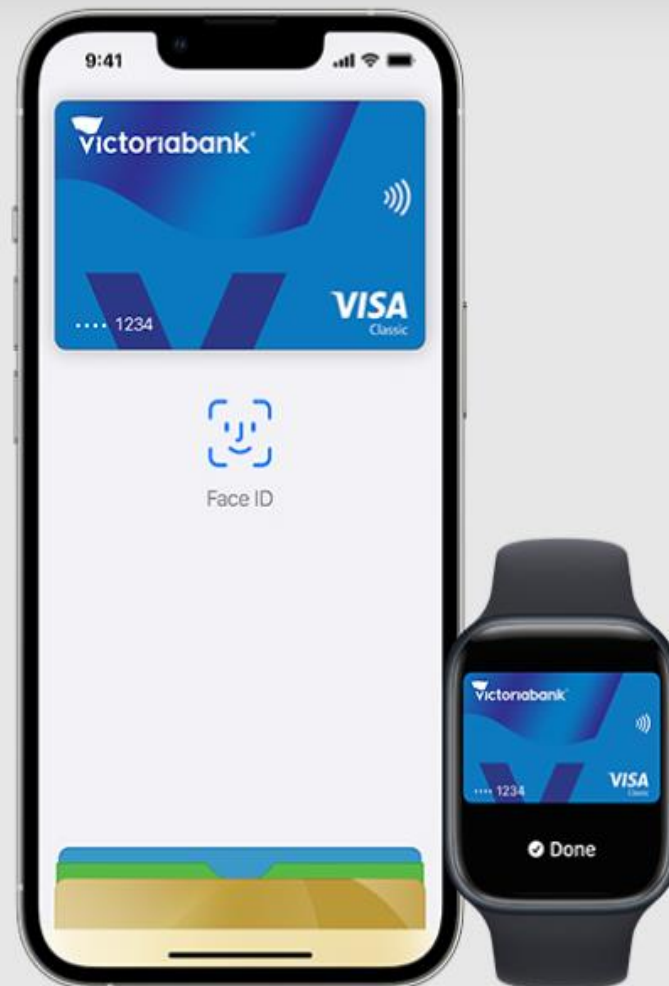




# victoriabank®

Grupul  
Banca Transilvania

## Financial Results as of June 30, 2022



# Presentation Outline

- I. Introductory notes
- II. Financial indicators dynamics
- III. Victoriabank – overview of business lines
- IV. Highlights Q2/2022

# I. Introductory notes:

## *Victoriabank Management*



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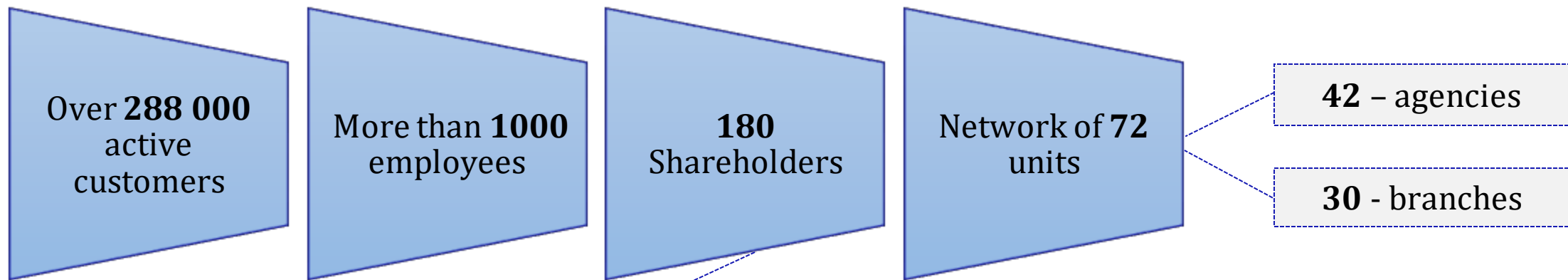


Sorin Șerban

Vice-President (CRO)  
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# II. Financial indicators dynamics

*Victoriabank in numbers*



**Shareholders structure**

| Name, Last name/ Name of the entity                                       | Residence contry    | Share, % |
|---------------------------------------------------------------------------|---------------------|----------|
| 1. VB Investment Holding B.V.<br>*owened by BT (61,82%) and BERD (38,18%) | The Netherlands     | 72,19%   |
| 2. Țurcan Victor                                                          | Republic of Moldova | 10,76%   |
| 3. Țurcan Valentina                                                       | Republic of Moldova | 8,07%    |
| 4. Artemenco Elena                                                        | Republic of Moldova | 4,95%    |
| 5. Proidisvet Galina                                                      | Republic of Moldova | 1,58%    |

## II. Financial indicators dynamics

### *Macroeconomic indices*

**GDP 3M 2022**  
**+1.1%**  
(comparable prices)

**Population**  
**2.6**  
millions of people

**Money transfers from  
abroad 5M 2022 (net)**  
**628 mln.USD**

**GDP 3M 2022**  
**3,110 mln.USD**

**Unemployment rate**  
**3.5% 3M 2022**

**Current account  
balance 3M 2022**  
**-532 mln.USD**

**Inflation rate**  
**31.84% 6M 2022**  
(average consumer prices)

**Average salary**  
**529 USD/monthly**  
3M 2022

**National public  
budget balance**  
**- 460 mln USD 3M 2022**

**Average exchange rate EUR: 18.09 MDL/USD**

## II. Financial indicators dynamics

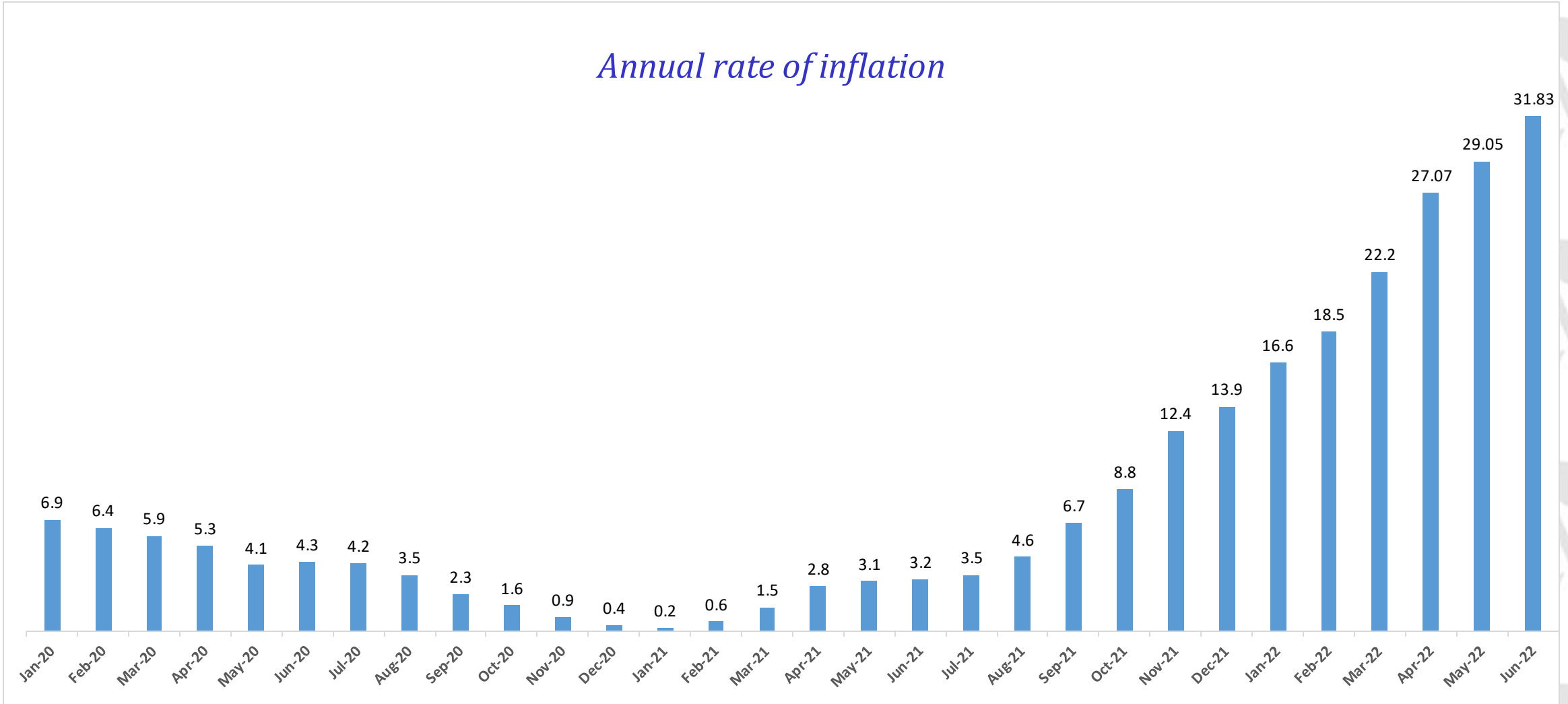
### *Macroeconomic indices*

|                                                  |                | 31.12.2021 | 31.03.2022 | 30.06.2022 | Δ 6M 2022 | Δ Q2 2022 |
|--------------------------------------------------|----------------|------------|------------|------------|-----------|-----------|
| Consumer price indices (NBM*)                    | %              | 13.94%     | 22.16%     | 31.83%     | 17.89 pp  | 9.67 pp   |
| Base rate                                        | %              | 6.50%      | 12.50%     | 18.50%     | 12.00 pp  | 6.00 pp   |
| Broad Money (M3)                                 | <i>mln.lei</i> | 119,760    | 111,999    | 112,967    | -5.67%    | 0.86%     |
| Required reserve ratio MDL& non-convert.curr.    | %              | 26.0%      | 28.0%      | 32.0%      | 6.00 pp   | 4.00 pp   |
| Required reserve ratio freely convertible curr.* | %              | 30.0%      | 30.0%      | 36.0%      | 6.00 pp   | 6.00 pp   |
| Exchange rate USD                                | <i>lei/usd</i> | 17.75      | 18.32      | 19.12      | 0.08      | 0.04      |
| Exchange rate EUR                                | <i>lei/eur</i> | 20.09      | 20.39      | 20.11      | 0.00      | -0.01     |
| Average exchange rate USD                        | <i>lei/usd</i> | 17.68      | 18.09      | 18.46      | 0.04      | 0.02      |
| Average exchange rate EUR                        | <i>lei/eur</i> | 20.93      | 20.31      | 20.20      | -0.03     | -0.01     |
| Interest rate Treasury bills 91 days             | %              | 9.02%      | 14.98%     | 16.67%     | 7.65 pp   | 1.69 pp   |
| 182 days                                         | %              | 9.63%      | 14.38%     | 19.13%     | 9.50 pp   | 4.75 pp   |
| 364 days                                         | %              | 9.45%      | 14.85%     | 19.50%     | 10.05 pp  | 4.65 pp   |

## II. Financial indicators dynamics

### *Macroeconomic indices*

*Annual rate of inflation*



### III. Victoriabank – overview of business lines (30.06.2022)

**OWN FUNDS**  
**115.16 millions EUR**

**TOTAL OWN FUNDS  
RATIO**  
**41.47%**

**TOTAL ASSETS**  
**775.46 millions EUR**

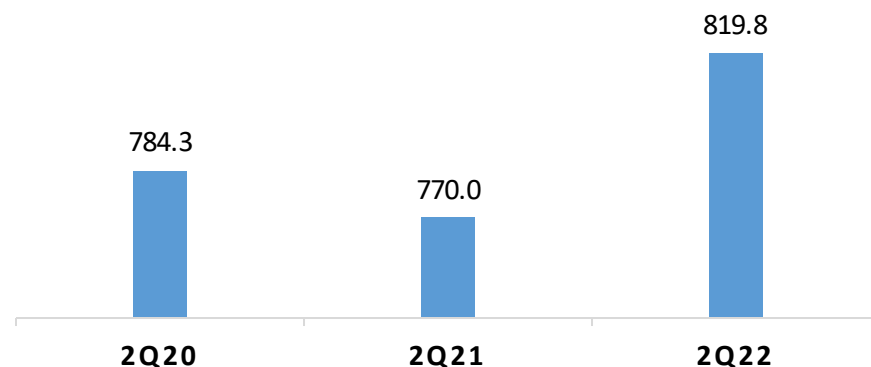
**TOTAL LOANS**  
**265.45 millions EUR**

**TOTAL DEPOSITS**  
**582.53 millions EUR**

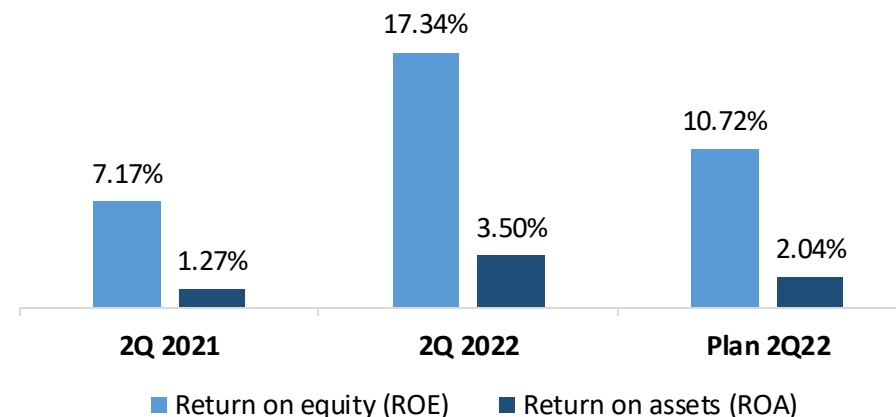
**NET PROFIT**  
**7.46 millions EUR**

# III. Victoriabank – overview of business lines (30.06.2022)

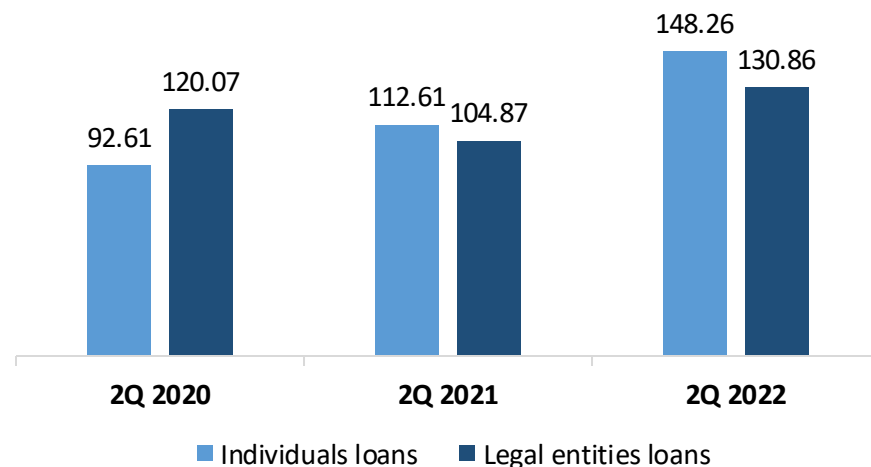
*Assets (mln EUR)*



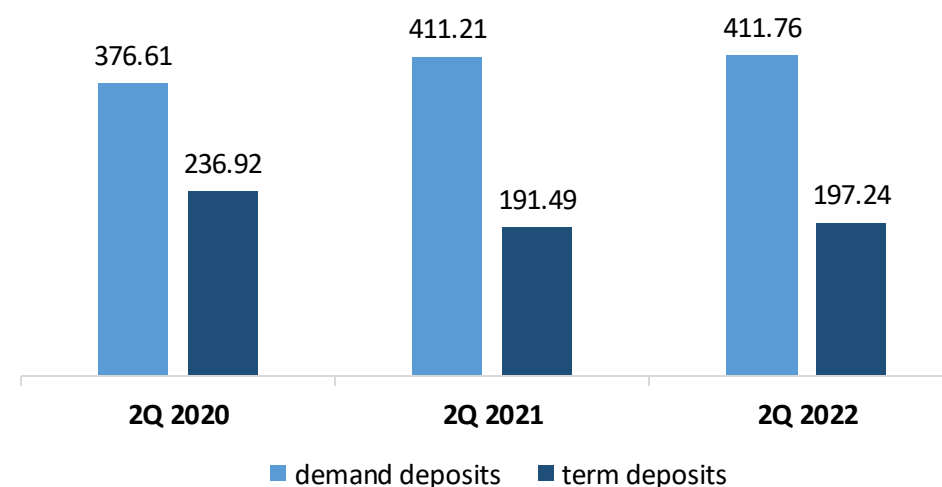
*Profitability ratios ROE/ROA*



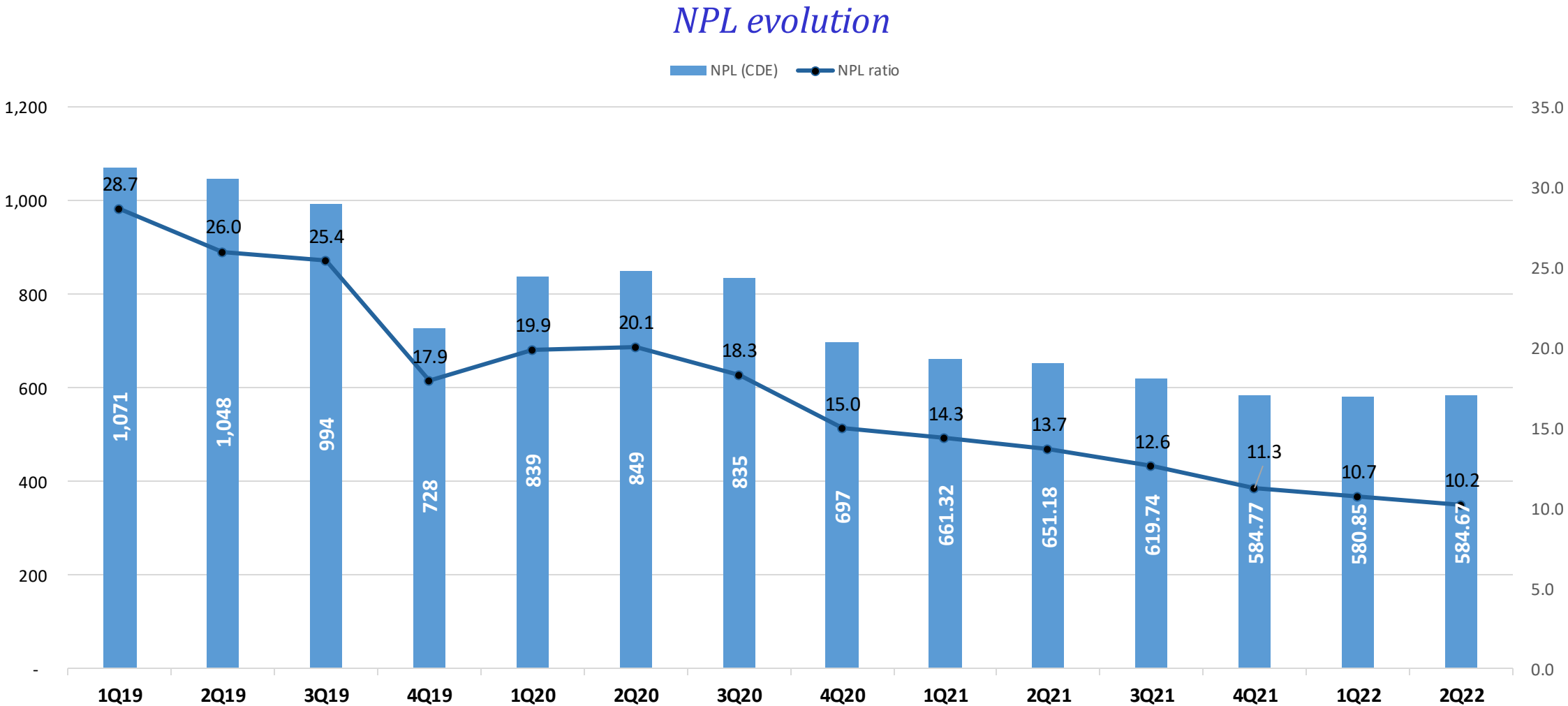
*Loans (mln EUR)*



*Deposits (mln EUR)*

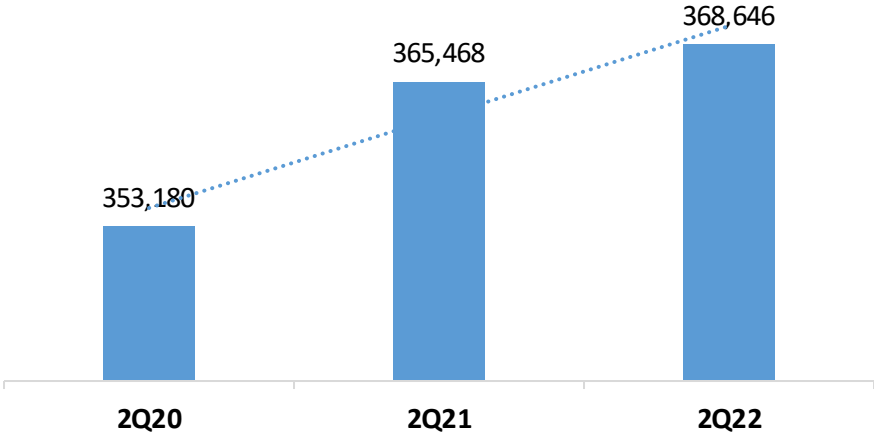


# III. Victoriabank - overview of business lines

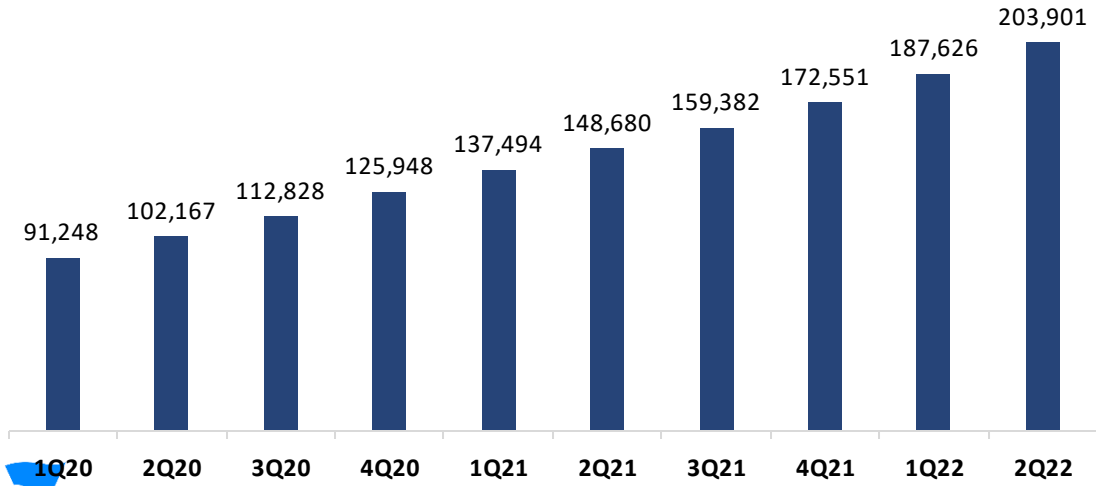


# III. Victoriabank - overview of business lines

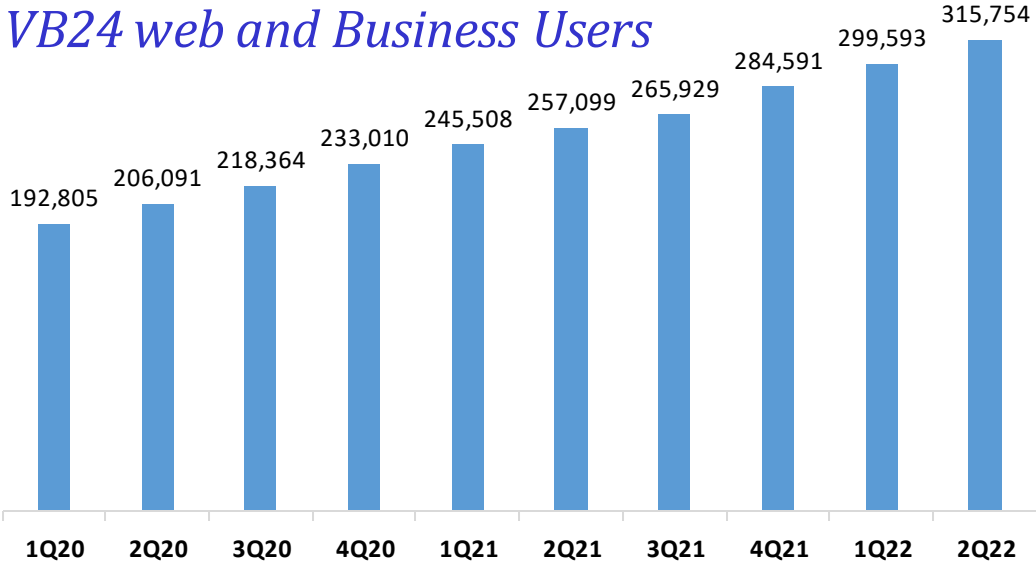
Bank Active Cards



Mobile Banking Users

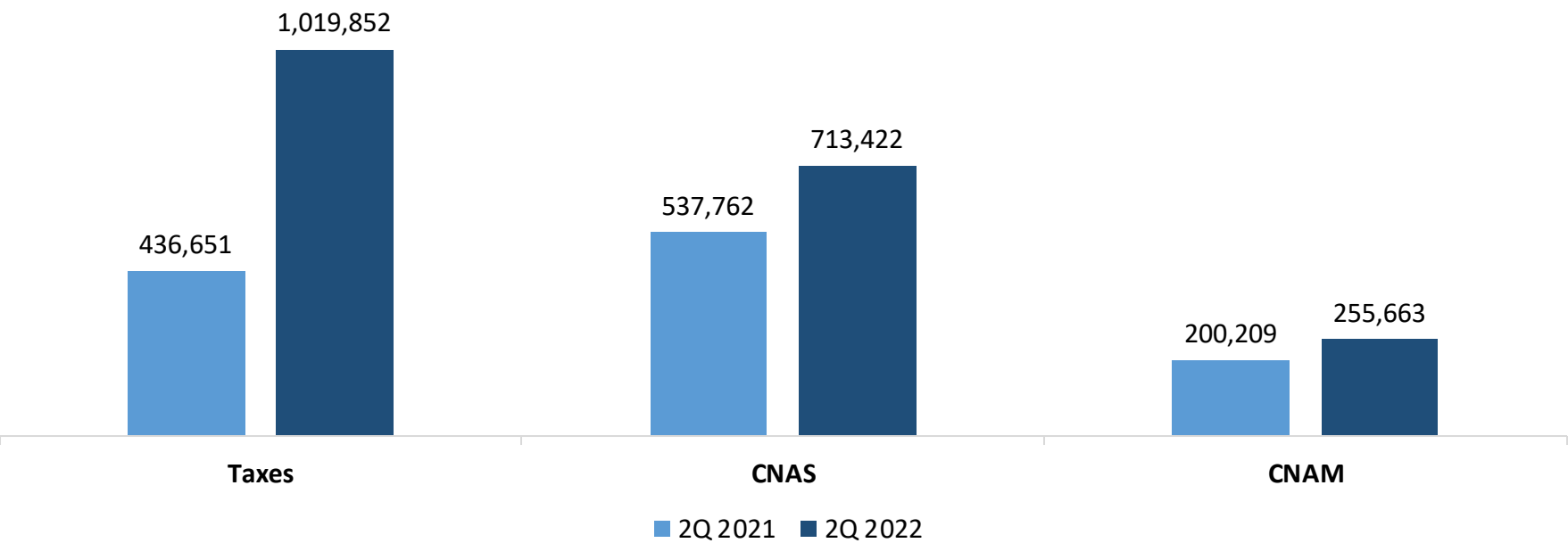


VB24 web and Business Users



# III. Victoriabank - overview of business lines

*Taxes and contributions to the state budget (EUR)*



**CNAS:** National Social Insurance House

**CNAM:** National Medical Insurance Company

**Taxes:** income tax withheld from salary, from entrepreneurial activity, withheld at the source of payment, property tax, VAT, landscaping fee, advertising device fee, road use fee, and so on

# IV. HIGHLIGHTS: *Key achievements Q2/2022*

Victoriabank - significant **contributor to the state budget:**

- ✓ over **150 million lei** contributions to the state budget in the form of taxes and duties (in Q1 2022 - by 10.5 million lei following the payment of the income tax obtained from the entrepreneurial activity)
- ✓ over **4.7 billion lei** - investments in government securities (as of 31.12.2021, Victoriabank - the largest investor in State Securities (SS) in the RM, holds approximately 24% of the total SS issued by the Ministry of Finance).

## Victoriabank #CuPoftăDeEducație

In the 3rd edition of financial-banking training program - **Zoom in Banking**, VB organized paid internships for ASEM/USM students/graduates.



10,000 holders of social cards have already benefited from prizes within the national campaign "**Alături de Moldova, alături de fiecare**"

- ✓ approx. 5,000 customers received 10% cashback when paying bills online for communal services;
- ✓ approx. 5,000 other customers received 10% cashback after shopping in pharmacies.

Between March - June, Victoriabank offered over **3 million lei to users of social cards** in the form of cashback and bonuses for issuing cards, in the promotion for social cards, within the above mentioned campaign.

2022:

April

May

# IV. HIGHLIGHTS: *Key achievements Q2/2022*

Under the **#CashLess** motto, Victoriabank recorded: the largest number of digital transactions from all Victoriabank operations; the highest value of **digital transactions**, as well as the highest average monthly transactions with an active card.

## Victoriabank “Alături de Moldova, alături de fiecare”

VB continues the implementation of the social campaign (budget >10 million lei) which will be implemented until the end of 2022. Among the campaigns carried out within the **social initiative** is the support of the Moldovan **business environment**, the first being the single tariff for electronic payments in foreign currency, applied to **SMEs**.

## Victoriabank #AlăturiDeIMM

Victoriabank  
**IMM**  
Plăți valutare interbancare electronice  
**25 EUR/USD**  
Inclusiv comision mesaj SWIFT

Alături de Moldova, alături de fiecare  
**PROMOȚIE**  
până la  
31 august 2022

During 01.05 – 31.08.2022, **SME - VB customers** benefit from a super offer: First Year Free CPAG Account and Unlimited Package, benefit from a single rate of only 25 EUR/USD for payments made in foreign currency: EUR, USD, RON, GBP, CHF via VB24 Business.

**VISA** FIFA WORLD CUP Qatar 2022  
Worldwide Partner

**STRIGĂ "GOOOOL" ÎN FINALA CAMPIONATULUI FIFA WORLD CUP™!**  
Câștigătorii etapei II (06 iunie - 15 iulie 2022).

Victoriabank  
Perioada promoției: 16 iunie - 15 iulie

Victoriabank  
4779 0000 0000 0000  
VISA

## Victoriabank #CuPoftăDePromoții

- VB and **Ria Money Transfer** reward all VB customers who make a transfer (between 01.05 - 31.07.22) > 3500 lei, through the online transfer platform from VB - T2A.
- Accessing a **VB real estate loan**, several prizes are offered until 15.06.2022: (a) guaranteed prize worth 500 STAR points (b) raffle with 10 prizes of 10,000 lei each.
- VB in collaboration with **Visa**, the exclusive payment service partner for FIFA events worldwide, is rewarding VB customers with hundreds of prizes (15.05-15.10.2022), including tickets to the **2022 FIFA World Cup final/semi-final**.

2022:

April

May

# IV. HIGHLIGHTS: *Key achievements Q2/2022*

## Victoriabank #CuPoftăDeDigitalizare



VB launch of new and modern card embossing equipment, unique in the country at the moment, in line with our “go green” strategy.



Retrage și depune bani la bancomat fără card. Contactless. Doar cu codul de bare.

VB customers, holders of the advanced electronic signature, can apply **online** for the “**Express Credit from Victoriabank**” (<300,000 lei without collateral/5 years). The money is received directly into the applicant's account and can be managed in the **VB24** app.

VB offers maximum convenience and speed in using digital services. Through the new digital service **Cash-Out/In by Code**, VB customers can deposit/withdraw money at the ATM **without using the card**.



The **VB ATM network** has been modernized with **100 state-of-the-art ATMs**, unique on the market in the RM. VB continues the process of improving and developing alternative banking and self-service solutions, investing in innovations and strengthening the status of a **digital bank**. Starting this July, VB will also add the functionality of replenishing the account in the Romanian national currency - **RON**.

2022:

May

June

# DISCLAIMER

The information presented in this document is to be used with caution and good faith, in strict accordance with the legal provisions in force applicable on the territory of the Republic of Moldova.



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# Thank you!