PATRIA BANK

FINANCIAL RESULTS

FIRST HALF OF 2026 · UNAUDITED

Third consecutive year of first-half growth

Net loans above RON 3 billion, for the first time in the Bank's history

PROFITABLE GROWTH

27.3 RON million

NET PROFIT

▲ +5.7% vs H1 2025

Net banking income	134.9 mn	▲ +9.3%
Operating result	42.3 mn	▲ +7.8%
Fee and commission income	21.9 mn	▲ +18.3%
Cost / income, excl. turnover tax	62.1%	▼ -2.7 pp
Return on equity	10.7%	▼ -1.0 pp

The second quarter delivered **RON 16.0 mn** of net profit → the largest of the last six quarters.

The doubled turnover tax added RON 4.5 mn of cost, absorbed in full.

LOAN PORTFOLIO EXPANSION

3.00 RON billion

NET LOANS TO CUSTOMERS

▲ +7.7% vs Dec. 2025

Customer deposits	4.46 bn	▲ +8.8%
Total assets	5.59 bn	▲ +5.5%
Gross loans	3.13 bn	▲ +7.5%
Gross loans / deposits	70.2%	▼ -0.9 pp
Interbank funding	339 mn	▼ -25.1%

Customer deposits grew **8.8% in six months** and funded the whole of the balance sheet expansion.

Reliance on interbank funding fell by a quarter.

CAPITAL AND LIQUIDITY

20.36% total own funds

RATIO

+4.6 pp above the 15.78% requirement

Liquidity coverage	139%	min. 100%
Leverage ratio	8.22%	min. 3%
Liquid assets / total assets	40.8%	Jun. 2026
Total equity	525 mn	▲ +7.3%
Non-performing exposures	3.93%	coverage 56.5%

The profit for the period is **included in own funds**.

Liquidity remains comfortably above regulatory requirements.

Standalone figures, unaudited. Profit and loss variations are against H1 2025, balance sheet variations against 31 December 2025. Source: Half-Year Report H1 2026, Patria Bank S.A.

BVB: PBK