

No.: 1191090 / 06.10.2025

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

Ref: Q3 2025 Trading update

---

**Current report:** as per FSA Regulation no. 5/2018

**Report date:** 06.10.2025

**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:** Q3 2025 Trading update

Patria Bank S.A. publicly provides general and interim information regarding the Bank's main performance indicators for the period ended September 30, 2025. The financial results for the first nine months of 2025 will be published by Patria Bank on November 17, 2025, after 6:00 p.m., local time. The information presented in this current report may be subject to change and may differ from the final values that will be included in the financial report.

## **COMMERCIAL ACTIVITY OF THE BANK – LEGAL ENTITIES SEGMENT**

### **Outstanding performing loans**

Patria Bank announces a solid evolution of the performing loan portfolio in the first 9 months of 2025.

As of September 30, 2025, the total portfolio of performing loans granted to legal entities reached RON 2.20 billion, registering a robust growth of 19.8% compared to December 31, 2024 and a 23.1% increase compared to September 30, 2024, when the balance was RON 1.79 billion. This evolution reflects the Bank's sustained efforts in supporting legal entities in the Agro, Micro, SME and Corporate segments, through specialized financing solutions and strategic partnerships, such as InvestEU.

The Agro segment registered a strong growth of 42.2% as of 30.09.2025 compared to 31.12.2024. In this segment, activities focused on dedicated financing for seasonal agriculture and modernization, as well as financing in the food industry. The demand for financing from Romanian farmers in the first nine months of 2025 reflects a positive dynamic fueled by farmers' working capital needs, as well as the growing interest in European-funded investments and projects.

The Micro segment portfolio advanced by 16.3% as of 30.09.2025 compared to 31.12.2024. In the first 9 months of 2025, the Bank continued to focus on supporting microenterprises and small companies, further leveraging, for the benefit of customers, loans with guarantees issued by the European Investment Fund (InvestEU Program) as well as the new tools adjusted to each business subsegment.

The SME & Corporate segment also experienced a solid growth, by 15.0%, in the balance of performing loans in the first nine months of 2025, reconfirming its role as the Bank's main growth pillar. The expansion was supported by a strategic mix of financing products – with a focus on working capital, investments and liquidity solutions – and by the development of the competitive credit line launched in 2024, which generated significant traction in 2025. By collaborating with the European Investment Fund (EIF), the Bank offered preferential conditions to entrepreneurs, including extended financing periods, reduced or non-existent guarantees and significantly more competitive financing costs than the market standard.

At the same time, Patria Bank accelerated the penetration of the SME segment in regions with high potential – especially in agricultural, manufacturing and service areas – actively contributing to supporting strategic investments and improving access to capital for local companies with scaling potential. The growth of the SME portfolio was determined both by attracting new clients and by deepening relationships with existing clients through financing structures adapted to the specifics of each sector.

These results validate the Bank's strategy to strengthen its position on the SME & Corporate market through a proactive, differentiated approach and oriented towards long-term partnerships. At the same time, the Bank's performance in 2025 reflects its capacity to provide integrated financial solutions - not only classic loans, but also cash-flow structures and financing for projects with a strategic investment component (photovoltaic projects, green technologies, digitalization, light industrial development).

Furthermore, the Bank focused on optimizing working capital, facilitating access to flexible financing lines and contributing to the economic resilience of clients in the context of a volatile macro environment. The growth strategy was based on a balanced mix of commercial efficiency, rigor in risk management and support for local entrepreneurship.

Outstanding performing loans (RON mill. equiv.)						
Segment	30.09.24	31.12.24	31.03.25	30.06.25	30.09.25	Variation
						30.09.25 vs. 31.12.24
Agro	300	303	344	401	430	<b>+42.2%</b>
Micro	402	381	404	439	443	<b>+16.3%</b>
SME & Corporate	1,086	1,154	1,244	1,289	1,328	<b>+15.0%</b>
<b>Total</b>	<b>1,788</b>	<b>1,838</b>	<b>1,993</b>	<b>2,129</b>	<b>2,201</b>	<b>+19.8%</b>

### New loans sales

At the same time, the total volume of new loans granted to legal entities in the first 9 months of 2025 was RON 1.04 billion lei, up 20% compared to RON 868 million in the same period last year.

The evolution was mainly supported by the SME & Corporate segment, which recorded sales of RON 179 million in the third quarter and RON 616 million in the first 9 months of the year, the segment maintaining its main share in the Bank's commercial structure. The Agro segment reached sales of RON 66 million in the third quarter, and the Micro segment RON 67 million in the same period, reflecting a balanced distribution across target segments.

The lending strategy remained focused on portfolio quality and supporting strategic clients through tailored financing solutions, including in partnership with the European Investment Fund (EIF).

The results confirm the Bank's commitment to supporting the development of clients in priority segments and to maintaining a prudent and efficient approach to the lending process, ensuring a balance between commercial growth and risk management.

New loans sales (RON mill. echiv.)						
Segment	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Variation
						Q3 2025 vs. Q3 2024
Agro	71	64	69	96	66	-6.4%
Micro	65	69	68	62	67	+3.1%
SME & Corporate	209	197	271	166	179	-14.3%
<b>Total</b>	<b>345</b>	<b>330</b>	<b>408</b>	<b>324</b>	<b>312</b>	<b>-9.4%</b>

### Commercial financing

As of September 30, 2025, corporate commercial financing increased by 6.5% compared to December 31, 2024, reaching RON 1.70 billion, a significant increase of 40.0% compared to the same period of the previous year (RON 1.21 billion as of September 30, 2024). The evolution shows a robust dynamism in commercial financing in the corporate segment, supported by the stability and trust of customers in Patria Bank.

Commercial financing – Legal entities (RON mill. equiv.)						
	30.09.24	31.12.24	31.03.25	30.06.25	30.09.2025	Variation
						30.06.25 vs. 31.12.24
<b>Total</b>	<b>1,211</b>	<b>1,591</b>	<b>1,599</b>	<b>1,687</b>	<b>1,695</b>	<b>+6.5%</b>

## COMMERCIAL ACTIVITY OF THE BANK – RETAIL SEGMENT

### Retail performing loans

As of September 30, 2025, the total balance of performing retail loans registered an increase of 5.1%, compared to 31.12.2024, reaching RON 559 million. This growth reflects careful portfolio management correlated with market dynamics for the retail segment.

Regarding secured loans, a slight decrease of 1.9% was noticed compared to December 31, 2024; the balance stood at RON 305 million due to repayments generated by refinancing, a phenomenon recorded at the level of the entire banking system (offers intended for refinancing with price discounts), but also a prudent policy of granting new loans.

Unsecured loans, on the other hand, continued to grow strongly, registering an increase of 14.9% compared to December 31, 2024, reaching RON 254 million. This evolution underlines the main role of unsecured loans in the positive dynamics of the retail portfolio.

In conclusion, the portfolio of performing retail loans increased in the last year, supported by the expansion of unsecured loans, but also by the positive trend of secured loans recorded in the third quarter.

Performing retail loans (RON mill. equiv.)						Variation
Segment	30.09.24	31.12.24	31.03.25	30.06.25	30.09.25	30.09.25 vs.31.12.24
Secured	323	311	301	298	305	-1.9%
Unsecured	228	221	229	237	254	+14.9%
<b>Total</b>	<b>551</b>	<b>532</b>	<b>530</b>	<b>536</b>	<b>559</b>	<b>+5.1%</b>

### New loans sales

New retail loan sales recorded robust growth in Q3 2025, totaling RON 80 million, representing a significant 82.0% increase compared to the same period of the previous year. This dynamic reflects the Bank's response strategy to market demands.

Unsecured loans were predominant within the new loans portfolio, representing 75% of total sales in Q3. This segment grew by almost 66.1% compared to the same period of last year, reaching RON 60 million, indicating increased consumer confidence and increased flexibility in accessing financing without collateral.

Secured loans also recorded a solid growth compared to Q3 2024 reaching RON 20 million, which represents a 157.7% increase, thus contributing to the consolidation of the total volume of retail loan sales.

This positive evolution is due to the Bank's adaptability to consumer demands in the context of a dynamic and competitive market, and a constant need for flexible financial solutions.

New loans sales (RON mill. equiv.)						Variation
Segment	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q3 2025 vs. Q3 2024
Secured	8	7	10	12	20	+157.7%
Unsecured	36	39	51	55	60	+66.1%
<b>Total</b>	<b>44</b>	<b>46</b>	<b>61</b>	<b>67</b>	<b>80</b>	<b>+82.0%</b>

## Retail customers financing

The commercial financing related to the retail segment (term deposits and current accounts) amounted to RON 2.12 billion as of 30.09.2025, registering a marginal increase of 1.3% compared to the end of 2024.

To increase the attracted volumes and consolidate its competitive position, the Bank constantly implements a series of strategic initiatives through which it responds to both customer needs and the requirements for optimizing the average cost of financing.

Through this approach, the Bank consolidates its base of commercial financing, maintaining a level of stability and predictability above the sector average, in line with the strategic objectives of sustainable development in the medium and long term.

Commercial financing – Retail customers (RON mill. equiv.)						
Product	30.09.24	31.12.24	31.03.25	30.06.25	30.09.25	Variation
						30.09.25 vs. 31.12.24
Term deposits	1,770	1,766	1,735	1,772	1,819	+3.0%
Current accounts	312	329	319	317	304	-7.6%
<b>Total</b>	<b>2,082</b>	<b>2,095</b>	<b>2,054</b>	<b>2,089</b>	<b>2,123</b>	<b>+1.3%</b>

## ACTIVITY OF SUBSIDIARIES

The following data refers to Patria Bank subsidiaries and are not included in the Bank's individual financial results:

- **Patria Credit IFN:** Loan portfolio of RON 217 million as of September 30, 2025, up 17% compared to the end of 2024
- **SAI Patria Asset Management:** Assets under management reached RON 662.2 million as of September 30, 2025, up 20.0% compared to the value at June 30, 2025 and up 33.5% compared to the value at September 30, 2024.

General Manager  
Valentin Vancea

Deputy General Manager  
Georgiana Stanciulescu