

FINANCIAL RESULTS AS OF 31.12.2021



Confidențial

Atenție! Se interzice deținerea, sustragerea, alterarea, multiplicarea, distrugerea sau folosirea acestui document fără a dispune de drept de acces autorizat!



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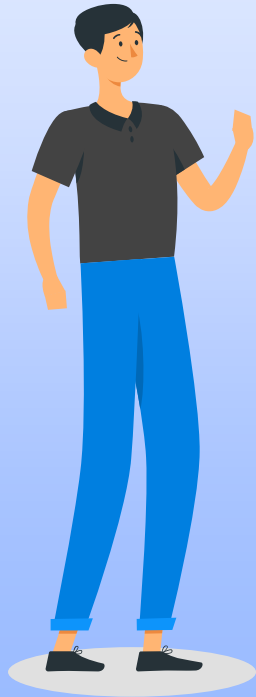
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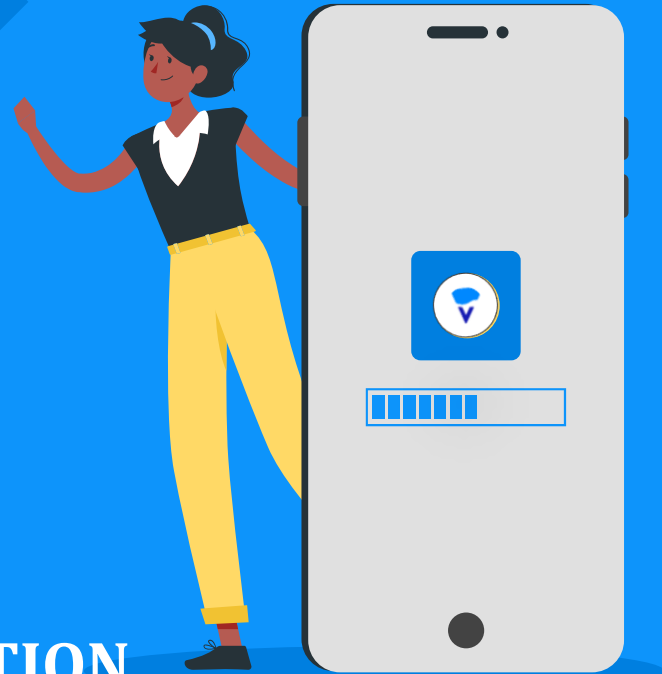
2021 HIGHLIGHTS

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Atenție! Se interzice c



GENERAL INFORMATION

THE MEMBERS OF THE EXECUTIVE BOARD



Bogdan Pleșuvescu

• President



Vasile Donica

• Vice-President



Sorin Șerban

• Vice-President



Vitalie Corniciuc

• Vice-President



Elena-Ionela Maloș

• Vice-President

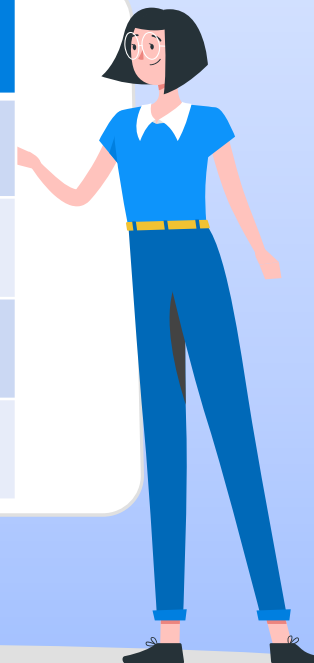
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GENERAL INFORMATION

GENERAL DATA

Total number of employees	1329
Subdivisions of the bank	75
❖ Branches	30
❖ Agencies	45



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GENERAL INFORMATION

OWN FUNDS
2.328.098,270

**TOTAL OWN FUNDS
RATIO**
41.53

TOTAL ASSETS
16.590.772,627

TOTAL LOANS
5.092.029,538

TOTAL DEPOSITS
12.796.789,536

TOTAL PROFIT
295.038,988

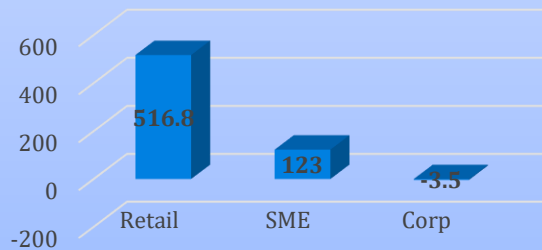
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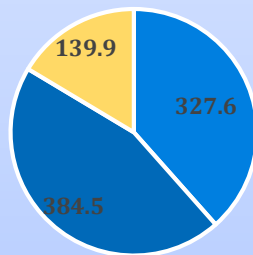


GENERAL INFORMATION

- Increase of customer performing loans portfolio by **+636.3 mln.lei**, exceeding the increase in previous year (2020: +633.4 mln.lei). Performing loans portfolio amounted to **4,507 mln.lei**, compared to 2,384 mln.lei at the end of 2018 (**+89.0%**). During 2021:



- Increase of customers deposits portfolio by **+852.0 mln.lei**:



■ Retail ■ SME ■ Corp

- Decrease of NPL by **-112.5 mln.lei**, at the end of year amounting to 584.8 mln.lei, compared to 1,123 mln.lei at the end of 2018 (-537.9 mln.lei or -47.9 mln.lei).

- Decrease of CIR by **-1.2 p.p.** (in 2020: -0.2 p.p.), recording 61.9%.
- Increase of Net operating profit (**+33.6 mln.lei** or **+11.9%**) as a result of higher net interest income and net commission income.
- Important investments in digital and remote services.

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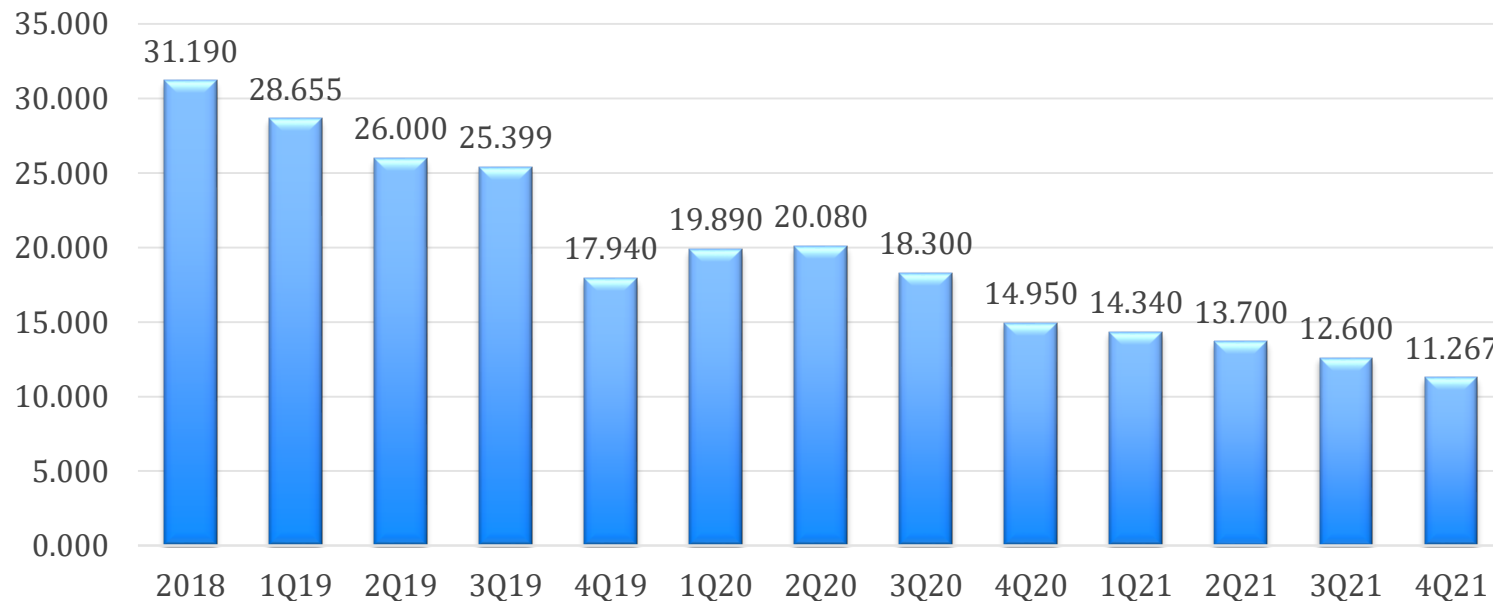
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FINANCIAL INDICATORS DYNAMICS



NPL RATIO DYNAMICS

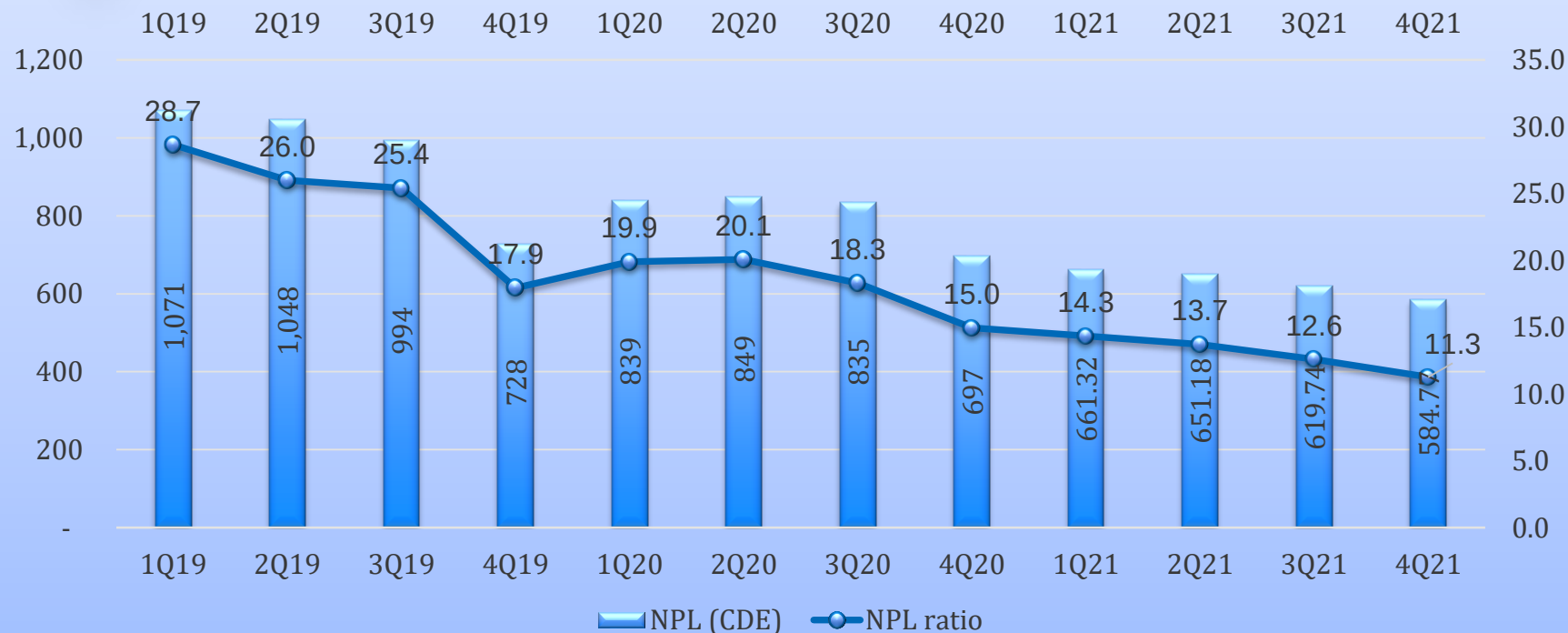


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NPL EVOLUTION DYNAMICS

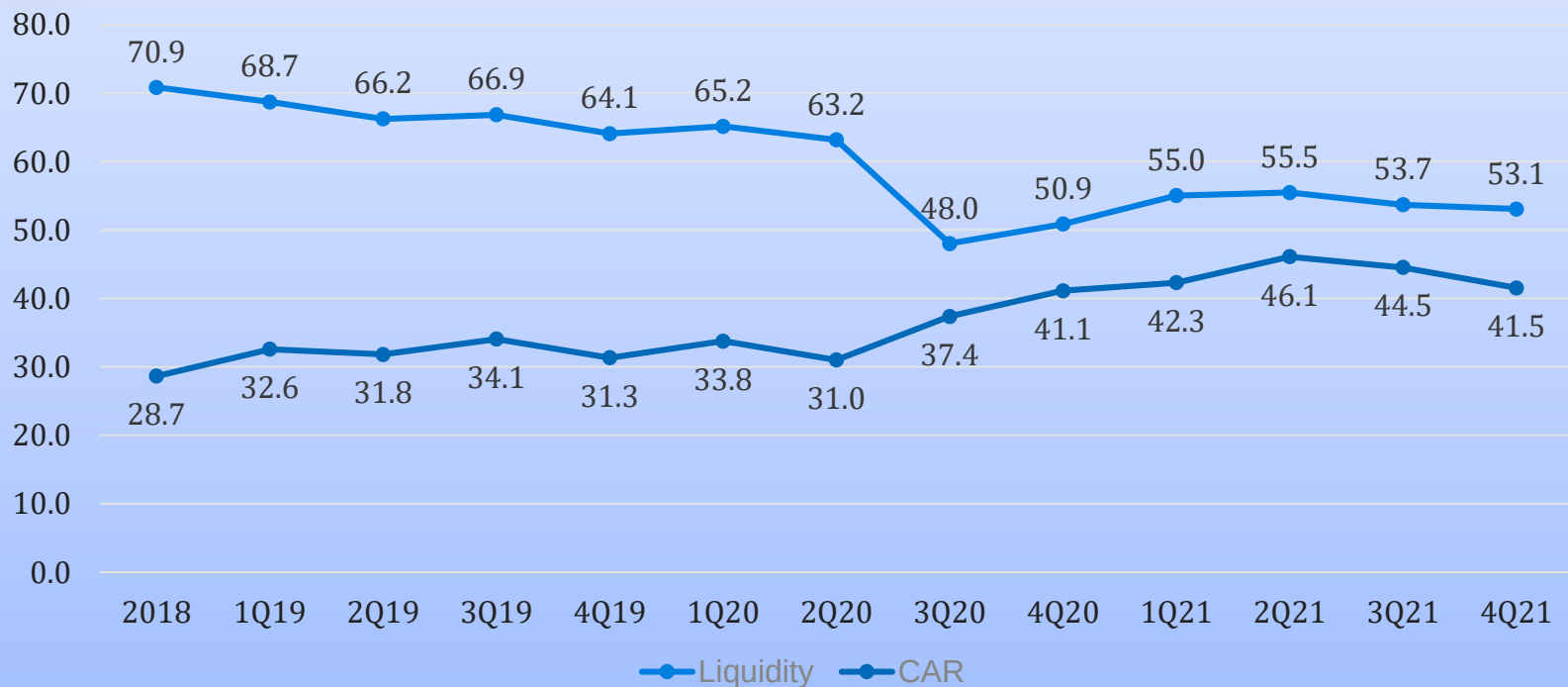


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CAPITAL ADEQUACY RATIO AND LIQUIDITY

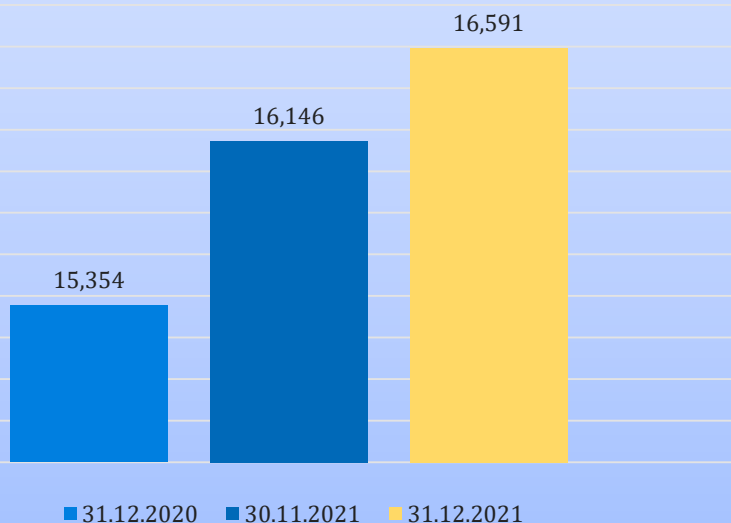


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ASSETS



Factors 12 months 2021

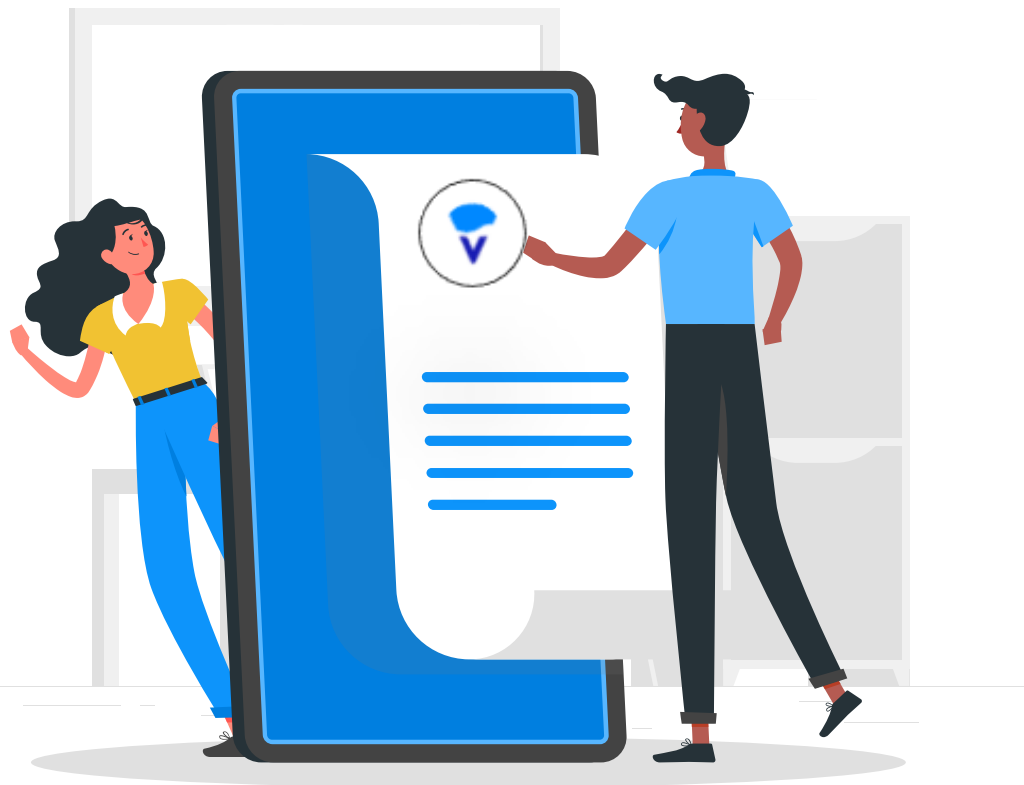
- Deposits of legal entities:
+524.4 mln.lei or +11.3 % (+198.8 mln. lei or +4.0 %)
- Deposits of individuals:
+327.6 mln.lei or +4.5 % (+228.1 mln.lei or +3.1%)
- Total equity:
+294.8 mln. lei or +10.0 % (+64.4 mln.lei or +2.0%)

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OVERVIEW OF BUSINESS LINES

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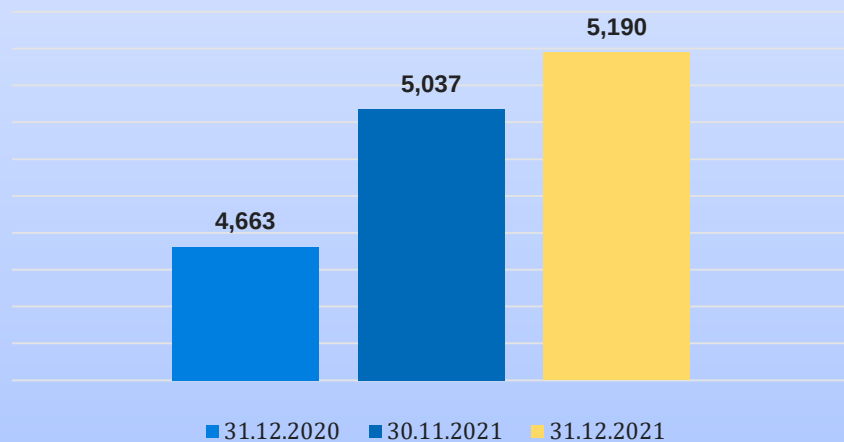


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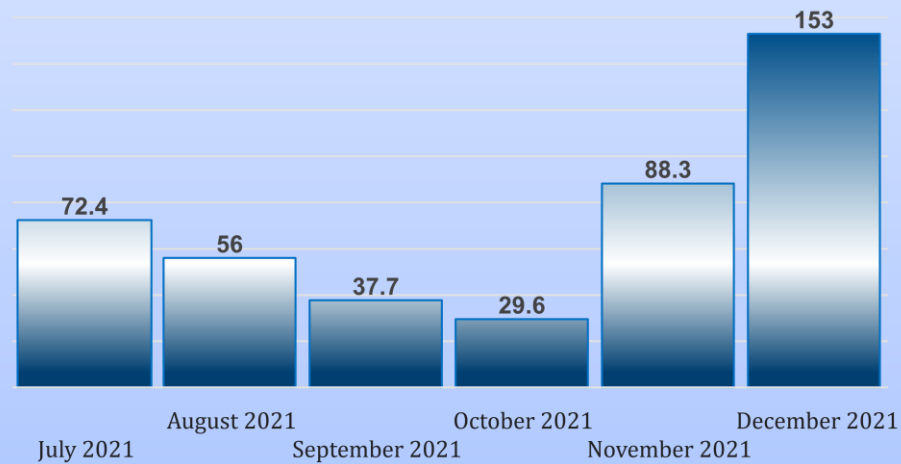
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LOANS PRINCIPAL, mln. lei



Loans principal (monthly evolution), mln. lei



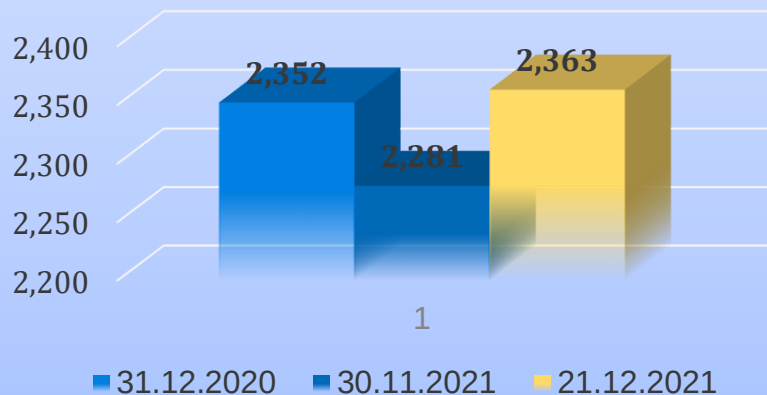
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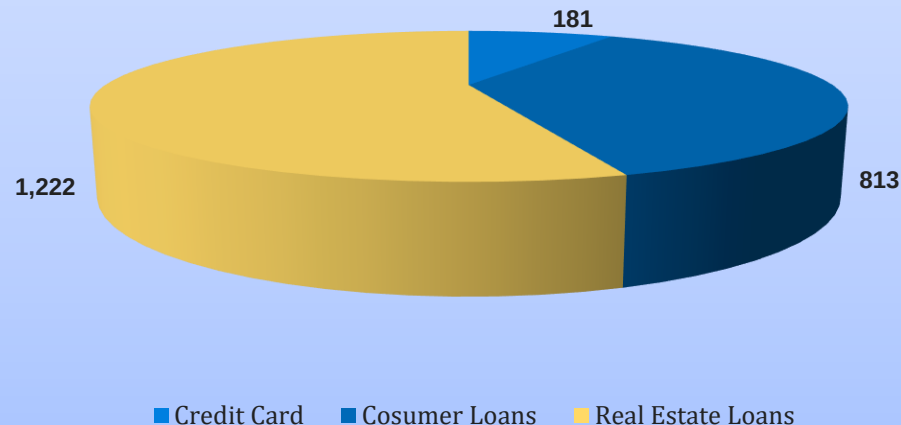


BANKING SECTOR DYNAMICS

LOANS TO LEGAL ENTITIES, MLN. LEI



RETAIL LOANS, MLN. LEI



Retail Loans in 2021:

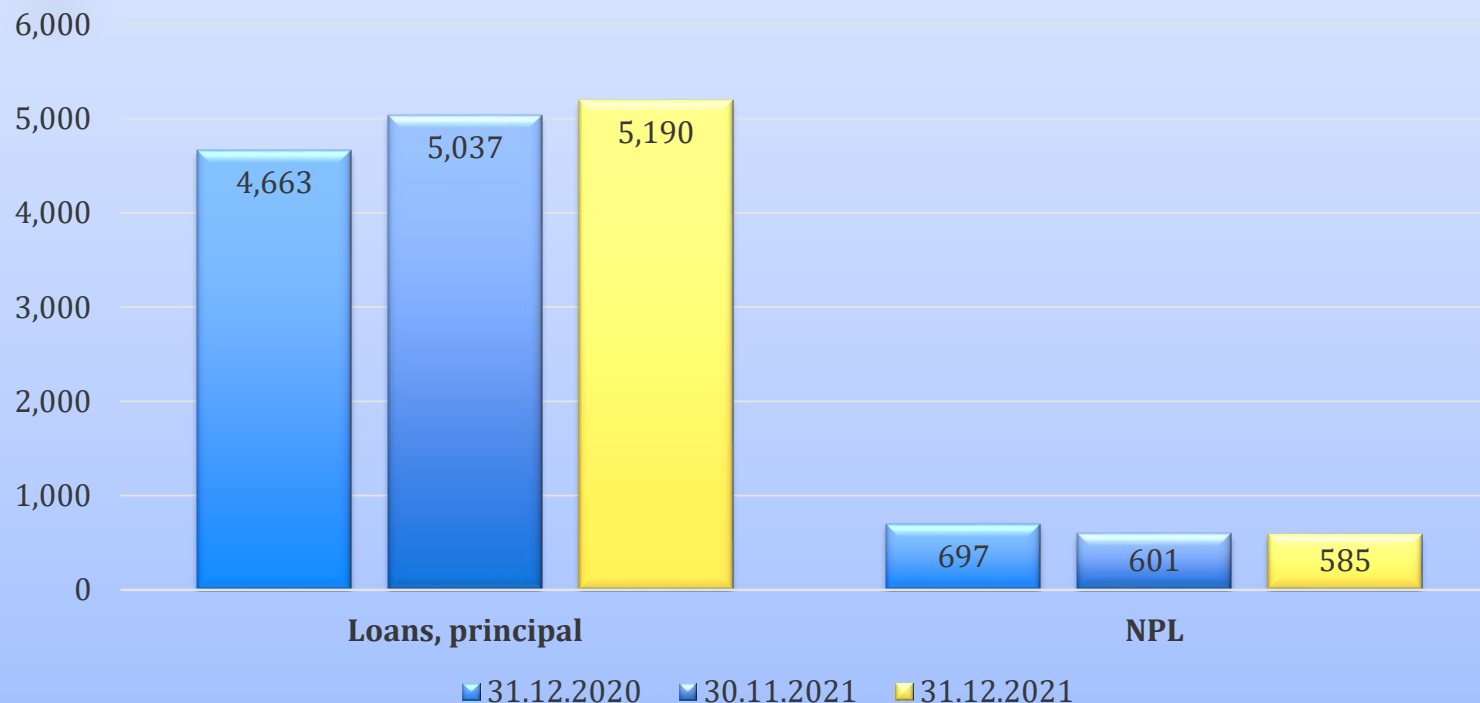
- Consumer +3.1 mln.lei;
- Real estate +1,6 mln, lei;
- Card +3,4 mln. lei

Retail Loans Portfolio 53.0 %

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LOANS QUALITY, mln. lei



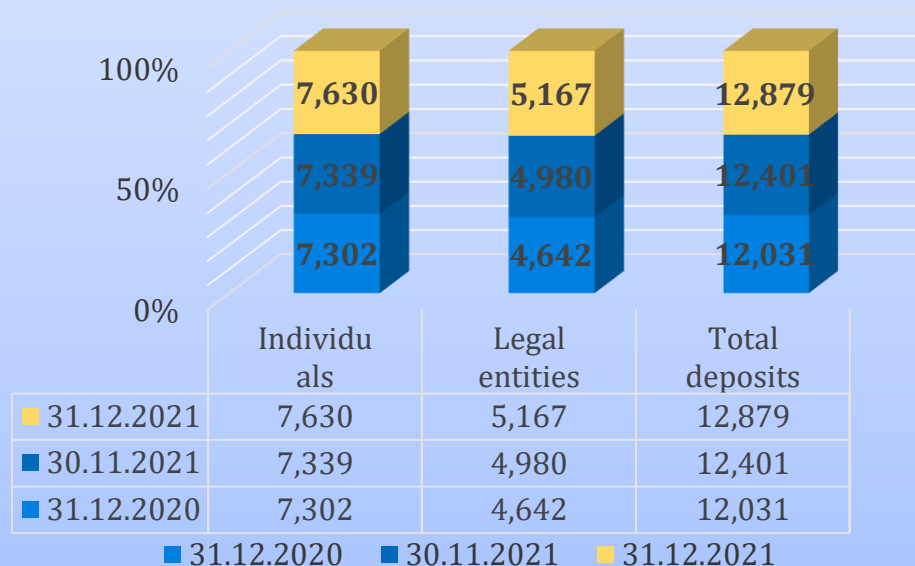
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DEPOSITS, mln. lei

In January 2021:

- Legal entities: -367 mln. Lei or -7.1 %
 (Dec 21: +187.1 mln.lei or +3.8 %)
- Individuals: -25.1 mln.lei or -3.5 %
 (Dec 21: +291.4 mln. Lei or +4.0 %)



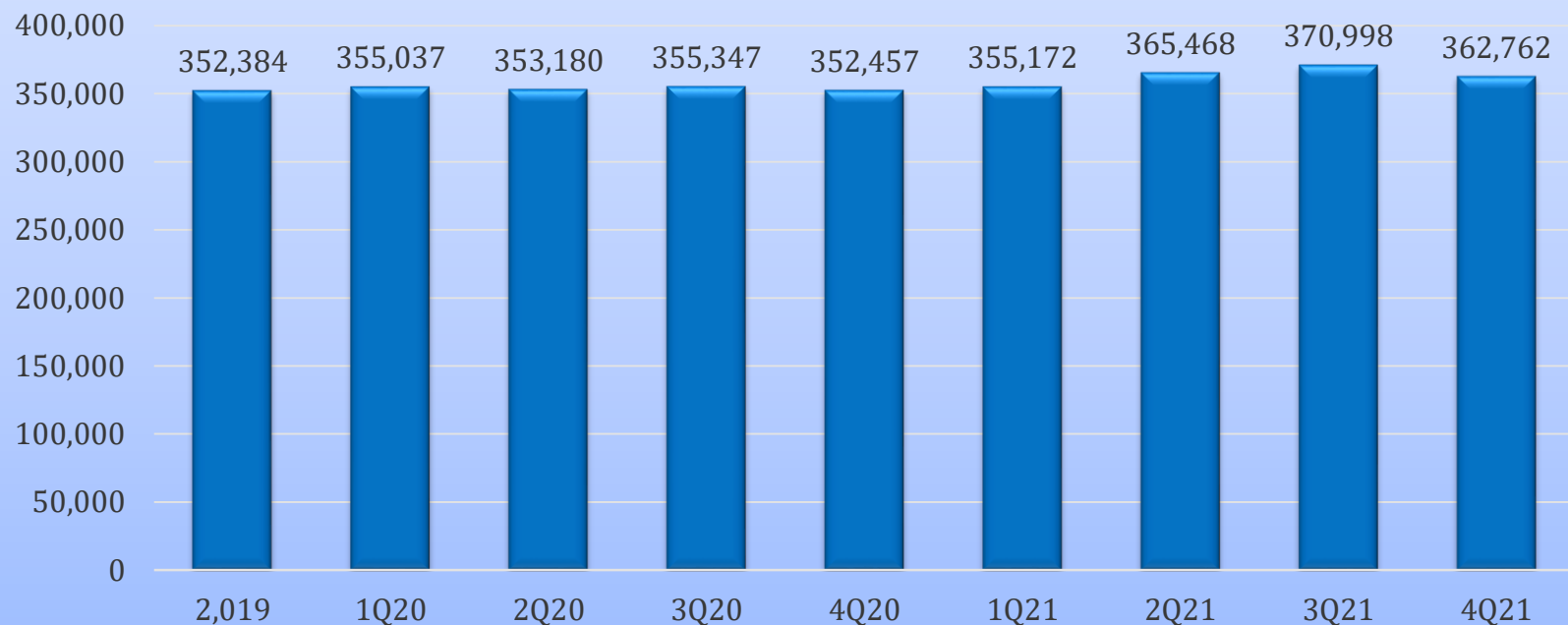
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BANK CARDS

Cards issued



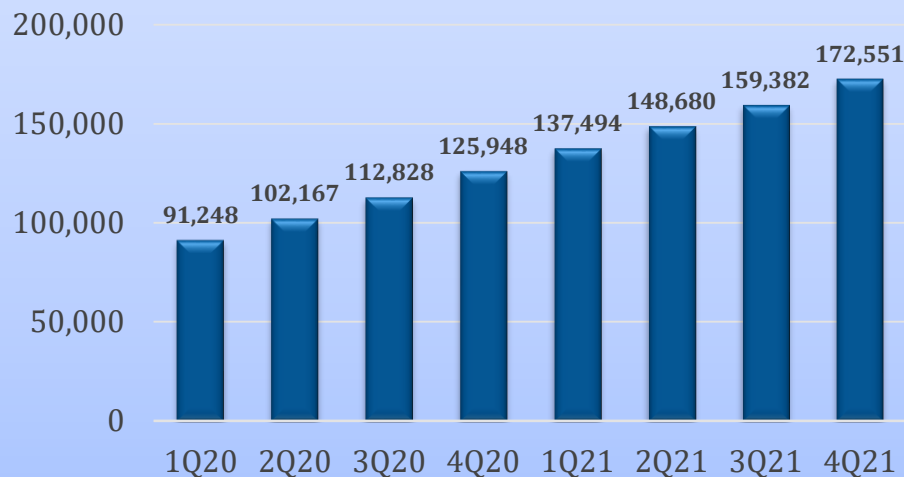
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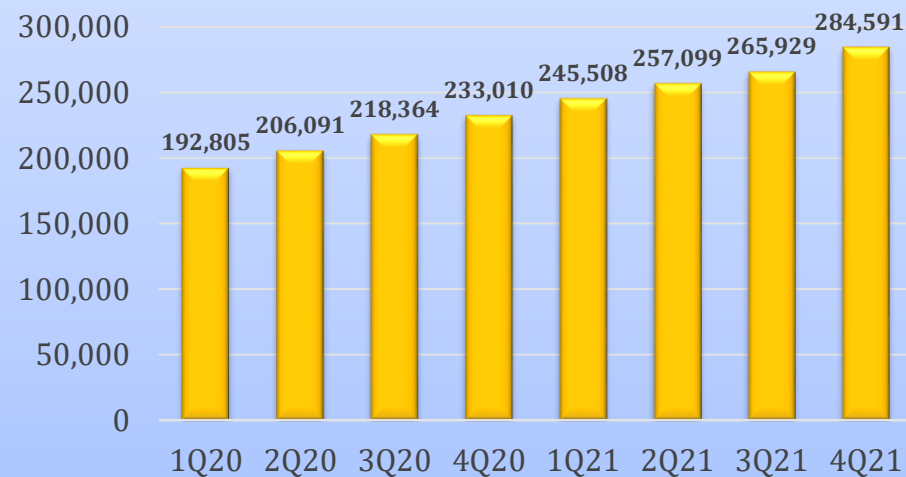


REMOTE BANKING SYSTEMS

Mobile banking users



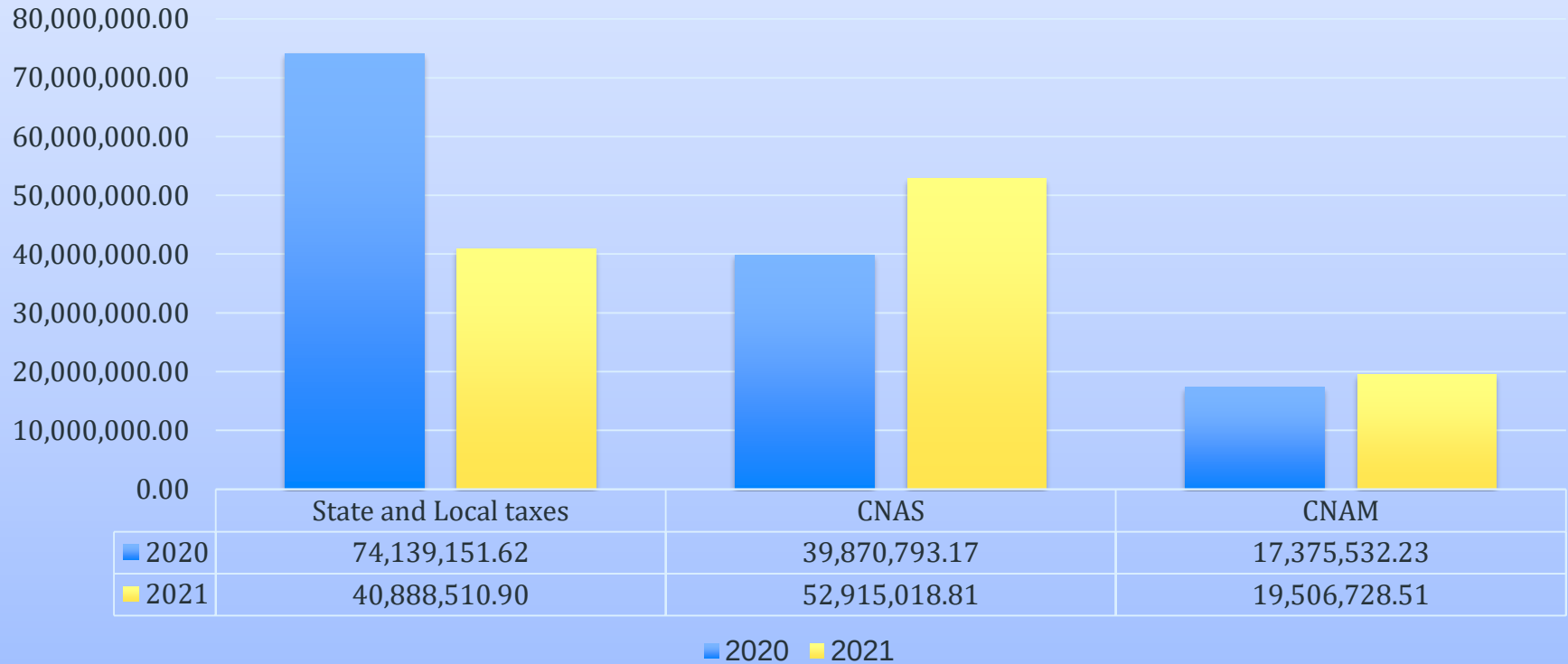
VB24 Web and Business users



Confidențial

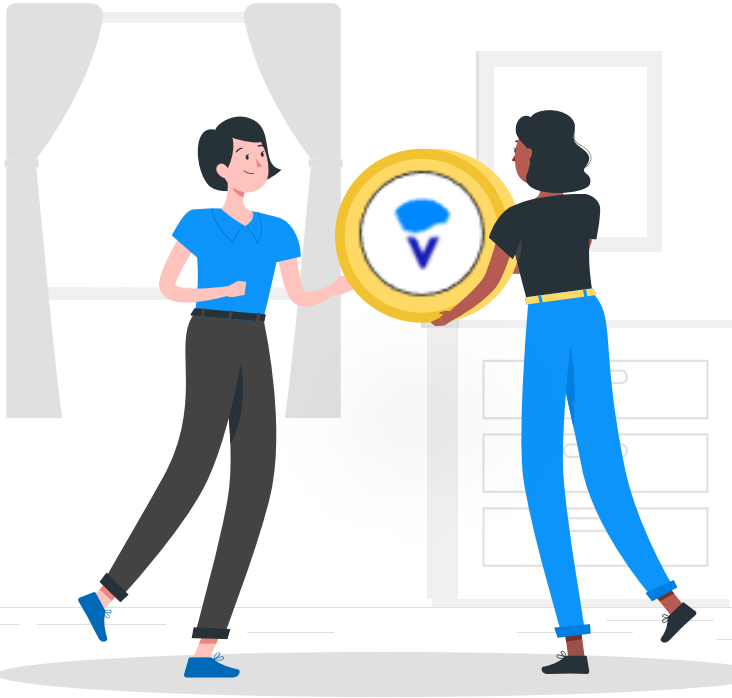
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TAXES AND CONTRIBUTIONS



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2021 HIGHLIGHTS

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Atenție! Se interzice deținerea, sustragerea, alterarea, multiplicarea, distrugerea

KEY ACHIEVEMENTS

- Launch of **3D Secure 2** version in order to increase the safety of card transactions.
- Extend of **#CumpărăDeLângăTineChallenge** from Chisinau to the entire country.
- **Agri Loans** for customers in order to support the agricultural season.
- VB: the first financial intermediary in issuing **municipal bonds** for two local public authorities.
- Contactless payments and **Tap to phone** payments in public transport (Chișinău).
- Bring your loan to Victoriabank.
- New services and possibilities: **utilities payment from current account**, using VB24.
- New statement for **STAR Card**, more user friendly and with a lot of useful information.
- **SME loans** refinancing with 0% granting commission.



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KEY ACHIEVEMENTS

- Launch of On-line registering to SMS notifications.
- **Happy Hour** by Victoriabank for individuals: daily, during one hour, FX transactions through current accounts at BNM official exchange rate (max 200 EUR).
- **Online deposits for legal entities.**
- New **lending offer for SME**: Overdraft and Agri Loans.
- Finished the issuing of municipal bonds for two local public authorities.
- **Happy Monday** (1.0-4.0): limited offer for individuals real estate loans.
- New services in VB24 mobile and web: **swift foreign currency transfers.**
- We discontinued the use of the Bank's official stamp.
- **Business PayPal** for Visa business card.
- Launch of new campaign: **I am SME** (Eu sunt IMM) in order to sustain small business.



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KEY ACHIEVEMENTS



- Municipal bonds issued by 2 public authorities with our support, were admitted for transactions on the secondary market.
- **Online intra and interbank transactions** in MDL through VB24 Web & Mobile.
- **Non Stop** intrabank transaction through VB24 Web & Mobile and VB24 Business. Credit management through VB24Business.
- Login through OTP, login and sign transactions through MPass and Msign, VB24 Business user unlock using email.
- Victoriabank and EBRD signed a **new loan agreement** in amount of 5 mln. EUR.
- New possibilities for cards: cashback and discounts for customers for card payments.
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DISCLAIMER

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THANKS!

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