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

Ref: **Availability of Q1 2026 Financial Report**

Report date: 15.05.2026

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: Availability of Q1 2026 Financial Report

Patria Bank SA informs the market that the integral version of the Report on the Q1 2026 financial results of Patria Bank S.A together with the consolidated and separate interim financial statements for the period ended 31.03.2026, 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 15.05.2026.

Financial statements as at 31.03.2026 are not audited or reviewed.

Patria Bank – Financial Results as of March 31, 2026

- **Growth in net profit and net banking income**
- **Improved operational efficiency**
- **Consolidation of commercial activity and loan portfolio**

Bucharest, May 15, 2026 – Patria Bank (BVB: PBK) closed the first quarter of 2026 with a net profit of RON 11.3 million, up 12% compared to the same period of the previous year. This result reflects the consolidation of commercial activity, improved operational efficiency, and the maintenance of prudent risk management discipline in a macroeconomic and sector environment characterized by high volatility and persistently elevated financing costs. The positive performance was supported by the increase in net banking income, the optimization of the funding structure, and the balanced growth of the performing loan portfolio.

“The first months of 2026 reflected a balanced evolution of our commercial activity, in a macroeconomic environment that remains challenging, marked by persistently high interest rates and a more cautious financing demand from companies. In this context, we focused on the sustainable growth of the loan portfolio, maintaining an appropriate balance between volume, structure and risk, as well as on strengthening relationships with existing clients. At the same time, we continued to invest in digitalization and the optimization of internal processes to support the bank's long-term development,” stated Valentin Vancea, CEO of Patria Bank.

Net banking income reached RON 61.9 million in the first quarter of 2026, representing a 9% increase compared to Q1 2025, mainly supported by higher income from financial activity (+58%), as well as by the increase in net fee and commission income (+13%). Operating expenses recorded a moderate increase of 4%, mainly as a result of the increase in the turnover tax applicable to credit institutions from 2% to 4%, effective starting from the second half of 2025. In this context, the cost-to-income ratio improved to 70%, compared to 73% in Q1 2025, while excluding the impact of the turnover tax, the ratio decreased to 64%, from 71% in the corresponding period of the previous year.

Operating result increased by 24% compared to the first quarter of 2025, reaching RON 18.7 million. Return on equity (ROE) stood at 9.2%, while return on assets (ROA) reached 0.8%, levels similar to those recorded in Q1 2025, reflecting the bank's ability to maintain profitability in a more demanding economic and fiscal environment.

The bank's total assets exceeded RON 5.4 billion at the end of March 2026, up 17% compared to the same period of the previous year and 2% compared to year-end 2025. This evolution was supported by the growth of the loan portfolio and the increase in investments in debt securities. The total performing loan portfolio reached RON 2.8 billion, up 11% compared to March 2025, while the gross loans-to-deposits ratio increased to 72%, compared to 71% at the end of last year, reflecting the efficient use of attracted resources.

Regarding the risk profile, the bank continued to maintain a prudent approach to loan portfolio management. The net cost of risk was influenced by the increase in the volume of newly originated loans and the adaptation to current macroeconomic conditions, without indicating a significant deterioration in portfolio quality. The non-performing exposures (NPE) ratio stood at 4.4% at the end of March 2026, while the coverage ratio of non-performing loans with impairment adjustments remained at a solid level of approximately 53%.

"The financial results for the first quarter of 2026 reflect the resilience of our business model in an economic and sector environment that remained marked by caution, heightened volatility, and pressure on funding costs. In this environment, we continued to prioritize portfolio quality, discipline in risk management, and operational efficiency, while maintaining a balanced revenue structure and a solid capital base. The evolution of our financial indicators confirms the bank's ability to generate sustainable results and support the development of its strategic segments, alongside a prudent approach adapted to the current market conditions" stated Georgiana Stănciulescu, Deputy CEO of Patria Bank.

On the commercial side, the bank continued to record positive lending activity developments across its strategic segments. The SME portfolio reached RON 822 million at the end of March 2026, up 13% compared to the same period of the previous year, while the Agro & Food segment increased to RON 456 million (+32%). The Corporate portfolio reached RON 535 million (+4%), while the Micro segment remained stable at approximately RON 410 million. New loan sales to legal entities totaled nearly RON 280 million in the first quarter of 2026, up 34% compared to the fourth quarter of last year.

In the retail segment, Patria Bank continued the active promotion of lending and savings products through its branch network and the "Patria de Oriunde" digital platform. The volume of loans granted to individuals in the first quarter of 2026 amounted to RON 58.4 million, in a context characterized by more cautious financing demand across the entire banking system. At the same time, the bank continued to develop its digital capabilities and operational infrastructure, recording a 21% increase in the number of users of the Patria Online platform and a 19% increase in transactions carried out through Internet & Mobile Banking compared to Q1 2025.

The total own funds ratio stood at 20.39% at the end of March 2026, above regulatory requirements, reflecting the maintenance of a solid capitalization base and the bank's ability to support the development of its commercial activity in a prudent and sustainable manner.

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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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