

No.: 1232526 / 27.02.2026

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

Ref: Preliminary financial results 2025

Current Report as per FSA Regulation no. 5/2018

Report date: 27.02.2026

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 0372 007 732

Unique Registration Code with the Trade Register: 11447021

Order number in the Trade Register: J2016009252405

Subscribed and paid-in share capital: RON 323.839.055,80

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

Patria Bank – Preliminary Financial Results as of 31 December 2025

- **Solid growth in profitability**
- **Significant improvement in operational efficiency**
- **Sustained expansion of lending activity**

Bucharest, February 27, 2026 – Patria Bank (BVB: PBK) closed 2025 with a net profit of RON 50.2 million, up 53% compared to the previous year, reflecting the strengthening of operational performance and the Bank's ability to generate profitability in a more demanding economic and fiscal environment. This positive evolution was supported by revenue growth, improved operational efficiency, and the balanced expansion of the performing loan portfolio.

“At the end of 2025, the evolution of the Bank's key indicators reflects solid commercial execution and continued strengthening of our financing base. We maintained an active lending pace, while the balance of commercial financing reached a new high, reflecting clients' trust and a stable resource structure. At the same time, we further expanded the use of digital channels, with the increase in the number of online banking users confirming clients' rapid adoption of new tools. We aim to continue growing on prudent foundations, ensuring efficient capital allocation and consistent risk discipline, in order to maintain a balanced approach between development and stability in an evolving economic environment,” stated Valentin Vancea, CEO of Patria Bank.

Net banking income reached RON 251.5 million, up 18% compared to 2024, mainly driven by the 16% increase in net interest income, as well as the positive dynamics of income from financial operations (+28%). Operating expenses increased by 8%, in a context marked by the higher turnover tax and continued investments in IT infrastructure, cybersecurity, and marketing. In this context, the cost-to-income ratio improved to 70%, compared to 76% in 2024 (64% versus 73%, excluding the impact of the turnover tax for 2025 and 2024).

Operating profit reached RON 76.4 million, up 41% year-on-year. Return on Equity (RoE) stood at 10.9%, while Return on Assets (RoA) reached 1.0%, both above the levels recorded as of 31 December 2024.

Total assets exceeded RON 5.3 billion, marking an 18% increase compared to year-end 2024, supported by the solid lending dynamics and higher investments in debt securities. The total performing loan portfolio rose to RON 2.79 billion

(+18%), while the gross loans/deposits ratio reached 71%, compared to 67% as of 31 December 2024, reflecting more efficient use of attracted resources.

The Bank continued to strengthen its risk profile, reducing the non-performing exposures (NPE) ratio to 3.56%, from 4.07% at the end of the previous year. The coverage ratio of non-performing loans remained solid, at approximately 56%, confirming disciplined credit risk management and effective collection and write-off processes.

“The results for 2025 reflect a more balanced revenue structure and a visible improvement in operational efficiency. We succeeded in enhancing profitability within a more demanding fiscal environment, while maintaining a controlled risk profile and solid capitalization. This year’s performance confirms that our financial direction is sustainable and that we can generate value through careful management of resource and costs. We are entering the next period with a strengthened financial foundation, providing us with the flexibility needed to support the Bank’s development under conditions of prudence and discipline,” stated Georgiana Stănculescu, Deputy CEO of Patria Bank.

On the commercial side, the Bank recorded sustained lending growth across all business segments. The SME portfolio reached RON 801 million (+19% compared to December 2024), the Corporate segment amounted to RON 583 million (+22%), the Agro segment to RON 405 million (+34%), and the Micro segment to RON 420 million (+10%). New loan sales to legal entities exceeded RON 1.25 billion in 2025, up 5% compared to the previous year. At the retail level, the Bank granted secured and unsecured loans totaling RON 285 million in 2025, an increase compared to the previous year, with strong growth in secured loans, which doubled in volume versus 2024.

Patria Bank continued to enhance its digital capabilities, recording a 13% increase in the number of Patria Online platform users and a 16% rise in transactions carried out via Internet & Mobile Banking in 2025. The expansion of digital functionalities and the launch of fully online accessible products contribute to revenue diversification and to a higher level of client interaction.

The total own funds ratio stood at 21.11%, above the level recorded in the previous year and above regulatory requirements, reflecting a solid capital base and efficient use of own funds.

Patria Bank SA informs the market that the integral version of the Preliminary financial results of Patria Bank S.A as at 31.12.2025, prepared in accordance with IFRS as adopted by EU, shall be accessible on the bank’s website at <https://en.patriabank.ro/investors/reports-and-results/financial-reports> starting with 27.02.2026. The Preliminary financial results as at 31.12.2025 are not audited or reviewed. For further details: pr@patriabank.ro, +40 732 800 326.

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About Patria Bank

Patria Bank is a Romanian bank listed on the Regulated Market of the Bucharest Stock Exchange (stock symbol: PBK), offering a comprehensive range of financial products and services – from current accounts, savings and lending solutions to modern digital services – tailored to individuals, micro-enterprises, SMEs, and the agricultural sector. Through its proprietary digital platform, “Patria de Oriunde” (“Patria from Anywhere”), clients can access banking services fully online, without the need to visit a physical branch. Patria Bank is part of a financial group that also includes Patria Credit IFN, specialized in rural microfinance, and SAI Patria Asset Management, an investment fund manager. The Bank’s majority shareholder is the Emerging Europe Accession Fund (EEAF), a private equity fund whose main investors are the European Bank for Reconstruction and Development (EBRD), the European Investment Fund (EIF), part of the European Investment Bank Group, DEG – the development finance institution of the KfW banking group, and the Black Sea Trade and Development Bank (BSTDB). www.patriabank.ro

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Deputy General Manager
Georgiana Stanculescu