PATRIA BANK

QUARTERLY REPORT · UNAUDITED

First nine months of 2026



PERIOD ENDED	MARKET	TICKER	BONDS	LEI
30 September 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.

About this report

Issuer

Legal name	PATRIA BANK S.A.
Report date	17 November 2026
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 per 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 September 2027
Subordinated bonds	PBK28E	ROWRHZRZD4L3	BVB Regulated market	EUR 8.2 mn, 6.50% p.a., matures 5 October 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. It is the quarterly report provided for in art. 69 of Law no. 24/2017 and art. 130 of ASF Regulation no. 5/2018.

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 at 30 September 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. '9M' denotes the first nine months of the year and 'Q3' the third quarter. A dash marks a change that is not meaningful or a ratio without a regulatory requirement.

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 nine months ended 30 September 2025. Comparative balance sheet figures relate to 31 December 2025, with 30 September 2025 shown additionally where it aids interpretation. Ratios based on income and expenses for the period, such as the return on equity and the cost of risk, are annualised.

Alternative performance measures. *The report uses the following measures, which are not defined by IFRS. Net banking income: net interest income, net fee and commission income and net gains from financial activity and other income; it equals the line 'Net operating income' in the statement of profit or loss. Operating result: net banking income less total operating expenses. Cost / income ratio: total operating expenses divided by net banking income; excluding the turnover tax, the same ratio with the tax deducted from operating expenses. Cost of risk: net impairment of financial assets, annualised, divided by average gross loans to customers (the average of the balances at 31 December of the previous year and at the reporting date). Return on assets (RoA) and return on equity (RoE): net profit, annualised, divided by average total assets and average total equity respectively. Liquid assets: cash and cash equivalents, loans and advances to banks, and debt securities and equity instruments. Net profit on a comparable basis: net profit excluding the gain on the sale of SAI Patria Asset Management and the increase in the turnover tax.*

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

FRONT MATTER

01 About this report — Issuer identity, listed instruments, basis of preparation

01 / PERFORMANCE

02 9M 2026 at a glance — The nine months at a glance: profit, funding, asset quality, capital

03 Key performance indicators — Headline measures over the last five reporting dates

04 Key financial indicators — Financial highlights over three nine-month periods

05 Macroeconomic context — Growth, inflation, public finances and the banking sector

06 Executive summary — Highlights, key figures and the review of the period

07 Financial results — Financial position, financial performance, economic and financial ratios

02 / BUSINESS AND GOVERNANCE

08 Commercial activity — Legal entities, retail, digital channels

09 Governance — Board of Directors and Executive Committee

10 Activity of subsidiaries — Patria Credit IFN; the sale of SAI Patria Asset Management

11 Activity on the Bucharest Stock Exchange — PBK shares, subordinated bonds, significant events

03 / ANNEXES

12 Annexes — Interim consolidated and separate financial statements

13 Statement — Statement of the legal representatives

PATRIA BANK

01 Performance

IN THIS SECTION

- 9M 2026 at a glance 6
- Key performance indicators 7
- Key financial indicators 8
- Macroeconomic context 9
- Executive summary 11
- Financial results 14

01 / PERFORMANCE

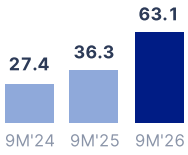
Nine months of growth: net profit up 73.8%, and 13.2% on a comparable basis

NET PROFIT · RON MN	NET BANKING INCOME · RON MN	PERFORMING LOANS · RON BN	RETURN ON EQUITY
63.1	**223.0**	**3.05**	**16.4%**
▲ 73.8% vs 9M 2025	▲ 21.5% vs 9M 2025	▲ 9.3% vs Dec-25	▲ 5.6 p.p. vs 9M 2025

PROFITABLE GROWTH

63.1

net profit, RON mn
more than double the first nine months of 2024



- The third quarter alone produced **RON 35.9 mn**, including the RON 25.4 mn gain on the sale of SAI Patria Asset Management.
- Net banking income rose **21.5%** to RON 223.0 mn.
- Net fee and commission income up **19.0%**.

On a comparable basis, i.e. excluding the RON 25.4 mn gain on the sale of SAI Patria Asset Management and the RON 3.4 mn rise in the turnover tax, net profit was RON 41.1 mn, 13.2% above 9M 2025.

FUNDING

71.9%

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

CUSTOMER DEPOSITS — **RON 4.41 BN**

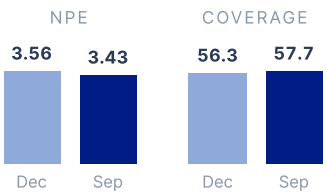
GROSS LOANS TO CUSTOMERS — **RON 3.17 BN**

- Customer deposits grew **7.6%** in nine months and 15.1% in a year.
- Funds from companies up **14.6%** since the end of 2025.
- Gross loans to customers up **8.9%** since the end of 2025.

ASSET QUALITY

3.43%

non-performing exposure ratio, from 3.56% at the end of 2025



- Coverage of non-performing loans at **57.7%**, from 56.3% at the end of 2025.
- Annualised cost of risk of **0.60%** of average gross loans.
- Non-performing loan ratio of 4.18%, from 4.44% at the end of 2025.

CAPITAL AND LIQUIDITY

19.65%

total own funds ratio

OWN FUNDS RATIO VS REQUIREMENT



0% — requirement 15.78% · headroom **+3.9 p.p.** — 25%

Liquidity coverage ratio	**134%** min 100%
Leverage ratio	**7.61%** min 3%
Liquid assets / total assets	**40.9%** Sep-26

TOTAL EQUITY · RON MN

538.7 ▲ 14.8% vs Sep-25

The RON 49.1 mn growth in 2026 comes from the RON 63.1 mn profit, which also covered the revaluation of securities (RON 7.4 mn) and the share redemption (RON 7.0 mn).

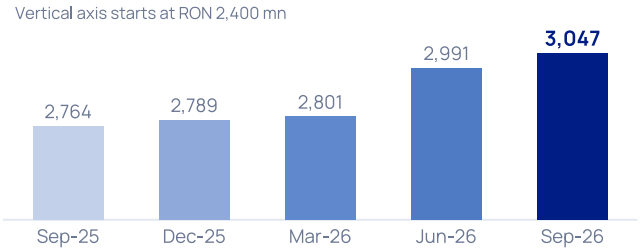
9M 2026 key performance indicators

PERFORMING LOANS

3,047 RON mn

▲ 10.2% Sep-25 → Sep-26

Up in every quarter, the book has exceeded the RON 3 billion threshold.



DIGITALISATION

+8%

Patria Online users, 9M 2026 against 9M 2025.

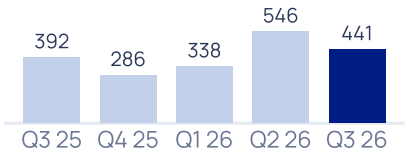
Transactions	+14%

Internet and mobile banking transactions, 9M 2026 against 9M 2025.

NEW LOAN SALES

441 RON mn

New loans in the third quarter, 12.3% above Q3 2025. In the first nine months, RON 1,325 mn, 5.9% above the same period of 2025.

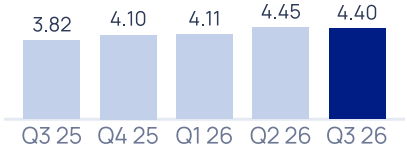


Per quarter · commercial data, as in the trading update.

COMMERCIAL FUNDING

4.40 RON bn

Current accounts and term deposits, up 15.2% year on year.



Quarter-end balances · commercial data, as in the trading update.

PATRIA CREDIT IFN

RON 240.6 mn

Loan portfolio at 30 September 2026.

New loans, 9M 2026 vs 9M 2025	▲ 9.9%
Portfolio vs Dec-25	▲ 11%

SAI PATRIA ASSET MANAGEMENT

RON 25.4 mn

Gain on the sale of the subsidiary, completed on 5 August 2026: the 99.9944% stake was sold to BRD Asset Management SAI S.A.

Sale price	EUR 5.5 mn

No longer a subsidiary from the completion date; see the chapter on subsidiaries.

"Passing RON 3 billion in performing loans is an important milestone for Patria Bank and confirms the direction we have chosen. Agriculture and the food industry remain at the heart of our strategy: new lending to these sectors rose by more than 50% compared with the first nine months of 2025. The growth of our loan book has been fully funded by customer deposits, a clear sign of the trust our clients place in us. The sale of SAI Patria Asset Management has simplified our structure and allows us to concentrate our resources on banking and, through Patria Credit, on microfinance. As we close the year, our priorities are unchanged: sound portfolio growth, disciplined risk-taking and lasting relationships with our clients."

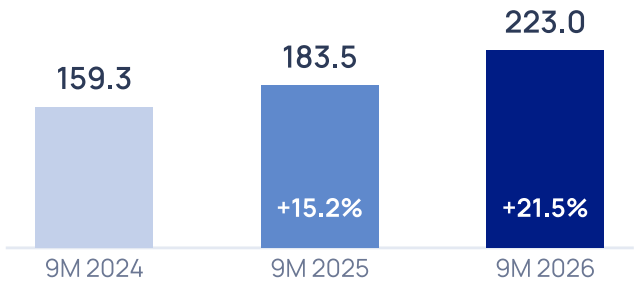


Valentin VANCEA
General Manager

01 / PERFORMANCE

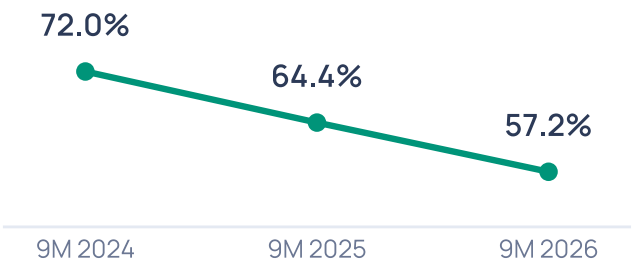
9M 2026 key financial indicators

NET BANKING INCOME



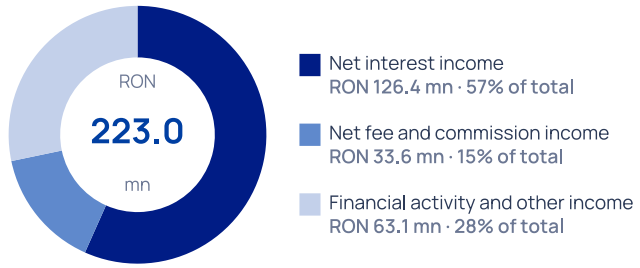
RON million

COST / INCOME RATIO EXCL. TURNOVER TAX



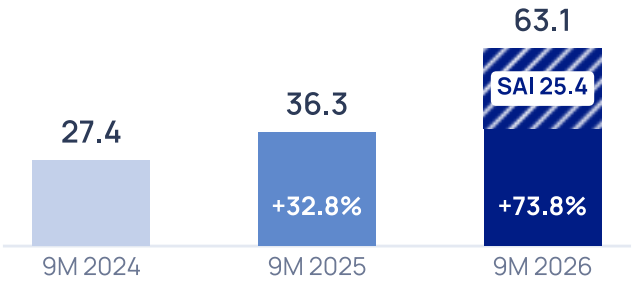
The ratio excludes the turnover tax throughout; 9M 2024 as published. Income grew more than twice as fast as costs.

INCOME BREADKOWN



9M 2026

PROFITABILITY



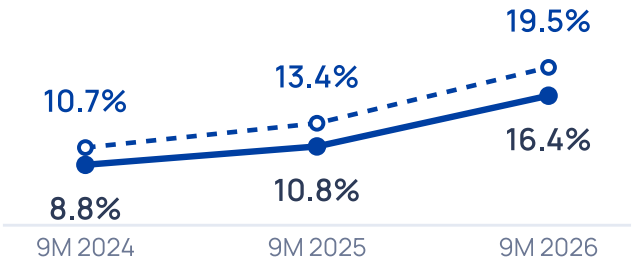
Net profit, RON million. Hatched part: the gain on the sale of SAI.

RETURN ON ASSETS



Annualised on average total assets. Part of the increase comes from the gains on assets held for sale.

RETURN ON EQUITY



Annualised on average equity. The dotted line restates the ratio without the turnover tax.

"The results for the first nine months confirm Patria Bank's financial progress and show that our growth strategy is starting to be reflected ever more clearly in the Bank's performance. Beyond the contribution of the sale of SAI Patria Asset Management, we are focused on strengthening recurring profitability and on turning this year's commercial growth into sustainable results. Looking ahead to the end of the year and to 2027, the volumes generated in recent quarters, the prospect of a more favourable trend in the cost of funding and our solid capital position give us good grounds for continuing on this trajectory. We have a robust financial base for the next stage of our development, and we remain focused on balanced growth, efficiency and long-term value creation."



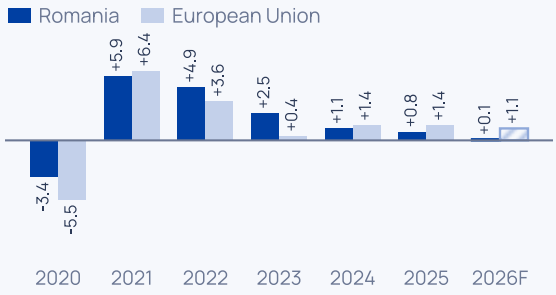
Georgiana STANCIULESCU
Deputy General Manager, Financial Division

9M 2026 macroeconomic context

Economic growth

According to the second provisional estimate published by the National Institute of Statistics (INS) on 9 October 2026, Romania's GDP was unchanged in the second quarter of 2026 against the first, on seasonally adjusted data. Against the second quarter of 2025 it fell 0.2% unadjusted and 1.9% seasonally adjusted. Over the first half as a whole, GDP was 0.6% lower than a year earlier unadjusted and 1.6% lower seasonally adjusted. Growth for 2025 and 2024 was revised up, to 0.8% and 1.1% respectively. According to the INS flash estimate published on 13 November 2026, GDP grew 2.1% in the third quarter against the second, on seasonally adjusted data, and 0.1% against the third quarter of 2025 unadjusted (0.3% seasonally adjusted); over the first nine months it was 0.3% lower than a year earlier unadjusted and 1.0% lower seasonally adjusted. Official forecasts for 2026 range from a contraction of 0.4%, projected in October by the National Commission for Strategy and Prognosis for the budget revision, to growth of 0.1% in the European Commission's spring forecast.

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

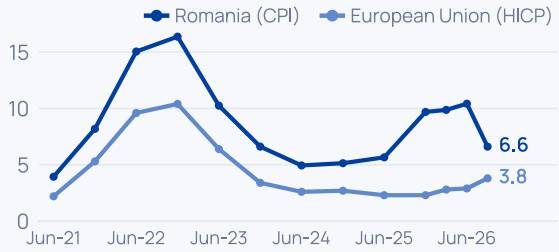


Per cent, year on year. 2026F: forecast, drawn hatched.

Inflation

Annual CPI inflation fell from 10.42% in June to 6.61% in September 2026, a correction the National Bank of Romania (NBR) had anticipated as the 2025 increases in VAT, excise duties and energy prices dropped out of the annual comparison. September's rate was nonetheless above August's 6.17% and the 5.9% the NBR had projected for September; in October the annual rate rose to 6.94%. Consumer prices rose 0.77% month on month in September and 5.41% since December 2025; services were 11.12% dearer than a year earlier. The NBR has held its policy rate at 6.50% at every meeting of 2026, most recently on 12 November; its November Inflation Report sees annual inflation rising slightly in the last months of the year and returning within the target band in the first quarter of 2028.

Chart 2 — Consumer price inflation, Romania and the European Union

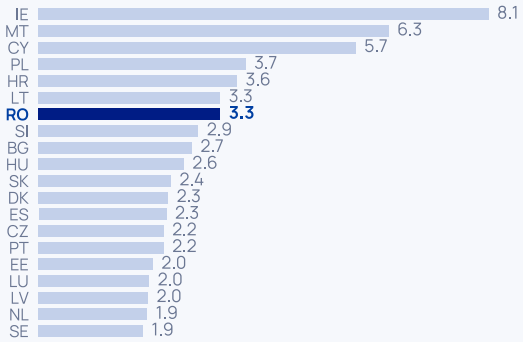


Per cent, year on year.

Public budget deficit

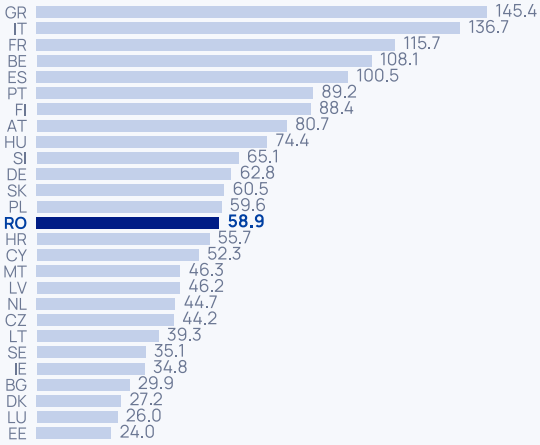
The consolidated general budget recorded a deficit of RON 78.30 billion in the first nine months of 2026, equivalent to 3.81% of GDP, against RON 102.47 billion, or 5.31% of GDP, in the same period of 2025. In nominal terms the deficit narrowed by RON 24.17 billion. Total revenues reached RON 522.69 billion, 11.9% more than a year earlier, with net VAT receipts up 24.8% and funds received from the European Union up 39.8%. Total expenditure rose 5.5% to RON 601.00 billion, but fell as a share of GDP from 29.5% to 29.2%. Personnel costs were RON 4.43 billion lower year on year, whereas interest payments rose by RON 10.69 billion and investment spending by RON 25.15 billion, to RON 107.77 billion, according to the Ministry of Finance.

Chart 3 — Average real GDP growth, 2015–2025



Per cent a year, arithmetic mean of annual real GDP growth rates (Eurostat). The 20 European Union member states with the highest average.

Chart 4 — General government debt, 2025



Per cent of GDP. European Union member states.

Banking sector

The latest aggregate indicators for credit institutions published by the NBR refer to 30 June 2026. At that date the non-performing loan ratio (EBA definition) stood at 2.89%, against 2.69% at the end of 2025 and 2.81% a year earlier. Total net assets of the banking system reached RON 981.0 billion, 9.7% more than at 30 June 2025. The annualised return on assets was 1.50% and the return on equity 15.46%, below the 1.68% and 17.63% recorded for 2025. The solvency ratio stood at 23.60% and the loan-to-deposit ratio at 69.12%. The NBR's monetary statistics show non-government credit 8.2% higher year on year in September 2026, with foreign-currency loans up 16.3% and leu-denominated loans up 4.5%; non-government deposits grew 8.8%.

Banking system figures per the National Bank of Romania's aggregate indicators for credit institutions at 30 June 2026, the latest published, and its monetary indicators release for September 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.

01 / PERFORMANCE

9M 2026 executive summary

Highlights of the period

3.05 RON bn

PERFORMING LOANS

Past the RON 3 billion threshold, up 10.2% in a year, ahead of non-government credit in the banking system (8.2%).

63.1 RON mn

NET PROFIT 9M 2026

73.8% above the first nine months of 2025, including the RON 25.4 mn gain on the sale of SAI Patria Asset Management.

57.2%

COST / INCOME EXCL. TURNOVER TAX

Improved from 64.4% in the first nine months of 2025.

- **+19.0%** **Net fee and commission income**.
- **+14.6%** **Funds from companies**, current accounts and term deposits, since the end of 2025.
- **3.43%** **Non-performing exposure ratio**, down from 3.56% at the end of 2025, with coverage at 57.7%.
- **+7.6%** **Customer deposits** in nine months, and 15.1% year on year.
- **RON 3.4 mn** **Higher turnover tax absorbed**, with the operating result up 47.3%.
- **3.9 p.p.** **Headroom above the overall capital requirement**.

Table 2 — Key figures

	9M 2026	9M 2025	CHANGE	CHANGE %
FINANCIAL RESULTS — RON THOUSAND, NINE MONTHS TO 30 SEPTEMBER				
Net banking income	223,019	183,502	*+39,517*	*+21.5%*
Total operating expenses	(139,437)	(126,770)	*+12,667*	*+10.0%*
of which turnover tax	(11,956)	(8,528)	*+3,428*	*+40.2%*
Net impairment of financial assets	(13,799)	(13,880)	*(81)*	*-0.6%*
Net profit for the period	**63,131**	**36,331**	***+26,800***	***+73.8%***
RATIOS				
Cost / income ratio	62.5%	69.1%	*-6.6 p.p.*	—
Cost / income ratio excl. turnover tax	57.2%	64.4%	*-7.3 p.p.*	—
Return on equity (RoE)	16.4%	10.8%	*+5.6 p.p.*	—
Effective tax rate	22.8%	29.3%	*-6.5 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.

Table 3 — Loans and deposits

RON THOUSAND	30-SEP-26	31-DEC-25	CHANGE	CHANGE %
Loans to customers, net	3,050,160	2,787,087	*+263,073*	*+9.4%*
Customer deposits	4,412,016	4,098,978	*+313,038*	*+7.6%*
Total assets	5,702,910	5,299,784	*+403,126*	*+7.6%*
Gross loans / customer deposits	71.9%	71.1%	*+0.9 p.p.*	—

Review of the period

Patria Bank delivered a net profit of RON 63.1 million in the first nine months of 2026, 73.8% above the same period of 2025, including the RON 25.4 million gain on the sale of SAI Patria Asset Management. Net banking income rose 21.5% to RON 223.0 million, performing loans exceeded the RON 3 billion threshold, and the third quarter produced RON 35.9 million of net profit, the largest of the last five quarters.

GROWTH FUNDED BY CUSTOMERS

Customer deposits grew 7.6% in nine months, and 15.1% year on year, to RON 4.41 billion. Funds from companies rose fastest, by 14.6% since the end of 2025, and the deposit base continued to fund the whole of the growth in the loan book.

Commercial momentum. Net fee and commission income rose 19.0% to RON 33.6 million, the fastest growth of any recurring revenue line. Net interest income was broadly flat year on year and rose from quarter to quarter through 2026, from RON 40.0 million in the first quarter to RON 43.9 million in the third. The operating result advanced 47.3%.

Costs under control. Operating expenses grew 10.0%, or RON 12.7 million, of which RON 3.4 million came from the turnover tax, levied at 4% throughout 2026 against 2% in the first half of 2025. Excluding the tax, the cost / income ratio improved to 57.2% from 64.4% in the first nine months of 2025.

Asset quality. The non-performing exposure ratio fell in each of the last two quarters, from 4.38% at 31 March to 3.93% at 30 June and 3.43% at 30 September, below its level of 3.56% at the end of 2025; coverage of non-performing loans stood at 57.7%. The annualised cost of risk eased to 0.60% of average gross loans.

Capital and liquidity. The total own funds ratio stood at 19.65%, 3.9 p.p. above the overall capital requirement of 15.78%. Liquid assets represented 40.9% of total assets and the liquidity coverage ratio was 134%.

Net interest income rose 0.9% on the first nine months of 2025. Its path mainly reflects the lag between the cost of funding and the repricing of assets. The cost of commercial funding stayed high through the year, as credit institutions competed hard to attract and retain liquidity, and the pressure was compounded by the Fidelis and Tezaur government bond programmes, which offer attractive yields and favourable tax treatment for investors. ROBOR 3M, by contrast, eased from 6.14% at the start of January to between 5.7% and 5.9% from late January to August, below its 2025 average of 6.40%, and only began to rise in September, reaching 6.09% at the end of October. This mismatch between the repricing of assets and liabilities temporarily held back net interest income; the effect should ease gradually as higher ROBOR levels feed into asset yields and the optimisation of the funding mix and cost continues.

Overall, the results of the first nine months of 2026 confirm the gradual strengthening of the Bank's financial and commercial profile: the main indicators moved favourably, supported by lending growth, a wider deposit base and a solid capital position. On a comparable basis, too, the recurring result is growing. Excluding the RON 25.4 million one-off gain on the sale of SAI Patria Asset Management and the RON 3.4 million rise in the turnover tax, driven

mainly by the increase in the rate from 2% to 4%, net profit for the first nine months of 2026 would have been RON 41.1 million, 13.2% above the RON 36.3 million of the same period of 2025. This reflects the improvement in underlying profitability and the Bank's ability to turn higher business volumes into recurring results, with a prudent approach to capital, liquidity, funding costs and risks.

OUTLOOK FOR THE LAST QUARTER OF 2026

The Bank enters the last quarter of the year with performing loans above RON 3 billion, a growing deposit base and a comfortable capital position above the regulatory requirements. Lending growth, concentrated in the second and third quarters, should support interest income more visibly in the last part of the year, as the new volumes feed through in full and asset yields adjust gradually to market rates. With competition for liquidity still intense and the cost of commercial funding still high, the Bank continues to optimise the structure and cost of its funding sources in support of net interest income. The strategy remains focused on balanced growth in the priority segments (agriculture, micro-enterprises, SMEs and corporate clients), funded by customer deposits and accompanied by prudent management of costs, liquidity and risks.

9M 2026 financial results

NET PROFIT · RON MN	NET BANKING INCOME · RON MN	COST / INCOME EXCL. TURNOVER TAX	RETURN ON EQUITY
63.1	223.0	57.2%	16.4%
▲ +73.8%	▲ +21.5%	▼ -7.3 p.p.	▲ +5.6 p.p.
vs 9M 2025	vs 9M 2025	vs 9M 2025	vs 9M 2025

TOTAL ASSETS · RON BN	NET LOANS TO CUSTOMERS · RON BN	CUSTOMER DEPOSITS · RON BN	TOTAL OWN FUNDS RATIO
5.70	3.05	4.41	19.65%
▲ +7.6%	▲ +9.4%	▲ +7.6%	▼ -2.6 p.p.
vs Dec-25	vs Dec-25	vs Dec-25	vs Dec-25

Green denotes a favourable movement. The indicators compare the nine months with the same period of 2025, and period-end balances with 31 December 2025.

Financial position

Total assets reached RON 5.70 billion, RON 403.1 million or 7.6% higher than at 31 December 2025 and 16.0% above 30 September 2025. The growth came from the loan book, up RON 263.1 million, and from debt securities and equity instruments, up RON 143.8 million.

Net loans and advances to customers rose 9.4% to RON 3.05 billion, and 10.9% year on year. Debt securities and equity instruments increased 10.2% to RON 1.55 billion, 27.3% of total assets.

On the funding side, customer deposits grew 7.6% to RON 4.41 billion, and 15.1% year on year. Deposits and borrowings from banks and other financial institutions stood at RON 484.4 million, against RON 453.0 million at the end of 2025. Gross loans represented 71.9% of customer deposits.

Chart 5 — Balance sheet development

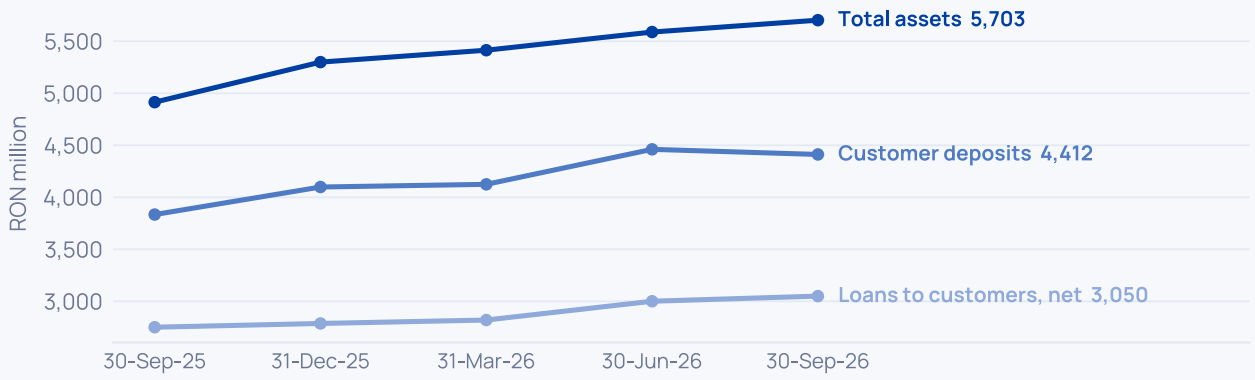


Table 4 — Statement of financial position

RON THOUSAND	30-SEP-26	31-DEC-25	CHANGE	CHANGE %	30-SEP-25	CHANGE %
ASSETS						
Cash and cash equivalents	760,987	789,312	*(28,325)*	*-3.6%*	476,134	*+59.8%*
Loans and advances to banks	19,199	19,201	*(2)*	*0.0%*	19,094	*+0.5%*
Debt securities and equity instruments	1,554,104	1,410,264	*+143,840*	*+10.2%*	1,352,718	*+14.9%*
Investments in subsidiaries	42,523	42,296	*+227*	*+0.5%*	42,296	*+0.5%*
Loans and advances to customers, net	3,050,160	2,787,087	*+263,073*	*+9.4%*	2,751,025	*+10.9%*
Other assets	275,937	251,624	*+24,313*	*+9.7%*	273,259	*+1.0%*
Total assets	**5,702,910**	**5,299,784**	***+403,126***	***+7.6%***	**4,914,526**	***+16.0%***
LIABILITIES AND EQUITY						
Due to banks and REPO	484,402	452,960	*+31,442*	*+6.9%*	348,850	*+38.9%*
Due to customers	4,412,016	4,098,978	*+313,038*	*+7.6%*	3,834,158	*+15.1%*
Other liabilities	93,450	88,007	*+5,443*	*+6.2%*	94,764	*-1.4%*
Subordinated debt	105,299	102,719	*+2,580*	*+2.5%*	101,239	*+4.0%*
Debt securities in issue	69,093	67,563	*+1,530*	*+2.3%*	66,143	*+4.5%*
Total liabilities	**5,164,260**	**4,810,227**	***+354,033***	***+7.4%***	**4,445,154**	***+16.2%***
Total equity	**538,650**	**489,557**	***+49,093***	***+10.0%***	**469,372**	***+14.8%***
Total liabilities and equity	**5,702,910**	**5,299,784**	***+403,126***	***+7.6%***	**4,914,526**	***+16.0%***

The first pair of change columns compares 30 September 2026 with 31 December 2025; the final column compares it with 30 September 2025. Investments in subsidiaries at 31 December and 30 September 2025 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 on 5 August 2026. Excluding it, the investment in Patria Credit IFN rose by RON 2,001 thousand, to RON 42,523 thousand.

Equity

Total equity reached RON 538.7 million at 30 September 2026, 10.0% higher than at the end of 2025 and 14.8% higher than a year earlier. The increase came from the profit for the period. Three movements worked the other way. The revaluation reserves fell to RON 24.1 million, from RON 32.3 million at the end of 2025 and RON 40.3 million at 30 June, mainly because of the RON 11.6 million fair-value loss on debt securities at fair value through other comprehensive income. Own shares rose to RON 10.8 million, from RON 6.1 million, after the partial redemption completed in August. Other reserves fell to RON 10.3 million, from RON 12.2 million, also because of the redemption (RON 2.3 million), partly offset by share-based payments (RON 0.4 million).

The total own funds ratio stood at 19.65% at 30 September 2026, against 22.27% at the end of 2025, and above the overall capital requirement of 15.78%. Own funds amounted to RON 555.5 million, of which Tier 1 capital RON 438.1 million, all of it common equity, for a Tier 1 ratio of 15.49%. They include RON 24.5 million of the profit for the first half of 2026, representing the 90% eligible for inclusion; the profit of the third quarter is not yet included. The total risk exposure amount was RON 2.83 billion, 12.2% more than at the end of 2025, the increase coming almost entirely from credit risk, and the leverage ratio was 7.61%, against a minimum requirement of 3%.

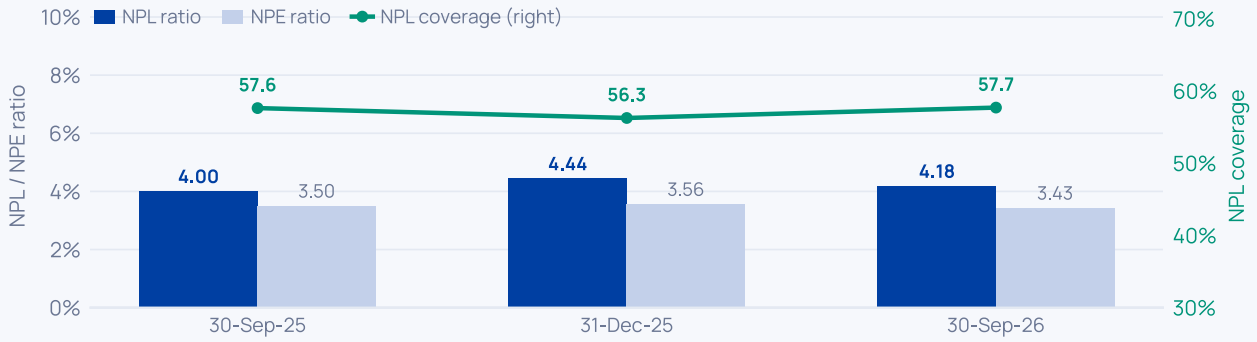
Loan portfolio quality

Table 5 — Loan portfolio by performance

RON THOUSAND	30-SEP-26	31-DEC-25	CHANGE %	30-SEP-25	CHANGE %
Gross loans	**3,174,285**	**2,914,188**	***+8.9%***	**2,876,094**	***+10.4%***
Performing loans	3,046,729	2,788,615	*+9.3%*	2,764,431	*+10.2%*
Non-performing loans	127,556	125,573	*+1.6%*	111,663	*+14.2%*
Total impairment allowances	(124,125)	(127,101)	*-2.3%*	(125,069)	*-0.8%*
on performing loans	(53,226)	(58,604)	*-9.2%*	(62,725)	*-15.1%*
on non-performing loans	(70,899)	(68,497)	*+3.5%*	(62,344)	*+13.7%*
Net loans	**3,050,160**	**2,787,087**	***+9.4%***	**2,751,025**	***+10.9%***
Net performing loans	2,993,503	2,730,011	*+9.7%*	2,701,706	*+10.8%*
Net non-performing loans	56,657	57,076	*-0.7%*	49,319	*+14.9%*

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

Chart 6 — Asset quality



The non-performing loan ratio stood at 4.18% and the non-performing exposure ratio at 3.43% at 30 September 2026, against 4.44% and 3.56% respectively at the end of 2025 and 4.00% and 3.50% a year earlier. Coverage of non-performing loans by impairment allowances rose to 57.7%, from 56.3% at the end of 2025, as calculated for the systemic risk buffer.

Financial performance

Net banking income advanced 21.5% over the nine months, on fees, financial activity and other income, while operating expenses grew 10.0%. The operating result rose 47.3% and net profit 73.8%, a result that includes the gain on the sale of SAI Patria Asset Management described below.

Chart 7 — Quarterly net profit and operating result

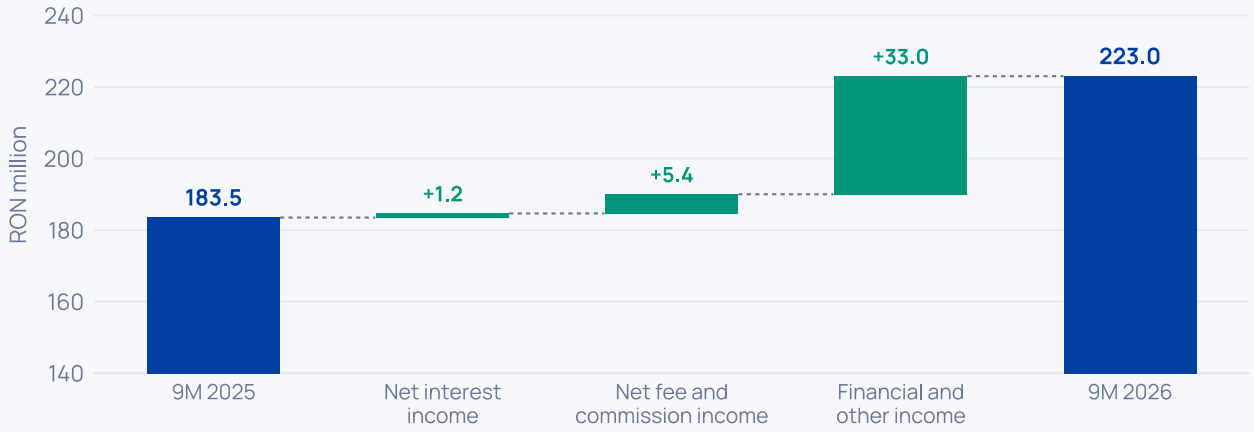


RON million. Q3 2026 highlighted; it includes the RON 25.4 million gain on the sale of SAI Patria Asset Management.

Table 6 — Statement of profit or loss

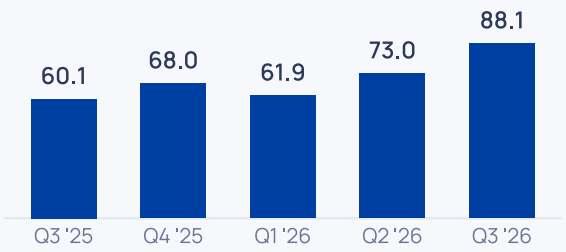
RON THOUSAND	9M 2026	9M 2025	CHANGE	CHANGE %
OPERATING INCOME				
Net interest income	126,405	125,254	*+1,151*	*+0.9%*
Net fee and commission income	33,553	28,193	*+5,360*	*+19.0%*
Net gains from financial activity and other income	63,061	30,055	*+33,006*	*+109.8%*
Net banking income	**223,019**	**183,502**	***+39,517***	***+21.5%***
OPERATING EXPENSES				
Staff costs	(66,643)	(60,699)	*+5,944*	*+9.8%*
Depreciation and amortisation	(17,781)	(17,075)	*+706*	*+4.1%*
Other operating and administrative expenses	(55,013)	(48,996)	*+6,017*	*+12.3%*
of which turnover tax	(11,956)	(8,528)	*+3,428*	*+40.2%*
Total operating expenses	**(139,437)**	**(126,770)**	***+12,667***	***+10.0%***
RESULT				
Operating result	**83,582**	**56,732**	***+26,850***	***+47.3%***
Net impairment of financial assets	(13,799)	(13,880)	*(81)*	*-0.6%*
Profit before tax	**69,783**	**42,852**	***+26,931***	***+62.8%***
Income tax expense	(6,652)	(6,521)	*+131*	*+2.0%*
Net profit for the period	**63,131**	**36,331**	***+26,800***	***+73.8%***

Chart 8 — Net banking income bridge, 9M 2025 to 9M 2026



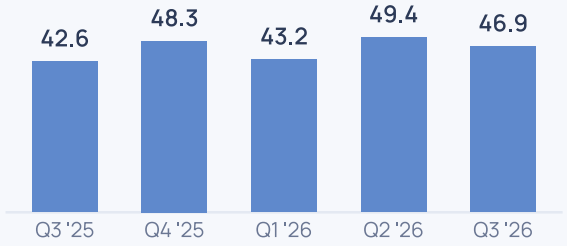
RON million. The financial and other income step includes an increase of RON 26.6 million in the gain on non-current assets held for sale.

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 8.0%, led by income from debt securities, up 32.2%. Income from the loan book grew 2.1%. Lending growth in 2026 was concentrated in the second and third quarters, and the loans granted then were reflected only in part in interest income for the nine months.

Interest expense. It rose 15.3%, the counterpart of the 15.1% year-on-year growth in customer deposits, which funded the growth of the balance sheet. Net interest income for the nine months was up 0.9%, and rose quarter on quarter in the second and third quarters of 2026.

Non-interest income

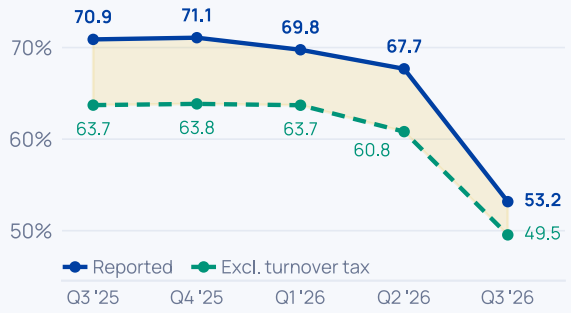
Net fee and commission income rose 19.0% to RON 33.6 million, the largest contribution to growth of any recurring revenue line. Within other income, the net gain on non-current assets held for sale, RON 27.1 million, comes from the sale of SAI Patria Asset Management, completed on 5 August, which brought a gain of RON 25.4 million after transaction costs. The sale of the Târgu Mureș building at the end of June brought a net gain of RON 1.2 million, included in other operating income.

Operating expenses

Operating expenses increased 10.0% to RON 139.4 million. The turnover tax accounts for RON 3.4 million of the increase: it was levied at 4% throughout the nine months of 2026, against 2% in the first half of 2025 and 4% from July 2025. Staff costs rose 9.8% and other operating and administrative expenses 12.3%.

Operating jaws were positive: income grew 21.5% against 10.0% for costs, and against 7.8% for costs excluding the turnover tax.

Chart 11 — Cost / income ratio per quarter



Q3 2025 – Q3 2026. Q3 2026 includes the RON 25.4 million gain on the sale of SAI Patria Asset Management.

Chart 12 — Operating jaws, 9M 2026 vs 9M 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 13.8 million against RON 13.9 million in the first nine months of 2025, an annualised cost of risk of 0.60% of average gross loans, against 0.69% a year earlier. The charge stayed level while the loan book grew, and the third quarter carried the lowest charge of 2026, RON 2.9 million.

With the non-performing exposure ratio down to 3.43% and coverage of non-performing loans at 57.7%, the Bank maintains a prudent approach to lending and monitors the loan book closely, as the economic outlook remains uncertain.

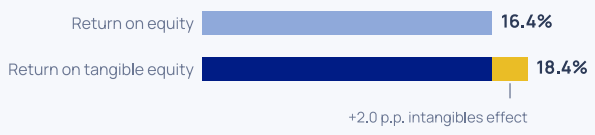
Economic and financial ratios

Table 7 — Ratio dashboard

	30-SEP-26	31-DEC-25	30-SEP-25	REQUIREMENT
CAPITAL				
Total own funds ratio	19.65%	22.27%	21.47%	15.78%
Potential change in economic value (EVE / Tier 1), IRRBB	11.53%	10.35%	9.02%	15.00%
LIQUIDITY				
Liquidity coverage ratio (LCR)	134.30%	150.95%	133.78%	100.00%
Liquid assets / total assets	40.9%	41.9%	37.6%	—
Debt securities and equity instruments / total assets	27.3%	26.6%	27.5%	—
Gross loans / customer deposits	71.9%	71.1%	75.0%	—
Gross loans / total assets	55.7%	55.0%	58.5%	—
PROFITABILITY				
Return on assets (RoA)	1.5%	1.0%	1.0%	—
Return on equity (RoE)	16.4%	11.0%	10.8%	—
EFFICIENCY				
Cost / income ratio	62.5%	69.6%	69.1%	—
Cost / income ratio excl. turnover tax	57.2%	64.3%	64.4%	—
ASSET QUALITY				
Non-performing loans (NPL) ratio (a)	4.18%	4.44%	4.00%	—
Non-performing exposures (NPE) ratio (a)	3.43%	3.56%	3.50%	—
NPL coverage ratio (b)	57.71%	56.27%	57.64%	—

(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. RoA, RoE and the cost / income ratios are for the first nine months at the two 30 September dates and for the full year 2025 at 31 December 2025. These bank-specific indicators replace the general ratios of Annex 13 to ASF Regulation no. 5/2018 (current liquidity, indebtedness, receivables and fixed-asset turnover), which are not meaningful for a credit institution.

Chart 13 — Return on equity and return on tangible equity, 9M 2026



Annualised. Tangible equity excludes intangible assets and goodwill; average of 30 September 2026 and 31 December 2025.

02

Business and governance

IN THIS SECTION

- Commercial activity 22
- Governance 26
- Activity of subsidiaries 28
- Activity on the Bucharest Stock Exchange 29

9M 2026 commercial activity

Banking activity for legal entities

In the first nine months of 2026 the Bank kept its commercial activity for companies focused on the Agro & Food, Micro, SME and Corporate segments, through dedicated products and through guarantee programmes run with its institutional partners: InvestEU of the European Investment Fund, the National Credit Guarantee Fund for SMEs (FNGCIMM), the Rural Credit Guarantee Fund (FGCR) and the portfolio guarantee programme with the Investment and Development Bank (BID).

Performing loans to legal entities reached RON 2.42 billion at 30 September 2026, 9.7% more than at the end of 2025 and 10.1% more than a year earlier. Agro was the fastest-growing segment, up 36.9% since December to RON 553.9 million. Micro increased 4.5% to RON 439.0 million, and the SME and Corporate segments together rose 3.3% to RON 1.43 billion, driven by Corporate, up 14.2% to RON 665.4 million.

In agriculture, the Bank financed seasonal working capital and investment amid sustained demand from Romanian farmers and continued interest in projects with European funding, and extended its lending along the agri-food chain, towards food processors. In the Micro segment it kept a differentiated approach for very small and small businesses, agricultural and non-agricultural, and adjusted its credit assessment process so as to respond to financing requests faster, a change expected to support sales in the coming quarters.

Table 8 — Performing loans to legal entities, by segment

RON MILLION	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26	30-SEP-26	CHANGE VS 31-DEC-25
Agro	430	405	456	523	554	*+36.9%*
Micro	443	420	410	434	439	*+4.5%*
SME & Corporate	1,328	1,384	1,357	1,440	1,430	*+3.3%*
Total	**2,201**	**2,209**	**2,224**	**2,397**	**2,423**	***+9.7%***

Quarter-end balances in RON million equivalent. Totals may differ from the sum of the rows because of rounding.

Chart 14 — The performing loan book by business line



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

New loan sales

New loans to legal entities totalled RON 1.10 billion in the first nine months of 2026, 5.2% more than in the same period of 2025, of which RON 352.3 million in the third quarter, 12.9% above the third quarter of 2025. With more than RON 1 billion granted since the start of the year, new production supports the growth of the loan book and of recurring revenue.

Agro led the growth, with RON 358.9 million of new lending in nine months, 54.7% more than a year earlier, and RON 134.7 million in the third quarter alone, double the third quarter of 2025. Micro produced RON 178.5 million, 9.0% less than in the first nine months of 2025.

The SME and Corporate segments generated RON 561.0 million of new financing in nine months, 8.9% below the same period of 2025. Third-quarter sales were RON 153.2 million, after an exceptional second quarter in which the Corporate component alone contributed RON 187.3 million.

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

RON MILLION	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	CHANGE VS Q3 2025
Agro	66	71	116	109	135	*+102.8%*
Micro	67	67	50	64	64	*-3.4%*
SME & Corporate	179	71	114	293	153	*-14.4%*
Total	**312**	**209**	**280**	**466**	**352**	***+12.9%***

RON million equivalent, new production per quarter.

Commercial funding

Commercial funding from legal entities, current accounts and term deposits, reached RON 2.16 billion at 30 September 2026, 14.6% more than at the end of 2025 and 27.5% more than a year earlier. At the end of July the Bank launched the Business Flexi Deposit for companies, which lets them earn interest on available funds and withdraw the money before maturity without losing the interest accrued, calculated for each day the deposit was active.

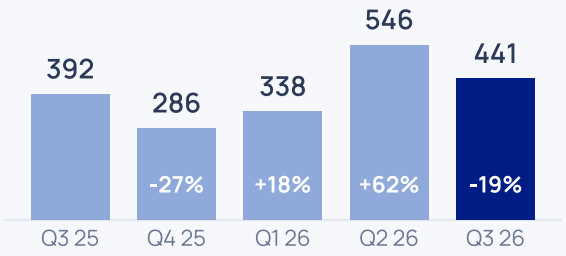
Table 10 — Commercial funding from legal entities

RON MILLION	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26	30-SEP-26	CHANGE VS 31-DEC-25
Current accounts and term deposits	**1,695**	**1,885**	**1,884**	**2,203**	**2,162**	***+14.6%***

Quarter-end balances in RON million equivalent.

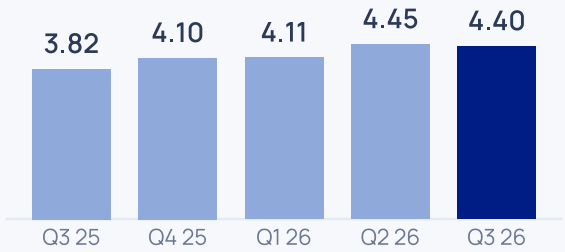
In the third quarter, Patria Bank continued its “Connect2Grow” series of events, which bring entrepreneurs together, foster the exchange of experience and strengthen local business communities. The initiative reflects the Bank’s commitment to social impact through support for entrepreneurship and local economic development, and is part of its sustainability strategy, which includes financial education.

Chart 15 — New loan sales per quarter



RON million, total new production per quarter, legal entities and individuals (bank total), Q3 2025 – Q3 2026. The labels show the change on the previous quarter.

Chart 16 — Commercial funding, legal entities and individuals



RON billion, current accounts and term deposits of legal entities and individuals (bank total), quarter-end balances, Q3 2025 – Q3 2026.

Retail banking activity

New secured and unsecured lending to individuals amounted to RON 226.7 million in the first nine months of 2026, 9.2% more than in the same period of 2025, of which RON 88.3 million in the third quarter, 10.2% above the third quarter of 2025.

Secured lending reached RON 53.7 million, 28.6% more than a year earlier, confirming the recovery in demand for secured loans. Unsecured lending remained predominant, at RON 173.0 million or 76% of the total, supported by steady demand for consumer loans and by the sales made through digital channels, including the Patria de Oriunde platform.

Performing retail loans stood at RON 614.0 million at 30 September 2026 (RON 323.3 million secured and RON 290.7 million unsecured), 9.8% more than a year earlier and 7.2% more than at the end of 2025. Unsecured loans, up 14.2% year on year, remained the main driver of growth, helped by consumer loans and credit cards, while secured loans rose 6.1% year on year, supported by an improved commercial offer and by clients' interest in fixed-rate products.

Retail funding reached RON 2.24 billion, 5.4% more than a year earlier and 1.1% more than at the end of 2025. Term deposits rose 4.5% year on year, to RON 1.90 billion, and held broadly stable in the third quarter, supported by the campaigns for 4-month deposits in RON and 7-month deposits in EUR and by a stronger focus on retaining maturing deposits. Current account balances grew 10.7%, to RON 336.9 million, as the Bank promoted its current account packages.

Table 11 — New retail lending in the first nine months

RON MILLION	9M 2025	9M 2026	CHANGE VS 9M 2025
New lending, total	**207.6**	**226.7**	***+9.2%***
secured	41.8	53.7	*+28.6%*
unsecured	165.9	173.0	*+4.3%*

Totals may differ from the sum of the rows because of rounding.

Table 12 — New retail loan sales, secured and unsecured

RON MILLION	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	CHANGE VS Q3 2025
Secured	20	19	10	19	25	*+25.0%*
Unsecured	60	58	48	61	64	*+5.4%*
Total	**80**	**77**	**58**	**80**	**88**	***+10.2%***

RON million equivalent, new production per quarter. Totals may differ from the sum of the rows because of rounding.

Table 13 — Outstanding performing retail loans

RON MILLION	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26	30-SEP-26	CHANGE VS 31-DEC-25
Secured	305	306	303	309	323	*+5.7%*
Unsecured	254	267	265	275	291	*+9.0%*
Total	**559**	**573**	**568**	**584**	**614**	***+7.2%***

Quarter-end balances in RON million equivalent.

Table 14 — Retail funding

RON MILLION	30-SEP-25	31-DEC-25	31-MAR-26	30-JUN-26	30-SEP-26	CHANGE VS 31-DEC-25
Term deposits	1,819	1,889	1,900	1,908	1,900	*+0.6%*
Current accounts	304	323	324	338	337	*+4.3%*
Total	**2,123**	**2,212**	**2,224**	**2,246**	**2,237**	***+1.1%***

Quarter-end balances in RON million equivalent.

Patria de Oriunde

The Bank continued to promote its online platform “Patria de Oriunde”, through which new clients can open an account, take a term deposit and apply for a consumer loan without visiting a branch.

Patria Online

The Bank’s internet and mobile banking platform continued to grow in use over the nine months.

+8%

Patria Online users, 9M 2026 vs 9M 2025

+14%

Transactions through the internet and mobile banking platforms, 9M 2026 vs 9M 2025

Since September, clients with the Patria Premium package have had a daily “Happy Hour” in internet and mobile banking, during which RON/EUR currency exchange is carried out at the NBR rate.

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 with a one-tier governance system, administered by a Board of Directors which delegates the conduct of the business to an Executive Committee.

The Patria Bank Group

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, working capital financing, medium-term financing and the issue of letters of guarantee and letters of 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.

SAI Patria Asset Management S.A. — the Bank's 99.9944% holding was sold to BRD Asset Management SAI S.A. on 5 August 2026, and the company has not been part of the Group since that date; see the chapter on subsidiaries.

Shareholder structure

Table 15 — Shareholder structure at 30 September 2026

SHAREHOLDER	NUMBER OF SHARES	% HOLDING
EEAF Financial Services B.V., Amsterdam	2,755,927,215	85.1017%
Other shareholders — individuals	316,120,123	9.7617%
Other shareholders — legal entities	166,343,220	5.1366%
Total	**3,238,390,558**	**100%**

Source: the issuer's shareholder registry extract at 30 September 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

PATRIA CREDIT

3,283	RON 240.6 mn	+9.9%	RON 6.8 mn
Active clients at 30 September 2026	Loan portfolio	New loans vs 9M 2025	Net profit, 9M 2026

Patria Credit IFN S.A. is a non-banking financial institution specialising in microfinance, which supports entrepreneurs in rural areas and small towns. 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 21,000 clients financed over its history.

At 30 September 2026 the Patria Credit loan portfolio stood at RON 240.6 million, 11% higher than at the end of 2025, and net profit for the first nine months was RON 6.8 million. New lending since the start of the year totalled RON 97.7 million, 9.9% more than in the first nine months of 2025. Micro-farms, the company's core segment, accounted for 81% of the portfolio and investment loans for 78%, while 82% of the portfolio was covered by European Investment Fund guarantees (InvestEU, EaSI).

In the third quarter Patria Credit continued the programmes of the *Afaceri cu Rădăcini – Seeds of Change* initiative, dedicated to small farmers and entrepreneurs in rural and Roma communities. Developed with REDI and running from November 2025 to April 2028, the initiative is funded by a EUR 1.8 million grant from the Council of Europe Development Bank (CEB) under the InvestEU Blending Facility for Microfinance, with support from the European Union. Its beneficiaries, from individual farmers to agricultural cooperatives, receive training and coaching, financial education, help in accessing finance and links to commercial networks.

Patria Credit intends to continue the digitalisation of its internal processes and of its relationship with clients, and to develop new lending models and good practice in sustainable agriculture together with NGOs and specialist partners.

Sale of SAI Patria Asset Management

PATRIA ASSET MANAGEMENT

The sale of the Bank's 99.9944% holding in SAI Patria Asset Management S.A. to BRD Asset Management SAI S.A., agreed in the contract of 9 March 2026, was completed on 5 August 2026, once all the formalities provided for in the contract had been fulfilled. The holding had been classified as held for sale since 31 December 2025. The sale price was EUR 5,499,578, unchanged from the base price announced at signing, and the transaction brought the Bank a gain of RON 25.4 million.

From the completion date SAI Patria Asset Management is no longer a subsidiary of the Bank, and the funds it manages are no longer Group products. The company was deconsolidated on 5 August 2026, the date control was lost: the consolidated financial statements at 30 September 2026 include its results up to that date, but no longer its assets and liabilities. At Group level, net profit for the first nine months of 2026 was RON 61.0 million, against RON 63.1 million for the Bank, and total assets were RON 5.86 billion at 30 September 2026.

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 September 2026 the share capital consisted of 3,238,390,558 ordinary shares with a nominal value of RON 0.10 per 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 September 2026. 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 nine months at RON 0.1400 on 30 September 2026, 36% above the closing price of RON 0.1030 a year earlier and 25% above the end of 2025, against 27% for the BET index. The market capitalisation was RON 453.4 million. On 6 November 2026 PBK closed at RON 0.1500, for a market capitalisation of RON 485.8 million.

Chart 17 — PBK share price and traded volume



Daily closing prices, RON, 5 January to 6 November 2026. Bucharest Stock Exchange daily bulletins. The dotted line marks 30 September 2026.

Chart 18 — PBK and the BET index, rebased



Daily closes to 6 November 2026, 30 December 2025 (last session of 2025) = 100; the dotted line marks 30 September 2026.

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

	9M 2026
PBK closing price, 30 September 2026	RON 0.1400
High / low of the period, closing prices	RON 0.1600 (28 August 2026) / RON 0.1130 (5 and 12 January 2026)
Market capitalisation, 30 September 2026	RON 453.4 million
Shares traded	139,152,824
Value traded	RON 19,016,655
Number of trades	7,231 across 187 trading days
PBK27E / PBK28E, last closing price of the period	100.05 / 99.99 (per cent of face value)

Computed from the Bucharest Stock Exchange daily trading bulletins for every trading day of the period. The high and the low are closing prices.

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 qualify as Tier 2 own funds.

At 30 September 2026 the two issues were carried at RON 69,093 thousand, under debt securities in issue in the statement of financial position. PBK27E closed the period at 100.05 per cent of face value, and PBK28E traded last on 28 September, at 99.99 per cent; the two issues traded on 106 and 117 days respectively. The PBK27E coupon was paid on 18 September 2026 and the PBK28E coupon on 5 October 2026, on the contractual dates.

Significant transactions and events of the third quarter

Completion of the sale of SAI Patria Asset Management. The Bank's 99.9944% stake in SAI Patria Asset Management S.A. passed to BRD Asset Management SAI S.A. on 5 August 2026, once all the formalities set out in the contract of 9 March 2026 had been completed. The sale price, EUR 5,499,578, was unchanged from the base price, and the gain was RON 25.4 million.

Partial redemption of own shares. On 14 July 2026 the Bank announced a new partial redemption 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 redemption covered own shares amounting to RON 7,000,000, pro rata from the eligible shareholders. The transfer of the 47,162,660 shares to the Bank was completed on 27 August 2026, at an average price of RON 0.1484 per share, for a total of RON 6,998,938.74. After this transaction the Bank holds 107,798,012 own shares, or 3.33% of the share capital; the share capital itself did not change.

Litigation. On 14 September 2026 the Bank was served, as defendant, with a claim filed with the Bucharest Tribunal (case no. 404/3/2026) by a shareholder seeking RON 10,303,103.38 in statutory interest, adjusted for inflation, on the amounts paid in two tranches of the partial redemption linked to the shareholder's 2016 withdrawal request. The Bank considers the claim entirely unfounded; the earlier claims of the same shareholder were dismissed with final effect.

Other than the transactions described above, in the third quarter of 2026 the Bank did not conclude any significant contracts concerning acquisitions, mergers or divisions, or any major transactions with persons with whom it acts in concert.

Events after 30 September 2026

Q3 2026 trading update. On 4 November 2026 the Bank published the trading update for the third quarter, with the provisional commercial volumes at 30 September 2026, and announced that the nine-month results would be published on 17 November 2026.

PBK28E coupon. On 5 October 2026 the Bank paid coupon no. 12 of the PBK28E bonds, of EUR 16.29 gross per bond.

Changes to the rights of holders of securities

During the first nine months 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, including the Bank for its 107,798,012 own shares, held 205,394,447 shares at 30 September 2026, representing 6.34% of the total number of shares and voting rights, against 205,155,348 shares, or 6.34%, at 30 September 2025.

03 Annexes

IN THIS SECTION

- Annexes 33
- Statement 34

Annexes

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

- Consolidated and Separate Statement of Profit or Loss and 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
- Notes to the consolidated and separate financial statements (a selection of relevant explanatory notes)

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

2. Statement of the legal representatives

The statement of the legal representatives regarding the assumption of responsibility for the preparation of the financial statements for the first nine months of 2026 follows this chapter.

Statement

We, the undersigned, Valentin Vancea, General Manager, and Georgiana Stanciulescu, Deputy General Manager, Financial Division, 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. 69 para. (1) in conjunction with art. 67 para. (2) lit. c) of Law no. 24/2017 on issuers of financial instruments and market operations, as amended, and of art. 130 of the Financial Supervisory Authority Regulation no. 5/2018 on issuers of financial instruments and market operations, assume responsibility for the preparation of the interim financial statements as at 30 September 2026 and certify that, to the best of our knowledge:

- the accounting policies used to prepare the financial statements as at 30 September 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 September 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;
- the quarterly report presents fairly and completely the information about PATRIA BANK S.A.;
- the interim financial statements as at 30 September 2026 have not been audited or reviewed by the independent financial auditor.

The interim financial statements as at 30 September 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

VANCEA GRIGORE-VALENTIN
2026.11.17 17:31:10
CN=VANCEA GRIGORE-VALENTIN
C=RO
O=PATRIA BANK S. A
2.5.4.97=VATRO-RO11447021
RSA/3072 bits

Georgiana STANCIULESCU
Deputy General Manager, Financial Division

STANCIULESCU GEORGIANA-MIHAELA
Digitally signed by STANCIULESCU GEORGIANA-MIHAELA
Date: 2026.11.17 15:43:59 +02'00'
Adobe Acrobat Reader version: 2024.005.20414

PATRIA BANK GROUP

PATRIA BANK GROUP

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

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

CONTENTS

Consolidated and Separate Statement of Profit or Loss and Other Comprehensive Income	3
Consolidated and Separate Statement of Financial Position	5
Consolidated and Separate Statement of Changes in Equity	6
Consolidated and Separate Statement of Cash Flows	10
Notes to the consolidated and separate Financial Statements	11

PATRIA BANK GROUP

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

Thousand RON	Note	Group		Bank	
		Unaudited(*) 30 September 2026	Unaudited(*) 30 September 2025	Unaudited(*) 30 September 2026	Unaudited(*) 30 September 2025
Interest and similar income calculated using the effective interest rate	4	301,061	277,648	265,197	245,618
Interest and similar expense	4	(148,819)	(131,389)	(138,792)	(120,364)
Net interest income	**4**	**152,242**	**146,259**	**126,405**	**125,254**
Fee and commission income	5	46,453	37,830	40,553	34,383
Fee and commission expense	5	(7,953)	(7,353)	(7,000)	(6,190)
Net fee and commission income	**5**	**38,500**	**30,477**	**33,553**	**28,193**
Net gain/(loss) from financial assets at fair value through profit or loss	6	6,308	3,226	6,526	2,716
Net gain/(loss) from disposal of investment securities at fair value through other comprehensive income	7	4,224	142	4,224	142
Net gain/(loss) on derecognition of financial asstes measured at amortised cost		(300)	(337)	(2)	(330)
Net gain/(loss) from investment properties		-	(140)	-	(140)
Net gain/(loss) on non-current assets held for sale		22,839	563	27,113	563
Other operating income	8	18,113	21,452	25,200	27,104
Net operating income		**241,926**	**201,642**	**223,019**	**183,502**
Personnel expenses	10	(77,865)	(69,932)	(66,643)	(60,699)
Administrative and other operating expenses	11	(59,691)	(53,312)	(55,013)	(48,996)
Depreciation and amortization	22,23	(19,148)	(18,377)	(17,781)	(17,075)
Operational result before impairment		**85,222**	**60,021**	**83,582**	**56,732**
Impairment losses on financial assets	9	(15,482)	(15,003)	(13,799)	(13,880)
Operational profit		**69,740**	**45,018**	**69,783**	**42,852**
Profit before tax		**69,740**	**45,018**	**69,783**	**42,852**
Income tax expense for the year		(8,721)	(7,729)	(6,652)	(6,521)
Net profit for the period		**61,019**	**37,289**	**63,131**	**36,331**

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

PATRIA BANK GROUP

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

Thousand RON	Note	Group		Bank	
		Unaudited(*) 30 September 2026	Unaudited(*) 30 September 2025	Unaudited(*) 30 September 2026	Unaudited(*) 30 September 2025
Net profit for the period		**61,019**	**37,289**	**63,131**	**36,331**
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		(4,224)	(142)	(4,224)	(142)
Gain/(loss) from fair value measurement of debt instruments measured at FVOCI		(13,788)	10,760	(13,788)	10,760
Variation of expected credit loss related to debt instruments measured at FVOCI		106	71	106	71
Income tax recorded directly in other comprehensive income		2,865	(1,711)	2,865	(1,711)
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		9,044	1,258	9,044	1,258
Income tax recorded directly in other comprehensive income, related to investments measured at FVOCI		(1,447)	(201)	(1,447)	(201)
Other comprehensive income, net of tax		**(7,437)**	**10,036**	**(7,437)**	**10,035**
Comprehensive income		**53,581**	**47,325**	**55,694**	**46,366**
Profit attributable to:					
-Equity holders of the parent entity		61,019	37,289	63,131	36,331
-Non-controlling interests					
Profit for the period		**61,019**	**37,289**	**63,131**	**36,331**
Comprehensive income attributable to:					
-Equity holders of the parent entity		53,581	47,325	55,694	46,366
-Non-controlling interests					
Comprehensive income		**53,581**	**47,325**	**55,694**	**46,366**
Earnings per share (basic and diluted)	33	**0.0188**	**0.0114**	**0.0195**	**0.0111**

The financial statements were approved by the Board of Directors on the 12th of November 2026 and were signed on its behalf by:

Valentin Vancea
General Manager

VANCEA GRIGORE-VALENTIN
2026.11.17 17:32:01
CN=VANCEA GRIGORE-VALENTIN
C=RO
O=PATRIA BANK S. A
2.5.4.97=VATRO-RO11447021

Georgiana Stanciulescu
Deputy General Manager

STANCIULESCU GEORGIANA-MIHAELA
Digitally signed by STANCIULESCU GEORGIANA-MIHAELA
Date: 2026.11.17 15:45:06 +02'00'
Adobe Acrobat Reader version: 2024.005.20414

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

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

Thousand RON	Note	Group Unaudited(*) 30 September 2026	Group 31 December 2025	Bank Unaudited(*) 30 September 2026	Bank 31 December 2025
Assets					
Cash and cash equivalents	12	761,511	789,769	760,987	789,312
Financial assets at fair value through profit or loss	13	98,730	89,116	98,725	89,111
Financial asset measured at fair value through other comprehensive income	14	1,112,150	972,483	1,112,150	972,483
Due from banks	15	19,199	19,201	19,199	19,201
Loans and advances to customers	16	3,247,125	2,961,924	3,050,160	2,787,087
Investments in debt instruments at amortized cost	17	343,229	348,670	343,229	348,670
Investment property	18	91,628	90,284	91,628	90,284
Non-current assets held for sale		491	1,022	325	856
Investment in subsidiaries	19	-	-	42,523	40,522
Financial assets held for sale	39	-	5,428	-	1,774
Other financial assets	20	34,302	19,795	39,422	21,326
Other assets	21	11,152	6,894	11,445	6,871
Deferred tax assets		121	-	605	-
Intangible assets	22	63,805	60,383	58,236	54,683
Property and equipment	23	76,165	79,889	74,276	77,604
Total assets		**5,859,608**	**5,444,858**	**5,702,910**	**5,299,784**
Liabilities					
Due to banks	24	331,469	280,777	331,469	280,777
Customer deposits	25	4,372,561	4,039,041	4,412,016	4,098,978
Loans from banks and other financial institutions	26	318,602	344,567	152,933	172,183
Other financial liabilities	27	87,803	75,606	76,860	66,027
Deferred tax liabilities		-	1,231	-	961
Provisions	28	7,559	8,873	6,519	7,682
Other liabilities	29	11,118	13,781	10,071	13,337
Liabilities associated with financial assets held for sale		-	1,573	-	-
Subordinated liabilities	30	130,556	127,860	105,299	102,719
Debt securities in issue	31	69,093	67,563	69,093	67,563
Total liabilities		**5,328,761**	**4,960,872**	**5,164,260**	**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	(10,785)	(7,202)	(10,785)	(6,068)
Accumulated Profit / (Losses)	32	221,840	161,171	232,922	169,006
Revaluation reserves	35	25,830	34,052	24,121	32,343
Statutory legal reserve	35	23,093	23,212	21,523	21,523
Other reserves	35	10,299	12,183	10,299	12,183
Total equity		**530,847**	**483,986**	**538,650**	**489,557**
Total liabilities and equity		**5,859,608**	**5,444,858**	**5,702,910**	**5,299,784**

The financial statements were approved by the Board of Directors on the 12th of November 2026 and were signed on its behalf by:

Valentin Vancea
General Manager

Georgiana Stanciulescu
Deputy General Manager

VANCEA GRIGORE-VALENTIN
2026.11.17 17:32:47
CN=VANCEA GRIGORE-VALENTIN
C=RO
O=PATRIA BANK S. A
2.5.4.97=VATRO-RO11447021
RSA/3072 bits

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unreviewed by the financial auditor.

STANCIULESCU GEORGIANA-MIHAELA
Digitally signed by STANCIULESCU GEORGIANA-MIHAELA
Date: 2026.11.17 15:45:33 +02'00'
Adobe Acrobat Reader version: 2024.005.20414

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 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	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**61,019**	**61,019**	**-**	**61,019**
Profit for the period	-	-	-	-	-	-	-	61,019	61,019	-	61,019
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,548)	-	-	-	-	(3,548)	-	(3,548)
Expected net credit loss related to FVOCI debt instruments	-	-	-	89	-	-	-	-	89	-	89
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	(11,582)	-	-	-	-	(11,582)	-	(11,582)
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	7,597	-	-	-	-	7,597	-	7,597
Changes in the revaluation reserve for property and equipment	-	-	-	-	7	-	-	-	7	-	7
Total other comprehensive income	**-**	**-**	**-**	**(7,444)**	**7**	**-**	**-**	**-**	**(7,437)**	**-**	**(7,437)**
Total comprehensive income	**-**	**-**	**-**	**(7,444)**	**7**	**-**	**-**	**61,019**	**53,582**	**-**	**53,582**
Allocation to legal reserve	-	-	-	-	-	(120)	-	-	(120)	-	(120)
Share based payments	-	-	-	-	-	-	400	-	400	-	400
Acquisitions of treasury shares	-	-	(3,583)	-	-	-	(2,284)	(1,134)	(7,001)	-	(7,001)
Revaluation reserve realized	-	-	-	-	(785)	-	-	785	-	-	-
Balance at 30 September 2026	**328,139**	**(67,569)**	**(10,785)**	**5,231**	**20,599**	**23,093**	**10,299**	**221,840**	**530,847**	**-**	**530,847**

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 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**

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 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	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**63,131**	**63,131**
Profit for the period	-	-	-	-	-	-	-	63,131	63,131
Other comprehensive income									
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,548)	-	-	-	-	(3,548)
Expected net credit loss related to FVOCI debt instruments	-	-	-	89	-	-	-	-	89
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	(11,582)	-	-	-	-	(11,582)
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	7,597	-	-	-	-	7,597
Changes in the revaluation reserve for property and equipment	-	-	-	-	7	-	-	-	7
Total other comprehensive income	**-**	**-**	**-**	(7,444)	**7**	**-**	**-**	**-**	(7,437)
Total comprehensive income	**-**	**-**	**-**	**(7,444)**	**7**	**-**	**-**	**63,131**	**55,694**
Share based payments	**-**	**-**	**-**	**-**	**-**	**-**	400	**-**	**400**
Acquisitions of own shares	**-**	**-**	(4,717)	**-**	**-**	**-**	(2,284)	**-**	**(7,001)**
Revaluation reserve realized	-	-	-	-	(785)	-	-	785	-
Balance at 30 September 2026	**328,139**	**(67,569)**	**(10,785)**	**5,231**	**18,890**	**21,523**	**10,299**	**232,922**	**538,650**

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 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**

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

PATRIA BANK GROUP

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

Thousand RON	Group		Bank	
	Unaudited(*) 30 September 2026	**Unaudited(*) 30 September 2025**	**Unaudited(*) 30 September 2026**	**Unaudited(*) 30 September 2025**
Cash flows from operating activities				
Interest received	279,069	258,506	245,057	228,459
Interest paid	(156,349)	(128,069)	(147,144)	(118,165)
Fees and commissions received	46,453	37,830	40,553	34,383
Fees and commissions paid	(7,953)	(7,353)	(7,000)	(6,190)
Gain / (Loss) from financial derivatives	448	(1,956)	835	(1,956)
Net gain from financial instruments and other operating income	43,638	16,617	42,310	21,759
Recoveries from off balance sheet items	6,134	7,185	5,061	6,763
Cash payments to employees	(78,321)	(69,935)	(67,082)	(60,795)
Cash payments to suppliers	(78,933)	(72,114)	(72,888)	(66,494)
Income taxes paid	(9,781)	(4,580)	(9,781)	(4,580)
Net cash-flow from operating activities before changes in operating assets and liabilities	44,405	36,131	29,921	33,184
Changes of operating assets				
(Increase)/Decrease of:				
- loans and advances to banks	797	(223)	797	(223)
- financial assets at fair value through profit or loss	(8,885)	1,332	(5,002)	1,376
- loans and advances to customers	(249,867)	(391,900)	(226,553)	(375,082)
- other financial assets	(9,282)	(16,708)	(11,730)	(20,750)
Total changes of operating assets	(267,237)	(407,499)	(242,488)	(394,679)
Changes of operating liabilities				
Increase/(Decrease) of:				
- due to banks	42,805	216,809	42,805	216,809
- deposits from customers	263,511	100,021	243,265	116,493
- other financial liabilities	17,146	11,706	17,011	12,385
Total changes of operating liabilities	323,462	328,536	303,081	345,687
Net cash flow used in operating activities	**100,194**	**(42,832)**	**90,514**	**(15,808)**
Cash flows from investing activities				
Acquisition of investment securities at FVOCI	(884,079)	(220,729)	(884,079)	(220,729)
Maturities and proceeds from investment securities at FVOCI	743,189	159,399	743,189	159,399
Maturities of investments at amortized cost	11,910	12,101	11,910	12,101
Acquisition of equity instruments	-	-	(2,001)	(2,000)
Proceeds from financials assets held for sale	32,903	-	29,249	-
Proceeds from dividend	4,594	4,421	12,924	4,421
Sale of investment property and non-current assets held for sale and premises	(813)	1,492	(813)	1,492
Acquisition of tangile and intagible assets	(11,755)	(4,231)	(12,001)	(7,159)
Net cash used in investing activities	**(104,051)**	**(47,547)**	**(101,622)**	**(52,475)**
Cash flows from financing activities				
Withdrawals from loans from other financial institutions	3,533	41,108	(6,243)	(4,047)
Repayments of loans from other financial institutions	(36,210)	(34,759)	(19,250)	(11,497)
Subordinated liabilities	(1)	39,794	-	39,793
Issuance of debt securities	-	-	-	-
Share buyback payment	(6,601)	(6,000)	(6,601)	(6,000)
Net cash generated from financing activities	**(39,279)**	**40,143**	**(32,094)**	**18,249**
Effect of exchange rate changes on cash and cash equivalents	14,878	1,713	14,877	1,711
Net (decrease)/increase in cash and cash equivalents	(28,258)	(48,523)	(28,325)	(48,323)
Cash and cash equivalents at 1 January	789,769	524,955	789,312	524,457
Cash and cash equivalents at 30 September	**761,511**	**476,432**	**760,987**	**476,134**

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

1. REPORTING ENTITY

As at 30 September 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 September 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 30.09.2026	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	0%	99,99%
Patria Euro Obligatiuni	Fond de investitii	0%	83,61%
Patria Stock	Fond de investitii	0%	79,63%
Patria Global	Fond de investitii	0%	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 February 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. Following completion of the transaction on 5 August 2026, Patria Bank lost control over SAI Patria Asset Management SA and, consequently, the entity was deconsolidated from that date and is no longer included in the Group's scope of consolidation as at 30 September 2026.

- **Carpatica Invest SA** (in insolvency) – **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 September 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 30 September 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 September 2026 and the comparative financial statements of the Patria Bank SA and all its subsidiaries for the period ended 30 September 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.

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 September 2026**	**30 September 2025**	**30 September 2026**	**30 September 2025**
Interest and similar income				
Loans and advances to customers (*)	232,923	224,635	197,218	193,084
Debt instruments at amortised cost	14,899	14,835	14,899	14,835
Financial assets at fair value through other comprehensive income	48,681	33,719	48,681	33,256
Due from banks	4,558	4,459	4,399	4,443
Total interest and similar income using effective interest method	**301,061**	**277,648**	**265,197**	**245,618**
Interest and similar expense				
Customer deposits	112,402	99,557	114,558	101,413
Loans from banks and other financial institutions	25,275	21,807	14,880	10,728
Subordinated liabilities	7,220	5,947	5,485	4,201
REPO operations	-	251	-	251
Other interest expense	296	313	264	275
Subordinated bonds	3,626	3,514	3,605	3,496
Total interest and similar expense	**148,819**	**131,389**	**138,792**	**120,364**
Net interest income	**152,242**	**146,259**	**126,405**	**125,254**

(*) Interest income at Group level includes RON 3.397 thousand interest expenses recognized on impaired loans to customers (30 September 2025: RON 95 thousand).
(*) Interest income at Bank level includes RON 2.026 thousand interest expenses recognized on impaired loans to customers (30 September 2025: RON: 51 thousand).

5. NET FEE AND COMMISSION INCOME

Thousand RON	Group		Bank	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Fee and commission income				
Cards activity (VISA & MC)	7,821	7,296	7,893	7,340
Transactional and account services	18,204	12,301	18,258	12,209
Non-deferrable commissions related to loans	6,269	3,854	6,269	3,854
Cash transactions	3,007	3,032	3,007	3,032
Income from other financial services	9,647	7,375	3,621	3,976
Interbank settlements	113	86	113	86
Total fee and commission income from contracts with customers	*45,061*	*33,944*	*39,161*	*30,497*
Issuing financial guarantees	1,392	3,886	1,392	3,886
Total fee and commission income	**46,453**	**37,830**	**40,553**	**34,383**
Fee and commission expense				
Cards activity (VISA & MC)	3,624	2,728	3,624	2,727
Interbank settlements	1,897	1,543	1,812	1,492
Expenses from other financial services	1,471	1,833	479	725
Other	961	1,249	1,085	1,246
Total fee and commission expense	**7,953**	**7,353**	**7,000**	**6,190**
Net fee and commission income	**38,500**	**30,477**	**33,553**	**28,193**

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		Bank	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Net gain/(loss) from financial assets at fair value through profit or loss	4,337	5,701	4,252	5,191
Net gain/(loss) from derivatives	1,971	(2,475)	2,274	(2,475)
Total	**6,308**	**3,226**	**6,526**	**2,716**

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

Thousand RON	Group		Bank	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Gains from disposals of investment securities at fair value through other comprehensive income	4,890	151	4,890	151
Losses from disposals of investment securities at fair value through other comprehensive income	(666)	(9)	(666)	(9)
Total	**4,224**	**142**	**4,224**	**142**

8. OTHER OPERATING INCOME

Thousand RON	Group		Bank	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Net gain/ (loss) from foreign exchange transactions	4,457	9,775	4,798	9,847
Dividend income	4,594	5,277	12,924	11,050
Other operating income	2,640	994	1,056	801
Gain / (Loss) from disposal of intangible assets	(39)	-	(39)	-
Gain / (Loss) from disposal of premises and equipment sales	1,107	(79)	1,107	(79)
Income from rental of real estate	5,354	5,485	5,354	5,485
Total	**18,113**	**21,452**	**25,200**	**27,104**

For the Bank, dividend income of RON 12,924 thousand (30 September 2025: RON 11,050 thousand) represents share of profits paid proportionally to the Bank, as follows:

- RON 6,800 thousand, dividends received from Patria Credit IFN (30 September 2025: RON 6,000 thousand);
- RON 1,530 thousand, dividends received from SAI Patria Asset Management S.A. (30 September 2025: nil)
- RON 4,534 thousand, dividends received from Transfond S.A. (30 September 2025: RON 3,952 thousand); included in consolidated amounts;
- RON 1,590 thousand, received from other investments (30 September 2025: RON 1,098 thousand); included in consolidated amounts.

Reclassification of the result from the sale of the Targu Mures building

On 30 June 2026, the Bank sold the Targu Mures building, presented as property, plant and equipment. In the financial statements as at 30 June 2026, the selling price of RON 9,430 thousand was presented under the line "Net gain/(loss) from assets held for sale", while the net book value of the building, of RON 8,216 thousand, was presented as a loss under the line "Other operating income – Gains/(Losses) from the sale of property, plant and equipment". In July 2026, the Bank reclassified the selling price to the same line as the net book value, so that the result of the sale, a net gain of RON 1,214 thousand, is presented on a net basis. The reclassification applies to both the individual and the consolidated financial statements. It has no impact on profit before tax, net profit or equity, and the comparative figures as at 30 September 2025 are not affected. Consequently, compared with the presentation in the financial statements as at 30 June 2026, the first-half amounts included in the cumulative figures as at 30 September 2026 are RON 9,430 thousand lower under the line "Net gain/(loss) from assets held for sale" and RON 9,430 thousand higher under the line "Other operating income". As at 30 September 2026, the line "Net gain/(loss) from assets held for sale" (Bank: RON 27,113 thousand; Group: RON 22,839 thousand) reflects almost entirely the gain from the sale of the stake in SAI Patria Asset Management, recognised in the third quarter.

Reclassification scheme – sale of the Targu Mures building (RON thousand)

Income statement line	30 June 2026 (original presentation)	30 September 2026 (after reclassification)	Difference
Net gain/(loss) from assets held for sale	9,430	-	(9,430)
Other operating income – Gains/(Losses) from the sale of property, plant and equipment	(8,216)	1,214	9,430
Net result from the sale (impact on profit before tax)	**1,214**	**1,214**	**-**

9. NET CHARGE WITH IMPAIRMENT OF FINANCIAL ASSETS

Thousand RON	Group		Bank	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Charge with adjustments for impairment of cash and cash equivalents	(32)	5	(31)	3
Charge/(Release) with adjustments for impairment of loans and advances to customers	20,291	21,341	17,552	19,816
Loss from written off loans	53	162	53	162
Recoveries from loans previously written off	(5,995)	(7,118)	(4,924)	(6,694)
Charge/(Release) with the adjustments for impairment of financial asset measured at fair value through other items of comprehensive income	94	59	94	59
Charge/(Release) with the adjustments for impairment of debt instruments at amortised cost	(72)	15	(72)	15
Charge/(Release) with the adjustments for impairment of credit commitments and financial guarantees	(639)	(229)	(655)	(249)
Charge/(Release) with adjustments for impairment of other financial assets	1,782	768	1,782	768
Net charge with adjustments for impairment of financial assets	**15,482**	**15,003**	**13,799**	**13,880**

10. PERSONNEL EXPENSES

Thousand RON	Group		Bank	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Wages and salaries	75,461	67,313	64,525	58,462
Social security contributions	2,404	2,207	2,101	1,920
Net expense/(income) with provisions related to wage costs	(456)	(3)	(439)	(96)
Other personnel expense	456	415	456	413
Total	**77,865**	**69,932**	**66,643**	**60,699**

The Group average number of employees at 30 September 2026 was 650 employees (30 September 2025: 644 employees).
The Bank average number of employees at 30 September 2026 was 567 employees (30 September 2025: 560 employees).

11. ADMINISTRATIVE AND OTHER OPERATING EXPENSES

Thousand RON	Group		Bank	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Third parties services	39,176	36,582	36,370	34,291
Rent	376	260	240	103
Materials and small inventories	1,983	1,565	1,486	1,148
Annual contribution to Guarantee Fund	-	1,471	-	1,471
Other taxes	14,874	11,736	14,554	11,457
Advertising and publicity	2,093	1,723	1,206	1,178
Net charge/(release) of litigation provisions	(94)	(425)	(94)	(423)
Other operating expenses	1,283	(155)	1,251	(229)
The expense related to the financial debt for the fund unit holders	-	555	-	-
Total	**59,691**	**53,312**	**55,013**	**48,996**

12. CASH AND CASH EQUIVALENTS

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Cash on hand	23,448	23,084	23,448	23,084
Cash in ATMs	49,284	51,488	49,284	51,488
Mandatory minimum reserve	276,978	509,864	276,978	509,864
Correspondent accounts and sight deposits with other banks	272,238	73,948	261,713	73,491
Placements with banks having short term maturity	139,563	131,385	149,564	131,385
Total	**761,511**	**789,769**	**760,987**	**789,312**

(*)Cash and cash equivalents are not guaranteed.

(i) The mandatory minimum reserve is maintained in accordance with Regulation no. 6/2002 issued by the National Bank of Romania and the subsequent changes and amendments. 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 September 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 September 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.

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

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Equity instruments(i)	27,095	28,756	27,095	28,756
Debt instruments (ii)	71,635	60,360	71,630	60,355
Total	**98,730**	**89,116**	**98,725**	**89,111**

(i) In this category the Group included shares held at Visa Inc. in amount of RON 7,308 thousand (31 December 2025: RON 6,666 thousand) and listed equity instruments, held by the consolidated funds 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

	Group		Bank	
Thousand RON	**30 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Debt securities at fair value through other items of comprehensive income				
-Treasury bills issued by the Ministry of Public (i)	1,014,499	902,657	1,014,499	902,657
-Treasury bills issued by Bucharest City Hall	8,078	8,118	8,078	8,118
-Debt securities issued by Raiffeisen Bank S.A.	20,950	-	20,950	-
-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.	32,283	21,846	32,283	21,846
-Debt securities issued by SNGN ROMGAZ SA	5,385	5,183	5,385	5,183
Equity investments at fair value through other comprehensive income:				
-Equity investments	30,955	21,910	30,955	21,910
Total	**1,112,150**	**972,483**	**1,112,150**	**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 September 2026 the Group has no assets pledged for Repo contracts (31 December 2025: the Group has no pledged assets for Repo Contracts).

An amount of RON 47,892 thousand representing Treasury bills issued in EUR by the Ministry of Public represents collateral for the loan of EUR 25,000 thousand received by the Bank from the European Investment Bank.

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

Thousand RON		Group			
		30 September 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	88	0.32	86	0.32
SWIFT	Payment activities	719	0.01	611	0.01
Total equity investments		**30,955**		**21,910**	

Thousand RON		Bank			
		30 September 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	88	0.32	86	0.32
SWIFT	Payment activities	719	0.01	611	0.01
Total equity investments		**30,955**		**21,910**	

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 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Collateral deposit Banca Transilvania S.A.	465	434	465	434
Collateral deposit U.S. Bank N.A.	6,352	5,833	6,352	5,833
Collateral deposit CITIBANK EUROPE PLC	12,382	11,961	12,382	11,961
Mastercard	-	973	-	973
Total	**19,199**	**19,201**	**19,199**	**19,201**

16. LOANS AND ADVANCES TO CUSTOMERS

	Group		Bank	
Thousand RON	**30 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Gross carrying amount of loans and advances to customers	3,388,086	3,106,298	3,174,285	2,914,188
Credit loss allowance	(140,961)	(144,374)	(124,125)	(127,101)
Total net loans and advances to customers	**3,247,125**	**2,961,924**	**3,050,160**	**2,787,087**

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

	Group		Bank	
Thousand RON	**30 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Consumer loans	313,005	287,152	313,004	287,152
Mortgage loans	322,582	305,993	322,582	305,993
Loans to entrepreneurs	369,738	336,281	174,134	155,517
SME loans	2,378,855	2,171,976	2,360,659	2,160,630
State and municipal organizations	3,906	4,896	3,906	4,896
Total gross loans and advances to customers	**3,388,086**	**3,106,298**	**3,174,285**	**2,914,188**
Less: Provision for loan impairment	(140,961)	(144,374)	(124,125)	(127,101)
Total net loans and advances to customers	**3,247,125**	**2,961,924**	**3,050,160**	**2,787,087**

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

	Group		Bank	
Thousand RON	**30 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Loans to individuals	635,586	593,145	635,586	593,145
Loans to corporate customers:	2,752,500	2,513,153	2,538,699	2,321,043
Agriculture	836,818	730,198	631,356	541,989
Trade	318,215	296,319	303,605	282,645
Industry	316,535	314,440	311,082	311,115
Hotels and restaurants	170,881	140,345	165,930	137,311
Constructions	153,717	188,325	149,063	184,284
Transport	103,940	143,741	95,868	136,251
Professional Services	37,948	38,029	36,263	36,714
Services	94,524	79,194	87,871	74,035
Financial and real estate activities	675,085	541,013	713,735	576,197
Others	14,290	21,793	13,703	21,114
IT, research and development	26,641	14,860	26,317	14,492
Public Administration and Defence	3,906	4,896	3,906	4,896
Total loans and advances to customers before provisions	**3,388,086**	**3,106,298**	**3,174,285**	**2,914,188**
Less provision for impairment losses on loans	(140,961)	(144,374)	(124,125)	(127,101)
Total	**3,247,125**	**2,961,924**	**3,050,160**	**2,787,087**

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

	30 September 2026							
	Stage 1		Stage 2		Stage 3		POCI	Total
Thousand RON	**Individual**	**Collective**	**Individual**	**Collective**	**Individual**	**Collective**		
Performing loans	115,539	2,727,599	11,664	375,179	-	-	10,126	3,240,107
Non-performing loans	-	-	-	-	82,073	61,336	4,570	147,979
Total gross exposure	115,539	2,727,599	11,664	375,179	82,073	61,336	14,696	3,388,086
Less: Provision for loan impairment	(2,272)	(36,432)	(1,088)	(21,608)	(48,255)	(27,566)	(3,740)	(140,961)
Net Exposure	**113,267**	**2,691,167**	**10,576**	**353,571**	**33,818**	**33,770**	**10,956**	**3,247,125**

	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**

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

	30 September 2026							
	Stage 1		Stage 2		Stage 3		POCI	Total
Thousand RON	**Individual**	**Collective**	**Individual**	**Collective**	**Individual**	**Collective**		
Performing loans	124,689	2,554,152	11,664	346,066	-	-	10,017	3,046,588
Non-performing loans	-	-	-	-	82,073	41,371	4,253	127,697
Total gross exposure	124,689	2,554,152	11,664	346,066	82,073	41,371	14,270	3,174,285
Less: Provision for loan impairment	(2,272)	(32,597)	(1,088)	(17,268)	(48,255)	(19,025)	(3,620)	(124,125)
Net Exposure	**122,417**	**2,521,555**	**10,576**	**328,798**	**33,818**	**22,346**	**10,650**	**3,050,160**

	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**

Information about Group's collaterals is as follows:

	30 September 2026					
Thousand RON	**SME loans**	**Consumer loans**	**Entreprenours loans**	**Mortgage loans**	**State and municipal organizations**	**Total**
Unsecured loans(*)	270,617	300,003	76,273	257	-	647,150
Loans guaranteed by third parties, including credit insurance	372,491	-	203,702	2,639	-	578,832
Loans collateralized by:	1,735,747	13,002	89,763	319,686	3,906	2,162,104
- residential real estate	241,897	11,090	14,044	313,685	-	580,716
- other real estate	1,292,903	891	44,089	5,944	-	1,343,827
- cash collateral	16,825	1,021	38	57	-	17,941
- other assets	184,122	-	31,592	-	3,906	219,620
Total loans and advances to customers	**2,378,855**	**313,005**	**369,738**	**322,582**	**3,906**	**3,388,086**

	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 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

Information about Bank's collaterals is as follows:

	30 September 2026					
Thousand RON	**SME loans**	**Consumer loans**	**Entreprenours loans**	**Mortgage loans**	**State and municipal organizations**	**Total**
Unsecured loans(*)	266,761	300,002	24,766	257	-	591,786
Loans guaranteed by third parties, including credit insurance	344,728	-	73,956	2,639	-	421,323
Loans collateralized by:	1,749,170	13,002	75,412	319,686	3,906	2,161,176
- residential real estate	235,411	11,090	9,447	313,685	-	569,633
- other real estate	1,284,166	891	38,341	5,944	-	1,329,342
- cash collateral	46,942	1,021	38	57	-	48,058
- other assets	182,651	-	27,586	-	3,906	214,143
Total loans and advances to customers	**2,360,659**	**313,004**	**174,134**	**322,582**	**3,906**	**3,174,285**

	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.

17. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTIZED COST

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Treasury bills issued by the Ministry of Public Finance of Romania	317,203	322,843	317,203	322,843
Bonds issued by LIBRA INTERNET BANK S.A.	15,774	15,396	15,774	15,396
Bonds issued by Bucharest City Hall	10,252	10,431	10,252	10,431
Total	**343,229**	**348,670**	**343,229**	**348,670**

An amount of RON 85,304 thousand representing Treasury bills issued in EUR by the Ministry of Public represents collateral for the loan of EUR 25,000 thousand received by the Bank from the European Investment Bank.

18. INVESTMENT PROPERTY

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	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	1,707	1,947	1,707	1,947
Balance at the end of the period	**91,628**	**90,284**	**91,628**	**90,284**

19. INVESTMENTS IN SUBSIDIARIES

The structure of investments in subsidiaries is as follows:

Thousand RON	30 September 2026			31 December 2025		
Subsidiary name	Gross value	Impairment adjustments	Net value	Gross value	Impairment adjustments	Net value
Patria Credit IFN	42,523	-	42,523	40,522	-	40,522
Carpatica Invest S.A.	6,807	(6,807)	-	6,807	(6,807)	-
Total	**49,330**	**(6,807)**	**42,523**	**47,329**	**(6,807)**	**40,522**

20. OTHER FINANCIAL ASSETS

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Amounts to be recovered from banks and clients	6,058	4,713	6,057	4,713
Other financial assets	24,445	13,003	24,330	12,768
Derivative financial instruments	1,176	-	1,092	-
Other debtors	10,208	7,892	15,395	9,510
Subleases	45	81	168	228
(-) Provisions for impairment losses	(7,630)	(5,894)	(7,620)	(5,893)
Total	**34,302**	**19,795**	**39,422**	**21,326**

21. OTHER ASSETS

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Sundry debtors	219	303	229	301
Prepayments	9,070	5,343	9,006	5,325
Income tax to recover	585	-	980	-
Other assets	1,278	1,248	1,230	1,245
Total	**11,152**	**6,894**	**11,445**	**6,871**

22. INTANGIBLE ASSETS

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Goodwill	20,102	20,103	20,103	20,103
Other intangible assets	43,703	40,280	38,133	34,580
Total	**63,805**	**60,383**	**58,236**	**54,683**

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

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Balance at 1 January	135,949	123,959	124,313	113,035
Acquisitions	20,109	21,146	19,805	20,394
-transfers from intangible assets in progress	10,291	9,156	9,912	9,116
Release of intangible assets in progress	(9,912)	(9,156)	(9,912)	(9,116)
Balance at the end of the period	**146,146**	**135,949**	**134,206**	**124,313**
Cumulative amortisation				
Balance at 1 January	75,566	67,183	69,630	61,492
Amortisation and impairment expense	6,775	8,333	6,340	8,138
Expense with acquisition clients list and brand	-	50	-	-
Balance at the end of the period	**82,341**	**75,566**	**75,970**	**69,630**
Net carrying amount				
Balance at 1 January	**60,383**	**56,776**	**54,683**	**51,543**
Balance at the end of the period	**63,805**	**60,383**	**58,236**	**54,683**

23. PREMISES AND EQUIPMENT

Thousand RON	Group 30 September 2026				
	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	(10,315)	505	632	2,854	(6,324)
Outflows, transfer from assets under construction, writte-offs	-	(98)	(339)	(1,721)	(2,158)
Right of use - new contracts	15,461	-	-	-	15,461
Right of use (early termination of lease contracts)	(3,524)	-	-	-	(3,524)
Balance at 30 September	**131,530**	**64,637**	**5,344**	**1,133**	**202,644**
Cumulative depreciation					
Balance at 1 January	62,515	52,926	3,859	-	119,300
Amortization expense	7,985	3,044	667	-	11,696
Impairment expense	-	(60)	-	-	(60)
Outflows	(4,346)	(111)	-	-	(4,457)
Balance at 30 September	**66,154**	**55,799**	**4,526**	**-**	**126,480**
Net carrying amount					
Balance at 1 January	**67,393**	**11,304**	**1,192**	**-**	**79,889**
Balance at 30 September	**65,376**	**8,838**	**818**	**1,133**	**76,164**

	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, writte-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 September 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	(10,314)	505	632	2,825	(6,352)
Outflows, transfer from assets under construction, writte-offs	-	(111)	(338)	(1,721)	(2,170)
Right of use - new contracts	15,300	-	-	-	15,300
Right of use (early termination of lease contracts)	(3,524)	-	-	-	(3,524)
Balance at 30 September	**127,006**	**64,009**	**5,276**	**1,104**	**197,395**
Cumulative depreciation					
Balance at 1 January	60,260	52,480	3,797	-	116,537
Amortization expense	7,436	3,000	999	-	11,435
Impairment expense	-	(60)	-	-	(60)
Outflows	(4,346)	(111)	(338)	-	(4,795)
Balance at 30 September	**63,350**	**55,309**	**4,458**	**-**	**123,117**
Net carrying amount					
Balance at 1 January	**65,284**	**11,135**	**1,185**	**-**	**77,604**
Balance at 30 September	**63,656**	**8,700**	**818**	**1,104**	**74,278**

	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, writte-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 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Sight deposits	197,077	164,026	197,077	164,026
Term deposits	113,313	112,078	113,313	112,078
Collateral deposits	-	-	-	-
Transitory amounts	21,079	4,673	21,079	4,673
Total	**331,469**	**280,777**	**331,469**	**280,777**

25. CUSTOMER DEPOSITS

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Retail customers				
Payable on demand	336,909	322,944	336,909	322,944
Term deposits	1,898,598	1,887,569	1,898,598	1,887,569
Collateral deposits	1,862	1,678	1,862	1,678
Corporate customers				
Current accounts	392,535	314,198	397,030	315,602
Sight deposits	434,262	344,140	434,262	344,140
Term deposits	1,192,622	1,051,207	1,214,293	1,074,752
Collateral deposits	102,629	115,934	115,918	150,930
Amounts in transit	13,144	1,371	13,144	1,363
Total	**4,372,561**	**4,039,041**	**4,412,016**	**4,098,978**

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

Thousands RON	Bank			
	30 September 2026		31 December 2025	
	Amount	Percentage of total deposits(%)	Amount	Percentage of total deposits(%)
Retail customers	2,237,369	50.71	2,212,191	53.97
Corporate customers	2,059,604	46.68	1,701,414	41.51
Financial and real estate activities	184,902	4.19	195,036	4.76
Industry	538,117	12.20	274,591	6.70
Others	375,141	8.50	337,749	8.24
Constructions	169,803	3.85	130,162	3.18
IT, research and development	60,465	1.37	57,115	1.39
Trade	120,422	2.73	152,657	3.72
Transport	166,230	3.77	149,054	3.64
Professional Services	23,918	0.54	19,926	0.49
Services	312,841	7.09	286,584	6.99
Agriculture	100,446	2.28	85,845	2.09
Hotels and restaurants	7,319	0.17	12,695	0.31
Public Administration and Defense	115,043	2.61	185,373	4.52
Total	**4,412,016**	**100.00**	**4,098,978**	**100.00**

26. LOANS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Financing name				
EFSE - European Fund for Southeast Europe (i)	42,523	32,834	-	-
Intesa Sanpaolo Romania S.A.(ii)	7,004	13,972	-	-
Raiffeisen Bank S.A. (iii)	13,538	15,044	-	-
Symbiotics Sicav (Lux.) (iv)	7,011	15,820	-	-
Casa de Economii si Consemnatiuni (v)	29,618	29,562	-	-
Council of Europe Development Bank (vii)	52,949	51,188	-	-
Redi Economic Development S.A.(viii)	2,640	3,823	-	-
Cardano Impact Financial Inclusion Fund (ix)	10,386	10,141	-	-
International Finance Corporation (IFC) (x)	40,181	50,924	40,181	50,924
European Investment Bank (EIB) (xi)	112,752	121,259	112,752	121,259
Total	**318,602**	**344,567**	**152,933**	**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 September 30th, 2026 is RON 42,523 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 June 2027 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 September 30th, 2026 is RON 7,004 thousand.

(iii) Raiffeisen Bank S.A.

The Group obtained a credit facility in the amount of 20,000 thousand lei, due on 31.07.2028.
The remaining amount of payment as of September 30th , 2026 is RON 13,538 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 September 30th, 2026 is RON 7,011 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 September 30th, 2026 is RON 29,618 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 05, 2031 and May 27, 2032 respectively.
The remaining amount of payment as of September 30th, 2026 is RON 52,949 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 as of September 30th, 2026 is RON 2,640 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 September 30th, 2026 is RON 10,386 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 September 30th, 2026 is RON 40,181 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 and the second tranche on October 2025 in the amount of EUR 12,500 thousand.
The total outstanding loan from European Investment Bank at 30 September 2026 is RON 112,752 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 September 30th 2026, the Group is in compliance with all financial covenants contained in the loan agreements.

27. OTHER FINANCIAL LIABILITIES

	Group		Bank	
Thousand RON	**30 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Financial liabilities to owners of fund units	-	-	-	-
Derivative financial instruments	-	347	-	347
Other financial liabilities	56,745	50,181	47,470	42,611
Lease liabilities	31,058	25,078	29,390	23,069
Total	**87,803**	**75,606**	**76,860**	**66,027**

28. PROVISIONS

	Group		Bank	
Thousand RON	**30 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Provisions for loan commitments and financial guarantees	1,645	2,273	1,565	2,209
Provisions for personnel expenses	3,720	4,311	2,765	3,205
Provisions for litigations	2,194	2,273	2,189	2,268
Other provisions	-	16	-	-
Total	**7,559**	**8,873**	**6,519**	**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 September 2026	31 December 2025	30 September 2026	31 December 2025
Other liabilities	4,358	64	4,313	62
State budget debts	5,332	4,564	4,714	4,076
Other income to be received	1,428	1,046	1,044	1,047
Income tax payable	-	8,107	-	8,152
Total	**11,118**	**13,781**	**10,071**	**13,337**

30. SUBORDINATED DEBTS

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 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	2,696	2,585	2,580	2,540
Balance at the end of the period	**130,556**	**127,860**	**105,299**	**102,719**

The Group has the following outstanding subordinated loans as 30 September 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 ROBOR 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.

31. DEBT SECURITIES IN ISSUE

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Debt securities in issue	69,093	67,563	69,093	67,563
Total	**69,093**	**67,563**	**69,093**	**67,563**

As of 30 September 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 25, 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		Bank	
	30 September 2026	31 December 2025	30 September 2026	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:

	30 September 2026		31 December 2025	
	Number of shares Patria Bank	Percentage of ownership (%)	Number of shares Patria Bank	Percentage of ownership (%)
Name of the shareholder				
EEAF Financial Services B.V.	2,755,927,215	85.10	2,755,927,215	85.10
Individuals	316,120,123	9.76	351,495,959	10.85
Legal entities	166,343,220	5.14	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.

33. EARNINGS PER SHARE

	30 September 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 September 2026	**No. of shares in movement**	**No. days**
No. of shares 01.01.2026-30.09.2026	3,238,390,558	273
Average no. of shares	3,238,390,558	273
Result of the period at 30.09.2026	**61,019,054**	
Profit per share (RON/share)	**0.0188**	

30 September 2025	**No. of shares in movement**	**No. days**
No. of shares 01.01.2025-03.09.2025	3,278,814,376	246
No. of shares 04.09.2025-30.09.2025	3,238,390,558	27
Average no. of shares	3,274,816,416	273
Result of the period at 30.09.2025	**37,288,755**	
Profit per share (RON/share)	**0.0114**	

Bank

30 September 2026	**No. of shares in movement**	**No. days**
No. of shares 01.01.2026-30.09.2026	3,238,390,558	273
Average no. of shares	3,238,390,558	273
Result of the period at 30.09.2026	**63,130,917**	
Profit per share (RON/share)	**0.0195**	

30 September 2025	**No. of shares in movement**	**No. days**
No. of shares 01.01.2025-03.09.2025	3,278,814,376	246
No. of shares 04.09.2025-30.09.2025	3,238,390,558	27
Average no. of shares	3,274,816,416	273
Result of the period at 30.09.2025	**36,330,616**	
Profit per share (RON/share)	**0.0111**	

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.

35. RESERVES

	Group		Bank	
Thousand RON	**30 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Reserves from revaluation of financial assets at fair value through other items of comprehensive income	5,231	12,675	5,231	12,675
Revaluation reserve for premises	20,599	21,377	18,890	19,668
Statutory legal reserve	23,093	23,212	21,523	21,523
Other Reserves	10,299	12,183	10,299	12,183
Total	**59,222**	**69,447**	**55,943**	**66,049**

Statutory legal reserves

Statutory reserves represent accumulated transfers from retained earnings in accordance with relevant local regulations. These reserves are not distributable. Local legislation requires 5% of the Group's and its subsidiaries net statutory profit to be transferred to a non-distributable statutory reserve until such time this reserve represents 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.

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 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Letters of guarantees	115,488	111,086	115,488	111,086
Commitments of granted credits	386,708	414,277	382,831	413,065
Total	**502,196**	**525,363**	**498,319**	**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 September 2026, the provision for litigation, in which the Group is involved as defendant is in amount of RON 1,613 thousand (31 December 2025: RON 1,264 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 03.12.2026, hearing granted for clarifying the current status of the participation interests and fulfilling the other procedural measures provided for by law.

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 September 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 SEPTEMBER 2026 (All amounts are in Thousand RON)

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

	30 September 2026				30 September 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	-	-	49	1,070	-	-	18	1,125
Interest and similar expense	-	-	(93)	(54)	-	-	(93)	(44)
Fee and commission income	-	-	0	190	-	-	1	144
Fee and commission expense	-	-	(2)	(0)	-	-	(4)	-
Net charge with impairment of financial assets	-	-	3	(52)	-	-	(4)	1,482
Other operating and administrative expenses	(832)	-	(15)	-	(826)	-	(21)	-
Dividends income	-	382	-	-	-	922	-	-

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

	30 September 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	-	-	4,983	13,698	-	-	1,844	14,388
Other financial assets	-	-	-	0	-	-	-	-
Liabilities								
Deposits from customers	70	-	3,706	5,862	69	-	6,139	7,005
Subordinated liabilities	-	-	0	-	0	-	0	-
Provisions	-	-	0	28	-	-	0	13
Other financial liabilities	-	-	-	46	-	-	-	5
Commitments to customers	-	-	117	17,237	-	-	134	16,474

Notes 1 to 40 are part of the consolidated and separate financial statements.
(*) Unaudited / unrevised by the financial auditor.

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

	30 September 2026					30 September 2025				
Thousand RON	**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	-	-	49	2,257	1,070	-	-	18	1,498	1,125
Interest and similar expense	-	-	(93)	(296)	(54)	-	-	(93)	(164)	(44)
Fee and commission income	0	-	0	172	190	-	-	1	35	144
Fee and commission expense	-	-	(2)	-	(0)	-	-	(4)	-	-
Net gain/(loss) from financial assets at fair value through profit or loss	-	-	-	2,681	-	-	-	-	1,904	-
Net charge with impairment of financial assets	-	-	3	(241)	(52)	-	-	(4)	(1)	1,482
Other operating and administrative expenses	(832)	-	(15)	-	-	(826)	-	(21)	-	-
Depreciation and amortization	-	-	-	(117)	-	-	-	-	(126)	-
Dividends income	-	382	-	8,330	-	-	922	-	6,000	-

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

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

	30 September 2026					31 December 2025				
Thousand RON	**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	-	-	-	18,407	-	-	-	-	20,935	-
Loans and advances to customers	-	-	4,983	39,036	13,698	-	-	1,844	35,794	14,388
Investment in subsidiaries	-	-	-	42,523	-	-	-	-	40,522	-
Other financial assets	-	-	-	168	-	-	-	-	228	-
Liabilities										
Deposits from customers	70	-	3,706	48,574	5,862	69	-	6,139	65,763	7,005
Subordinated liabilities	-	-	-	-	-	-	-	-	-	-
Provisions	-	-	-	21	28	-	-	-	1	13
Other financial liabilities	-	-	-	-	46	-	-	-	-	5
Commitments to customers	-	-	117	10,000	17,237	-	-	134	10,403	16,474

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 September 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	15,461	-	-	15,461	9,351	-	-	9,351
Contracts closed during the period	(3,524)	-	-	(3,524)	(1,052)	(316)	(1,488)	(2,856)
Balance at the end of the period	**73,636**	**8,599**	**3,837**	**86,072**	**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	6,716	1,235	959	8,910	9,051	1,646	1,279	11,976
Depreciation for contrats closed during the period	(1,662)	-	-	(1,662)	(801)	(268)	(520)	(1,589)
Balance at the end of the period	**47,667**	**6,565**	**3,602**	**57,834**	**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	**25,969**	**2,034**	**235**	**28,238**	**19,086**	**3,269**	**1,194**	**23,549**

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

Thousand RON	Bank 30 September 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	15,300	-	-	15,300	7,580	-	-	7,580
Contracts closed during the period	(3,524)	-	-	(3,524)	(1,052)	-	-	(1,052)
Balance at the end of the period	**69,572**	**8,599**	**3,837**	**82,008**	**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	6,196	1,235	959	8,390	7,998	1,646	1,279	10,923
Depreciation for contrats closed during the period	(1,662)	-	-	(1,662)	(801)	-	-	(801)
Balance at the end of the period	**45,252**	**6,565**	**3,602**	**55,419**	**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	**24,320**	**2,034**	**235**	**26,589**	**17,078**	**3,269**	**1,194**	**21,541**

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

Thousand RON	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Not later than 1 year	11,305	11,584	9,682	9,575
Later than 1 year and not later than 5 years	19,708	13,494	19,708	13,494
More than 5 years	-	-	-	-
Total	**31,013**	**25,078**	**29,390**	**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.

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:

	Group		Bank	
Thousand RON	**30 September 2026**	**31 December 2025**	**30 September 2026**	**31 December 2025**
Not later than 1 year	-	-	147	176
Later than 1 year and not later than 5 years	-	-	21	52
More than 5 years	-	-	-	-
Total	**-**	**-**	**168**	**228**

39. ASSETS AND LIABILITIES HELD FOR SALE AND DECONSOLIDATION OF SAI PATRIA ASSET MANAGEMENT S.A.

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

	Bank					
Thousand RON	**30 September 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
Total	**-**	**-**	**-**	**1,774**	**-**	**1,774**

Completion of the sale of Patria Bank's shareholding in SAI Patria Asset Management and deconsolidation of the subsidiary

On 5 August 2026, Patria Bank completed the sale to BRD Asset Management SAI S.A. of its 99.9944% shareholding in SAI Patria Asset Management S.A., following the fulfilment of all formalities stipulated in the sale and purchase agreement signed by the parties on 9 March 2026. The base transaction price of EUR 5,499,578 was not adjusted upon completion of the transaction.

Upon completion of the transaction and the loss of control over SAI Patria Asset Management S.A., the Group applied the requirements of IFRS 10.25 and IFRS 10.B98 regarding the accounting for the loss of control of a subsidiary. Accordingly, the Group derecognised the assets and liabilities of the former subsidiary from the consolidated statement of financial position, together with the related components of equity. The difference between the consideration received, the carrying amount of the net assets derecognised and the other items required by IFRS 10 was recognised in profit or loss for the period. From the date on which control was lost, the results of SAI Patria Asset Management S.A. are no longer included in the consolidated results of the Group.

The impact of the transaction on the profit or loss for the 2026 financial year amounts to RON 25.4 million, representing the gross gain arising from the transaction.

40. SUBSEQUENT EVENTS

Not the case