PATRIA BANK

No. 1297644/31.08.2026

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

Ref: Availability of H1 2026 Financial Report

Report date: 31.08.2026
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: Availability of H1 2026 Financial Report

Patria Bank SA informs the market that the integral version of the Report on the H1 2026 financial results of Patria Bank S.A together with the consolidated and separate interim financial statements for the period ended 30.06.2026, prepared in accordance with IFRS as adopted by EU, shall be accessible on the bank's website at https://en.patriabank.ro/investors/reports-and-results/financial-reports starting with 31.08.2026.
Financial statements as at 30.06.2026 are not audited or reviewed.

Patria Bank – Financial Results as of June 30, 2026

- **Third consecutive year of first-half net profit growth**
- **Net loans to customers exceeded RON 3 billion for the first time**
- **Accelerated commercial activity and improved operating efficiency**

Bucharest, August 31, 2026 Patria Bank (BVB: PBK) ended the first half of 2026 with a net profit of RON 27.3 million, up 6% compared with the same period of the previous year, marking a third consecutive year of first-half profit growth. Over the same period, net banking income increased by 9% and the performing loan portfolio by 12%, while the Bank absorbed the impact of a turnover tax rate twice that applicable in the comparative period. In the second quarter, Patria Bank recorded a net profit of RON 16.0 million, the highest level of the past six quarters.

"The first-half results confirm the relevance of our business model, built around the segments in which Patria Bank has extensive experience and can make a meaningful impact. Agriculture, micro-enterprises and SMEs remain at the core of our strategy, while our guarantee partnerships with the European Investment Fund under InvestEU, FNGCIMM, FGCR and, starting this half, the Investment and Development Bank enable us to facilitate access to financing for a larger number of entrepreneurs. In the period ahead, we will focus on strengthening relationships with existing clients, attracting sound projects and prudently expanding our portfolio," stated Valentin Vancea, General Manager of Patria Bank.

Net banking income reached RON 134.9 million in the first half of 2026, up 9% compared with H1 2025. This evolution was supported by an 18.3% increase in net fee and commission income, to RON 21.9 million, reflecting higher transaction volumes and a broader product offering, as well as by the increase in income from financial activity and other income. Net interest income increased by approximately 1%, driven by the strong growth of the loan portfolio during the second quarter, the effects of which are expected to materialize progressively in the results of future periods. At the same time, the downward trend in funding costs creates favorable conditions for further strengthening core banking revenues.

Operating expenses totaled RON 92.6 million, up 10% compared with the same period of the previous year. Of this increase, RON 4.5 million resulted from the doubling of the turnover tax rate applicable to credit institutions, from 2% to 4%, with effect from July 2025. Excluding this tax, operating expenses increased by 5%, at a slower pace than income, while the cost-to-income ratio improved to 62%, from 65% in H1 2025. The operating result increased by 8%, to RON 42.3 million.

"In the first half of the year, the Bank absorbed the impact of a turnover tax rate twice that applicable in the comparative period, while continuing to invest in the development of its business. In the second half of the year, we expect new loan origination to make a more visible contribution to income, while the evolution of deposit rates should gradually support the net interest margin. Our priority remains to translate commercial growth into stronger recurring profitability, while maintaining prudent management of costs, capital and risks," stated Georgiana Stanciulescu, Deputy General Manager, Financial Division, Patria Bank.

The Bank's total assets reached RON 5.59 billion at the end of June 2026, up 17% compared with the same period of the previous year and 6% versus the end of 2025. Net loans to customers exceeded RON 3 billion for the first time in Patria Bank's history, increasing by 13% compared with 30 June 2025 and by 8% versus the end of last year.

The total performing loan portfolio reached RON 2.99 billion, 12% above the level recorded at the end of the first half of 2025. In the legal entities segment, performing loans increased by 13%, to approximately RON 2.4 billion. The Corporate portfolio recorded the strongest growth among the commercial segments, advancing by 25% to RON 663 million, while the Agro portfolio increased by 30% to RON 523 million. The SME portfolio reached RON 777 million, while the Micro portfolio amounted to RON 434 million.

Lending activity accelerated in the second quarter, when new loan sales to legal entities totaled RON 466 million, 67% above the first-quarter level and 44% higher than in Q2 2025. As a result, new loan sales to legal entities amounted to RON 746 million in the first half of 2026. Financing was directed primarily towards sectors such as green energy, real estate, infrastructure, transport, HORECA, technology and services, while the Bank continued to use the available guarantee programmes to facilitate entrepreneurs' access to financing.

In retail banking, the volume of new lending granted during the first six months of 2026 reached RON 138.3 million, up 9% compared with H1 2025. Outstanding performing retail loans totaled RON 584.1 million as at 30 June 2026, 9% above the level recorded in the same period of the previous year.

Customer deposits increased by 9% compared with the end of 2025, reaching RON 4.46 billion, funding the entire balance sheet expansion and allowing the Bank to reduce its reliance on interbank funding by 25%. Commercial funding from legal entities, comprising current accounts and term deposits, reached RON 2.2 billion, up 17% compared with the end of last year.

Regarding the Bank's risk profile, the non-performing exposure ratio stood at 3.93% at the end of June 2026, down from 4.38% as at 31 March 2026. Coverage of non-performing loans increased to 57%, from 53% at the end of the first quarter, as recovery and collection activity took effect.

Patria Bank also continued its digitalization process by launching mobile banking for corporate clients, the Smart API solution, optimised onboarding flows and the "Safeguarding Account". The number of Patria Online users and the number of transactions carried out through the internet and mobile banking platforms each increased by 17% compared with the first half of 2025.

The total own funds ratio stood at 20.36% at the end of June 2026, including the profit for the period, and was 4.58 percentage points above the overall capital requirement of 15.78%. Liquid assets represented 41% of total assets, providing the Bank with the resources required to continue developing its commercial activity prudently.

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About Patria Bank

Patria Bank is a Romanian bank listed on the Regulated Market of the Bucharest Stock Exchange (stock symbol: PBK), offering a full range of financial products and services - from current accounts, deposits and loans, to modern digital solutions - targeting both individuals as well as micro-enterprises, SMEs and the agricultural sector. Through its digital platform, "Patria de Oriunde," clients can access banking services 100% online, without the need for physical presence at branches. Patria Bank is part of a financial group that also includes Patria Credit IFN, specializing in rural microfinancing. The Bank's majority shareholder is the Emerging Europe Accession Fund (EEAF), supported by international financial institutions such as the EBRD, EIF, and BSTDB. www.patriabank.ro

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General Manager	Deputy General Manager
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