07.2025 and No. 250 of 06.11.2025, the activation of the countercyclical capital buffer was established. Accordingly, from 30 January 2026, a rate of 0.5% enters into force, followed on 13 May 2026 by an additional rate of 1%, resulting in a combined countercyclical buffer level of 1.5%.

THE BANK EXPOSURE TO CREDIT RISK AND THE RISK OF IMPAIRMENT OF RECEIVABLES

Disclosure requirements covered by art. 67 (1) of the NBM Regulation No. 158/2020

Definition of the term "arrears"

An exposure becomes past due when the counterparty does not pay any principal, interest or fee on the due date. The entire credit exposure shall become past due, regardless of the proportion of the total credit amount of the above-mentioned past due component. The number of days of the oldest outstanding exposure shall be taken into account to determine the days past due on the credit. The same definition for days past due applies for both accounting reporting and regulatory reporting requirements.

Definition of "impaired assets"

The Bank has aligned the concept of impaired financial asset or group of impaired financial assets with the concept of defaulted exposure. The definition applied within the Bank has been developed based on the EBA/GL/2016/07 Guideline on Default. All financial assets included in Stage 3 in default at the reporting date are considered to be impaired. Under IFRS 9, a financial asset is recognized as impaired when one or more events with an adverse impact on the estimated future cash flows of that financial asset are identified. Key evidence that a financial asset is impaired includes observable data about the following events:

- significant financial difficulties of the issuer or debtor;
- breach of the credit agreement, e.g. default or an event of default on the due date;
- The bank, for economic or contractual reasons related to the debtor's financial difficulties, grants the debtor one or more concessions that it would not otherwise consider;
- there is a possibility that the debtor may enter into bankruptcy or another form of financial reorganization.

Definition of the term "default (regulatory purpose)"

The definition of default used by the Bank is aligned with the provisions of the Regulation on the treatment of credit risk for banks according to the standardized approach.

Disclosure requirements covered by art. 67 (2) of the NBM Regulation No. 158/2020

The calculation of credit risk provisions is performed monthly at the exposure/asset level in the currency of the exposure at account level. For the calculation of provisions, the Bank uses a three-stage model, which results in the calculation of an expected credit loss (ECL) over the next 12 months, or lifetime provisions (ECL).

Stage 1 - includes:

- financial assets with a low credit risk;
- financial assets with no significant increase in credit risk since initial recognition, regardless of credit quality.

At this stage, the ECL for the next 12 months is calculated.

Stage 2 - includes:

- financial assets with a significant increase of credit risk;
- financial assets with a high performing restructuring status or specific early warning system events at the time of reporting.

At this stage, ECL is calculated over the asset lifetime.

Stage 3 - includes financial assets impaired (in default) at the reporting date. At this stage, ECL is calculated over the asset lifetime.

The criteria for transfer from stage 1 to stage 2 are based on the assessment of a significant increase in credit risk since the date of initial recognition and are quantitative and qualitative criteria applied at both financial asset and debtor level.

The collective (overall) valuation of ECL is based on homogeneous groups of assets resulting from portfolio segmentation based on similar credit risk and product characteristics.

The ECL calculation using the collective approach is based on the following components:

- a) Exposure at default ("EAD") - represents the estimate of exposure at default at a future date, taking into account anticipated changes in exposure after the reporting date, including principal and interest payments and expected drawings on committed facilities.
- b) Probability of Default ("PD") - is the estimate of the probability of default over a time horizon. Based on the methodology, lifetime default probability curves are determined based on the transition between transition matrices based on baskets of days outstanding. The default probability PD (t) is adjusted by the macroeconomic factor.
- c) Loss Given Default ("LGD") - represents the Bank's expectation to determine the amount of loss on an exposure in default and is based on the statistically confirmed difference between the contractual cash flows and the cash flows the Bank expects to receive including collateral.
- d) Discount factor - is used to discount the expected loss to a present value at the reporting date using the effective interest rate.

Individual (specific) valuation is performed for significant exposures, regardless of the condition in which the loan/debtor has been classified (based on expert opinion) and necessarily for impaired assets above the materiality threshold set by the Bank. For the individual valuation, the Bank considers weighted scenarios for all probable cash flows, namely: contractual asset flows, flows from the sale of collateral and other credit enhancements, specifying the timing of expected cash flows and the estimated probability of realization of each scenario.

Disclosure requirements covered by art. 67 (3) of the NBM Regulation No. 158/2020

The total and average value of exposures after accounting netting and without taking into account the effects of credit risk mitigation techniques is presented as follows:

(ths MDL)

Exposure classes	Total exposure 31.12.2025	Average period 01.12.2025-31.12.2025
Central authorities or central banks	19,948,993	20,507,259
Regional or local authorities banks	495,896	559,574
Public sector entities	0	0
Multilateral Development Banks	0	0
International organizations	0	0
Banks	4,776,992	4,188,269
Companies	5,972,712	5,977,366
Retail	11,413,184	10,578,782
Exposures secured by mortgages on real estate	26,056,657	23,354,346
Exposure in default	466,681	617,813
Extremely high risk elements	179,841	247,973
Covered bonds	0	0
Claims on institutions and companies with a short term credit assessment	0	0
Collective investment undertakings (CIUs)	0	0
Equity securities	7,398	4,417
Other elements	5,139,470	4,646,996
Total	74,457,826	70,682,794

Disclosure requirements covered by art. 67 (4) of the NBM Regulation No. 158/2020

(ths MDL)

Exposure classes	Total exposures at 31.12.2025	Moldova	France	Germany	USA	Austria	Italy	Romania	Ukraine	Belarus
Central authorities or central banks	19,948,993	19,948,993								
Regional or local authorities	495,896	495,896								
Public sector entities	0	0								
Multilateral Development Banks	0	0								
International organizations	0	0								
Banks	4,776,992	0	2,062,878	1,329,759	1,279,256	62,520	32,819	9,654	97	9
Companies	5,972,712	5,972,712								
Retail	11,413,184	11,413,184								
Exposures secured by mortgages on real estate	26,056,657	26,056,657								
Exposures in default	466,681	466,681								
Extremely high risk elements	179,841	179,841								
Covered bonds	0	0								
Claims on institutions and companies with a short-term credit assessment	0	0								
Collective investment undertakings (CIUs)	0	0								
Equity securities	7,398	7,398								
Other elements	5,139,470	5,139,470								
Total	74,457,826	69,680,833	2,062,878	1,329,759	1,279,256	62,520	32,819	9,654	97	9

Disclosure requirements covered by art. 67 (5) of the NBM Regulation No. 158/2020

The breakdown of exposures generated by the loan and contingent liability portfolio after accounting netting and without taking into account the effects of credit risk mitigation techniques, by exposure classes and business lines is shown in the table below.

(ths MDL)

Exposure classes	Total exposures at 31.12.2025	Cities and municipalities	Manufacturing industry	Construction	Trade	Agriculture	Individuals	Other
Regional or local authorities	495,896	495,896	-	-	-	-	-	0
Companies	5,972,712	-	2,835,601	318,722	1,823,617	533,069	89,642	372,062
Retail	11,413,184	-	440,997	367,143	1,029,379	1,046,202	7,959,847	569,617
Exposures secured by mortgages on real estate	26,056,657	0	4,496,297	1,553,384	8,088,833	1,218,358	9,079,758	1,620,027
Exposures in default	466,681	0	59,297	9,309	73,948	189,995	96,174	37,958
Total	44,405,131	495,896	7,832,192	2,248,559	11,015,776	2,987,624	17,225,420	2,599,663

Disclosure requirements covered by art. 67 (6) of the NBM Regulation No. 158/2020

The total amount of exposures after accounting netting and without taking into account the effects of credit risk mitigation techniques are divided into four categories based on residual maturity as follows:

- "On demand" - includes exposures to be collected on demand, overdrafts (debit balance of current account balance) and exposures whose final repayment term has expired.
- The categories "<= 1 year", "> 1 year <= 5 years" and "> 5 years" are calculated according to the due date of the last instalment;

(ths MDL)

Categories	31.12.2025	On demand	<=1 year	>1 year <=5 years	>5 years
Central authorities or central banks	19,948,993	11,769,441	13,188	8,166,364	0
Regional or local authorities	495,896	51,270	0	312,993	131,633
Public sector entities	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0
International organizations	0	-	-	0	0
Banks	4,776,992	4,632,820	144,172	0	0
Companies	5,972,712	2,224	2,420,280	3,171,586	378,622
Retail	11,413,184	13,006	1,095,393	10,119,110	185,675
Exposures secured by mortgages on real estate	26,056,657	211	3,473,723	10,465,155	12,117,567
Exposures in default	466,681	49,092	66,842	337,197	13,549
Extremely high risk elements	179,841	0	0	0	179,841
Covered bonds	0	0	0	0	0

Claims on institutions and companies with a short-term credit assessment	0	0	0	0	0
Collective investment undertakings (CIUs)	0	0	0	0	0
Equity securities	7,398	0	0	0	7,398
Other elements	5,139,470	2,491,883	2,647,588	0	0
Total	74,457,826	19,009,948	9,861,187	32,572,405	13,014,286

Disclosure requirements covered by art. 67 (7) of the NBM Regulation No. 158/2020

Details regarding the structure of the credit portfolio:

(ths MDL)

	Performing exposures			No arrears or with arrears ≤ 30 days	Impaired exposures		
	Without arrears or with arrears ≤ 30 days	Arrears >30 days ≤ 90 days	Arrears >90 days ≤ 365 days		Arrears >30 days ≤ 90 days	Arrears >90 days ≤ 365 days	Arrears > 365 days
Cities and municipalities	444,626	0		0	0	0	0
Manufacturing industry	4,340,090	2,572	7	1,015	405	5,309	48,560
Construction	2,150,848	8,385	13	21	613	4,048	2,131
Trade	8,695,627	24,937	34	131	1,224	10,371	36,406
Agriculture	2,889,952	8,786	15	21,292	5,044	32,533	62,740
Individuals	16,609,526	83,048	347	15,661	5,813	43,551	10,743
Other	3,157,790	6,564	47	964	364	6,553	2,412
Total	37,843,835	134,292	464	39,085	13,464	102,364	162,991

	Performing exposures		Impaired exposures		Total
	general adjustments	specific adjustments	general adjustments	specific adjustments	
Cities and municipalities		15		2	15
Manufacturing industry		23,694		2,939	82,543
Construction		16,117		4,745	98,455
Trade		99,729		9,169	290,300
Agriculture		92,564		49,640	188,556
Individuals		311,106		52,720	401,746
Other		81,709		4,927	168,041
Total		625,433		124,142	1,249,598

Expenses related to impairment of financial assets/provisions for the period 01.01.2025 - 31.12.2025 are shown in the table below:

Categorie	(ths MDL)
Impairment charges on loans	151,970
Impairment charges on other assets	8,087
Provisioning charges for contingent commitments	-5,350
Total	154,707

Disclosure requirements covered by art. 67 (8) of the NBM Regulation No. 158/2020

The Bank has no impaired and/or outstanding assets in geographical areas other than the Republic of Moldova. Their amounts are shown in the tables above.

Disclosure requirements covered by art. 67 (9) of the NBM Regulation No. 158/2020

Variations in specific and general adjustments related to impaired exposures are shown in the following table:

	Collectively Assessed Adjustments	Individually Assessed Adjustments	(ths MDL) Total
Opening balance	151,872	252,883	404,755
Increases due to origination and acquisition	2,472	1,168	3,640
Decreases due to derecognition	20,212	912	21,124
Changes due to changes in credit risk (net)	57,694	-35,285	22,409
Decrease in impairment account due to write-offs	67,702	105,929	173,630
Other adjustments	18	917	935
Closing balance	124,142	112,843	236,985

EQUITY EXPOSURES NOT INCLUDED IN THE TRADING PORTFOLIO

Disclosure requirements covered by art. 69 (1) of the NBM Regulation No. 158/2020

Equity instruments held by the Bank are classified in the category measured at fair value through other comprehensive income (FVOCI). Based on the Bank's business model and the purpose for which the Bank makes an investment in equity instruments, the Bank's business model is not based on holding investments for trading purposes and short-term profit or on maximizing profits generated by changes in their fair value.

Some of the key arguments for designating financial assets in the objective category stem from the business model applicable to them, specifically the management's view on holding these assets:

- The performance of these assets is not assessed on the basis of frequent trading; the more significant factor being recognized interest income or recognized impairment charges;
- Sales of these assets are a rare occurrence, and held investments that have been subsequently sold have been held in the investment portfolio for a long period;
- The objective for holding these assets is the collection of associated interest (dividends) and, if necessary, their sale;
- The FVPL (fair value through profit or loss) model is a model centrally positioned on asset management to realize fair value, which is not of primary concern for assets in the Bank's investment portfolio.

In the accounting records, equity instruments are initially recognized at fair value. Subsequently, changes in fair value for this category of financial instruments are recognized in other comprehensive income. Dividend income from these securities is included in dividend income in the profit and loss account.

For some equity holdings, fair value has been replaced by cost, specifically in cases where fair value cannot be determined, where there is no cost/efficiency return in determining it — primarily due to the negligible materiality threshold of their value — and the absence of any changes in the issuer's financial position.

The Bank also holds equity instruments in subsidiary companies, and their recognition in the individual financial statements follows the specifics thereof and the fact that they are part of the Bank's Group, using the cost method in accordance with IAS 27 and tested for impairment.

Disclosure requirements covered by art. 69 (2) of the NBM Regulation No. 158/2020

As at 31.12.2025, there are no equity instruments listed on a stock exchange.

Equity instruments held by the Bank in its investment portfolio are presented in the table below:

N/d	Name of issuer	Cost value, MDL	Provision for impairment, MDL	Revaluation reserves, MDL	Accounting value (IRFS), MDL
Investment in subsidiaries (1561)					
1	"MAIB-Leasing" S.A.	82,044,000.00	0.00	0.00	82,044,000.00
2	"MoldMediaCard" SRL	11,521,668.59	0.00	0.00	11,521,668.59
3	"MAIB TECH" SRL	100,000.00	0.00	0.00	100,000.00

4	MAIB IFN S.A.	48,812,496.10	0.00	0.00	48,812,496.10
	Total (1561)	142,478,164.69	0.00	0.00	142,478,164.69
Shares and units at fair value through comprehensive income (1162)					
5	Î.M. "Piele" SA	1,633,489.83	1,633,489.83	0.00	0.00
6	"Bursa de valori din Moldova" SA	335,470.00	0.00	0.00	335,470.00
7	Î.M. "Biroul de Credit" S.R.L.	2,348,650.00	0.00	0.00	2,348,650.00
8	S.W.I.F.T. SCRL	2,541,929.15	0.00	1,523,331.19	4,065,260.34
9	"Depozitarul Central Unic al Valorilor Mobiliare" S.A.	50,000.00	0.00	0.00	50,000.00
10	O.P. BURSA INTERNAȚIONALĂ A MOLDOVEI S.A.	2,947,500.00	0.00	0.00	2,947,500.00
	Total (1162)	9,857,038.98	1,633,489.83	1,523,331.19	9,746,880.34
	TOTAL	152,335,203.67	1,633,489.83	1,523,331.19	152,225,045.03

Disclosure requirements covered by art. 69 (3) of the NBM Regulation No. 158/2020

As at 31.12.2025, the bank does not hold any listed equity securities.

Disclosure requirements covered by art. 69 (4) of the NBM Regulation No. 158/2020

During the period: from January to December 2025 there were no sales and/or liquidations of equity securities held by the bank.

Disclosure requirements covered by art. 69 (5) of the NBM Regulation No. 158/2020

The bank has no retained profits or losses, revaluation latent profits or losses included in core tier 1 equity.

INTEREST RATE RISK EXPOSURE RELATED TO POSITIONS NOT INCLUDED IN THE TRADING PORTFOLIO

Disclosure requirements covered by art. 70 (1) of the NBM Regulation No. 158/2020

The Bank's exposure to interest rate risk in the banking book (IRRBB) arises as a result of raising and deploying interest rate-sensitive funds. The Bank identifies the following sources of IRRBB: imperfect correlations between the maturity date or repricing date of cash flows associated with interest-bearing assets and liabilities, adverse movements in the yield curve (variations in slope and shape), and the different correlation between changes in rates receivable and payable for funding raised and deployed with similar, but not identical, repricing characteristics.

The Bank manages IRRBB by monitoring the interest rate GAP (mismatches), analyzing the sensitivity of net interest income, and the potential change in economic value, establishing a system of internal limits and indicators, within the Policy on Market and Interest Rate Risk Management at BC "MAIB" SA.

The unit monitoring compliance with these limits is the Financial and Operational Risk Management Department (Orchestra). Reporting on IRRBB exposure is conducted periodically to the ALCO Committee, the Bank's Executive Committee, the Risk Management Committee and the Bank's Board.

To measure IRRBB, the Bank uses analysis based on the GAP between interest rate-sensitive assets and liabilities, in which the cash flows associated with interest rate-sensitive assets and liabilities are grouped according to contractual maturity or the contractual moment of interest rate repricing.

Disclosure requirements covered by art. 70 (2) of the NBM Regulation No. 158/2020

Sensitivity analysis of net interest income over a 12-month horizon (ΔNII) and the potential change in the Bank's economic value (ΔEVE) is conducted based on predefined scenarios of changes in interest rate levels (stress conditions). The potential change in economic value is calculated following the application of sudden and unexpected interest rate changes, including using the standard shock of 200 basis points in both directions for the significant currencies MDL, USD, and EUR.

Disclosure requirements covered by art. 71 (1) of the NBM Regulation No. 158/2020

Leverage indicator details:

Category	(mn MDL)	
	31.12.2025	31.12.2024
Tier 1 Capital	7,046	6,116
Total exposures	74,458	66,851
Leverage Ratio	9.46%	9.15%

Disclosure requirements covered by art. 71 (2) of the NBM Regulation No. 158/2020

For the purpose of detailing and reconciling the total exposure value, the components of the Total Exposures indicator are presented below, with the relevant references to the financial statement notes for 2025:

Exposure Classes	(ths MDL)
	Total Exposures at 31.12.2025
On-balance-sheet exposures	68,848,353
Off-balance-sheet exposures	5,609,473
Total	74,457,826

No	Reference	Indicator	(ths MDL)
			31.12.2025
1	2025 financial statements	Total assets	67,849,640
2	2025 financial statements	Intangible assets	291,218
3	Impairment per Notes 8,10,13,14,15 to FS 2025	Financial asset impairment	1,289,931
4	Note 26 to FS 2025	Off-balance-sheet commitments	5,609,473
5	5=1-2+3+4	Total Exposures	74,457,826

Disclosure requirements covered by art. 71 (4) of the NBM Regulation No. 158/2020

For the purpose of managing leverage risk and other significant risks, the Bank has an approved Recovery Plan in accordance with applicable legal requirements. Accordingly, the Bank ensures that leverage risk and the leverage effect are maintained at an admissible level through compliance with capital requirements and the internal regulations of the Treasury Department (Orchestra), including those related to the Dividend Policy. The Bank continuously monitors the leverage effect, Tier 1 capital and the total exposure measurement indicator. In accordance with preventive measures applied in the event of breach of established early warning signal levels, the Bank may: minimize or refrain from capital distribution, optimize lending commitment obligations, examine opportunities for the sale of the Bank's assets (financial assets, fixed assets, etc.).

ANNEX NO. 1

Total info on the bank:

	Management body with supervisory function	Management body with executive function	Corporate Activity	SME activity	Retail activity	Internal control functions	Other areas of activity
Number of staff members	7	7					
Total number of employees		7	60	269	1,213	143	1,239
Total net profit in 2025 (ths MDL)							
Total remuneration (ths MDL), including:	8,874	59,510	37,181	93,797	263,833	72,377	509,941
- Fixed Remuneration	8,874	37,496	28,719	75,552	218,786	59,507	450,748
- Variable remuneration		22,014	8,462	18,245	45,047	12,870	59,193
Number of beneficiaries of guaranteed variable remuneration							
Total amount of guaranteed variable remuneration (ths MDL)							

Info on staff referred to in art.39 paragraph (1) of Law no.202/2017:

	Management body with supervisory function	Management body with executive function	Corporate Activity	SME activity	Retail activity	Internal control functions	Other areas of activity
Number of staff members	7	7	7	5	6	8	107
Number of beneficiaries of fixed remuneration	7	7	7	5	6	8	107
Total fixed remuneration (ths MDL)	8,874	37,496	8,397	5,002	6,384	8,720	100,799
Number of beneficiaries of variable remuneration		7	7	5	6	8	107
Total variable remuneration (ths MDL), including:		22,014	3594	632	325	4,774	16,729
- Cash							
- Shares and share-related instruments							
- Other types of instruments							
Deferred remuneration due and unpaid (ths MDL), inclusive:							
- for which the eligibility criteria have been met							
- for which the eligibility criteria have not been met							
Deferred compensation awarded during FY2025 paid and reduced through performance adjustments							
Number of beneficiaries of welcome and starting payments for newly employed staff							
Total amount of welcome and starting payments for newly recruited staff							

Number of recipients of compensation payments for early termination of employment during the financial year 2025													
Total amount of compensation payments related to early termination of employment granted during the financial year 2025													
Largest compensation payment related to early termination of employment awarded to a single person in FY2025													

Number of staff with remuneration level during 2025 greater than 1 million lei

Remuneration level (ths MDL)	1,000-1,500	1,500-2,000	2,000-2,500	2,500-3,000	3,000-3,500	3,500-4,000	4,000-4,500	4,500-5,000	5,000-6,000	6,000-7,000	7,000-8,000	8,000-9,000	> 9,000
Number of staff	66	12	1	2	1	1		1	2	2		1	2

Chairman of the Board

Vytautas Plunksnis _____

Deputy Chairwoman of the Management Board

Stela Recean _____