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

Ref: Availability of Q3 2025 Financial Report

Current Report as per FSA Regulation no. 5/2018

Report date: 17.11.2025

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 0372 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 2025 Financial Report

Patria Bank SA informs the market that the integral version of the Report on the Q3 2025 financial results of Patria Bank S.A together with the consolidated and separate interim financial statements for the period ended 30.09.2025, 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 17.11.2025. Financial statements as at 30.09.2025 are not audited or reviewed.

Patria Bank – Financial results as at September 30, 2025

- **Sustained profitability growth**
- **Strengthening operational efficiency**
- **Expanding lending activity**

Bucharest, November 17, 2025 – Patria Bank (BVB: PBK) ended the first nine months of 2025 with a net profit of RON 36.3 million, up 33% compared to the same period of the previous year, a result that reflects the consolidation of the operational performance and the efficiency of the Bank's business model. The positive financial evolution was supported by the increase in net interest income, the improvement of the cost/income ratio and the balanced expansion of the performing loan portfolio.

„The results of the first nine months of 2025 confirm the Bank's positive performance and the effectiveness of our operational model, built on a clear strategy of growth and balance. We continued to expand financing for companies and retail, while maintaining strict risk control and a prudent approach to development. During this period, we managed to grow at a steady pace, strengthening the quality of our portfolio and our relationships with clients across all business segments. We will remain focused on operational performance, digitalization and supporting local entrepreneurship, pursuing sustainable development, based on trust, responsibility and sound results”, stated Valentin Vancea, General Manager of Patria Bank.

Net banking income rose to RON 183.5 million, 15% more than in the first nine months of 2024, mainly supported by the increase in net interest income (+21%), the central pillar of the Bank's activity. At the same time, operating expenses increased by only 5%, in an inflationary context and of continuous investments in digitalization, cybersecurity and marketing, which led to a decrease in the cost/income ratio to 69% (64% excluding turnover tax).

Operating profit reached RON 56.7 million, 46% above the level of the same period last year, while Return on Equity ratio (RoE) stood at 10.8%, compared to 8.8% in September 2024 and Return on Assets ratio (RoA) at 1.0% (vs. 0.9%).

Total assets reached RON 4.9 billion lei, up 10% compared to the end of 2024, supported by the expansion of the performing loan portfolio (+17%). The total performing loan portfolio rose to RON 2.76 billion and the loan/deposit ratio improved to 75%, compared to 67% at December 31, 2024, reflecting the intensification of lending activity.

Patria Bank maintained a prudent risk management policy, reducing the Non-Performing Exposures (NPE) ratio to 3.5%, from 4.7% in September 2024, with a coverage ratio of 57%. This development confirms the quality of the portfolio and financial discipline, resulting from a process of continuous monitoring, efficient collection and write-off operations.

„The financial results for the first three quarters of 2025 highlight the stability and consistency of the direction the Bank has followed in recent years. Beyond the increase in revenues and the improvement in operational efficiency, what truly matters is the quality of the results and our ability to deliver them in a challenging economic environment, marked by intense competition and higher funding costs. The financial performances reflects strong discipline in resource allocation, a careful approach to risk and a balanced structure of recurring revenues”, stated Georgiana Stănculescu, Deputy General Manager of Patria Bank.

In the commercial area, the Bank recorded a significant increase in lending across all business segments. The SME portfolio rose to RON 782 million lei (+16% compared to December 2024), the Corporate segment to RON 546 million (+14%), the Agro segment grew by 42%, to RON 430 million and the Micro segment recorded a 10% increase, to RON 443 million. Sales of new loans to legal entities reached RON 1.04 billion in the first nine months of 2025, up 20% compared to the same period last year. In the retail area, lending activity recorded a significant increase in Q3 2025, when the volume of new loans was 82% higher compared to the similar period in 2024.

Patria Bank also strengthened its position as an accessible digital bank, recording a 25% increase in the number of users of the Patria Online platform and a 15% increase in transactions carried out through Internet & Mobile Banking. The launch of products such as the five-year fixed-rate euro real estate loan and the expansion of the online credit card contribute to increasing customer interaction and diversifying operating income.

The Total own funds ratio stood at 21.5%, above regulatory requirements, consolidating the Bank's solid capital base. In recent months, Patria Bank has continued its strategic international partnerships, signing a Confirming Bank agreement with the EBRD under the TFP Program and a new financing of EUR 25 million with the European Investment Bank (EIB) intended to expand lending to SMEs, including for green projects.

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About Patria Bank

Patria Bank is a Romanian bank listed on the Main Market of the Bucharest Stock Exchange (trading symbol: PBK), offering a complete range of financial products and services – from current accounts, savings and loans to modern digital solutions – addressed to individuals, micro-enterprises, SMEs and the agricultural sector. Through its proprietary digital platform, “Patria de Oriunde,” clients can access banking services 100% online, without the need for physical presence in branches. Patria Bank is part of a financial group that also includes Patria Credit IFN,



specialized in rural microfinance, and SAI Patria Asset Management, an investment fund manager. The majority shareholder of the Bank is the private equity fund Emerging Europe Accession Fund (EEAF), whose main investors are EBRD (European Bank for Reconstruction and Development), EIF (European Investment Fund, part of the European Investment Bank Group), DEG (Development Bank, part of the KfW banking group) and BSTDB (Black Sea Trade and Development Bank). www.patriabank.ro

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