

# Financial Results as of September 30, 2021

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**Confidențial**

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# AGENDA

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**1**

Overview

**2**

Evolution of financial results

**3**

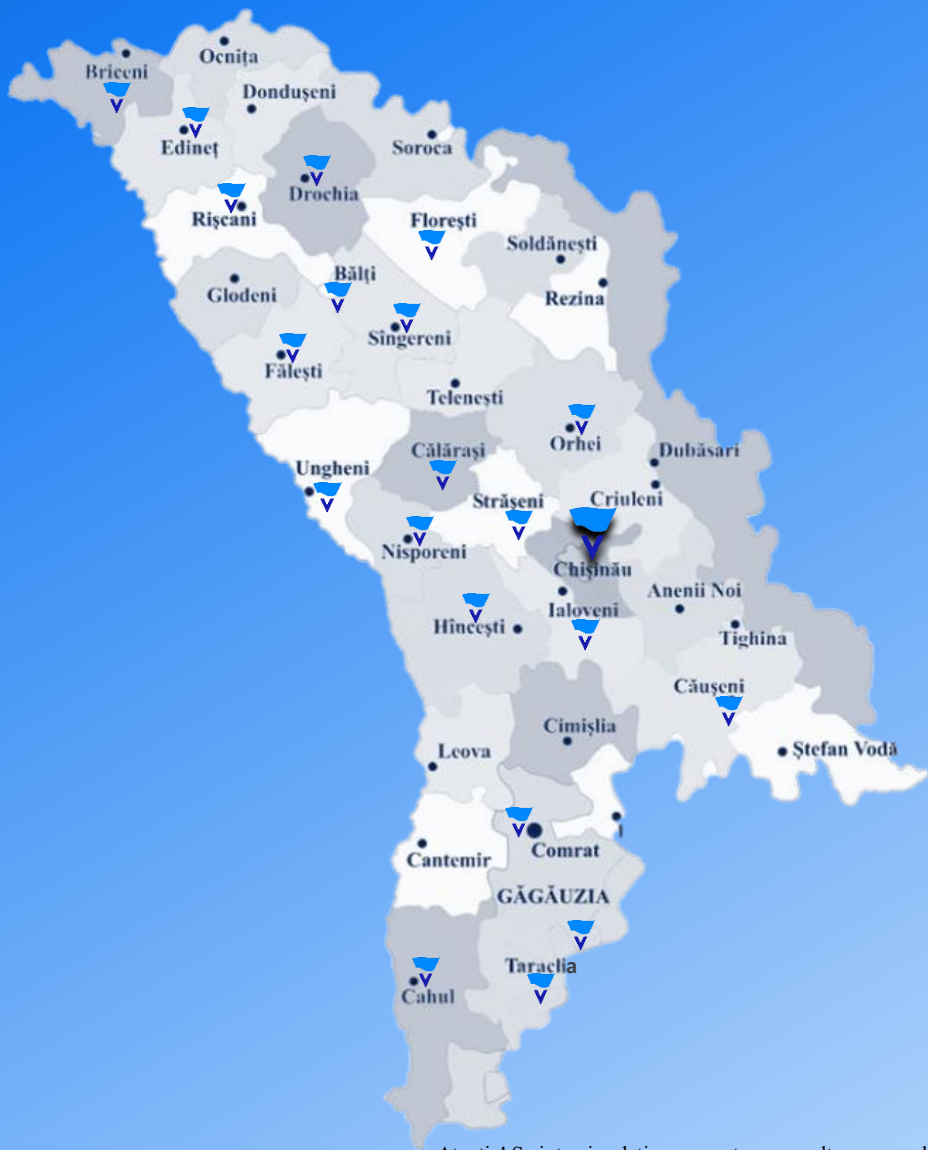
Business activity

**4**

Digitization and interaction projects

1

## OVERVIEW



## General data

Total number of employees	1329
Subdivisions of the bank	74
- branches	30
- agencies	44
- currency exchange offices	0

1

# OVERVIEW

OWN FUNDS

**2.262.074.800,00**

TOTAL OWN FUNDS  
RATIO

**44,53**

TOTAL ASSETS

**16.150.935.541,00**

TOTAL LOANS

**4.919.137.126,00**

TOTAL DEPOSITS

**12.440.886.019,00**

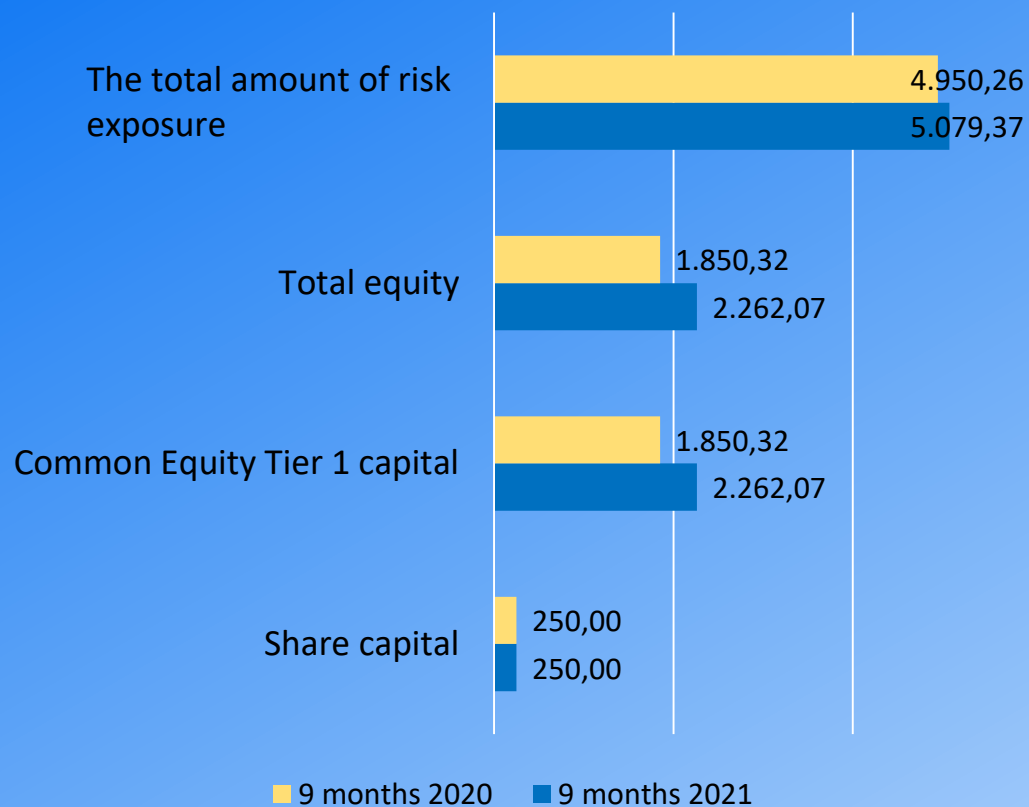
TOTAL PROFIT

**230.384.795,00**

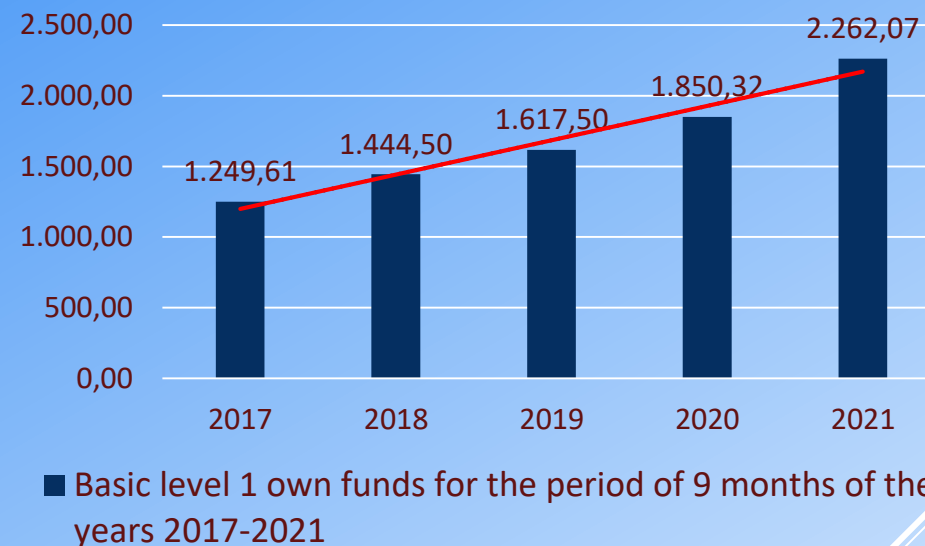
## 2

## EVOLUTION OF FINANCIAL RESULTS

## Capital



Reflected in millions of MDL



During 9 months of 2021, the trend of consolidation of total own funds continued, with an increase of 411, 75 million MDL

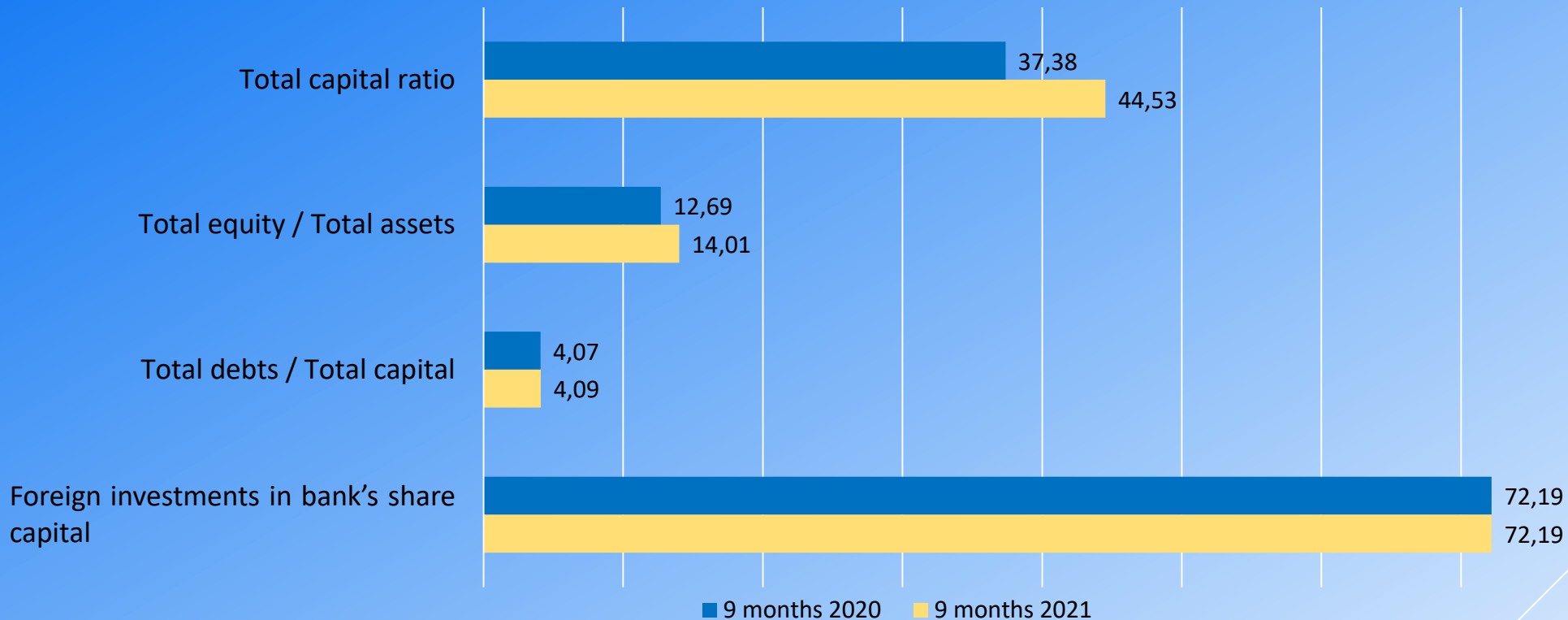
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# EVOLUTION OF FINANCIAL RESULTS

## Capital



Reflected in %

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# EVOLUTION OF FINANCIAL RESULTS

## Equity

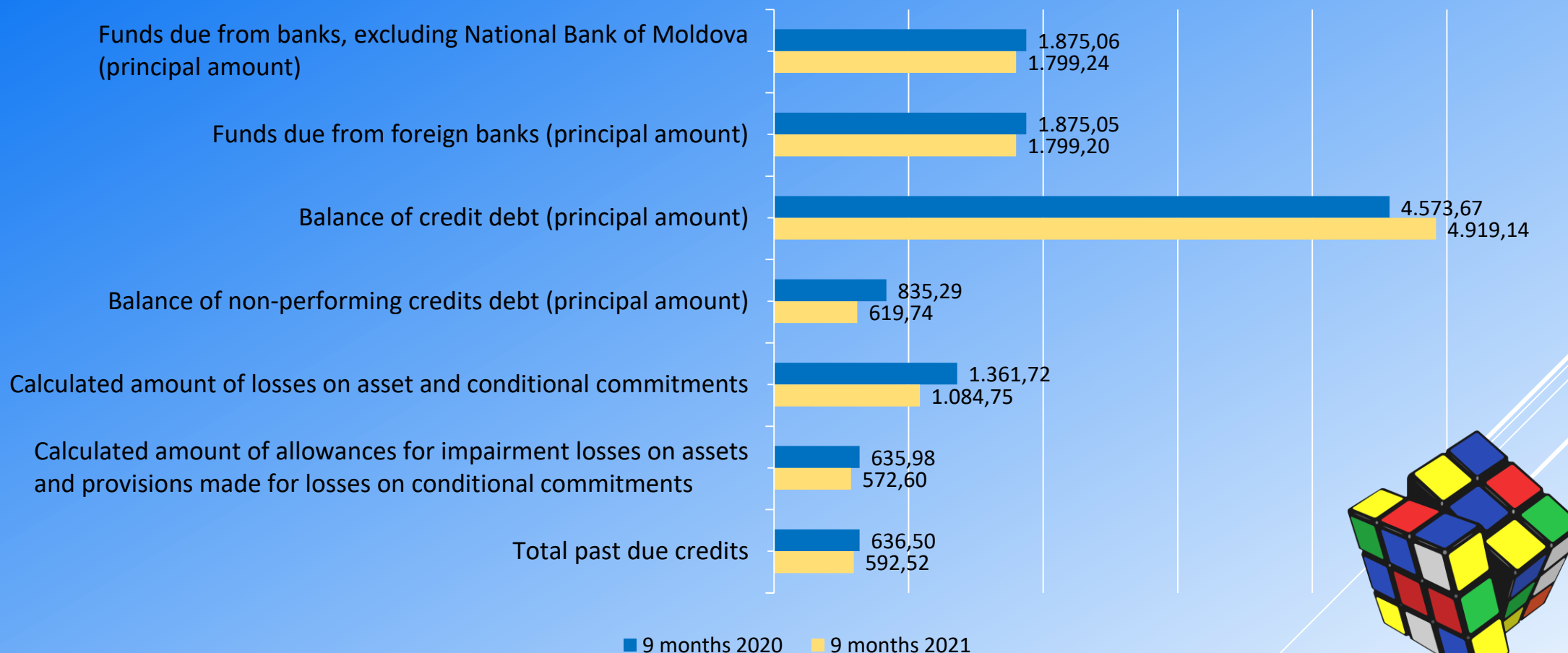
Indicators	9 months 2020	9 months 2021
Share capital	250 000 910	250 000 910
Share premium	10 250 000	10 250 000
Accumulated other comprehensive income	706909	667 316
Retained earnings	1 640 334 204	2 092 123 733
Other reserves	804 699 098	588 826 618
Profit or loss attributable to Owners of the parent	168 874 393	230 384 795
<b>TOTAL EQUITY</b>	<b>2 874 865 514</b>	<b>3 172 253 372</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>14 582 557 711</b>	<b>16 150 935 541</b>

Reflected in MDL

## 2

## EVOLUTION OF FINANCIAL RESULTS

## Assets



Reflected in millions of MDL

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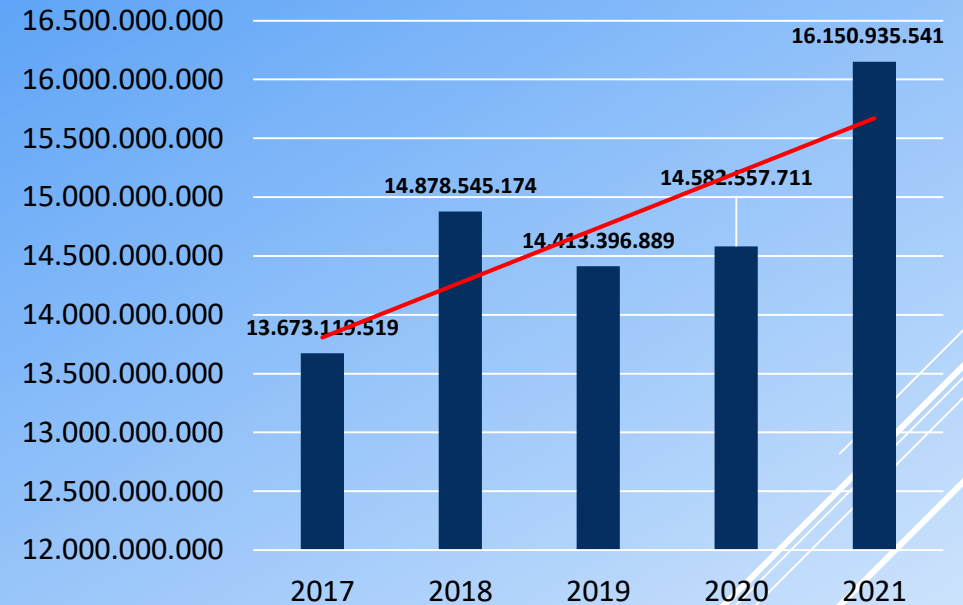
## 2

## EVOLUTION OF FINANCIAL RESULTS

## Assets

Indicator	9 months 2020	9 months 2021
Cash, cash balances at central banks and other demand deposits	4 125 023 782	4 448 166 684
Financial assets held for trading	0	21 049 718
Financial assets at fair value through other comprehensive income	19 637 685	20 781 461
Financial assets at amortised cost	9 491 959 888	10 903 545 735
Required reserves (free convertible currency)	1 270 995 335	1 505 273 392
Tangible assets	235 776 242	280 059 457
Intangible assets	79 812 704	79 252 584
Tax assents	44 600 933	42 235 087
Other assets	585 746 477	355 844 815
<b>TOTAL ASSETS</b>	<b>16 150 935 541</b>	<b>16 150 935 541</b>

Reflected in MDL



By the end of the third quarter, there was an increase of MDL 1,568,377,830 in the amount of assets held by the bank.

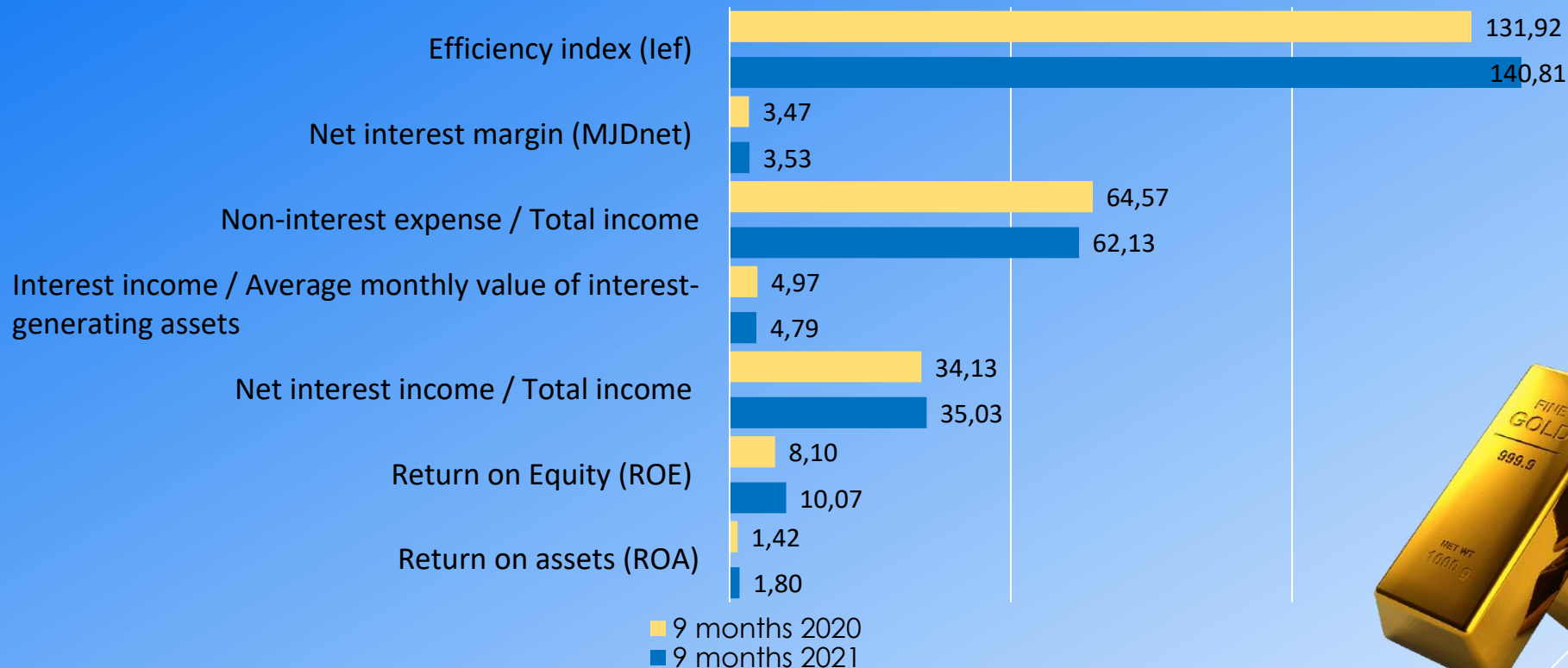
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2

# EVOLUTION OF FINANCIAL RESULTS

## Income and profitability



Reflected in %

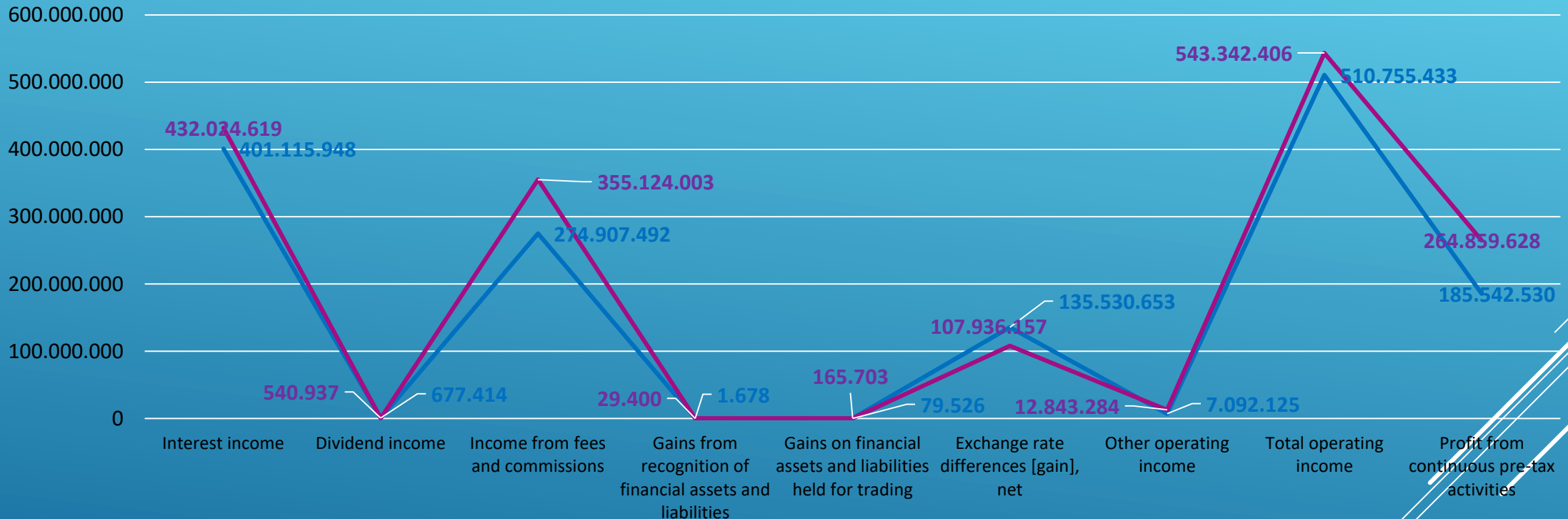
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## 2

## EVOLUTION OF FINANCIAL RESULTS

## Profit



Reflected in MDL

— 9 months 2020 — 9 months 2021

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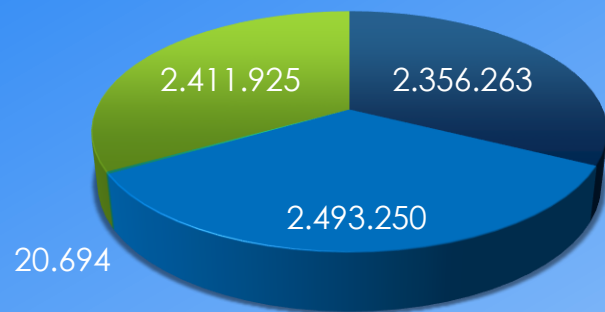
3

## BUSINESS ACTIVITY

### Loans in MDL / foreign currency (thousand MDL)

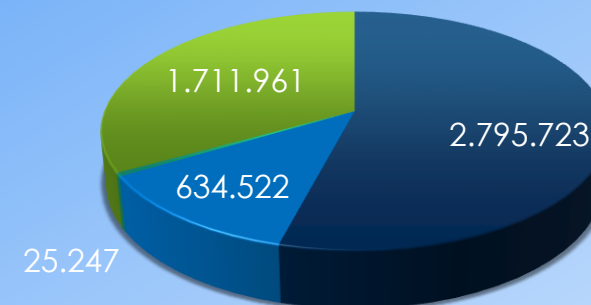
The main sources of financing of assets remain to be the free availability from the population, attracted in deposit accounts, attracting new customers (economic agents) to service and increasing deposits in current accounts of legal entities.

#### Deposits MDL



- Sight deposits without interest
- Sight deposits with interest
- Interest-free term deposits
- Term deposits with interest

#### Deposits in foreign currency



Total deposits in MDL – 7 282 132  
Total deposits in foreign currency – 5 167 454

Amounts of deposits in foreign currency are recalculated at the official exchange rate of MDL valid at the date of management

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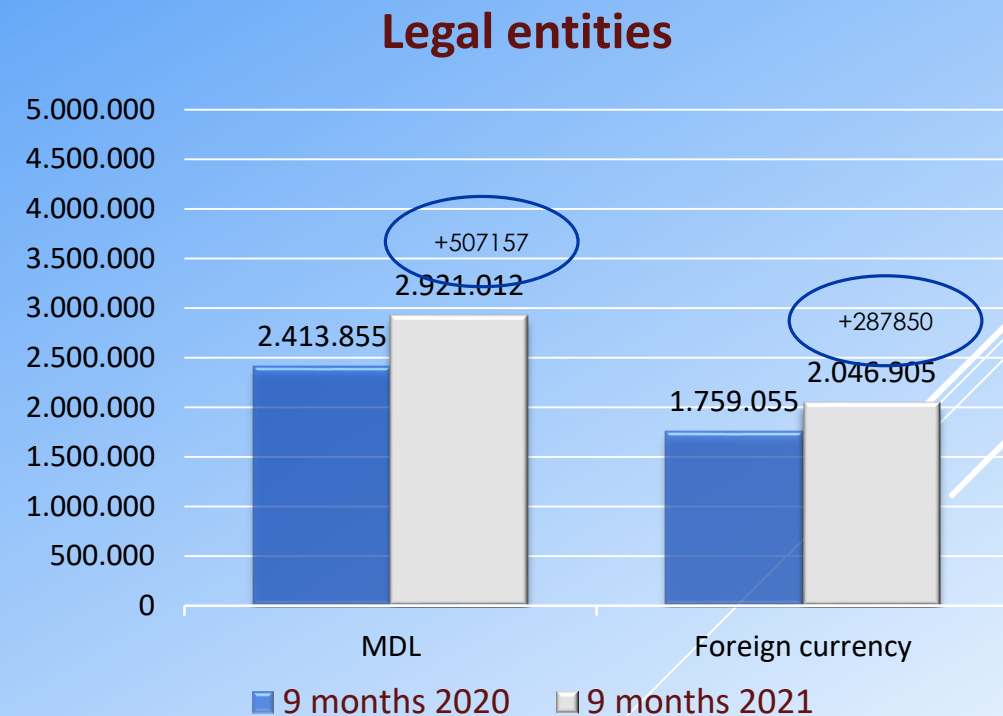
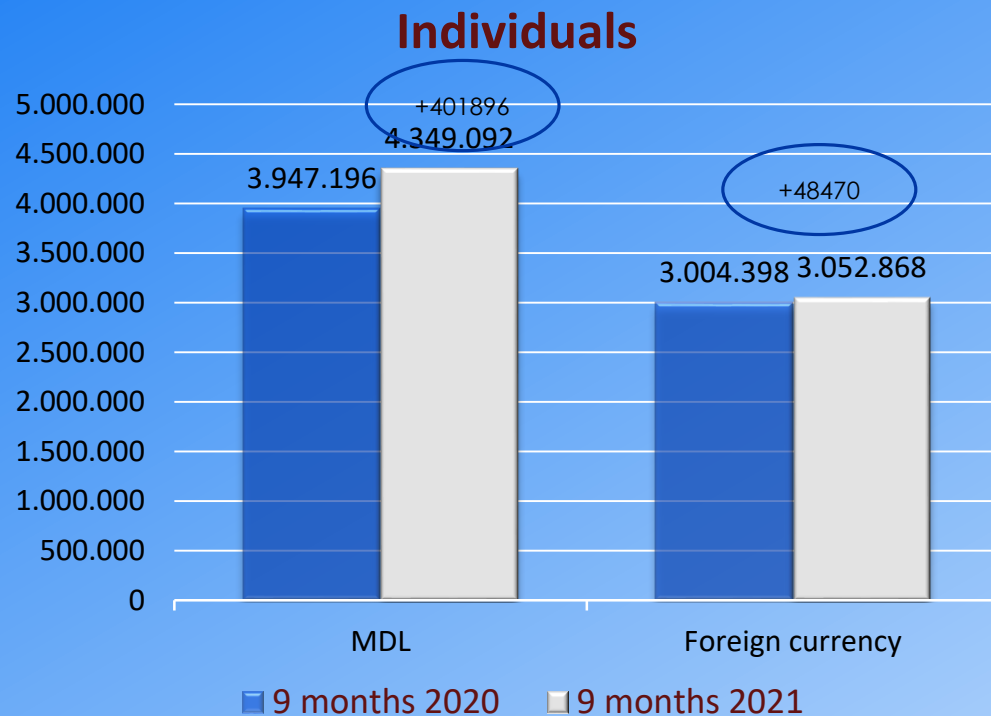
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# 3 BUSINESS ACTIVITY

## Deposits of individuals / legal entities, thousands of MDL

The deposit portfolio of individuals constituted by the end of 9 months of 2021 – MDL 7,401,960 and including MDL 3,052,868 in foreign currency.

The deposit portfolio of legal entities - 4 967 092 917 MDL, including 2 046 905 lei in foreign currency.



Amount of deposits in foreign currency are recalculated at the official exchange rate of MDL valid at the date of management

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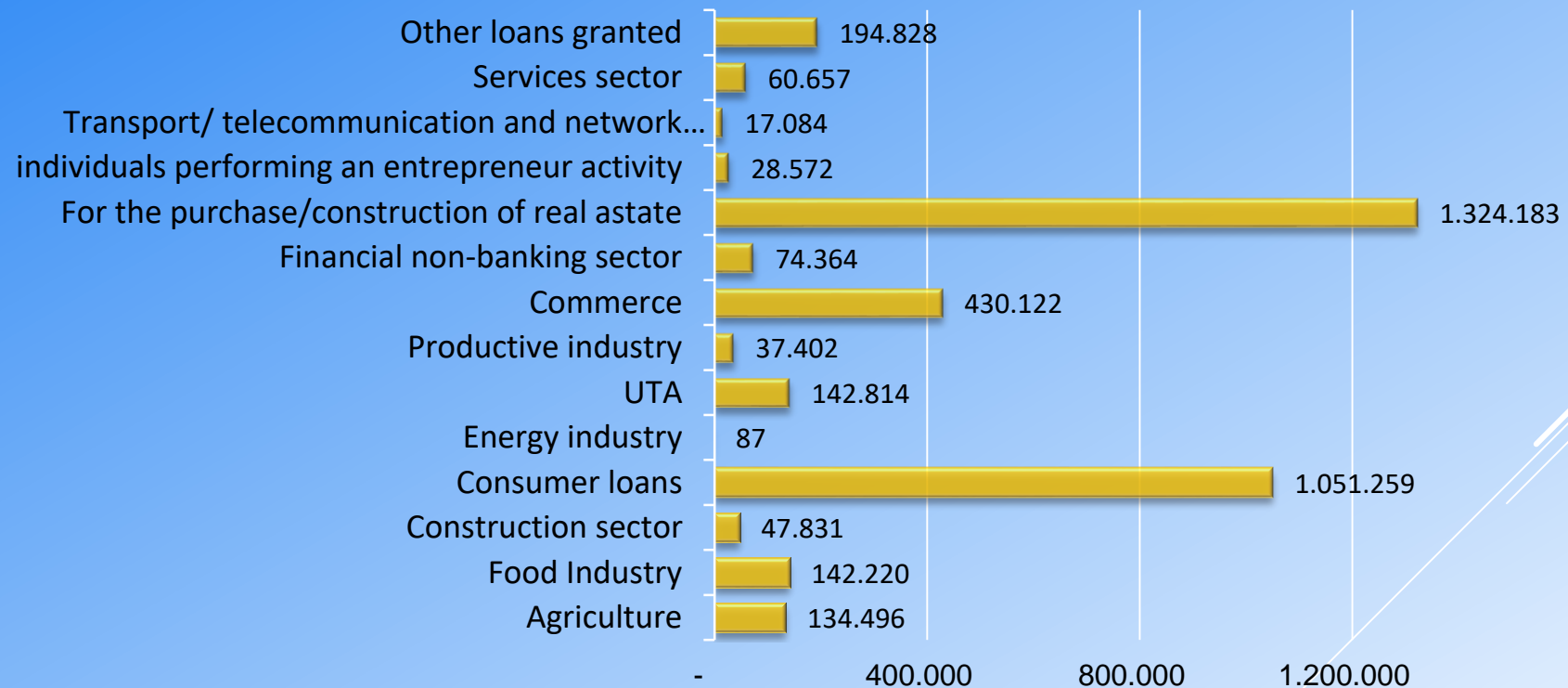
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## BUSINESS ACTIVITY

## Loans in MDL

Towards the end of the third quarter, it was stated the acceleration of the lending activity, mainly on the SME and Retail segments.



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## BUSINESS ACTIVITY

### Loans in foreign currency

The amount of loans granted in foreign currency amounted to MDL 1,233,216 thousand by the end of the third quarter.



Amounts of deposits in foreign currency are recalculated at the official exchange rate of MDL valid at the date of management

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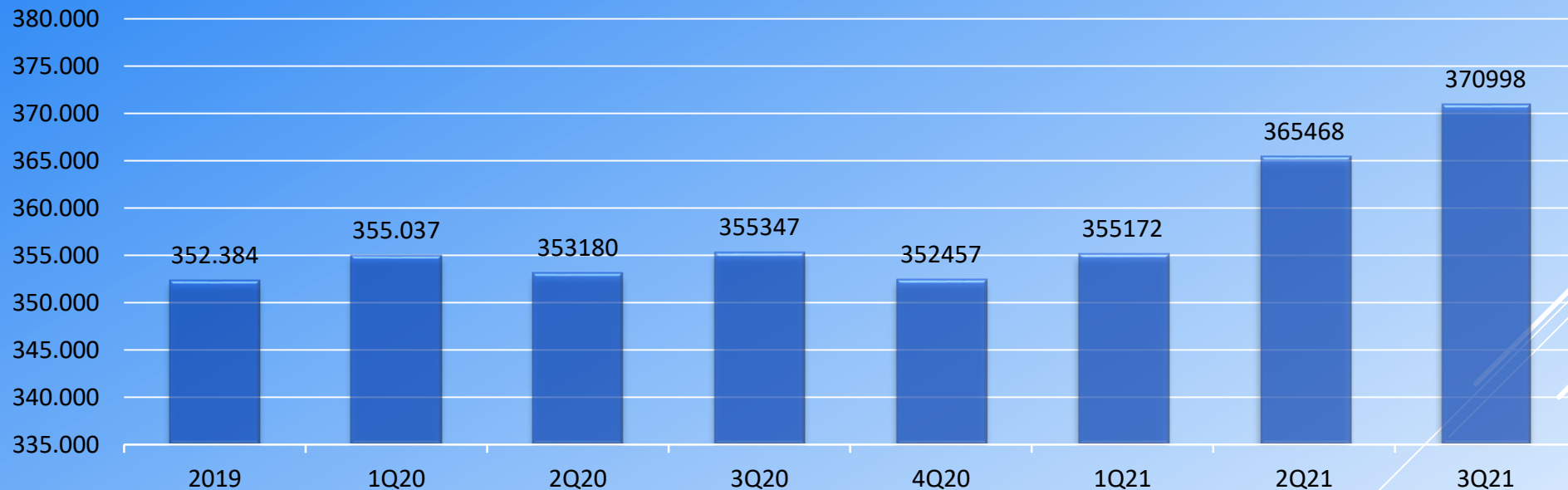
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## BUSINESS ACTIVITY

### Bank cards

During the reporting period, 158,26 new cards were issued.

#### Cards issued



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## 3

## BUSINESS ACTIVITY

## Banking

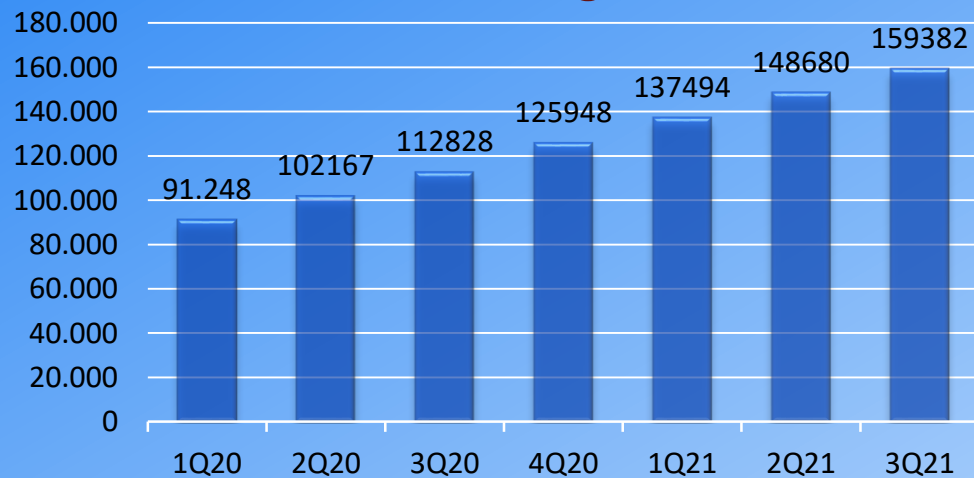
The bank continues to maintain its leading position in terms of digital transactions, reaching 80% of the total number of transactions and registering:

The highest number of digital transactions (cashless) out of the total bank's operations;

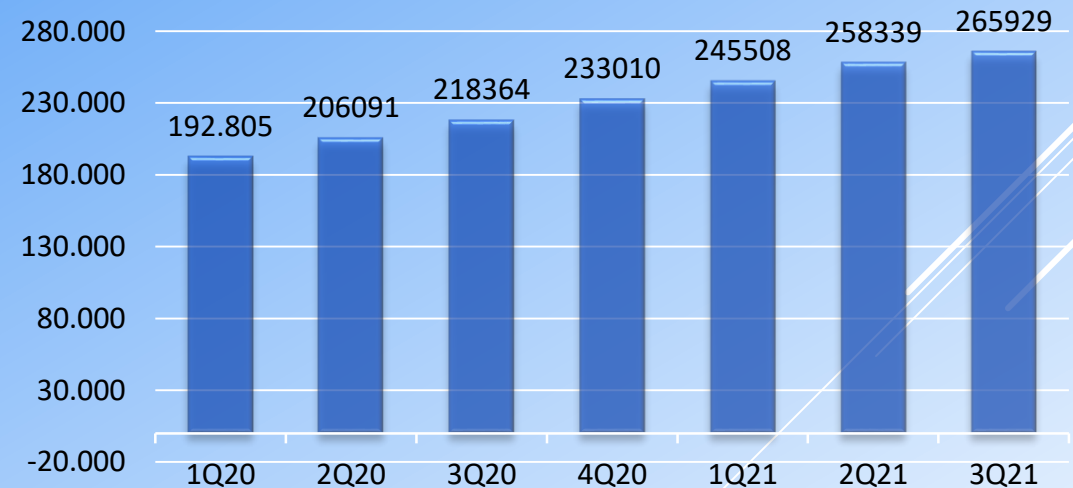
The highest value of digital operations;

The highest average monthly operations with an active card.

Mobile banking users



VB24 Web and Business users



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## 4

# DIGITISATION AND INTERACTION PROJECTS

## Investments

- **The campaign "I AM SME"** – to support the local business and to offer examples to be followed by the whole community;
- **The service "SMS Notifications"** – meets the needs of customers by notifying them each time they make a card transactions;
- **The service "Cash by Code"** – a new functionality that allows the banks customers to withdraw cash at the banks ATMs without the presence of the card, in just a few seconds;
- **The promotion "Happy Hour"** – for all Victoriabank customers, VB24 platform users, who also hold current accounts;
- **The promotion "Pay and win with STAR Card"** – comes to support the banks customers by offering 10 % cashback for any purchase of at least 500 lei;
- **"AGRI" loans** - in support of SMEs in agriculture;
- **Development of the application "VB24 Business for legal entities"**
- **The podcast "VB Talks"** – available on Spotify, Google Podcasts or Apple Podcasts, as well as on social media pages, including YouTube.



## 4

## DIGITISATION AND INTERACTION PROJECTS

## Solidarity with cultural institutions and creating partnerships

- STAR Card & Patria Loteanu
- STAR Card & Xiaomi
- STAR CARD & Synevo
- Visa VB & Nova Poshta
- Victoriabank & McDonald's
- Victoriabank & Garmin
- Mastercard VB & Librarius
- Victoriabank & Teatrul Geneza Art



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# DISCLAIMER

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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.

# Thank you.

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