PATRIA BANK®

INVESTORS & ANALYSTS TELECONFERENCE

Financial results as of 30 June 2026

Third consecutive year of first-half profit growth

9 September 2026

Standalone figures, unaudited · Bucharest Stock Exchange: PBK, PBK27E, PBK28E · www.patriabank.ro

Welcome to the Patria Bank earnings call: H1 2026 financial results

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What we will cover today

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Consequently, actual results may differ materially from the forecasts, and such variations could be significant.

01

H1 2026 at a glance

IN THIS SECTION

A third consecutive year of first-half profit growth

Profit up 5.7% on a balance sheet 17% larger than a year ago; customer deposits funded all of the growth.

H1 2026 FINANCIAL RESULTS

PROFITABILITY
RON 27.3 mn
net profit, H1 2026
after RON 8.8 mn of turnover tax, at the 4% rate since 1 July 2025

PROFITABILITY
+5.7%
net profit growth
H1 2026 against H1 2025

EFFICIENCY
62.1%
cost / income excl. turnover tax
64.8% in H1 2025; as reported 68.6% (68.2% in H1 2025)

LOANS
+12.7%
net performing loans in a year
+7.6% against 31 December 2025

DEVELOPMENT
RON 884 mn
new loans granted in H1 2026
+2.9% against H1 2025

DEVELOPMENT
+9.3%
net banking income growth
H1 2026 against H1 2025

KEY RATIOS, 30 JUNE 2025 AND 30 JUNE 2026

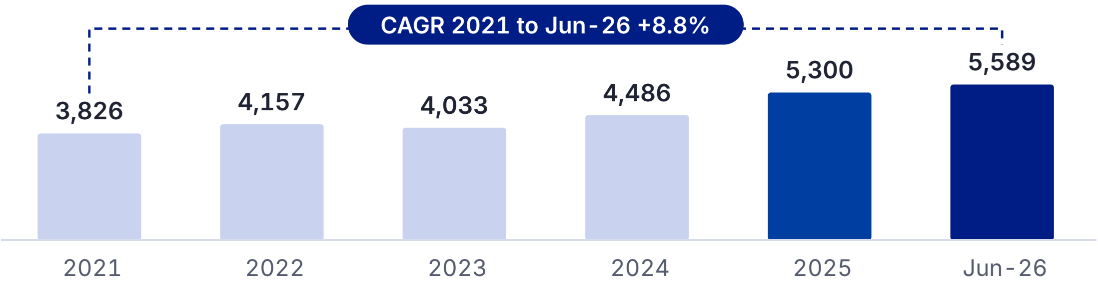
RATES OF RETURN	30 JUN 25	30 JUN 26	
Return on assets (RoA)	1.11%	**1.00%**	**-0.1 pp**
Return on equity (RoE)	11.7%	**10.7%**	**-1.0 pp**
CAPITAL AND LIQUIDITY	**30 JUN 25**	**30 JUN 26**	
Total own funds ratio	21.76%	**20.36%**	**-1.4 pp**
Liquidity coverage ratio (LCR)	141%	**139%**	**-2 pp**
NON-PERFORMING LOANS	**30 JUN 25**	**30 JUN 26**	
Non-performing exposures ratio	3.45%	**3.93%**	**+0.5 pp**
Provisioning coverage ratio	57.3%	**56.5%**	**-0.8 pp**

Ratios on the standalone unaudited figures; non-performing exposures and coverage on the EBA definition (coverage on the systemic risk buffer presentation).

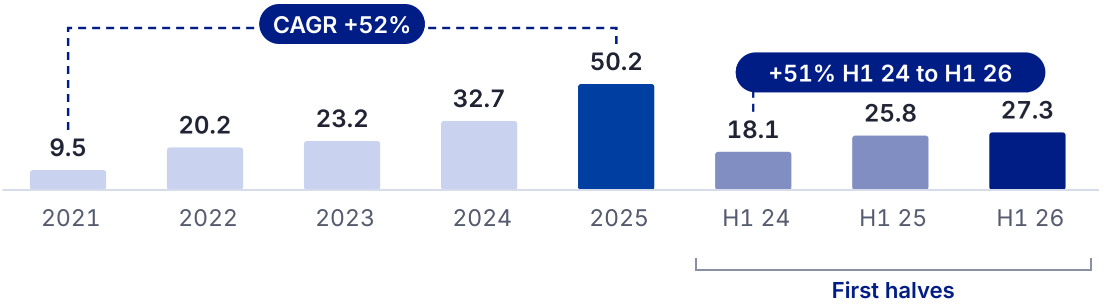
Building scale, growing earnings

Assets expansion by 8.8% annually and net profit increased more than five times since 2021.

TOTAL ASSETS, RON MN

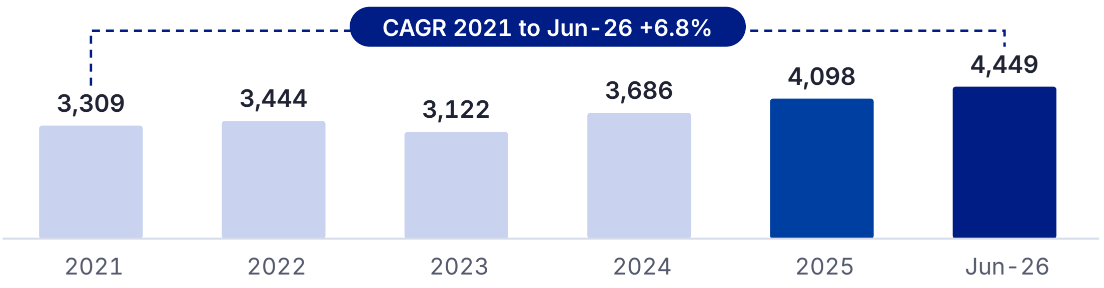


NET RESULT, RON MN: FINANCIAL YEARS AND FIRST HALVES



GROSS LOANS, RON MN

CUSTOMER FUNDING, RON MN (CURRENT ACCOUNTS AND TERM DEPOSITS)



2021-2025 as presented in April 2026 (IFRS standalone). Jun-26 is the 30 June 2026 position; gross loans per the interim balance sheet, 0.3% above the management basis at December 2025. CAGR: 2021 to Jun-26; net result to 2025.

The foundation of our growth story

Why Patria Bank: a growing, self-funded and well-capitalised bank in segments it knows, trading at around book value.

x5

A profit growth track record

Net result up from RON 9.5 mn in 2021 to RON 50.2 mn in 2025, and a third consecutive year of first-half growth in 2026. Return on equity 10.7%, 14.2% excluding the turnover tax.

+13%

Focused on segments where the Bank has an edge

Loans to companies up 13% in a year, led by Corporate (+25%) and Agro & Food (+30%); micro and SME lending backed by EIF, FNGCIMM and FGCR guarantees.

70%

Self-funded growth

Customer deposits of RON 4.46 bn fund the whole loan book; liquidity coverage 139%, net stable funding 162%, interbank funding down a quarter in six months.

20.36%

Capital headroom and IFI partners

4.6 pp above the overall capital requirement, before the RON 25.4 mn gross gain on the SAI disposal booked in H2. Tier 2 and long-term funding from EIB, IFC, EFSE and the EIF.

62.1%

Operating leverage

Cost / income excluding the turnover tax down from 73.7% in H1 2024 to 62.1%; revenues grew faster than costs in 2025 (+12.9 pp of jaws) and again in H1 2026 (+4.5 pp); net interest margin above Peer Group II since 2024.

0.96x

Valued at book

Market capitalisation RON 507 mn at 7 September 2026, 0.96x standalone equity and 9.8x the net profit of the last twelve months; the share is up 40% year to date.

Valuation computed from the closing price and the reported standalone figures: market capitalisation over total equity at 30 June 2026 (RON 525 mn) and over the net profit of the twelve months to 30 June 2026 (RON 51.7 mn). At the 30 June close of RON 0.1325: 0.82x book and 8.3x earnings.

02

Romania and the banking system

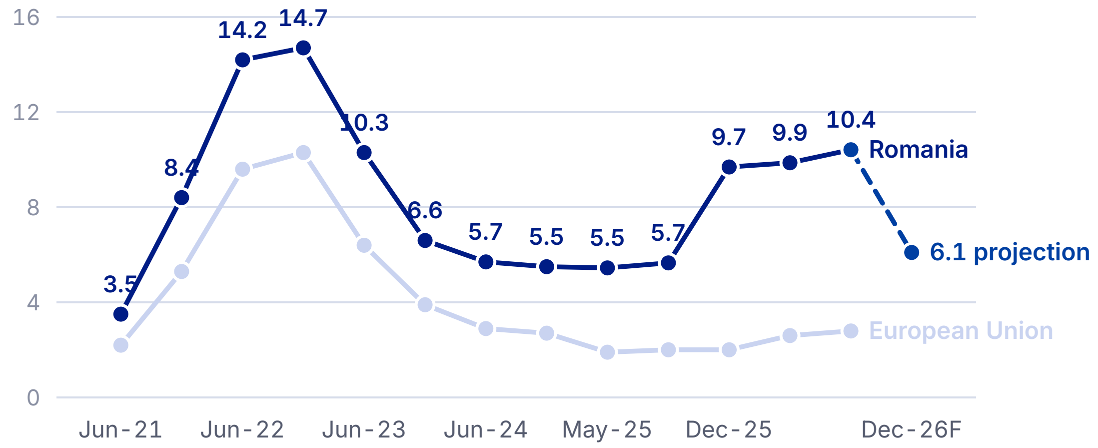
IN THIS SECTION

Romania: an economy still short of growth, with inflation starting to ease

Weak activity, double-digit inflation until June and a narrowing deficit: the backdrop of the first half.

REAL GDP GROWTH, % (2026: FORECAST)

CONSUMER PRICE INFLATION, % YEAR ON YEAR (DEC-26: NATIONAL BANK OF ROMANIA PROJECTION)



GROWTH

GDP was flat in the second quarter against the first and 0.4% lower than a year earlier on unadjusted data. Over the first half, output was 0.8% below H1 2025: an economy still struggling to return to growth.

INFLATION

Annual inflation stood at 10.4% in June and fell to 8.2% in July, its lowest reading in twelve months, helped by a favourable base effect. The National Bank projects 6.1% for December 2026 and 3.4% for December 2027 (August report, revised up from 5.5% and 2.9%).

PUBLIC FINANCES

The budget deficit narrowed to RON 41.0 bn in H1 2026, 2.0% of GDP, from 3.64% a year earlier, with revenues up 10.3% and expenditure up 0.8%. Public debt stood at 59.3% of GDP at the end of 2025.

A profitable, well-capitalised system; Patria Bank grew faster than the market

Patria Bank against the aggregate of the 29 credit institutions, at 30 June 2026.

30 JUNE 2026	BANKING SYSTEM	PATRIA BANK	
Return on assets	1.50%	1.00%	annualised
Return on equity	15.46%	10.74%	annualised
Non-performing exposures ratio	2.89%	3.93%	EBA definition
Total own funds ratio	23.60%	20.36%	
Loans / deposits	69.12%	70.22%	
Leverage ratio	8.96%	8.22%	

System: National Bank of Romania aggregate indicators for credit institutions. Patria Bank's non-performing exposures ratio is the standalone FINREP figure on the EBA definition, like the system's.

SYSTEM NET ASSETS, 30 JUNE 2026

RON 981 bn

+2.4% in six months

PATRIA BANK TOTAL ASSETS

RON 5.59 bn

+5.5% in six months

CREDIT INSTITUTIONS

29

29 at the end of 2025

SYSTEM NPE RATIO

2.89%

from 2.69% at the end of 2025

- **Profitability moderated** from the 2025 levels but remains high: return on assets 1.50% and return on equity 15.46%, against 1.68% and 17.63% for 2025 as a whole.
- **Asset quality** the system's non-performing exposures ratio rose to 2.89%; Patria Bank's higher ratio reflects its SME, micro and agricultural mix, with coverage of 56.5%.
- **Solvency** of 23.60% and a loan-to-deposit ratio of 69.1% keep the system far above regulatory minima. Patria Bank's total assets grew more than twice as fast as the system's in the half, and its gross loans one and a half times as fast as the system's non-government credit: +13.0% against +8.4% year on year.

03

Financial results

IN THIS SECTION

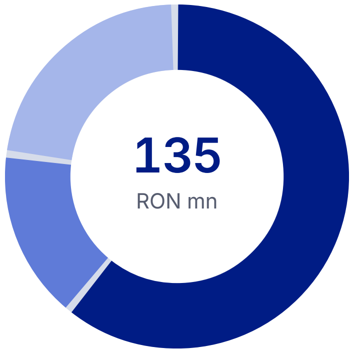
Net banking income up 9.3%; net profit up 5.7%

Broad-based revenue growth offset higher turnover tax and risk costs, supporting resilient profitability growth.

RON MILLION	H1 2026	H1 2025	CHANGE
Net interest income	82.5	81.7	+0.9%
Net fee and commission income	21.9	18.5	+18.3%
Financial activity and other income	30.5	23.2	+31.5%
Net banking income	**134.9**	**123.4**	**+9.3%**
Staff costs	(44.1)	(41.4)	+6.5%
Depreciation and amortisation	(11.6)	(11.8)	-1.4%
Other operating and administrative expenses	(36.9)	(31.0)	+19.0%
of which turnover tax	(8.8)	(4.2)	+107.8%
Total operating expenses	**(92.6)**	**(84.2)**	**+10.0%**
Operating result	**42.3**	**39.2**	**+7.8%**
Net impairment of financial assets	(10.9)	(9.2)	+18.9%
Profit before tax	**31.4**	**30.1**	**+4.4%**
Income tax expense	(4.1)	(4.3)	-3.5%
Net profit for the period	**27.3**	**25.8**	**+5.7%**

Financial activity and other income includes a net gain of RON 9.4 mn on assets held for sale (H1 2025: RON 0.5 mn). Changes on expense lines are computed on magnitudes: a positive change is a higher cost.

NET BANKING INCOME BY SOURCE, H1 2026



- Net interest income — 61% — RON 82.5 mn, +0.9%
- Net fees and commission income — 16% — RON 21.9 mn, +18.3%
- Financial activity and other income — 23% — RON 30.5 mn, +31.5%

NET INTEREST INCOME

RON 82.5 mn

+0.9% interest income +10.9%, interest expense +21.6%

COST OF RISK, ANNUALISED

0.75%

H1 2025 0.73% of average net loans

EFFECTIVE TAX RATE

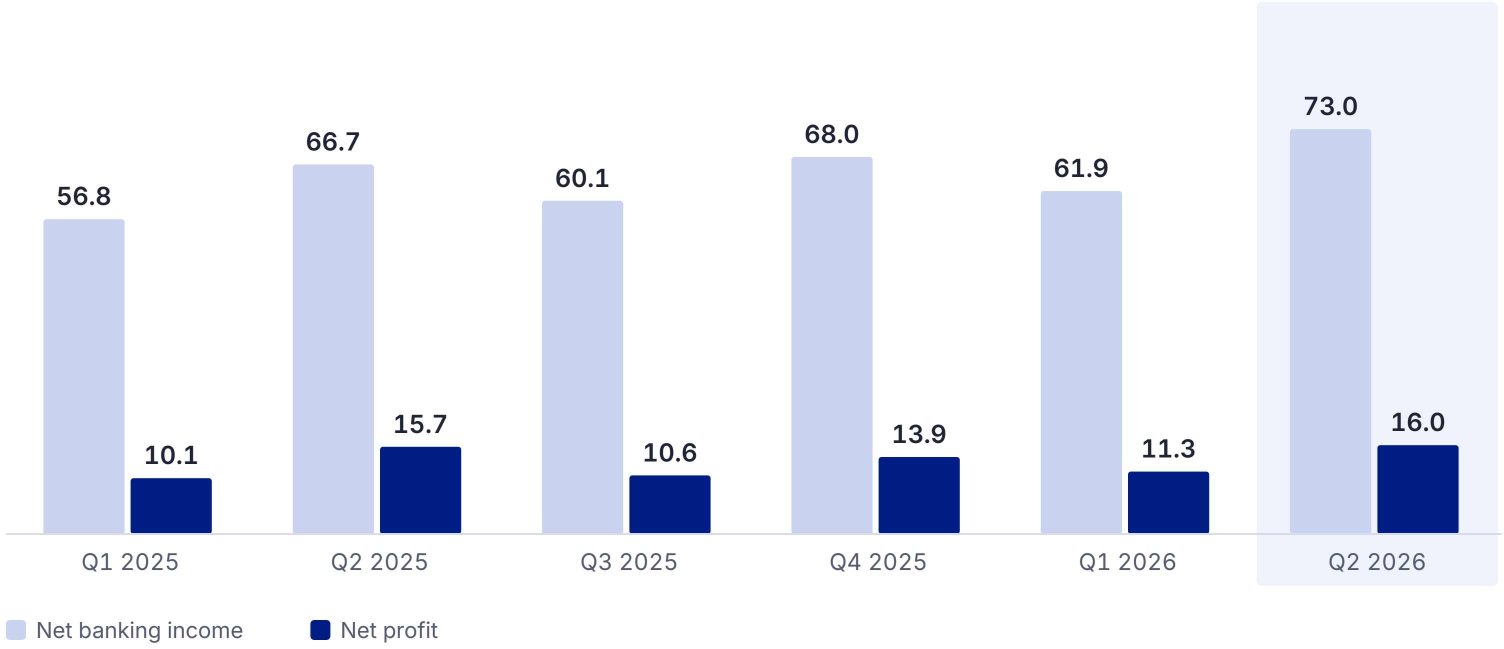
32.1%

H1 2025 24.8% incl. turnover tax

Record quarterly net banking income of RON 73.0 million supported the strongest profit generation of the last six quarters

Demonstrating the Bank's growing earnings capacity despite a more challenging tax environment.

NET BANKING INCOME AND NET PROFIT BY QUARTER, RON MN



The 4% turnover tax applies from 1 July 2025, so it is in every quarter from Q3 2025, Q1 2026 included; the quarters to Q2 2025 carried 2%.

73.0 RON mn

NET BANKING INCOME, Q2 2026

+9.5% vs Q2 2025

23.6 RON mn

OPERATING RESULT, Q2 2026

-2.2% vs Q2 2025, after the doubled tax

16.0 RON mn

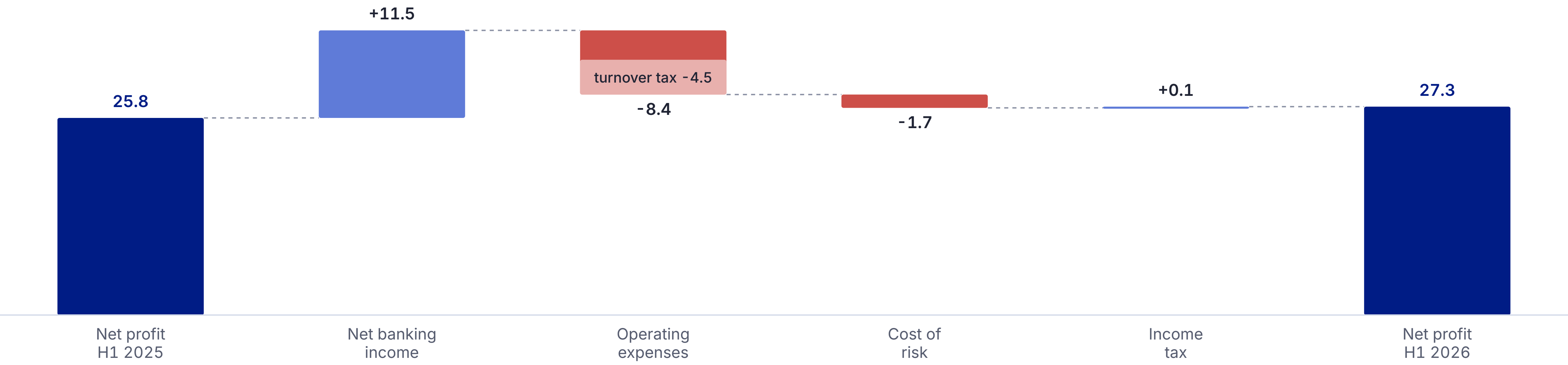
NET PROFIT, Q2 2026

+1.7% vs Q2 2025 +42% vs Q1 2026

Diversified revenue growth more than offset the doubled turnover tax and higher risk costs

Every income line contributed; the tax change is the single largest negative item.

NET PROFIT, H1 2025 TO H1 2026, RON MILLION. BLUE ADDS TO PROFIT, RED REDUCES IT; THE LIGHTER RED IS THE TURNOVER TAX WITHIN OPERATING EXPENSES.



WHAT ADDED

Net fee and commission income RON 3.4 mn higher on transaction volumes; financial activity and other income RON 7.3 mn higher, including the gain on assets held for sale.

WHAT TOOK AWAY

The turnover tax rose to RON 8.8 mn from RON 4.2 mn with the rate doubled to 4% from 1 July 2025. Staff costs up 6.5%; impairment RON 1.7 mn higher on a larger book.

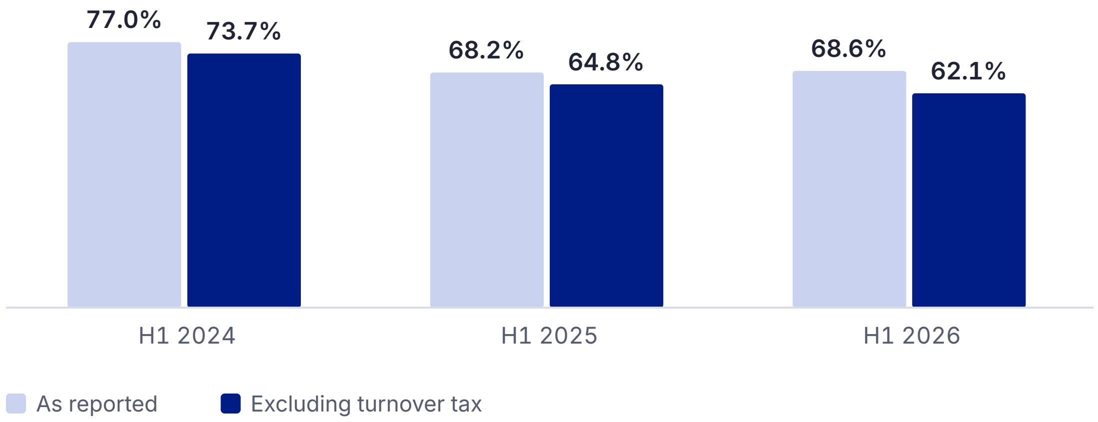
NET EFFECT

Net profit of RON 27.3 mn, +5.7% on H1 2025. Without the RON 4.5 mn increase in the turnover tax, which is not deductible, profit would have grown by about 23%.

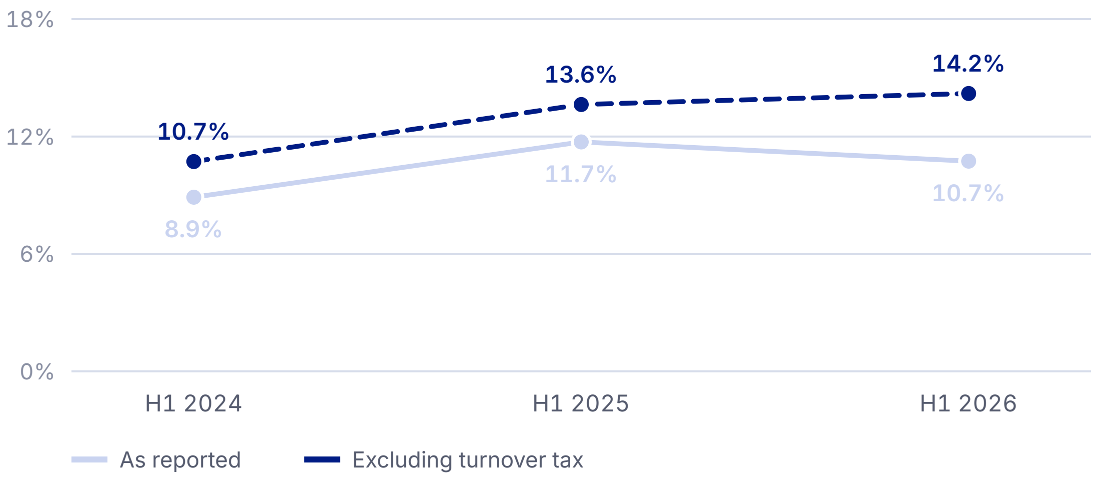
Cost / income improved to 62.1% once the doubled turnover tax is set aside

Underlying efficiency keeps improving: the ratio has fallen 2.7 pp in a year and 11.6 pp in two.

COST / INCOME RATIO, THREE FIRST HALVES



RETURN ON EQUITY, THREE FIRST HALVES



TURNOVER TAX, H1 2026 (4% RATE SINCE 1 JULY 2025)

RON 8.8 mn

from RON 4.2 mn in H1 2025

OPERATING EXPENSES EXCL. TURNOVER TAX

+4.8%

against income +9.3%: operating jaws +4.5 pp

COST / INCOME, AS REPORTED

68.6%

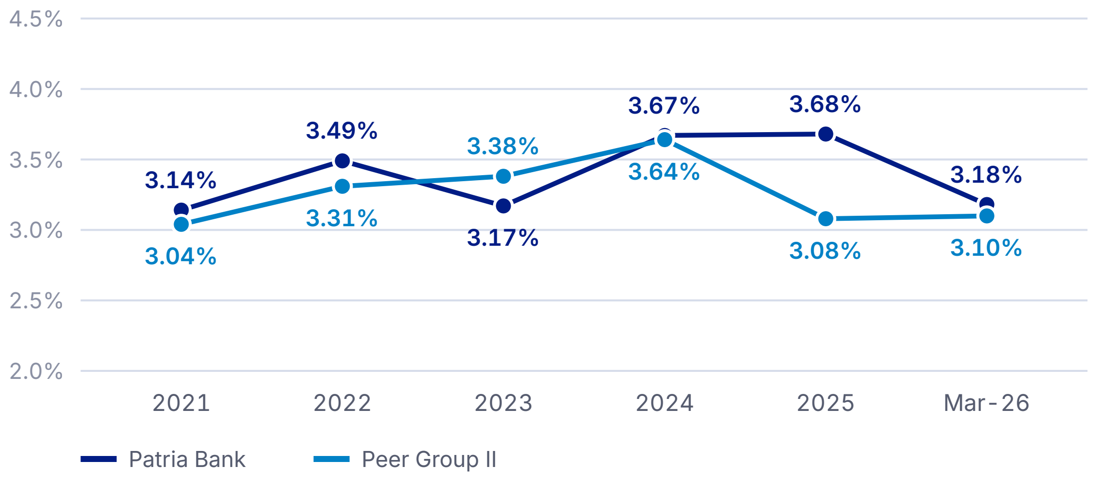
+0.4 pp vs H1 2025; the gap is entirely the tax

The turnover tax is not deductible for corporate income tax, so the restated return on equity adds it back gross; denominators are as reported. As reported, costs grew 10.0% against income 9.3%; excluding the tax, costs grew 4.8% and jaws turned positive.

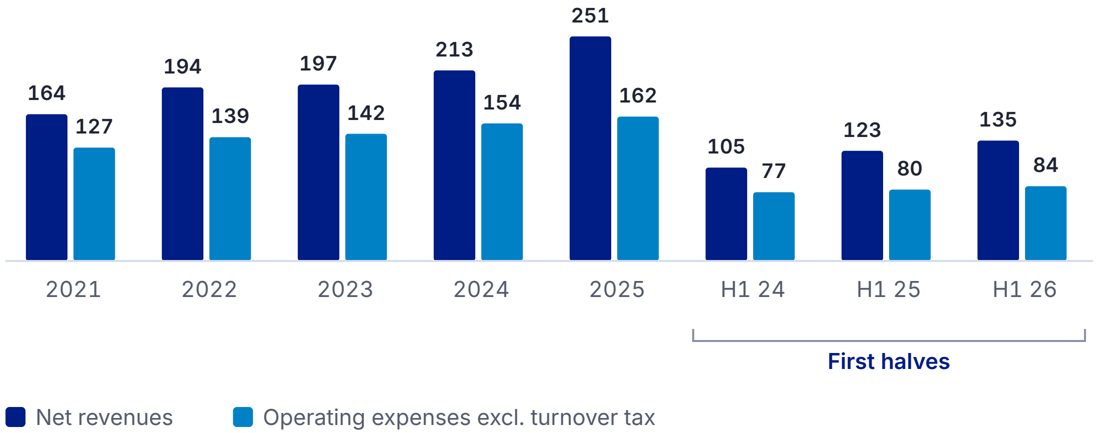
Growth through discipline: stronger revenues, controlled costs, superior margins

Revenue growth outpaced the increase in operating expenses associated with balance sheet expansion, while net interest margin remains above Peer Group II.

NET INTEREST MARGIN, % OF AVERAGE EARNING ASSETS



NET REVENUES AND OPERATING EXPENSES EXCL. TURNOVER TAX, RON MN: FINANCIAL YEARS AND FIRST HALVES



NET INTEREST MARGIN, Q1 2026

3.18%

Peer Group II 3.10%; 3.68% against 3.08% at December 2025

OPERATING JAWS, 2025

+12.9 pp

revenues +17.8%, costs +5.0%; earlier years: 2022 +9.0, 2023 -1.1, 2024 +0.0 pp

OPERATING JAWS, H1 2026

+4.5 pp

income +9.3%, costs excluding the turnover tax +4.8%; H1 2025 +14.3 pp

Net interest margin computed on all earning assets; jaws = revenue growth less cost growth.

Sustainable balance sheet growth, supported by customer deposits, solid capitalisation and a robust liquidity profile

RON MILLION	30 JUN 26	31 DEC 25	YTD	30 JUN 25	YOY
Cash and cash equivalents	648	789	-18.0%	441	+46.9%
Loans and advances to banks	19	19	-1.0%	19	-0.2%
Debt securities and equity instruments	1,613	1,410	+14.4%	1,367	+18.0%
Investments in subsidiaries	44	42	+4.7%	42	+4.7%
Loans and advances to customers, net	3,001	2,787	+7.7%	2,653	+13.1%
Other assets	264	252	+5.0%	272	-2.8%
Total assets	**5,589**	**5,300**	**+5.5%**	**4,793**	**+16.6%**
Due to banks and REPO	339	453	-25.1%	272	+24.6%
Due to customers	4,461	4,099	+8.8%	3,803	+17.3%
Other liabilities	88	88	-0.4%	97	-9.3%
Subordinated debt	106	103	+2.9%	101	+4.7%
Debt securities in issue	70	68	+3.1%	67	+3.9%
Total liabilities	**5,063**	**4,810**	**+5.3%**	**4,340**	**+16.7%**
Total equity	**525**	**490**	**+7.3%**	**453**	**+16.0%**

KEY RATIOS	30 JUN 26	31 DEC 25	30 JUN 25
Total own funds ratio	20.36%	22.27%	21.76%
Liquidity coverage ratio	139%	151%	141%
Liquid assets / total assets	40.8%	41.9%	38.1%
Gross loans / customer depo...	70.2%	71.1%	72.9%
Gross loans / total assets	56.0%	55.0%	57.8%
Return on assets	1.00%	1.03%	1.11%
Return on equity	10.7%	11.0%	11.7%
Cost / income	68.6%	69.6%	68.2%
Cost / income excl. turnover ...	62.1%	64.3%	64.8%
NPL ratio	4.68%	4.44%	3.91%
NPE ratio	3.93%	3.56%	3.45%
NPL coverage ratio	56.5%	56.3%	57.3%

Liquid assets: cash, balances with banks and debt securities. NPL coverage on the systemic risk buffer presentation.

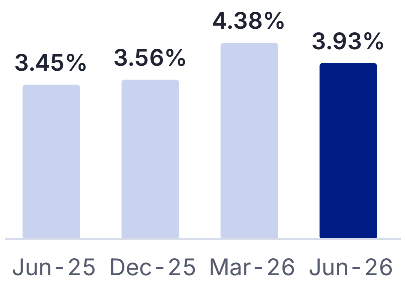
Asset quality came off its first-quarter peak: NPE 3.93%, coverage back to 56.5%

Gross loans up 7.5% in six months; the non-performing book is fully covered by allowances and collateral.

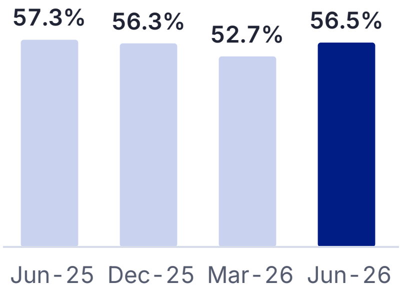
RON MILLION	30 JUN 26	31 DEC 25	YTD	30 JUN 25	YOY
Gross loans	**3,132**	**2,914**	**+7.5%**	**2,772**	**+13.0%**
Performing loans	2,991	2,789	+7.3%	2,667	+12.1%
Non-performing loans	142	126	+12.7%	105	+34.5%
Total impairment allowances	-132	-127	+3.6%	-120	+9.9%
on performing loans	-54	-59	-7.1%	-61	-11.3%
on non-performing loans	-77	-68	+12.7%	-58	+32.1%
Net loans	**3,001**	**2,787**	**+7.7%**	**2,653**	**+13.1%**
Net performing loans	2,937	2,730	+7.6%	2,606	+12.7%
Net non-performing loans	64	57	+12.7%	47	+37.4%

Allowances are shown as negative amounts; changes on allowance lines are on magnitudes. NPE ratio on the standalone FINREP basis; coverage on the systemic risk buffer presentation.

NON-PERFORMING EXPOSURES RATIO



NPL COVERAGE RATIO



COST OF RISK, ANNUALISED

0.75%

of average net loans; H1 2025: 0.73%

NET NON-PERFORMING LOANS

RON 64.3 mn

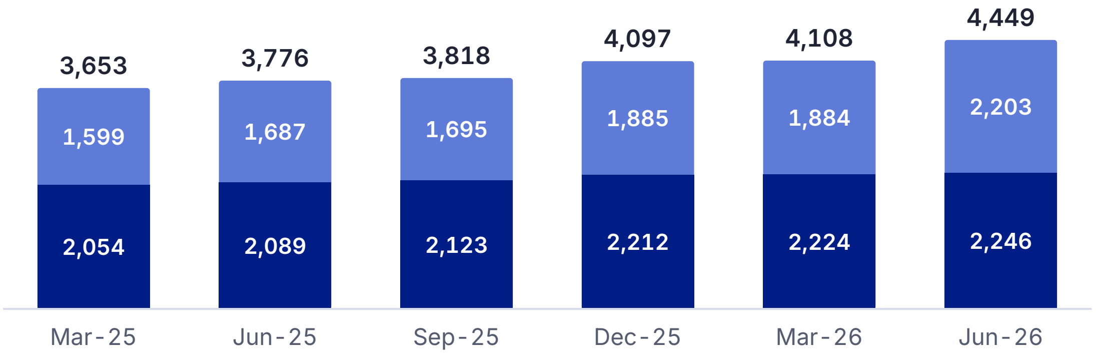
+12.7% ytd

Recovery and collection activity brought the NPE ratio down from 4.38% at the end of March. The increase in impairment reflects the growth of the portfolio and the adjustment of vulnerable exposures to the macroeconomic environment, rather than a marked deterioration in credit quality.

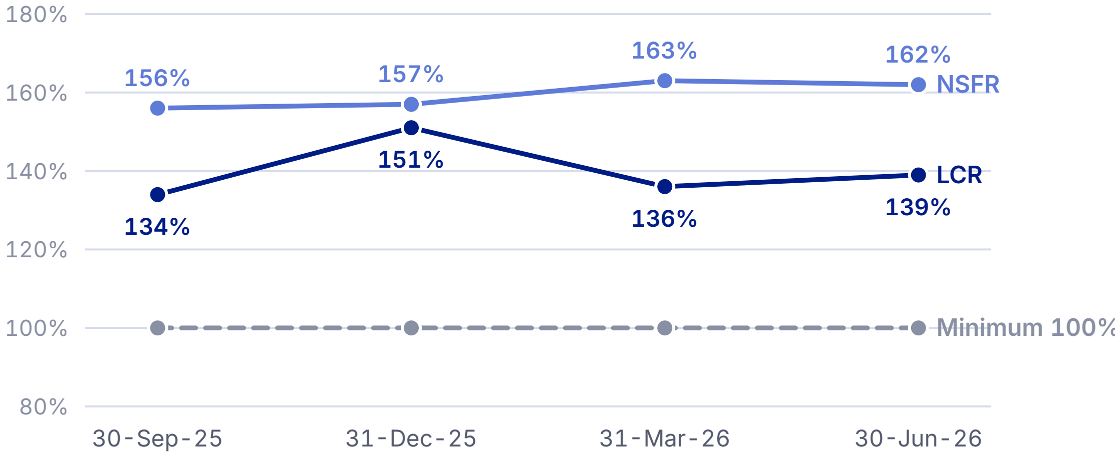
Deposits up 8.8% in six months; interbank funding down 25%

Customer deposits covered the whole of the balance sheet expansion; the loan-to-deposit ratio eased to 70%.

CUSTOMER FUNDING BY SEGMENT, RON MN (CURRENT ACCOUNTS AND TERM DEPOSITS)



LIQUIDITY COVERAGE AND NET STABLE FUNDING RATIOS, QUARTER-ENDS



CUSTOMER DEPOSITS
RON 4.46 bn
+8.8% ytd +17.3% yoy

GROSS LOANS / CUSTOMER DEPOSITS
70.2%
-0.9 pp ytd

LIQUID ASSETS / TOTAL ASSETS
40.8%
41.9% at 31 December 2025

DUE TO BANKS AND REPO
RON 339 mn
-25.1% ytd

COMPANIES FUNDING
RON 2,203 mn
+17% ytd

RETAIL FUNDING
RON 2,246 mn
+1.5% ytd term deposits +7.6% yoy

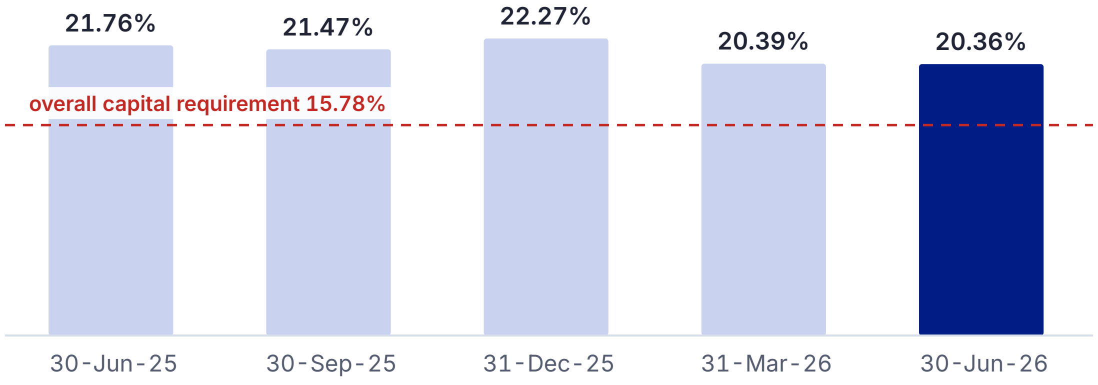
CURRENT ACCOUNTS, ALL CUSTOMERS
RON 682 mn
+6.7% ytd +17.7% yoy

CURRENT ACCOUNTS, COMPANIES
RON 343 mn
+8.7% ytd
+31% yoy; retail RON 338 mn, +4.8% ytd

Total own funds ratio 20.36%, 4.6 pp above the 15.78% requirement

Capital kept pace with a loan book growing at double-digit rates; the SAI gain adds to own funds in H2.

TOTAL OWN FUNDS RATIO, FIVE REPORTING DATES (INCLUDING THE PROFIT OF THE PERIOD)



Dashed reference: overall capital requirement of 15.78% at Q2 2026 (16.52% applied to H1 2025). Buffers: capital conservation 2.5%, countercyclical 1.0%. Leverage ratio minimum 3%.

RON MILLION / %	30 JUN 26	31 DEC 25	CHANGE
Own funds	582.6	561.3	+3.8%
of which Tier 1	462.6	436.5	+6.0%
Risk exposure amount	2,861.5	2,520.8	+13.5%
CET1 ratio	16.17%	17.31%	-1.1 pp
Total own funds ratio	**20.36%**	**22.27%**	**-1.9 pp**
Overall capital requirement	15.78%	16.52%	
Leverage ratio	8.22%	8.18%	+0.04 pp

WHY THE RATIO MOVED

The expansion of lending activity resulted in a faster increase in risk exposure than in own funds during H1 2026. Capital generation remains supported by profitability, while the disposal of SAI Patria Asset Management, completed on 5 August 2026, which generated a gain of RON 25.4 mn, provides additional flexibility to support future balance sheet growth and business development.

TIER 2 INSTRUMENTS

Subordinated bonds PBK27E (EUR 5.0 mn, maturing 20 September 2027) and PBK28E (EUR 8.2 mn, maturing 5 October 2028), listed on the BVB; subordinated loans from EFSE (EUR 7 mn and EUR 8 mn) and from the EIF (EUR 5 mn).

SECTION 04

04

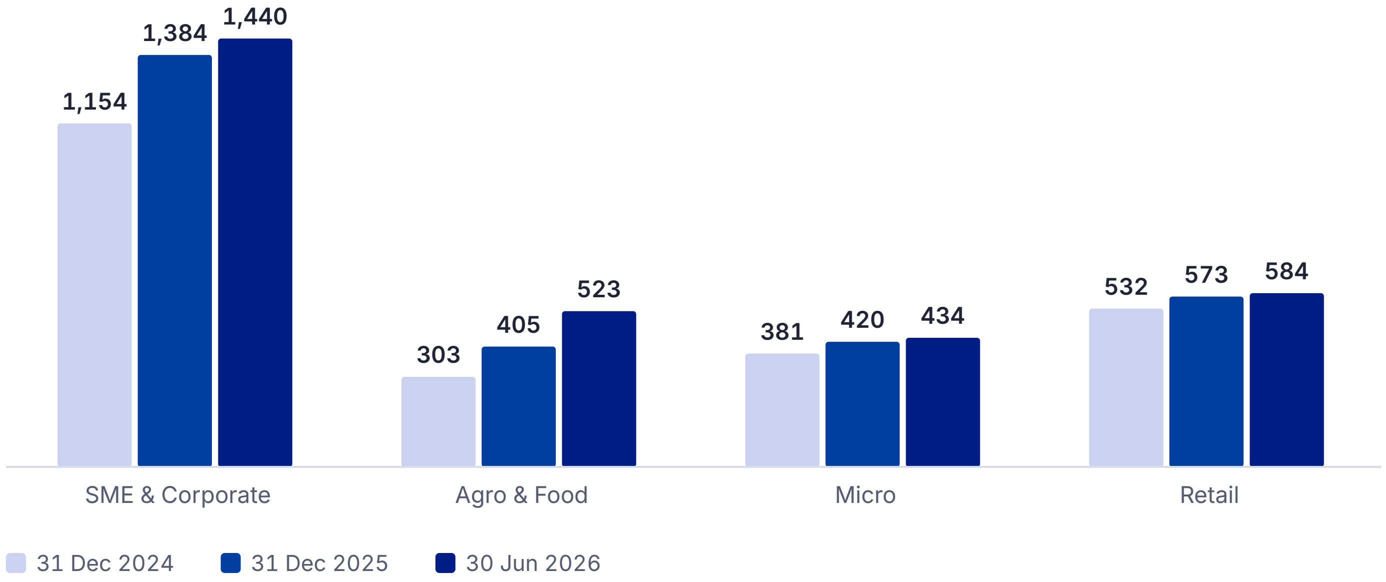
Commercial developments

IN THIS SECTION

Balanced portfolio structure underpins above-market loan growth

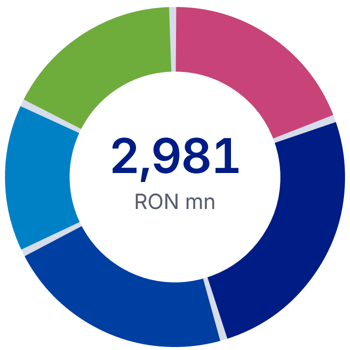
Performing loans increased by RON 316 million (+12% YoY), with growth generated across multiple business lines; SME & Corporate account for about half of the book, Agro & Food, Micro and Retail for the other half.

PERFORMING LOANS BY BUSINESS LINE, RON MN: 31 DECEMBER 2024, 31 DECEMBER 2025 AND 30 JUNE 2026



The accounting performing book at 30 June 2026 is RON 2,991 mn.

THE BOOK AT 30 JUNE 2026



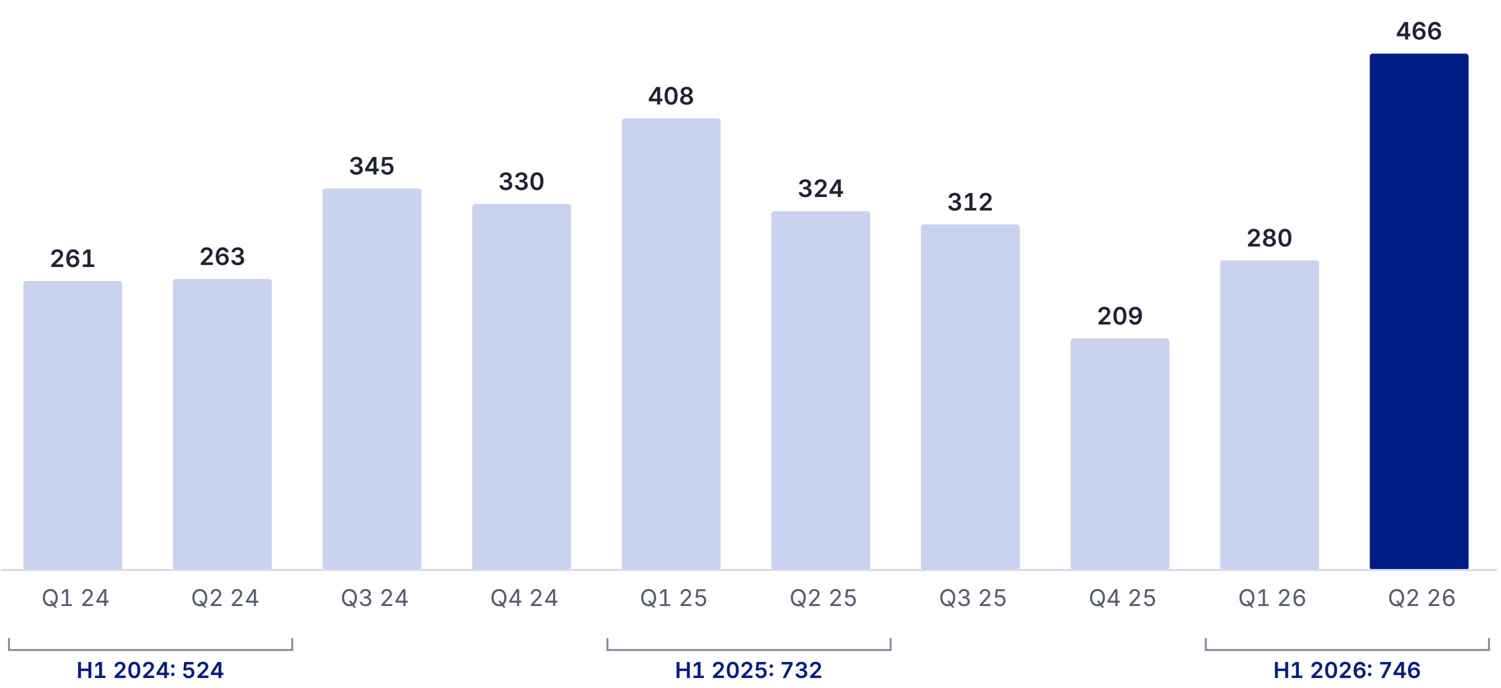
Retail RON 584 mn, +9.1% yoy	20%
SME RON 777 mn, +2.1% yoy	26%
Corporate RON 663 mn, +25.4% yoy	22%
Micro RON 434 mn, -1.1% yoy	15%
Agro RON 523 mn, +30.4% yoy	18%

SME & Corporate added RON 151 mn in a year and Agro & Food RON 122 mn, together 86% of the growth. Retail added RON 48 mn on unsecured lending, while Micro production recovered in Q2. Since December 2024 the book has grown RON 611 mn (+26%): Agro & Food +73%, SME & Corporate +25%, Micro +14%, Retail +10%.

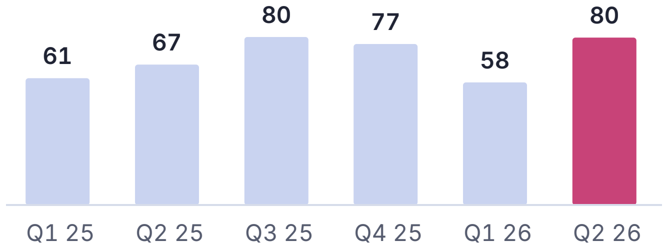
Commercial momentum accelerated sharply in Q2, delivering record origination volumes

New lending to companies reached a record RON 466 million in Q2 2026, driving H1 production above the prior year despite a softer start to the year.

NEW LOANS TO COMPANIES BY QUARTER, RON MN



NEW RETAIL LOANS BY QUARTER, RON MN



Q2 2026, COMPANIES

RON 466 mn

+44% vs Q2 2025 +67% vs Q1

H1 2026, ALL CLIENTS

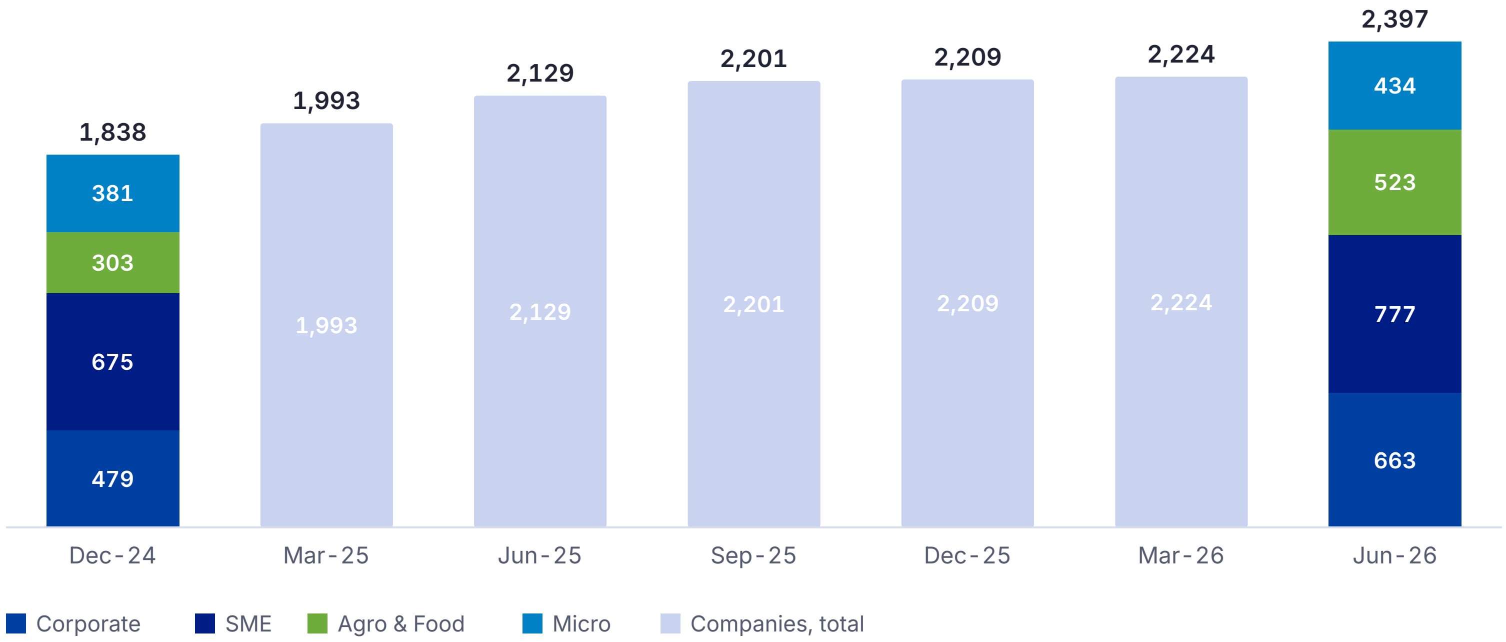
RON 884 mn

+2.9% vs H1 2025; retail RON 138 mn, +8.5%

Loans to companies have grown at 19% a year since December 2024

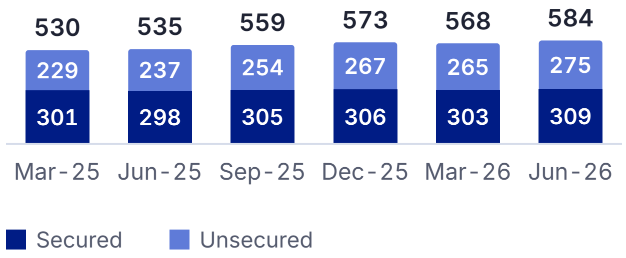
Six consecutive quarters of growth in the companies book; retail growth concentrated in unsecured lending.

PERFORMING LOANS TO COMPANIES, RON MN, QUARTER-ENDS; 31 DECEMBER 2024 AND 30 JUNE 2026 BY BUSINESS LINE



The quarter-ends between are shown as totals. Commercial division perimeter, commercial workbook series.

PERFORMING RETAIL LOANS, RON MN



COMPANIES, 30 JUNE 2026

RON 2,397 mn

+12.6% yoy +8.5% ytd

RETAIL, 30 JUNE 2026

RON 584 mn

+9.1% yoy; unsecured +3.2% ytd

SME & Corporate: Corporate lending up 25%; new loans at a record in Q2

Half of the Bank's book: RON 1,440 mn of performing loans, up 12% in a year, driven by Corporate.

SME & Corporate

Companies with turnover above EUR 1 mn (SME) and EUR 5 mn (Corporate)

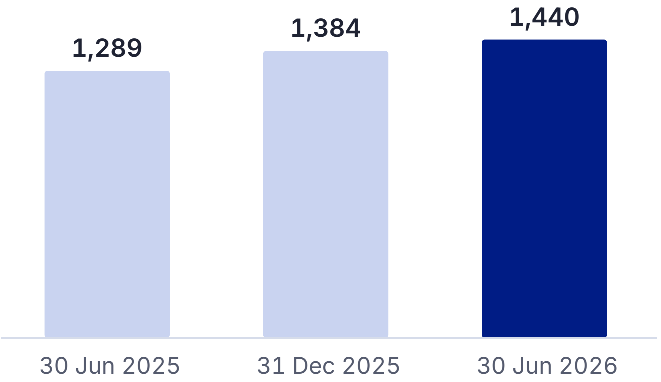
PERFORMING LOANS, 30 JUNE 2026
RON 1,440 mn
+11.7% yoy +4.0% ytd

NEW LOANS, H1 2026
RON 407 mn
Q2 +77% vs Q2 2025

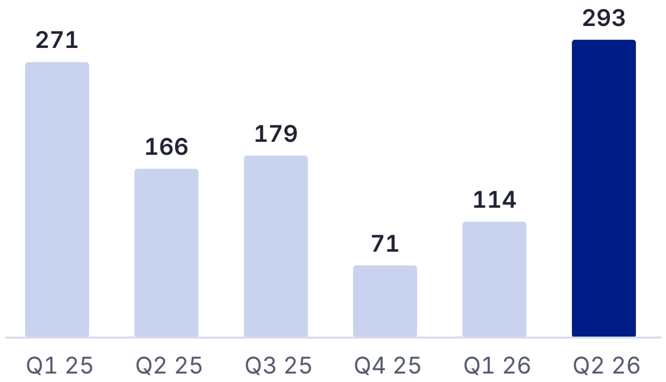
CORPORATE PORTFOLIO
RON 663 mn
+25.4% yoy +8.5% ytd

COMPANIES' FUNDING, 30 JUNE 2026
RON 2,203 mn
+16.8% ytd current accounts and term deposits

PERFORMING LOANS, RON MN



NEW LOANS BY QUARTER, RON MN



DISTRIBUTION CHANNEL

Direct and branch channel; competitive offers and quality of relationship

COMPETITIVE EDGE

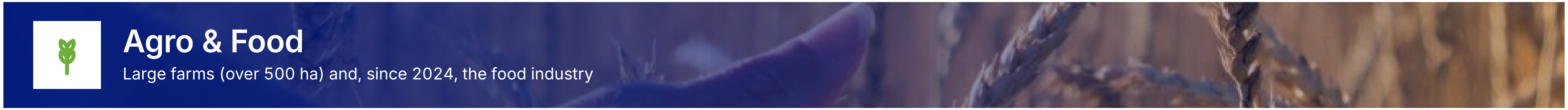
- Experienced sales managers
- Flexible financing structures

IN THE FIRST HALF

- **Corporate** grew 25% in a year on accelerated commercial activity and structured solutions for larger companies.
- **Financing** went primarily to green energy, real estate, infrastructure, transport, HORECA, technology and services; SME lending backed by the EIF Competitiveness programme and FNGCIMM guarantees.
- **Q2 2026** was the best quarter of the series, RON 293 mn of new loans, more than doubling the Q1 2026 volume.

Agro & Food: the fastest-growing book, up 30% in a year, building scale in two strategic sectors

RON 523 mn of performing loans, up 30% in a year.



PERFORMING LOANS, 30 JUNE 2026

RON 523 mn

+30.4% yoy +29.4% ytd

NEW LOANS, H1 2026

RON 225 mn

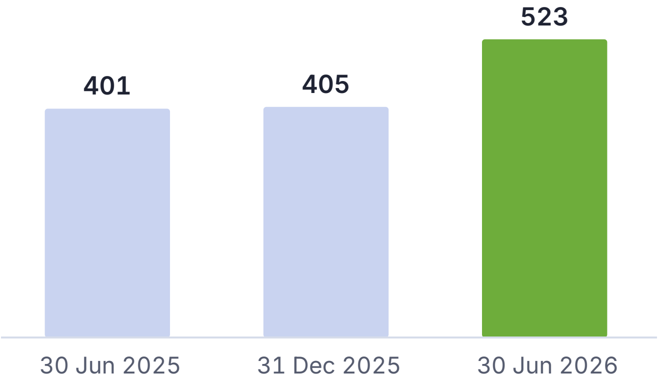
Q2 +14% vs Q2 2025

FOOD INDUSTRY SHARE OF THE BOOK

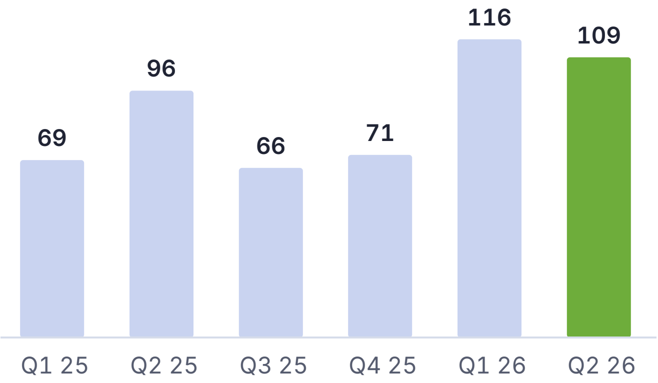
40%

food-industry lending +67% yoy

PERFORMING LOANS, RON MN



NEW LOANS BY QUARTER, RON MN



DISTRIBUTION CHANNEL

Specialised sales and underwriting teams; network covering the whole country

COMPETITIVE EDGE

- Dedicated products for farmers
- Customised offers for client needs

IN THE FIRST HALF

- **Agro & Food** grew 30% in a year to RON 523 mn, the highest growth rate among the commercial segments.
- **Seasonal working capital,** equipment and farm modernisation were financed, with APIA partnerships for subsidy-backed lending.
- **The food industry,** added in 2024, is now 40% of the book; food-industry lending grew 67% in a year.

Micro: resilient portfolio and stronger origination momentum in Q2

RON 434 mn of performing loans; improving origination trend and expanding distribution capabilities.

Micro

Companies with turnover up to EUR 1 mn and small farms under 500 ha: commerce, HORECA, services, agriculture

PERFORMING LOANS, 30 JUNE 2026

RON 434 mn

-1.1% yoy +3.2% ytd

NEW LOANS, H1 2026

RON 114 mn

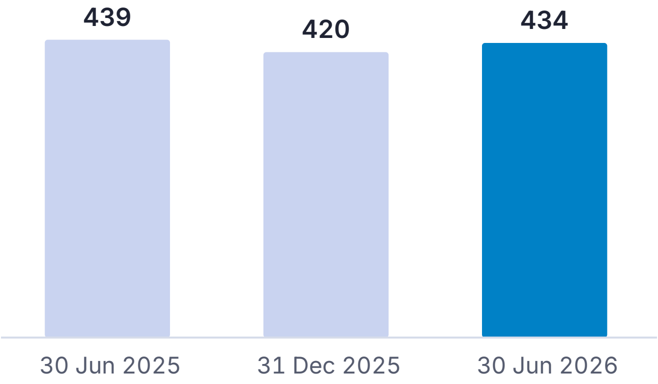
Q2 +3% vs Q2 2025

SHARE OF THE PERFORMING BOOK

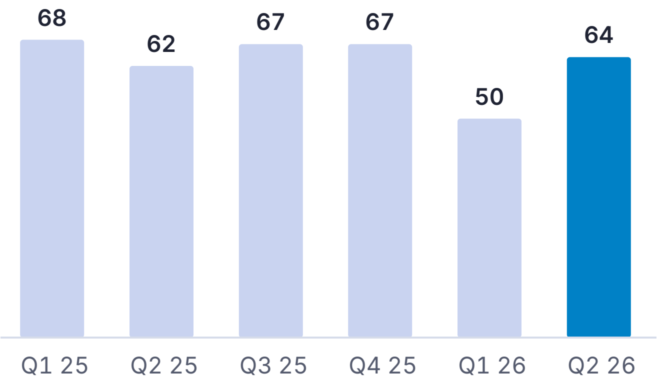
15%

RON 434 mn of RON 2,981 mn

PERFORMING LOANS, RON MN



NEW LOANS BY QUARTER, RON MN



DISTRIBUTION CHANNEL

Own network and lead-generation partners (about a quarter of new lending)

COMPETITIVE EDGE

- Dedicated microfinance team in sales and credit risk
- Good geographic coverage

IN THE FIRST HALF

- **Production** rose to RON 64 mn in Q2 2026, +28% on the first quarter.
- **Fast products** for working capital, factoring and investment, including EU-funded projects, with a fast-track analysis flow.
- **Online onboarding** of micro clients through Patria de Oriunde was launched, widening the reach beyond the branch network.

Retail: stronger production momentum and stable customer funding

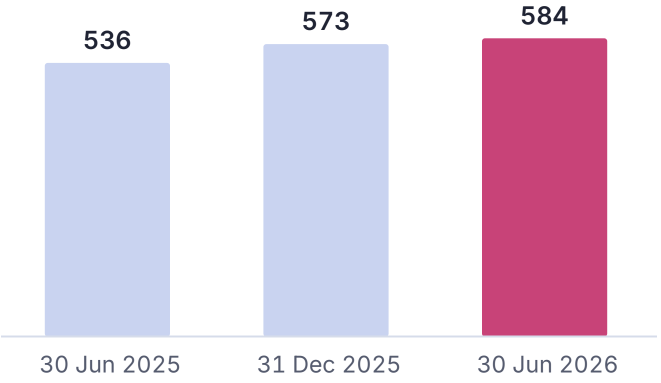
Performing loans increased by 9% year-on-year to RON 584 mn, while a diversified retail deposit base of RON 2.25 bn continues to provide a stable source of funding for the Bank's growth.

PERFORMING LOANS, 30 JUNE 2026
RON 584 mn
+9.0% yoy +2.0% ytd

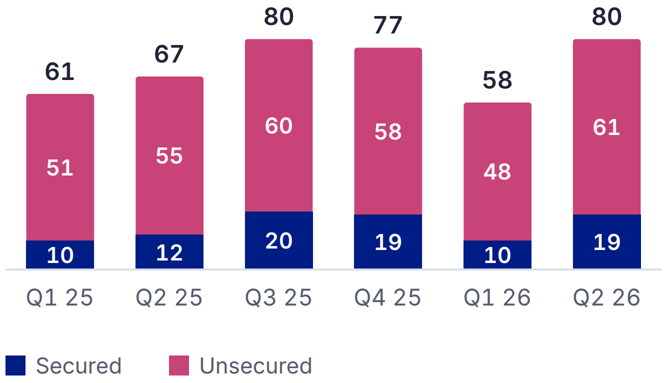
NEW LOANS, H1 2026
RON 138 mn
Q2 +19% vs Q2 2025

SECURED LENDING, H1 2026
RON 29.0 mn
+31.9% yoy; unsecured RON 109.3 mn

PERFORMING LOANS, RON MN



NEW RETAIL LOANS BY QUARTER, RON MN



DISTRIBUTION CHANNEL

Own network, broker and lead-provider channels; online onboarding and digital lending

COMPETITIVE EDGE

- Sticky customer base
- Evenly distributed deposit base

IN THE FIRST HALF

- **Unsecured lending** is 79% of new retail volume; the personal loan ceiling stands at RON 250,000. Insurance is attached to 85% of new loans.
- **Secured lending** was promoted with the EUR housing loan carrying a fixed rate for the first five years.
- **Digital channels** Patria Online users and transactions each up 17%; onboarding and lending fully online through Patria de Oriunde.

International financial institutions behind the growth of the book

Senior facilities from the EIB and the IFC, subordinated loans from EFSE and the EIF, four guarantee partners behind SME, micro and agro lending.

European Investment Bank

EUR 50 million facility approved in 2024 for SME and mid-cap investment, with a partial allocation to climate projects. Two tranches of EUR 12.5 million drawn, in December 2024 and October 2025.

International Finance Corporation

EUR 20 million financing received in December 2022, supporting the Bank's strategy of financing Romanian entrepreneurs and small businesses, including women-owned SMEs.

European Fund for South-East Europe

Subordinated loans of EUR 7 million (November 2022) and EUR 8 million (June 2025), supporting long-term financing for micro, small and medium-sized enterprises.

European Investment Fund

EUR 5 million subordinated loan received in Q2 2023, strengthening the capital position and improving access to finance for small entrepreneurs in rural and small urban areas.

GUARANTEE PROGRAMMES

European Investment Fund
InvestEU guarantee programme

FNGCIMM
National guarantee fund for SMEs

FGCR
Rural credit guarantee fund

Investment and Development Bank
NEW partner since H1 2026

Guarantees widen access to finance for entrepreneurs and lower the risk weight of the guaranteed exposure.

SENIOR FACILITIES FROM IFIS
EUR 70 mn
EIB EUR 50 mn approved, EUR 25 mn drawn; IFC EUR 20 mn

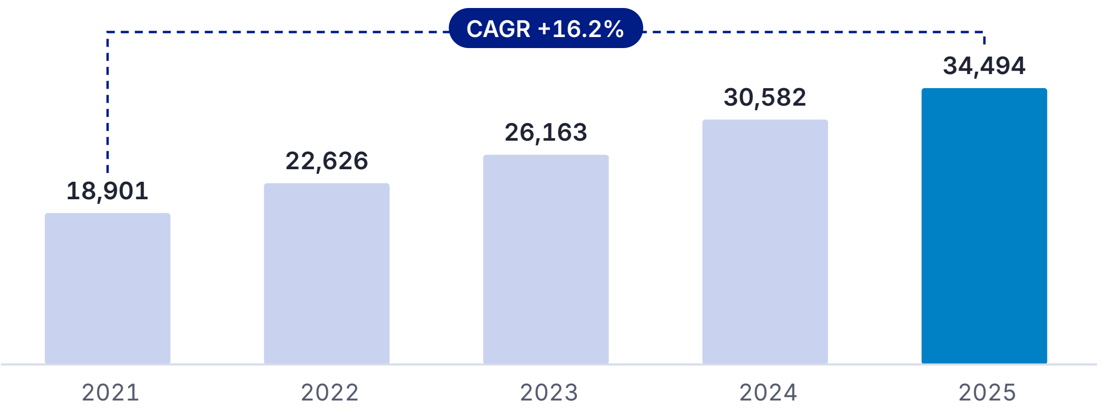
SUBORDINATED LOANS, TIER 2
EUR 20 mn
EFSE EUR 15 mn in two loans; EIF EUR 5 mn

GUARANTEE PROGRAMMES
4
EIF InvestEU, FNGCIMM, FGCR; BID joined in 2026

Digital: online clients up 16% a year; mobile banking for companies launched

Digital channels carry a growing share of sales and service, for individuals and, since this year, for companies.

INTERNET AND MOBILE BANKING CLIENTS, YEAR-ENDS



PATRIA ONLINE USERS
+17%
H1 2026 vs H1 2025

INTERNET AND MOBILE BANKING TRANSACTIONS
+17%
H1 2026 vs H1 2025

MOBILE BANKING FOR COMPANIES NEW
H1 2026
launched for SME and corporate clients; micro onboarding fully online

Patria de Oriunde: fully online onboarding and lending for individuals, now also onboarding of micro clients; promoted through radio and TV campaigns for RON deposits and unsecured loans.

LAUNCHED IN THE FIRST HALF OF 2026

Mobile banking for companies
launched for corporate clients in H1 2026

Smart API
account and payment integration for business clients

Optimised onboarding flows
for legal entities, including online onboarding of micro clients

Safeguarding Account
new product launched in H1 2026

Subsidiaries: Patria Credit grows; the SAI disposal closed after the period

The microfinance subsidiary grows with the Bank.

PATRIA CREDIT®

Patria Credit IFN, rural microfinance

LOAN PORTFOLIO
RON 242 mn
+11% since December

NET PROFIT, H1 2026
RON 4.6 mn
new sales +7% yoy

ACTIVE CLIENTS
3,267
30 years of activity, about 20,000 clients served

EIF-GUARANTEED
84%
83% micro-farms; 77% investment loans

A EUR 1.8 mn grant from the Council of Europe Development Bank (Seeds of Change) supports the social impact programme in rural communities.

PATRIA ASSET MANAGEMENT

SAI Patria Asset Management

ASSETS UNDER MANAGEMENT, 30 JUNE
RON 1.53 bn
+78% since December

NET PROFIT, H1 2026
RON 2.68 mn
from RON 0.83 mn in H1 2025

DISPOSAL COMPLETED AFTER THE REPORTING DATE

The 99.9944% stake was sold to BRD Asset Management: sale agreement of 9 March 2026, ASF approval on 22 July 2026, closing on 5 August 2026 at the agreed base price, not adjusted. Impact in P&L of RON 25.4 mn in 2026.

The two ETFs managed by SAI Patria had 57,212 investors at 30 June 2026. From the closing date the asset management activity is no longer part of the Group.

THE DISPOSAL OF SAI PATRIA ASSET MANAGEMENT, STEP BY STEP

9 March 2026
Sale agreement signed with BRD Asset Management

22 July 2026
Approval of the Financial Supervisory Authority

5 August 2026
Closing: the 99.9944% stake transferred at the agreed price

Second half of 2026
Impact in P&L of about RON 25.4 mn

05

Shares and bonds

IN THIS SECTION

PBK: +18% in H1, +40% year to date; market capitalisation RON 507 mn

The share reached a 52-week high after the SAI closing in early August, on volumes about 3.5 times the daily average.

PBK SHARE PRICE AND BET INDEX, CLOSES REBASED TO 30 JUNE 2025 = 100, TO 7 SEPTEMBER 2026

Ordinary shares on the BVB regulated market, Premium category, ticker PBK, ISIN ROBACRACNOR6. 3,238,390,558 shares of RON 0.10 nominal value; share capital RON 323,839,055.80. Majority shareholder EEAF Financial Services B.V. (85.10%).

RON 0.1325

CLOSE, 30 JUNE 2026

+18.3% ytd BET +32.9%

RON 0.1565

CLOSE, 7 SEPTEMBER 2026

+39.7% ytd BET +41.0%

RON 507 mn

MARKET CAPITALISATION, 7 SEPTEMBER 2026

RON 429 mn at 30 June

0.96x book, 9.8× 12-month earnings

80.2 mn shares

TRADED IN H1 2026

RON 10.4 mn in 4,210 trades; high 0.1470 (14 May 2026), low 0.1130

Two subordinated bond issues in EUR, both listed on the BVB regulated market

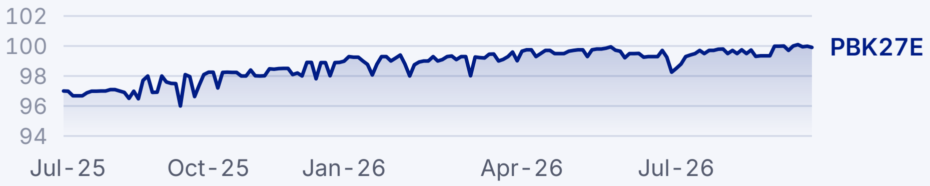
EUR 13.2 mn of listed Tier 2 capital at a fixed 6.50% coupon; with the subordinated loans from EFSE and the EIF they form the Bank's Tier 2 layer, within a total own funds ratio of 20.36% at 30 June 2026.

PBK27E

SUBORDINATED BONDS, TIER 2 · EUR

Issue date	20 September 2019
Nominal amount	EUR 5.0 million
Coupon	6.50% p.a., fixed
Maturity	20 September 2027
Close, 30 June 2026	98.25% of face value
Days traded in H1 2026	71 of 121

PBK27E: CLOSING PRICE, % OF FACE VALUE, TRADING DAYS 2025-06 TO 2026-09

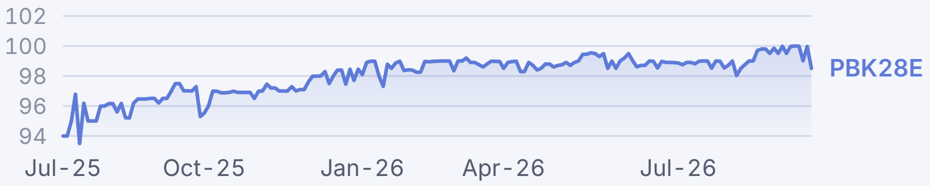


PBK28E

SUBORDINATED BONDS, TIER 2 · EUR

Issue date	5 October 2020
Nominal amount	EUR 8.2 million
Coupon	6.50% p.a., fixed
Maturity	5 October 2028
Close, 30 June 2026	98.89% of face value
Days traded in H1 2026	76 of 121

PBK28E: CLOSING PRICE, % OF FACE VALUE, TRADING DAYS 2025-07 TO 2026-09



06

Governance

IN THIS SECTION

Shareholders

A majority shareholder backed by development finance institutions, advised by a team with a record of building and selling financial businesses in Romania.

- **The main shareholder of Patria Bank,** with a 85.10% holding at 30 June 2026, is EEAF Financial Services B.V., an investment vehicle controlled by Emerging Europe Accession Fund Cooperatief U.A. (EEAF).
- **EEAF** is a private equity fund whose main investors are international financial institutions: EBRD, EIF, DEG and BSTDB. The investment advisor of EEAF is Axxess Capital Partners.
- **Axxess Capital Partners** is an investment advisor with extensive experience in private equity funds and relevant expertise on the local banking and financial services market. Deals of Axxess Capital Partners' clients include four banks, four leasing companies and five non-banking financial institutions.

SELECTED TRACK RECORD IN FINANCIAL SERVICES OF THE FUNDS ADVISED BY AXXESS CAPITAL PARTNERS

INVESTMENT		BUYER UPON EXIT
Banca Agricola	→	Raiffeisen Bank
Banca Romaneasca	→	National Bank of Greece
Motoractive	→	GE Money
Estima Finance	→	GE Money
Domenia Credit	→	GE Money

Board of Directors and executive management

Five board members, two of them independent; an executive team with long banking careers in Romania.

BOARD OF DIRECTORS

teal keyline: independent member

Horia Manda
Chairman of the Board

Managing Partner, Axxess Capital. Board member of various companies. Selected M&A: Banca Agricola, Banca Romaneasca, RALFI, Romexterra, Patria, BCC, Jet Finance.

Bogdan Merfea
Board member

CEO, Raiffeisen Bank Kosovo. Former Executive Director, Raiffeisen Bank Romania. Selected M&A: Patria, BCC.

Daniela Iliescu
Board member

CFO, Axxess Capital. Board member, BCC. Former Senior Manager, PwC. Selected M&A: Patria, Jet Finance, BCC.

Vasile Iuga
Board member, independent

Former Managing Partner South-East Europe and Romania Country Manager, PwC. Vice-President, AmCham Romania. Member of the EIB Audit Committee.

Nicolae Surdu
Board member, independent

Former CEO and President, BCC. Former CEO, Fortis Bank Romania. Former VP, Credit Europe Bank. Former Board member, Piraeus Bank Romania.

EXECUTIVE MANAGEMENT

Valentin Vancea
General Manager

Former COO of BCC, Nextebank and Volksbank Romania. Former CEO, ANSSI. Former Audit Director, UniCredit Romania.

Georgiana Stanciulescu
Deputy General Manager, Finance

Experience with Credit Agricole, Emporiki Bank and Piraeus Bank. 12 years with Patria Bank.

Razvan Prodea
Deputy General Manager, Risk

Experience with Banca Carpatica and 9 years with Patria Bank. Over 12 years in risk management.

Cristian Nae
Deputy General Manager, Commercial

27 years of experience in financial services, including 20 years of banking management.

Definitions and bases of preparation

How the figures in this document are defined, so the same word means the same thing on every page.

Standalone, unaudited

All figures are the Bank's own (not the Group's) and have not been audited or reviewed, unless stated otherwise.

NPL coverage

Allowances on non-performing loans over non-performing loans, on the systemic risk buffer presentation, the single coverage measure carried in the half-year report.

Return on equity and assets

Net profit for the period, annualised, over average equity and average total assets.

Commercial perimeter

Performing loans, new loans and customer funding by business line come from the commercial division's series, the same as the published trading updates. Totals can differ marginally from the accounting figures.

Rebased series

The PBK share price and the BET index are shown as indices with 30 December 2025 = 100, so their paths compare.

NPL and NPE ratios

NPL: non-performing loans over gross loans to customers. NPE: non-performing exposures over total exposures, the EBA definition. NPE is the lower of the two because the denominator is wider.

Cost / income excl. turnover tax

Total operating expenses less the turnover tax, over net banking income. The tax was 2% of turnover until 30 June 2025 and 4% since 1 July 2025.

Total own funds ratio

Own funds over the total risk exposure amount, including the profit of the period net of a prudential haircut. The overall capital requirement includes Pillar 2 and the combined buffer.

CAGR

Compound annual growth rate: the constant yearly rate that takes the first value to the last over the period shown.

Valuation

Price to book: market capitalisation over standalone total equity at 30 June 2026. Price to earnings: market capitalisation over the net profit of the twelve months to 30 June 2026.

PATRIA BANK®

Q&A

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FINANCIAL CALENDAR 2026

17 November 2026 Q3 2026 results