



Q3 2025

Report

For the period ended:
September 30, 2025



PATRIA BANK S.A.



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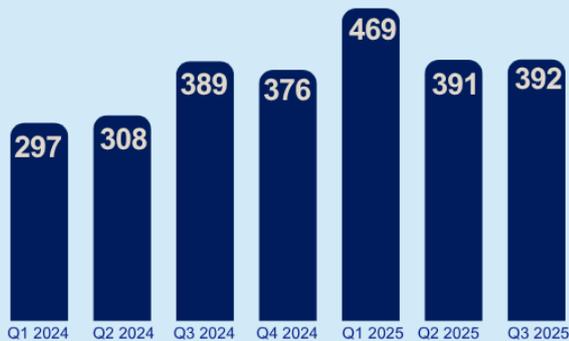
This Report meets the publication requirements set forth by Law no. 24/2017 on issuers of financial instruments and market operations, the Regulation of the Financial Supervisory Authority (ASF) no. 5/2018 on issuers of financial instruments and market operations, and the Bucharest Stock Exchange Code.

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 as of September 30, 2025 are unaudited.

The financial figures presented in the descriptive section of the report, expressed in RON thousand, have been rounded to the nearest whole number. This may result in minor rounding differences.

NEW LOAN SALES

in RON mn



DIGITALIZATION INDICATOR

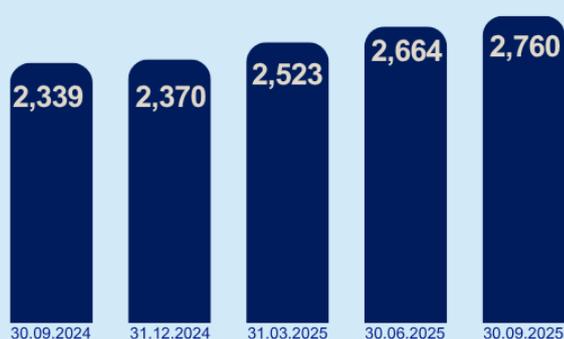
+25%

Increase in the number of Patria Bank online users in 9M 2025 vs. 9M 2024



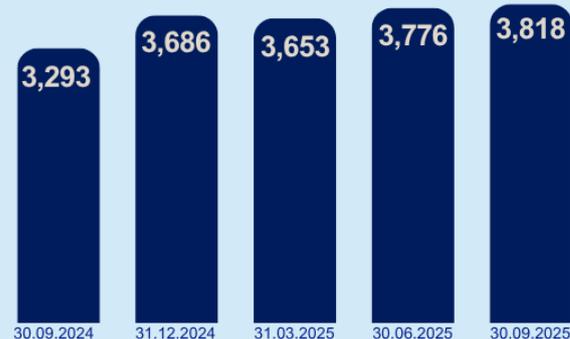
PERFORMING LOANS

in RON mn



COMMERCIAL FINANCING

in RON mn



Individual data



Loans portfolio
30.09.2025

RON 217 MN



Assets under management
30.09.2025

RON 662 MN

“The results for 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 both 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.



Valentin VANCEA
CEO

Key financial indicators for Q3'25



NET BANKING INCOME

in RON mn



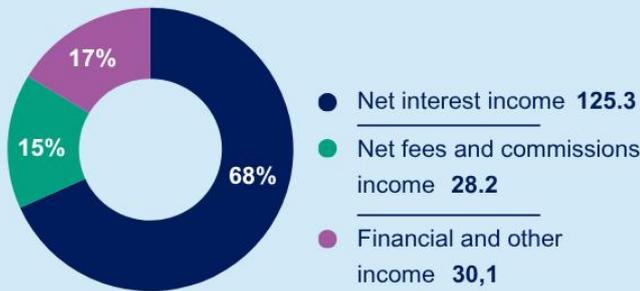
CONST/INCOME RATIO

*Excluding the turnover tax introduced in 2024



INCOME BREAKDOWN

in RON mn, for 9M 2025



PROFITABILITY

in RON mn



RETURN ON ASSETS (ROA)



RETURN ON EQUITY (ROE)



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 performance reflects strong discipline in resource allocation, a careful approach to risk, and a balanced structure of recurring revenues.



Georgiana STANCIULESCU
Deputy CEO

Q3'25 Macroeconomic context

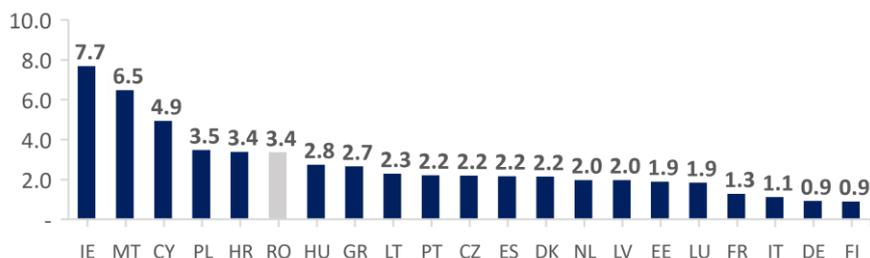
Economic growth in Q2 2025, according to data published by the INS, indicates a real GDP growth of 0.3% compared to Q2 2024. Economic performance should remain weak in the following quarters, being limited by the fiscal consolidation process.

The inflation rate rose to 9.9% in September, and the annual CORE 3 core inflation rate was 8.1%

GDP 2020-2025



% Real GDP growth, average 2015-2024

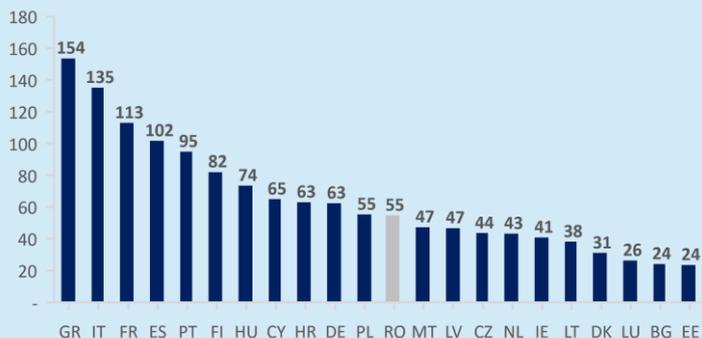


Public budget deficit

The general consolidated budget deficit rose to 5.39% in the first nine months of the year and reached RON 102.4 billion, compared to RON 96.2 billion (5.47% of GDP) in the first nine months of last year

Before the European Commission, Romania assumed a deficit target of 8.4% for this year, much higher than initially expected, i.e. 7%, but below last year's record level of 9.4%.

Public debt % GDP 2024



Inflation 2020-2025



Banking sector ratios

Financial Leverage

8.7%



234.6%

Liquidity Coverage Ratio (LCR)



Return on Assets

1.6%



2.8%

Non-Performing Loans (NPL) Ratio



Average Equity Ratio

16.6%



24.2%

Solvency Ratio

The non-performing loans (NPL) rate was 2.8% at the end of Q2 2025, up from 2.53% at the end of Q1 2025 and above the level of 2.49% in Q2 2024. Total assets of the banking system rose to RON 893.98 billion in June 2025, compared to RON 887.02 billion in March 2025, marking a quarterly advance of approximately RON 6.96 billion and an annual increase of approximately RON 60 billion compared to June 2024 (RON 834.56 billion). According to data published by the National Bank of Romania, the banking system recorded a net profit of RON 7.45 billion in Q2 2025, and in Q2 the return on assets (ROA) remained at 1.6%, while the return on equity (ROE) was 16.6%, slightly below the level of 16.7% (ROE) recorded in Q1 2025. The loan/deposit ratio was relatively stable, standing at 65.1% in Q2 2025, compared to 62.9% in Q1. This indicates a slight acceleration in the pace of lending compared to the growth of deposits. The solvency indicator was 24.23% in June 2025, slightly above the level of 24.17% in Q1 2025, but down from 24.90% in Q4 2024.

Q3'25 Summary

Key figures

	Bank	30.09.2025	30.09.2024	Variation
Financial results	Net banking income (RON thousand)	183,502	159,326	15%
	Operational expenses (RON thousand)	(126,770)	(120,588)	5%
	Turnover tax (2%)	(8,528)	(5,867)	45.3%
	Net cost of risk (RON thousand)	(13,880)	(5,985)	132%
	Net result (RON thousand)	36,331	27,354	33%
	Cost/income ratio	69.1%	75.7%	-6.6%
	Cost/income ratio (w/o turnover tax of 2%)	64.4%	72.0%	-7.6%
	ROE	10.8%	8.8%	2.0%
		30.09.2025	31.12.2024	Variation
Loans and deposits	Total net loans (thousand RON)	2,764,431	2,365,429	17%
	Total deposits (thousand RON)	3,834,158	3,702,193	4%
	Loans (gross value) / deposits	75.0%	67.0%	8.0%

The financial results recorded by Patria Bank at September 30, 2025 show a net profit of RON 36.3 million for the first nine months of the current year, representing an increase of 33% compared to the same period of the previous year. This result is a culmination of multiple initiatives aimed at improving commercial performance, financial position and performance, supported by effective risk management.

The Bank has proved a solid capacity for adaptation and sustainable growth by implementing an integrated strategy that led to increased profitability and streamlined operational processes. The decrease in the level of non-performing loans (NPL) and the decrease in the cost/income ratio by -6.7 p.p. compared to September 2024 confirm prudent and efficient financial management, as well as the solidity of the sustainable business model.

The Bank also had the capacity to absorb additional costs as well as the increase in existing costs (especially the increase in the Turnover Tax starting with July from 2% to 4%), generating additional income and obtaining an increase in profitability ratios (RoA and RoE), together with reporting an increasing Operational result (+46% compared to the same period of 2024).

The main financial milestones achieved as of September 30, 2025 are presented below:

- Total assets grew by 10%, supported by the performing loans portfolio expansion (+17% compared with 31.12.2024) and a prudent but profitable investment policy. Diversification and increased funding sources were key factors in expanding the asset base, maximizing profitability compared to June 2024 (RoA 1.0% from 0.9% and RoE 10.8% from 8.8%)
- Increase in net banking income by 15% in the 9 months of 2025 compared to the same period in 2024, due to the expansion of the loan portfolio and the refocusing towards shorter-term sources, by diversifying products and services and the increase in customer transactional behavior
- The taxation level reported by the Bank as of September 30, 2025, calculated by considering the combined impact of the corporate income tax and the turnover tax, results in an effective tax rate

of 29%. This level of taxation is comparable to that of developed Western European countries such as Italy, France, the Netherlands, and Spain.

- Maintaining an optimal balance sheet structure of the bank, the loan-to-deposit ratio registering a level of 75% compared to 67% at the end of 2024
- Increase in Loans and advances granted to customers by 16% compared to 2024. Portfolio growth is due to organic expansion which remains a predominant strategic direction
- Increase in debt investments by 7% compared to 2024 by temporarily placing excess liquidity at competitive yields according to capital market conditions
- The strategy to reduce non-performing exposures continued in 2025, the non-performing loan (NPL) rate was reduced through rigorous preventive strategies, including the intensification of monitoring activity and the initiation of proactive measures to support customers. The intensification of collection and recovery processes, correlated with write-off operations, contributed to the reduction of the non-performing loan exposure, allowing for a better allocation of capital. Thus, the Non-Performing Exposures (NPE) ratio decreased from 4.71 in September 2024 to 3.5% in September 2025, while the coverage ratio of non-performing loans with impairment reached 57%
- Maintaining a solid capital base, reflected in the Total Own Funds Ratio of 21.76%, which incorporates the profit recorded by the Bank as of June 30, 2025, as well as the negative impact of the partial buyback operation finalized on 18th February 2025, amounting to RON 6 million, representing the shares held by shareholders who exercised their withdrawal right at the time of the merger between Banca Comercială Carpatica and the former Patria Bank, which led to a 0.24% decrease in the Own Funds Ratio.

Q3'25 Financial results

Bank's Financial position as at 30.09.2025 compared with 31.12.2024

<i>Thousand RON</i>			
ASSETS	30-Sep-25	31-Dec-24	Sep.25/ Dec.24 (%)
Cash and cash equivalents	476,134	524,457	-9%
Loans and advances to banks	19,094	19,422	-2%
Securities	1,352,718	1,266,353	7%
Investment in subsidiaries	42,296	40,296	5%
Loans and advances to customers, net	2,751,025	2,367,410	16%
Other assets	273,259	268,220	2%
Total ASSETS	4,914,526	4,486,158	10%
LIABILITIES	30-Sep-25	31-Dec-24	Sep.25/ Dec.24 (%)
Due to banks & REPO	348,850	141,453	147%
Due to customers	3,834,158	3,702,193	4%
Other liabilities	94,764	88,559	7%
Subordinated debt	101,239	59,391	70%
Debt securities in issue	66,143	65,557	1%
Total Liabilities	4,445,154	4,057,153	10%
Total Equity	469,372	429,005	9%
Total LIABILITIES AND EQUITY	4,914,526	4,486,158	10%

<i>Thousand RON</i>			
	30-Sep-25	30-Sep-24	Sep.25/ Sep.24 (%)
Gross loans	2,876,094	2,455,328	17%
Performing loans	2,764,431	2,329,292	19%
Non-performing loans	111,663	126,036	-11%
Impairments	(125,069)	(115,640)	8%
Performing loans provisions	(62,725)	(43,943)	43%
Non-performing loans provisions	(62,344)	(71,697)	-13%
Net loans	2,751,025	2,339,688	18%
Net performing loans	2,701,706	2,285,349	18%
Net non-performing loans	49,319	54,339	-9%

Total assets, of RON 4.9 billion, show a balanced increase of 10% compared to the end of 2024, through the development of the portfolio of loans granted to customers and the increase in investments in Government bonds.

The loan portfolio (gross value) records a solid increase of 16%, RON +395 million, compared to the end of 2024, generated mainly by the expansion of loans granted to companies in the SME, Corporate and Agricultural financing sectors. In structure, an increase of the performing loan gross portfolio by 19%, RON +435 million, is noticed, evolution which led to a decrease in the Non-Performing Exposures (NPE) Rate, which decreased from 4.1% on December 31, 2024 to 3.5% on September 30, 2025.

Investments in government securities registered an increase by 7% compared to 31.12.2024, contributing to the improvement of the balance sheet structure and the consolidation of interest income.

Customer liabilities registered an increase by 4%, of RON 132 million compared to December 31, 2024. The Bank aimed to calibrate the cost of funding and manage liquidity at optimal costs, choosing a more selective policy for some high-value deposits with a high cost of funding. This resulted in shifting deposits towards shorter maturity buckets, as well as in lowering the financing cost both in lei and in foreign currencies. The Bank also aims to develop collateral deposits that ensure an optimal cost of funding and lower volatility, an action correlated with lending and trade finance activity.

Interbank funding shows an increase of RON 207 million, in close correlation with the expansion of assets and the financing diversification strategy in a mix adapted to market conditions from the perspective of duration, currency and funding cost.

Equity shows an increase of 9% compared to December 31, 2024, mainly arising from the net profit obtained in the first 9 months of 2025. A negative impact in the evolution of equity is coming from the implementation of the partial buyback operation of shares amounting to RON 6,000,000 from shareholders who exercised their withdrawal right at the time of the merger between Banca Comerciala Carpatica and the former Patria Bank.

At standalone level, the capital adequacy ratio (Total Own Funds Ratio) is 21.47%, above the regulatory limit and also above the level recorded at the end of 2024 (20.32%), mainly due to the increase in Total Own Funds to a greater extent than the risk-weighted assets (development of lending activity). At consolidated level, the capital adequacy ratio (Total Own Funds Ratio) is 21.25%, above the regulatory limit.

The Total Own Funds Ratio, both at standalone and consolidated level, does not incorporate the profit reported as of 30.06.2025. The Bank also applies the inclusion in the calculation of Own Funds of the temporary treatment provided for in paragraphs (1) and (2) of Article 468 of Regulation (EU) No. 575/2013.

Financial results (standalone level)

The main elements recorded, compared to the same period last year:

FINANCIAL PERFORMANCE STATEMENT	30.09.2025	30.09.2024	Δ 2025/ 2024 (%)
<i>Thousand RON</i>			
Net interest income	125,254	103,426	21%
Net fees and commission income	28,193	27,760	2%
Net gains from financial activity & other income	30,055	28,140	7%
Net banking income	183,502	159,326	15%
Staff costs	(60,699)	(55,875)	9%
Depreciation and amortization	(17,075)	(16,093)	6%
Other operating and administrative expenses, out of which:	(48,996)	(48,620)	1%
<i>Turnover tax</i>	<i>(8,528)</i>	<i>(5,867)</i>	45%
Total operating expense	(126,770)	(120,588)	5%
Operating result	56,732	38,738	46%
Net impairment of financial assets	(13,880)	(5,985)	132%
Profit before tax	42,852	32,753	31%
Income tax expense for the year	(6,521)	(5,399)	21%
Net profit for the period	36,331	27,354	33%

Net banking income recorded an increase of 15% compared to the same period of 2024, an evolution mainly supported by the advance of net interest income (+21%), which represented the main growth driver. To a lesser extent, income from financial activity (+7%) and net commission income (+2%) contributed to this dynamic, reflecting a balanced mix of income sources and the consolidation of the Bank's capacity to generate recurring results based on the diversification of the product and service portfolio.

Regarding interest income, the Bank presents a significant increase of 16% compared to the same period of the previous year, the evolution being supported preponderantly by income related to the portfolio of loans granted to customers as well as by income obtained from debt securities in which the bank temporarily invested excess liquidity which increase by 19%. Interest income related to the loan portfolio increased significantly, by RON +26.6 million, compared to the same period of last year, as a direct result of the increase in the balance of loans granted to customers.

Interest expenses increased by 11% compared to the same period in 2024, mainly due to the increase in the commercial funding balance, as well as by the growth of other commercial funding (subordinated debt and deposits from banks).

Operational expenses recorded an increase of 5% (RON +6.2 million), compared to the same period of the previous year, of which RON 2.7 million represents the increase in turnover tax from 2% to 4%.

Operational and administrative costs show also an increase, being especially influenced by the development of the Bank's activity. Another increase is driven by operational and administrative costs as, a result of investments in IT and cybersecurity systems as well as in marketing campaigns.

The net cost of risk follows a prudent evolution. The Bank records net impairment adjustments worth RON 13.9 million in the first 9 months of 2025 compared to RON 6 million in the same period of the previous year, mainly due to the increase of the loan portfolio, as well as as a result of the continued process of decreasing the balance of non-performing loans and implicitly the level of the non-performing loans ratio. Thus, compared to September 2024, the non-performing loans ratio (NPL ratio) decreased from 4.7% to the level of 3.5% recorded in September 2025. The Bank constantly monitors the loan portfolio for adequate credit risk management, taking into account the uncertainties that arise in the market. In the first 9 months of 2025, the Bank carried out write-off operations worth RON 9 million in line with the strategy of reducing the stock of non-performing loans.

The taxation level reported by the Bank as of September 30, 2025, calculated by considering the combined impact of the corporate income tax and the turnover tax, results in an effective tax rate of 29%. This level of taxation is comparable to that of developed Western European countries such as Italy, France, the Netherlands, and Spain.

The Bank recorded a positive operational result for the first 9 months of 2025 of RON 56.7 million and a net profit of RON 36.3 million, up by 33% compared to the level recorded in September 2024.

The Bank's net result continued the sustained growth recorded in the other two quarters of 2025. After a level of RON 10 million lei in Q1 2025 and RON 15.7 million lei in Q2 2025, the Bank recorded a profit of RON 10.5 million in Q3, surpassing the profit recorded in Q3 2024. This dynamic puts the Bank on a clear upward trajectory and strengthens the prospects for superior results throughout 2025.

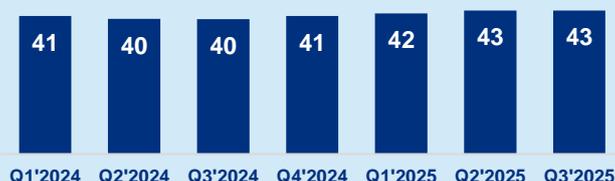
Quarterly net banking income

RON mn



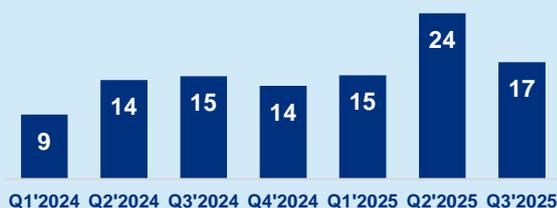
Quarterly total operating expenses

RON mn



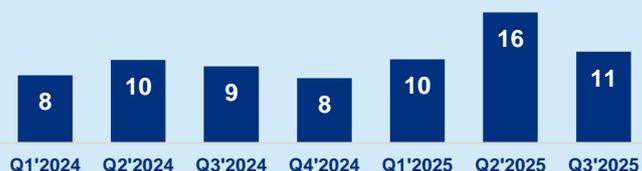
Operating result

RON mn



Net result

RON mn



Economic financial indicators

Ratios		30-Sep-25	31-Dec-24	30-Sep-24
1	Total Own Funds Ratio	21.5%	20.3%	21.0%
2	Potential change in economic value according to EBA Guidelines on IRRBB (EVE/ FP1)	9.02%	10.93%	14.58%
3	Loans (gross value) / Customer deposits	75%	67%	74%
4	Loans (gross value) / Total assets	59%	55%	58%
5	Liquidity Coverage Ratio (LCR)	134%	173%	149%
6	Liquid assets / Total assets	38%	39%	38%
7	Debt securities and equity instruments / Total assets	28%	28%	27%
8	Return on assets ratio (RoA)	1.0%	0.8%	0.9%
9	Return on equity ratio (RoE)	10.8%	8.5%	8.8%
10	Cost/income ratio	69%	76%	76%
11	Cost/income ratio (less the turnover tax)	64%	72%	72%
12	Non-Performing Loans (NPL)*	4.0%	4.8%	5.4%
13	Non-Performing Exposures (NPE)*	3.5%	4.1%	4.7%
14	Coverage NPL	57.6%	57.3%	59.1%
15	Coverage NPL **	57.3%	57.4%	59.1%

(*) As per standalone FINREP

(**) As per the presentation for the calculation of the systemic risk buffer

The consolidation of the bank's profitability is also reflected in the increase in profitability ratios, ROE and ROA reaching values of 10.8% and 1.0% respectively, above the levels recorded on 31.12.2024 and 30.09.2024.

Operational efficiency - the cost/income ratio at 30.09.2025 incorporates the 2% turnover tax expense, for the period January – June 2025 and the 4% turnover tax expense for the period July – September 2025 applicable to credit institutions starting with 2024, in amount of RON 8.5 million, in the absence of which the cost/income ratio would have been 64%.

Q3'25 Commercial activity



Banking activity for legal entities

In the first 9 months of 2025, Patria Bank strengthened its commercial activity, with a strategic focus on the SME, Micro, Corporate, and Agro&Food segments, through dedicated solutions and initiatives in sustainability and green financing.

The **MICRO** segment benefited from fast and accessible products for entrepreneurs, representing financing for working capital, factoring, and investments, including projects supported by European funds. The Bank emphasized flexibility and personalized advisory services, tailoring processes and products to the specific needs of various types of legal entities, ensuring a high-quality process with an impact at the individual, business and community levels.

In the **SME** sector, Patria Bank continued to play an active role in financing the real economy, supporting entrepreneurs through flexible lending products and strategic partnerships. The SME loan portfolio reached RON 782 million at the end of September 2025, marking a 16% increase compared to December 2024 and a 29% increase compared to September 2024. The accelerated growth reflects both a positive credit demand trend and a strengthened commercial execution capacity.

The performance is supported by the expansion of the Competitiveness Credit program in partnership with the European Investment Fund, as well as by the development of operational flows dedicated to the SME segment, with improved response times and simplified processes. There has been a solid increase in financing for investments and working capital, focusing on sectors with a high contribution to the economy: commercial real estate, trade, manufacturing, construction and residential.

In the **CORPORATE** segment, Patria Bank continued to support large companies through complex and structured solutions, tailored to the specific needs of strategic projects. The Corporate portfolio reached RON 546 million at the end of September 2025, up 14% compared to December 2024 and up 14% compared to September 2024, reflecting a consistent acceleration of commercial activity and a strong investment appetite.

The financing focused on sectors such as green energy, real estate, infrastructure, healthcare, tourism, transportation, productive industry, HORECA, technology, and services. The bank offered both long-term investment loans and short-term liquidity products, such as factoring and credit lines, to ensure financial flexibility and expansion capacity.

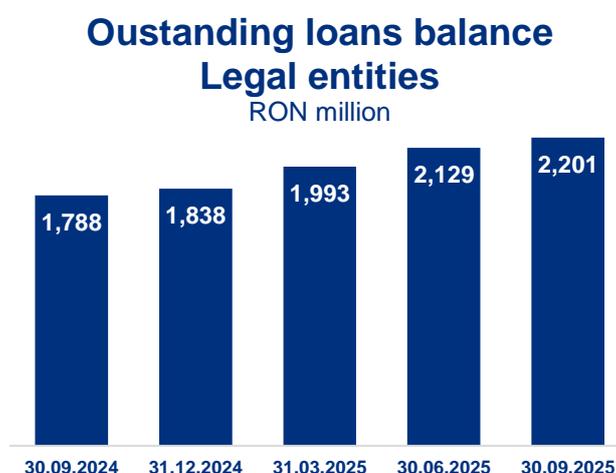
At the same time, Patria Bank strengthened relationships with corporate companies through consultative approaches and customized financial structures, which allowed the attraction of projects with significant economic impact. The development directions aimed at strengthening presence in the energy and real estate sectors and expanding into emerging industries with high growth potential, positioning the bank as a strategic financial partner for investors and major operators in the economy.

In the **AGRO&FOOD** sector, Patria Bank financed seasonal working capital, the purchase of equipment, and the modernization of farms, facilitating farmers' access to advanced technology. Financing with European funds continued to be a priority. Additionally, within the agribusiness financing chain, financing for the food industry gained momentum. Despite the impact of soil droughts in previous years and the lack of liquidity in the agricultural sector, the quality of the Agro portfolio remained solid, thanks to the monitoring of the client portfolio and the support measures implemented.

Thus, in the first nine months of 2025, Patria Bank confirmed its role as a relevant financial partner for Romanian companies, strengthening its market position through flexible, sustainable solutions adapted to the specific needs of each sector.

Outstanding loans

The level of outstanding performing loans granted to companies recorded a positive evolution compared to December 2024, respectively an increase of 15.9%. All business lines recorded positive evolutions compared to December 2024, with a positive dynamic of the total loan balance. In the first 9 months of 2025, the Bank continued to focus on increasing the loan portfolio and supporting Micro companies and small companies, further exploiting, for the benefit of clients, the loans with guarantees issued by the European Investment Fund (InvestEU Program) but also on lending to SME companies, supporting both investments and current activity.



The agricultural segment continued to be one of the priority segments for lending activity. The significantly improved performances in the first nine months of 2025 are, first of all, the result of the consolidation of Patria Bank's commercial team, the focus on increasing profitability of existing clients but also on

attracting new clients, as well as the improvement of internal processes and the renewal of the product portfolio.

Thus, the Agro&Food Department recorded a 42% increase in the loan portfolio in the first nine months of 2025 compared to the end of last year. The demand for financing from Romanian farmers in the period analyzed by the Bank reflects a positive dynamic fueled by the working capital needs of farmers, as well as the growing interest in projects with European funds.

Outstanding loans in stages 1&2 (RON Th equiv.)	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	Variation 30.09.25 vs. 31.12.24	Variation 30.09.25 vs. 30.09.24
Agro	299,881	302,610	344,490	401,340	430,268	42%	43%
Micro	401,917	380,786	404,337	438,581	442,873	16%	10%
SME	606,342	674,958	730,222	760,702	781,620	16%	29%
Corporate	480,146	479,448	514,225	528,748	546,396	14%	14%
Total	1,788,286	1,837,802	1,993,275	2,129,371	2,201,156	20%	23%

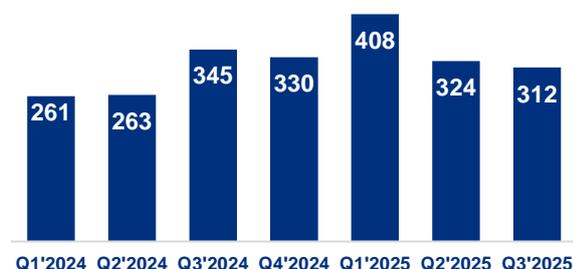
New loan sales

In the first 9 months of 2025, new loan sales in the corporate segment recorded an increase of 20% compared to the similar period of last year.

In the **MICRO** segment, financing was focused on covering working capital needs, but also on financing investments, including long-term ones, both subsegments having a positive dynamic compared to the same period last year. The loan balance increased by 16% compared to the balance reported at the end of last year and new loan sales had an advance of +26% in the first 9 months of the year, compared to the same period last year. The implementation of a fast analysis flow contributed to this growth, meeting the clients' requests for quick solutions and coverage of financing needs. The bank also maintains its specific and differentiated approach in the area of very small non-agricultural businesses and small agricultural businesses, a strategic segment for the microfinance area.

New loans sales legal entities

RON mn



In the **SME** segment, cumulative sales for 9 months 2025 were 15% higher than in the same period of the previous year, reaching RON 374 million, even in the context of a temporary decrease of 30% in Q3 2025 compared to Q3 2024.

In the **Corporate** area, sales for Q3 2025 were 43% higher than in Q3 2024, and the advance for the first 9 months of the year was 13%. The growth comes mainly from investment projects with longer maturities and from an acceleration in demand for structured products and mixed-purpose credit lines, which confirms the bank's attractiveness for medium and large companies.

In the **AGRO&FOOD** segment, the Bank continued its strategy to acquire new customers through financing and refinancing of investments, in the medium and long term. This strategy is still being

implemented, with a focus on financing land acquisitions, equipment, irrigation systems and storage spaces. Since, in the Agro segment portfolio, the largest share is represented by the financing of vegetable crops, the Bank's strategy is also to diversify this segment. Regarding the structure of financing demand in the first nine months of 2025, it shows a clear focus on working capital loans, of 70%, used both for the establishment of crops and for the payment of input suppliers. Investment and equipment loans represented 20% of the total and financing for the implementation of projects with European funds represented 10%. Compared to the same period in 2024, the demand for working capital recorded a significant advance. Financing for investments decreased slightly, but there is an increase in the appetite of medium and large farmers for projects implemented with European funds, especially in animal husbandry, in the pig and poultry sectors.

In the **SME & CORPORATE** segment, the first 9 months of 2025 were marked by the consolidation of the Bank's position as a strategic financial partner for projects with major economic impact. During this period, significant financings were successfully completed in key sectors such as HORECA, infrastructure, green energy and commercial real estate, reflecting both the investment appetite of companies and the Bank's ability to structure flexible and competitive solutions.

Green energy remains a strategic priority for the economy and for the Bank, with a clear focus on the solar energy segment, where energy production and efficiency projects were financed. These initiatives contribute to the national energy transition and emission reduction objectives, while strengthening the Bank's positioning in the sustainable financing segment.

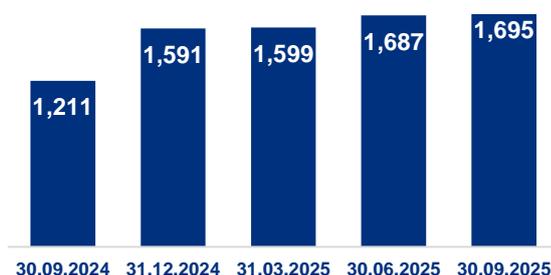
In the infrastructure area, the Bank continued to provide non-cash facilities, supporting complex projects with a strategic role in regional economic development. These financings contribute to increasing the competitiveness of companies and boosting public and private investments. The medium-term strategy remains oriented towards sectors with high growth potential and structural impact on the economy.

New loans sales (RON Th. equiv.)	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Variation 9M 2025 vs. 9M 2024
Agro	49,854	51,713	70,976	64,319	69,148	96,415	66,404	34%
Micro	42,292	48,082	64,746	69,216	67,630	61,832	66,749	26%
SME	74,125	89,217	163,361	123,058	128,357	132,103	114,052	15%
Corporate	94,670	73,810	45,576	73,900	142,800	33,700	64,947	13%
Total	260,942	262,822	344,660	330,493	407,935	324,049	312,152	20%

Commercial funding (current accounts & term deposits)

Commercial funding recorded an increase of 6.1% compared to December of last year. The increase in collected sources was due to the positive evolution in the SME area. The Bank's strategy was to increase competitiveness in terms of prices offered in the short-term maturity segment (1 - 3 months) considering the decreasing trend of interest rates. The Bank also obtained in the first 9 months of 2025 a significant reduction in the funding cost related to commercial sources, by reducing concentrations in the liquidity area and increasing current account turnover.

Commercial funding balance - Legal entities RON mn



Retail Banking activity

In the first 9 months of 2025 the demand for lending products (secured and unsecured) continued the growth trend recorded in 2025 throughout the banking system. Patria Bank continued to actively promote products in the existing portfolio, while launching a mortgage loan product in Euro with a fixed interest rate for the first 5 years.

The volume of secured and unsecured loans granted by the Bank in the first 9 months of 2025 amounted to RON 165.9 million, reaching the level of RON 80.1 million Q3, up by 66% compared to 31.12.2024 and by 82% compared to the similar period in 2024. Although secured loans still register a reduced value in total lending activity, respectively RON 41.6 million lei in the first 9 months (of which RON 19.7 million lei in Q3), an increasing trend in their sales is observed compared to the similar period in 2024.

New unsecured loan volumes remained predominant in the first 9 months of 2025, with a contribution of RON 165.9 million, or 80% of the total new loan volumes granted in this segment (of which in Q3 loans worth RON 60.3 million were sold). The increase in sales in this segment was 66% compared to the same period of the previous year and 61% compared with 31.12.2024. The Bank estimates an increase in the contribution of secured lending in the coming period, by actively promoting existing products, in RON and EUR, both through its own sales force and through intermediary partners (brokers and lead providers). The penetration rate of loans sold with insurance in total loans reached 85%. In this context, it is also relevant that Patria Bank launched the personal loan product without collateral in the amount of up to RON 250,000.

Retail performing loans

RON mn

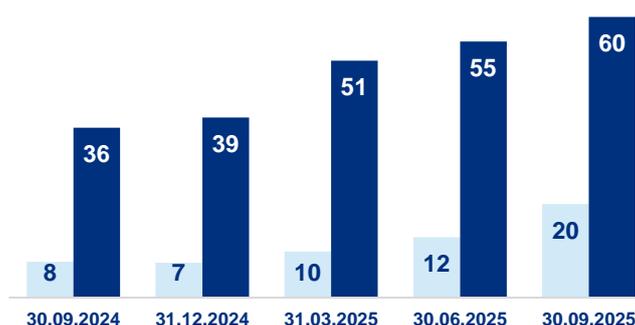
■ Secured ■ Unsecured



Retail new loan sales

RON mn

■ Secured ■ Negarantate



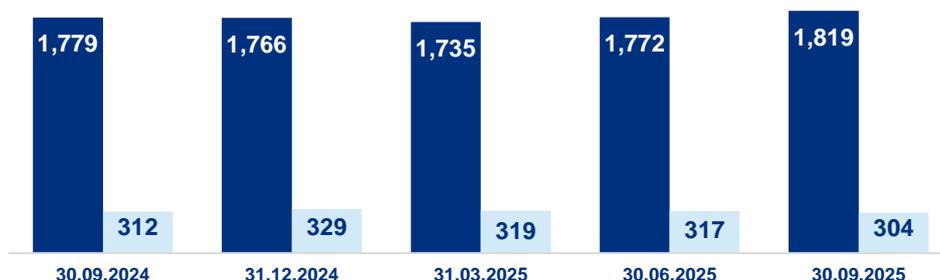
Regarding term deposits, there is an increase of 3% compared to both December 31, 2024 and the similar 9-month period of 2024, with the mention that the balance of current accounts shows a decrease in value and implicitly a negative variation compared to the two periods analyzed, 31.12.2024 and, respectively, the similar period of last year.

Starting with Q2 2025, the promotion actions for savings products have been intensified, being supported by the campaigns launched for periods of 3, 6, 12 and respectively 13 months, actions that were maintained in Q3.

Commercial funding - Retail clients

RON mn

■ Term deposits ■ Current accounts



Patria de Oriunde

In the first 9 months of 2025 the Bank continued the intense promotion of the online platform "Patria de Oriunde" by broadcasting campaigns for deposits purchased in RON through radio promotion, and for consumer loans without real estate collateral through TV promotion.

In September 2025, a "back to school" campaign was promoted, promoting the credit card, both on the Patria de Oriunde platform and in the territorial units.

Patria Online

The Internet & Mobile Banking platform of Patria Bank has been expanded continuously by adding new functionalities and digital services options for clients, as well as security updates.



+25% increase in number of Patria Online users in 9M 2025 vs. 9M 2024



+15% increase in number of transactions executed via Internet & Mobile Banking platforms in 9M 2025 vs. 9M 2024

Digitalization

Patria Bank continued the process of innovation and digitalization, both in the commercial and operational areas. The main directions include the expansion of lending and products for microenterprises and SMEs, the launch of new digital solutions for corporate clients (Smart API, optimized enrollment flows, Mobile and Internet Banking), as well as the introduction of specialized products such as the "Protection Account" and the optimization of credit and card flows. These projects strengthen the digital experience of customers and support the development of the strategic segments Agro, SME and Corporate.

About Patria Bank

Patria Bank SA is a joint stock company using a one-tier corporate model, licensed as a credit institution for carrying out banking activities in Romania according to Emergency Ordinance of Government (EOG) no. 99/2006 on credit institutions and capital adequacy.

As at 30.09.2025 **Patria Bank Group** includes:



Patria Bank SA, credit institution authorized to carry out banking activities on the territory of Romania. The Bank offers banking services and other financial services to individuals and companies, having a market share in terms of assets of less than 1%. These services include: opening of accounts and term deposits, domestic and foreign payments, foreign exchange operations, financing for current activity, medium-term financing, issue of letters of guarantee and letters of credit.



Patria Credit IFN SA, a non-banking financial institution licensed by the National Bank of Romania (NBR) to perform lending activities in Romania, registered in the Special Register of Non-Banking Financial Institutions held by the NBR specialized in rural lending and microfinance. Patria Bank SA holds 99.99% of the share capital of Patria Credit IFN.



SAI Patria Asset Management SA and the six investment funds managed by the company - Patria Obligatiuni, Patria Global, Patria Stock, Patria Euro Obligatiuni, ETF BET Patria - Tradeville and ETF Energie Patria - Tradeville. The company is licensed by the Financial Supervisory Authority of Romania (FSA) for the management of investment funds and is 99.99% under the control of Patria Bank SA.

As at 30.09.2025 the Bank also holds a participation of 95.68% of the share capital of Carpatica Invest SA (formerly SSIF Carpatica Invest SA), a company currently undergoing judicial liquidation.

Shareholder structure

The structure of the Bank's shareholders holding at least 10% of share capital at 30.09.2025 is as follows:

Shareholder	No of shares	% Percent
EEAF FINANCIAL SERVICES BV. Amsterdam	2,755,927,215	85.10
Other shareholders – individuals	416,835,860	12.87
Other shareholders – companies	65,627,483	2.03
Total	3,238,390,558	100.00

By the EGSM Resolution no. 1/28.04.2025, the reduction of the Bank's share capital was approved through the cancellation of shares acquired by the Bank as a result of the partial repurchase of its own shares from shareholders. The repurchase was carried out following the exercise by entitled shareholders of the right of withdrawal, in accordance with art. 134 para. (1) letter d) of Law no. 31/1990 on companies, in the context of the merger between Banca Comercială Carpatica, as the absorbing company, according to the EGSM Resolution of Banca Comercială Carpatica no. 1/05.10.2016, and Patria Bank, as the absorbed company, according to the EGSM Resolution of Patria Bank no. 22/08.11.2016. The share capital was reduced with the amount of RON 4,042,381.80 lei, from RON 327,881,437.60 to RON 323,839,055.80, by canceling 40,423,818 shares with a nominal value of 0.10 lei/share.

Thus, on September 17, 2025, the Bank's share capital was reduced by 40,423,818 shares, from the value of RON 327,881,437.60 lei (divided into 3,278,814,376 shares) to the value of RON 323,839,055.80 (divided into 3,238,390,558 shares).

Directors and Executives

As of 30.09.2025 the management of the Bank is as follows:

Board of Directors



Horia Dragos MANDA

Chairman



Daniela ILIESCU

Member



Bogdan MERFEA

Member



Nicolae SURDU

Independent member



Vasile IUGA

Independent member

Executive Committee



Grigore Valentin VANCEA

General Manager



Georgiana Mihaela STANCIULESCU

Deputy General Manager,
Financial Division



Razvan Vasile PRODEA

Deputy General Manager,
Risk Division



Cristian NAE

Deputy General Manager,
Commercial Division*

*pending NBR approval

Activity of subsidiaries

Patria Credit IFN

Patria Credit IFN SA is a non-banking financial institution (IFN) that supports the efforts of rural and small urban entrepreneurs, as well as their positive impact on their communities. Specialized in financing farmers, Patria Credit is a member of the European Microfinance Network (EMN) and Microfinance Center (MFC) and is the first non-banking financial institution dedicated to microfinance in Romania, with almost 25 years of experience and over 20,000 historically financed clients.

In Q3 2025, the company continued to provide loans tailored to the needs of its main segment, namely microfarms, thus consolidating its role as a dedicated microfinance institution. Its main activity was focused on supporting microfarms and small businesses, significantly contributing to their development. In addition, Patria Credit IFN plays an important social role in stimulating the development of local communities, facilitating access to funding for small entrepreneurs and farmers, which has a direct impact on sustainable economic growth and job creation in rural areas.

Thus, as of September 30, 2025, the portfolio structure was maintained, with a high concentration of loans granted to this segment, respectively 82%. Also, the high share of investment loans was maintained, respectively 80% of the portfolio. Regarding the guarantee structure, 85% of the portfolio is secured with guarantees provided by the European Investment Fund through various guarantee programs (Invest EU, EaSi).

On 30.09.2025, Patria Credit's loan portfolio had a value of RON 217 million, up 17% compared to December 2024. New loan sales recorded an increase of over 156% compared to the similar period of 2024. The net profit recorded on June 30, 2025 was RON 5.2 million.

Patria Credit aims to continue the external and internal digitalization process, as well as to actively engage with the NGO environment and relevant partners in creating new lending models and promoting good practices in sustainable agriculture.

Agriculture and rural development could be boosted this year by continuing the efforts to reduce the "distance" between producers and consumers by launching new and unique product sales platforms and by opening new distribution channels to large retailers.



3,255 active
customers as of
30.09.25



RON 217 mn
Loan portfolio as at
30.09.2025



+156%
New loan sales



RON 5.2 mn
Net profit as at
30.09.2025



RON 662 mn
 managed assets as at
 30.09.2025
 + 20% vs 30.06.2025



35,434
 investors in 2
 ETFs as at
 30.09.2025



RON 1.39 mn
 Net profit in the
 first 9M 2025

SAI Patria Asset Management

SAI Patria Asset Management SA, an investment management company authorized by the ASF, continued to increase its assets under management to RON 662.2 million at the end of September 2025. The value reached at the end of Q3 represents an increase of 31.9% compared to the level of RON 502.1 million recorded at the end of 2024 and 33.5% compared to the level of RON 496.0 million recorded at the end of Q3 2024. The total assets managed by the company recorded an increase of 513.1% in the last three years ended on September 30, 2025.

This dynamic supported also the improvement of financial performance, with the company reporting on September 30, 2025 a net profit of RON 1.39 million, increasing more than two times compared to the net result of RON 0.63 million reported on September 30, 2024.

Patria Asset Management manages the only two ETFs (Exchange Traded Funds) established in Romania, Fund ETF BET Patria – Tradeville and Fund ETF Energie Patria – Tradeville..

Fondul **ETF BET Patria – Tradeville** replicates the structure and performance of the main index of the Bucharest Stock Exchange (BSE), BET, and is traded with the TVBETETF ticker symbol on the BSE. ETF BET Patria – Tradeville had assets of RON 597.5 million as of 30.09.2025, up 33.5% from the asset level of RON 447.7 million recorded on 31.12.2024. The fund unit yield was +32.76% in the first six nine monthd of 2025 and +25.77% over the last 12 months ended 30.09.2025. The fund registered 30,304 investors as of 30.09.2025, representing an increase from 28,642 investors on 31.12.2024 (+5.8).

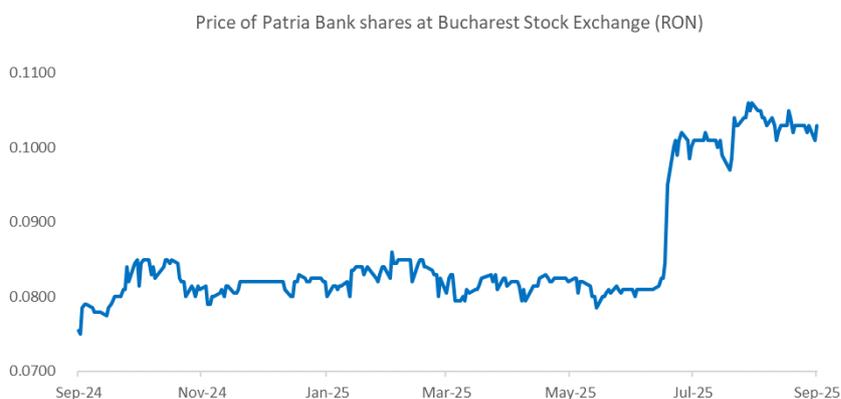
Fondul **ETF Energie Patria – Tradeville** is a sector ETF dedicated to the energy and related utilities sector, replicating the structure and performance of the BET-NG sector index of the BSE, and is traded on the BSE with the PTENGETF ticker symbol. The Fund had assets of RON 33.3 million as of 30.09.2025, up from 23.3 million lei as of 31.12.2024 (+42.9%). The fund unit yield was +35.07% in the first nine months of 2025 and of +30.74% for the last 12 months ended 30.09.2025. The fund registered 5,130 investors as of 30.09.2025, up from 4,328 investors as of 31.12.2024 (+18.5%).

Besides the two ETFs, Patria Asset Management also manages **Patria Global and Patria Stock – RON diversified funds, Patria Obligatiuni** – a RON fixed-income fund and **Patria Euro Obligatiuni** – an EUR fixed-income fund. The four funds are distributed through Patria Bank and through Patria Asset Management's own online platform for investment funds. Available at online.patriafonduri.ro, the platform offers easy access to the value of holdings and to online transactions for investing in or withdrawing money from the four funds.

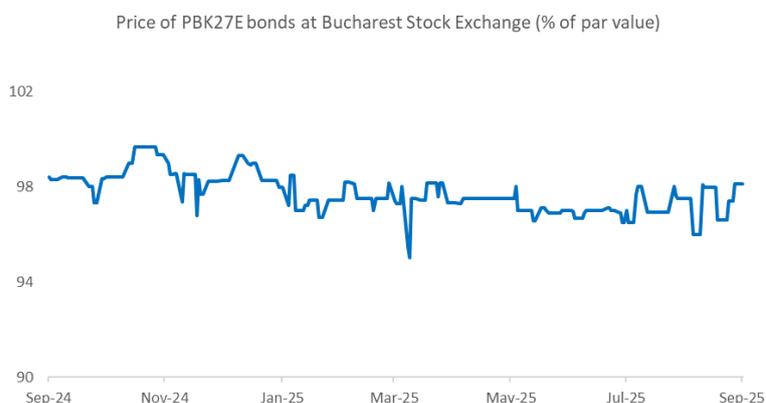
Activity on the Bucharest Stock Exchange

Patria Bank has three issues of financial instruments listed on the regulated market of the Bucharest Stock Exchange: the Bank's shares and two issues of subordinated bonds. The Bank's shares trade on the regulated market managed by the Bucharest Stock Exchange (the Premium category) with the PBK ticker symbol. The issue's ISIN code is ROBACRACNOR6.

After a relatively stable performance recorded in recent years, the Bank's stock price increased in Q3 2025, following the publication of a notification by the major shareholder stating that they are exploring strategic options regarding their stake in Patria Bank. The closing price of PBK shares at 30.09.2025 was RON 0,1030/share, an increase of 27.2% compared to, the price as at 30.06.2025 of RON 0.0820/share.



Patria Bank's subordinated bond issue issued in Euro on 20.09.2019, with a total value of EUR 5.0 million, a fixed interest rate of 6.50%/year and maturity on 20.09.2027 trades on the regulated market managed by the Bucharest Stock Exchange with the PBK27E ticker symbol. The ISIN code of the issue is ROZN0PQQARR5. The closing price of PBK27E bonds at the end of Q3 2025 as a percentage of the 500 Euro par value was 98.10% compared to 97.00% at the end of June 2025.



Patria Bank's subordinated bond issue issued in Euro on 05.10.2020, with a total value of EUR 8.2 million, a fixed interest rate of 6.50%/year and maturity on 05.10.2028 trades on the regulated market managed by the Bucharest Stock Exchange with the PBK28E ticker symbol. The ISIN code of the issue is ROWRHZRZD4L3. The closing price of PBK28E bonds at the end of Q3 2025 as a percentage of the 500 Euro par value was 95.29% compared to 97.00% at the end of June 2025.

Price of PBK28E bonds at Bucharest Stock Exchange (% of par value)



Subsequent events to 30.09.2025

Confirming Bank Agreement signed with EBRD

Patria Bank announces on 01.10.2025 the signing of a Confirming Bank Agreement with the European Bank for Reconstruction and Development (EBRD), as part of the Trade Facilitation Programme (TFP).

Through this agreement, Patria Bank becomes part of the international network of the TFP, strengthening its capacity to support the development of foreign trade. As a confirming bank, Patria Bank will be able to issue guarantee instruments for clients of EBRD's network banks, which will assume credit risk, thus reinforcing trust between parties. This allows Romanian companies to gain easier access to foreign partners, additional sources of financing, and transactions with a higher level of security.

EIB financing

On 09.10.2025, the Bank announced the securing of new funding from the European Investment Bank (EIB), through which EIB lends Patria Bank an EUR 25 million loan to expand financing for small companies and Mid-Caps with the goal to expand credit to businesses in less-developed regions of Romania.

Thus, a range of Romanian businesses will be eligible for easier financing as a result of the EIB loan granted to Patria Bank SA, following that the funding to be deployed mainly in less-developed regions of Romania, strengthening economic cohesion. A fifth is earmarked for climate action, enabling companies to invest in clean power such as rooftop solar panels and in machinery that consumes less energy or produces fewer emissions of greenhouse gases.

The agreement is the second between the EIB and Patria Bank and tackles one of Romania's main economic challenges: limited access to long-term credit for small businesses.

Redemption of own shares

On 17.10.2025, Patria Bank announces a new transaction of partial redemption of own shares from shareholders who exercised their right to withdrawal in the context of the merger between Banca Comerciala Carpatica S.A. and Patria Bank S.A.

Taking into account the limitations imposed by the legislation applicable to credit institutions, Patria Bank requested the National Bank of Romania to approve the partial repurchase of its own shares in the amount of RON 9,000,000 proportionally from the shareholders who exercised their right of withdrawal during the merger process. By letter dated 09.10.2025, the National Bank of Romania communicated the prior approval of Patria Bank's partial redemption of Patria Bank own shares in the amount of RON 9,000,000.

The partial redemption of the shares and the payment of the price for them The partial redemption of shares and payment of the price for are conditional, for the entitled shareholders, on the completion of the appropriate formalities, in accordance with the Withdrawal Procedures of the two banks participating in the merger process and with the current report published by Patria Bank on the partial redemption procedure.

The Lock-up Date for this partial redemption in accordance with the Withdrawal Procedures is November 7, 2025 and the payment of the price of the partial redeemable for the entitled shareholders for which all the corresponding formalities have been completed is November 28, 2025.

Significant transactions

During Q3 2025, there were no significant contracts concluded by Patria Bank on acquisitions, mergers, divisions etc. or significant major transactions with persons with whom it would act in concert or in which such persons were involved.

Description of any changes to the rights of holders of securities issued by the company

There were no changes to the rights of shareholders during the reporting period.

As of September 30, 2025, the shareholders whose voting rights are suspended under NBR orders held a total of 205,155,348 shares, representing 6.34% of the total number of shares and the total number of voting rights, following the operation to reduce the Bank's share capital completed on September 17, 2025 (according to the details presented in the Shareholder structure section).

Annexes

1. Primary Standalone and Consolidated Financial Statements as at 30.09.2025:

- Consolidated and Separate Statement of Profit or Loss
- Consolidated and Separate Statement of 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
- Explanatory notes to the consolidated and standalone financial statements

The financial statements for the first 9 months of 2025 have not been audited/reviewed by the independent financial auditor.

2. Management's Statement regarding the assumption of responsibility for the preparation of the financial statements as at 30.09.2025.

Statement

We, the undersigned, Grigore Valentin Vancea, General Manager and Georgiana Mihaela Stanciulescu, Deputy General Manager, as the legal representatives of **PATRIA BANK SA**, in accordance with the provisions of art. 30 of the Accounting Law no. 82/1991 republished and of art. 65 para. (1) lit. c) of Law no. 24/2017 regarding the issuers and of art. 223 lit. B para. 1 c) of the ASF Regulation 5/2018 regarding the issuers of financial instruments and market operations, assume the responsibility for the preparation of the primary financial statements as at 30.09.2025 and certify that, to our knowledge:

- A) The accounting policies used to prepare the financial statements as at 30.09.2025 are in accordance with the accounting regulations applicable to credit institutions, based on the NBR Order no. 27/2010 for approving the accounting regulations in compliance with the International Financial Reporting Standards adopted by the European Union, with subsequent amendments
- B) The interim financial statements as at 30.09.2025 present a fair view of the financial position, financial performance and other information regarding the activity of Patria Bank SA
- C) The interim financial statements as of 30.09.2025, which were prepared in accordance with the applicable accounting standards, provide a true and fair view of the assets, liabilities, financial position and profit and loss account of PATRIA BANK SA and its subsidiaries included in the consolidation process of the financial statements, and quarterly report of the Board of Directors presents the information about PATRIA BANK SA in a correct and complete manner.
- D) The quarterly report on the aforementioned financial statements includes an accurate analysis of the evolution and performance of the Bank, as well as a description of the main risks and uncertainties specific to the business performed.

General Manager
Valentin VANCEA

Deputy General Manager
Georgiana STANCIULESCU



PATRIA BANK GROUP

**INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025**

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

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Consolidated and Separate Statement of Financial Position	5
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**INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 SEPTEMBER 2025 (All amounts are in thousand RON)**

<i>Thousand RON</i>	Note	Group		Bank	
		Unaudited(*) 30 September 2025	Unaudited(*) 30 September 2024	Unaudited(*) 30 September 2025	Unaudited(*) 30 September 2024
Interest and similar income calculated using the effective interest rate	4	277,648	244,533	245,618	212,236
Interest and similar expense	4	(131,389)	(119,007)	(120,364)	(108,810)
Net interest income	4	146,259	125,526	125,254	103,426
Fee and commission income	5	37,830	35,244	34,383	32,775
Fee and commission expense	5	(7,353)	(6,304)	(6,190)	(5,015)
Net fee and commission income	5	30,477	28,940	28,193	27,760
Net gain/(loss) from financial assets at fair value through profit or loss	6	3,226	4,968	2,716	4,783
Net gain/(loss) from disposal of investment securities at fair value through other comprehensive income	7	142	4,897	142	4,897
Net gain/(loss) on derecognition of financial assts measured at amortised cost		(337)	(160)	(330)	(128)
Net gain/(loss) from investment properties		(140)	-	(140)	-
Net gain/(loss) on non-current assets held for sale		563	128	563	128
Other operating income	8	21,452	14,912	27,104	18,460
Net operating income		201,642	179,211	183,502	159,326
Personnel expenses	10	(69,932)	(63,218)	(60,699)	(55,875)
Administrative and other operating expenses	11	(53,312)	(52,172)	(48,996)	(48,620)
Depreciation and amortization	22,23	(18,377)	(17,181)	(17,075)	(16,093)
Operational result before impairment		60,021	46,640	56,732	38,738
Impairment losses on financial assets	9	(15,003)	(10,175)	(13,880)	(5,985)
Operational profit		45,018	36,465	42,852	32,753
Profit before tax		45,018	36,465	42,852	32,753
Income tax expense for the year		(7,729)	(6,580)	(6,521)	(5,399)
Net profit for the period		37,289	29,885	36,331	27,354

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

**INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 SEPTEMBER 2025 (All amounts are in thousand RON)**

<i>Thousand RON</i>	Note	Group		Bank	
		Unaudited(*) 30 September 2025	Unaudited(*) 30 September 2024	Unaudited(*) 30 September 2025	Unaudited(*) 30 September 2024
Net profit for the period		37,289	29,885	36,331	27,354
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		(142)	(4,897)	(142)	(4,897)
Gain/(loss) from fair value measurement of debt instruments measured at FVOCI		10,760	10,048	10,760	10,048
Variation of expected credit loss related to debt instruments measured at FVOCI		71	145	71	145
Income tax recorded directly in other comprehensive income		(1,711)	(848)	(1,711)	(848)
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		-	3	-	3
Gain on equity investments measured at FVOCI		1,258	1,333	1,258	1,333
Income tax recorded directly in other comprehensive income, related to investments measured at FVOCI		(201)	(213)	(201)	(213)
Other comprehensive income, net of tax		10,036	5,571	10,035	5,571
Comprehensive income		47,325	35,456	46,366	32,925
Profit attributable to:					
-Equity holders of the parent entity		37,289	29,885	36,331	27,354
-Non-controlling interests		-	-	-	-
Profit for the period		37,289	29,885	36,331	27,354
Comprehensive income attributable to:					
-Equity holders of the parent entity		47,325	35,456	46,366	32,925
-Non-controlling interests		-	-	-	-
Comprehensive income		47,325	35,456	46,366	32,925
Earnings per share (basic and diluted)	33	0.0114	0.0091	0.0111	0.0083

The financial statements were approved by the Board of Directors on the 13th of November 2025 and were signed on its behalf by:

Valentin Vancea
General Manager

Georgiana Stanciulescu
Deputy General Manager

Notes 1 to 39 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 2025 (All amounts are in thousand RON)**

<i>Thousand RON</i>	Note	Group		Bank	
		Unaudited(*) 30 September 2025	31 December 2024	Unaudited(*) 30 September 2025	31 December 2024
Assets					
Cash and cash equivalents	12	476,432	524,955	476,134	524,457
Financial assets at fair value through profit or loss	13	83,785	81,042	79,009	76,310
Financial asset measured at fair value through other comprehensive income	14	907,212	810,570	907,212	810,570
Due from banks	15	19,094	19,422	19,094	19,422
Loans and advances to customers	16	2,928,949	2,528,065	2,751,025	2,367,410
Investments in debt instruments at amortized cost	17	366,497	379,473	366,497	379,473
Investment property	18	88,973	90,210	88,973	90,210
Non-current assets held for sale		1,368	1,545	1,202	1,379
Investment in subsidiaries	19	-	-	42,296	40,296
Other financial assets	20	33,112	32,718	37,777	32,354
Other assets	21	7,995	6,441	8,113	6,384
Deferred tax assets		1,768	3,683	1,987	3,856
Intangible assets	22	60,383	56,776	54,645	51,543
Property and equipment	23	83,203	85,053	80,562	82,493
Total assets		5,058,771	4,619,953	4,914,526	4,486,157
Liabilities					
Due to banks	24	223,799	4,905	223,799	4,905
Customer deposits	25	3,770,495	3,654,777	3,834,158	3,702,193
Loans from banks and other financial institutions	26	296,464	285,365	125,051	136,548
Other financial liabilities	27	84,741	84,637	70,717	72,777
Provisions	28	9,721	12,047	8,383	10,836
Other liabilities	29	17,390	6,015	15,664	4,945
Subordinated liabilities	30	126,530	84,487	101,239	59,391
Debt securities in issue	31	66,143	65,557	66,143	65,557
Total liabilities		4,595,283	4,197,790	4,445,154	4,057,152
Equity					
Share capital and equity premiums	32	328,139	332,181	328,139	332,181
Merger premium	32	(67,569)	(67,569)	(67,569)	(67,569)
Treasury shares	32	(3,098)	(1,140)	(1,962)	(5)
Accumulated Profit / (Losses)	32	152,977	113,947	160,749	122,679
Revaluation reserves	35	18,744	10,449	17,036	8,740
Statutory legal reserve	35	19,617	19,617	18,301	18,301
Other reserves	35	14,678	14,678	14,678	14,678
Total equity		463,488	422,163	469,372	429,005
Total liabilities and equity		5,058,771	4,619,953	4,914,526	4,486,157

The financial statements were approved by the Board of Directors on the 13th of November 2025 and were signed on its behalf by:

Valentin Vancea
General Manager

Georgiana Stanciulescu
Deputy General Manager

Notes 1 to 39 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 2025 (All amounts are in thousand RON)**

Group

<i>Thousand RON</i>	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	113,947	422,163	-	422,163
Comprehensive income	-	-	-	-	-	-	-	37,289	37,289	-	37,289
Profit for the period	-	-	-	-	-	-	-	37,289	37,289	-	37,289
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(119)	-	-	-	-	(119)	-	(119)
Expected net credit loss related to FVOCI debt instruments	-	-	-	60	-	-	-	-	60	-	60
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	9,038	-	-	-	-	9,038	-	9,038
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	1,057	-	-	-	-	1,057	-	1,057
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	10,036	-	-	-	-	10,036	-	10,036
Total comprehensive income	-	-	-	10,036	-	-	-	37,289	47,325	-	47,325
Allocation to legal reserve	-	-	-	-	-	-	-	-	-	-	-
Acquisitions of own shares	-	-	(6,000)	-	-	-	-	-	(6,000)	-	(6,000)
Revaluation reserve realized	-	-	-	-	(1,741)	-	-	1,741	-	-	-
Reduction of share capital	(4,042)	-	4,042	-	-	-	-	-	-	-	-
Balance at 30 September 2025	328,139	(67,569)	(3,098)	(2,685)	21,429	19,617	14,678	152,977	463,488	-	463,488

Notes 1 to 39 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 2025 (All amounts are in thousand RON)**

Group

<i>Thousand RON</i>	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 2024	332,181	(67,569)	(1,140)	(7,672)	27,852	17,160	14,678	71,097	386,587	-	386,587
Comprehensive income	-	-	-	-	-	-	-	40,624	40,624	-	40,624
Profit for the period	-	-	-	-	-	-	-	40,624	40,624	-	40,624
Other comprehensive income											
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(4,859)	-	-	-	-	(4,859)	-	(4,859)
Expected net credit loss related to FVOCI debt instruments	-	-	-	196	-	-	-	-	196	-	196
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	(1,504)	-	-	-	-	(1,504)	-	(1,504)
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	1,119	-	-	-	-	1,119	-	1,119
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	(5,048)	-	-	-	-	(5,048)	-	(5,048)
Total comprehensive income	-	-	-	(5,048)	-	-	-	40,624	35,576	-	35,576
Allocation to legal reserve	-	-	-	-	-	2,457	-	(2,457)	-	-	-
Revaluation reserve realized	-	-	-	-	(4,682)	-	-	4,682	-	-	-
Balance at 31 December 2024	332,181	(67,569)	(1,140)	(12,721)	23,170	19,617	14,678	113,947	422,163	-	422,163

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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**INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 2025 (All amounts are in thousand RON)**

Bank

<i>Thousand RON</i>	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	122,679	429,005
Comprehensive income	-	-	-	-	-	-	-	36,331	36,331
Profit for the period	-	-	-	-	-	-	-	36,331	36,331
Other comprehensive income									
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(119)	-	-	-	-	(119)
Expected net credit loss related to FVOCI debt instruments	-	-	-	60	-	-	-	-	60
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	9,038	-	-	-	-	9,038
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	1,057	-	-	-	-	1,057
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	10,036	-	-	-	-	10,036
Total comprehensive income	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,036</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>36,331</u>	<u>46,366</u>
Allocation to legal reserve	-	-	-	-	-	-	-	-	-
Revaluation reserve realized	-	-	-	-	(1,740)	-	-	1,740	-
Acquisitions of own shares	-	-	(6,000)	-	-	-	-	-	(6,000)
Reduction of share capital	(4,042)	-	4,042	-	-	-	-	-	-
Balance at 30 September 2025	<u>328,139</u>	<u>(67,569)</u>	<u>(1,962)</u>	<u>(2,685)</u>	<u>19,721</u>	<u>18,301</u>	<u>14,678</u>	<u>160,749</u>	<u>469,372</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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**INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 2025 (All amounts are in thousand RON)**

Bank

<i>Thousand RON</i>	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 2024	332,181	(67,569)	(5)	(7,672)	26,144	16,188	14,678	84,940	398,885
Comprehensive income	-	-	-	-	-	-	-	35,168	35,168
Profit for the period	-	-	-	-	-	-	-	35,168	35,168
Other comprehensive income									
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(4,859)	-	-	-	-	(4,859)
Expected net credit loss related to FVOCI debt instruments	-	-	-	196	-	-	-	-	196
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	(1,504)	-	-	-	-	(1,504)
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	1,119	-	-	-	-	1,119
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	(5,048)	-	-	-	-	(5,048)
Total comprehensive income	<u>-</u>	<u>-</u>	<u>-</u>	<u>(5,048)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>35,168</u>	<u>30,120</u>
Allocation to legal reserve	-	-	-	-	-	2,113	-	(2,113)	-
Revaluation reserve realized	-	-	-	-	(4,683)	-	-	4,683	-
Balance at 31 December 2024	<u>332,181</u>	<u>(67,569)</u>	<u>(5)</u>	<u>(12,721)</u>	<u>21,461</u>	<u>18,301</u>	<u>14,678</u>	<u>122,679</u>	<u>429,005</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

**INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF CASH FLOWS FOR THE
YEAR ENDED 30 SEPTEMBER 2025 (All amounts are in thousand RON)**

<i>Thousand RON</i>	Group		Bank	
	Unaudited(*) 30 September 2025	Unaudited(*) 30 September 2024	Unaudited(*) 30 September 2025	Unaudited(*) 30 September 2024
Cash flows from operating activities				
Interest received	258,506	227,582	228,459	194,511
Interest paid	(128,069)	(122,151)	(118,165)	(112,596)
Fees and commissions received	37,830	44,668	34,383	32,775
Fees and commissions paid	(7,353)	(6,304)	(6,190)	(5,015)
Gain / (Loss) from financial derivatives	(1,956)	(769)	(1,956)	(769)
Net gain from financial instruments and other operating income	16,617	18,851	21,759	20,645
Recoveries from off balance sheet items	7,185	9,440	6,763	9,377
Cash payments to employees	(69,935)	(65,024)	(60,795)	(57,516)
Cash payments to suppliers	(72,114)	(69,064)	(66,494)	(64,424)
Income taxes paid	(4,580)	(127)	(4,580)	(127)
Net cash-flow from operating activities before changes in operating assets and liabilities	36,131	37,102	33,184	16,861
Changes of operating assets				
<i>(Increase)/Decrease of:</i>				
- loans and advances to banks	(223)	(4)	(223)	(333)
- financial assets at fair value through profit or loss	1,332	(30,978)	1,376	(29,813)
- loans and advances to customers	(391,900)	(288,252)	(375,082)	(281,316)
- other financial assets	(16,708)	(14,427)	(20,750)	(16,906)
Total changes of operating assets	(407,499)	(333,661)	(394,679)	(328,368)
Changes of operating liabilities				
<i>Increase/(Decrease) of:</i>				
- due to banks	216,809	(16,563)	216,809	(16,517)
- deposits from customers	100,021	165,573	116,493	190,626
- other financial liabilities	3,244	4,759	409	634
Total changes of operating liabilities	320,074	153,769	333,711	174,743
Net cash flow used in operating activities	(51,294)	(142,790)	(27,784)	(136,764)
Cash flows from investing activities				
Acquisition of investment securities at FVOCI	(220,729)	(323,109)	(220,729)	(323,513)
Maturities and proceeds from investment securities at FVOCI	159,399	313,533	159,399	313,533
Maturities of investments at amortized cost	12,101	23,894	12,101	22,336
Acquisition of equity instruments	-	-	(2,000)	-
Proceeds from dividend	4,421	3,973	4,421	3,559
Sale of investment property and non-current assets held for sale and premises	1,492	951	1,492	951
Acquisition of tangible and intangible assets	4,231	8,729	4,817	9,416
Net cash used in investing activities	(39,085)	27,971	(40,499)	26,282
Cash flows from financing activities				
Withdrawals from loans from other financial institutions	41,108	30,157	(4,047)	-
Repayments of loans from other financial institutions	(34,759)	(36,617)	(11,497)	(12,436)
Subordinated liabilities	39,794	(78)	39,793	(58)
Issuance of debt securities	-	(21)	-	(1)
Acquisitions of treasury shares	(6,000)	-	(6,000)	-
Net cash generated from financing activities	40,143	(6,559)	18,249	(12,495)
Effect of exchange rate changes on cash and cash equivalents	1,713	124	1,711	(25)
Net (decrease)/increase in cash and cash equivalents	(48,523)	(121,254)	(48,323)	(123,002)
Cash and cash equivalents at 1 January	524,955	538,218	524,457	537,692
Cash and cash equivalents at 30 June	476,432	416,964	476,134	414,690

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)**

1. REPORTING ENTITY

As at 30 September 2025, 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 2025 and 31 December 2024 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	Ownership
		percentage as at 30.09.2025	percentage as at 31.12.2024
Patria Credit IFN SA	Rural lending and microfinance	99.99%	99.99%
SAI Patria Asset Management SA	Administrarea fondurilor deschise de investitii	99.99%	99.99%
Patria Euro Obligatiuni	Fond de investitii	79.09%	79.22%
Patria Stock	Fond de investitii	79.69%	73.28%
Patria Global	Fond de investitii	54.31%	49.75%
Carpatica Invest SA	Financial investment services	95.68%	95.68%

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)**

- **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 March 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 six investment funds – Patria Stock, Patria Global, Patria Obligatiuni (unconsolidated), Patria Euro Obligatiuni, 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.
- **Carpatica Invest SA (undergoing dissolution) – 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 in 2024 and 2023 excluding Carpatica Invest SA.

As at 31 December 2024 – 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.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)****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 2025.

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 2024.

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 2025 and the comparative financial statements of the Patria Bank SA and all its subsidiaries for the period ended 30 September 2024 or 31 December 2024.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)**

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 2024.

4. NET INTEREST INCOME

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Interest and similar income				
Loans and advances to customers (*)	224,635	198,387	193,084	166,488
Debt instruments at amortised cost	14,835	15,394	14,835	15,394
Financial assets at fair value through other comprehensive income	33,719	25,276	33,256	24,917
Due from banks	4,459	5,476	4,443	5,437
Total interest and similar income using effective interest method	<u>277,648</u>	<u>244,533</u>	<u>245,618</u>	<u>212,236</u>
Interest and similar expense				
Customer deposits	99,557	91,953	101,413	92,678
Loans from banks and other financial institutions	21,807	17,152	10,728	7,687
Subordinated liabilities	5,947	6,096	4,201	4,674
REPO operations	251	41	251	41
Other interest expense	313	274	275	256
Subordinated bonds	3,514	3,491	3,496	3,474
Total interest and similar expense	<u>131,389</u>	<u>119,007</u>	<u>120,364</u>	<u>108,810</u>
Net interest income	<u>146,259</u>	<u>125,526</u>	<u>125,254</u>	<u>103,426</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)**

(*) Interest income at Group level includes RON 95 thousand interest expenses recognized on impaired loans to customers (30 September 2024: RON 725 thousand).

(*) Interest income at Bank level includes RON 51 thousand interest expenses recognized on impaired loans to customers (30 September 2024: RON 1,386 thousand).

5. NET FEE AND COMMISSION INCOME

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Fee and commission income				
Cards activity (VISA & MC)	7,296	8,448	7,340	8,450
Transactional and account services	12,301	11,727	12,209	11,659
Non-deferrable commissions related to loans	3,854	3,174	3,854	3,174
Cash transactions	3,032	3,166	3,032	3,166
Income from other financial services	7,375	5,233	3,976	2,796
Interbank settlements	86	96	86	130
<i>Total fee and commission income from contracts with customers</i>	<u>33,944</u>	<u>31,844</u>	<u>30,497</u>	<u>29,375</u>
Issuing financial guarantees	3,886	3,400	3,886	3,400
Total fee and commission income	<u>37,830</u>	<u>35,244</u>	<u>34,383</u>	<u>32,775</u>
Fee and commission expense				
Cards activity (VISA & MC)	2,728	2,525	2,727	2,524
Interbank settlements	1,543	1,770	1,492	1,449
Expenses from other financial services	1,833	1,374	725	410
Other	1,249	635	1,246	632
Total fee and commission expense	<u>7,353</u>	<u>6,304</u>	<u>6,190</u>	<u>5,015</u>
Net fee and commission income	<u>30,477</u>	<u>28,940</u>	<u>28,193</u>	<u>27,760</u>

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.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)**

6. NET GAIN/(LOSS) FROM FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Net gain/(loss) from financial assets at fair value through profit or loss	5,701	4,669	5,191	4,484
Net gain/(loss) from derivatives	(2,475)	299	(2,475)	299
Total	<u>3,226</u>	<u>4,968</u>	<u>2,716</u>	<u>4,783</u>

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

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Gains from disposals of investment securities at fair value through other comprehensive income	151	5,020	151	5,020
Losses from disposals of investment securities at fair value through other comprehensive income	(9)	(123)	(9)	(123)
Total	<u>142</u>	<u>4,897</u>	<u>142</u>	<u>4,897</u>

8. OTHER OPERATING INCOME

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Net gain/ (loss) from foreign exchange transactions	9,775	5,161	9,847	5,168
Dividend income	5,277	3,990	11,050	7,577
Other operating income	994	1,446	801	1,400
Gain / (Loss) from disposal of intangible assets	-	(358)	-	(358)
Gain / (Loss) from disposal of premises and equipment sales	(79)	(78)	(79)	(78)
Income from rental of real estate	5,485	4,751	5,485	4,751
Total	<u>21,452</u>	<u>14,912</u>	<u>27,104</u>	<u>18,460</u>

For the Bank, dividend income of RON 11,050 thousand (30 September 2024: RON 7,577 thousand) represents share of profits paid proportionally to the Bank, as follows:

- RON 6,000 thousand, dividends received from Patria Credit IFN (30 September 2024: RON 4,000 thousand);
- RON 3,952 thousand, dividends received from Transfond S.A. (30 September 2024: RON 3,047 thousand); included in consolidated amounts;
- RON 1,098 thousand, received from other investments (30 September 2024: RON 530 thousand); included in consolidated amounts;.

Notes 1 to 39 are part of the consolidated and separate financial statements.

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**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)**

9. NET CHARGE WITH IMPAIRMENT OF FINANCIAL ASSETS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Charge with adjustments for impairment of cash and cash equivalents	5	(1)	3	(1)
Charge/(Release) with adjustments for impairment of loans and advances to customers	21,341	17,184	19,816	12,949
Loss from written off loans	162	71	162	71
Recoveries from loans previously written off	(7,118)	(9,293)	(6,694)	(9,231)
Charge/(Release) with the adjustments for impairment of financial asset measured at fair value through other items of comprehensive income	59	145	59	145
Charge/(Release) with the adjustments for impairment of debt instruments at amortised cost	15	(12)	15	(12)
Charge/(Release) with the adjustments for impairment of credit commitments and financial guarantees	(229)	1,116	(249)	1,099
Charge/(Release) with adjustments for impairment of other financial assets	768	965	768	965
Net charge with adjustments for impairment of financial assets	15,003	10,175	13,880	5,985

10. PERSONNEL EXPENSES

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Wages and salaries	67,313	62,555	58,462	55,311
Social security contributions	2,207	2,013	1,920	1,781
Net expense/(income) with provisions related to wage costs	(3)	(1,806)	(96)	(1,641)
Other personnel expense	415	456	413	424
Total	69,932	63,218	60,699	55,875

The Group average number of employees at 30 September 2025 was 644 employees (30 September 2024: 634 employees).

The Bank average number of employees at 30 September 2025 was 560 employees (30 September 2024: 555 employees).

Notes 1 to 39 are part of the consolidated and separate financial statements.

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**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)**

11. ADMINISTRATIVE AND OTHER OPERATING EXPENSES

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Third parties services	36,582	33,339	34,291	31,523
Rent	260	367	103	202
Materials and small inventories	1,565	1,638	1,148	1,303
Annual contribution to Guarantee Fund	1,471	2,118	1,471	2,118
Other taxes	11,736	9,006	11,457	8,809
Advertising and publicity	1,723	927	1,178	927
Net charge/(release) of litigation provisions	(425)	289	(423)	289
Other operating expenses	(155)	4,093	(229)	3,449
The expense related to the financial debt for the fund unit holders	555	395	-	-
Total	53,312	52,172	48,996	48,620

12. CASH AND CASH EQUIVALENTS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Cash on hand	23,740	21,929	23,739	21,929
Cash in ATMs	50,847	46,247	50,847	46,247
Mandatory minimum reserve	323,019	340,646	323,019	340,646
Correspondent accounts and sight deposits with other banks	79,243	54,571	77,947	54,103
Placements with banks having short term maturity	(417)	61,562	582	61,532
Total	476,432	524,955	476,134	524,457

(*)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 2025 the mandatory minimum reserve requirement was 8% (31 December 2024: 8%) for RON funds attracted from customers and 5% (31 December 2024: 5%) for foreign currency denominated funds attracted. As of 30 September 2025 the amounts presented in the statement of financial position of cash and equivalents and cash at Central Banks are neither past due no impaired.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)**

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

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Equity instruments(i)	27,289	25,316	27,289	25,317
Debt instruments (ii)	56,496	55,726	51,720	50,993
Total	<u>83,785</u>	<u>81,042</u>	<u>79,009</u>	<u>76,310</u>

- (i) In this category the Group included shares held at Visa Inc. in amount of RON 6,509 thousand (31 December 2024: RON 6,774 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

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Debt securities at fair value through other items of comprehensive income				
-Treasury bills issued by the Ministry of Public (i)	815,869	730,976	815,869	730,976
-Debt securities issued by MAS SECURITIES BV	35,471	33,833	35,471	33,833
-Debt securities issued by AGRICOVER HOLDING S.A.	8,342	8,223	8,342	8,223
-Debt securities issued by CEC BANK S.A.	22,097	21,564	22,097	21,564
-Debt securities issued by Bucharest City Hall	8,053	-	8,053	-
-Debt securities issued by SNGN ROMGAZ SA	2,176	2,027	2,176	2,027
Equity investments at fair value through other comprehensive income:				
-Equity investments	15,204	13,947	15,204	13,947
Total	<u>907,212</u>	<u>810,570</u>	<u>907,212</u>	<u>810,570</u>

- 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 2025 the Group has no assets pledged for Repo contracts (31 December 2024: the Group has no pledged assets for Repo Contracts).

An amount of RON 44,527 thousand representing Treasury bills issued in EUR by the Ministry of Public represents collateral for the loan of EUR 12,500 thousand received by the Bank from the European Investment Bank.

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

<i>Thousand RON</i>		Group			
<i>Name</i>	Nature of business	30 September 2025		31 December 2024	
		Carring amount	Effective Holding (%)	Carring amount	Effective Holding (%)
Transfond SA	Clearing House	12,249	5.69	11,188	5.69
Globinvest	Investments fund administrator	2,260	19.99	2,187	19.99
Biroul de credit S.A.	Collection and processing of customer data	86	0.32	80	0.32
SWIFT	Payment activities	609	0.01	492	0.01
Total equity investments		<u>15,204</u>	-	<u>13,947</u>	-

<i>Thousand RON</i>		Bank			
<i>Name</i>	Nature of business	30 September 2025		31 December 2024	
		Carring amount	Effective Holding (%)	Carring amount	Effective Holding (%)
Transfond SA	Clearing House	12,249	5.69	11,188	5.69
Globinvest	Investments fund administrator	2,260	19.99	2,187	19.99
Biroul de credit S.A.	Collection and processing of customer data	86	0.32	80	0.32
SWIFT	Payment activities	609	0.01	492	0.01
Total equity investments		<u>15,204</u>		<u>13,947</u>	

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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.

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Collateral deposit Banca Transilvania S.A.	432	478	432	478
Collateral deposit U.S. Bank N.A.	5,773	6,231	5,773	6,231
Collateral deposit CITIBANK EUROPE PLC	11,920	11,669	11,920	11,669
Mastercard	969	1,044	969	1,044
Total	<u>19,094</u>	<u>19,422</u>	<u>19,094</u>	<u>19,422</u>

16. LOANS AND ADVANCES TO CUSTOMERS

<i>Thousand RON</i>	Group		Bank	
	30 septembrie 2025	31 decembrie 2024	30 septembrie 2025	31 decembrie 2024
Gross carrying amount of loans and advances to customers	3,070,324	2,655,324	2,876,094	2,480,893
Credit loss allowance	(141,375)	(127,259)	(125,069)	(113,483)
Total net loans and advances to customers	<u>2,928,949</u>	<u>2,528,065</u>	<u>2,751,025</u>	<u>2,367,410</u>

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

<i>Thousand RON</i>	Group		Bank	
	30 septembrie 2025	31 decembrie 2024	30 septembrie 2025	31 decembrie 2024
Consumer loans	273,648	234,125	273,648	234,126
Mortgage loans	302,809	307,486	302,809	307,486
Loans to entrepreneurs	355,155	310,148	172,766	149,925
SME loans	2,133,493	1,789,374	2,121,653	1,775,165
State and municipal organizations	5,218	14,191	5,218	14,191
Total gross loans and advances to customers	3,070,323	2,655,324	2,876,094	2,480,893
Less: Provision for loan impairment	(141,374)	(127,259)	(125,069)	(113,483)
Total net loans and advances to customers	<u>2,928,949</u>	<u>2,528,065</u>	<u>2,751,025</u>	<u>2,367,410</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	Group		Bank	
	30 septembrie 2025	31 decembrie 2024	30 septembrie 2025	31 decembrie 2024
Loans to individuals	<u>576,457</u>	<u>541,612</u>	<u>576,457</u>	<u>541,612</u>
Loans to corporate customers:	<u>2,493,867</u>	<u>2,113,712</u>	<u>2,299,637</u>	<u>1,939,281</u>
Agriculture	784,182	611,976	594,381	448,725
Trade	286,053	274,213	272,852	261,558
Industry	296,260	256,628	292,655	254,009
Hotels and restaurants	134,328	139,916	131,392	137,161
Constructions	201,827	304,066	197,724	299,824
Transport	144,639	100,899	136,936	96,232
Professional Services	39,204	35,059	38,149	34,246
Services	80,639	57,935	75,472	55,654
Financial and real estate activities	481,932	276,475	516,372	295,967
Others	20,495	27,261	19,726	26,953
IT, research and development	19,090	15,093	18,760	14,761
Public Administration and Defence	5,218	14,191	5,218	14,191
Total loans and advances to customers before provisions	<u>3,070,324</u>	<u>2,655,324</u>	<u>2,876,094</u>	<u>2,480,893</u>
Less provision for impairment losses on loans	(141,375)	(127,259)	(125,069)	(113,483)
Total	<u>2,928,949</u>	<u>2,528,065</u>	<u>2,751,025</u>	<u>2,367,410</u>

Loans granted to individuals as at September 30, 2025 also take into account the portfolio of performing consumer loans denominated in lei, acquired from Alior Bank on 7 September 2024, represented by a number of 3,200 customers with a contractual exposure of approximately RON 69 million.

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	30 septembrie 2025							POCI	Total
	Stage 1		Stage 2		Stage 3				
	Individual	Collective	Individual	Collective	Individual	Collective			
Performing loans	527	2,541,245	52,852	329,947	-	-	11,746	2,936,317	
Non-performing loans	-	-	-	-	59,111	69,269	5,627	134,007	
Total gross exposure	<u>527</u>	<u>2,541,245</u>	<u>52,852</u>	<u>329,947</u>	<u>59,111</u>	<u>69,269</u>	<u>17,373</u>	<u>3,070,324</u>	
Less: Provision for loan impairment	(47)	(39,416)	(8,862)	(21,180)	(35,564)	(32,059)	(4,247)	(141,375)	
Net Exposure	<u>480</u>	<u>2,501,829</u>	<u>43,990</u>	<u>308,767</u>	<u>23,547</u>	<u>37,210</u>	<u>13,126</u>	<u>2,928,949</u>	

<i>Thousand RON</i>	31 decembrie 2024							POCI	Total
	Stage 1		Stage 2		Stage 3				
	Individual	Collective	Individual	Collective	Individual	Collective			
Performing loans	10,894	2,216,113	47,922	233,046	-	-	12,738	2,520,713	
Non-performing loans	-	-	-	-	58,001	70,313	6,297	134,611	
Total gross exposure	<u>10,894</u>	<u>2,216,113</u>	<u>47,922</u>	<u>233,046</u>	<u>58,001</u>	<u>70,313</u>	<u>19,035</u>	<u>2,655,324</u>	
Less: Provision for loan impairment	(273)	(31,667)	(5,162)	(17,911)	(36,533)	(31,105)	(4,608)	(127,259)	
Net Exposure	<u>10,621</u>	<u>2,184,446</u>	<u>42,760</u>	<u>215,135</u>	<u>21,468</u>	<u>39,208</u>	<u>14,427</u>	<u>2,528,065</u>	

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	30 septembrie 2025						POCI	Total
	Stage 1		Stage 2		Stage 3			
	Individual	Collective	Individual	Collective	Individual	Collective		
Performing loans	7,879	2,388,429	52,852	303,535	-	-	11,659	2,764,354
Non-performing loans	-	-	-	-	59,111	47,276	5,353	111,740
Total gross exposure	<u>7,879</u>	<u>2,388,429</u>	<u>52,852</u>	<u>303,535</u>	<u>59,111</u>	<u>47,276</u>	<u>17,012</u>	<u>2,876,094</u>
Less: Provision for loan impairment	(47)	(35,954)	(8,862)	(17,838)	(35,564)	(22,643)	(4,161)	(125,069)
Net Exposure	<u>7,832</u>	<u>2,352,475</u>	<u>43,990</u>	<u>285,697</u>	<u>23,547</u>	<u>24,633</u>	<u>12,851</u>	<u>2,751,025</u>

<i>Thousand RON</i>	31 decembrie 2024						POCI	Total
	Stage 1		Stage 2		Stage 3			
	Individual	Collective	Individual	Collective	Individual	Collective		
Performing loans	16,562	2,080,801	47,922	207,328	-	-	12,738	2,365,351
Non-performing loans	-	-	-	-	58,001	51,244	6,297	115,542
Total gross exposure	<u>16,562</u>	<u>2,080,801</u>	<u>47,922</u>	<u>207,328</u>	<u>58,001</u>	<u>51,244</u>	<u>19,035</u>	<u>2,480,893</u>
Less: Provision for loan impairment	(273)	(28,938)	(5,162)	(15,136)	(36,533)	(22,833)	(4,608)	(113,483)
Net Exposure	<u>16,289</u>	<u>2,051,863</u>	<u>42,760</u>	<u>192,192</u>	<u>21,468</u>	<u>28,411</u>	<u>14,427</u>	<u>2,367,410</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

Information about Group's collaterals is as follows:

<i>Thousand RON</i>	30 September 2025					Total
	SME loans	Consumer loans	Entrepreneurs loans	Mortgage loans	State and municipal organizations	
Unsecured loans(*)	357,161	259,547	74,611	619	-	691,938
Loans guaranteed by third parties, including credit insurance	449,917	16	203,726	3,169	-	656,828
Loans collateralized by:	<u>1,326,415</u>	<u>14,085</u>	<u>76,818</u>	<u>299,021</u>	<u>5,218</u>	<u>1,721,557</u>
- residential real estate	160,816	12,381	13,340	293,030	-	479,567
- other real estate	993,043	1,002	36,177	5,924	-	1,036,146
- cash collateral	33,830	702	321	67	-	34,920
- other assets	138,726	-	26,980	-	5,218	170,924
Total loans and advances to customers	<u>2,133,493</u>	<u>273,648</u>	<u>355,155</u>	<u>302,809</u>	<u>5,218</u>	<u>3,070,323</u>

<i>Thousand RON</i>	31 December 2024					Total
	SME loans	Consumer loans	Entrepreneurs loans	Mortgage loans	State and municipal organizations	
Unsecured loans(*)	224,457	217,389	66,352	1,425	-	509,623
Loans guaranteed by third parties, including credit insurance	385,462	82	182,424	3,852	-	571,820
Loans collateralized by:	<u>1,179,455</u>	<u>16,654</u>	<u>61,372</u>	<u>302,209</u>	<u>14,191</u>	<u>1,573,881</u>
- residential real estate	120,408	14,141	6,360	296,193	-	437,102
- other real estate	846,710	1,792	36,829	5,935	-	891,266
- cash collateral	18,150	721	418	81	-	19,370
- other assets	194,187	-	17,765	-	14,191	226,143
Total loans and advances to customers	<u>1,789,374</u>	<u>234,125</u>	<u>310,148</u>	<u>307,486</u>	<u>14,191</u>	<u>2,655,324</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

Information about Bank's collaterals is as follows:

<i>Thousand RON</i>	30 September 2025					Total
	SME loans	Consumer loans	Entrepreneurs loans	Mortgage loans	State and municipal organizations	
Unsecured loans(*)	353,578	259,547	26,896	619	-	640,640
Loans guaranteed by third parties, including credit insurance	425,528	16	80,207	3,169	-	508,920
Loans collateralized by:	<u>1,342,547</u>	<u>14,085</u>	<u>65,663</u>	<u>299,021</u>	<u>5,218</u>	<u>1,726,534</u>
- residential real estate	156,409	12,381	10,126	293,030	-	471,946
- other real estate	987,279	1,002	31,770	5,924	-	1,025,975
- cash collateral	61,571	702	321	67	-	62,661
- other assets	137,288	-	23,446	-	5,218	165,952
Total loans and advances to customers	<u>2,121,653</u>	<u>273,648</u>	<u>172,766</u>	<u>302,809</u>	<u>5,218</u>	<u>2,876,094</u>

<i>Thousand RON</i>	31 December 2024					Total
	SME loans	Consumer loans	Entrepreneurs loans	Mortgage loans	State and municipal organizations	
Unsecured loans(*)	222,511	217,390	23,510	1,425	-	464,836
Loans guaranteed by third parties, including credit insurance	366,544	82	71,721	3,852	-	442,199
Loans collateralized by:	<u>1,186,110</u>	<u>16,654</u>	<u>54,694</u>	<u>302,209</u>	<u>14,191</u>	<u>1,573,858</u>
- residential real estate	116,218	14,141	4,512	296,193	-	431,064
- other real estate	843,636	1,792	34,854	5,935	-	886,217
- cash collateral	32,853	721	418	81	-	34,073
- other assets	193,403	-	14,910	-	14,191	222,504
Total loans and advances to customers	<u>1,775,165</u>	<u>234,126</u>	<u>149,925</u>	<u>307,486</u>	<u>14,191</u>	<u>2,480,893</u>

*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.

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

17. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTIZED COST

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Treasury bills issued by the Ministry of Public Finance of Romania	341,073	354,044	341,073	354,044
Bonds issued by LIBRA INTERNET BANK S.A.	15,181	15,009	15,181	15,009
Bonds issued by Bucharest City Hall	10,243	10,420	10,243	10,420
Total	366,497	379,473	366,497	379,473

An amount of RON 27,913 thousand representing Treasury bills issued in EUR by the Ministry of Public represents collateral for the loan of EUR 12,500 thousand received by the Bank from the European Investment Bank.

18. INVESTMENT PROPERTY

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Balance at 1 January	90,210	90,358	90,210	90,358
(Sales)	(2,888)	(895)	(2,888)	(895)
Net gain / (loss) from revaluation of investment property	(140)	262	(140)	262
Value increases	1,791	485	1,791	485
Balance at the end of the period	88,973	90,210	88,973	90,210

19. INVESTMENTS IN SUBSIDIARIES

The structure of investments in subsidiaries is as follows:

<i>Thousand RON</i>	30 September 2025			31 December 2024		
	Gross value	Impairment adjustments	Net value	Gross value	Impairment adjustments	Net value
Patria Credit IFN	40,522	-	40,522	38,522	-	38,522
SAI Patria Asset Management S.A.	1,774	-	1,774	1,774	-	1,774
Carpatica Invest S.A.	6,807	(6,807)	-	6,807	(6,807)	-
Total	49,103	(6,807)	42,296	47,103	(6,807)	40,296

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

20. OTHER FINANCIAL ASSETS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Amounts to be recovered from banks and clients	4,643	3,784	4,643	3,784
Other financial assets	25,591	26,155	25,379	26,007
Derivative financial instruments	-	434	-	434
Other debtors	8,732	9,257	13,332	8,613
Subleases	-	-	276	411
(-) Provisions for impairment losses	(5,854)	(6,912)	(5,853)	(6,895)
Total	<u>33,112</u>	<u>32,718</u>	<u>37,777</u>	<u>32,354</u>

21. OTHER ASSETS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Sundry debtors	274	194	274	193
Prepayments	6,476	5,012	6,409	4,959
Income tax to recover	-	-	-	-
Other assets	1,245	1,235	1,430	1,232
Total	<u>7,995</u>	<u>6,441</u>	<u>8,113</u>	<u>6,384</u>

22. INTANGIBLE ASSETS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Goodwill	20,103	20,103	20,103	20,103
Other intangible assets	40,280	36,673	34,542	31,440
Total	<u>60,383</u>	<u>56,776</u>	<u>54,645</u>	<u>51,543</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Balance at 1 January	123,959	113,291	113,035	104,407
Acquisitions	17,503	19,570	16,543	17,371
-transfers from intangible assets in progress	7,393	8,902	7,393	8,743
Release of intangible assets in progress	(7,393)	(8,902)	(7,393)	(8,743)
Balance at the end of the period	<u>134,069</u>	<u>123,959</u>	<u>122,185</u>	<u>113,035</u>
Cumulative amortisation				
Balance at 1 January	67,183	58,911	61,492	53,691
Amortisation and impairment expense	6,453	8,122	6,048	7,801
Expense with acquisition clients list and brand	50	150	-	-
Balance at the end of the period	<u>73,686</u>	<u>67,183</u>	<u>67,540</u>	<u>61,492</u>
Net carrying amount				
Balance at 1 January	<u>56,776</u>	<u>54,380</u>	<u>51,543</u>	<u>50,716</u>
Balance at the end of the period	<u>60,383</u>	<u>56,776</u>	<u>54,645</u>	<u>51,543</u>

23. PREMISES AND EQUIPMENT

<i>Thousand RON</i>	Group				
	30 September 2025				
	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	832	1,682	-	2,320	4,834
Outflows, transfer from assets under construction, write-offs	-	(3,074)	(228)	(2,506)	(5,808)
Right of use - new contracts	8,185	-	-	-	8,185
Right of use (early termination of lease contracts)	-	-	(1,488)	-	(1,488)
Balance at 30 September	<u>129,711</u>	<u>64,547</u>	<u>5,051</u>	<u>84</u>	<u>199,393</u>
Cumulative depreciation					
Balance at 1 January	52,248	53,055	3,314	-	108,617
Amortization expense	8,683	2,965	959	-	12,607
Impairment expense	-	(353)	-	-	(353)
Outflows	(801)	(3,144)	(737)	-	(4,682)
Balance at 30 September	<u>60,130</u>	<u>52,523</u>	<u>3,536</u>	<u>-</u>	<u>116,190</u>
Net carrying amount					
Balance at 1 January	<u>68,446</u>	<u>12,884</u>	<u>3,453</u>	<u>270</u>	<u>85,053</u>
Balance at 30 September	<u>69,581</u>	<u>12,024</u>	<u>1,515</u>	<u>84</u>	<u>83,203</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

<i>Thousand RON</i>	Group 31 December 2024				
	Land and buildings	Furniture and equipment	Means of transport	Assets in the course of construction	Total
Cost					
Balance at 1 January	117,425	64,727	5,483	465	188,100
Acquisitions and transfers from assets under construction	(4,365)	4,959	297	6,011	6,902
Outflows, transfer from assets under construction, writte-offs	-	(3,931)	-	(6,206)	(10,137)
Right of use - new contracts	8,079	829	987	-	9,895
Right of use (early termination of lease contracts)	(445)	(645)	-	-	(1,090)
Balance at 31 December	<u>120,694</u>	<u>65,939</u>	<u>6,767</u>	<u>270</u>	<u>193,670</u>
Cumulative depreciation					
Balance at 1 January	43,820	54,197	1,425	-	99,442
Amortization expense	9,842	3,461	1,889	-	15,192
Impairment expense	-	(342)	-	-	(342)
Outflows	(1,414)	(4,261)	-	-	(5,675)
Balance at 31 December	<u>52,248</u>	<u>53,055</u>	<u>3,314</u>	<u>-</u>	<u>108,617</u>
Net carrying amount					
Balance at 1 January	<u>73,605</u>	<u>10,530</u>	<u>4,058</u>	<u>465</u>	<u>88,658</u>
Balance at 31 December	<u>68,446</u>	<u>12,884</u>	<u>3,453</u>	<u>270</u>	<u>85,053</u>

<i>Thousand RON</i>	Bank 30 September 2025				
	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	823	1,682	-	2,309	4,814
Outflows, transfer from assets under construction, writte-offs	-	(3,144)	-	(2,506)	(5,650)
Right of use - new contracts	7,039	-	-	-	7,039
Right of use (early termination of lease contracts)	(1,051)	-	-	-	(1,051)
Balance at 30 September	<u>124,974</u>	<u>63,605</u>	<u>4,982</u>	<u>51</u>	<u>193,612</u>
Cumulative depreciation					
Balance at 1 January	51,075	52,374	2,518	-	105,967
Amortization expense	7,538	2,884	959	-	11,381
Impairment expense	-	(353)	-	-	(353)
Outflows	(801)	(3,144)	-	-	(3,945)
Balance at 30 September	<u>57,812</u>	<u>51,761</u>	<u>3,477</u>	<u>-</u>	<u>113,050</u>
Net carrying amount					
Balance at 1 January	<u>67,088</u>	<u>12,693</u>	<u>2,464</u>	<u>248</u>	<u>82,493</u>
Balance at 30 September	<u>67,162</u>	<u>11,844</u>	<u>1,505</u>	<u>51</u>	<u>80,562</u>

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

<i>Thousand RON</i>	Bank 31 December 2024				Total
	Land and buildings	Furniture and equipment	Means of transport	Assets in the course of construction	
Cost					
Balance at 1 January	115,612	63,558	5,012	465	184,647
Acquisitions and transfers from assets under construction	(4,365)	4,959	-	5,989	6,583
Outflows, transfer from assets under construction, write-offs	-	(3,634)	-	(6,206)	(9,840)
Right of use - new contracts	8,079	829	(30)	-	8,878
Right of use (early termination of lease contracts)	(1,163)	(645)	-	-	(1,808)
Balance at 31 December	<u>118,163</u>	<u>65,067</u>	<u>4,982</u>	<u>248</u>	<u>188,460</u>
Cumulative depreciation					
Balance at 1 January	42,935	53,309	1,211	-	97,455
Amortization expense	9,554	3,461	1,307	-	14,322
Impairment expense	-	(135)	-	-	(135)
Outflows	(1,414)	(4,261)	-	-	(5,675)
Balance at 31 December	<u>51,075</u>	<u>52,374</u>	<u>2,518</u>	<u>-</u>	<u>105,967</u>
Net carrying amount					
Balance at 1 January	<u>72,677</u>	<u>10,249</u>	<u>3,801</u>	<u>465</u>	<u>87,192</u>
Balance at 31 December	<u>67,088</u>	<u>12,693</u>	<u>2,464</u>	<u>248</u>	<u>82,493</u>

24. DUE TO OTHER BANKS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Sight deposits	187,060	-	187,060	-
Term deposits	20,003	-	20,003	-
Collateral deposits	-	-	-	-
Transitory amounts	16,736	4,905	16,736	4,905
Total	<u>223,799</u>	<u>4,905</u>	<u>223,799</u>	<u>4,905</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

25. CUSTOMER DEPOSITS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Retail customers				
Payable on demand	304,439	329,498	304,439	329,498
Term deposits	1,816,749	1,763,492	1,816,749	1,763,492
Collateral deposits	2,052	2,508	2,052	2,508
Corporate customers				
Current accounts	332,965	309,836	334,156	313,210
Sight deposits	147,128	58,915	147,128	73,915
Term deposits	1,037,963	1,077,451	1,065,712	1,087,208
Collateral deposits	113,352	97,309	148,076	116,602
Amounts in transit	15,847	15,768	15,846	15,760
Total	3,770,495	3,654,777	3,834,158	3,702,193

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

<i>Thousands RON</i>	Bank			
	30 September 2025		31 December 2024	
	Amount	Percentage of total deposits(%)	Amount	Percentage of total deposits(%)
Retail customers	<u>2,123,240</u>	<u>55.38</u>	<u>2,095,498</u>	<u>56.60</u>
Corporate customers				
Financial and real estate activities	<u>176,475</u>	<u>4.60</u>	<u>433,388</u>	<u>11.71</u>
Industry	<u>350,793</u>	<u>9.15</u>	<u>99,660</u>	<u>2.69</u>
Others	<u>351,243</u>	<u>9.16</u>	<u>97,917</u>	<u>2.64</u>
Constructions	<u>120,895</u>	<u>3.15</u>	<u>156,603</u>	<u>4.23</u>
IT, research and development	<u>57,537</u>	<u>1.50</u>	<u>8,133</u>	<u>0.22</u>
Trade	<u>129,892</u>	<u>3.39</u>	<u>92,415</u>	<u>2.50</u>
Transport	<u>48,769</u>	<u>1.27</u>	<u>95,298</u>	<u>2.57</u>
Professional Services	<u>20,047</u>	<u>0.52</u>	<u>29,041</u>	<u>0.78</u>
Services	<u>183,838</u>	<u>4.79</u>	<u>317,176</u>	<u>8.57</u>
Agriculture	<u>78,354</u>	<u>2.04</u>	<u>67,645</u>	<u>1.83</u>
Hotels and restaurants	<u>13,149</u>	<u>0.34</u>	<u>23,875</u>	<u>0.64</u>
Public Administration and Defense	<u>179,926</u>	<u>4.69</u>	<u>185,544</u>	<u>5.01</u>
Total	<u>3,834,158</u>	<u>100.00</u>	<u>3,702,193</u>	<u>100.00</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

26. LOANS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Financing name				
EFSE - European Fund for Southeast Europe (i)	26,901	13,653	-	-
First Bank S.A.(ii)	11,606	21,459	-	-
Raiffeisen Bank S.A. (iii)	17,043	10,616	-	-
Symbiotics Sicav (Lux.) (iv)	15,817	28,485	-	-
Casa de Economii si Consemnatiumi (v)	29,687	29,576	-	-
Council of Europe Development Bank (vi)	51,001	25,068	-	-
Redi Economic Development S.A.(vii)	4,233	4,974	-	-
Cardano Impact Financial Inclusion Fund (viii)	15,125	14,986	-	-
International Finance Corporation (IFC) (ix)	64,310	74,344	64,310	74,344
European Investment Bank (EIB) (x)	60,741	62,204	60,741	62,204
Total	<u>296,464</u>	<u>285,365</u>	<u>125,051</u>	<u>136,548</u>

(i) *European Fund for Southeast Europe (EFSE)*

The Group has in progress 2 financing contracts with EFSE - European Fund for Southeast Europe concluded in December 2022 and November 2024 in the amount of RON 9,750 thousand and respectively RON 24,750 thousand with the final maturity on December 15, 2025 and October 30, 2028 respectively.

The remaining amount of payment as of September 30th, 2025 is RON 26,901 thousand.

(ii) *First Bank 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 February 2024 and in March 2023 in the amount of RON 6,400 thousand and with a maturity of September 2027. In 2025 the due date for the loan facility of 22,800 thousand RON was extended until 09.02.2026.

The remaining amount of payment as of September 30th, 2025 is RON 11,606 thousand.

(iii) *Raiffeisen Bank S.A.*

Starting with July 2023, the Group obtained an increase in the credit facility up to the value of 20,000 thousand lei, due on 31.07.2026.

The remaining amount of payment as of September 30th, 2025 is RON 17,043 thousand.

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

(iv) *Symbiotics Sicav (Lux.)*

The Group has in progress 4 loan facilities concluded with Symbiotics for a total amount of RON 17,500 thousand with final maturities of March 2026, August 2027, respectively.

The total outstanding loan from Symbiotics as of September 30th, 2025 is RON 15,817 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, 2025.

The remaining amount of payment as of September 30th, 2025 is RON 29,687 thousand.

(vi) *Council of Europe Development Bank*

In May 2025, the Group obtained another loan facility from Council of Europe Development Bank in amount of EUR 5.000 thousand with a grace period of 3 years and final maturity on May 2032. The new loan is added to the one already obtained in 20.12.2023 with the amount of EUR 10.000 thousand with a maturity of January 2031.

The remaining amount of payment as of September 30th, 2025 is RON 51,001 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 as of September 30th, 2025 is RON 4,233 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, 2025 is RON 15,125 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 as of September 30th, 2025 is RON 64,310 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 tranches of disbursement and reimbursement

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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.

The total outstanding as of 30 September 2025 is RON 60,741 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 2025, the Group is in compliance with all financial covenants contained in the loan agreements.

27. OTHER FINANCIAL LIABILITIES

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Financial liabilities to owners of fund units	6,374	7,377	-	-
Derivative financial instruments	85	-	85	-
Other financial liabilities	50,670	48,635	45,254	46,137
Lease liabilities	27,612	28,625	25,378	26,640
Total	<u>84,741</u>	<u>84,637</u>	<u>70,717</u>	<u>72,777</u>

28. PROVISIONS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Provisions for loan commitments and financial guarantees	2,775	2,997	2,750	2,992
Provisions for personnel expenses	4,667	4,669	3,376	3,472
Provisions for litigations	2,262	2,679	2,257	2,672
Other provisions	17	1,702	-	1,700
Total	<u>9,721</u>	<u>12,047</u>	<u>8,383</u>	<u>10,836</u>

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.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

29. OTHER LIABILITIES

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Other liabilities	4,849	293	4,086	247
State budget debts	8,999	4,359	8,470	3,718
Other income to be received	1,075	769	1,076	770
Income tax to recover	2,467	594	2,032	210
Total	<u>17,390</u>	<u>6,015</u>	<u>15,664</u>	<u>4,945</u>

30. SUBORDINATED DEBTS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Balance at 1 January	84,487	94,488	59,391	69,385
New subordinated liabilities	40,649	-	40,649	-
Repayments & FX differences	1,394	(10,001)	1,199	(9,994)
Balance at the end of the period	<u>126,530</u>	<u>84,487</u>	<u>101,239</u>	<u>59,391</u>

The Group has the following outstanding subordinated loans as 30 September 2025 and 31 December 2024:

- 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 EURIBOR 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.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

31. DEBT SECURITIES IN ISSUE

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Debt securities in issue	66,143	65,557	66,143	65,557
Balance at 31 December	<u>66,143</u>	<u>65,557</u>	<u>66,143</u>	<u>65,557</u>

As of 30 September 2025 and 31 December 2024, the Group has 2 debt securities in issues as follows:

- EUR 5,000 thousand – represent debt 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 26, 2020 for the debt issued in 2020 and October 10, 2019 for the debt issued in 2019).

32. SHARE CAPITAL AND EQUITY PREMIUMS

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Share Capital according to Trade Register	323,839	327,881	323,839	327,881
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	<u>328,139</u>	<u>332,181</u>	<u>328,139</u>	<u>332,181</u>

The main shareholders are presented below:

Name of the shareholder	30 September 2025		31 December 2024	
	Number of shares Patria Bank	Percentage of ownership (%)	Number of shares Patria Bank	Percentage of ownership (%)
EEAF Financial Services B.V.	2,755,927,215	85.10	2,755,927,215	84.05
Individuals	416,835,860	12.87	460,113,420	14.03
Legal entities	65,627,483	2.03	62,773,741	1.92
Total	<u>3,238,390,558</u>	<u>100.00</u>	<u>3,278,814,376</u>	<u>100.00</u>

(*)No individual holds more than 10% of the shares.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

33. EARNINGS PER SHARE

	30 September 2025	31 December 2024
Number of shares at the beginning of the period	3,278,814,376	3,278,814,376
Reduction of share capital	(40,423,818)	-
Number of shares at the end of the period	<u>3,238,390,558</u>	<u>3,278,814,376</u>

Earnings per share are calculated by dividing the net result by the weighted average number of ordinary shares issued, as follows:

Group		
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	

30 September 2024	No. of shares in movement	No. days
No. of shares 01.01.2024-30.09.2024	3,278,814,376	274
Average no. of shares	3,278,814,376	274
Result of the period at 30.09.2024	29,884,559	
Profit per share (RON/share)	0.0091	

Bank		
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	

30 September 2024	No. of shares in movement	No. days
No. of shares 01.01.2024-30.09.2024	3,278,814,376	274
Average no. of shares	3,278,814,376	274
Result of the period at 30.09.2024	27,353,720	
Profit per share (RON/share)	0.0083	

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Reserves from revaluation of financial assets at fair value through other items of comprehensive income	(2,685)	(12,721)	(2,685)	(12,721)
Revaluation reserve for premises	21,429	23,170	19,721	21,461
Statutory legal reserve	19,617	19,617	18,301	18,301
Other Reserves	14,678	14,678	14,678	14,678
Total	53,039	44,744	50,015	41,719

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.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Letters of guarantees	132,443	329,202	132,443	329,202
Commitments of granted credits	458,995	405,837	458,055	405,557
Total	<u>591,438</u>	<u>735,039</u>	<u>590,498</u>	<u>734,759</u>

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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 2025, the provision for litigation, in which the Group is involved as defendant is in amount of RON 1,264 thousand (31 December 2024: RON 1,449 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 (undergoing dissolution)

The insolvency procedure against Carpatica Invest S.A. subject of case no. 2127/85/2016 registered with Sibiu Court is still open, several deadlines have been granted, for the resolution of the criminal case no. 19883/3/2017*A1*, and after the criminal case was closed, the deadlines have been granted for the continuation of the insolvency procedure, and the sale of assts from the debtor's estate. The next deadline in the case no. 2127/85/2016 which has as object the insolvency procedure is on January 22, 2026, deadline granted for the continuation of the insolvency procedure and the sale of assets from the debtor's estate.

*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 Carapatica Invest. In the criminal case no.19883/3/2017* of the Bucharest Court, the following 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 Court of

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

Appeal (Bucharest Court of Appeal) ruled on 04/06/2023 the termination of the criminal action against the defendants (Carpatica Invest and its former employees) as a result of the fulfillment of the prescription (prescriptie) of the criminal liability

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 2025 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 Accession Fund Cooperatief UA.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30
SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	30 September 2025				30 September 2024			
	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	-	-	18	1,125	-	-	12	1,275
Interest and similar expense	-	-	(93)	(44)	-	-	(565)	(32)
Fee and commission income	-	-	1	144	-	-	1	121
Fee and commission expense	-	-	(4)	-	-	-	(3)	-
Net charge with impairment of financial assets	-	-	(4)	1,482	-	-	(6)	(2,140)
Other operating and administrative expenses	(826)	-	(21)	-	-	-	(14)	-
Dividends income	-	922	-	-	-	428	-	-

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

<i>Thousand RON</i>	30 September 2025				31 December 2024			
	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	-	2,260	-	-	-	2,187	-	-
Loans and advances to customers	-	-	1,898	13,565	-	-	1,032	12,139
Other financial assets	-	-	-	-	-	-	-	-
Liabilities								
Deposits from customers	69	-	7,296	7,486	69	-	9,631	5,138
Subordinated liabilities	-	-	-	-	-	-	179	-
Provisions	-	-	-	20	-	-	1	21
Other financial liabilities	-	-	-	-	-	-	-	4
Commitments to customers	-	-	139	15,026	-	-	180	14,994

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	30 September 2025					30 September 2024				
	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	-	-	18	1,498	1,125	-	-	12	757	1,275
Interest and similar expense	-	-	(93)	(164)	(44)	-	-	(565)	(120)	(32)
Fee and commission income	-	-	1	35	144	-	-	1	26	121
Fee and commission expense	-	-	(4)	-	-	-	-	(3)	-	-
Net gain/(loss) from financial assets at fair value through profit or loss	-	-	-	1,904	-	-	-	-	995	-
Net charge with impairment of financial assets	-	-	(4)	(1)	1,482	-	-	(6)	(7)	(2,140)
Other operating and administrative expenses	(826)	-	(21)	-	-	-	-	(14)	-	-
Depreciation and amortization	-	-	-	(126)	-	-	-	-	(126)	-
Dividends income	-	922	-	6,000	-	-	428	-	4,000	-

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	30 September 2025					31 December 2024				
	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	-	2,260	-	-	-	-	2,187	-	-	-
Financial assets at fair value through profit or loss	-	-	-	19,726	-	-	-	-	17,663	-
Loans and advances to customers	-	-	1,898	35,090	13,565	-	-	1,032	20,378	12,139
Investment in subsidiaries	-	-	-	42,296	-	-	-	-	40,296	-
Other financial assets	-	-	-	276	-	-	-	-	411	-
Liabilities										
Deposits from customers	69	-	7,296	64,518	7,486	69	-	9,631	48,458	5,138
Subordinated liabilities	-	-	-	-	-	-	-	179	-	-
Provisions	-	-	-	1	20	-	-	1	1	21
Other financial liabilities	-	-	-	-	-	-	-	-	-	4
Commitments to customers	-	-	139	11,264	15,026	-	-	180	4,208	14,994

Notes 1 to 39 are part of the consolidated and separate financial statements.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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:

<i>Thousand RON</i>	Group 30 September 2025				Group 31 December 2024			
	Land and buildings	Equipments	Cars	Total	Land and buildings	Equipments	Cars	Total
<i>Right of use at 1 January</i>	53,400	8,915	5,325	67,640	45,766	8,731	4,338	58,835
New contracts during the period	8,185	-	-	8,185	8,079	829	987	9,895
Contracts closed during the period	-	-	(1,488)	(1,488)	(445)	(645)	-	(1,090)
Balance at the end of the period	61,585	8,915	3,837	74,337	53,400	8,915	5,325	67,640
<i>Depreciation at 1 January</i>	34,363	3,952	1,884	40,199	28,017	2,934	293	31,244
Expenses with depreciation during the period	6,301	1,270	959	8,530	6,346	1,663	1,591	9,600
Depreciation for contracts closed during the period	-	-	(520)	(520)	-	(645)	-	(645)
Balance at the end of the period	40,664	5,222	2,323	48,209	34,363	3,952	1,884	40,199
Balance at 1 January	19,037	4,963	3,441	27,441	17,749	5,797	4,045	27,591
Balance at the end of the period	20,921	3,693	1,514	26,127	19,037	4,963	3,441	27,440

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	Bank 30 September 2025				Bank 31 December 2024			
	Land and buildings	Furniture and equipment	Cars	Total	Land and buildings	Furniture and equipment	Cars	Total
<i>Right of use at 1 January</i>	51,267	8,599	3,837	63,703	44,351	8,415	3,867	56,634
New contracts during the period	7,039	-	-	7,039	8,079	829	(30)	8,877
Contracts closed during the period	(1,051)	-	-	(1,051)	(1,163)	(645)	-	(1,808)
Balance at the end of the period	<u>57,255</u>	<u>8,599</u>	<u>3,837</u>	<u>69,691</u>	<u>51,267</u>	<u>8,599</u>	<u>3,837</u>	<u>63,703</u>
<i>Depreciation at 1 January</i>	33,521	3,683	1,364	38,568	27,437	2,713	78	30,228
Expenses with depreciation during the period	5,976	1,235	959	8,170	7,247	1,615	1,286	10,148
Depreciation for contracts closed during the period	(801)	-	-	(801)	(1,163)	(645)	-	(1,808)
Balance at the end of the period	<u>38,696</u>	<u>4,918</u>	<u>2,323</u>	<u>45,937</u>	<u>33,521</u>	<u>3,683</u>	<u>1,364</u>	<u>38,568</u>
Balance at 1 January	<u>17,746</u>	<u>4,916</u>	<u>2,473</u>	<u>25,135</u>	<u>16,914</u>	<u>5,702</u>	<u>3,789</u>	<u>26,406</u>
Balance at the end of the period	<u>18,559</u>	<u>3,681</u>	<u>1,514</u>	<u>23,753</u>	<u>17,746</u>	<u>4,916</u>	<u>2,473</u>	<u>25,135</u>

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

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Not later than 1 year	13,899	12,807	11,665	10,822
Later than 1 year and not later than 5 years	13,661	15,818	13,661	15,818
More than 5 years	52	-	52	-
Total	<u>27,612</u>	<u>28,625</u>	<u>25,378</u>	<u>26,640</u>

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.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

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:

<i>Thousand RON</i>	Group		Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Not later than 1 year	-	-	181	190
Later than 1 year and not later than 5 years	-	-	95	221
More than 5 years	-	-	-	-
Total	-	-	276	411

39. SUBSEQUENT EVENTS

Confirming Bank Agreement signed with the EBRD

On October 1, 2025, Patria Bank announced the signing of a Confirming Bank Agreement with the European Bank for Reconstruction and Development (EBRD), under the Trade Facilitation Programme (TFP). Through this agreement, Patria Bank becomes part of the international TFP network, strengthening its capacity to support the development of foreign trade.

EIB Financing

On October 9, 2025, Patria Bank announced the contracting of a new financing agreement with the European Investment Bank (EIB), under which the EIB grants a loan of EUR 25 million to Patria Bank. The purpose of the loan is to expand financing for small and medium-sized enterprises (SMEs) and mid-cap companies, focusing on extending credit to businesses in less developed regions of Romania, with one fifth of the funds dedicated to climate actions. This is the second contract concluded between the EIB and Patria Bank.

Share Buyback

On October 17, 2025, Patria Bank announced a new partial share buyback operation from shareholders who exercised their withdrawal rights in connection with the merger between Banca Comercială Carpatica and the former Patria Bank.

Considering the limitations imposed by the legislation applicable to credit institutions, Patria Bank requested the approval of the National Bank of Romania (NBR) for the partial buyback of its own shares amounting to RON 9,000,000, proportionally from the shareholders who exercised their withdrawal rights during the merger process.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED AT 30 SEPTEMBER 2025 (All amounts are in Thousand RON)

By letter dated October 9, 2025, the National Bank of Romania communicated its prior approval for the partial buyback of Patria Bank's own shares in the amount of RON 9,000,000.

The Record Date for this partial buyback, in accordance with the Withdrawal Procedures, is November 7, 2025, and the payment date for the buyback price of the shares belonging to entitled shareholders, for whom all formalities have been duly completed, is November 28, 2025.

Notes 1 to 39 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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