



List of insider information under Art. 7 of Regulation (EU) 596/2014 of the European Parliament and of the Council of 16 April 2014 regarding market abuse (Regulation on market abuse) on the circumstances that occurred during the past 3 months

January 28.2020

Publishing of the individual quarterly report for the fourth quarter of 2019

January 30.2020

„Doverie - obedinen holding” J.S.C. announces that on January 29, 2020, took place the Extraordinary General Meeting of Shareholders of BC “Moldindconbank” S.A., at the Bank's head office, on Armeneasca Street 38, Chisinau.

The shareholders discussed the following issues:

- The election of members of the Board of Directors.
- About establishing the amount of the work remuneration and compensation of members of the Board of Directors.
- The modification of the Bank's Statute.
- The modification of the Bank's Board Regulation.

During the Meeting, the shareholders have chosen the new Board of Directors, for a term of 4 years, which will consist of five reelected members (previously elected by the decision of the Annual General Meeting of the Bank's shareholders from 28.06.2019) and two new members, **Mr. Herbert Stepic** - former CEO of Raiffeisen Bank International (2001-2013) and **Mr. Thomas M. Higgins** - Banking expert and top manager, with more than 25 years of professional experience.

At the same time, the shareholders approved unanimously the amount of the work remuneration and compensation of the members of the Board of Directors, as well as the modification of the Bank's Statute and of the Regulation of the Bank's Board of Directors.

January 31.2020

“Doverie - obedinen holding” J.S.C. announces the financial results for 2019 of BC “Moldindconbank” S.A.:

According to the preliminary financial statements of B.C. “Moldindconbank” S.A. for 2019, the net profit of the Bank is the amount of 678.4 million lei¹/ 68,8 million levs, being 35.6% higher than the previous year.

The Bank's equity (according to IFRS) reached a volume of 3,264.3 million lei/ 330.9 million levs - increase with 26.3% during 2019.

The indicator of return on assets (ROA) is 3.67% and of the capital (ROE) - 23.12%.

Total assets increased by 1,953.1 million lei/ 198 million levs (+ 11.8%), constituting a volume of 18 436.9 million lei/ 1 868.8 million levs, with a market share of 20.35% (2nd place).

Total gross loans increased by 767.3 million lei/ 77.8 million levs (+ 11.3%), reaching a volume of 7 560.2 million lei/ 766.3 million levs, with a market share of 18.72% (2nd place).

Total deposits increased by 988.1 million lei/ 100.2 million levs (+ 7.6%), registering a volume of 14 074.4 million lei/ 1 426.6 million levs, with a market share of 20.59% (2nd place).

¹ Exchange rate as of January 31,2020 - 9.8657 BGN/MDL

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The share of expired loans in total portfolio decreased substantially from 8.91% in 2018 to 2.85% at the end of 2019.

B.C. “Moldindconbank” S.A. manages the largest territorial network, comprising 185 offices and holds the leading position in the bank card market, with a share of 38% (Tr. III - 2019), as well as on the money remittances market, with a 36% share (Tr. IV - 2019).

February 11.2020

“Doverie – obedinen holding” JSC announces that the Executive Committee of the National Bank of Moldova decided unanimously to lift the early intervention regime at BC „Moldindconbank” S.A. The decision was taken on 10 February 2020. Along with the latter, a decision was taken for the approval of the Management Board of BC „Moldindconbank” S.A. with the following composition: Mr. Nikolay Borissov Borissov – chairman; Mr. Victor Cibotaru – first deputy chairman and Mrs. Penka Petkova Kratunova – deputy chairman. These persons have been appointed to their positions with the unanimous decision of the Board of BC „Moldindconbank” S.A. taken on 19 December 2019. Thus, as of 11 February 2020, the Bank has a fully operational Management Board with the aforementioned composition.

Following is a short summary of the Management Board members:

1. Nikolay Borissov Borissov is a Bulgarian citizen. He has graduated his higher education from University of National and World Economy, Bulgaria, with major “Finance”. He speaks Bulgarian (native), English, Russian and Romanian languages. He has an extensive professional experience as an Executive Director and Procurator of DSK Bank /OTP Group/, Member of the Supervisory Board of “DSK Leasing” J.S.C., Member and Chairman of Managing Board of “Voluntary Pension Fund under Occupational Schemes DSK – Rodina” J.S.C., Chairman and member of the Board of Directors of “Central Depository” J.S.C. In the recent years he has been consulting in the banking and finance sector.

2. Mr. Victor Cibotaru is a Moldovan citizen. He has graduated his higher education from the State University of Moldova with major “Economics”. Mr. Cibotaru is an expert having more than 30 years of experience in the financial and banking sectors of the Republic of Moldova. He has taken diverse management positions within BC Moldindconbank S.A., where in the period from 2016 until present he has been consecutively a deputy chairman, a first deputy chairman and a chairman of the Management Board of the Bank. In the period 2006 – 2009 he was a first deputy governor of the National Bank of Moldova. He has also taken numerous managerial positions in private companies and governmental entities, including within the Ministry of Finance of the Republic of Moldova.

3. Penka Petkova Kratunova is a Bulgarian citizen. She has graduated her higher education from the University of economics – Varna, Bulgaria, with major “Economics and management of industry”. She speaks Bulgarian (native language), English and Russian languages. Mrs. Kratunova has a rich professional experience as a Member of the Managing Board of National Bulgarian Bank, a Member and a Chairwoman of Board of directors of Central Depository J.S.C., a Procurator of TBI Bank J.S.C., a Branch Network and Sales Director of UniCredit Bulbank J.S.C., as well as a Regional Director Sofia-Town of Hebrobank & HVB Bank Biochim.

Attached is a link to the press release of the National Bank of Moldova:
<http://www.bnm.md/en/content/national-bank-lifted-early-intervention-regime-bc-moldindconbank-sa>

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February 28.2020

Publishing of the quarterly consolidated statement for the fourth quarter of 2019

March 23.2020

Publishing of the annual report of 2019