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

Ref: Availability of Q3 2026 Financial Report

Report date: 17.11.2026
Name of the issuer: PATRIA BANK SA
Headquarters: Bucharest, 42, Pipera Road, Globalworth Plaza Building, Floors 8 and 10
Phone / Fax No: 0800 410 310 / +40 372 007 732
Unique Registration Code with the Trade Register: 11447021
Order number in the Trade Register: J2016009252405
Subscribed and paid-in share capital: RON 323.839.055,80
The regulated market where the instruments are traded: Bucharest Stock Exchange

Important events to be reported: Availability of Q3 2026 Financial Report

Patria Bank SA informs the market that the integral version of the Report on the Q3 2026 financial results of Patria Bank S.A together with the consolidated and separate interim financial statements for the period ended 30.09.2026, prepared in accordance with IFRS as adopted by EU, shall be accessible on the bank's website at https://en.patriabank.ro/investors/reports-and-results/financial-reports starting with 17.11.2026.
Financial statements as at 30.09.2026 are not audited or reviewed.

Patria Bank – Financial Results as of September 30, 2026

- **Net profit of RON 63.1 million in the first nine months, up 73.8%; on a comparable basis, profit rose 13.2%**
- **Performing loan portfolio exceeded the RON 3 billion threshold**
- **Net fee and commission income rose 19%, and asset quality improved**

Bucharest, 17 November 2026 – Patria Bank (BVB: PBK) ended the first nine months of 2026 with a net profit of RON 63.1 million, up 73.8% from RON 36.3 million in the same period of the previous year. The result includes the RON 25.4 million gain on the sale of SAI Patria Asset Management, completed on 5 August. On a comparable basis, excluding this non-recurring gain and the RON 3.4 million rise in the turnover tax, net profit would have been RON 41.1 million, 13.2% more than in the same period of 2025. Core business continued to grow: the performing loan portfolio rose 10% year on year and exceeded RON 3 billion, net fee and commission income rose 19%, and the non-performing exposure ratio fell to 3.43%. In the third quarter of 2026, Patria Bank recorded a net profit of RON 35.9 million, the highest of the last five quarters, which includes the RON 25.4 million gain on the sale of SAI.

"*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*", stated Valentin Vancea, General Manager of Patria Bank.

Net banking income reached RON 223.0 million in the first nine months of 2026, up 21.5% on 9M 2025. Excluding gains on assets held for sale, net banking income rose 7%. Net fee and commission income rose 19% to RON 33.6 million, the largest contribution to growth among recurring revenues. Net interest income totalled RON 126.4 million, 1% above last year's level, as interest paid on a larger volume of deposits grew faster than interest received. Quarter on quarter, net interest income grew steadily in 2026, from RON 40.0 million in the first quarter to RON 43.9 million in the third, as the loan portfolio expanded.

Operating expenses totalled RON 139.4 million, up 10% on the same period last year. Of this increase, RON 3.4 million was due to the turnover tax, applied in 2026 at the 4% rate for the entire period, compared with only three months in 2025. Excluding this tax, operating expenses rose 8%. The operating result reached RON 83.6 million, 47.3% above the RON 56.7 million in 9M 2025. Excluding the turnover tax, the cost / income ratio improved to 57.2%, from 64.4% a year earlier. The annualised cost of risk fell to 0.60% of average gross loans, from 0.69% in the first nine months of 2025.

"*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*", stated Georgiana Stanciulescu, Deputy General Manager, Financial Division, Patria Bank.

The Bank's total assets reached RON 5.70 billion at 30 September 2026, up 16% compared with the same period of the previous year and 8% compared with the end of 2025. Net loans to customers reached RON 3.05 billion, 11% above the level at 30 September 2025 and 9% above the end of last year.

The total performing loan portfolio reached RON 3.05 billion, 10% above the level at 30 September 2025, after increases at each of the last four reporting dates. In the legal entities segment, performing loans rose 10% year on year, to RON 2.42 billion. Compared with the end of 2025, the strongest growth came from the Agro portfolio, which advanced 37% to RON 554 million. The Micro portfolio rose 4% to RON 439 million, and the SME and Corporate segments together reached RON 1.43 billion (+3%), supported by the Corporate portfolio, up 14% to RON 665 million.

New loan sales to legal entities totalled RON 1.10 billion in the first nine months of 2026, 5% above the same period last year, of which RON 352 million in the third quarter, 13% above Q3 2025. The Agro segment generated new lending of RON 359 million in the first nine months, and in the third quarter new Agro loans doubled compared with the same quarter last year. The Bank continued to use the guarantee programmes run with the European Investment Fund through InvestEU, FNGCIMM, FGCR and the Investment and Development Bank, to facilitate entrepreneurs' access to finance.

In retail, the volume of new loans granted in the first nine months of 2026 reached RON 226.7 million, up 9% compared with 9M 2025, and new secured loans rose 29%. Outstanding performing retail loans totalled RON 614.0 million at 30 September 2026, 10% above the level recorded in the same period of the previous year.

Customer deposits reached RON 4.41 billion at 30 September 2026, 8% above the end of 2025 and 15% above the level a year earlier. Commercial funding from legal entities, comprising current accounts and term deposits, reached RON 2.16 billion, up 15% compared with the end of last year. In July, the Bank launched the Business Flexi Deposit for companies, which allows funds to be withdrawn before maturity without losing the accrued interest.

In terms of risk profile, the non-performing exposure ratio stood at 3.43% at 30 September 2026, below the 3.56% level at the end of 2025, after falling in each of the last two quarters from 4.38%, the level at 31 March 2026. Coverage of non-performing loans rose to 57.7%, from 56.3% at the end of last year.

Patria Bank also continued its digitalisation process. The number of Patria Online users rose 8%, and the number of transactions carried out through the internet and mobile banking platforms rose 14% compared with the first nine months of 2025. Since September, clients with the Patria Premium package have benefited daily, in Internet Banking and Mobile Banking, from a time window during which RON/EUR currency exchange is carried out at the NBR rate.

The total own funds ratio stood at 19.65% at 30 September 2026, 3.87 percentage points above the overall capital requirement of 15.78%. Own funds include the eligible profit of the first half of the year, but not the profit of the third quarter, which includes the gain on the sale of SAI Patria Asset Management. Liquid assets represented 41% of total assets, and the liquidity coverage ratio was 134%.

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About Patria Bank

Patria Bank is a Romanian bank listed on the Regulated Market of the Bucharest Stock Exchange (ticker: PBK), offering a full range of financial products and services – from current accounts, savings and loans to modern digital solutions – for individuals as well as micro-enterprises, SMEs and the agricultural sector. Through its own digital platform, "Patria de Oriunde", clients can access banking services 100% online, without having to visit a branch. Patria Bank is part of a financial group that also includes Patria Credit IFN, specialised in rural microfinance. The Bank's majority shareholder is the investment fund Emerging Europe Accession Fund (EEAF), backed by international financial institutions such as the EBRD, EIF and BSTDB. www.patriabank.ro

For further details: pr@patriabank.ro, +40 732 800 326.

General Manager	Deputy General Manager
Valentin Vancea	Georgiana Stanciulescu