

## CONSOLIDATED AND SEPARATE BALANCE SHEET (audited)

**As at 31 December 2025**

As at 31 December	CONSOLIDATED		BANK	
	2025	2024	2025	2024
	MDL'000	MDL'000	MDL'000	MDL'000
<b>ASSETS</b>				
<b>Foreign currency assets</b>				
Cash and placements	13,324,826	18,862,647	13,324,824	18,862,647
Investment securities	89,202,945	84,360,018	89,202,945	84,360,018
IMF related assets	4,000,586	4,163,499	4,000,586	4,163,499
Monetary gold	175,468	115,639	175,468	115,639
Other assets	76	39	76	39
	<b>106,703,901</b>	<b>107,501,842</b>	<b>106,703,899</b>	<b>107,501,842</b>
<b>National currency assets</b>				
Cash and placements	79	163	-	-
Derivatives	1,445	-	1,445	-
Securities issued by the Government of the Republic of Moldova	12,448,550	13,884,466	12,416,652	13,852,550
Loans to banks and others	1,499,593	188,193	1,499,593	188,193
Investments in subsidiaries	-	-	24,000	24,000
Property and equipment	91,363	80,515	89,326	80,044
Intangible assets	52,266	62,443	52,235	62,403
Deferred tax assets	57	13	-	-
Other assets	12,798	17,046	12,307	16,283
	<b>14,106,151</b>	<b>14,232,839</b>	<b>14,095,558</b>	<b>14,223,473</b>
<b>TOTAL ASSETS</b>	<b>120,810,052</b>	<b>121,734,681</b>	<b>120,799,457</b>	<b>121,725,315</b>
<b>LIABILITIES</b>				
<b>Foreign currency liabilities</b>				
Deposits from the Government of the Republic of Moldova	2,755,546	2,371,026	2,755,546	2,371,026
Deposits from banks	14,636,237	16,769,652	14,636,237	16,769,652
IMF related liabilities	4,551,977	4,974,304	4,551,977	4,974,304
Other liabilities	261,130	291,199	258,828	290,465
	<b>22,204,890</b>	<b>24,406,181</b>	<b>22,202,588</b>	<b>24,405,447</b>
<b>National currency liabilities</b>				
National currency in circulation	54,439,532	48,548,977	54,439,532	48,548,977
Deposits from the Government of the Republic of Moldova	12,853,417	12,007,416	12,853,417	12,007,416
Deposits from banks	17,973,623	17,275,090	17,973,623	17,275,090
Deposits from other clients	320,009	191,777	322,568	193,473
Certificates issued by the National Bank of Moldova	4,229,528	9,767,606	4,229,528	9,767,606
Due to other international financial institutions	1,044	44	1,044	44
Derivatives	-	192	-	192
Current tax liabilities	44	54	-	-
Other liabilities	982,501	75,092	981,765	74,778
	<b>90,799,698</b>	<b>87,866,248</b>	<b>90,801,477</b>	<b>87,867,576</b>
<b>TOTAL LIABILITIES</b>	<b>113,004,588</b>	<b>112,272,429</b>	<b>113,004,065</b>	<b>112,273,023</b>

As at 31 December	CONSOLIDATED		BANK	
	2025	2024	2025	2024
	MDL'000	MDL'000	MDL'000	MDL'000
<b>EQUITY AND RESERVES</b>				
Authorized capital	2,426,449	2,122,980	2,426,449	2,122,980
General reserve fund	4,852,898	4,245,959	4,852,898	4,245,959
<b>Total statutory capital</b>	<b>7,279,347</b>	<b>6,368,939</b>	<b>7,279,347</b>	<b>6,368,939</b>
Reserve of unrealized foreign exchange gains from foreign currency stocks' revaluation	-	2,753,773	-	2,753,773
Reserve of unrealized gains from revaluation of investment securities	178,427	178,427	178,427	178,427
Reserve of unrealized gains from revaluation of precious metals	129,905	70,076	129,905	70,076
Other reserves	217,226	90,480	207,713	81,077
	<b>525,558</b>	<b>3,092,756</b>	<b>516,045</b>	<b>3,083,353</b>
<b>Equity and reserves attributable to the Bank</b>	<b>7,804,905</b>	<b>9,461,695</b>	<b>7,795,392</b>	<b>9,452,292</b>
Non-controlling interests	559	557	-	-
<b>TOTAL EQUITY AND RESERVES</b>	<b>7,805,464</b>	<b>9,462,252</b>	<b>7,795,392</b>	<b>9,452,292</b>
<b>TOTAL LIABILITIES, EQUITY AND RESERVES</b>	<b>120,810,052</b>	<b>121,734,681</b>	<b>120,799,457</b>	<b>121,725,315</b>