PATRIA BANK®

No.: 1293692/24.08.2026

To: FINANCIAL SUPERVISORY AUTHORITY (FSA)
Financial instruments and investments sector
BUCHAREST STOCK EXCHANGE

Ref: H1 2026 Trading update

Current report: as per FSA Regulation no. 5/2018
Report date: 24.08.2026
Name of the issuer: PATRIA BANK SA
Headquarters: Bucharest, 42, Pipera Road, Globalworth Plaza Building, Floors 8 and 10
Phone / Fax No: 0800 410 310 / +40 372 007 732
Unique Registration Code with the Trade Register: 11447021
Order number in the Trade Register: J2016009252405
Subscribed and paid-in share capital: RON 323,839,055.80
The regulated market where the instruments are traded: Bucharest Stock Exchange

Important events to be reported: H1 2026 Trading update

Patria Bank S.A. publicly provides general and interim information regarding the Bank's main performance indicators for the period ended June 30, 2026. The financial results for the first semester of 2026 will be published by Patria Bank on August 31, 2026, after 6:00 p.m., local time. The information presented in this current report may be subject to change and may differ from the final values that will be included in the financial report.

COMMERCIAL ACTIVITY OF THE BANK – LEGAL ENTITIES SEGMENT

Outstanding performing loans

As of June 30, 2026, the total portfolio of performing loans granted to legal entities reached RON 2.40 billion, registering a growth of 9% compared to December 31, 2025 and a 13% increase compared to June 30, 2025, when the balance was RON 2.13 billion. This evolution reflects the Bank's sustained efforts in supporting legal entities in the Agro, Micro, SME and Corporate segments, through specialized financing solutions and strategic guarantee partnerships: the European Investment Fund's InvestEU programme, the National Credit Guarantee Fund for Small and Medium-Sized Enterprises (FNGCIMM), the Rural Credit Guarantee Fund (FGCR) and, starting with the first half of 2026, the portfolio guarantee programme run in partnership with the Investment and Development Bank (BID).

The Agro segment registered a growth of 29% as of June 30, 2026 compared to December 31, 2025, with the performing loan portfolio reaching RON 523 million. Agriculture and the food industry remained strategic lending priorities, with activity focused on financing seasonal working capital and investments, against a positive dynamic of demand from Romanian farmers and a growing interest in European-funded projects. Financing for food-industry clients continued to expand, advancing 67% against the first half of 2025.

The Micro segment portfolio advanced by 3% in the first six months of 2026, reaching RON 434 million. The Bank maintained its differentiated approach to very small and small businesses, both agro and non-agro, a strategic segment for microfinance.

The SME & Corporate segment grew by 4% in the first six months of 2026, with the performing loan portfolio reaching RON 1.44 billion, an evolution driven by the Corporate component, which advanced by 14% over the same period.

Outstanding performing loans (RON mill. equiv.)						
Segment	30.06.25	30.09.25	31.12.25	31.03.26	30.06.26	30.06.26 vs. 31.12.25
Agro	401	430	405	456	523	**+29.4%**
Micro	439	443	420	410	434	**+3.2%**
SME & Corporate	1,289	1,328	1,384	1,357	1,440	**+4.0%**
Total	**2,129**	**2,201**	**2,209**	**2,224**	**2,397**	**+8.5%**

New loan sales

The volume of new loans granted to corporate clients reached RON 466 million in the second quarter of 2026, 44% above the same period of the previous year and 67% above the first quarter of 2026. The total volume of new loans granted to corporate clients in the first half of 2026 was RON 746 million, 2% above the same period of the previous year.

In the Agro segment, new loan sales reached RON 224 million in the first half of 2026, 35% above the same period of 2025, driven by working capital needs and by the interest in projects supported by European funds, while the Bank continued its diversification towards the financing of the food industry.

In the Micro segment, new loan sales amounted to RON 114 million in the first half of 2026, below the high base of the same period of 2025, with adjustments to the analysis flow expected to contribute to a positive dynamic in the coming quarters, meeting clients' need for rapid resolution of their financing requirements.

The SME & Corporate segments generated new financing of RON 408 million in the first half of 2026, with a strong recovery in the second quarter, driven by the Corporate component.

New loan sales (RON mill. equiv.)						
Segment	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q2 2026 vs. Q2 2025
Agro	96	66	71	116	109	**+12.7%**
Micro	62	67	67	50	64	**+3.9%**
SME & Corporate	166	179	71	114	293	**+77.0%**
Total	**324**	**312**	**209**	**280**	**466**	**+43.9%**

Commercial financing

As of June 30, 2026, corporate commercial financing (current accounts and term deposits) increased by 17% compared to December 31, 2025, reaching RON 2.20 billion, a significant increase of 31% compared to the same date of the previous year (RON 1.69 billion as of June 30, 2025). The evolution shows a robust dynamic in attracting resources in the corporate segment, supported by the stability and trust of customers in Patria Bank.

Commercial financing – Legal entities (RON mill. equiv.)						
	30.06.25	30.09.25	31.12.25	31.03.26	30.06.26	30.06.26 vs. 31.12.25
Total	**1,687**	**1,695**	**1,885**	**1,884**	**2,203**	**+16.8%**

COMMERCIAL ACTIVITY OF THE BANK – RETAIL SEGMENT

Performing retail loans

As of June 30, 2026, the total balance of performing retail loans reached RON 584 million, an increase of 9% compared to the same period of the previous year.

Unsecured loans continued to be the main growth driver of the retail portfolio, registering a 16% increase compared to June 30, 2025 and reaching RON 275 million. This evolution was supported by sustained demand for consumer loans and credit cards, as well as by the increasing share of sales generated through digital channels, including the Patria de Oriunde platform.

The balance of secured loans returned to growth, at RON 309 million, 3% above June 30, 2025, supported by improvements in the commercial offering and by customers' interest in fixed-rate products.

Performing retail loans (RON mill. equiv.)						
Segment	30.06.25	30.09.25	31.12.25	31.03.26	30.06.26	30.06.26 vs. 31.12.25
Secured	298	305	306	303	309	**+1.0%**
Unsecured	237	254	267	265	275	**+3.2%**
Total	**536**	**559**	**573**	**568**	**584**	**+2.0%**

New loan sales

New retail loan sales totaled RON 80 million in the second quarter of 2026, 19% above the same period of the previous year. In the first half of 2026, new retail loan sales reached RON 138 million, 8.5% above the same period of 2025.

Sales of secured loans amounted to RON 29 million in the first half of 2026, 32% above the same period of 2025, of which RON 19 million in the second quarter, confirming the recovery in demand for secured lending.

Unsecured loans remained predominant, accounting for approximately 79% of the total volume of new retail loans granted in the first half of 2026, with sales of RON 109 million, of which RON 61 million in the second quarter. The evolution was supported by the commercial campaigns run during the period for the credit card, with benefits such as cashback and interest-free instalments, as well as for the Patria PLUS fixed-rate personal loan. Growth was also underpinned by customers' steady interest in consumer finance products and by the wider access to them through the Patria de Oriunde digital platform.

New loan sales (RON mill. equiv.)						
Segment	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q2 2026 vs. Q2 2025
Secured	12	20	19	10	19	**+54.3%**
Unsecured	55	60	58	48	61	**+11.4%**
Total	**67**	**80**	**77**	**58**	**80**	**+19.2%**

Retail customers financing

The commercial financing related to the retail segment (term deposits and current accounts) amounted to RON 2.25 billion as of June 30, 2026, 8% above June 30, 2025 and 2% above the end of 2025.

The total balance of term deposits reached RON 1.91 billion, 8% above June 30, 2025, supported by the savings campaigns carried out during the period, including a dedicated four-month deposit campaign promoted across social media channels, and by an increased focus on the retention of deposits reaching maturity. The total balance of current accounts amounted to RON 338 million, 7% above June 30, 2025, reflecting the Bank's efforts to promote the benefits of the current account.

	Commercial financing – Retail customers (RON mill. equiv.)					
Product	**30.06.25**	**30.09.25**	**31.12.25**	**31.03.26**	**30.06.26**	**30.06.26 vs. 31.12.25**
Term deposits	1,772	1,819	1,889	1,900	1,908	**+1.0%**
Current accounts	317	304	323	324	338	**+4.8%**
Total	**2,089**	**2,123**	**2,212**	**2,224**	**2,246**	**+1.5%**

ACTIVITY OF SUBSIDIARIES

The following data refers to Patria Bank subsidiaries and are not included in the Bank's individual financial results:

- **Patria Credit IFN:** Loan portfolio worth RON 242 million as of June 30, 2026, up 11% compared to the end of 2025.
- **SAI Patria Asset Management:** Assets under management reached RON 1,530 million as of 30.06.2026, up 78% compared to 31.12.2025 and up 177% compared to 30.06.2025.

Subsequent events to the reporting date

Subsequent to the reporting date, on 5 August 2026, Patria Bank completed the sale to BRD Asset Management SAI S.A. of its 99.9944% holding in SAI Patria Asset Management S.A., under the sale-purchase agreement signed on 9 March 2026 and following the fulfilment of all related formalities. As of the completion date, SAI Patria Asset Management S.A. is no longer a subsidiary of Patria Bank.

General Manager

Valentin Vancea

Deputy General Manager

Georgiana Stanciulescu