PATRIA BANK

HALF-YEAR REPORT · UNAUDITED

First half of

2026

PERIOD ENDED	MARKET	TICKER	BONDS	LEI
30 June 2026	BVB Premium	PBK	PBK27E · PBK28E	54930034L83M3E7JWI25

This Report meets the publication requirements set forth by Law no. 24/2017 on issuers of financial instruments and market operations, the Regulation of the Financial Supervisory Authority (ASF) no. 5/2018 on issuers of financial instruments and market operations, and the Bucharest Stock Exchange Code.

FRONT MATTER

About this report

Issuer

Legal name	PATRIA BANK S.A.
Registered office	Globalworth Plaza, 42 Pipera Road, 8th and 10th floors, Bucharest 020309, Romania
Fiscal code / Trade Registry	RO 11447021 | J2016009252405
Legal entity identifier (LEI)	54930034L83M3E7JWI25
Share capital	RON 323,839,055.80 · 3,238,390,558 shares · RON 0.10 / share
Branch network	45 territorial units
Investor relations	+40 800 410 310 | capital@patriabank.ro | www.patriabank.ro

Listed instruments

INSTRUMENT	TICKER	ISIN	MARKET	KEY TERMS
Ordinary shares	PBK	ROBACRACNOR6	BVB Regulated market, Premium	3,238,390,558 shares, RON 0.10 nominal
Subordinated bonds	PBK27E	ROZN0PQQARR5	BVB Regulated market	EUR 5.0 mn, 6.50% p.a., matures 20.09.2027
Subordinated bonds	PBK28E	ROWRHZRZD4L3	BVB Regulated market	EUR 8.2 mn, 6.50% p.a., matures 05.10.2028

Basis of preparation

This Report meets the publication requirements set forth by Law no. 24/2017 on issuers of financial instruments and market operations, the Regulation of the Financial Supervisory Authority (ASF) no. 5/2018 on issuers of financial instruments and market operations, and the Bucharest Stock Exchange Code.

The standalone interim financial statements presented on the following pages have been prepared in accordance with the International Financial Reporting Standards applicable to interim reporting, as adopted by the European Union ("IFRS"). The consolidated and standalone interim financial statements as of June 30, 2026 are unaudited.

Unless stated otherwise, all figures relate to the Bank on a standalone basis and are expressed in RON thousand, rounded to the nearest whole number; this may give rise to minor rounding differences. Percentage changes are calculated on unrounded figures. Changes in ratios are expressed in percentage points. "n/m" indicates a change that is not meaningful.

Amounts in parentheses are negative. *On expense and impairment lines, changes are expressed as the movement in the amount itself, so a positive change denotes a higher expense. This convention applies throughout the report.*

Comparative income statement figures relate to the six months ended 30 June 2025. Comparative balance sheet figures relate to 31 December 2025, with 30 June 2025 shown additionally where it aids interpretation.

Forward-looking statements. *This report contains statements regarding the future financial position, strategy and results of Patria Bank S.A. Such statements reflect the current views of management and are subject to risks and uncertainties, many of which are outside the Bank's control. Actual outcomes may differ materially. The Bank undertakes no obligation to update any forward-looking statement, except as required by law.*

Contents

PATRIA BANK

01 Performance

IN THIS SECTION

01 / PERFORMANCE

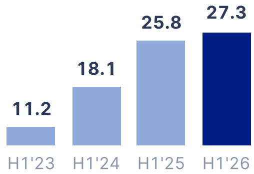
A third consecutive year of first-half growth, on ever stronger foundations

NET PROFIT · RON MN	NET BANKING INCOME · RON MN	GROSS LOANS · RON BN	RETURN ON EQUITY
27.3	134.9	3.13	10.7%
▲ 5.7% vs H1 2025	▲ 9.3% vs H1 2025	past RON 3 bn, a first	▼ 1.0 p.p. vs H1 2025

PROFITABLE GROWTH

27.3

net profit, RON mn
third consecutive first-half rise



- Q2 alone produced **RON 16.0 mn**, the largest quarterly profit of the six presented.
- Net banking income rose **9.3%** to RON 134.9 mn.
- Net fee and commission income up **18.3%**.

FUNDING

70.2%

gross loans / customer deposits · -0.9 p.p. vs Dec-25

CUSTOMER DEPOSITS **RON 4.46 BN**

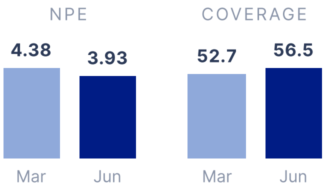
GROSS LOANS TO CUSTOMERS **RON 3.13 BN**

- Deposits grew **8.8%** in six months, funding the whole of the balance sheet expansion.
- Interbank funding cut **25.1%** to RON 339.1 mn.
- Net loans passed **RON 3 billion** for the first time.

ASSET QUALITY

3.93%

non-performing exposure, back from the 4.38% Q1 peak



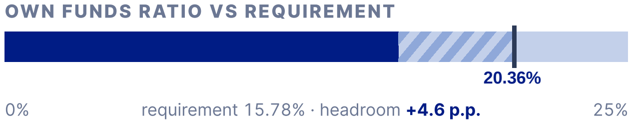
- Coverage of non-performing loans rebuilt to **56.5%** from 52.7% at 31 March.
- Cost of risk of **0.75%** of average net loans.
- Reflects growth of the portfolio rather than a broad deterioration.

CAPITAL AND LIQUIDITY

20.36%

total own funds ratio · the period's profit included

OWN FUNDS RATIO VS REQUIREMENT



Liquidity coverage ratio	**139%** min 100%
Leverage ratio	**8.22%** min 3%
Liquid assets / total assets	**40.8%** Jun-26

01 / PERFORMANCE

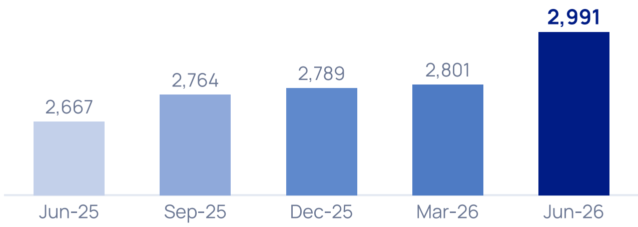
H1 2026 key performance indicators

PERFORMING LOANS

2,991 RON mn

▲ 12.1% Jun-25 → Jun-26

Four consecutive increases across five reporting dates, with the sharpest step in the second quarter of 2026.



DIGITALISATION

+17%

Patria Online users, H1 2026 against H1 2025.

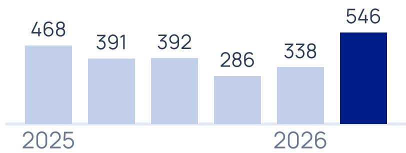
Transactions	+17%

Delivered in the half for corporate clients: mobile banking, Smart API, optimised onboarding flows and the „Safeguarding Account".

NEW LOAN SALES

546 RON mn

The highest of the six quarters presented, 39.7% above Q2 2025.

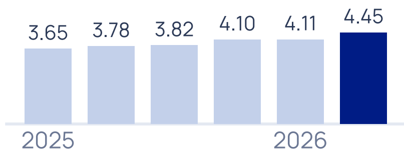


Per quarter · Q1 2025 – Q2 2026.

COMMERCIAL FINANCING

4.45 RON bn

Current accounts and term deposits, up 17.8% year on year.



Quarter-end balances · Q1 2025 – Q2 2026.

PATRIA CREDIT IFN

PATRIA CREDIT

RON 242.0 mn

Loan portfolio at 30 June 2026.

Net profit H1 2026	**RON 4.6 mn**
Portfolio vs Dec-25	▲ 11%

SAI PATRIA ASSET MGMT

PATRIA ASSET MANAGEMENT

1.53 RON bn

Assets under management, 177% higher year on year.

Net profit H1 2026	**RON 2.68 mn**

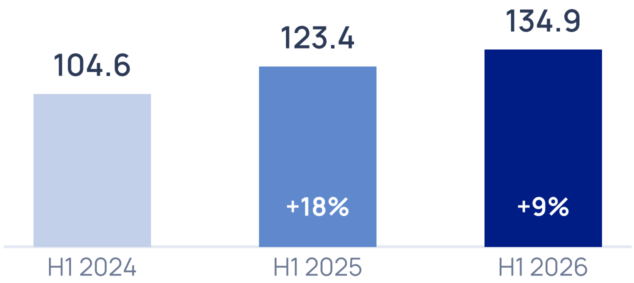
Sold to BRD Asset Management SAI S.A. after the reporting date; see Subsequent events.

„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."

Valentin VANCEA
General Manager

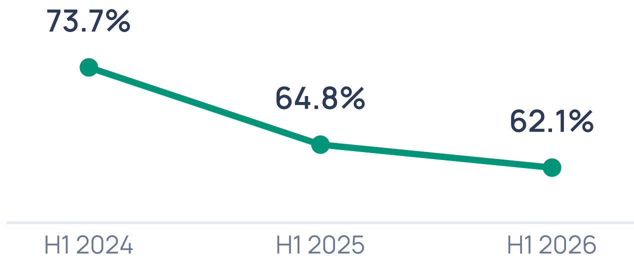
H1 2026 key financial indicators

NET BANKING INCOME



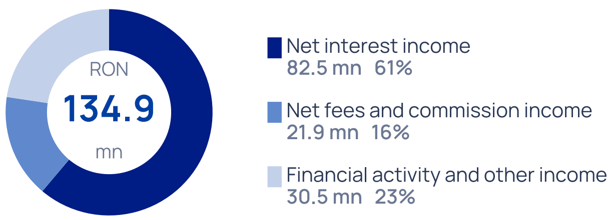
RON million

COST / INCOME RATIO EXCL. TURNOVER TAX



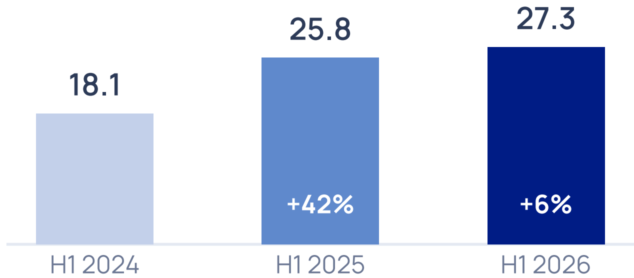
The ratio excludes the turnover tax throughout; H1 2024 as published. The improvement reflects income growing well ahead of underlying costs

INCOME BREAKDOWN



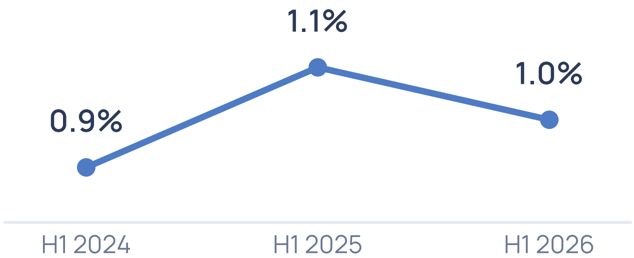
H1 2026

PROFITABILITY



Net profit, RON million

RETURN ON ASSETS



Annualised on average total assets. The ratio holds at 1.0% with profit growth broadly matching the expansion of the balance sheet

RETURN ON EQUITY

Annualised on average equity. The easing from 11.7% follows the growth of equity outpacing that of profit. The dotted line restates the ratio without the turnover tax

„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."

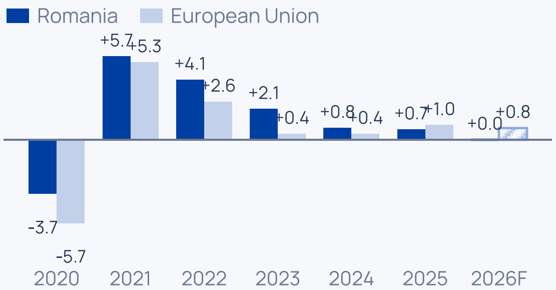
Georgiana STANCIULESCU
Deputy General Manager, Financial Division

H1 2026 macroeconomic context

Economic growth

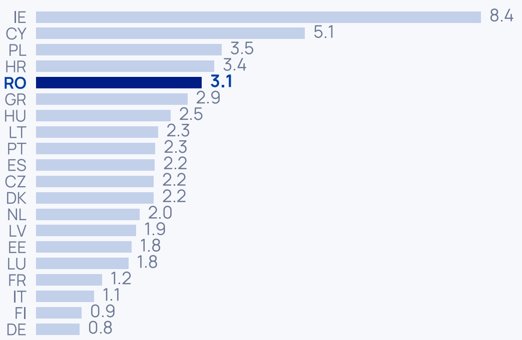
Romania's GDP was unchanged in the second quarter of 2026 against the first, in real terms. Against the second quarter of 2025 it fell 0.4% on unadjusted data and 2.0% seasonally adjusted. Over the first half as a whole, GDP was 0.8% below the first half of 2025 unadjusted, and 1.6% lower seasonally adjusted. The data for the first six months point to an economy still struggling to return to growth.

Chart 1 — Real GDP growth, Romania and the European Union



Per cent, year on year. 2026F: forecast, drawn hatched.

Chart 2 — Average real GDP growth, 2015–2025

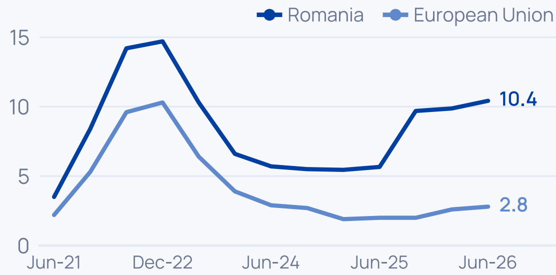


Per cent a year. European Union member states.

Inflation

Annual inflation fell substantially in July 2026, to 8.2% from 10.4% in June, helped by a favourable base effect. Month on month, consumer prices rose 0.6% in July. Underlying inflationary pressure nonetheless remains elevated, against very weak household consumption demand.

Chart 3 — Consumer price inflation, Romania and the European Union

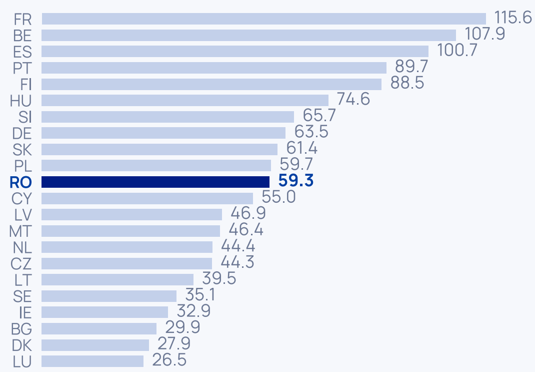


Per cent, year on year.

Public budget deficit

The budget deficit reached RON 41.03 billion in the first half of 2026, equivalent to 2.0% of GDP, against 3.64% in the same period of 2025. In nominal terms it narrowed by almost RON 28.8 billion, from RON 69.80 billion. Total revenues of the consolidated general budget reached RON 342.52 billion, 10.3% higher year on year, supported by stronger receipts from VAT, wage and income tax, property taxes and European funds. Total expenditure reached RON 383.55 billion, 0.8% higher, falling as a share of GDP from 19.85% to 18.66%. The Ministry of Finance notes that the adjustment was concentrated on current expenditure, without cutting public investment or European-funded projects.

Chart 4 — General government debt, 2025



Per cent of GDP. European Union member states.

Banking sector

The non-performing loan ratio for the banking system stood at 2.89% at 30 June 2026, up from 2.69% at the end of 2025 and above the 2.81% recorded a year earlier. Total system net assets reached approximately RON 981 billion at 30 June 2026, from RON 958 billion at the end of 2025. Profitability moderated from the levels of 2025 but remains high: an annualised return on assets of 1.50% and a return on equity of 15.46% at 30 June 2026, against 1.68% and 17.63% for 2025 as a whole. The loan-to-deposit ratio stood at 69.1%, from 67.3% at the end of 2025, and the solvency ratio at 23.60%, far above the regulatory minimum.

Banking system figures per the National Bank of Romania's aggregate indicators for credit institutions, at 30 June 2026.

Table 1 — Banking system aggregate indicators

	30-JUN-26	31-DEC-25	30-JUN-25
Credit institutions	29	29	31
Total net assets, RON billion	981.0	957.6	894.0
Solvency ratio	23.60%	24.36%	24.23%
Leverage ratio	8.96%	8.55%	8.69%
Non-performing loans (NPL) ratio	2.89%	2.69%	2.81%
Return on assets (annualised)	1.50%	1.68%	1.67%
Return on equity (annualised)	15.46%	17.63%	18.17%
Loans / deposits	69.12%	67.30%	67.82%

Source: the National Bank of Romania's aggregate indicators for credit institutions. The NPL ratio follows the EBA definition.

H1 2026 Executive summary

Highlights of the period

3.00 RON bn
NET LOANS TO CUSTOMERS
Past RON 3 billion for the first time in the Bank's history, 13.1% above June 2025.

16.0 RON mn
NET PROFIT IN Q2 2026
The largest of the six quarters presented, lifting the half-year result 5.7% above H1 2025.

62.1%
COST / INCOME EXCL. TURNOVER TAX
Improved from 64.8%, the best level in the periods presented.

- **+18.3%** **Net fee and commission income.**
- **+8.8%** **Customer deposits** in six months, funding the whole of the balance sheet expansion.
- **−25.1%** **Interbank funding**, improving the stability of the funding mix.
- **RON 4.5 mn** **Turnover tax increase absorbed in full**, with the operating result up 7.8% after including the doubled tax.
- **3.93%** **Non-performing exposure ratio**, back from 4.38% at the end of March, with coverage rebuilt to 56.5%.
- **4.6 p.p.** **Headroom above the overall capital requirement**, with the period's profit included in own funds.

Table 2 — Key figures

	H1 2026	H1 2025	CHANGE	CHANGE %
FINANCIAL RESULTS — RON THOUSAND, SIX MONTHS TO 30 JUNE				
Net banking income	134,876	123,419	*+11,457*	*+9.3%*
Total operating expenses	(92,570)	(84,176)	*+8,394*	*+10.0%*
of which turnover tax	(8,758)	(4,215)	*+4,543*	*+107.8%*
Net impairment of financial assets	(10,924)	(9,185)	*+1,739*	*+18.9%*
Net profit for the period	**27,254**	**25,781**	***+1,473***	***+5.7%***
RATIOS				
Cost / income ratio	68.6%	68.2%	*+0.4 p.p.*	—
Cost / income ratio excl. turnover tax	62.1%	64.8%	*-2.7 p.p.*	—
Return on equity (RoE)	10.7%	11.7%	*-1.0 p.p.*	—
Effective tax rate	32.1%	24.8%	*+7.3 p.p.*	—
LOANS AND DEPOSITS — 30 JUNE 2026 VS 31 DECEMBER 2025				
Loans to customers, net	3,000,860	2,787,087	*+213,773*	*+7.7%*
Customer deposits	4,461,209	4,098,978	*+362,231*	*+8.8%*
Total assets	5,588,840	5,299,784	*+289,056*	*+5.5%*
Gross loans / deposits	70.2%	71.1%	*-0.9 p.p.*	—

The effective tax rate adds together corporate income tax and the turnover tax, expressed against profit before tax grossed up for the turnover tax.

Review of the period

Patria Bank delivered a net profit of RON 27.3 million in the first half of 2026, 5.7% above the first half of 2025 and a third consecutive year of first-half growth. Net loans to customers passed RON 3 billion for the first time in the Bank's history, total assets reached RON 5.59 billion, and the second quarter produced RON 16.0 million of net profit, the largest of the six quarters presented in this report.

GROWTH FUNDED BY CUSTOMERS

Customer deposits grew 8.8% in six months to RON 4.46 billion. That allowed the Bank to fund a larger balance sheet while *reducing* reliance on interbank funding by 25.1%, improving the quality and stability of the funding mix.

Commercial momentum. Net fee and commission income rose 18.3% to RON 21.9 million, the fastest growth of any recurring revenue line, reflecting higher transaction volumes and a broader product offering. Net banking income advanced 9.3% and the operating result 7.8%.

Operating cost discipline against a doubled tax. The turnover tax levied on credit institutions rose from 2% to 4% with effect from July 2025, adding RON 4.5 million of cost with no counterpart in the comparative period. The Bank absorbed it in full: excluding the tax, the cost / income ratio improved to 62.1% from 64.8%, its best level in the periods presented.

Asset quality off its first-quarter peak. The non-performing exposure ratio came back to 3.93% and coverage of non-performing loans was rebuilt to 56.5% from 52.7% at 31 March, as recovery and collection activity took effect.

Capital and liquidity. The total own funds ratio stood at 20.36%, 4.6 p.p. above the overall capital requirement of 15.78%. The period's profit is included in own funds. Liquid assets represented 40.8% of total assets.

Net interest income held broadly stable, up 0.9%, in a market where funding costs rose faster than asset yields, with the wider balance sheet offsetting the compression in spreads. Of the RON 31.4 million profit before tax, RON 9.4 million arose from net gains on assets held for sale.

OUTLOOK FOR H2 2026

The Bank enters the second half of 2026 with momentum and with headroom. The lending accelerated in the second quarter reaches its full interest run-rate from July onwards; the deposit base that funded the whole of the first half's expansion continues to grow; and capital stands 4.6 p.p. above the overall requirement, with the period's profit included. The environment still calls for prudence: the economy has yet to return to growth, disinflation is only beginning, and the doubled turnover tax will weigh on the cost base for the full year. Against that background, the Bank will keep to the approach that produced the first half's result: disciplined growth in its strategic segments, agriculture, micro-enterprises, SMEs and corporate clients, funded by customer deposits. The completion of the sale of SAI Patria Asset Management after the reporting date brings a gain that will strengthen the capital base in the second half.

H1 2026 financial results

NET PROFIT · RON MN 27.3 ▲ +5.7% vs H1 2025	NET BANKING INCOME · RON MN 134.9 ▲ +9.3% vs H1 2025	COST / INCOME EXCL. TURNOVER TAX 62.1% ▼ -2.7 p.p. vs H1 2025	RETURN ON EQUITY 10.7% ▼ -1.0 p.p. vs H1 2025
TOTAL ASSETS · RON BN 5.59 ▲ +5.5% vs Dec-25	NET LOANS TO CUSTOMERS · RON BN 3.00 ▲ +7.7% vs Dec-25	CUSTOMER DEPOSITS · RON BN 4.46 ▲ +8.8% vs Dec-25	TOTAL OWN FUNDS RATIO 20.36% ▼ -1.9 p.p. vs Dec-25

Green denotes a favourable movement. The tables compare the half against the same half of 2025, and period-end balances against 31 December 2025.

Financial position

Total assets reached RON 5.59 billion, RON 289.1 million or 5.5% higher than at 31 December 2025 and 16.6% above 30 June 2025, driven by the loan book and by further investment in government securities.

Net loans and advances to customers rose 7.7% to RON 3.00 billion, passing that threshold for the first time. Debt securities and equity instruments increased 14.4% as surplus liquidity continued to be placed at competitive yields.

On the funding side, customer deposits grew 8.8% to RON 4.46 billion. This allowed interbank funding to be reduced by 25.1% to RON 339.1 million, improving the stability of the funding mix.

Chart 5 — Balance sheet development

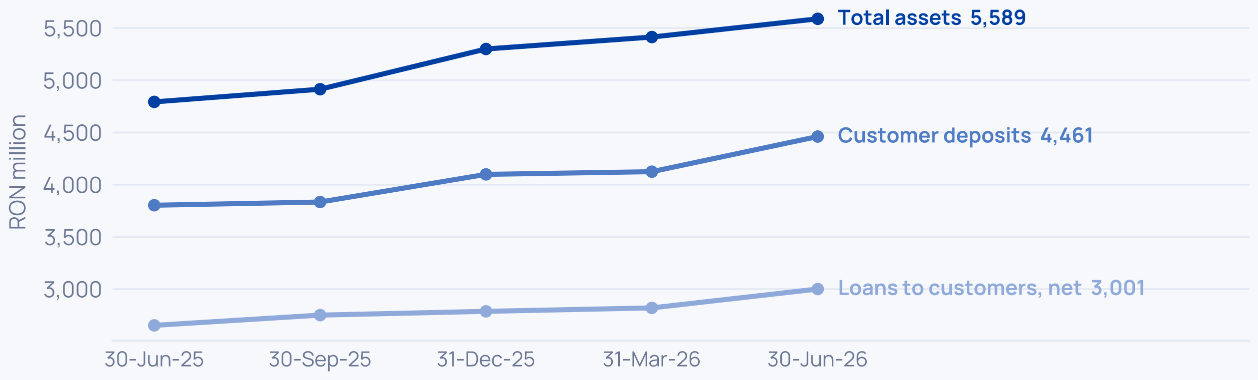


Table 3 — Statement of financial position

RON THOUSAND	30-JUN-26	31-DEC-25	CHANGE	CHANGE %	30-JUN-25	CHANGE %
ASSETS						
Cash and cash equivalents	647,630	789,312	*(141,682)*	*-18.0%*	440,979	*+46.9%*
Loans and advances to banks	19,015	19,201	*(186)*	*-1.0%*	19,049	*-0.2%*
Debt securities and equity instruments	1,612,875	1,410,264	*+202,611*	*+14.4%*	1,366,502	*+18.0%*
Investments in subsidiaries	44,296	42,296	*+2,000*	*+4.7%*	42,296	*+4.7%*
Loans and advances to customers, net	3,000,860	2,787,087	*+213,773*	*+7.7%*	2,652,699	*+13.1%*
Other assets	264,164	251,624	*+12,540*	*+5.0%*	271,669	*-2.8%*
Total assets	**5,588,840**	**5,299,784**	***+289,056***	***+5.5%***	**4,793,194**	***+16.6%***
LIABILITIES AND EQUITY						
Due to banks and REPO	339,128	452,960	*(113,832)*	*-25.1%*	272,161	*+24.6%*
Due to customers	4,461,209	4,098,978	*+362,231*	*+8.8%*	3,803,314	*+17.3%*
Other liabilities	87,648	88,007	*(359)*	*-0.4%*	96,657	*-9.3%*
Subordinated debt	105,720	102,719	*+3,001*	*+2.9%*	100,946	*+4.7%*
Debt securities in issue	69,677	67,563	*+2,114*	*+3.1%*	67,075	*+3.9%*
Total liabilities	**5,063,382**	**4,810,227**	***+253,155***	***+5.3%***	**4,340,153**	***+16.7%***
Total equity	**525,458**	**489,557**	***+35,901***	***+7.3%***	**453,041**	***+16.0%***
Total liabilities and equity	**5,588,840**	**5,299,784**	***+289,056***	***+5.5%***	**4,793,194**	***+16.6%***

The first pair of change columns compares 30 June 2026 with 31 December 2025; the final column compares it with 30 June 2025. Investments in subsidiaries include the RON 1,774 thousand holding in SAI Patria Asset Management S.A., classified as held for sale from 31 December 2025 and sold, after the reporting date, to BRD Asset Management SAI S.A. (see Subsequent events).

Equity

Total equity reached RON 525.5 million at 30 June 2026, 7.3% higher than at the end of 2025 and **16.0%** higher than in the same period of the previous year. The evolution was supported both by the profit generated in the first half of 2026, which contributed directly to the strengthening of the capital base, and by the favourable evolution of the revaluation reserves on the government securities portfolio and on the participations held by the Bank. The improvement in these reserves was driven by the increase in the fair value of the financial instruments held by the Bank, on the back of lower market yields and the favourable evolution of government securities prices, with a positive impact on other comprehensive income and, implicitly, on equity.

A capital base that grows faster than the balance sheet allows the Bank to continue expanding the loan portfolio, to absorb the impact of the doubled turnover tax and to fund its development from its own resources. In this context, the total own funds ratio stood at 20.36%, including the profit for the period.

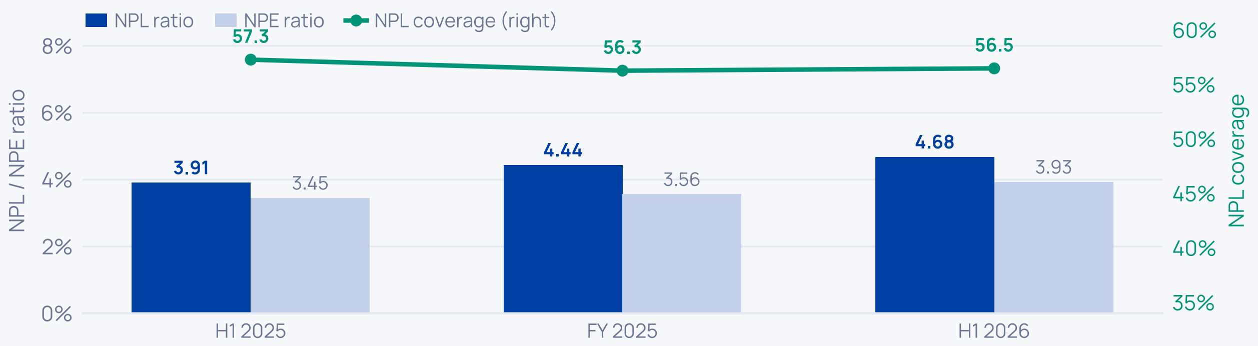
Loan portfolio quality

Table 4 — Loan portfolio by performance

RON THOUSAND	30-JUN-26	31-DEC-25	CHANGE %	30-JUN-25	CHANGE %
Gross loans	**3,132,495**	**2,914,188**	***+7.5%***	**2,772,496**	***+13.0%***
Performing loans	2,990,984	2,788,615	*+7.3%*	2,667,279	*+12.1%*
Non-performing loans	141,511	125,573	*+12.7%*	105,217	*+34.5%*
Total impairment allowances	(131,635)	(127,101)	*+3.6%*	(119,797)	*+9.9%*
on performing loans	(54,450)	(58,604)	*-7.1%*	(61,389)	*-11.3%*
on non-performing loans	(77,185)	(68,497)	*+12.7%*	(58,408)	*+32.1%*
Net loans	**3,000,860**	**2,787,087**	***+7.7%***	**2,652,699**	***+13.1%***
Net performing loans	2,936,534	2,730,011	*+7.6%*	2,605,890	*+12.7%*
Net non-performing loans	64,326	57,076	*+12.7%*	46,809	*+37.4%*

The first change column compares 30 June 2026 with 31 December 2025; the second with 30 June 2025.

Chart 6 — Asset quality



The non-performing loan ratio stood at 4.68% and the non-performing exposure ratio at 3.93% at 30 June 2026, against 4.44% and 3.56% respectively at the end of 2025 and 3.91% and 3.45% at 30 June 2025. Coverage of non-performing loans by impairment allowances stood at 56.5%, in line with the end of 2025, on the presentation used for the systemic risk buffer.

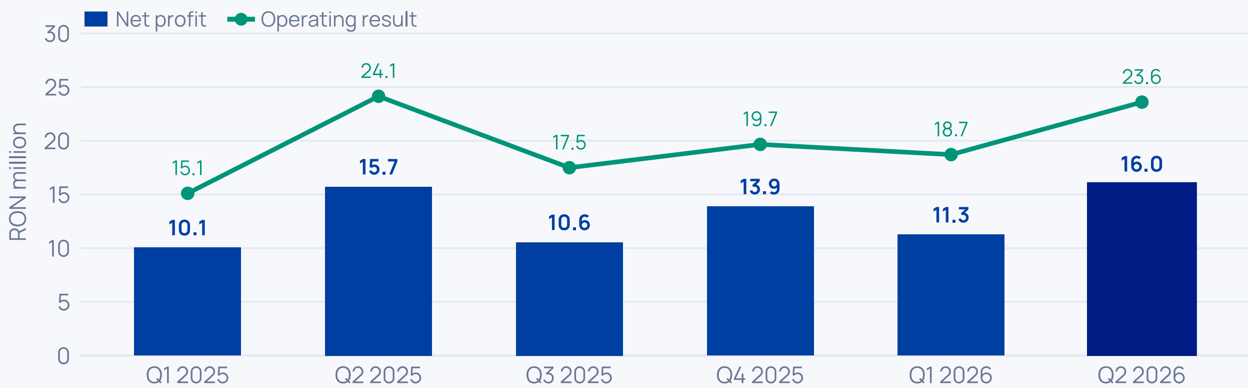
Financial performance

The half demonstrates the Bank's capacity to earn a profit while absorbing a rising cost base: net banking income advanced 9.3%, on fees, financial activity and a growing loan book, while the doubling of the turnover tax was absorbed in full, with the operating result still 7.8% higher and net profit up 5.7%. Profitability from the recurring activity continues to build on a capital base that is itself compounding.

Table 5 — Statement of profit or loss

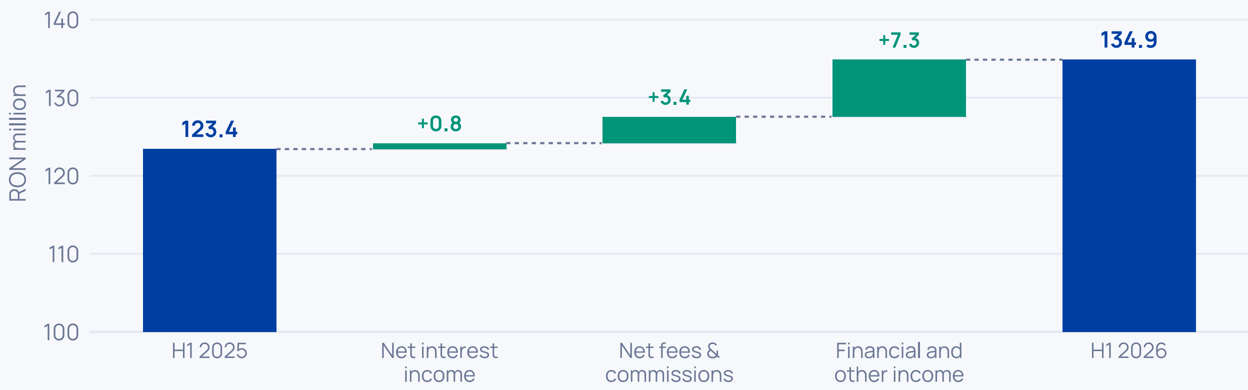
RON THOUSAND	H1 2026	H1 2025	CHANGE	CHANGE %
OPERATING INCOME				
Net interest income	82,470	81,707	*+763*	*+0.9%*
Net fees and commission income	21,899	18,512	*+3,387*	*+18.3%*
Net gains from financial activity and other income	30,507	23,200	*+7,307*	*+31.5%*
Net banking income	**134,876**	**123,419**	***+11,457***	***+9.3%***
OPERATING EXPENSES				
Staff costs	(44,054)	(41,378)	*+2,676*	*+6.5%*
Depreciation and amortisation	(11,594)	(11,759)	*(165)*	*-1.4%*
Other operating and administrative expenses	(36,922)	(31,039)	*+5,883*	*+19.0%*
of which turnover tax	(8,758)	(4,215)	*+4,543*	*+107.8%*
Total operating expenses	**(92,570)**	**(84,176)**	***+8,394***	***+10.0%***
RESULT				
Operating result	**42,306**	**39,243**	***+3,063***	***+7.8%***
Net impairment of financial assets	(10,924)	(9,185)	*+1,739*	*+18.9%*
Profit before tax	**31,382**	**30,058**	***+1,324***	***+4.4%***
Income tax expense	(4,128)	(4,277)	*(149)*	*-3.5%*
Net profit for the period	**27,254**	**25,781**	***+1,473***	***+5.7%***

Chart 7 — Quarterly net profit and operating result



RON million. Q2 2026 highlighted. From Q3 2025 the quarterly operating result includes the turnover tax at the 4% rate applicable from 1 July 2025, double the rate borne in the quarters of the first half of 2025.

Chart 8 — Net banking income bridge, H1 2025 to H1 2026

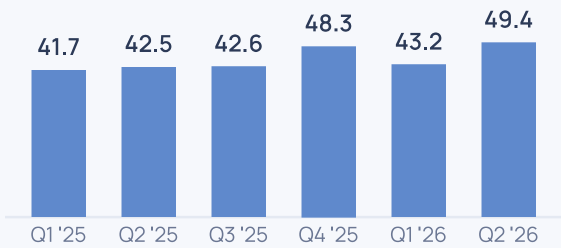


RON million. The financial and other income step includes an increase of RON 8.9 million in the gain on non-current assets held for sale.

Chart 9 — Quarterly net banking income

RON million.

Chart 10 — Quarterly total operating expenses



RON million. Net banking income less the operating result.

Net interest income

Interest income. It advanced +10.9%, led by income from debt securities, up +37.5% as surplus liquidity was placed at attractive yields. Income from the loan book grew +4.5%: the half's lending growth was concentrated in the second quarter, which brought the strongest new production of the periods presented, so the new volumes contributed only part of their interest run-rate to the half and will feed through fully from the second half of 2026 onwards.

Interest expense. It rose +21.6%, the counterpart of the +17.3% year-on-year growth in customer deposits, which funded the whole of the balance sheet expansion in a market where deposit rates remained elevated. As the deposit stock reprices with the easing of market rates, and as the second quarter's lending reaches its full run-rate, the balance between the two lines is expected to improve. Net interest income for the half was up +0.9%.

Non-interest income

Net fee and commission income rose +18.3% to RON 21.9 million, the strongest contribution of any recurring revenue line. Within other income, the RON 9.4 million net gain on assets held for sale is the single largest item.

Operating expenses

Operating expenses increased +10.0% to RON 92.6 million. The turnover tax accounts for RON 4.5 million of the increase, following the rise in the rate from 2% to 4% with effect from 1 July 2025. A further component of the increase came from operating and administrative costs, on the back of intensified investment in IT systems and of higher expenses related to the premises used by the Bank.

Operating jaws were marginally negative as reported, with income growing 9.3% against 10.0% for costs; the gap is accounted for entirely by the doubled turnover tax. Excluding it, costs grew 4.8% and operating jaws would have turned positive again, at +4.5 p.p.

Chart 11 — Cost / income ratio

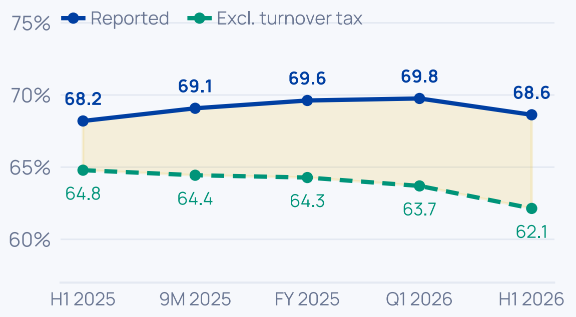
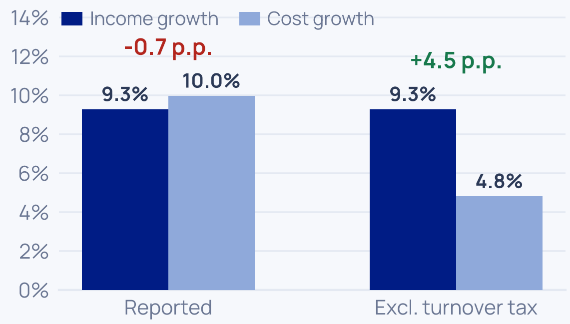


Chart 12 — Operating jaws, H1 2026 vs H1 2025



Income = net banking income growth; costs = total operating expenses growth, with and without the turnover tax.

Cost of risk

Net impairment charges on financial assets were RON 10.9 million against RON 9.2 million in the first half of 2025, equivalent to an annualised cost of risk of 0.75% of average net loans, against 0.73% in the first half of 2025. The increase reflects the growth of the portfolio and the adjustment of vulnerable exposures to the macroeconomic environment, rather than a marked deterioration in credit quality.

The Bank continues to monitor the loan portfolio closely and to apply the necessary prudential measures, so that credit risk is managed in an appropriate and balanced way in an economic environment marked by uncertainty. Even in these conditions, with a larger number of companies turning to judicial procedures (insolvency, preventive concordat, deregistration or bankruptcy), the Bank maintained an adequate cost of risk and a non-performing exposure ratio in line with the difficulties of the macroeconomic environment, while keeping the coverage of non-performing loans at an adequate level.

Economic and financial ratios

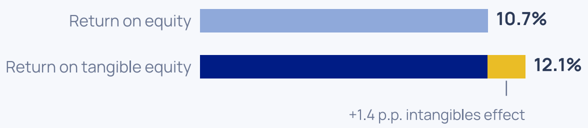
Table 6 — Ratio dashboard

	30-JUN-26	31-DEC-25	30-JUN-25	REQUIREMENT
CAPITAL				
Total own funds ratio	20.36%	22.27%	21.76%	15.78%
Potential change in economic value (EVE / Tier 1), IRRBB	11.5%	10.3%	11.4%	15.00%
LIQUIDITY				
Liquidity coverage ratio (LCR)	139.32%	150.95%	141.46%	100.00%
Liquid assets / total assets	40.8%	41.9%	38.1%	—
Debt securities and equity instruments / total assets	28.9%	26.6%	28.5%	—
Gross loans / customer deposits	70.2%	71.1%	72.9%	—
Gross loans / total assets	56.0%	55.0%	57.8%	—

	30-JUN-26	31-DEC-25	30-JUN-25	REQUIREMENT
PROFITABILITY				
Return on assets (RoA)	1.0%	1.0%	1.1%	—
Return on equity (RoE)	10.7%	11.0%	11.7%	—
EFFICIENCY				
Cost / income ratio	68.6%	69.6%	68.2%	—
Cost / income ratio excl. turnover tax	62.1%	64.3%	64.8%	—
ASSET QUALITY				
Non-performing loans (NPL) ratio (a)	4.68%	4.44%	3.91%	—
Non-performing exposures (NPE) ratio (a)	3.93%	3.56%	3.45%	—
NPL coverage ratio (b)	56.48%	56.27%	57.28%	—

(a) Standalone FINREP. (b) Presentation used for the systemic risk buffer calculation. The overall capital requirement (OCR) comprises the Pillar 1 requirement, the Pillar 2 requirement resulting from the SREP and the combined buffer requirement. The requirement shown against the IRRBB measure is the EBA supervisory outlier test threshold on Tier 1 capital. RoA and RoE are annualised.

Chart 13 — Return on equity and return on tangible equity, H1 2026



Annualised. Tangible equity excludes intangible assets and goodwill, per the solvency reporting; average of 30 June 2026 and 31 December 2025.

PATRIA BANK

02

Business and governance

IN THIS SECTION

H1 2026 commercial activity

Banking activity for legal entities

The Bank consolidated its commercial activity in the first half of 2026, with a strategic orientation towards the SME, Micro, Corporate and Agro & Food segments, through dedicated solutions and through initiatives in sustainability and green financing.

The **Micro** segment was served with fast and accessible products for entrepreneurs: working capital financing, factoring and investment lending, including for projects drawing on European funds. The Bank placed the emphasis on flexibility and personalised advice, adapting flows and products to the particular circumstances of different types of legal entity, so as to make an impact at the level of the individual and the business.

In the **SME** sector the Bank continued to play an active part in financing the real economy, supporting entrepreneurs through flexible lending products and strategic partnerships. The SME loan portfolio reached RON 777 million at the end of June 2026, 2% above June 2025. The increase reflects both a positive dynamic in credit demand and a strengthened capacity for commercial execution.

That performance is underpinned by operational flows built for the SME segment, with improved response times and simplified processes.

In the **Corporate** segment the Bank continued to support large companies through complex, structured solutions adapted to the specific requirements of strategic projects. The Corporate portfolio reached RON 663 million at the end of June 2026, **25%** higher than in the same period of the previous year, an evolution that reflects more intense commercial activity and the maintenance of a robust investment appetite.

Financing was directed principally at sectors such as green energy, real estate, infrastructure, transport, HORECA, technology and services. The Bank offered both long-term investment loans and short-term working capital products such as factoring and credit lines, giving clients financial flexibility and supporting their development plans.

In parallel, the Bank strengthened its relationships with corporate companies through a consultative approach and tailored financial structures, which allowed it to attract projects with significant economic impact. The direction of development has been to reinforce the Bank's presence in energy and real estate and to extend into emerging industries with high growth potential, positioning it as a strategic financial partner for investors and large operators in the economy.

In the **Agro & Food** sector the Bank actively supported both the financing of agriculture and the development of the food industry, covering the whole agri-food chain. In agriculture it financed seasonal working capital, the purchase of equipment and investment in farm modernisation, giving farmers access to better technology and higher productivity. In the food industry it supported working capital, the extension of processing capacity and the modernisation of production units, contributing to higher added value and to a stronger local supply chain. Financing tied to European-funded projects remained a strategic priority for both farms and processors.

Despite the impact of the pedological drought of earlier years and the liquidity pressures felt in primary agriculture, the quality of the Agro & Food portfolio held up, as a result of proactive monitoring of the client portfolio, the support measures put in place, and the diversification of exposure towards the food industry, which carries a more stable risk profile.

Loans outstanding

Performing loans to companies rose **9%** against December 2025. Through the first six months of 2026 the Bank continued to concentrate on growing the loan portfolio, making further use, for the benefit of clients, of the guarantees issued by the European Investment Fund under the InvestEU programme, alongside lending to SMEs in support of both investment and current activity.

Agriculture continued to be one of the strategic priorities for lending. The markedly improved performance of the first half of 2026 is, above all, the result of strengthening the Bank's commercial team, of concentrating on the profitability of existing clients and on attracting new ones, and of improvements to internal processes. The Agro segment's performing loan portfolio rose **30%** against June 2025. Demand from Romanian farmers over the period reflects a positive dynamic, fed by working capital needs and by growing interest in European-funded projects.

Table 7 — Performing loans to legal entities by segment

RON MILLION	30-JUN-25	30-JUN-26	CHANGE VS 30-JUN-25
SME	761	777	*2%*
Corporate	529	663	*25%*
Micro	439	434	*(1%)*
Agro	401	523	*30%*

Outstanding performing loans by commercial segment at 30 June 2026, with the change against 30 June 2025.

Table 8 — Outstanding performing loans to legal entities

RON THOUSAND	31-MAR-25	30-JUN-25	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26	CHANGE VS 30-JUN-25
Performing loans	1,993,275	2,129,371	2,201,156	2,209,116	2,223,542	2,397,046	*+12.6%*

Chart 14 — The performing loan book by business line

RON million equivalent at 30 June 2026; the total differs marginally from the accounting figures in the loan-quality chapter.

New loan sales

New loan sales to legal entities in the second quarter of 2026 were **67%** above the first quarter.

The macroeconomic context in Romania continued to be marked by persistent inflation, interest rates held at high levels, fiscal consolidation and a moderate economic slowdown, all of which bore directly on lending activity and on the appetite for financing across the economy. Funding costs at high levels, together with the local and international geopolitical context, produced a more selective approach across the banking market, with greater emphasis on portfolio quality and risk management, alongside a more conservative attitude among entrepreneurs towards investment plans.

Against that background the Bank pursued a strategy of prudent growth concentrated on the client segments where it holds established expertise and a competitive advantage: SME, Agro & Food, microfinance and individuals.

In **Micro**, financing concentrated on working capital needs and on investment, including long-term investment, both sub-segments showing a reasonable dynamic in the current context. Adjustments to the analysis flow are expected to contribute to a positive dynamic in the coming quarters, meeting clients' need for rapid resolution of their financing requirements. The Bank also maintains its specific and differentiated approach to very small non-agricultural businesses and to small agricultural businesses, a strategic segment for microfinance.

SME remained one of the main pillars of lending, with the focus kept on financing clients with viable business models, predictable cash flows and a good capacity to adapt to economic volatility. Demand for working capital products, factoring and loans supported by guarantee programmes held at a high level, particularly in sectors characterised by resilience and favourable development prospects. The Bank continued to support investment by SME clients through flexible lending solutions, contributing to their competitiveness and growth plans.

Among **Corporate** clients the Bank sought to consolidate relationships with existing clients and to develop financing for companies with a solid financial profile, stable competitive positions and sustainable prospects. The quarter was marked by a higher level of early repayments, particularly among legal entities, as certain clients optimised their funding structures in a more volatile market. The impact of those repayments was offset by commercial activity and by volumes generated from new sales, which allowed a balanced commercial dynamic to be maintained and the portfolio to continue developing on prudent foundations.

In **SME and Corporate** together, the first half of 2026 was marked by the consolidation of the Bank's position as a strategic financial partner for projects with major economic impact. Significant financings were completed in key sectors including HORECA, infrastructure, green energy, commercial real estate and transport. Green energy remains a strategic priority, with a clear focus on solar, where the Bank financed generation and energy-efficiency projects. In infrastructure the Bank continued to provide non-cash facilities, supporting complex projects with a strategic role in regional economic development.

In **Agro & Food** the Bank continued its strategy of acquiring new clients through medium and long-term investment financing and refinancing, with a focus on the purchase of land, machinery, irrigation systems and storage facilities. Because arable crops represent the largest share of the Agro portfolio, the Bank's strategic direction is both to diversify exposure within that segment and to develop the Food segment as a complementary pillar, balancing the portfolio and taking up opportunities across the agri-food chain. Financing for clients in the food industry represented 40% of the segment's lending, and advanced **67%** against the same period of 2025. Investment financing declined slightly, though appetite among medium and large farmers for European-funded projects is growing, particularly in livestock: pigs and poultry.

Table 9 — New loan sales to legal entities, by segment

RON MILLION	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	CHANGE VS Q2 2025
Agro	69	96	66	71	116	109	+12.7%
Micro	68	62	67	67	50	64	+3.9%
SME & Corporate	271	166	179	71	114	293	+77.0%
Total	**408**	**324**	**312**	**209**	**280**	**466**	**+43.9%**

RON million equivalent, new production per quarter.

Commercial funding

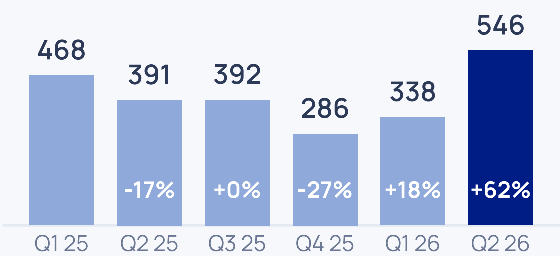
Commercial funding (current accounts and term deposits from legal entities) grew **17%** against the end of 2025, on the back of the positive evolution of the SME and Corporate segments. The Bank's strategy was to increase its competitiveness on price at short maturities of one to three months, given the downward trend in interest rates. It also achieved an important reduction in the cost of commercial funding over the first half, by reducing liquidity concentrations and increasing current account turnover.

Table 10 — Commercial funding from legal entities

RON MILLION	31-MAR-25	30-JUN-25	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26	CHANGE VS 31-DEC-25
Current accounts and term deposits	**1,599**	**1,687**	**1,695**	**1,885**	**1,884**	**2,203**	**+16.8%**

Quarter-end balances in RON million equivalent.

Chart 15 — New loan sales per quarter



RON million, total new production per quarter, Q1 2025 – Q2 2026.

Chart 16 — Commercial financing

RON billion, current accounts and term deposits, quarter-end balances, Q1 2025 – Q2 2026.

Retail banking activity

In the first half of 2026 demand for lending products, both secured and unsecured, was lower across the banking system than in the same period of the previous year, a slowdown owing to the macroeconomic context, but with a tendency to improve in the second quarter. The two types of lending, consumer and mortgage, moved divergently.

The number of property transactions, and with it the number of loans, fell, while the increase in the value of lending is explained by higher house prices. Although the average rate on new lending to households declined against 2025, consumer demand did not accelerate, with household incomes under pressure from inflation.

The Bank continued to promote the products in its existing portfolio actively, both through its territorial units and on the Patria de Oriunde platform. In an environment marked by greater caution among clients, it continued to promote responsible financing products and solutions adapted to the needs of retail clients, with the emphasis on predictable costs and a sustainable level of indebtedness. It also continued to develop its digital services and to simplify client interaction, in order to improve the banking experience and widen access to financial services.

Secured and unsecured lending granted in the first six months of 2026 amounted to RON 138.3 million, an increase of **8.5%** on the first half of 2025. Although secured lending is still a modest share of total lending activity, at RON 29.0 million, its sales show a rising trend, 31.9% above the same period of the previous year.

New unsecured volumes remained predominant, contributing RON 109.3 million, or 79.0% of total new lending in this segment. The Bank's strategy is to increase the contribution of secured lending within total lending to individuals, so as to consolidate the portfolio and maintain a balanced position between the two categories. It will continue to promote its existing products actively, in both lei and euro, through its own sales force and through intermediation partners: brokers and lead providers.

Performing retail loans stood at RON 584.1 million at 30 June 2026 (RON 308.9 million secured and RON 275.3 million unsecured), 9% more than in the same period of 2025. The focus for the period ahead remains the consolidation of the secured book, to balance the portfolio, alongside growth in sales volume and so in the unsecured book, to raise the profitability of the retail segment.

Term deposits grew 8% against the same period of 2025, and current account balances 7%. Action to promote savings products was intensified, supported by a campaign to attract new clients, a four-month deposit campaign run across all social media channels, and by promotion of the benefits of the current account, to increase turnover and control attrition.

Table 11 — New retail lending in the first half of 2026

RON MILLION	H1 2025	H1 2026	CHANGE VS H1 2025
New lending, total	**127**	**138**	***8.5%***
secured	22	29	*31.9%*
unsecured	105	109	*+3.6%*

Table 12 — New retail loan sales, secured and unsecured

RON MILLION	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	CHANGE VS Q2 2025
Secured	10	12	20	19	10	19	*+54.3%*
Unsecured	51	55	60	58	48	61	*+11.4%*
Total	**61**	**67**	**80**	**77**	**58**	**80**	***+19.2%***

RON million equivalent, new production per quarter.

The penetration rate of loans sold with insurance reached 85% of total lending. In that context the Bank raised the ceiling on its unsecured personal loan to RON 250,000.

Table 13 — Outstanding performing retail loans

RON MILLION	31-MAR-25	30-JUN-25	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26	CHANGE VS 31-DEC-25
Secured	301	298	305	306	303	309	+1.0%
Unsecured	229	237	254	267	265	275	+3.2%
Total	**530**	**536**	**559**	**573**	**568**	**584**	**+2.0%**

Quarter-end balances in RON million equivalent.

Table 14 — Retail funding

RON MILLION	31-MAR-25	30-JUN-25	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26	CHANGE VS 31-DEC-25
Term deposits	1,735	1,772	1,819	1,889	1,900	1,908	+1.0%
Current accounts	319	317	304	323	324	338	+4.8%
Total	**2,054**	**2,089**	**2,123**	**2,212**	**2,224**	**2,246**	**+1.5%**

Quarter-end balances in RON million equivalent.

Patria de Oriunde

In the first six months of 2026 the Bank continued to promote its online platform “Patria de Oriunde” intensively, running campaigns for deposits taken in RON and for consumer loans without property collateral, including radio and television campaigns for those products.

Patria Online

The Bank’s internet and mobile banking platform has been extended steadily, with new functionality and digital service options for clients and with security updates.

+17%

Patria Online users, H1 2026 vs H1 2025

+17%

Transactions through the internet and mobile banking platforms, H1 2026 vs H1 2025

mobile banking · Smart API · onboarding · „Safeguarding Account”

Delivered in the half for corporate clients

Digitalization

In the first half of 2026 the Bank implemented its mobile banking service for corporate clients, giving companies access to banking operations directly from the application. Innovation and digitalization continued in both commercial and operational areas, with new digital solutions for corporate clients (Smart API, optimised onboarding flows and internet banking), with wider lending and products for micro-enterprises and SMEs, and with the optimisation of the lending and card flows.

Also in this half the Bank introduced the “Safeguarding Account”, a dedicated bank account for holding separately the funds belonging to payment service users. These projects consolidate the digital experience of clients and support the development of the strategic Agro, SME and Corporate segments.

Governance

Patria Bank S.A. is a credit institution authorised to carry out banking activities on the territory of Romania under Emergency Government Ordinance no. 99/2006 on credit institutions and capital adequacy, supervised by the National Bank of Romania, and an issuer of financial instruments admitted to trading on the regulated market administered by the Bucharest Stock Exchange, supervised in that capacity by the Financial Supervisory Authority. The Bank operates a network of 45 territorial units and is a joint stock company using a one-tier corporate model, administered by a Board of Directors which delegates the conduct of the business to an Executive Committee.

The Patria Bank Group

PATRIA BANK

Patria Bank S.A. — a credit institution authorised to carry out banking activities on the territory of Romania, with a market share by assets of under 1%. Its services include the opening of accounts and term deposits, domestic and foreign payments, foreign exchange operations, financing for current activity, medium-term financing and the issue of letters of guarantee and letters of credit.

PATRIA CREDIT

Patria Credit IFN S.A. — a non-banking financial institution licensed by the National Bank of Romania to carry out lending activities in Romania, entered in the Special Register of Non-Banking Financial Institutions held by the NBR, and specialising in rural lending and microfinance. The Bank holds 99.99% of its share capital.

PATRIA ASSET MANAGEMENT

SAI Patria Asset Management S.A. — an investment management company authorised by the Financial Supervisory Authority, and the funds it manages. The Bank held 99.9944% of its share capital at 30 June 2026, classified as held for sale following the contract signed with BRD Asset Management SAI S.A. The sale was completed after the reporting date; see Subsequent events in the chapter on the activity on the Bucharest Stock Exchange.

Shareholder structure

Table 15 — Shareholder structure at 30 June 2026

SHAREHOLDER	NUMBER OF SHARES	% HOLDING
EEAF Financial Services B.V., Amsterdam	2,755,927,215	85.1017%
Other shareholders — individuals	357,739,734	11.0469%
Other shareholders — legal entities	124,723,609	3.8514%
Total	**3,238,390,558**	**100%**

Source: the issuer's shareholder registry extract at 30 June 2026.

Directors and Executives

BOARD OF DIRECTORS

Horia MANDA
Chairman

Daniela ILIESCU
Member

Bogdan MERFEA
Member

Nicolae SURDU
Member
INDEPENDENT

Vasile IUGA
Member
INDEPENDENT

EXECUTIVE COMMITTEE

Valentin VANCEA
General Manager

Georgiana STANCIULESCU
Deputy General Manager, Financial Division

Razvan PRODEA
Deputy General Manager, Risk Division

Cristian NAE
Deputy General Manager, Commercial Division

Activity of subsidiaries

Patria Credit IFN

3,267	RON 242.0 mn	7%	RON 4.6 mn
Active clients at 30.06.2026	Loan portfolio	New loan sales vs H1 2025	Net profit for the half

Patria Credit IFN S.A. is a non-banking financial institution specialising in microfinance, which supports entrepreneurs in rural areas and small towns, and the positive impact they have on their local communities. The company is a member of the European Microfinance Network (EMN) and of the Microfinance Centre (MFC), and was the first non-banking financial institution in Romania dedicated to microfinance, with 30 years of activity and more than 20,000 clients financed over its operating history.

In the first half of 2026 the company continued to grant loans adapted to the needs of its principal segment, micro-farms, consolidating its role as an institution dedicated to microfinance. Its main activity was focused on supporting micro-farms and small businesses, contributing significantly to their development. Patria Credit also plays an important social role in stimulating the development of local communities, by making finance accessible to small entrepreneurs and farmers, which has a direct effect on sustainable economic growth and on job creation in rural areas.

At 30 June 2026 the structure of the portfolio was maintained, with a high concentration of loans granted to the micro-farm segment, at 83%. The large share of investment loans was also preserved, at 77% of the portfolio. As to the collateral structure, 84% of the portfolio is secured by guarantees provided by the European Investment Fund under various guarantee programmes (InvestEU, EaSI).

At 30 June 2026 the Patria Credit loan portfolio stood at RON 242.0 million, 11% higher than at December 2025. New loan sales grew 7% against the same period of 2025. The net profit recorded at 30 June 2026 was RON 4.6 million.

During the first half of 2026 Patria Credit ran a number of projects and events, among them the first programmes under the *Afaceri cu Rădăcini — Seeds of Change* initiative, dedicated to small farmers and entrepreneurs in rural and Roma communities. Developed in partnership with REDI (the Roma Entrepreneurship Development Initiative), it is funded by a grant of EUR 1.8 million from the Council of Europe Development Bank (CEB) under the InvestEU Blending Facility for Microfinance, with support from the European Union through the ESF programme.

Afaceri cu Rădăcini runs from November 2025 to April 2028 and will support beneficiaries across the country through structured interventions in dedicated programmes of: training and individual coaching for setting up or developing a business; support, financial education and facilitated access to funding; and access to digital tools, certification and connection to commercial networks and value chains. The programmes are open to farmers and entrepreneurs at the start of their journey or with an already established business, whatever the legal form of their activity, from individual agricultural producers and limited companies through to agricultural cooperatives.

Patria Credit intends to continue the process of digitalization, both external and internal, and to be actively involved, together with the NGO sector and specialist partners, in creating new lending models and in promoting good practice in sustainable agriculture. Agriculture and rural development could be given further impetus this year by continuing the work of reducing the distance between producers and consumers, through the launch of new and original platforms for selling produce and by opening new distribution channels to the large retailers.

SAI Patria Asset Management

PATRIA ASSET MANAGEMENT

RON 1.53 bn	+177%	RON 2.68 mn	57,212
Assets under management at 30.06.2026	Against 30.06.2025	Net profit for the half	Investors across the two ETFs

SAI Patria Asset Management S.A., an investment management company authorised by the Financial Supervisory Authority, continued to increase its assets under management, to RON 1.53 billion at the end of June 2026. The level reached at the end of the first half represents an increase of 78% on the RON 860.4 million recorded at the end of 2025, and of 177% on the RON 552.0 million recorded at the end of the first half of 2025. Total assets managed by the company have grown 1,024% over the three years ended 30 June 2026.

That dynamic continued to support financial performance: the company reported a net profit of RON 2.68 million at 30 June 2026, more than three times the RON 0.83 million reported at 30 June 2025.

Patria Asset Management manages the first two exchange-traded funds established in Romania, ETF BET Patria – Tradeville and ETF Energie Patria – Tradeville.

The **ETF BET Patria – Tradeville** fund tracks the structure and performance of the BET index, the main index of the Bucharest Stock Exchange, and trades under the symbol TVBETETF. It held assets of RON 1.40 billion at 30 June 2026, 79% above the RON 779.0 million recorded at 31 December 2025. The return on the fund unit was 35.50% in the first six months of 2026 and 77.95% over the twelve months ended 30 June 2026. The fund had 47,388 investors at 30 June 2026, 42% more than the 33,317 at 31 December 2025.

The **ETF Energie Patria – Tradeville** fund is a sector fund dedicated to energy and related utilities and tracks the structure and performance of the BVB's BET-NG index, and trades under the symbol PTENGETF. It held assets of RON 104.6 million at 30 June 2026, 115% above the RON 48.7 million recorded at 31 December 2025. The return on the fund unit was 36.91% in the first six months of 2026 and 82.77% over the twelve months ended 30 June 2026. The fund had 9,824 investors at 30 June 2026, 56% more than the 6,307 at 31 December 2025.

Alongside the two exchange-traded funds, Patria Asset Management also manages the open-end investment funds **Patria Global** (diversified fund, RON) and **Patria Obligatiuni** (fixed income fund, RON). Both are distributed through Patria Bank and through Patria Asset Management's own internet trading platform. Available at online.patriafonduri.ro, the platform gives rapid access to the value of holdings and to online deposits and withdrawals across both funds.

On 9 March 2026 the Bank signed a contract with BRD Asset Management SAI S.A. for the sale of its 99.9944% holding in SAI Patria Asset Management S.A. The holding is classified as held for sale from 31 December 2025, and the sale was completed on 5 August 2026, after the fulfilment of all the formalities provided in the agreement (see Subsequent events in the Bucharest Stock Exchange chapter).

Activity on the Bucharest Stock Exchange

PBK shares

The shares issued by Patria Bank S.A. are traded on the regulated market administered by the Bucharest Stock Exchange, Premium category, under the symbol **PBK**, ISIN ROBACRACNOR6. At 30 June 2026 the share capital consisted of 3,238,390,558 ordinary shares with a nominal value of RON 0.10 / share, amounting to RON 323,839,055.80.

The Bank's majority shareholder is EEAF Financial Services B.V., which held 85.10% of the share capital at 30 June 2026. The remaining 14.90% was held by other shareholders: individuals (11.05%) and legal entities (3.85%). The full shareholder structure is presented in the governance chapter.

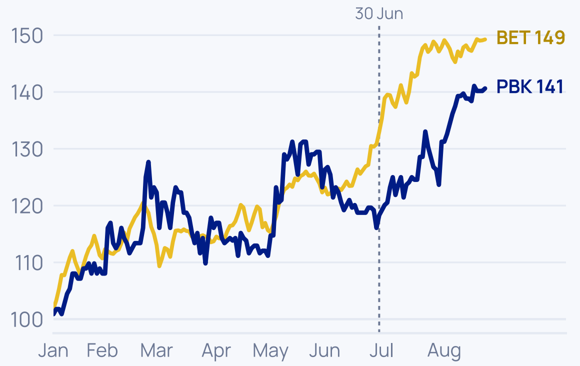
The Bank has a single class of ordinary shares. Each share carries one vote in the general meeting of shareholders, and the rights attaching to the shares are those provided by Law no. 31/1990 on companies, by Law no. 24/2017 on issuers of financial instruments and market operations, and by the Bank's articles of association.

The PBK share closed the half at RON 0.1325 on 30 June 2026, 64% above the closing price of RON 0.0810 a year earlier, for a market capitalisation of RON 429.1 million. The share traded on every one of the half's 121 trading days. The advance continued after the half-end: at 24 August 2026 PBK closed at RON 0.1575, 19% above 30 June, for a market capitalisation of RON 510.0 million.

Chart 17 — PBK share price and traded volume, 1 January – 24 August 2026

Daily closing prices, RON. Bucharest Stock Exchange daily bulletins. The dotted line marks 30 June 2026.

Chart 18 — PBK and the BET index, rebased



Daily closes, 31 December 2025 = 100, through 24 August 2026; the dotted line marks 30 June. PBK ended the half 18% higher year to date, against 33% for the BET index; at 24 August the gains were 41% and 49% respectively.

Table 16 — PBK share and bond trading in the first half of 2026

	H1 2026
PBK closing price, 30 June 2026	RON 0.1325
Half high / low, closing prices	RON 0.1470 (14 May 2026) / RON 0.1130 (5 January 2026)
Market capitalisation, 30 June 2026	RON 429.1 million
Shares traded	80,233,031
Value traded	RON 10,413,271
Number of trades	4,210 across all 121 trading days
PBK27E / PBK28E closing prices, 30 June 2026	98.25 / 98.89 (percent of face value)

Computed from the Bucharest Stock Exchange daily trading bulletins for every trading day of the half. The high and the low are closing prices; no negotiated deals were recorded in PBK during the period.

PBK27E and PBK28E subordinated bonds

The Bank has two issues of subordinated bonds admitted to trading on the regulated market of the Bucharest Stock Exchange. **PBK27E** (ISIN ROZN0PQQARR5) is an issue of EUR 5.0 million bearing interest at 6.50% per annum and maturing on 20 September 2027. **PBK28E** (ISIN ROWRHZRZD4L3) is an issue of EUR 8.2 million bearing interest at 6.50% per annum and maturing on 5 October 2028.

Both issues qualify as Tier 2 own funds for prudential purposes. At 30 June 2026 subordinated debt recognised in the statement of financial position amounted to RON 105,720 thousand, and Tier 2 capital included in own funds was RON 119,970 thousand. Interest on both issues was paid on the contractual dates during the period.

On the market, PBK27E closed the half at 98.25 percent of face value and PBK28E at 98.89 percent, both pricing on 30 June 2026; the two issues traded on 71 and 76 of the half's 121 trading days respectively.

Subsequent events to 30 June 2026

Completion of the sale of the stake in SAI Patria Asset Management. On 5 August 2026 the Bank completed the sale of its 99.9944% stake in SAI Patria Asset Management S.A. to BRD Asset Management SAI S.A., after the fulfilment of all the formalities provided in the sale and purchase agreement signed on 9 March 2026. The base transaction price of EUR 5,499,578, announced at signing, was not adjusted; the transaction closed on the economic terms originally agreed. The impact on the 2026 profit and loss account is a gross gain of RON 25.4 million, converting the value built up over the years into liquidity and capital available for the Group's strategic priorities.

Partial buyback of own shares. On 14 July 2026 the Bank announced a new partial buyback of own shares from the shareholders who exercised their withdrawal right in the context of the merger between Banca Comerciala Carpatica and the former Patria Bank. With the prior approval of the National Bank of Romania, granted by letter dated 10 July 2026, the buyback covers own shares amounting to RON 7,000,000, pro rata from the eligible shareholders. Under the withdrawal procedures, the restriction date was 4 August 2026 and the consideration for the repurchased shares was paid on 28 August 2026.

Significant transactions

On 9 March 2026 the Bank signed a contract with BRD Asset Management SAI S.A. for the sale of its 99.9944% holding in SAI Patria Asset Management S.A., at a base price of EUR 5,499,578. The sale was completed on 5 August 2026, with an impact on the profit and loss account of RON 25.4 million (see Subsequent events).

Other than the transaction described above, during the first half of 2026 the Bank did not conclude significant contracts concerning acquisitions, mergers or divisions, nor significant major transactions with persons with whom it acts in concert, other than in the ordinary course of business and on arm's length terms.

Significant litigation

No litigation with a potentially significant effect on the Bank's financial position was recorded in the first half of 2026.

Compliance with financial obligations

During the first half of 2026 there were no cases in which the Bank was unable to meet its financial obligations.

Changes to the rights of holders of securities

During the first half of 2026 there were no changes to the rights attaching to the ordinary shares or to the subordinated bonds issued by the Bank.

Shareholders whose voting rights are suspended held 205,287,734 shares at 30 June 2026, representing 6.34% of the total number of shares and of the total number of voting rights, against 205,155,348 shares, or 6.26%, at 30 June 2025.

PATRIA BANK

03

Risk, capital and annexes

IN THIS SECTION

Potential risks in H2 2026

The local, European and global economic context remained marked in the first half of 2026 by a high degree of uncertainty, against the background of fiscal consolidation and domestic political developments, of persistent inflationary pressures, and of heightened geopolitical tension internationally. The Romanian economy passed through a period of macroeconomic adjustment, marked by a slowdown in activity and a narrowing of the budget deficit.

In the euro area, inflation fluctuated: from a low of 1.7% in January it eased slightly before rising through the spring to a peak of 3.2% in May, ending June at 2.8%, with services and energy the main drivers of price growth over the period. The European Central Bank consequently decided on 17 June to raise its three key interest rates by 25 basis points, from 2.00% to 2.25%. Euro-area growth remained modest, weighed down by subdued industrial activity and by uncertainty over international trade.

In Romania, economic activity remained weak through the first half, under the effects of the fiscal consolidation measures and lower domestic consumption. GDP fell 1.2% in the first quarter of 2026 against the same period of the previous year, with provisional second-quarter data pointing to a modest improvement, the annual contraction narrowing to approximately 0.4%.

Inflation stayed high, Romania continuing to record one of the highest rates in the European Union: 10.85% in May and 10.42% in June 2026, driven by energy and fuel prices and by high services costs. July 2026 brought a significant reduction, to 8.16%, the lowest level of the last twelve months, confirming the start of the disinflation the National Bank of Romania had anticipated. Energy price rises, amplified by the conflict in the Middle East and by earlier tax increases, had delayed that process; the NBR expects inflation to moderate gradually in the second half of the year as temporary shocks dissipate and fiscal discipline is maintained. Against this background, at its meeting of 10 August the NBR held the monetary policy rate at 6.50%.

On the external side, the current account of the balance of payments recorded a deficit of EUR 14,202 million over January to June 2026, against EUR 13,555 million in the same period of 2025, while the budget deficit narrowed significantly as a result of the fiscal consolidation measures: RON 41.03 billion, or 2.0% of GDP, for the first six months, against RON 69.80 billion, or 3.64% of GDP, a year earlier. The sovereign rating remains investment grade, reconfirmed by two rating agencies at the end of July and the beginning of August, and its maintenance remains dependent on the continuation of the fiscal adjustment.

The principal risks for the second half of 2026 remain associated with domestic political developments and fiscal consolidation, the persistence of geopolitical tension in the Middle East, volatility in energy prices, global trade uncertainty, and the pace of implementation of European-funded projects. High funding costs, still-elevated inflation and rising public debt may continue to weigh on economic activity. The base case remains economic stagnation in 2026, or a mild recession, followed by a gradual acceleration in 2027, conditional on fiscal consolidation, the absorption of European funds and the stabilisation of the external economic environment.

In view of the above, the Bank may be exposed in the coming period to the emergence or intensification of the following categories of risk:

Credit risk

In particular through growth in the stock of non-performing loans as the factors described above take effect, which may bring an increase in the number of companies turning to judicial procedures (preventive concordat, insolvency or bankruptcy), as well as a decline in the income of retail clients.

Market risk

Which may arise from adverse movements in the yields of the debt securities held in the Bank's portfolio, in reference interest rates and in the exchange rate.

Operational risk

Which, in conditions of economic stress, manifests itself in a rise in attempted fraud.

Strategic risk

Through unfavourable developments in the yields of the debt securities in the Bank's portfolio, in reference interest rates and in the exchange rate, which can affect the Bank's financial results, and through the adverse manifestation of credit risk as described above, which can raise the balance of prudential value adjustments.

The Bank nonetheless estimates, through its own specialised personnel, that it can limit the effects of these risks materialising, by taking early measures to counter the estimated effects and through prudent management of its loan and debt-securities portfolios.

Capital requirements

The disclosures below are made under Article 447, points (b) to (g), of Regulation (EU) No 575/2013.

Table 17 — Capital requirements by exposure class

8% OF THE RISK-WEIGHTED EXPOSURE AMOUNT, RON THOUSAND	INDIVIDUAL	CONSOLIDATED
Central administrations or central banks	10,579	10,579
Regional governments or local authorities	382	382
Units or shares in collective investment undertakings	865	865
Corporates — other	21,412	19,462
Exposures secured by mortgages on immovable property	90,607	90,608
Exposures in default	4,527	5,496
Equity exposures	12,758	4,573
Corporates — specialised lending	3,254	3,254
Institutions	11,836	11,985
Other items	16,257	16,570
Retail	34,397	43,253
Multilateral development banks	—	—
International organisations	—	—
Public sector entities	—	—
Subordinated debt exposures	—	—
Exposures to institutions and corporates with a short-term credit assessment	—	—
Covered bonds	—	—
Total	**206,875**	**207,027**

The Bank applies the standardised approach to credit risk. The minimum capital requirement for operational risk at 30 June 2026 is RON 21,843 thousand on an individual basis and RON 22,881 thousand on a consolidated basis.

Table 18 — Own funds and risk exposure at 30 June 2026

RON THOUSAND	INDIVIDUAL	CONSOLIDATED
Tier 1 capital	462,642	449,483
Tier 2 capital	119,970	129,165
Total own funds	**582,612**	**578,648**
Credit risk exposure amount	2,585,938	2,587,839
Operational risk exposure amount	273,042	286,019

RON THOUSAND	INDIVIDUAL	CONSOLIDATED
Credit valuation adjustment (CVA)	2,492	4,254
Total risk exposure amount	**2,861,471**	**2,878,111**
Total capital requirement	228,918	230,249
Total capital ratio	**20.36%**	**20.11%**
Common Equity Tier 1 / Tier 1 ratio	16.17%	15.62%

Table 19 — Combined buffer requirement

REQUIREMENT	INDIVIDUAL	CONSOLIDATED
Capital conservation buffer	2.5%	2.5%
Countercyclical capital buffer	1.0%	1.0%
Systemic risk capital buffer	0.0%	0.0%

The Bank met these requirements throughout the first half of 2026. Together with the TSCR resulting from the SREP assessment carried out by the National Bank of Romania, they form the overall capital requirement the Bank must observe. The countercyclical buffer is applied at 1.0% of the total risk exposure; relevant exposures to Romania represent 98.3% of the total.

The leverage effect

In addition to the minimum capital requirements, the CRR introduced the leverage ratio as an instrument for limiting the risk of excessive indebtedness. The leverage effect represents the excessive accumulation by banks of exposures relative to their own funds.

The leverage ratio can be regarded as a simplified solvency indicator, in that it measures the volume of assets not weighted for risk against Tier 1 own funds. It expresses the relationship between core capital (Tier 1) and the exposure measure associated with the leverage effect in accordance with Article 429 of the CRR. In essence, the leverage exposure is the sum of unweighted on- and off-balance sheet positions, taking into account valuation and risk adjustments as defined within the CRR.

The process for managing the risk associated with excessive use of the leverage effect

The Bank monitors the level of the leverage ratio and changes in it, as well as the risk related to the leverage effect, as part of its internal capital adequacy assessment process (ICAAP). Depending on the calculated level of the leverage ratio, the Bank calculates an internal capital requirement for this risk.

The leverage ratio calculated at 30 June 2026, on the basis of the Bank's Tier 1 own funds under the transitional approach (identical to the fully loaded approach in this half) of RON 462,642 thousand, was **8.22%** on an individual basis and 7.75% on a consolidated basis, the latter on Tier 1 own funds of RON 449,483 thousand. The breakdown of the total exposure measure between balance sheet items, off-balance sheet items and derivative financial instruments is set out below.

Table 20 — Leverage ratio

RON THOUSAND	INDIVIDUAL	CONSOLIDATED
Derivatives — original exposure method	12,460	14,222
Off-balance sheet items, 10% credit conversion factor	30,697	29,701
Off-balance sheet items, 20% credit conversion factor	18,751	18,751

RON THOUSAND	INDIVIDUAL	CONSOLIDATED
Off-balance sheet items, 40% credit conversion factor	13,833	15,253
Off-balance sheet items, 100% credit conversion factor	25,254	25,254
Other assets	5,587,693	5,762,174
Deducted from Tier 1 own funds	(58,384)	(62,400)
Total exposure measure	**5,630,303**	**5,802,955**
Leverage ratio	8.22%	7.75%

Off-balance sheet amounts are shown after applying the credit conversion factors. The leverage ratio is calculated on Tier 1 own funds under the transitional approach, which in this half is identical to the fully loaded measure. The Bank remained comfortably above the 3% minimum throughout the period.

Table 21 — Asset amounts deducted from own funds (individual)

RON THOUSAND	BALANCE BEFORE VALUE ADJUSTMENTS	VALUE ADJUSTMENTS	NET VALUE	NOT INCLUDED IN THE TOTAL EXPOSURE MEASURE
Participations held in subsidiaries	44,296	—	44,296	1,475
Financial assets at FVOCI — equity instruments, marked to market	3,727	—	3,727	124
Intangible assets, including assets in progress and goodwill	130,603	73,818	56,785	56,785
Subordinated term loans	9,195	—	9,195	9,195

Amounts deducted from own funds; excluded from the total exposure measure under Article 429 CRR. The IFRS 9 transitional-approach filter allocation is nil at 30 June 2026.

Table 22 — Asset amounts deducted from own funds (consolidated)

RON THOUSAND	BALANCE BEFORE VALUE ADJUSTMENTS	VALUE ADJUSTMENTS	NET VALUE	NOT INCLUDED IN THE TOTAL EXPOSURE MEASURE
Intangible assets, including assets in progress and goodwill	139,591	77,191	62,400	62,400

Amounts deducted from own funds; excluded from the total exposure measure under Article 429 CRR. The IFRS 9 transitional-approach filter allocation is nil at 30 June 2026.

Over the period from 1 January 2026 to 30 June 2026 the leverage ratio was influenced in particular by the evolution of Tier 1 own funds and by the growth of total assets, the Bank recording comfortable levels above the 3% minimum.

Liquidity coverage ratio (points f, g)

Disclosed in accordance with the requirements of National Bank of Romania Regulation no. 5/2013 on prudential requirements for credit institutions, read together with Article 435 of Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms, and with the guidelines on disclosure of the liquidity coverage ratio, EBA/GL/2017/1 of 21 June 2017.

In accordance with Article 447(f), the average levels of the liquidity coverage ratio, based on month-end observations over the preceding twelve months for each quarter of the disclosure period, and in accordance with Article 447(g) the net stable funding ratio recorded at the end of each quarter, were as follows. Each table states the scope of consolidation to which it applies.

Table 23 — Liquidity coverage ratio, quarter end

RON THOUSAND	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26
INDIVIDUAL				
Liquidity buffer	1,263,674	1,448,913	1,577,681	1,380,208
Total net cash outflows	944,568	959,883	1,160,184	990,670
Liquidity coverage ratio	**134%**	**151%**	**136%**	**139%**
CONSOLIDATED				
Liquidity buffer	1,263,674	1,448,913	1,577,681	1,380,208
Total net cash outflows	920,804	939,408	1,144,698	966,306
Liquidity coverage ratio	**137%**	**154%**	**138%**	**143%**

Regulatory minimum 100% throughout. The liquidity buffer is identical on both scopes.

Table 24 — Liquidity coverage ratio, 12-month averages

RON THOUSAND	Q3 2025	Q4 2025	Q1 2026	Q2 2026
INDIVIDUAL				
Liquidity buffer, quarterly average	1,254,583	1,311,014	1,610,318	1,470,691
Total net cash outflows, quarterly average	919,740	934,292	1,125,250	1,103,714
Liquidity coverage ratio	**136%**	**140%**	**143%**	**133%**
CONSOLIDATED				
Liquidity buffer, quarterly average	1,254,583	1,311,014	1,610,318	1,470,691
Total net cash outflows, quarterly average	895,679	918,407	1,109,149	1,083,931
Liquidity coverage ratio	**140%**	**143%**	**145%**	**136%**

Averages of the twelve month-end observations preceding each quarter end.

Table 25 — Net stable funding ratio

RON THOUSAND	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26
INDIVIDUAL				
Available stable funding	3,802,853	4,080,777	4,123,317	4,243,516
Required stable funding	2,445,174	2,594,968	2,531,430	2,612,636
Net stable funding ratio	**156%**	**157%**	**163%**	**162%**
CONSOLIDATED				
Available stable funding	3,918,557	4,211,216	4,255,559	4,377,756
Required stable funding	2,552,715	2,713,045	2,664,272	2,761,285
Net stable funding ratio	**154%**	**155%**	**160%**	**159%**

Regulatory minimum 100% throughout.

Annexes

1. Interim consolidated and separate financial statements as at 30 June 2026

- Consolidated and Separate Statement of Profit or Loss
- Consolidated and Separate Statement of Other Comprehensive Income
- Consolidated and Separate Statement of Financial Position
- Consolidated and Separate Statement of Changes in Equity
- Consolidated and Separate Statement of Cash Flows
- Explanatory notes to the consolidated and standalone financial statements

The financial statements for the first six months of 2026 have not been audited or reviewed by the independent financial auditor.

2. Management's Statement

The statement of the management regarding the assumption of responsibility for the preparation of the financial statements for the first half of 2026 follows this chapter.

Statement

We, the undersigned, Valentin Vancea, General Manager, and Georgiana Stanciulescu, Deputy General Manager, as the legal representatives of PATRIA BANK S.A., in accordance with the provisions of art. 30 of the Accounting Law no. 82/1991, republished, of art. 67 para. (2) lit. c) of Law no. 24/2017 on issuers of financial instruments and market operations, as amended by Law no. 11/2025, and of art. 223 lit. B para. 1 lit. c) of the Financial Supervisory Authority Regulation no. 5/2018 on issuers of financial instruments and market operations, assume responsibility for the preparation of the financial statements as at 30 June 2026 and certify that, to the best of our knowledge:

- the accounting policies used to prepare the financial statements as at 30 June 2026 are in accordance with the accounting regulations applicable to credit institutions, based on National Bank of Romania Order no. 27/2010 approving the accounting regulations in compliance with the International Financial Reporting Standards adopted by the European Union, with subsequent amendments;
- the interim financial statements as at 30 June 2026 give a fair view of the financial position, the financial performance and the other information concerning the activity carried out by PATRIA BANK S.A.;
- the interim financial statements as at 30 June 2026, prepared in accordance with the applicable accounting standards, give a true and fair view of the assets, liabilities, financial position and profit and loss account of PATRIA BANK S.A. and of its subsidiaries included in the consolidation of the financial statements, and the half-year report of the Board of Directors presents fairly and completely the information about the issuer;
- the half-year report on the financial statements referred to above includes a precise analysis of the development and performance of the Bank, as well as a description of the principal risks and uncertainties specific to the activity carried out;
- the interim financial statements as at 30 June 2026 have not been audited or reviewed by the independent financial auditor.

The interim financial statements as at 30 June 2026 were prepared on a going concern basis. There are no elements of uncertainty concerning events or conditions that would cast significant doubt on the Bank's ability to continue as a going concern.

Valentin VANCEA General Manager	Georgiana STANCIULESCU Deputy General Manager, Financial Division
VANCEA GRIGORE-VALENTIN 2026.08.31 16:52:36 CN=VANCEA GRIGORE-VALENTIN C=RO O=PATRIA BANK S. A 2.5.4.97=VATRO-RO11447021 RSA/2048 bits	STANCIULESCU GEORGIANA-MIHAELA Digitally signed by STANCIULESCU GEORGIANA-MIHAELA Date: 2026.08.31 15:12:57 +03'00'

PATRIA BANK GROUP

INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 JUNE 2026

Prepared in accordance with International Financial Reporting Standards as adopted by the European Union

CONTENTS

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

		Group		Bank	
Thousand RON	**Note**	**Unaudited(*) 30 June 2026**	**Unaudited(*) 30 June 2025**	**Unaudited(*) 30 June 2026**	**Unaudited(*) 30 June 2025**
Interest and similar income calculated using the effective interest rate	4	199,163	178,963	175,416	158,146
Interest and similar expense	4	(99,502)	(83,644)	(92,946)	(76,439)
Net interest income	**4**	**99,661**	**95,319**	**82,470**	**81,707**
Fee and commission income	5	31,369	25,019	26,604	22,877
Fee and commission expense	5	(5,606)	(5,077)	(4,705)	(4,365)
Net fee and commission income	**5**	**25,763**	**19,942**	**21,899**	**18,512**
Net gain/(loss) from financial assets at fair value through profit or loss	6	4,647	519	5,114	298
Net gain/(loss) from disposal of investment securities at fair value through other comprehensive income	7	4,328	142	4,328	142
Net gain/(loss) on derecognition of financial asstes measured at amortised cost		(300)	(331)	(2)	(330)
Net gain/(loss) from investment properties		-	(140)	-	(140)
Net gain/(loss) on non-current assets held for sale		9,445	548	9,445	548
Other operating income	8	4,301	16,999	11,622	22,682
Net operating income		**147,845**	**132,998**	**134,876**	**123,419**
Personnel expenses	10	(51,558)	(47,476)	(44,054)	(41,378)
Administrative and other operating expenses	11	(40,534)	(33,885)	(36,922)	(31,039)
Depreciation and amortization	22,23	(12,505)	(12,615)	(11,594)	(11,759)
Operational result before impairment		**43,248**	**39,022**	**42,306**	**39,243**
Impairment losses on financial assets	9	(10,980)	(9,718)	(10,924)	(9,185)
Operational profit		**32,268**	**29,304**	**31,382**	**30,058**
Profit before tax		**32,268**	**29,304**	**31,382**	**30,058**
Income tax expense for the year		(5,785)	(5,040)	(4,128)	(4,277)
Net profit for the period		**26,483**	**24,264**	**27,254**	**25,781**

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

		Group		Bank	
Thousand RON	Note	Unaudited(*) 30 June 2026	Unaudited(*) 30 June 2025	Unaudited(*) 30 June 2026	Unaudited(*) 30 June 2025
Net profit for the period		**26,483**	**24,264**	**27,254**	**25,781**
Other comprehensive income					
Items that may be reclassified to profit or loss:					
Net gain on debt instruments measured at FVOCI, transferred to profit or loss		(4,328)	(142)	(4,328)	(142)
Gain/(loss) from fair value measurement of debt instruments measured at FVOCI		5,467	3,775	5,467	3,775
Variation of expected credit loss related to debt instruments measured at FVOCI		196	176	196	176
Income tax recorded directly in other comprehensive income		(214)	(610)	(214)	(610)
Items that will not be reclassified to profit or loss:					
Income tax recorded directly in other comprehensive income, related to the changes of revaluation reserve		7	-	7	-
Gain on equity investments measured at FVOCI		8,951	1,257	8,951	1,257
Income tax recorded directly in other comprehensive income, related to investments measured at FVOCI		(1,432)	(201)	(1,432)	(201)
Other comprehensive income, net of tax		**8,647**	**4,255**	**8,647**	**4,255**
Comprehensive income		**35,129**	**28,519**	**35,901**	**30,036**
Profit attributable to:					
-Equity holders of the parent entity		26,483	24,264	27,254	25,781
-Non-controlling interests		-	-	-	-
Profit for the period		**26,483**	**24,264**	**27,254**	**25,781**
Comprehensive income attributable to:					
-Equity holders of the parent entity		35,129	28,520	35,901	30,036
-Non-controlling interests		-	-	-	-
Comprehensive income		**35,129**	**28,520**	**35,901**	**30,036**
Earnings per share (basic and diluted)	33	**0.0082**	**0.0074**	**0.0084**	**0.0079**

The financial statements were approved by the Board of Directors on the 27 of August 2026 and were signed on its behalf by:

Valentin Vancea
General Manager

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Georgiana Stanciulescu
Deputy General Manager

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INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026 (All amounts are in thousand RON)

Thousand RON	Note	Group Unaudited(*) 30 June 2026	Group 31 December 2025	Bank Unaudited(*) 30 June 2026	Bank 31 December 2025
Assets					
Cash and cash equivalents	12	648,128	789,769	647,630	789,312
Financial assets at fair value through profit or loss	13	79,266	89,116	79,261	89,111
Financial asset measured at fair value through other comprehensive income	14	1,174,389	972,483	1,174,389	972,483
Due from banks	15	19,015	19,201	19,015	19,201
Loans and advances to customers	16	3,207,894	2,961,924	3,000,860	2,787,087
Investments in debt instruments at amortized cost	17	359,225	348,670	359,225	348,670
Investment property	18	91,609	90,284	91,609	90,284
Non-current assets held for sale		491	1,022	325	856
Investment in subsidiaries	19	-	-	42,522	40,522
Financial assets held for sale	39	4,635	5,428	1,774	1,774
Other financial assets	20	31,329	19,795	38,209	21,326
Other assets	21	11,382	6,894	11,606	6,871
Intangible assets	22	62,400	60,383	56,785	54,683
Property and equipment	23	67,711	79,889	65,630	77,604
Total assets		**5,757,474**	**5,444,858**	**5,588,840**	**5,299,784**
Liabilities					
Due to banks	24	184,973	280,777	184,973	280,777
Customer deposits	25	4,415,708	4,039,041	4,461,209	4,098,978
Loans from banks and other financial institutions	26	329,661	344,567	154,155	172,183
Other financial liabilities	27	79,689	75,606	68,503	66,027
Deferred tax liabilities		2,912	1,231	2,468	961
Provisions	28	8,010	8,873	7,051	7,682
Other liabilities	29	10,736	13,781	9,626	13,337
Liabilities associated with financial assets held for sale	39	6,264	1,573	-	-
Subordinated liabilities	30	130,848	127,860	105,720	102,719
Debt securities in issue	31	69,677	67,563	69,677	67,563
Total liabilities		**5,238,478**	**4,960,872**	**5,063,382**	**4,810,227**
Equity					
Share capital and equity premiums	32	328,139	328,139	328,139	328,139
Merger premium	32	(67,569)	(67,569)	(67,569)	(67,569)
Treasury shares	32	(7,202)	(7,202)	(6,068)	(6,068)
Accumulated Profit / (Losses)	32	188,388	161,171	196,995	169,006
Revaluation reserves	35	41,964	34,052	40,255	32,343
Statutory legal reserve	35	23,093	23,212	21,523	21,523
Other reserves	35	12,183	12,183	12,183	12,183
Total equity		**518,996**	**483,986**	**525,458**	**489,557**
Total liabilities and equity		**5,757,474**	**5,444,858**	**5,588,840**	**5,299,784**

The financial statements were approved by the Board of Directors on the 27 of August 2026 and were signed on its behalf by:

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RSA/2048 bits

Valentin Vancea
General Manager

Georgiana Stanciulescu
Deputy General Manager

STANCIULESCU GEORGIANA-MIHAELA
Digitally signed by STANCIULESCU GEORGIANA-MIHAELA
Date: 2026.08.31 15:14:07 +03'00'

FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

Group

Thousand RON	Share capital	Merger premium	Treasury shares	Revaluation reserves for financial assets at FVOCI	Revaluation reserve for property	Statutory legal reserve	Other reserves	Accumulated Profits / (Losses)	Total equity attributable to the parent	Non-controlling interest	Total equity
Balance at 1 January 2026	**328,139**	**(67,569)**	**(7,202)**	**12,675**	**21,377**	**23,212**	**12,183**	**161,171**	**483,986**	**-**	**483,986**
Comprehensive income	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**26,483**	**26,483**	**-**	**26,483**
Profit for the period	-	-	-	-	-	-	-	26,483	26,483	-	26,483
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,636)	-	-	-	-	(3,636)	-	(3,636)
Expected net credit loss related to FVOCI debt instruments	-	-	-	165	-	-	-	-	165	-	165
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	4,592	-	-	-	-	4,592	-	4,592
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	7,519	-	-	-	-	7,519	-	7,519
Changes in the revaluation reserve for property and equipment	-	-	-	-	7	-	-	-	7	-	7
Total other comprehensive income	**-**	**-**	**-**	**8,640**	**7**	**-**	**-**	**-**	**8,647**	**-**	**8,647**
Total comprehensive income	**-**	**-**	**-**	**8,640**	**7**	**-**	**-**	**26,483**	**35,130**	**-**	**35,130**
Allocation to legal reserve	-	-	-	-	-	(120)	-	-	(120)	-	(120)
Acquisitions of treasury shares	-	-	-	-	-	-	-	-	-	-	-
Revaluation reserve realized	-	-	-	-	(735)	-	-	735	-	-	-
Balance at 30 June 2026	**328,139**	**(67,569)**	**(7,202)**	**21,315**	**20,649**	**23,093**	**12,183**	**188,388**	**518,996**	**-**	**518,996**

FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

Group

Thousand RON	Share capital	Merger premium	Treasury shares	Revaluation reserves for financial assets at FVOCI	Revaluation reserve for property	Statutory legal reserve	Other reserves	Accumulated Profits / (Losses)	Total equity attributable to the parent	Non-controlling interest	Total equity
Balance at 1 January 2025	**332,181**	**(67,569)**	**(1,140)**	**(12,721)**	**23,170**	**19,617**	**14,678**	**111,491**	**419,707**	**-**	**419,707**
Comprehensive income	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**51,482**	**51,482**	**-**	**51,482**
Profit for the period	-	-	-	-	-	-	-	51,482	51,482	-	51,482
Other comprehensive income											
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,016)	-	-	-	-	(3,016)	-	(3,016)
Expected net credit loss related to FVOCI debt instruments	-	-	-	98	-	-	-	-	98	-	98
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	21,625	-	-	-	-	21,625	-	21,625
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	6,689	-	-	-	-	6,689	-	6,689
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income	**-**	**-**	**-**	**25,396**	**-**	**-**	**-**	**-**	**25,396**	**-**	**25,396**
Total comprehensive income	**-**	**-**	**-**	**25,396**	**-**	**-**	**-**	**51,482**	**76,878**	**-**	**76,878**
Allocation to legal reserve	-	-	-	-	-	3,595	-	(3,595)	-	-	-
Revaluation reserve realized	-	-	-	-	(1,793)	-	-	1,793	-	-	-
Share based payments	-	-	-	-	-	-	2,399	-	2,399	-	2,399
Acquisitions of own shares	-	-	(6,062)	-	-	-	(4,894)	-	(10,957)	-	(10,957)
Reduction of share capital	(4,042)	-	-	-	-	-	-	-	(4,042)	-	(4,042)
Balance at 31 December 2025	**328,139**	**(67,569)**	**(7,202)**	**12,675**	**21,377**	**23,212**	**12,183**	**161,171**	**483,986**	**-**	**483,986**

FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

Bank

Thousand RON	Share capital	Merger premium	Treasury shares	Revaluation reserves for financial assets at FVOCI	Revaluation reserve for premises	Statutory legal reserve	Other reserves	Accumulated Profits / (Losses)	Total equity
Balance at 1 January 2026	**328,139**	**(67,569)**	**(6,068)**	**12,675**	**19,668**	**21,523**	**12,183**	**169,006**	**489,557**
Comprehensive income	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**27,254**	**27,254**
Profit for the period	-	-	-	-	-	-	-	27,254	27,254
Other comprehensive income									
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,636)	-	-	-	-	(3,636)
Expected net credit loss related to FVOCI debt instruments	-	-	-	165	-	-	-	-	165
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	4,592	-	-	-	-	4,592
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	7,519	-	-	-	-	7,519
Changes in the revaluation reserve for property and equipment	-	-	-	-	7	-	-	-	7
Total other comprehensive income	**-**	**-**	**-**	**8,640**	**7**	**-**	**-**	**-**	**8,647**
Total comprehensive income	**-**	**-**	**-**	**8,640**	**7**	**-**	**-**	**27,254**	**35,901**
Revaluation reserve realized	-	-	-	-	(735)	-	-	735	-
Balance at 30 June 2026	**328,139**	**(67,569)**	**(6,068)**	**21,315**	**18,940**	**21,523**	**12,183**	**196,995**	**525,458**

FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

Bank

Thousand RON	Share capital	Merger premium	Treasury shares	Revaluation reserves for financial assets at FVOCI	Revaluation reserve for premises	Statutory legal reserve	Other reserves	Accumulated Profits / (Losses)	Total equity
Balance at 1 January 2025	**332,181**	**(67,569)**	**(5)**	**(12,721)**	**21,461**	**18,301**	**14,678**	**120,223**	**426,549**
Comprehensive income	-	-	-	-	-	-	-	**50,212**	**50,212**
Profit for the period	-	-	-	-	-	-	-	50,212	50,212
Other comprehensive income	-	-	-	-	-	-	-	-	-
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,016)	-	-	-	-	(3,016)
Expected net credit loss related to FVOCI debt instruments	-	-	-	98	-	-	-	-	98
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	21,625	-	-	-	-	21,625
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	6,689	-	-	-	-	6,689
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	**25,396**	-	-	-	-	**25,396**
Total comprehensive income	-	-	-	**25,396**	-	-	-	**50,212**	**75,608**
Allocation to legal reserve	-	-	-	-	-	3,222	-	(3,222)	-
Revaluation reserve realized	-	-	-	-	(1,793)	-	-	1,793	-
Share based payments	-	-	-	-	-	-	2,399	-	2,399
Acquisitions of own shares	-	-	(6,063)	-	-	-	(4,894)	-	(10,957)
Reduction of share capital	(4,042)	-	-	-	-	-	-	-	(4,042)
Balance at 31 December 2025	**328,139**	**(67,569)**	**(6,068)**	**12,675**	**19,668**	**21,523**	**12,183**	**169,006**	**489,557**

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

Thousand RON	Group Unaudited(*) 30 June 2026	Group Unaudited(*) 30 June 2025	Bank Unaudited(*) 30 June 2026	Bank Unaudited(*) 30 June 2025
Cash flows from operating activities				
Interest received	165,852	155,011	151,687	143,658
Interest paid	(104,523)	(85,139)	(98,637)	(78,850)
Fees and commissions received	31,369	25,019	26,604	22,877
Fees and commissions paid	(5,606)	(5,077)	(4,705)	(4,365)
Gain / (Loss) from financial derivatives	(165)	(1,577)	(133)	(1,577)
Net gain from financial instruments and other operating income	11,804	16,467	10,600	26,350
Recoveries from off balance sheet items	4,942	5,118	3,942	4,945
Cash payments to employees	(51,350)	(46,793)	(43,761)	(40,674)
Cash payments to suppliers	(53,416)	(46,787)	(48,893)	(43,089)
Income taxes paid	(5,351)	(2,390)	(5,351)	(2,390)
Net cash-flow from operating activities before changes in operating assets and liabilities	(6,444)	13,852	(8,647)	26,885
Changes of operating assets				
(Increase)/Decrease of:				
- loans and advances to banks	822	(160)	822	(160)
- financial assets at fair value through profit or loss	13,963	2,287	13,963	2,311
- loans and advances to customers	(204,603)	(288,009)	(180,637)	(270,940)
- other financial assets	(31,654)	(8,452)	(35,608)	(13,552)
Total changes of operating assets	(221,472)	(294,334)	(201,460)	(282,341)
Changes of operating liabilities				
Increase/(Decrease) of:				
- due to banks	(99,241)	142,317	(99,241)	142,317
- deposits from customers	343,766	72,322	329,590	90,562
- other financial liabilities	3,769	5,375	(3,066)	2,412
Total changes of operating liabilities	248,294	220,014	227,283	235,291
Net cash flow used in operating activities	**20,378**	**(60,468)**	**17,176**	**(20,165)**
Cash flows from investing activities				
Acquisition of investment securities at FVOCI	(832,803)	(220,992)	(832,803)	(220,992)
Maturities and proceeds from investment securities at FVOCI	668,161	124,508	668,161	124,508
Maturities of investments at amortized cost	(2,236)	13,090	(2,236)	13,090
Acquisition of equity instruments	-	-	(2,000)	(2,000)
Proceeds from dividend	4,733	-	12,915	(4,421)
Sale of investment property and non-current assets held for sale and premises	(794)	2,734	(794)	2,734
Acquisition of tangile and intagible assets	12,662	3,806	12,340	4,504
Net cash used in investing activities	**(150,277)**	**(76,854)**	**(144,417)**	**(82,577)**
Cash flows from financing activities				
Withdrawals from loans from other financial institutions	11,393	45,702	(4,278)	(2,494)
Repayments of loans from other financial institutions	(31,000)	(26,859)	(18,028)	(13,050)
Subordinated liabilities	-	39,793	-	39,792
Issuance of debt securities	-	-	-	-
Share buyback payment	-	(6,000)	-	(6,000)
Net cash generated from financing activities	**(19,607)**	**52,636**	**(22,306)**	**18,248**
Effect of exchange rate changes on cash and cash equivalents	7,865	1,016	7,865	1,016
Net (decrease)/increase in cash and cash equivalents	(141,641)	(83,670)	(141,682)	(83,478)
Cash and cash equivalents at 1 January	789,769	524,955	789,312	524,457
Cash and cash equivalents at 30 June	**648,128**	**441,285**	**647,630**	**440,979**

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

1. REPORTING ENTITY

As of 30 June 2026, the Structure of the Patria Bank Group is the following:

- **Patria Bank S.A. – Parent company–** "The Bank / PBK" is a Romanian credit institution resulted from the merger by absorption between the former Banca Comerciala Carpatica S.A. (as an absorbing entity) and former Patria Bank S.A. (as an absorbed entity), which took place on 1st of May 2017.
  According to the decision of the General Meeting of Shareholders regarding the approval of the merger, the decision to change the name of the absorbing company from Banca Comerciala Carpatica S.A. in Patria Bank S.A. was implemented at the same time with the merger date.

  The Registered office: 42, Pipera Road, Globalworth Plaza Building, 8 and 10 Floors, Bucharest, Sector 2, postal code 020112.

  As at 30 june 2026 and 31 December 2025 the Bank is ultimately controlled by Emerging Europe Accession Fund Cooperatief U.A. ("EEAF") the entity that controls EEAF Financial Services B.V., the Bank's majority shareholder. The main investors of this fund are the European Bank for Reconstruction and Development, the European Investment Fund (part of the European Investment Bank Group), DEG - Deutsche Investitions - und Entwicklungsgesellschaft GmbH, the Black Sea Trade and Development Bank.

  The Bank provides banking services and other financial services to companies and retail clients. These services include: deposit and current accounts, domestic and international payments, foreign exchange transactions, working capital loans, medium term lending, bank guarantees, letters of credit.

  The Group exercises direct and indirect control over the following subsidiaries:

Subsidiary	Field of activity	Ownership percentage as at 30.06.2026	Ownership percentage as at 31.12.2025
Patria Credit IFN SA	Rural lending and microfinance	99,99%	99.99%
SAI Patria Asset Management SA	Administrarea fondurilor deschise de investitii	99,99%	99.99%
Patria Euro Obligatiuni	Fond de investitii	0%	83.61%
Patria Stock	Fond de investitii	0%	79.63%
Patria Global	Fond de investitii	71,46%	52.73%
Carpatica Invest SA	Financial investment services	95,68%	95.68%

- **Patria Credit IFN SA – Subsidiary –** ("IFN") is a company registered in Romania since February 12, 2004 and it is authorized by the National Bank of Romania ("NBR") to carry out lending activities. Starting with March 28, 2007, IFN is registered with the General Register of the NBR's Non-banking Financial Institutions ("IFN"), and as of February 26, 2008 Patria Credit IFN was also registered with the NBR Special Register.

- **SAI Patria Asset Management SA (former SAI Carpatica Asset Management SA) – Subsidiary –** is authorized by the Financial Supervision Authority ("FSA") for the management of open-end investment funds. The company manages four investment funds – Patria Global, Patria Obligatiuni (unconsolidated), ETF BET Patria – Tradeville (unconsolidated) and ETF Energie Patria – Tradeville (unconsolidated). The two ETFs are the first Exchange Traded Funds established in Romania and are both listed on the Bucharest Stock Exchange. SAI Patria Asset Management SA is under the control of Patria Bank. Patria Bank holds 99.99% of the share capital and voting rights of SAI Patria Asset Management. On 9 March 2026, an agreement was signed for the sale of Patria Bank's entire shareholding in SAI Patria Asset Management to BRD Asset Management SAI S.A. The transaction was completed on 5 August 2026.

- **Carpatica Invest SA** (undergoing dissolution) – **Subsidiary –** Carpatica Invest SA with its head office in Sibiu, 5 Mihai Viteazu Street, was a financial investment services company that operated according to FSA regulations. The Financial Supervisory Authority revoked the license of Carpatica Invest SA by decision 1486/06.07.2015. The liquidator appointed by the Extraordinary General Meeting of Carpatica Invest SA shareholders requested the opening of the simplified insolvency procedure, which was opened by sentence no. 928/03.11.2016 of the Sibiu Court, in file no. 2127/85/2016.
  Considering the dissolution decision as well as the insignificant impact of the consolidation of Carpatica Invest SA, the Group took the decision to change the scope of consolidation excluding Carpatica Invest SA.

As at 31 December 2025 – The Group Patria Bank ("The Group") includes Patria Bank S.A. ("The Bank" / "PBK (resulted from the 2017 merger between Banca Comerciala Carpatica and Patria Bank, former Nextebank until 2016), Patria Credit IFN SA ("IFN"), SAI Patria Asset Management SA (former SAI Carpatica Asset Management SA) together with the managed investment funds: FDI Patria Stock, FDI Patria Global and FDI Patria Euro Obligatiuni and SSIF Carpatica Invest SA (in bankruptcy, ongoing insolvency procedure, unconsolidated). Patria Bank SA is the Parent company of the Group.

2. BASIS OF PREPARATION

a) Statement of compliance

The interim consolidated and individual financial statements have been prepared in accordance with *IAS 34 Interim Financial Reporting*. These interim consolidated and individual financial statements were not audited or reviewed.

The interim consolidated and individual financial statements include:

- Interim Consolidated and Separate Statement of Profit or Loss and Other Comprehensive Income
- Interim Consolidated and Separate Statement of Financial Position
- Interim Consolidated and Separate Statement of Changes in Equity
- Interim Consolidated and Separate Statement of Cash Flows
- a selection of relevant explanatory notes for the period ending at 30 June 2026.

The interim financial statements do not include all disclosures required by the International Financial Reporting Standards adopted by the European Union ("IFRS") for the full set of annual financial statements; so, these interim statements should be read together with the Group's annual financial statements as at 31 December 2025.
In accordance with Order 27 / 16.12.2010 issued by the President of the Board of Directors of the National Bank of Romania, the Group's annual financial statements at 31 December 2025 were prepared in accordance with IFRS.

The Group keeps its accounting records in Romanian LEI ("RON"); RON is also the functional and presentation currency of the Group in accordance with the Romanian Accounting Law and the accounting and reporting regulations issued by NBR and the Ministry of Public Finance.

b) Basis of measurement

These financial statements have been prepared under the historical cost convention, as modified by the initial recognition of financial instruments based on fair value, and by the revaluation of properties and equipment, financial assets at fair value through other comprehensive income, and financial instruments at fair value through profit or loss and non-current assets held for sale. The main accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the periods presented.

c) Basis of Consolidation

The consolidated interim financial statements comprise the financial statements of Patria Bank SA and all its subsidiaries for the period ended at 30 June 2026 and the comparative financial statements of the Patria Bank SA and all its subsidiaries for the period ended 30 June 2025 or 31 December 2025.

The Bank consolidates the financial statements of its subsidiaries in accordance with IFRS 10. The list of Group subsidiaries is presented at Note 1 “Reporting entity”.

All outstanding balances between Group companies, transactions, income and expenses, losses and gains arising from transactions between Group companies are eliminated in full.

Subsidiaries are entities controlled by the Bank. An investor controls an investee when it has power, exposure, or rights, to variable returns from its involvement with the investee and the ability to use its power over the investee to affect the amount of the investor’s returns.

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

The entities in the Group are incorporated in Romania, keep their accounting books and prepare their statutory financial statements in accordance with IFRS as adopted by the European Union;

3. SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies used in the preparation of these interim financial statements are those presented in Note 3 of the Group's Annual Consolidated and Separate Financial Statements for the year ended 31 December 2025.

4. NET INTEREST INCOME

	Group		Bank	
Thousand RON	**30 June 2026**	**30 June 2025**	**30 June 2026**	**30 June 2025**
Interest and similar income				
Loans and advances to customers (*)	152,713	144,331	129,344	123,810
Debt instruments at amortised cost	9,843	9,852	9,843	9,852
Financial assets at fair value through other comprehensive income	33,405	21,747	33,207	21,462
Due from banks	3,202	3,033	3,022	3,022
Total interest and similar income using effective interest method	**199,163**	**178,963**	**175,416**	**158,146**
Interest and similar expense				
Customer deposits	74,710	63,706	76,344	64,639
Loans from banks and other financial institutions	17,460	13,657	10,470	6,674
Subordinated liabilities	4,749	3,525	3,585	2,403
REPO operations	-	251	-	251
Other interest expense	182	203	160	182
Subordinated bonds	2,401	2,302	2,387	2,290
Total interest and similar expense	**99,502**	**83,644**	**92,946**	**76,439**
Net interest income	**99,661**	**95,319**	**82,470**	**81,707**

(*) Interest income at Group level includes RON 2,470 thousand interest expenses recognized on impaired loans to customers (30 June 2025: RON 93 thousand).
(*) Interest income at Bank level includes RON 1,576 thousand interest expenses recognized on impaired loans to customers (30 June 2025: RON 10 thousand).

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

5. NET FEE AND COMMISSION INCOME

Thousand RON	Group 30 June 2026	Group 30 June 2025	Bank 30 June 2026	Bank 30 June 2025
Fee and commission income				
Cards activity (VISA & MC)	4,890	4,588	4,930	4,613
Non-cash transactions	12,557	8,508	12,640	8,479
Non-deferrable commissions related to loans	3,885	2,597	3,885	2,597
Cash transactions	1,902	1,894	1,902	1,894
Income from other financial services	7,167	4,488	2,279	2,350
Interbank settlements	76	56	76	56
Total fee and commission income from contracts with customers	*30,477*	*22,131*	*25,712*	*19,989*
Issuing financial guarantees	892	2,888	892	2,888
Total fee and commission income	**31,369**	**25,019**	**26,604**	**22,877**
Fee and commission expense				
Cards activity (VISA & MC)	2,086	1,727	2,086	1,726
Interbank settlements	1,162	1,024	1,116	995
Expenses from other financial services	1,436	1,133	460	453
Other	922	1,193	1,043	1,191
Total fee and commission expense	**5,606**	**5,077**	**4,705**	**4,365**
Net fee and commission income	**25,763**	**19,942**	**21,899**	**18,512**

Non-deferrable commissions related to loans represent fees and commissions that are not subject of amortization according to the Effective Interest Rate methodology and consist mainly on fees charged for services provided (administration fees) that are recognized in the period when they were incurred, fees for credit commitments when the probability of disbursement is not certain, fees charged for early repayments, etc. The Group has internal procedures that classifies all commission types and specifies the accounting treatment to be applied for each class.

6. NET GAIN/(LOSS) FROM FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

Thousand RON	Group 30 June 2026	Group 30 June 2025	Bank 30 June 2026	Bank 30 June 2025
Net gain/(loss) from financial assets at fair value through profit or loss	3,957	3,559	3,614	3,338
Net gain/(loss) from derivatives	690	(3,040)	1,500	(3,040)
Total	**4,647**	**519**	**5,114**	**298**

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

7. NET GAIN/(LOSS) FROM DISPOSAL OF INVESTMENT SECURITIES AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

Thousand RON	Group 30 June 2026	Group 30 June 2025	Bank 30 June 2026	Bank 30 June 2025
Gains from disposals of investment securities at fair value through other comprehensive income	4,634	151	4,634	151
Losses from disposals of investment securities at fair value through other comprehensive income	(306)	(9)	(306)	(9)
Total	**4,328**	**142**	**4,328**	**142**

8. OTHER OPERATING INCOME

Thousand RON	Group 30 June 2026	Group 30 June 2025	Bank 30 June 2026	Bank 30 June 2025
Net gain/ (loss) from foreign exchange transactions	2,898	7,663	3,020	7,734
Dividend income	4,733	5,140	12,915	10,925
Other operating income	1,082	541	99	368
Gain / (Loss) from disposal of premises and equipment sales	(8,176)	(64)	(8,176)	(64)
Income from rental of real estate	3,764	3,719	3,764	3,719
Total	**4,301**	**16,999**	**11,622**	**22,682**

For the Bank, dividend income of RON 12,915 thousand (30 June 2025: RON 10,925 thousand) represents share of profits paid proportionally to the Bank, as follows:

- RON 6,800 thousand, dividends received from Patria Credit IFN (30 June 2025: RON 6,000 thousand);
- RON 1,530 thousand, dividends received from SAI Patria Asset Management S.A. (30 June 2025: RON 0 thousand); included in consolidated amounts;
- RON 4,533 thousand, dividends received from Transfond S.A. (30 June 2025: RON 3,952 thousand); included in consolidated amounts;
- RON 52 thousand, received from other investments (30 June 2025: RON 973 thousand); included in consolidated amounts;

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

9. IMPAIRMENT LOSSES ON FINANCIAL ASSETS

Thousand RON	Group 30 June 2026	Group 30 June 2025	Bank 30 June 2026	Bank 30 June 2025
Charge with adjustments for impairment of cash and cash equivalents	(34)	(4)	(34)	(6)
Charge/(Release) with adjustments for impairment of loans and advances to customers	14,520	14,207	13,467	13,516
Loss from written off loans	35	116	35	116
Recoveries from loans previously written off	(4,712)	(4,937)	(3,712)	(4,763)
Charge/(Release) with the adjustments for impairment of financial asset measured at fair value through other items of comprehensive income	185	164	185	164
Charge/(Release) with the adjustments for impairment of debt instruments at amortised cost	(39)	30	(39)	30
Charge/(Release) with the adjustments for impairment of credit commitments and financial guarantees	(565)	(305)	(568)	(319)
Charge/(Release) with adjustments for impairment of other financial assets	1,590	447	1,590	447
Net charge with adjustments for impairment of financial assets	**10,980**	**9,718**	**10,924**	**9,185**

10. PERSONNEL EXPENSES

Thousand RON	Group 30 June 2026	Group 30 June 2025	Bank 30 June 2026	Bank 30 June 2025
Wages and salaries	49,383	45,005	42,012	39,081
Social security contributions	1,660	1,516	1,442	1,323
Net expense/(income) with provisions related to wage costs	208	683	293	704
Other personnel expense	307	272	307	270
Total	**51,558**	**47,476**	**44,054**	**41,378**

The Group average number of employees at 30 JUNE 2026 was 653 employees (30 JUNE 2025: 641 employees).

The Bank average number of employees at 30 JUNE 2026 was 566 employees (30 JUNE 2025: 557 employees).

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

11. ADMINISTRATIVE AND OTHER OPERATING EXPENSES

Thousand RON	Group 30 June 2026	Group 30 June 2025	Bank 30 June 2026	Bank 30 June 2025
Third parties services	25,840	24,280	23,917	22,686
Rent	218	214	109	104
Materials and small inventories	1,252	1,028	931	752
Annual contribution to Guarantee Fund	-	1,471	-	1,471
Other taxes	10,935	6,332	10,709	6,150
Advertising and publicity	1,444	1,146	817	792
Net charge/(release) of litigation provisions	(377)	(291)	(377)	(291)
Other operating expenses	793	(601)	816	(625)
The expense related to the financial debt for the fund unit holders	429	306	-	-
Total	**40,534**	**33,885**	**36,922**	**31,039**

12. CASH AND CASH EQUIVALENTS

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Cash on hand	20,167	23,084	20,167	23,084
Cash in ATMs	39,073	51,488	39,073	51,488
Mandatory minimum reserve	266,185	509,864	266,185	509,864
Correspondent accounts and sight deposits with other banks	227,519	73,948	227,021	73,491
Placements with banks having short term maturity	95,184	131,385	95,184	131,385
Total	**648,128**	**789,769**	**647,630**	**789,312**

(*)Cash and cash equivalents are not guaranteed.

(i) The mandatory minimum reserve is maintained in accordance with Regulation no. 5/2024 issued by the National Bank of Romania. According to this regulation, the Group is required to maintain a minimum average balance of mandatory reserve throughout the reporting period (monthly basis). The amounts from the mandatory reserve accounts are readily available for the use of the Group according to the liquidity needs and strategy, subject to achieving the minimum reserve as an average for the reporting period.
As of 30 june 2026 the mandatory minimum reserve requirement was 8% (31 December 2025: 8%) for RON funds attracted from customers and 5 % (31 December 2025: 5%) for foreign currency denominated funds attracted.
As of 30 june 2026 the amounts presented in the statement of financial position of cash and equivalents and cash at Central Banks are neither past due no impaired.

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 (All amounts are in thousand RON)

13. FINANCIAL ASSETS EVALUATED AT FAIR VALUE THROUGH PROFIT OR LOSS

Thousand RON	Group		Bank	
	30 June 2026	**31 December 2025**	**30 June 2026**	**31 December 2025**
Equity instruments(i)	26,717	28,756	26,717	28,756
Debt instruments (ii)	52,549	60,360	52,544	60,355
Total	**79,266**	**89,116**	**79,261**	**89,111**

(i) In this category the Group included shares held at Visa Inc. in amount of RON 6,908 thousand (31 December 2025: RON 6,666 thousand) and listed equity instruments, held by the consolidated funds RON 19,809 thousand (31 December 2025: RON 17,688 thousand) and other funds held by the Group;

(ii) In this category the Group include:

- Bonds issued in RON, EUR and USD by financial and non-banking financial institutions as well as central and local public authorities;
- Treasury bills issued by the Ministry of Public Finance of Romania.

14. FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

Thousand RON	Group		Bank	
	30 June 2026	**31 December 2025**	**30 June 2026**	**31 December 2025**
Debt securities at fair value through other items of comprehensive income				
-Treasury bills issued by the Ministry of Public (i)	1,076,778	902,657	1,076,778	902,657
-Treasury bills issued by Bucharest City Hall	8,137	8,118	8,137	8,118
-Debt securities issued by Raiffeisen Bank S.A.	21,240	-	21,240	-
-Debt securities issued by B.C.R.	-	4,346	-	4,346
-Debt securities issued by AGRICOVER HOLDING S.A.	-	8,423	-	8,423
-Debt securities issued by CEC BANK S.A.	31,908	21,846	31,908	21,846
-Debt securities issued by SNGN ROMGAZ SA	5,464	5,183	5,464	5,183
Equity investments at fair value through other comprehensive income:				
-Equity investments	30,862	21,910	30,862	21,910
Total	**1,174,389**	**972,483**	**1,174,389**	**972,483**

i) Treasury bills are issued by the Ministry of Public Finance of Romania and includes listed discounted treasury bills and bonds denominated in RON, EUR and USD. As of 30 June 2026 the Group has no assets pledged for Repo contracts (31 December 2025: the Group has no pledged assets for Repo Contracts).

As at 30 June 2026, EUR-denominated government securities issued by the Ministry of Finance, amounting to RON 47,249 thousand (31 December 2025: RON 65,148 thousand), were pledged as collateral for the EUR 25,000 thousand loan (31 December 2025: EUR 25,000 thousand) contracted from the European Investment Bank..

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

The Group held the following equity investments designated at fair value through other comprehensive income (FVOCI):

Thousand RON		Group			
		30 June 2026		31 December 2025	
Name	**Nature of business**	**Carring amount**	**Effective Holding (%)**	**Carring amount**	**Effective Holding (%)**
Transfond SA	Clearing House	26,421	5.69	18,146	5.69
Globinvest	Investments fund administrator	3,727	19.99	3,067	19.99
Biroul de credit S.A.	Collection and processing of customer data	86	0.32	86	0.32
SWIFT	Payment activities	628	0.01	611	0.01
Total equity investments		**30,862**		**21,910**	

Thousand RON		Bank			
		30 June 2026		31 December 2025	
Name	**Nature of business**	**Carring amount**	**Effective Holding (%)**	**Carring amount**	**Effective Holding (%)**
Transfond SA	Clearing House	26,421	5.69	18,146	5.69
Globinvest	Investments fund administrator	3,727	19.99	3,067	19.99
Biroul de credit S.A.	Collection and processing of customer data	86	0.32	86	0.32
SWIFT	Payment activities	628	0.01	611	0.01
Total equity investments		**30,862**		**21,910**	

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

15. DUE FROM OTHER BANKS

The deposits to banks presented below include collateral deposits for settlement amounts from Visa and MasterCard related to cards activity.

	Group		Bank	
Thousand RON	**30 June 2026**	**31 December 2025**	**30 June 2026**	**31 December 2025**
Collateral deposit Banca Transilvania S.A.	460	434	460	434
Collateral deposit U.S. Bank N.A.	6,254	5,833	6,254	5,833
Collateral deposit CITIBANK EUROPE PLC	12,301	11,961	12,301	11,961
Mastercard	-	973	-	973
Total	**19,015**	**19,201**	**19,015**	**19,201**

16. LOANS AND ADVANCES TO CUSTOMERS

	Group		Bank	
Thousand RON	**30 June 2026**	**31 December 2025**	**30 June 2026**	**31 December 2025**
Gross carrying amount of loans and advances to customers	3,355,194	3,106,298	3,132,494	2,914,188
Credit loss allowance	(147,300)	(144,374)	(131,634)	(127,101)
Total net loans and advances to customers	**3,207,894**	**2,961,924**	**3,000,860**	**2,787,087**

The structure of loan portfolio classified per main business lines is as follows:

	Group		Bank	
Thousand RON	**30 June 2026**	**31 December 2025**	**30 June 2026**	**31 December 2025**
Consumer loans	298,347	287,152	298,346	287,152
Mortgage loans	307,293	305,993	307,293	305,993
Loans to entrepreneurs	380,661	336,281	172,377	155,517
SME loans	2,364,674	2,171,976	2,350,259	2,160,630
State and municipal organizations	4,219	4,896	4,219	4,896
Total gross loans and advances to customers	**3,355,194**	**3,106,298**	**3,132,494**	**2,914,188**
Less: Provision for loan impairment	(147,300)	(144,374)	(131,634)	(127,101)
Total net loans and advances to customers	**3,207,894**	**2,961,924**	**3,000,860**	**2,787,087**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

Risk concentrations by economic sectors within the customer loan portfolio were as follows:

	Group		Bank	
Thousand RON	**30 June 2026**	**31 December 2025**	**30 June 2026**	**31 December 2025**
Loans to individuals	605,640	593,145	605,640	593,145
Loans to corporate customers:	2,749,554	2,513,153	2,526,854	2,321,043
Agriculture	858,330	730,198	640,473	541,989
Trade	327,209	296,319	312,645	282,645
Industry	307,783	314,440	302,610	311,115
Hotels and restaurants	128,482	140,345	123,673	137,311
Constructions	160,640	188,325	156,938	184,284
Transport	102,174	143,741	94,488	136,251
Professional Services	39,611	38,029	38,412	36,714
Services	85,777	79,194	80,263	74,035
Financial and real estate activities	698,107	541,013	736,778	576,197
Others	27,516	21,793	26,966	21,114
IT, research and development	9,706	14,860	9,389	14,492
Public Administration and Defence	4,219	4,896	4,219	4,896
Total loans and advances to customers before provisions	**3,355,194**	**3,106,298**	**3,132,494**	**2,914,188**
Less provision for impairment losses on loans	(147,300)	(144,374)	(131,634)	(127,101)
Total	**3,207,894**	**2,961,924**	**3,000,860**	**2,787,087**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

The structure of the Group's loan portfolio classified by credit quality is as follows:

	30 June 2026							
	Stage 1		Stage 2		Stage 3		POCI	Total
Thousand RON	**Individual**	**Collective**	**Individual**	**Collective**	**Individual**	**Collective**		
Performing loans	124,485	2,656,709	33,096	365,544	-	-	10,548	3,190,382
Non-performing loans	-	-	-	-	93,465	66,718	4,629	164,812
Total gross exposure	124,485	2,656,709	33,096	365,544	93,465	66,718	15,177	3,355,194
Less: Provision for loan impairment	(2,157)	(37,091)	(2,854)	(18,361)	(53,626)	(29,477)	(3,734)	(147,300)
Net Exposure	**122,328**	**2,619,618**	**30,242**	**347,183**	**39,839**	**37,241**	**11,443**	**3,207,894**

	31 December 2025							
	Stage 1		Stage 2		Stage 3		POCI	Total
Thousand RON	**Individual**	**Collective**	**Individual**	**Collective**	**Individual**	**Collective**		
Performing loans	341	2,539,173	64,727	337,993	-	-	11,146	2,953,380
Non-performing loans	-	-	-	-	74,740	72,861	5,317	152,918
Total gross exposure	341	2,539,173	64,727	337,993	74,740	72,861	16,463	3,106,298
Less: Provision for loan impairment	(18)	(38,169)	(6,382)	(20,183)	(43,006)	(32,560)	(4,056)	(144,374)
Net Exposure	**323**	**2,501,004**	**58,345**	**317,810**	**31,734**	**40,301**	**12,407**	**2,961,924**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

The structure of the Bank's loan portfolio classified by credit quality is as follows:

	30 June 2026							
	Stage 1		Stage 2		Stage 3		POCI	Total
Thousand RON	**Individual**	**Collective**	**Individual**	**Collective**	**Individual**	**Collective**		
Performing loans	133,632	2,469,465	33,096	344,230	-	-	10,395	2,990,818
Non-performing loans	-	-	-	-	93,465	43,923	4,288	141,676
Total gross exposure	133,632	2,469,465	33,096	344,230	93,465	43,923	14,683	3,132,494
Less: Provision for loan impairment	(2,157)	(33,231)	(2,854)	(16,206)	(53,626)	(19,938)	(3,622)	(131,634)
Net Exposure	**131,475**	**2,436,232**	**30,242**	**328,024**	**39,839**	**23,985**	**11,061**	**3,000,858**

	31 December 2025							
	Stage 1		Stage 2		Stage 3		POCI	Total
Thousand RON	**Individual**	**Collective**	**Individual**	**Collective**	**Individual**	**Collective**		
Performing loans	7,503	2,392,123	64,727	313,105	-	-	11,066	2,788,524
Non-performing loans	-	-	-	-	74,740	45,894	5,030	125,664
Total gross exposure	7,503	2,392,123	64,727	313,105	74,740	45,894	16,096	2,914,188
Less: Provision for loan impairment	(18)	(34,871)	(6,382)	(17,331)	(43,006)	(21,527)	(3,966)	(127,101)
Net Exposure	**7,485**	**2,357,252**	**58,345**	**295,774**	**31,734**	**24,367**	**12,130**	**2,787,087**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

Information about Group's collaterals is as follows:

	30 June 2026					
Thousand RON	**SME loans**	**Consumer loans**	**Entreprenours loans**	**Mortgage loans**	**State and municipal organizations**	**Total**
Unsecured loans(*)	330,913	284,529	88,402	152	-	703,996
Loans guaranteed by third parties, including credit insurance	378,298	-	212,467	2,696	-	593,461
Loans collateralized by:	1,655,463	13,818	79,792	304,445	4,219	2,057,737
- residential real estate	223,897	12,177	14,802	299,539	-	550,415
- other real estate	1,225,880	924	43,365	4,844	-	1,275,013
- cash collateral	41,906	717	56	62	-	42,741
- other assets	163,780	-	21,569	-	4,219	189,568
Total loans and advances to customers	**2,364,674**	**298,347**	**380,661**	**307,293**	**4,219**	**3,355,194**

	31 December 2025					
Thousand RON	**SME loans**	**Consumer loans**	**Entreprenours loans**	**Mortgage loans**	**State and municipal organizations**	**Total**
Unsecured loans(*)	319,563	274,642	69,065	700	-	663,970
Loans guaranteed by third parties, including credit insurance	418,509	-	197,997	3,118	-	619,624
Loans collateralized by:	1,433,904	12,510	69,219	302,175	4,896	1,822,704
- residential real estate	184,015	10,934	11,233	296,187	-	502,369
- other real estate	1,053,338	976	39,605	5,921	-	1,099,840
- cash collateral	64,217	600	59	67	-	64,943
- other assets	132,334	-	18,322	-	4,896	155,552
Total loans and advances to customers	**2,171,976**	**287,152**	**336,281**	**305,993**	**4,896**	**3,106,298**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

Information about Bank's collaterals is as follows:

	30 June 2026					
Thousand RON	**SME loans**	**Consumer loans**	**Entreprenours loans**	**Mortgage loans**	**State and municipal organizations**	**Total**
Unsecured loans(*)	327,373	284,528	29,531	152	-	641,584
Loans guaranteed by third parties, including credit insurance	351,247	-	76,839	2,696	-	430,782
Loans collateralized by:	1,671,639	13,818	66,007	304,445	4,219	2,060,128
- residential real estate	218,845	12,177	10,438	299,539	-	540,999
- other real estate	1,218,407	924	37,968	4,844	-	1,262,143
- cash collateral	72,098	717	56	62	-	72,933
- other assets	162,289	-	17,545	-	4,219	184,053
Total loans and advances to customers	**2,350,259**	**298,346**	**172,377**	**307,293**	**4,219**	**3,132,494**

	31 December 2025					
Thousand RON	**SME loans**	**Consumer loans**	**Entreprenours loans**	**Mortgage loans**	**State and municipal organizations**	**Total**
Unsecured loans(*)	316,210	274,641	22,640	700	-	614,191
Loans guaranteed by third parties, including credit insurance	394,375	-	74,128	3,118	-	471,621
Loans collateralized by:	1,450,045	12,511	58,749	302,175	4,896	1,828,376
- residential real estate	179,073	10,935	8,551	296,187	-	494,746
- other real estate	1,047,289	976	35,377	5,921	-	1,089,563
- cash collateral	92,853	600	59	67	-	93,579
- other assets	130,830	-	14,762	-	4,896	150,488
Total loans and advances to customers	**2,160,630**	**287,152**	**155,517**	**305,993**	**4,896**	**2,914,188**

*Unsecured loans represents exposures or part of exposures that are not covered by the market value of collaterals for collateral types deductible, according to IFRS9 provisioning methodology.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

17. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTIZED COST

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Treasury bills issued by the Ministry of Public Finance of Romania	332,989	322,843	332,989	322,843
Bonds issued by LIBRA INTERNET BANK S.A.	16,169	15,396	16,169	15,396
Bonds issued by Bucharest City Hall	10,067	10,431	10,067	10,431
Total	**359,225**	**348,670**	**359,225**	**348,670**

An amount of RON 84,435 thousand (31 December 2025: RON 73,214 thousand) representing Treasury bills issued by the Ministry of Finance of Romania represents collateral for the loan of EUR 25,000 thousand (31 December 2025: EUR 25,000 thousand) received by the Bank from the European Investment Bank.

18. INVESTMENT PROPERTY

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Balance at 1 January	90,284	90,210	90,284	90,210
(Sales)	(363)	(2,888)	(363)	(2,888)
Net gain / (loss) from revaluation of investment property	-	1,015	-	1,015
Value increases	1,688	1,947	1,688	1,947
Balance at the end of the period	**91,609**	**90,284**	**91,609**	**90,284**

19. INVESTMENTS IN SUBSIDIARIES

The structure of investments in subsidiaries is as follows:

Thousand RON	30 June 2026			31 December 2025		
Subsidiary name	**Gross value**	**Impairment adjustments**	**Net value**	**Gross value**	**Impairment adjustments**	**Net value**
Patria Credit IFN	42,522	-	42,522	40,522	-	40,522
Carpatica Invest S.A.	6,807	(6,807)	-	6,807	(6,807)	-
Total	**49,329**	**(6,807)**	**42,522**	**47,329**	**(6,807)**	**40,522**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

20. OTHER FINANCIAL ASSETS

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Amounts to be recovered from banks and clients	5,793	4,713	5,793	4,713
Other financial assets	23,923	13,003	23,751	12,768
Derivative financial instruments	508	-	1,286	-
Other debtors	8,537	7,892	14,598	9,510
Subleases	-	81	204	228
(-) Provisions for impairment losses	(7,432)	(5,894)	(7,423)	(5,893)
Total	**31,329**	**19,795**	**38,209**	**21,326**

21. OTHER ASSETS

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Sundry debtors	211	303	213	301
Prepayments	9,871	5,343	9,814	5,325
Income tax to recover	-	-	340	-
Other assets	1,300	1,248	1,239	1,245
Total	**11,382**	**6,894**	**11,606**	**6,871**

22. INTANGIBLE ASSETS

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Goodwill	20,103	20,103	20,103	20,103
Other intangible assets	42,297	40,280	36,682	34,580
Total	**62,400**	**60,383**	**56,785**	**54,683**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

The cost movements of intangible assets and amortisation are the following:

	Group		Bank	
Thousand RON	**30 June 2026**	**31 December 2025**	**30 June 2026**	**31 December 2025**
Balance at 1 January	135,949	123,959	124,313	113,035
Acquisitions	13,624	21,146	13,420	20,394
-transfers from intangible assets in progress	7,131	9,156	7,131	9,116
Release of intangible assets in progress	(7,131)	(9,156)	(7,131)	(9,116)
Balance at the end of the period	**142,442**	**135,949**	**130,602**	**124,313**
Cumulative amortisation				
Balance at 1 January	75,566	67,183	69,630	61,492
Amortisation and impairment expense	4,476	8,333	4,187	8,138
Expense with acquisition clients list and brand	-	50	-	-
Balance at the end of the period	**80,042**	**75,566**	**73,817**	**69,630**
Net carrying amount				
Balance at 1 January	**60,383**	**56,776**	**54,683**	**51,543**
Balance at the end of the period	**62,400**	**60,383**	**56,785**	**54,683**

23. PREMISES AND EQUIPMENT

	Group 30 June 2026				
Thousand RON	**Land and buildings**	**Furniture and equipment**	**Means of transport**	**Assets in the course of construction**	**Total**
Cost					
Balance at 1 January	129,908	64,230	5,051	-	199,189
Acquisitions and transfers from assets under construction	(8,598)	358	456	1,180	(6,604)
Outflows, transfer from assets under construction, write-offs	-	-	-	(1,176)	(1,176)
Right of use - new contracts	2,622	-	-	-	2,622
Right of use (early termination of lease contracts)	-	-	-	-	-
Balance at 30 June	**123,932**	**64,588**	**5,507**	**4**	**194,031**
Cumulative depreciation	-	-	-	-	-
Balance at 1 January	62,515	52,926	3,859	-	119,300
Amortization expense	5,247	2,037	470	-	7,754
Impairment expense	-	(150)	-	-	(150)
Outflows	(586)	-	-	-	(586)
Balance at 30 June	**67,176**	**54,813**	**4,329**	**-**	**126,319**
Net carrying amount					
Balance at 1 January	**67,393**	**11,304**	**1,192**	**-**	**79,889**
Balance at 30 June	**56,756**	**9,775**	**1,178**	**4**	**67,712**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

	Group 31 December 2025				
Thousand RON	**Land and buildings**	**Furniture and equipment**	**Means of transport**	**Assets in the course of construction**	**Total**
Cost					
Balance at 1 January	120,694	65,939	6,767	270	193,670
Acquisitions and transfers from assets under construction	915	2,192	-	2,738	5,845
Outflows, transfer from assets under construction, write-offs	-	(3,585)	(228)	(3,008)	(6,821)
Right of use - new contracts	9,351	-	-	-	9,351
Right of use (early termination of lease contracts)	(1,052)	(316)	(1,488)	-	(2,856)
Balance at 31 December	**129,908**	**64,230**	**5,051**	**-**	**199,189**
Cumulative depreciation					
Balance at 1 January	52,248	53,055	3,314	-	108,617
Amortization expense	11,068	3,892	1,279	-	16,239
Impairment expense	-	(203)	-	-	(203)
Outflows	(801)	(3,818)	(734)	-	(5,353)
Balance at 31 December	**62,515**	**52,926**	**3,859**	**-**	**119,300**
Net carrying amount					
Balance at 1 January	**68,446**	**12,884**	**3,453**	**270**	**85,053**
Balance at 31 December	**67,393**	**11,304**	**1,192**	**-**	**79,889**

	Bank 30 June 2026				
Thousand RON	**Land and buildings**	**Furniture and equipment**	**Means of transport**	**Assets in the course of construction**	**Total**
Cost					
Balance at 1 January	125,544	63,615	4,982	-	194,141
Acquisitions and transfers from assets under construction	(8,597)	344	632	1,180	(6,441)
Outflows, transfer from assets under construction, write-offs	-	-	(175)	(1,180)	(1,355)
Right of use - new contracts	2,555	-	-	-	2,555
Right of use (early termination of lease contracts)	(87)	-	-	-	(87)
Balance at 30 June	**119,415**	**63,959**	**5,439**	**-**	**188,813**
Cumulative depreciation					
Balance at 1 January	60,260	52,480	3,797	-	116,537
Amortization expense	4,905	2,012	640	-	7,557
Impairment expense	-	(150)	-	-	(150)
Outflows	(586)	-	(175)	-	(761)
Balance at 30 June	**64,579**	**54,342**	**4,262**	**-**	**123,183**
Net carrying amount					
Balance at 1 January	**65,284**	**11,135**	**1,185**	**-**	**77,604**
Balance at 30 June	**54,836**	**9,617**	**1,177**	**-**	**65,630**

FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

	Bank 31 December 2025				
Thousand RON	Land and buildings	Furniture and equipment	Means of transport	Assets in the course of construction	Total
Cost					
Balance at 1 January	118,163	65,067	4,982	248	188,460
Acquisitions and transfers from assets under construction	853	2,133	-	2,738	5,724
Outflows, transfer from assets under construction, write-offs	-	(3,585)	-	(2,986)	(6,571)
Right of use - new contracts	7,580	-	-	-	7,580
Right of use (early termination of lease contracts)	(1,052)	-	-	-	(1,052)
Balance at 31 December	**125,544**	**63,615**	**4,982**	**-**	**194,141**
Cumulative depreciation					
Balance at 1 January	51,075	52,374	2,518	-	105,967
Amortization expense	9,986	3,892	1,279	-	15,157
Impairment expense	-	(203)	-	-	(203)
Outflows	(801)	(3,583)	-	-	(4,384)
Balance at 31 December	**60,260**	**52,480**	**3,797**	**-**	**116,537**
Net carrying amount					
Balance at 1 January	**67,088**	**12,693**	**2,464**	**248**	**82,493**
Balance at 31 December	**65,284**	**11,135**	**1,185**	**-**	**77,604**

24. DUE TO OTHER BANKS

	Group		Bank	
Thousand RON	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Sight deposits	81,716	164,026	81,716	164,026
Term deposits	87,344	112,078	87,344	112,078
Collateral deposits	-	-	-	-
Transitory amounts	15,913	4,673	15,913	4,673
Total	**184,973**	**280,777**	**184,973**	**280,777**

FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

25. CUSTOMER DEPOSITS

Thousand RON	Group		Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Retail customers				
Payable on demand	338,391	322,944	338,391	322,944
Term deposits	1,906,080	1,887,569	1,906,080	1,887,569
Collateral deposits	1,759	1,678	1,759	1,678
Corporate customers				
Current accounts	340,109	314,198	343,112	315,602
Sight deposits	324,717	344,140	324,717	344,140
Term deposits	1,359,783	1,051,207	1,389,143	1,074,752
Collateral deposits	132,994	115,934	146,132	150,930
Amounts in transit	11,875	1,371	11,875	1,363
Total	**4,415,708**	**4,039,041**	**4,461,209**	**4,098,978**

Risk concentrations by economic sectors within the deposits from customers portfolio were as follows:

Thousands RON	Bank			
	30 June 2026		31 December 2025	
	Amount	Percentage of total deposits(%)	Amount	Percentage of total deposits(%)
Retail customers	2,246,230	50.35	2,212,191	53.97
Corporate customers	1,970,610	44.17	1,701,414	41.51
Financial and real estate activities	162,572	3.64	195,036	4.76
Industry	522,741	11.72	274,591	6.70
Others	368,423	8.26	337,749	8.24
Constructions	162,660	3.65	130,162	3.18
IT, research and development	59,603	1.34	57,115	1.39
Trade	143,934	3.23	152,657	3.72
Transport	131,114	2.94	149,054	3.64
Professional Services	20,088	0.45	19,926	0.49
Services	298,601	6.69	286,584	6.99
Agriculture	93,794	2.10	85,845	2.09
Hotels and restaurants	7,080	0.16	12,695	0.31
Public Administration and Defense	244,369	5.48	185,373	4.52
Total	**4,461,209**	**100.00**	**4,098,978**	**100.00**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

26. LOANS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Financing name				
EFSE - European Fund for Southeast Europe (i)	44,426	32,834	-	-
Intesa Sanpaolo Romania S.A.(ii)	3,509	13,972	-	-
Raiffeisen Bank S.A. (iii)	18,049	15,044	-	-
Symbiotics Sicav (Lux.) (iv)	14,075	15,820	-	-
Casa de Economii si Consemnatiuni (v)	29,600	29,562	-	-
Council of Europe Development Bank (vii)	52,526	51,188	-	-
Redi Economic Development S.A.(viii)	3,059	3,823	-	-
Cardano Impact Financial Inclusion Fund (ix)	10,262	10,141	-	-
International Finance Corporation (IFC) (x)	39,310	50,924	39,310	50,924
European Investment Bank (EIB) (xi)	114,845	121,259	114,845	121,259
Total	**329,661**	**344,567**	**154,155**	**172,183**

(i) *European Fund for Southeast Europe (EFSE)*

The Group has in progress 2 financing contracts with EFSE - European Fund for Southeast Europe concluded in November 2024 and December 2025 and in the amount of RON 24,750 thousand and respectively RON 25,130 thousand with the final maturity on October 30, 2028 and January 31, 2031 respectively.
The remaining amount of payment as of June 30th, 2026 is RON 44,426 thousand.

(ii) *Intesa Sanpaolo Romania S.A.*

The Group has in progress 2 loan facilities from First Bank concluded in February 2022 in the amount of RON 22,800 thousand with a maturity of February 2026 and in March 2023 in the amount of RON 6,400 thousand and with a maturity of September 2027.
The remaining amount of payment as of June 30th, 2026 is RON 3,509 thousand.

(iii) *Raiffeisen Bank S.A.*

Starting with July 2023, the Group obtained an increase in the credit facility up to the value of 20,000 thousand lei, due on 31.07.2026.
The remaining amount of payment as of June 30th , 2026 is RON 18,049 thousand.

(iv) Symbiotics Sicav (Lux.)

The Group has in progress 3 loan facilities concluded with Symbiotics for a total amount of RON 14,000 thousand with final maturities of August 2027.
The total outstanding loan from Symbiotics as of June 30th, 2026 is RON 14,075 thousand.

(v) *CEC Bank S.A.*

The Group has in progress a loan facility from CEC Bank S.A. with a maximum ceiling of RON 29,700 thousand and maturity on October 21, 2027.
The remaining amount of payment as of June 30th, 2026 is RON 29,600 thousand.

(vi) *Council of Europe Development Bank*

Group has in progress two loan facilities from Council of Europe Development Bank in amount of EUR 5.000 thousand each with final maturity in January 2031 and May 2032 respectively.
The remaining amount of payment as of June 30th, 2026 is RON 52,526 thousand.

(vii) *Redi Economic Development S.A.*

In February 2023, the Group obtained a new loan facility from Redi Economic Development SA in amount EUR 1,000 thousand and final maturity on 28 February 2028.
The total outstanding loan from Redi Economic Development S.A as of June 30th, 2026 is RON 3,059 thousand.

(viii) *Cardano Impact Financial Inclusion Fund (I).*

In December 2023, the Group obtained a new loan facility from the Cardano Impact Financial Inclusion Fund (I) worth 3,000 thousand euros and with the final maturity on 21 December 2026.
The remaining amount of payment as of June 30th, 2026 is RON 10,262 thousand.

(ix) *International Finance Corporation*

In December 2022, the Bank obtained from the International Finance Corporation (IFC), a loan worth EUR 20 million for a period of 5 years with repayment in 8 equal semi-annual installments.
The total outstanding loan from International Finance Corporation as of June 30th, 2026 is RON 39,310 thousand.

(x) *European Investment Bank (EIB)*

In July 2024, the Bank signed a loan contract with European Investment Bank (EIB), a loan worth EUR 50,000 thousand for a period of 10 years, with maximum of 4 thranches of disbursement and reimbursement conditions of equal instalments of EUR 600 thousand every 6 months. The Bank executed the 1st Tranche on the December 27th 2024 in the amount of EUR 12,500 thousand.
The total outstanding loan from European Investment Bank at 30 june 2026 is RON 114,845 thousand.

The loans from international financial institutions are unsecured credit facilities, arranged under *negative pledge, pari passu* clauses. According to each loan agreement, the Group shall all time comply with a set of financial undertakings (covenants).
As of June 30th 2026, the Group is in compliance with all financial covenants contained in the loan agreements.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

27. OTHER FINANCIAL LIABILITIES

Thousand RON	Group		Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Financial liabilities to owners of fund units	-	-	-	-
Derivative financial instruments	-	347	-	347
Other financial liabilities	57,592	50,181	48,252	42,611
Lease liabilities	22,097	25,078	20,251	23,069
Total	**79,689**	**75,606**	**68,503**	**66,027**

28. PROVISIONS

Thousand RON	Group		Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Provisions for loan commitments and financial guarantees	1,717	2,273	1,650	2,209
Provisions for personnel expenses	4,369	4,311	3,498	3,205
Provisions for litigations	1,908	2,273	1,903	2,268
Other provisions	16	16	-	-
Total	**8,010**	**8,873**	**7,051**	**7,682**

The provision for credit commitments represents the specific provisions calculated for losses on financial guarantees or credit commitments for customers whose financial situation has deteriorated.
Personnel expenses provision relates to accruals for untaken holidays, the restructuring provision, the provision regarding the employees' participation in the profit as well as the related taxes.

29. OTHER LIABILITIES

Thousand RON	Group		Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Other liabilities	4,368	64	4,088	62
State budget debts	4,991	4,564	4,460	4,076
Other income to be received	1,241	1,046	1,078	1,047
Income tax payable	136	8,107	-	8,152
Total	**10,736**	**13,781**	**9,626**	**13,337**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

30. SUBORDINATED LIABILITIES

	Group		Bank	
Thousand RON	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Balance at 1 January	127,860	84,487	102,719	59,391
New subordinated liabilities	-	40,788	-	40,788
Repayments &FX differences	2,988	2,585	3,001	2,540
Balance at the end of the period	**130,848**	**127,860**	**105,720**	**102,719**

The Group has the following outstanding subordinated loans as 30 June 2026 and 31 December 2025:

- EUR 7,000 thousand representing subordinated loan granted by The European Fund for Southeast Europe S.A., SICAV-SIF ("EFSE") with interest rate EURIBOR 3M + 6,15% p.a. and maturity of 7 years (11.11.2029). The loan contract was signed on 4.11.2022 and the disbursement date was 11.11.2022. According to NBR approval letter No VI/3/19274/14.12.2022 this loan is included in Tier 2 capital. On June 4, 2025, an Addendum to the loan agreement was signed, providing for a 3-year extension of the maturity (November 11, 2032) and an interest rate of EURIBOR 6M + 5.25%.
- EUR 5,000 thousand representing subordinated loan granted by The European Investment Fund ("EIF") with interest rate EURIBOR 3M + 3% p.a. and maturity of 10 years (26.05.2033). The loan contract was signed on 27.04.2023 and the disbursement date was 26.05.2023. According to NBR approval letter No VI/3/10260/22.06.2023 this loan is included in Tier 2 capital.
- EUR 8,000 thousand representing subordinated loan granted by The European Fund for Southeast Europe S.A., SICAV-SIF ("EFSE") with interest rate EURIBOR 6M + 5,25% p.a. and maturity of 7 years (16.06.2032). The loan contract was signed on 04.06.2025 and the disbursement date was 16.06.2025. According to NBR approval letter No VI/3/10072/09.07.2025 this loan is included in Tier 2 capital.
- RON 10,000 thousand loan granted to Patria Credit IFN by EIF in 2019 with EURIBOR interest 6M + 3,00% p.a., maturity 13.06.2029;
- RON 15,000 thousand loan granted to Patria Credit IFN by EIF in 2023 with ROBOR interest 3M + 3.25% p.a., maturity 28.06.2033.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

31. DEBT SECURITIES IN ISSUE

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Debt securities in issue	69,677	67,563	69,677	67,563
Balance at 31 December	**69,677**	**67,563**	**69,677**	**67,563**

As of 30 June 2026 and 31 December 2025, the Group has 2 debt securities in issues as follows:

- EUR 5,000 thousand – represent debd securities in issue placed through a private placement on the capital market, with the issue date of September 20, 2019 and an 8-year maturity, fixed interest rate of 6.50% / year.
- EUR 8,187 thousand – represent debt securities in issue placed through a private placement on the capital market, with the issue date of October 05, 2020 and an 8-year maturity, fixed interest rate of 6.50% / year.

The Debt securities in issue are included in Patria Bank's Tier 2 Capital following the National Bank of Romania approval (October 26, 2020 for the debt isseued in 2020 and October 10, 2019 for the debt issued in 2019)

32. SHARE CAPITAL AND EQUITY PREMIUMS

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Share Capital according to Trade Register	323,839	323,839	323,839	323,839
Other adjustments of the Share Capital	2,250	2,250	2,250	2,250
Share premium	2,050	2,050	2,050	2,050
Share capital under IFRS	**328,139**	**328,139**	**328,139**	**328,139**

The main shareholders are presented below:

Name of the shareholder	30 June 2026 Number of shares Patria Bank	30 June 2026 Percentage of ownership (%)	31 December 2025 Number of shares Patria Bank	31 December 2025 Percentage of ownership (%)
EEAF Financial Services B.V.	2,755,927,215	85.10	2,755,927,215	85.10
Individuals	357,739,734	11.05	351,495,959	10.85
Legal entities	124,723,609	3.85	130,967,384	4.05
Total	**3,238,390,558**	**100.00**	**3,238,390,558**	**100.00**

(*)No individual holds more than 10% of the shares.

FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

33. EARNINGS PER SHARE

	30 June 2026	31 December 2025
Number of shares at the beginning of the period	3,238,390,558	3,278,814,376
Reduction of share capital	-	(40,423,818)
Number of shares at the end of the period	**3,238,390,558**	**3,238,390,558**

Earnings per share are calculated by dividing the net result by the weighted average number of ordinary shares issued, as follows:

Group

30 June 2026	**No. of shares in movement**	**No. days**
No. of shares 01.01.2026-30.06.2026	3,238,390,558	181
Average no. of shares	3,238,390,558	181
Result of the period at 30.06.2026	**26,482,894**	
Profit per share (RON/share)	**0.0082**	

30 June 2025	**No. of shares in movement**	**No. days**
No. of shares 01.01.2025-30.06.2025	3,278,814,376	181
Average no. of shares	3,278,814,376	181
Result of the period at 30.06.2025	**24,263,757**	
Profit per share (RON/share)	**0.0074**	

Bank

30 June 2026	**No. of shares in movement**	**No. days**
No. of shares 01.01.2026-30.06.2026	3,238,390,558	181
Average no. of shares	3,238,390,558	181
Result of the period at 30.06.2026	**27,254,054**	
Profit per share (RON/share)	**0.0084**	

30 June 2025	**No. of shares in movement**	**No. days**
No. of shares 01.01.2025-30.06.2025	3,278,814,376	181
Average no. of shares	3,278,814,376	181
Result of the period at 30.06.2025	**25,781,347**	
Profit per share (RON/share)	**0.0079**	

34. SEGMENT ANALYSIS

The disclosure Segment Reporting as required by IFRS 8 is presented only on the elements of the Statement of Financial Position for:

- Loans and advances to customers (Note 16);
- Customer deposits (Note 25) in line with internal reporting for decision makers.

Considering the following criteria the Bank does not report a full disclosure for Segment Reporting:

- No internal reporting for decision makers related the profitability per segments;
- No clients that generates at individual level more 10% from Banks's total banking income ;
- No geographical segments defined (foreign jurisdictions), insignificant exposures granted to foreign customers;
- No transfer pricing allocation defined internally for profitability per segments.

FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

35. RESERVES

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Reserves from revaluation of financial assets at fair value through other items of comprehensive income	21,315	12,675	21,315	12,675
Revaluation reserve for premises	20,649	21,377	18,940	19,668
Statutory legal reserve	23,093	23,212	21,523	21,523
Other Reserves	12,183	12,183	12,183	12,183
Total	**77,240**	**69,447**	**73,961**	**66,049**

Statutory legal reserves

Statutory legal reserves represent accumulated appropriations from retained earnings made in accordance with applicable local legislation. These reserves are not distributable. Applicable legislation requires that 5% of the Group's and its subsidiaries' statutory net profit be appropriated to a non-distributable statutory legal reserve until such reserve reaches 20% of the statutory share capital.

Reserves for general banking risks include amounts set aside in accordance with the Banking legislation and are separately disclosed as appropriations of statutory profit. These reserves are not distributable. According to the Romanian legislation in force the reserves for general banking risks were set aside starting with 2004 financial year until the end of the 2006 financial year.

36. COMMITMENTS AND CONTINGENCIES

Credit related commitments

The primary purpose of these instruments is to ensure that funds are available to a customer as required. Guarantees and standby letters of credit, which represent irrevocable assurances that the Group will make payments in the event that a customer cannot meet its obligations to third parties, carry the same credit risk as loans. Documentary and commercial letters of credit, which are written undertakings by the Group under specific terms and conditions, are collateralised by the underlying shipments of goods to which they relate or cash deposits and, therefore, carry less risk than a direct borrowing.

Commitments to extend credit represent unused portions of authorisations to extend credit in the form of loans, guarantees or letters of credit. With respect to credit risk on commitments to extend credit, the Group is potentially exposed to loss in an amount equal to the total unused commitments, if the unused amounts were to be drawn down. However, the likely amount of loss is less than the total unused commitments since most commitments to extend credit are contingent upon customers maintaining specific credit standards. The Group monitors the term to maturity of credit related commitments, because longer-term commitments generally have a greater degree of credit risk than shorter-term commitments.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

Outstanding loan commitments have a commitment period that does not extend beyond the normal underwriting and settlement period. The Group provides also letter of guarantees and letters of credit on behalf of the customers. The contractual amounts of commitments and contingent liabilities are set out in the following table by category. Many of the contingent liabilities and commitments expire without being funded in whole or in part, therefore, the amounts do not represent expected future cash flows.

The amounts reflected in the table as commitments assume that amounts are fully advanced.
The amounts reflected in the table as guarantees and letters of credit represent the maximum accounting loss that would be recognized at the balance sheet date if counterparties failed completely to perform as contracted.

For provisions for credit related commitments refer to Note 28.
Provision methodology for computing expected credit loss for credit commitments is the same as for the on balance exposures , the only difference being the credit conversion factor applied for transforming the undrawn. In Regarding the CCF component, the Bank decided to use the regulatory CCFs.

Commitments related to credits

	Group		Bank	
Thousand RON	**30 June 2026**	**31 December 2025**	**30 June 2026**	**31 December 2025**
Letters of guarantees	119,664	111,086	119,664	111,086
Commitments of granted credits	345,607	414,277	342,589	413,065
Total	**465,271**	**525,363**	**462,253**	**524,151**

Transfer pricing

Romanian tax legislation includes the arm's length principle according to which transactions between related parties should be carried out at market value. Local taxpayers engaged in related party transactions have to prepare and make available upon the written request of the Romanian Tax Authorities their transfer pricing documentation file.

Failure to present the transfer pricing documentation file, or presenting an incomplete file, may lead to non-compliance penalties; additionally, notwithstanding the contents of the transfer pricing documentation, the tax authorities may interpret the facts and transactions differently from management and impose additional tax liabilities resulting from transfer price adjustments. Despite the fact that the tax authorities might challenge the implementation of the transfer pricing requirements by the Group, the Group’s management believes that will not suffer losses in case of a fiscal inspection on the subject of transfer prices.
However, the impact of any change of the tax authorities can’t be estimated reliably. It may be significant for the financial situation and / or the overall operations of the entity.

Litigations

At 30 June 2026, the provision for litigation, in which the Group is involved as defendant is in amount of RON 1,425 thousand (31 December 2025: RON 1,488 thousand).

The management of the Group considers that they will have no material adverse effect on the results and the financial position.

Provisions for litigations are made mainly for disputes that concern the actions of borrower's private individuals, by requesting cancellation of clauses deemed unfair in credit agreements.

Carpatica Invest SA (in insolvency)

Patria Bank SA owns 95,68% of the shares of Carpatica Invest SA. Carpatica Invest S.A. was a company providing financial investment services and functioned in accordance with the Financial Supervisory Authority (ASF) regulations. The main shareholder at that moment – Banca Comerciala Carpatica SA- has taken the decision to dissolve the company (decision of EGMS from 29.09.2014). The liquidator appointed by the Extraordinary General Meeting of Shareholders of Carpatica Invest S.A. requested the opening of the simplified insolvency procedure, this being opened by decision no. 928/03.11.2016 of the Sibiu Tribunal, in file no. 2127/85/2016.

Considering the dissolving decision and the insignificant impact of consolidating SSIF Carpatica Invest SA, the Group has decided to modify the scope of the consolidation by excluding Carpatica Invest SA.

The criminal case no. 19883/3/2017 * a1, in which Carpatica Invest S.A. has the quality of defendant together with former employees of the Company, accused of committing offences against the law on the capital market (Law no. 297/2004), has been registered with the Bucharest Court, and measures have been ordered to secure the assets of the defendants, including the assets of Carpatica Invest.

In the criminal case no.19883/3/2017* of the Bucharest Court, the following first-instance decision was pronounced on the merits (Decision no. 79/2022 of 28.01.2022): conviction of the defendants, as well as the maintenance of the security measures instituted by the orders in the course of the criminal prosecution (seizure), which concern the assets of the defendants, including those of Carpatica Invest. Appeals were lodged against the decision by several parties.

The Bucharest Court of Appeal issued the decision no. 670/06.04.2023 stating that the first-instance decision was partly dissolved, and thus the Court of Appeal dismissed the criminal case against SSIF Carpatica Invest regarding the criminal offences (as a consequence of the fulfillment of the time limit prescribed by the criminal law).

All the other provisions contained by the first-instance ruling were maintained: the defendants were jointly obliged to pay certain sums of money to the civil parts, the security measures instituted by the orders in the course of the criminal prosecution (seizure) were maintained.

The insolvency case 2127/85/2016 pending before the Sibiu Tribunal has a hearing due on 24.09.2026 (hearing granted for the continuation of the bankruptcy procedure).

37. RELATED PARTY TRANSACTIONS

Parties are generally considered to be related if the parties are under common control, or one party has the ability to control the other party or can exercise significant influence over the other party in making financial or operational decisions. In considering each possible related party relationship, attention is directed to the substance of the relationship, not merely the legal form.

The Group entered into a number of transactions with its related parties in the normal course of business. These transactions were carried out in the normal course of business on commercial terms and conditions and at market rates.

The Group performed related party transactions during period ended June 30th 2026 with EEAF Financial Services B.V. (immediate parent), the members of the Board of Directors, the members of the Executive Management and Bank's employees that hold *key-functions*.

EEAF Financial Services B.V.(EEAFSBV) is owned and fully controlled by Emerging Europe Accesion Fund Cooperatief UA.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

The Group's income and expenses items with related parties are as follows:

	30 June 2026				30 June 2025			
Thousand RON	Immediate parent company	Other affiliated entities	Key personnel	Other affiliated parties	Immediate parent company	Other affiliated entities	Key personnel	Other affiliated parties
Interest and similar income calculated using the effective interest rate	-	-	32	792	-	-	10	747
Interest and similar expense	-	-	(63)	(37)	-	-	(50)	(27)
Fee and commission income	-	-	-	129	-	-	1	105
Fee and commission expense	-	-	(2)	-	-	-	(3)	-
Net charge with impairment of financial assets	-	-	3	(504)	-	-	-	1,411
Other operating and administrative expenses	(488)	-	(6)	-	(586)	-	(15)	-
Dividends income	-	4,585	-	-	-	922	-	-

The Group's outstanding balances with related parties were as follows:

	30 June 2026				31 December 2025			
Thousand RON	Immediate parent company	Other affiliated entities	Key personnel	Other affiliated parties	Immediate parent company	Other affiliated entities	Key personnel	Other affiliated parties
Financial Assets								
Financial asset evaluated at fair value through other comprehensive income	-	3,727	-	-	-	3,068	-	-
Loans and advances to customers	-	-	4,986	23,854	-	-	1,844	14,388
Other financial assets	-	-	-	-	-	-	-	-
Liabilities								
Deposits from customers	70	-	4,202	15,541	69	-	6,139	7,005
Subordinated liabilities	-	-	-	-	-	-	-	-
Provisions	-	-	-	6	-	-	-	13
Other financial liabilities	-	-	-	52	-	-	-	5
Commitments to customers	-	-	133	5,323	-	-	134	16,474

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

The Bank's income and expenses items with related parties are as follows:

Thousand RON	30 June 2026					30 June 2025				
	Immediate parent company	Other affiliated entities	Key personnel	Subsidiaries	Other affiliated parties	Immediate parent company	Other affiliated entities	Key personnel	Subsidiaries	Other affiliated parties
Interest and similar income calculated using the effective interest rate	-	-	32	1,629	792	-	-	10	693	747
Interest and similar expense	-	-	(63)	(143)	(37)	-	-	(50)	(109)	(27)
Fee and commission income	-	-	-	147	129	-	-	1	20	105
Fee and commission expense	-	-	(2)	-	-	-	-	(3)	-	-
Net gain/(loss) from financial assets at fair value through profit or loss	-	-	-	1,006	-	-	-	-	885	-
Net charge with impairment of financial assets	-	-	3	-	(504)	-	-	-	(11)	1,411
Other operating and administrative expenses	(488)	-	(6)	-	-	(586)	-	(15)	-	-
Depreciation and amortization	-	-	-	(79)	-	-	-	-	(84)	-
Dividends income	-	4,585	-	8,330	-	-	922	-	6,000	-

The Bank's outstanding balances with related parties were as follows:

Thousand RON	30 June 2026					31 December 2025				
	Immediate parent company	Other affiliated entities	Key personnel	Subsidiaries	Other affiliated parties	Immediate parent company	Other affiliated entities	Key personnel	Subsidiaries	Other affiliated parties
Financial Assets										
Financial asset evaluated at fair value through other comprehensive income	-	3,727	-	-	-	-	3,068	-	-	-
Financial assets at fair value through profit or loss	-	-	-	18,408	-	-	-	-	20,935	-
Loans and advances to customers	-	-	4,986	39,161	23,854	-	-	1,844	35,794	14,388
Investment in subsidiaries	-	-	-	42,522	-	-	-	-	40,522	-
Other financial assets	-	-	-	204	-	-	-	-	228	-
Liabilities										
Deposits from customers	70	-	4,202	46,014	15,541	69	-	6,139	65,763	7,005
Subordinated liabilities	-	-	-	-	-	-	-	-	-	-
Provisions	-	-	-	40	6	-	-	-	1	13
Other financial liabilities	-	-	-	-	52	-	-	-	-	5
Commitments to customers	-	-	133	10,000	5,323	-	-	134	10,403	16,474

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

38. LEASES

A. Leases as lessee (IFRS 16)

The Group leases a number of branch and office premises. The leases typically run for a period up to 10 years, with an option to renew the lease after that date. For some leases, payments are renegotiated every five years to reflect market rentals. Some leases provide for additional rent payments that are based on changes in local price indices. The Group has in place some contracts for premises that are running for a period less than one year for which the Group decided not to recognize right-of-use assets and lease liabilities.

The Group also leases IT equipment, ATMs and cars with contract terms up to five years for which the Group recognise right-of-use assets and lease liabilities.
Previously, these leases were classified as operating leases under IAS 17.

Right-of-use assets relate to leased branch and office premises that are presented within property and equipment (see Note 23).

Information about leases for which the Group is a lessee is presented below:

Thousand RON	**Group 30 June 2026**				**Group 31 December 2025**			
	Land and buildings	**Equipments**	**Cars**	**Total**	**Land and buildings**	**Equipments**	**Cars**	**Total**
Right of use at 1 January	61,699	8,599	3,837	74,135	53,400	8,915	5,325	67,640
New contracts during the period	2,622	-	-	2,622	9,351	-	-	9,351
Contracts closed during the period	-	-	-	-	(1,052)	(316)	(1,488)	(2,856)
Balance at the end of the period	**64,321**	**8,599**	**3,837**	**76,757**	**61,699**	**8,599**	**3,837**	**74,135**
Depreciation at 1 January	42,613	5,330	2,643	50,586	34,363	3,952	1,884	40,199
Expenses with depreciation during the period	4,370	823	639	5,832	9,051	1,646	1,279	11,976
Depreciation for contrats closed during the period	-	-	-	-	(801)	(268)	(520)	(1,589)
Balance at the end of the period	**46,983**	**6,153**	**3,282**	**56,418**	**42,613**	**5,330**	**2,643**	**50,586**
Balance at 1 January	**19,086**	**3,269**	**1,194**	**23,549**	**19,037**	**4,963**	**3,441**	**27,441**
Balance at the end of the period	**17,338**	**2,446**	**555**	**20,339**	**19,086**	**3,269**	**1,194**	**23,549**

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

Information about leases for which the Bank is a lessee is presented below:

Thousand RON	Bank 30 June 2026				Bank 31 December 2025			
	Land and buildings	**Furniture and equipment**	**Cars**	**Total**	**Land and buildings**	**Furniture and equipment**	**Cars**	**Total**
Right of use at 1 January	57,796	8,599	3,837	70,232	51,268	8,599	3,837	63,704
New contracts during the period	2,555	-	-	2,555	7,580	-	-	7,580
Contracts closed during the period	(87)	-	-	(87)	(1,052)	-	-	(1,052)
Balance at the end of the period	**60,264**	**8,599**	**3,837**	**72,700**	**57,796**	**8,599**	**3,837**	**70,232**
Depreciation at 1 January	40,718	5,330	2,643	48,691	33,521	3,684	1,364	38,569
Expenses with depreciation during the period	4,048	823	639	5,510	7,998	1,646	1,279	10,923
Depreciation for contrats closed during the period	-	-	-	-	(801)	-	-	(801)
Balance at the end of the period	**44,766**	**6,153**	**3,282**	**54,201**	**40,718**	**5,330**	**2,643**	**48,691**
Balance at 1 January	**17,078**	**3,269**	**1,194**	**21,541**	**17,747**	**4,915**	**2,473**	**25,135**
Balance at the end of the period	**15,498**	**2,446**	**555**	**18,499**	**17,078**	**3,269**	**1,194**	**21,541**

The future minimum lease payments under non-cancellable operating leases were payable as follows:

	Group		Bank	
Thousand RON	**30 June 2026**	**31 December 2025**	**30 June 2026**	**31 December 2025**
Not later than 1 year	12,485	11,584	10,639	9,575
Later than 1 year and not later than 5 years	9,612	13,494	9,612	13,494
More than 5 years	-	-	-	-
Total	**22,097**	**25,078**	**20,251**	**23,069**

B. Leases as lessor

The Group leases out certain property and equipment under finance leases in its capacity as a lessor. For interest income on the Group's lease receivables, see Note 4.

The following table sets out a maturity analysis of lease receivables, showing the undiscounted lease payments to be received after the reporting date.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 JUNE 2026 (All amounts are in Thousand RON)

Operating lease commitments - Group as lessor

The Group concluded rental agreements for commercial premises. The future value of the minimum revenues from operating leasing is presented in the table below:

Thousand RON	Group 30 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
Not later than 1 year	-	-	177	176
Later than 1 year and not later than 5 years	-	-	27	52
More than 5 years	-	-	-	-
Total	**-**	**-**	**204**	**228**

39. FINANCIAL ASSETS HELD FOR SALE

Thousand RON	Group					
	30 June 2026			31 December 2025		
Subsidiary name	**Gross value**	**Impairment adjustments**	**Net value**	**Gross value**	**Impairment adjustments**	**Net value**
SAI Patria Asset Management S.A.	4,635	-	4,635	5,428	-	5,428
Total	**4,635**	**-**	**4,635**	**5,428**	**-**	**5,428**

Thousand RON	Bank					
	30 June 2026			31 December 2025		
Subsidiary name	**Gross value**	**Impairment adjustments**	**Net value**	**Gross value**	**Impairment adjustments**	**Net value**
SAI Patria Asset Management S.A.	1,774	-	1,774	1,774	-	1,774
Total	**1,774**	**-**	**1,774**	**1,774**	**-**	**1,774**

40. SUBSEQUENT EVENTS

Partial Share Buyback

On 14 July 2026, Patria Bank announced a new partial share buyback operation from shareholders who exercised their withdrawal right in the context of the merger between Banca Comerciala Carpatica and the former Patria Bank.
Taking into account the limitations imposed by the legislation applicable to credit institutions, Patria Bank requested the approval of the National Bank of Romania for a partial buyback of its own shares in the amount of RON 7,000,000, on a pro rata basis from the shareholders who exercised their withdrawal right during the merger process. By its letter dated 10 July 2026, the National Bank of Romania granted its prior approval for the partial buyback of Patria Bank's own shares in the amount of RON 7,000,000.

In accordance with the Withdrawal Procedures, the Restriction Date for this partial buyback was 4 August 2026, while payment of the consideration for the repurchased shares to the eligible shareholders for whom all the required formalities have been completed was made on 28 August 2026.

Completion of the Sale of Patria Bank's Stake in SAI Patria Asset Management

On 5 August 2026, Patria Bank successfully completed the sale of its 99.9944% stake in SAI Patria Asset Management S.A. to BRD Asset Management SAI S.A., following the fulfilment of all conditions and formalities stipulated in the sale and purchase agreement signed by the parties on 9 March 2026. The transaction marks the successful completion of a competitive and rigorous divestment process carried out in the context of interest expressed by multiple strategic investors.

In accordance with the contractual mechanisms, the base transaction price of EUR 5,499,578, announced upon signing of the agreement, remained unchanged, demonstrating that the transaction was completed under the economic conditions originally agreed by the parties.

By completing the transaction at the agreed price, Patria Bank has successfully realized the value of an investment developed over many years, converting the accumulated value into liquidity and capital available to support the Group’s strategic priorities. The estimated impact on the 2026 profit and loss account amounts to RON 25.4 million, representing a significant gross gain from the transaction.

The outcome highlights the Bank’s ability to create shareholder value through the successful execution of strategically significant transactions and the effective monetization of market opportunities under favorable conditions.