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

**Ref:** Q4 2025 Trading update

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

**Report date:** 13.02.2026

**Name of the issuer:** PATRIA BANK SA

**Headquarters:** Bucharest, 42, Pipera Road, Globalworth Plaza Building, Floors 8 and 10

**Phone / Fax No:** 0800 410 310 / +40 372 007 732

**Unique Registration Code with the Trade Register:** 11447021

**Order number in the Trade Register:** J2016009252405

**Subscribed and paid-in share capital:** RON 323,839,055.80

**The regulated market where the instruments are traded:** Bucharest Stock Exchange

**Important events to be reported:** Q4 2025 Trading update

Patria Bank S.A. publicly provides general and provisional information regarding the Bank's main performance indicators for the period ended 31 December 2025. The preliminary financial results for the 2025 financial year will be published by Patria Bank on the date communicated through the financial calendar, following this trading update. The information presented in this current report may be subject to changes and may differ from the final figures that will be included in the report on the preliminary financial results for 2025.

## **BANK'S COMMERCIAL ACTIVITY – LEGAL ENTITIES SEGMENT**

### **Outstanding loans**

As of 31 December 2025, the total portfolio of performing loans granted to legal entities reached RON 2.21 billion, recording a 20% increase compared to 31 December 2024. This positive evolution reflects the consolidation of commercial activity across all business lines, with notable performances in the Agro, Micro, SME and Corporate segments, supported by dedicated financing solutions and strategic partnerships, including those implemented under programs run in cooperation with the European Investment Fund.

The Agro segment recorded a 34% increase at the end of 2025 compared to 31 December 2024, with the performing loan portfolio reaching RON 405 million. Activity focused on financing seasonal working capital, investments in farm modernization, equipment acquisitions, and the financing of projects supported by European funds, while maintaining a solid portfolio quality despite the challenges faced by the agricultural sector.



The Micro segment portfolio increased by 10% compared to the end of the previous year, reaching RON 420 million, driven by sustained demand for working capital and investment financing. The Bank continued to support small entrepreneurs through flexible products, fast credit assessment processes, and a personalized approach tailored to the specifics of each business sub-segment.

The SME & Corporate segment recorded a cumulative increase of approximately 20% compared to 31 December 2024, with the performing loan portfolio reaching RON 1.38 billion. This evolution was supported by the expansion of guarantee programs, the optimization of operational workflows, and the increase in investment and working capital financing in key sectors of the economy, such as green energy, infrastructure, HORECA and commercial real estate, as the Bank strengthened its role as a financial partner for projects with significant economic impact.

Thus, in 2025, Patria Bank reaffirmed its role as a relevant financial partner for Romanian companies, consolidating its market position through flexible, sustainable solutions tailored to the specific characteristics of each sector.

Outstanding performing loans (RON m equiv.)						
Segment	31.12.24	31.03.25	31.06.25	30.09.25	31.12.25	31.12.25 vs. 31.12.24
Agro	303	344	401	430	405	+34%
Micro	381	404	439	443	420	+10%
SME & Corporate	1,154	1,244	1,289	1,328	1,384	+20%
<b>Total</b>	<b>1,838</b>	<b>1,993</b>	<b>2,129</b>	<b>2,201</b>	<b>2,209</b>	<b>+20%</b>

### New loan sales

In 2025, the total volume of new loans granted to corporate clients increased by 5% compared to 2024, reaching RON 1.25 billion, driven by positive developments in the Agro and Micro segments.

In the Agro segment, new loan sales increased by 28% year-on-year, reaching RON 303 million in 2025. Demand was primarily driven by working capital loans, which accounted for approximately 70% of the total, followed by investment loans and financing for projects supported by European funds. In parallel, the Bank continued its portfolio diversification strategy, with increased interest in financing the food industry.

In the Micro segment, new loan sales advanced by 17% compared to 2024, supported by improved credit assessment processes and increased demand for fast and flexible financing solutions. The Bank maintained a differentiated approach for very small and small sub-segments, both agro and non-agro, leveraging the growth of existing clients' businesses as well as interest from new clients.

The SME and Corporate segments continued to represent important pillars of the Bank's commercial activity, with financing focused on strategic projects in sectors such as green energy, infrastructure, HORECA and commercial real estate. Although sales in the fourth quarter were lower compared to the previous year, the Bank maintained its focus on portfolio quality and on financing structures tailored to clients' needs.

New loan sales (RON m equiv.)											
Segment	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Total 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Total 2025	2025 vs. 2024
Agro	50	52	71	64	237	69	96	66	71	303	+28%
Micro	42	48	65	69	224	68	62	67	67	263	+17%
SME & Corp.	169	163	209	197	738	271	166	179	71	686	-7%
<b>Total</b>	<b>261</b>	<b>263</b>	<b>345</b>	<b>330</b>	<b>1,199</b>	<b>408</b>	<b>324</b>	<b>312</b>	<b>209</b>	<b>1,253</b>	<b>+5%</b>

### Commercial financing

Commercial financing (current accounts and term deposits) recorded an 19% increase in 2025 compared to 2024, an evolution mainly driven by the SME & Corporate segment. The Bank's strategy focused on increasing competitiveness on short maturities and optimizing the cost of financing, in a context of declining interest rates.

Commercial financing – Legal entities (RON m equiv.)						
	31.12.24	31.03.25	30.06.25	30.09.25	31.12.2025	31.12.25 vs. 31.12.24
<b>Total</b>	<b>1,591</b>	<b>1,599</b>	<b>1,687</b>	<b>1,695</b>	<b>1,885</b>	<b>+19%</b>

### COMMERCIAL ACTIVITY OF THE BANK – RETAIL SEGMENT

#### Retail loans

As of 31 December 2025, the total balance of performing retail loans reached RON 574 million, recording an increase of approximately 8% compared to 31 December 2024. The portfolio evolution reflects a differentiated dynamic between secured and unsecured loans, in the context of a competitive environment and trends observed across the entire banking system.

The total balance of secured loans amounted to RON 306 million at the end of 2025, slightly lower compared to the end of the previous year, as a result of accelerated repayments and refinancing, a phenomenon widely observed in the market. At the same time, in the second half of the year, commercial activity in this segment returned to a positive trend, supported by improvements in the commercial offering and by customers' interest in fixed-rate products.

Unsecured loans continued to be the main growth driver of the retail portfolio, with their total balance reaching RON 268 million as of 31 December 2025, up by 20% compared to 31 December 2024. This evolution was supported by sustained demand for consumer loans and credit cards, as well as by the increasing share of sales generated through digital channels.

Performing retail loans (RON m equiv.)						
Segment	31.12.24	31.03.25	30.06.25	30.09.25	31.12.25	31.12.25 vs. 31.12.24
Secured	311	301	298	305	306	-1%
Unsecured	221	229	237	254	268	+20%
<b>Total</b>	<b>532</b>	<b>530</b>	<b>535</b>	<b>559</b>	<b>574</b>	<b>+8%</b>

### New loan sales

In 2025, new loan sales in the retail segment totaled RON 285 million, recording a significant increase compared to 2024. The sales mix reflects the continued strong appetite for unsecured lending products, alongside a gradual recovery in secured loans.

Unsecured loans accounted for approximately 79% of the total volume of new retail loans granted in 2025, with sales amounting to RON 224 million. In the fourth quarter, unsecured loan sales reached RON 58 million, supported by sustained demand for consumer loans and credit cards, including through the Patria De Oriunde digital platform.

Sales of secured loans recorded a strongly positive evolution in 2025, reaching RON 61 million, more than double compared to 2024. In the third quarter, this segment recorded sales of RON 20 million, while in the fourth quarter the segment's sales amounted to RON 19 million, confirming the renewed interest in secured loan products.

New loan sales (RON m equiv.)											
Segment	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Total 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Total 2025	2025 vs. 2024
Secured	6	8	8	7	30	10	12	20	19	61	+105%
Unsecured	29	37	36	39	141	51	55	60	58	224	+58%
<b>Total</b>	<b>35</b>	<b>45</b>	<b>44</b>	<b>46</b>	<b>171</b>	<b>61</b>	<b>67</b>	<b>80</b>	<b>77</b>	<b>285</b>	<b>+66%</b>

### Retail customers financing

As of 31 December 2025, retail financing sources, namely term deposits and current accounts, totaled RON 2.21 billion, increasing by approximately 6% compared to the end of 2024. This positive evolution was mainly driven by the growth in term deposits.

The total balance of term deposits reached RON 1.89 billion as of 31 December 2025, recording an increase of approximately 7% compared to 31 December 2024, following the intensification of commercial initiatives and savings campaigns carried out throughout the year. Starting from the second quarter of 2025, the Bank launched dedicated campaigns for maturities of 3, 6, 12 and 13 months, while also placing increased focus on the retention of deposits reaching maturity.

The total balance of current accounts amounted to RON 323 million at the end of 2025, slightly lower compared to 31 December 2024, but showing a quarterly recovery trend in the second half of the year. This

evolution reflects both customers' saving behavior and the Bank's efforts to optimize the structure of retail financing sources.

Commercial financing – Retail customers (RON m equiv.)						
Product	31.12.24	31.03.25	30.06.25	30.09.25	31.12.25	31.12.25 vs. 31.12.24
Term deposits	1,766	1,735	1,772	1,819	1,889	+7%
Current accounts	329	319	317	304	323	-2%
<b>Total</b>	<b>2,095</b>	<b>2,054</b>	<b>2,089</b>	<b>2,123</b>	<b>2,212</b>	<b>+6%</b>

## ACTIVITY OF SUBSIDIARIES

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

- **Patria Credit IFN:** Loan portfolio amounting to RON 217 million as of 31 December 2025, up by 17% compared to the end of 2024.
- **SAI Patria Asset Management:** Assets under management reached RON 860.4 million as of 31 December 2025, representing an increase of 71.4% compared to RON 502.1 million as of 31 December 2024.

General Manager  
Valentin Vancea

Deputy General Manager  
Georgiana Stanciulescu