



Q1 2026

Report

For the period ended:

March 31, 2026



PATRIA BANK S.A.



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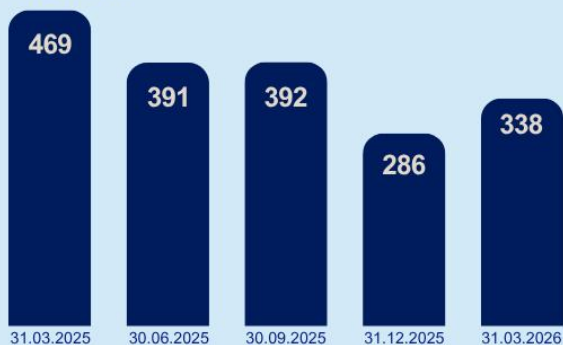
This Report meets the publication requirements set forth by Law no. 24/2017 on issuers of financial instruments and market operations, the Regulation of the Financial Supervisory Authority (ASF) no. 5/2018 on issuers of financial instruments and market operations, and the Bucharest Stock Exchange Code.

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 March 31, 2026 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

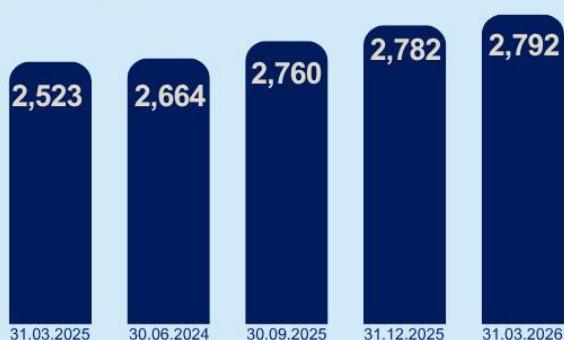
+21%

Increase in the number of Patria Online users in Q1 2026 vs. Q1 2025



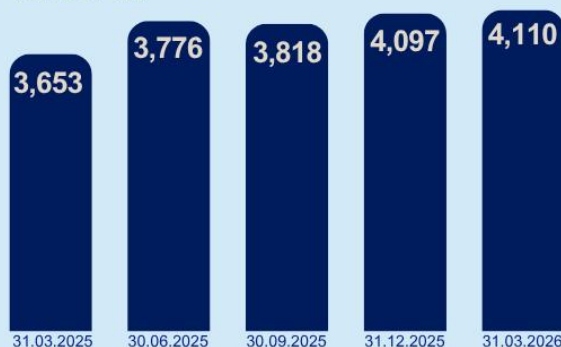
PERFORMING LOANS

in RON mn



COMMERCIAL FINANCING

in RON mn



Standalone data



Loans portfolio
31.03.2026

233 RON MN



Assets under management
31.03.2026

1,200 RON MN



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.



Valentin VANCEA
CEO

Key financial indicators Q1'26



NET BANKING INCOME

in RON mn



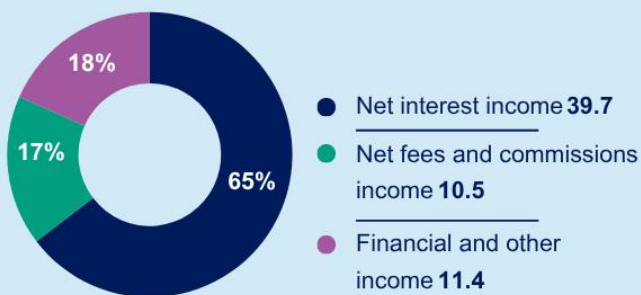
COST/INCOME RATIO

*Excluding the turnover tax introduced in 2024



INCOME BREAKDOWN

in RON mn, for Q1 2026



PROFITABILITY

in RON mn



RETURN ON ASSETS (ROA)



RETURN ON EQUITY (ROE)



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.



Georgiana STANCIULESCU
Deputy CEO

Q1'26 Macroeconomic context

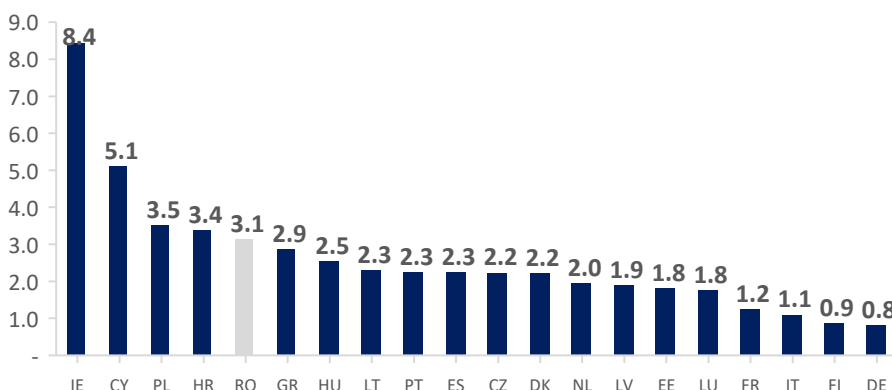
Gross domestic product fell by 0.2% in the first quarter of 2026, compared to the previous quarter. Compared to the same quarter in 2025, GDP decreased by 1.7%. However, the Institute of Statistics revised the data for last year and recalculated that in the third quarter of 2025 (immediately after the VAT increase) there would have actually been a stagnation of the economy, which would mean that, technically, Romania only entered recession in October.

In April, annual inflation rose to 10.7%, following a monthly price advance of +0.84% compared to the previous month. This very high level was fueled by adverse supply shocks caused by the war in Iran but also by an unexpected increase in rents.

GDP 2020-2025



% Real GDP growth, average 2015-2025

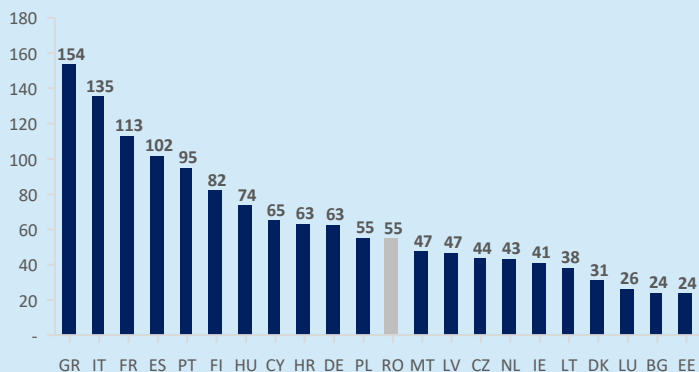


Public budget deficit

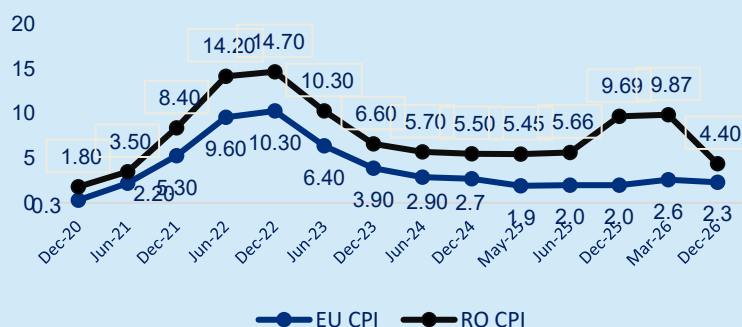
The public deficit totaled approximately 1% of GDP in the first quarter of 2026, below last year's recorded level of 2.2% for the first 3 months of 2025. The lower level was determined by the decrease of expenditures compared to those established in the budget plan.

In nominal terms, the net deficit was RON 22 billion at the end of March 2026, compared to RON 44 billion in 2025. The fiscal-budgetary measures approved in 2025 are intended to support this year's deficit target, which is expected to be around 6% of GDP, according to the latest statements from the Ministry of Finance. For the moment, the European Commission's forecasts for 2026 place the budget deficit at 6.2% of GDP.

Public debt % GDP 2024



Inflation 2020-2025



Banking sector ratios

Financial Leverage

8.55%



200.5%

Core Business Profitability Ratio



Return on Assets

1.7%



2.7%

Non-Performing Loans (NPL) Ratio



24.36%

Solvency Ratio

Average Equity Ratio

17.63%



The Non-Performing Loans ratio (NPL) was 2.69% at the end of Q4 2025, down from 2.87% at the end of Q3 2025 and above the level of 2.48% in Q4 2024.

The total assets of the banking system rose to approximately RON 957 billion in December 2025, compared to RON 907.3 billion in September 2025, marking a quarterly advance of approximately RON 13 billion and an annual increase of approximately RON 77 billion compared to December 2024 (approximately RON 881 billion).

The banking system recorded a net profit of approximately RON 16.1 billion at the end of 2025, and in Q4 the return on assets (ROA) was 1.68%, while the return on equity (ROE) was 17.63%, slightly below the level of 18.41% (ROE) in Q3 2025. The loan/deposit ratio remained relatively stable, standing at approximately 67% in Q4 2025, compared to 68.79% in Q3, indicating the maintenance of a balanced pace between lending and deposits. The solvency indicator was 24.36% in December 2025, above the level of 23.91% from Q3 2025, but slightly below the level of 24.91% from Q4 2024.

Q1'26 Summary

Key figures

	Bank	3M up to 31.03.26	3M up to 31.03.25	Variation
Financial results	Net banking income (RON thousand)	61,867	56,764	9%
	Operational expenses (RON thousand)	-43,158	-41,661	4%
	Turnover tax	-3,748	-1,204	211.3%
	Net cost of risk (RON thousand)	-5,672	-3,268	74%
	Net result (RON thousand)	11,257	10,056	12%
	Cost/income ratio	69.8%	73.4%	-3.6 p.p.
	Cost/income ratio (w/o turnover tax)	63.7%	71.3%	-7.6 p.p.
	ROE	9.2%	9.3%	-0.1 p.p.
		31.03.26	31.12.25	Variation
Loans and deposits	Total net loans (thousand RON)	2,801,377	2,788,615	0%
	Total deposits (thousand RON)	4,124,733	4,098,978	1%
	Loans (gross value) / deposits	71.5%	71.1%	0.4 p.p.

On March 31, 2026, Patria Bank recorded a net profit of RON 11.3 million for the first three months of the current year, representing an increase of 12% compared to the same period of the previous year. This performance achieved reflects the cumulative impact of multiple initiatives aimed at strengthening commercial performance, reinforcing the financial position and optimizing the results, 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 cost/income ratio (excluding VAT) by -7.6 p.p. compared to March 2025 confirms a prudent and efficient financial management, as well as the solidity of the business model, in the context in which the turnover tax recorded an increase of over RON 2.5 million compared to Q1 2025.

The Bank also had the capacity to absorb additional expenses with provisions, mainly driven by the growth of the loan portfolio and the increase in the volume of newly originated loans. At the same time, the Bank managed to cover both the additional costs and the increase of some existing expenses, especially the doubling of the Turnover Tax from 2% to 4%, applicable starting from July 2025, by generating additional operational revenues.

These developments supported the improvement of profitability indicators (ROA and ROE) and contributed to reporting an Operating Result increasing by 24% compared to the same period in 2025.

The main financial milestones achieved as of March 31, 2026 are presented below:

- Total assets grew by 2.2% compared to December 2025 and by 17% compared to March 2025, supported by the performing loans portfolio expansion and a prudent but profitable investment policy.

- Increase in net banking income by 9% in the 3 months of 2026 compared to the same period in 2025, due to the expansion of the commission income and financing activity, by diversifying products and services and the increase in customer transactional behavior
- The taxation level reported by the Bank as of March 31, 2026, calculated by considering the combined impact of the corporate income tax and the turnover tax, results in an effective tax rate of 33%. 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 registered a level of 72% compared to 71% at the end of 2025.
- Increase in Loans and advances granted to customers with RON 33 million (+1%) compared to end of 2025 reflects a resilient evolution of the portfolio, supported by the consolidation of commercial relations and the continuation of financing the real economy, while maintaining prudent risk standards and maximizing income. The annual growth rate of 12% (RON +299 million) confirms the continuity of development in the Bank's strategic segments - SME, Micro, Corporate and Agro & Food.
- Increase in debt investments by 18% compared to December 31, 2025 by temporarily placing excess liquidity at competitive yields according to capital market conditions.
- Maintaining a solid capital base, reflected in the Total Own Funds Ratio of 20.39%. The orientation towards higher-yielding investments, especially loans and debt securities, determined the increase in risk-weighted assets, thus causing the decrease in the Total Own Funds Ratio compared to December 2025. Another impact on the level of Own Funds, was the cessation of the application of the temporary treatment provided for in paragraphs (1) and (2) of Article 468 of Regulation (EU) No. 575/2013, which provided for the mitigation of the negative effects generated by variations in the fair value of securities.

Q1'26 Financial results

Bank's Financial position as at 31.03.2026 compared with 31.12.2025

FINANCIAL POSITION STATEMENT			
<i>Thousand RON</i>			
ASSETS	31-Mar-26	31-Dec-25	Mar.26/ Dec.25 (%)
Cash and cash equivalents	600,537	789,312	(24%)
Loans and advances to banks	19,419	19,201	1%
Securities	1,657,080	1,410,264	18%
Investment in subsidiaries	42,296	42,296	0%
Loans and advances to customers, net	2,820,114	2,787,087	1%
Other assets	274,771	251,624	9%
Total ASSETS	5,414,217	5,299,784	2%
LIABILITIES	31-Mar-26	31-Dec-25	Mar.26/ Dec.25 (%)
Due to banks & REPO	541,678	452,960	20%
Due to customers	4,124,733	4,098,978	1%
Other liabilities	89,911	88,007	2%
Subordinated debt	101,638	102,719	(1%)
Debt securities in issue	66,562	67,563	(1%)
Total Liabilities	4,924,522	4,810,227	2%
Total Equity	489,695	489,557	0%
Total LIABILITIES AND EQUITY	5,414,217	5,299,784	2%
<i>Thousand RON</i>			
	31-Mar-26	31-Dec-25	Mar.26/ Dec.25 (%)
Gross loans	2,950,761	2,914,188	1.3%
Performing loans	2,801,377	2,788,615	0.5%
Non-performing loans	149,384	125,573	19.0%
Impairments	(130,647)	(127,101)	2.8%
Performing loans provisions	(54,751)	(58,604)	-6.6%
Non-performing loans provisions	(75,896)	(68,497)	10.8%
Net loans	2,820,114	2,787,087	1.2%
Net performing loans	2,746,626	2,730,011	0.6%
Net non-performing loans	73,488	57,076	28.8%

Total assets, of RON 5.4 billion, show a balanced increase with RON 114 million compared to the end of 2025, due to the increase in investments in Government bonds, as well as by developing the portfolio of loans granted to customers.

The loan portfolio (gross value) records a solid increase of 12%, RON +314 million, compared to March 31, 2025, 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 11%, RON +280 million was noticed.

Investments in government bonds registered a portfolio increase by 18% compared to 31.12.2025, contributing to the improvement of the balance sheet structure and the consolidation of interest income.

Customer liabilities remained stable compared to December 31, 2025, reflecting the Bank's prudent funding and liquidity management policy. The institution sought to optimize the cost of funding through a more selective approach to high-value and high-cost deposits, while directing the attraction of resources towards shorter maturities and a more efficient cost profile.

This strategy allowed to reduce the cost of financing both in RON and in foreign currency, contributing to maintaining an optimal level of liquidity. In parallel, the Bank continues to develop current and overnight accounts, as well as collateral deposits that ensure a competitive cost and reduced volatility, in close correlation with the lending activity and trade finance operations.

Interbank funding shows an increase of RON 89 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 remained stable compared to December 31, 2025, an evolution mainly influenced by the creation of negative reserves from the mark-to-market of the government bonds portfolio on March 31, 2026, amid the volatility generated by the conflict in the Persian Gulf. This temporary market effect was recorded despite the profit of RON 11.3 million obtained in the first quarter of 2026, confirming the Bank's ability to generate internal capital and maintain a solid solvency position. At standalone level, the capital adequacy ratio (Total Own Funds Ratio) is 21.36%, above the regulatory limit and slightly below the level recorded at the end of 2025 (22.27%), mainly due to the decrease in Total Own following the cessation of the application of the transitional measures regulated by Article 468, paragraphs (1) and (2) of Regulation (EU) No. 575/2013 as well as the increase in risk-weighted assets (development of lending activity). At consolidated level, the capital adequacy ratio (Total Own Funds Ratio) is 20.04%, above the regulatory limit.

The Total Own Funds Ratio as of March 31, 2026, both at standalone and consolidated level, does not incorporate the profit reported as at the date mentioned.

Financial results (standalone level)

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

FINANCIAL PERFORMANCE STATEMENT	3M up to	3M up to	Δ 2026/ 2025 (%)
<i>Thousand RON</i>	31.03.26	31.03.25	
Net interest income	39,969	40,280	(1%)
Net fees and commission income	10,540	9,292	13%
Net gains from financial activity & other income	11,358	7,192	58%
Net banking income	61,867	56,764	9%
Staff costs	(19,670)	(19,510)	1%
Depreciation and amortization	(5,924)	(5,919)	0%
Other operating and administrative expenses, out of which:	(17,564)	(16,232)	8%
<i>Turnover tax</i>	<i>(3,748)</i>	<i>(1,204)</i>	<i>211%</i>
Total operating expense	(43,158)	(41,661)	4%
Operating result	18,709	15,103	24%
Net impairment of financial assets	(5,672)	(3,268)	74%
Profit before tax	13,037	11,835	10%
Income tax expense for the year	(1,780)	(1,779)	0%
Net profit for the period	11,257	10,056	12%

Net banking income increased by 9% compared to the same period in 2025, driven primarily by a 58% rise in revenues from financial activities. Net commission income also supported this positive trend, advancing by 13%, which reflects a well-balanced mix of revenue sources and the Bank's strengthened ability to generate recurring results through the continued diversification of its product and service portfolio.

Regarding interest income, the Bank presents a significant increase of 13% compared to the same period of the previous year. This development was primarily driven by higher income from debt securities, generated by the temporary investment of excess liquidity, which rose by 40%. Additionally, income from the customer loan portfolio increased by 6%. Interest income from loans grew by RON 3.8 million compared to the same period last year, directly reflecting the expansion of the loan portfolio.

Interest expenses rose by 28% compared to the same period in 2025. This increase was driven both by higher interest paid to customers and by the growth in the volume of customer-attracted funding. This evolution was also influenced by the increase in the level of interbank financing.

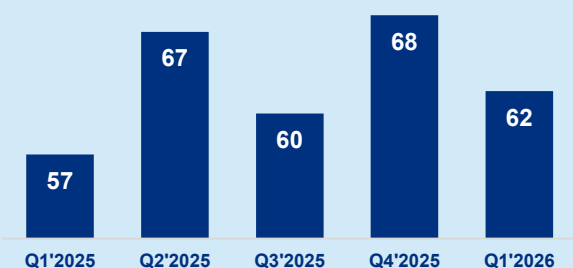
Operational expenses registered a moderate evolution compared to the same period of the previous year, mainly influenced by the increase in turnover tax from 2% to 4%, a component that contributed approximately RON 1.4 million to the total level of additional expenses.

The net cost of risk follows a prudent evolution, without indicating a significant deterioration in the quality of the portfolio. The Bank records net impairment adjustments worth RON 5.7 million in the first 3 months of 2025 compared to RON 3.3 million in the same period of the previous year, an expected level for the first part of the year considering the existing macroeconomic conditions. The increase in the cost of risk is controlled and reflects both the advance of the loan portfolio and the adaptation to the new macroeconomic conditions. Fiscal measures, the decrease in consumption, high inflation and the increase in the cost of financing have influenced the **risk profile of more vulnerable clients**, which is observed in the moderate increase in the value recorded by the **CoR level** and in the slight growth in the **NPL ratio**, the latter registering a controllable level of the non-performing loans rate. These developments do not indicate a depreciation of the loan portfolio, but rather a natural, temporary adjustment to the difficulties of the economic environment resulting from the current economic context. The Bank continues to carry out a careful process of monitoring the loan portfolio and to apply the necessary prudential measures, to ensure an appropriate and balanced management of credit risk, in an economic environment characterized by uncertainties.

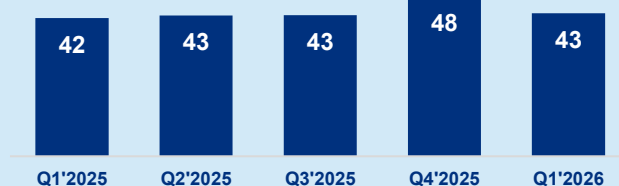
The taxation level reported by the Bank as of March 31, 2026, calculating the cumulative impact of profit tax and turnover tax, determines an implicit tax rate of 33%, similar to developed countries in Western Europe, such as Italy, France, the Netherlands and Spain.

The Bank reported a positive operating result of RON 18.7 million for the first three months of 2026 and a net profit of RON 11.3 million, representing a 24% increase compared to March 2025

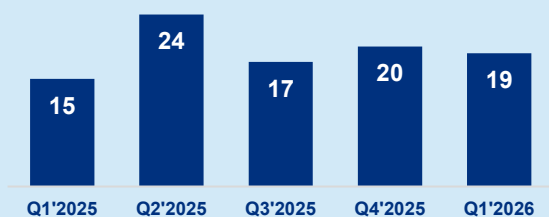
Quarterly net banking income
RON mn



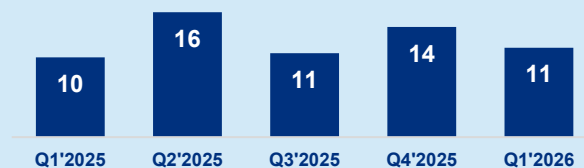
Quarterly operating expenses
RON mn



Operating result
RON mn



Net result
RON mn



Economic financial indicators

Ratios		31-Mar-26	31-Dec-25	31-Mar-25
1	Total Own Funds Ratio	20,39%	22,27%	19,73%
2	Potential change in economic value according to EBA Guidelines on IRRBB (EVE/ FP1)	11,34%	10,35%	11,76%
3	Loans (gross value) / Customer deposits	72%	71%	72%
4	Loans (gross value) / Total assets	55%	55%	57%
5	Liquidity Coverage Ratio (LCR)	134%	151%	134%
6	Liquid assets / Total assets	42%	42%	39%
7	Debt securities and equity instruments / Total assets	31%	27%	28%
8	Return on assets ratio (RoA)	0,8%	1,0%	0,9%
9	Return on equity ratio (RoE)	9,2%	11,0%	9,3%
10	Cost/income ratio	70%	70%	73%
11	Cost/income ratio (less the turnover tax)	64%	64%	71%
12	Non-Performing Loans (NPL)*	5,2%	4,4%	4,5%
13	Non-Performing Exposures (NPE)*	4,4%	3,6%	3,9%
14	Coverage NPL (**)	52,7%	56,3%	56,6%

(*) 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 similar values with the ones recorded as of March 31, 2025, of 9.2% (ROE) and respectively of 0.8% (ROA).

Operational efficiency - the cost/income ratio as at 31.03.2026 incorporates the 4% turnover tax expense, applicable to credit institutions starting in amount of RON 3.7 million, in the absence of which, the cost/income ratio would have been 64%.

Q1'26 Commercial activity



Banking activity for legal entities

In the first 3 months of 2026, 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 822 million at the end of March 2026, marking a 2.6% increase compared to December 2025 and a 12.6% increase compared to March 2025. The accelerated growth reflects both a positive credit demand trend and a strengthened commercial execution capacity.

The performance is supported 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 535 million at the end of March 2026, up 4% compared to March 2025, reflecting a consistent acceleration of commercial activity and a strong investment appetite.

The financing focused on sectors such as green energy, real estate, infrastructure, transportation, HORECA, technology, and services. The Bank offered both long-term investment loans as well as short-term working capital financing products, such as factoring and credit lines, to ensure financial flexibility and to support clients' development plans.

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 actively supported both the financing of agriculture and the development of the food industry, covering the entire agri-food chain. In the agriculture, the Bank financed seasonal working capital, the purchase of equipment, and the modernization of farms, facilitating farmers' access to advanced technology.

At the same time, Patria Bank paid increased attention to financing the food industry, supporting working capital, expanding processing capacities and modernizing production units, contributing to increasing added value and strengthening the local supply chain. Financing for projects with European funds continued to represent a strategic priority, both for farms and for companies in the processing sector.

Despite the impact of the soil drought in previous years and the liquidity pressures felt in the primary agricultural sector, the quality of the **AGRO & FOOD** portfolio remained solid, as a result of proactive monitoring of the client portfolio, the support measures implemented and the diversification of exposure to the food industry, with a more stable risk profile.

Thus, in the first three months of 2026, 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.

Overall, in the first quarter of 2026, Patria Bank continued to operate in an economic and financial environment characterized by significant challenges, maintaining a prudent and disciplined approach to risk management, while supporting clients and strategic sectors of the economy. The bank's strategy remained oriented towards sustainable growth, strengthening portfolio quality, and developing long-term relationships with clients, in an economic context that continues to favor resilience, adaptability, and financial discipline.

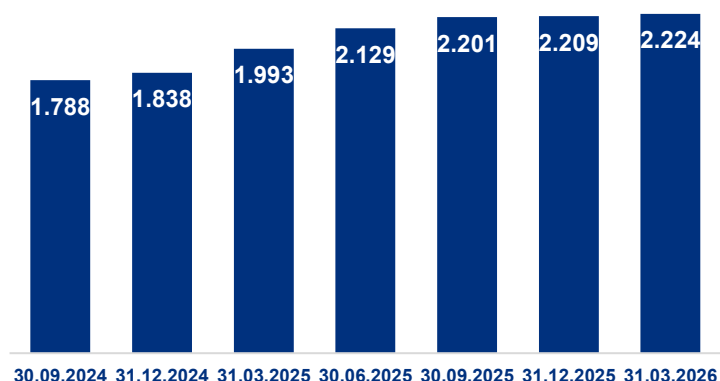
Outstanding loans

The level of outstanding performing loans granted to companies recorded a positive evolution compared to December 2025, respectively an increase of 1%. In the first 3 months of 2026, 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 three months of 2026 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 Division reported a 13% increase in the loan portfolio in the three months of 2026 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 balance Legal entities RON mn



Outstanding loans in stages 1&2 (RON Th equiv.)	31.12.2024	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026	Variation 31.03.26 vs 31.12.25	Variation 31.03.26 vs 31.03.25
Agro	302,610	344,490	401,340	430,268	404,545	456,313	13%	32%
Micro	380,786	404,337	438,581	442,873	420,253	410,041	-2%	1%
SME	674,958	730,222	760,702	781,620	801,427	822,486	3%	13%
Corporate	479,448	514,225	528,748	546,396	582,891	534,702	-8%	4%
Total	1,837,802	1,993,275	2,129,371	2,201,156	2,209,116	2,223,542	1%	12%

New loan sales

In the first three months of 2026, new loan sales in the corporate segment increased by 34% compared to Q4 2025.

In the first quarter of 2026, the macroeconomic context in Romania continued to be characterized by persistent inflation, the maintenance of interest rates at high levels, fiscal consolidation, and moderate economic decrease, elements that directly influenced lending activity and the appetite for financing in the economy. The maintenance of financing costs at high levels and the local and international geo-politic context led to a more selective approach in the banking market, with an increased focus on portfolio quality and risk management, in parallel with a more conservative approach of entrepreneurs regarding investment plans.

In this context, Patria Bank has continued to pursue a strategy of prudent growth, focused on the customer segments where the bank has consolidated expertise and a competitive advantage, namely SMEs, Agro&Food, Microfinance, and individual clients.

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, having in view the current context. The flow-analysis adjustments are expected to contribute to a positive dynamic in the coming quarters, meeting clients' needs for quick solutions and coverage of financing. 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.

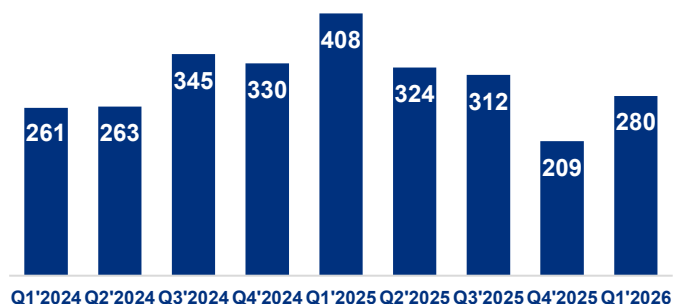
In the **SME** segment, cumulative sales for 3 months 2026 were 64% higher than in Q4 2025, reaching RON 90 million. In the **Corporate** area, sales for Q1 2026 were 55% higher than in Q4 2025. The growth comes mainly from investment projects with longer maturities and from an acceleration in demand for structured products and mixed-purpose credit lines, which confirms the bank's attractiveness for medium and large companies.

The **SME** segment has remained one of the main pillars of lending activity, Patria Bank maintaining its focus on financing clients with viable business models, predictable cash flows, and good capacity to adapt to economic volatility. The demand for working capital products, factoring, and financing supported through guarantee programs remained active, especially in sectors with high resilience.

The financing activity for clients in the **Corporate** segment, Patria Bank aimed to consolidate relationships with existing clients and to develop financing for companies with a solid financial profile, stable competitive positions, and sustainable development prospects. At the same time, the quarter was marked by a higher level of early repayments, especially in the corporate segment, due to certain clients optimizing their financing structure and a more volatile market context. The impact of these repayments was offset by commercial activity and volumes generated from new sales, which allowed maintaining

New loans sales Legal entities

RON mln



balanced commercial dynamics and continuing the development of the portfolio on a prudent basis. The bank's attention focused especially on sectors considered resilient and with medium-term growth potential, while at the same time maintaining a cautious approach towards areas more strongly exposed to economic volatility and high operational costs.

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 has as its strategic direction both the diversification of exposure within this segment and the development of the Food segment, as a complementary pillar, in order to balance the portfolio and capitalize on opportunities in the agri-food chain. Regarding the structure of financing demand in the first three months of 2026, it shows a clear focus on working capital loans, used both for the establishment of crops and for the payment of input suppliers. Financing the food industry customer segment represented 40% of total loans granted in the first quarter of 2026. Compared to the same period in 2025, financing recorded a significant advance of 67%. 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. Agriculture continued to represent a strategic segment for Patria Bank, in line with the Bank's traditional positioning in supporting the rural environment and agricultural entrepreneurship. Despite the challenges generated by climate volatility and fluctuations in commodity prices, the demand for financing dedicated to agricultural activities, investments in machinery, working capital, and projects supported by European funds remained active. The Bank continued to support clients in this sector through solutions adapted to the specifics of agricultural activity and by maintaining a prudent approach to risk assessment.

In the **SME & CORPORATE** segment, the first 3 months of 2026 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.

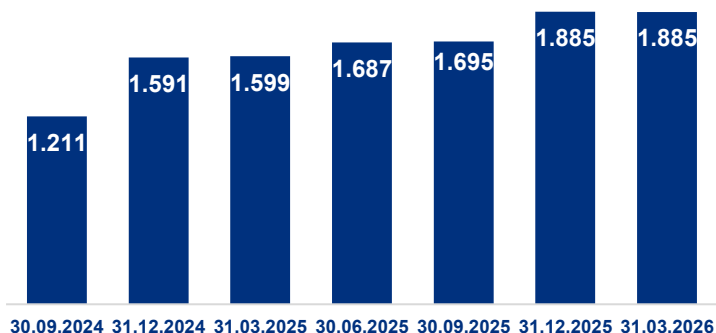
Green energy remains a strategic priority for the economy and for the Bank, with a clear focus on the solar energy segment, where energy production and efficiency projects were financed. These initiatives contribute to the national energy transition and emission reduction objectives, while strengthening 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	Q4 2025	Q1 2026	Variation Q1 26 vs Q4 25	Variation 3M 26 vs 3M 25
Agro	49.854	51.713	70.976	64.319	69.148	96.415	66.404	71,439	115,585	62%	67%
Micro	42.292	48.082	64.746	69.216	67.630	61.832	66.749	67,235	49,773	-26%	-26%
SME	74.125	89.217	163.361	123.058	128.357	132.103	114.052	54,530	89,516	64%	-30%
Corporate	94.670	73.810	45.576	73.900	142.800	33.700	64.947	16,000	24,838	55%	-83%
Total	260.942	262.822	344.660	330.493	407.935	324.049	312.152	209,203	279,712	34%	-31%

Commercial funding (current accounts & term deposits)

Commercial funding increased by 18% compared to same period last year. This growth in collected sources was driven by the strong performance of the SME and Corporate segments. 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 3 months of 2026 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 3 months of 2026 the demand for lending products (secured and unsecured) stagnated throughout the banking system. It is worth mentioning that there were divergent developments between the two types of loans (consumer versus mortgage). Patria Bank continued to actively promote the products from the existing portfolio, both through the territorial units and through the **Patria de Oriunde** platform.

The volume of secured and unsecured loans granted by the Bank in the first 3 months of 2026 amounted to RON 58.4 million, representing a 3% decrease compared to the same period in Q1 2025, caused by the macroeconomic context (lower appetite for consumption).

The high level of interest rates and persistent inflation have influenced consumer behavior and appetite for credit. In an environment characterized by increased caution from clients, Patria Bank has continued to promote responsible financing products and solutions tailored to the needs of retail clients, with an emphasis on cost predictability and the sustainability of the debt level. At the same time, the Bank has continued to develop digital services and simplify client interactions, with the aim of improving the banking experience and increasing the accessibility of financial services.

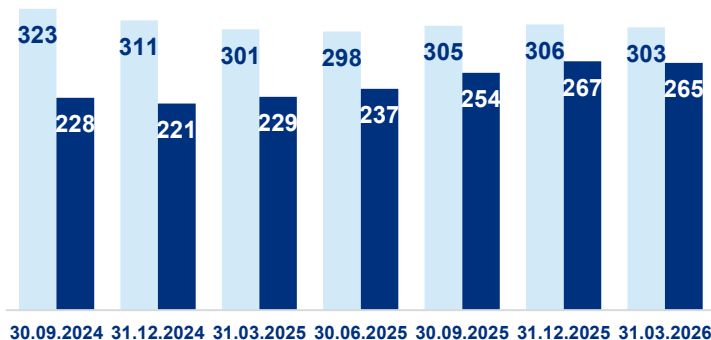
Although secured loans still have a reduced value in total lending activity, namely RON 10.2 million in the first 3 months of 2026, there is a trend of increased sales, compared to the similar period in 2025, by 17.45%.

New unsecured loan volumes remained predominant in the first 3 months of 2026, with a contribution of RON 48.9 million, or 82.55% of the total new loan volumes granted in this segment. The Bank's strategy is to increase the contribution of secured lending in total loans to individuals to consolidate the portfolio and maintain a balanced balance between the two categories. The Bank will continue to actively promote 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 has reached 85%. In this context, it is also relevant that Patria Bank increased the ceiling of the unsecured personal loan product up to RON 250,000.

Retail performing loans

RON mn

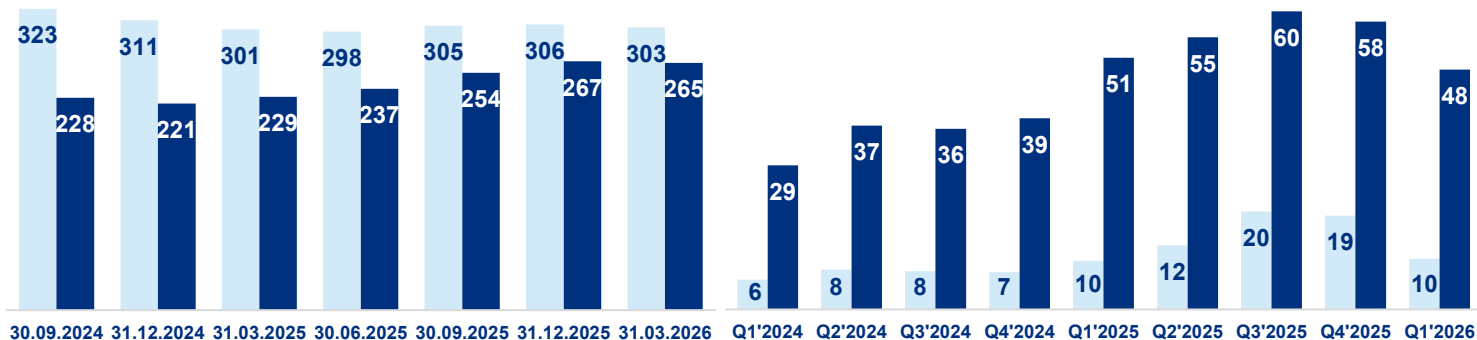
■ Secured ■ Unsecured



Retail new loans sales

RON mn

■ Secured ■ Unsecured



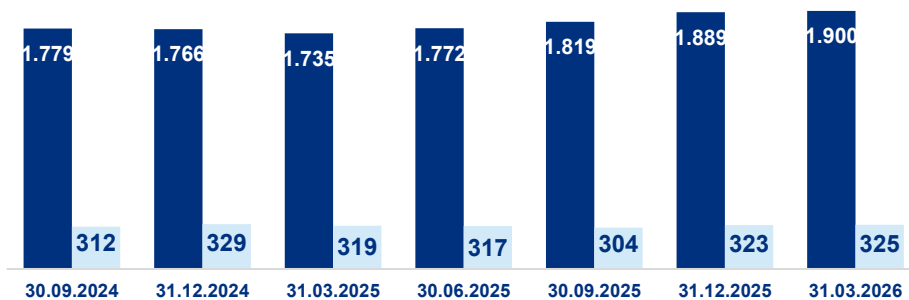
For term deposits, the Bank recorded a 9% increase compared to the same three-month period in 2025, accompanied by a 2% rise of the current accounts balances.

Starting in Q1 2026, promotional efforts for savings products were intensified, supported by campaigns aimed at attracting new customers, including the four-months term deposit campaign.

Commercial funding balance - Retail customers

RON mn

■ Term deposits ■ Current accounts



Patria de Oriunde

In the first 3 months of 2026 the Bank continued the intense promotion of the online platform “Patria de Oriunde” by broadcasting campaigns for deposits purchased in RON and respectively for consumer loans without real estate collateral, through radio and TV promotion.

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.



+21% increase in number of Patria Online users in the first 3M of 2026 vs. first 3M of 2025



+19% increase in number of transactions executed via Internet & Mobile Banking platforms in the first 3M of 2026 vs. first 3M of 2025

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 31.03.2026 **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 31.03.2026 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 31.03.2026 is as follows:

Shareholder	No of shares	% Percent
EEAF FINANCIAL SERVICES BV. Amsterdam	2,755,927,215	85.10
Other shareholders – individuals	357,850,021	11.05
Other shareholders – companies	124,613,322	3.85
Total	3,238,390,558	100.00

Directors and Executives

As of 31.03.2026 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

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 30 years of experience and over 20,000 historically financed clients.

In Q1 2026, 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 March 31, 2026, the portfolio structure was maintained, with a high concentration of loans granted to the micro-farms segment, respectively of 84%. Also, the high share of investment loans was maintained, respectively 77% 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 31.03.2026, Patria Credit's loan portfolio had a value of RON 233 million, up 15% compared to December 2025. New loan sales recorded an increase of over 2% compared to the similar period of 2025. The net profit recorded on March 31, 2026 was RON 2.5 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.



3,247 active customers as of 31.03.2026



RON 233 mn
Loan portfolio



+2%
New loan sales in 2026



RON 2.5 mn
Net profit in Q1 2026

**RON 1.20 bn**managed assets as at
31.03.2026
+ 133% vs 31.03.2025**51,970**investors in 2
ETFs as at
31.03.2026**RON 1.22 mn**Net profit in the
first 3M 2026

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 1.20 billion at the end of March 2026. The value reached at the end of Q1 represents an increase of 39% compared to the level of RON 860.4 million recorded at the end of 2025 and 133% compared to the level of RON 513.7 million recorded at the end of Q1 2025. The total assets managed by the company recorded an increase of 833% in the last three years ended on March 31, 2026.

This dynamic supported also the improvement of financial performance, with the company reporting on March 31, 2026 a net profit of RON 1.22 million, increasing more than three times compared to the net result of RON 0.39 million reported on March 31, 2025.

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 1.10 billion as of 31.03.2026, up 41% from the asset level of RON 779.0 million recorded on 31.12.2025. The fund unit yield was +13.25% in the first three months of 2026 and +65.77% over the last 12 months ended 31.03.2026. The fund registered 43,267 investors as of 31.03.2026, representing an increase from 33,317 investors on 31.12.2025 (+30%).

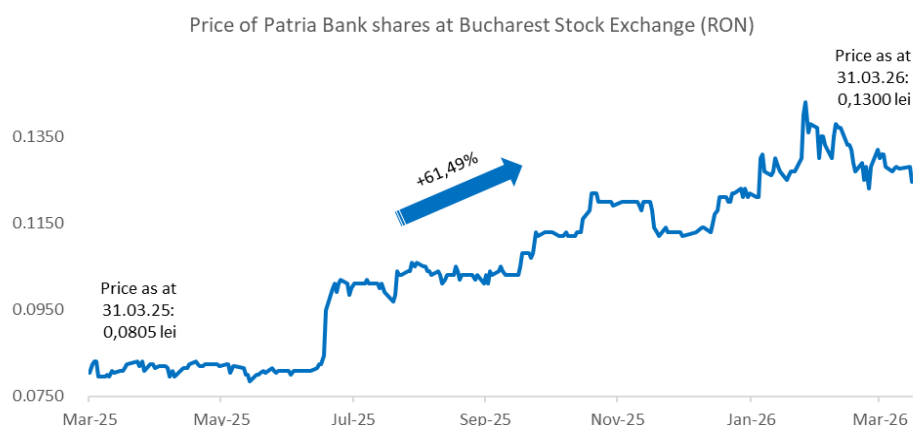
Fondul **ETF Energie Patria – Tradeville** is a sector ETF dedicated to the energy and related utilities sector, replicating the structure and performance of the BET-NG sector index of the BSE and is traded on the BSE with the PTENGETF ticker symbol. The Fund had assets of RON 78.2 million as of 31.03.2026, up from RON 48.7 million as of 31.12.2025 (+61%). The fund unit yield was +13.57% in the first three months of 2026 and of +67.47% for the last 12 months ended 31.03.2026. The fund registered 8,703 investors as of 31.03.2026, up from 6,307 investors as of 31.12.2025 (+38%).

Besides the two ETFs, Patria Asset Management also manages **Patria Global and Patria Stock – RON diversified funds** and **Patria Obligatiuni** – a RON fixed-income fund. The three 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 three funds.

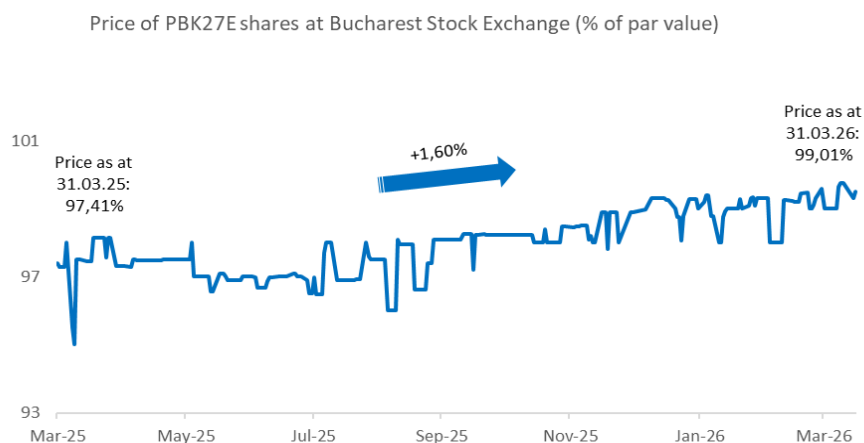
Activity on the Bucharest Stock Exchange

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.

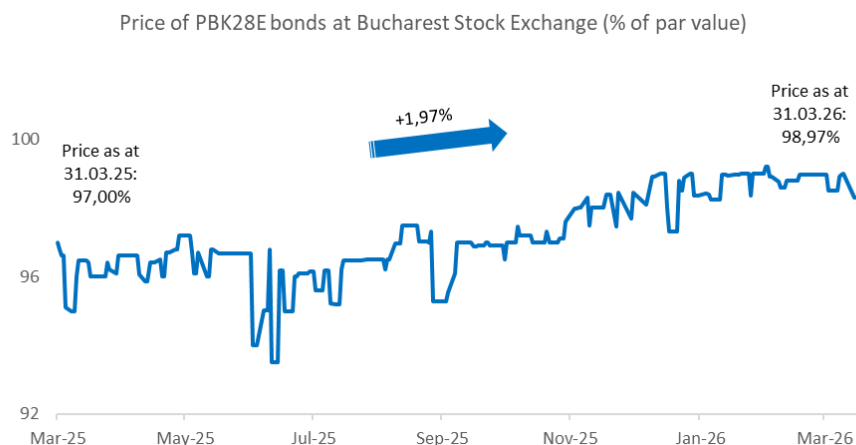
After a relatively stable performance recorded in recent years, the Bank's stock price increased in the second half of the last year and during the first 2 months of the current year, following the publication of a notification by the major shareholder stating that they are exploring strategic options regarding their stake in Patria Bank. The closing price of PBK shares at 31.03.2026 was RON 0,1300/share, an increase of 61.5% compared to the price as at 31.03.2025 of RON 0.0805/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 ROZNPQQARR5. The closing price of PBK27E bonds at the end of Q1 2026 as a percentage of the 500 Euro par value was 99.01% compared to 97.41% at the end of March 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 Q1 2026 as a percentage of the 500 Euro par value was 98.97% compared to 97.00% at the end of March 2025.



Significant transactions

On March 9, 2026, a contract was signed with BRD Asset Management SAI SA for the sale of the 99.9944% stake held by Patria Bank SA in SAI Patria Asset Management SA. SAI Patria Asset Management SA is a subsidiary of Patria Bank, with the business activity of managing open-end investment funds, including managing the ETF BET Patria – Tradeville fund, the largest ETF-type fund in Romania. The base price of the transaction is EUR 5,499,578 and may be adjusted through deductions according to contractual mechanisms. The estimated impact of the transaction on the profit and loss account for 2026, assuming the transaction is completed at the base price, is approximately RON 26 million (gross gain from the transaction). The completion of the transaction, namely the payment of the final price and the transfer of the stake to BRD Asset Management SAI SA, is subject to usual precedent conditions for such transactions, such as obtaining the necessary approvals in accordance with applicable legal requirements, including but not limited to obtaining the approval of the acquisition project and of BRD Asset Management SAI SA, as a significant shareholder, by the Financial Supervisory Authority. Considering the usual precedent conditions whose fulfillment depends on third parties, there is no certainty as to whether the transaction will be implemented or completed in 2026.

During the first quarter of 2026, there were no other significant contracts concluded by Patria Bank regarding acquisitions, mergers, divisions, etc., or concerning major significant transactions with persons with whom it would act in concert or in which such persons were involved.

Annexes

1. Primary Standalone and Consolidated Financial Statements as at 31.03.2026:

- 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 3 months of 2026 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 31.03.2026.

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. (2) lit. c) of Law no. 24/2017 regarding the issuers amended by Law 11/2025 and of art. 223 lit. A 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 31.03.2026 and certify that, to our knowledge:

- A) The accounting policies used to prepare the financial statements as at 31.03.2026 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;
- B) The interim financial statements as of 31.03.2026 present a fair view of the financial position, financial performance and other information regarding the activity of Patria Bank SA;
- C) Patria Bank SA operated in terms of continuity;
- D) The interim financial statements as of 31.03.2026, 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.

General Manager
Valentin VANCEA

Deputy General Manager
Georgiana STANCIULESCU



PATRIA BANK GROUP

**INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED AT 31 MARCH 2026**

**Prepared in accordance with Order no. 27/2010 of the National Bank of Romania and
with International Financial Reporting Standards as adopted by the European Union**

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Consolidated and Separate Statement of Changes in Equity	6
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**INTERIM CONSOLIDATED AND SEPARATE STATEMENT OF OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 MARCH 2026 (All amounts are in thousand RON)**

<i>Thousand RON</i>	Note	Group		Bank	
		Unaudited(*) 31 March 2026	Unaudited(*) 31 March 2025	Unaudited(*) 31 March 2026	Unaudited(*) 31 March 2025
Interest and similar income calculated using the effective interest rate	4	97,731	84,985	86,678	76,673
Interest and similar expense	4	(50,164)	(39,804)	(46,709)	(36,393)
Net interest income	4	<u>47,567</u>	<u>45,181</u>	<u>39,969</u>	<u>40,280</u>
Fee and commission income	5	15,415	14,474	13,195	11,919
Fee and commission expense	5	(3,175)	(2,967)	(2,655)	(2,627)
Net fee and commission income	5	<u>12,240</u>	<u>11,507</u>	<u>10,540</u>	<u>9,292</u>
Net gain/(loss) from financial assets at fair value through profit or loss	6	2,021	1,611	1,538	1,309
Net gain/(loss) from disposal of investment securities at fair value through other comprehensive income	7	3,576	76	3,576	76
Net gain/(loss) on derecognition of financial asstes measured at amortised cost		(14)	(26)	(2)	(25)
Net gain/(loss) from investment properties		-	-	-	-
Net gain/(loss) on non-current assets held for sale		-	-	-	-
Other operating income	8	3,833	5,881	6,246	5,832
Net operating income		<u>69,223</u>	<u>64,230</u>	<u>61,867</u>	<u>56,764</u>
Personnel expenses	10	(23,426)	(22,416)	(19,670)	(19,510)
Administrative and other operating expenses	11	(19,384)	(17,519)	(17,564)	(16,232)
Depreciation and amortization	22,23	(6,376)	(6,317)	(5,924)	(5,919)
Operational result before impairment		<u>20,037</u>	<u>17,978</u>	<u>18,709</u>	<u>15,103</u>
Impairment losses on financial assets	9	(5,501)	(3,211)	(5,672)	(3,268)
Operational profit		<u>14,536</u>	<u>14,767</u>	<u>13,037</u>	<u>11,835</u>
Profit before tax		<u>14,536</u>	<u>14,767</u>	<u>13,037</u>	<u>11,835</u>
Income tax expense for the year		(2,505)	(2,089)	(1,780)	(1,779)
Net profit for the period		<u>12,031</u>	<u>12,678</u>	<u>11,257</u>	<u>10,056</u>

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in thousand RON)**

<i>Thousand RON</i>	Note	Group		Bank	
		Unaudited(*) 31 March 2026	Unaudited(*) 31 March 2025	Unaudited(*) 31 March 2026	Unaudited(*) 31 March 2025
Net profit for the period		12,031	12,678	11,257	10,056
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		(3,576)	(76)	(3,576)	(76)
Gain/(loss) from fair value measurement of debt instruments measured at FVOCI		(9,991)	910	(9,991)	910
Variation of expected credit loss related to debt instruments measured at FVOCI		329	199	329	199
Income tax recorded directly in other comprehensive income		2,119	(165)	2,119	(165)
Other comprehensive income, net of tax		(11,119)	868	(11,119)	868
Comprehensive income		911	13,545	138	10,924
Profit attributable to:					
-Equity holders of the parent entity		12,031	12,678	11,257	10,056
-Non-controlling interests		-	-	-	-
Profit for the period		12,031	12,678	11,257	10,056
Comprehensive income attributable to:					
-Equity holders of the parent entity		911	13,545	138	10,924
-Non-controlling interests		-	-	-	-
Comprehensive income		911	13,545	138	10,924
Earnings per share (basic and diluted)	33	0.0037	0.0039	0.0035	0.0031

The financial statements were approved by the Board of Directors on the May 13, 2026 and were signed on its behalf by:

Valentin Vancea
General Manager

Georgiana Stanciulescu
Deputy General Manager

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in thousand RON)**

<i>Thousand RON</i>	Note	Group		Bank	
		Unaudited(*) 31 March 2026	31 December 2025	Unaudited(*) 31 March 2026	31 December 2025
Assets					
Cash and cash equivalents	12	600,867	789,769	600,537	789,312
Financial assets at fair value through profit or loss	13	29,310	89,116	29,305	89,111
Financial asset measured at fair value through other comprehensive income	14	1,275,990	972,483	1,275,990	972,483
Due from banks	15	19,419	19,201	19,419	19,201
Loans and advances to customers	16	3,014,123	2,961,924	2,820,114	2,787,087
Investments in debt instruments at amortized cost	17	351,785	348,670	351,785	348,670
Investment property	18	91,802	90,284	91,802	90,284
Non-current assets held for sale		1,022	1,022	856	856
Investment in subsidiaries	19	-	-	40,522	40,522
Financial assets held for sale		5,235	5,428	1,774	1,774
Other financial assets	20	34,101	19,795	38,049	21,326
Other assets	21	12,344	6,894	12,270	6,871
Deferred tax assets	39	895	-	1,167	-
Intangible assets	22	61,495	60,383	55,822	54,683
Property and equipment	23	77,016	79,889	74,805	77,604
Total assets		<u>5,575,404</u>	<u>5,444,858</u>	<u>5,414,217</u>	<u>5,299,784</u>
Liabilities					
Due to banks	24	371,470	280,777	371,470	280,777
Customer deposits	25	4,065,922	4,039,041	4,124,733	4,098,978
Loans from banks and other financial institutions	26	357,364	344,567	170,208	172,183
Other financial liabilities	27	79,211	75,606	70,534	66,027
Deferred tax liabilities			1,231		961
Provisions	28	7,416	8,873	6,140	7,682
Other liabilities	29	15,527	13,781	13,237	13,337
Liabilities associated with financial assets held for sale	39	145	1,573	-	-
Subordinated liabilities	30	126,890	127,860	101,638	102,719
Debt securities in issue	31	66,562	67,563	66,562	67,563
Total liabilities		<u>5,090,507</u>	<u>4,960,872</u>	<u>4,924,522</u>	<u>4,810,227</u>
Equity					
Share capital and equity premiums	32	328,139	328,139	328,139	328,139
Merger premium	32	(67,569)	(67,569)	(67,569)	(67,569)
Treasury shares	32	(7,202)	(7,202)	(6,068)	(6,068)
Accumulated Profit / (Losses)	32	173,254	161,171	180,316	169,006
Revaluation reserves	35	22,880	34,052	21,171	32,343
Statutory legal reserve	35	23,212	23,212	21,523	21,523
Other reserves	35	12,183	12,183	12,183	12,183
Total equity		<u>484,897</u>	<u>483,986</u>	<u>489,695</u>	<u>489,557</u>
Total liabilities and equity		<u>5,575,404</u>	<u>5,444,858</u>	<u>5,414,217</u>	<u>5,299,784</u>

The financial statements were approved by the Board of Directors on the May 13, 2026 and were signed on its behalf by:

Valentin Vancea
General Manager

Georgiana Stanculescu
Deputy General Manager

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in thousand RON)**

Grup

<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 2026	328,139	(67,569)	(7,202)	12,675	21,377	23,212	12,183	161,171	483,986	-	483,986
Comprehensive income	-	-	-	-	-	-	-	12,031	12,031	-	12,031
Profit for the period	-	-	-	-	-	-	-	12,031	12,031	-	12,031
Other comprehensive income											
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,004)	-	-	-	-	(3,004)	-	(3,004)
Expected net credit loss related to FVOCI debt instruments	-	-	-	276	-	-	-	-	276	-	276
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	(8,392)	-	-	-	-	(8,392)	-	(8,392)
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	-	-	-	-	-	-	-	-
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	(11,119)	-	-	-	-	(11,119)	-	(11,119)
Total comprehensive income	-	-	-	(11,119)	-	-	-	12,031	911	-	911
Allocation to legal reserve	-	-	-	-	-	-	-	-	-	-	-
Acquisitions of treasury shares	-	-	-	-	-	-	-	-	-	-	-
Revaluation reserve realized	-	-	-	-	(53)	-	-	53	-	-	-
Balance at 31 March 2026	328,139	(67,569)	(7,202)	1,556	21,324	23,212	12,183	173,254	484,897	-	484,897

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in thousand RON)**

Grup

<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	111,491	419,707	-	419,707
Comprehensive income	-	-	-	-	-	-	-	51,482	51,482	-	51,482
Profit for the period	-	-	-	-	-	-	-	51,482	51,482	-	51,482
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,016)	-	-	-	-	(3,016)	-	(3,016)
Expected net credit loss related to FVOCI debt instruments	-	-	-	98	-	-	-	-	98	-	98
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	21,625	-	-	-	-	21,625	-	21,625
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	6,689	-	-	-	-	6,689	-	6,689
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	25,396	-	-	-	-	25,396	-	25,396
Total comprehensive income	-	-	-	25,396	-	-	-	51,482	76,878	-	76,878
Allocation to legal reserve	-	-	-	-	-	3,595	-	(3,595)	-	-	-
Revaluation reserve realized	-	-	-	-	(1,793)	-	-	1,793	-	-	-
Share based payments	-	-	-	-	-	-	2,399	-	2,399	-	2,399
Acquisitions of own shares	-	-	(6,062)	-	-	-	(4,894)	-	(10,957)	-	(10,957)
Reduction of share capital	(4,042)	-	-	-	-	-	-	-	(4,042)	-	(4,042)
Balance at 31 December 2025	328,139	(67,569)	(7,202)	12,675	21,377	23,212	12,183	161,171	483,986	-	483,986

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in thousand RON)**

<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
Bank									
Balance at 1 January 2026	328,139	(67,569)	(6,068)	12,675	19,668	21,523	12,183	169,006	489,557
Comprehensive income	-	-	-	-	-	-	-	11,257	11,257
Profit for the period	-	-	-	-	-	-	-	11,257	11,257
Other comprehensive income									
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,004)	-	-	-	-	(3,004)
Expected net credit loss related to FVOCI debt instruments	-	-	-	276	-	-	-	-	276
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	(8,392)	-	-	-	-	(8,392)
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	-	-	-	-	-	-
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	(11,119)	-	-	-	-	(11,119)
Total comprehensive income	-	-	-	(11,119)	-	-	-	11,257	138
Revaluation reserve realized	-	-	-	-	(53)	-	-	53	-
Balance at 31 March 2026	328,139	(67,569)	(6,068)	1,556	19,615	21,523	12,183	180,316	489,695

Notes 1 to 40 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 31 MARCH 2026 (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	120,223	426,549
Comprehensive income	-	-	-	-	-	-	-	50,212	50,212
Profit for the period	-	-	-	-	-	-	-	50,212	50,212
Other comprehensive income	-	-	-	-	-	-	-	-	-
Net gain related to FVOCI debt instruments recycled in profit or loss account	-	-	-	(3,016)	-	-	-	-	(3,016)
Expected net credit loss related to FVOCI debt instruments	-	-	-	98	-	-	-	-	98
Gains/(losses) from the measurement at fair value of debt instruments FVOCI	-	-	-	21,625	-	-	-	-	21,625
Net gain from the fair value measurement of FVOCI equity instruments	-	-	-	6,689	-	-	-	-	6,689
Changes in the revaluation reserve for property and equipment	-	-	-	-	-	-	-	-	-
Total other comprehensive income	-	-	-	25,396	-	-	-	-	25,396
Total comprehensive income	-	-	-	25,396	-	-	-	50,212	75,608
Allocation to legal reserve	-	-	-	-	-	3,222	-	(3,222)	-
Revaluation reserve realized	-	-	-	-	(1,793)	-	-	1,793	-
Share based payments	-	-	-	-	-	-	2,399	-	2,399
Acquisitions of own shares	-	-	(6,063)	-	-	-	(4,894)	-	(10,957)
Reduction of share capital	(4,042)	-	-	-	-	-	-	-	(4,042)
Balance at 31 December 2025	328,139	(67,569)	(6,068)	12,675	19,668	21,523	12,183	169,006	489,557

Notes 1 to 40 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 CASH FLOWS FOR THE
YEAR ENDED 31 MARCH 2026 (All amounts are in thousand RON)**

<i>Thousand RON</i>	Group		Bank	
	Unaudited(*) 31 March 2026	Unaudited(*) 31 March 2025	Unaudited(*) 31 March 2026	Unaudited(*) 31 March 2025
Cash flows from operating activities				
Interest received	70,634	69,444	65,667	66,318
Interest paid	(52,633)	(40,677)	(49,599)	(37,594)
Fees and commissions received	15,415	14,474	13,195	11,919
Fees and commissions paid	(3,175)	(2,967)	(2,655)	(2,627)
Gain / (Loss) from financial derivatives	(1,018)	669	(1,018)	669
Net gain from financial instruments and other operating income	8,536	989	7,457	638
Recoveries from off balance sheet items	2,226	2,451	2,087	2,368
Cash payments to employees	(23,747)	(22,070)	(20,120)	(19,343)
Cash payments to suppliers	(26,379)	(23,865)	(24,107)	(22,180)
Income taxes paid	(50)	-	(50)	-
Net cash-flow from operating activities before changes in operating assets and liabilities	(10,191)	(1,552)	(9,143)	168
Changes of operating assets				
<i>(Increase)/Decrease of:</i>				
- loans and advances to banks	(148)	(395)	(147)	(395)
- financial assets at fair value through profit or loss	60,985	2,645	60,985	2,987
- loans and advances to customers	(44,838)	(170,270)	(31,729)	(152,162)
- other financial assets	(8,101)	(4,072)	(10,207)	(3,792)
Total changes of operating assets	7,898	(172,092)	18,902	(153,362)
Changes of operating liabilities				
<i>Increase/(Decrease) of:</i>				
- due to banks	89,978	188,389	89,978	188,389
- deposits from customers	26,869	(13,279)	25,588	(28,429)
- other financial liabilities	1,778	5,437	2,532	6,145
Total changes of operating liabilities	118,625	180,547	118,098	166,105
Net cash flow used in operating activities	116,332	6,903	127,857	12,911
Cash flows from investing activities				
Acquisition of investment securities at FVOCI	(681,179)	(165,330)	(681,179)	(165,330)
Maturities and proceeds from investment securities at FVOCI	364,702	103,761	364,702	103,761
Maturities of investments at amortized cost	(1,097)	12,862	(1,097)	12,862
Proceeds from dividend	-	9	3,009	9
Sale of investment property and non-current assets held for sale and premises	(1,518)	-	(1,518)	-
Acquisition of tangible and intangible assets	2,638	1,553	2,537	1,796
Net cash used in investing activities	(316,454)	(47,145)	(313,546)	(46,902)
Cash flows from financing activities				
Withdrawals from loans from other financial institutions	19,030	14,602	(440)	(82)
Repayments of loans from other financial institutions	(7,909)	(8,716)	(2,747)	-
Subordinated liabilities	-	(36)	-	(35)
Issuance of debt securities	-	(40)	-	(39)
	-	(6,000)	-	(6,000)
Net cash generated from financing activities	11,121	(190)	(3,187)	(6,156)
Effect of exchange rate changes on cash and cash equivalents	99	(221)	101	(222)
Net (decrease)/increase in cash and cash equivalents	(188,902)	(40,653)	(188,775)	(40,369)
Cash and cash equivalents at 1 January	789,769	524,955	789,312	524,457
Cash and cash equivalents at 31 December	600,867	484,302	600,537	484,088

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
1. REPORTING ENTITY

As at 31 March 2026, 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 31 March 2026 and 31 December 2025 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 percentage	Ownership percentage
		as at 31.03.2026	as at 31.12.2025
Patria Credit IFN SA	Rural lending and microfinance	99.99%	99.99%
SAI Patria Asset Management SA	The management of open-end investment funds	99.99%	99.99%
Patria Euro Obligatiuni	Investment fund	83,61%	79.09%
Patria Stock	Investment fund	83.52%	79.69%
Patria Global	Investment fund	63.34%	54.31%
Carpatica Invest SA	Financial investment services	95.68%	95.68%

Notes 1 to 40 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 31 MARCH 2026 (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 and Patria Global (funds currently undergoing a merger process), Patria Obligations (unconsolidated), ETF BET Patria – Tradeville (unconsolidated) and ETF Energie Patria – Tradeville (unconsolidated). The two ETFs are listed on the Bucharest Stock Exchange. SAI Patria Asset Management S.A. is under the control of Patria Bank. Patria Bank holds 99.99% of the share capital and voting rights of SAI Patria Asset Management S.A.
- **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 2025 – 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 40 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 31 MARCH 2026 (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 2025.

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 31 March 2026 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 31 March 2026 and the comparative financial statements of the Patria Bank SA and all its subsidiaries for the period ended 31 March 2025 or 31 December 2025.

Notes 1 to 40 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 31 MARCH 2026 (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 2025.

4. NET INTEREST INCOME

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Interest and similar income				
Loans and advances to customers (*)	74,845	68,324	63,922	60,147
Debt instruments at amortised cost	4,860	4,931	4,860	4,931
Financial assets at fair value through other comprehensive income	16,179	10,039	16,052	9,910
Due from banks	1,847	1,691	1,844	1,685
Total interest and similar income using effective interest method	<u>97,731</u>	<u>84,985</u>	<u>86,678</u>	<u>76,673</u>
Interest and similar expense				
Customer deposits	38,416	31,247	39,331	31,614
Loans from banks and other financial institutions	8,128	5,579	4,365	2,371
Subordinated liabilities	2,344	1,746	1,756	1,193
REPO operations	-	-	-	-
Other interest expense	94	103	81	92
Subordinated bonds	1,182	1,129	1,176	1,123
Total interest and similar expense	<u>50,164</u>	<u>39,804</u>	<u>46,709</u>	<u>36,393</u>
Net interest income	<u>47,567</u>	<u>45,181</u>	<u>39,969</u>	<u>40,280</u>

(*) Interest income at Group level includes RON 98 thousand interest expenses recognized on impaired loans to customers (31 March 2025: RON 85 thousand).

(*) Interest income at Bank level includes RON 87 thousand interest expenses recognized on impaired loans to customers (31 March 2025: RON 77 thousand).

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
5. NET FEE AND COMMISSION INCOME

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Fee and commission income				
Cards activity (VISA & MC)	2,273	2,152	2,290	2,164
Non-cash transactions	6,209	6,350	6,187	4,851
Non-deferrable commissions related to loans	2,180	1,207	2,180	1,207
Cash transactions	936	902	936	902
Income from other financial services	3,231	2,285	1,016	1,217
Interbank settlements	39	27	39	27
<i>Total fee and commission income from contracts with customers</i>	<u>14,868</u>	<u>12,923</u>	<u>12,648</u>	<u>10,368</u>
Issuing financial guarantees	547	1,551	547	1,551
Total fee and commission income	<u>15,415</u>	<u>14,474</u>	<u>13,195</u>	<u>11,919</u>
Fee and commission expense				
Cards activity (VISA & MC)	884	796	886	795
Interbank settlements	548	496	528	483
Expenses from other financial services	763	537	264	213
Other	980	1,138	977	1,136
Total fee and commission expense	<u>3,175</u>	<u>2,967</u>	<u>2,655</u>	<u>2,627</u>
Net fee and commission income	<u>12,240</u>	<u>11,507</u>	<u>10,540</u>	<u>9,292</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.

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

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Net gain/(loss) from financial assets at fair value through profit or loss	910	2,011	427	1,709
Net gain/(loss) from derivatives	1,111	(400)	1,111	(400)
Total	<u>2,021</u>	<u>1,611</u>	<u>1,538</u>	<u>1,309</u>

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
**7. NET GAIN/(LOSS) FROM DISPOSAL OF INVESTMENT SECURITIES AT FAIR VALUE
THROUGH OTHER COMPREHENSIVE INCOME**

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Gains from disposals of investment securities at fair value through other comprehensive income	3,576	85	3,576	85
Losses from disposals of investment securities at fair value through other comprehensive income	-	(9)	-	(9)
Total	<u>3,576</u>	<u>76</u>	<u>3,576</u>	<u>76</u>

8. OTHER OPERATING INCOME

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Net gain/ (loss) from foreign exchange transactions	1,094	2,690	1,084	2,693
Dividend income	9	9	3,009	9
Other operating income	617	1,422	40	1,370
Gain / (Loss) from disposal of premises and equipment sales	(1)	(1)	(1)	(1)
Income from rental of real estate	2,114	1,761	2,114	1,761
Total	<u>3,833</u>	<u>5,881</u>	<u>6,246</u>	<u>5,832</u>

For the Bank, dividend income of RON 3,009 thousand (31 March 2025: RON 9 thousand) represents share of profits paid proportionally to the Bank, as follows:

- RON 3,000 thousand, dividends received from Patria Credit IFN (31 March 2025: RON 0 thousand);
- RON 9 thousand, received from other investments (31 March 2025: RON 9 thousand); included in consolidated amounts;.

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
9. NET CHARGE WITH IMPAIRMENT OF FINANCIAL ASSETS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Charge with adjustments for impairment of cash and cash equivalents	(15)	6	(15)	6
Charge/(Release) with adjustments for impairment of loans and advances to customers	6,640	5,366	6,628	5,416
Loss from written off loans	13	43	13	43
Recoveries from loans previously written off	(1,882)	(2,259)	(1,743)	(2,175)
Charge/(Release) with the adjustments for impairment of financial asset measured at fair value through other items of comprehensive income	329	199	329	199
Charge/(Release) with the adjustments for impairment of debt instruments at amortised cost	(11)	38	(11)	38
Charge/(Release) with the adjustments for impairment of credit commitments and financial guarantees	(517)	(289)	(474)	(366)
Charge/(Release) with adjustments for impairment of other financial assets	944	107	945	107
Net charge with adjustments for impairment of financial assets	<u>5,501</u>	<u>3,211</u>	<u>5,672</u>	<u>3,268</u>

10. PERSONNEL EXPENSES

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Wages and salaries	22,871	21,306	19,336	18,660
Social security contributions	696	652	604	571
Net expense/(income) with provisions related to wage costs	(321)	346	(450)	167
Other personnel expense	180	112	180	112
Total	<u>23,426</u>	<u>22,416</u>	<u>19,670</u>	<u>19,510</u>

The Group average number of employees at 31 March 2026 was 624 employees (31 March 2025: 627 employees).

The Bank average number of employees at 31 March 2026 was 568 employees (31 March 2025: 549 employees).

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
11. ADMINISTRATIVE AND OTHER OPERATING EXPENSES

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Third parties services	12,997	12,476	12,193	11,720
Rent	107	116	54	63
Materials and small inventories	569	497	432	368
Annual contribution to Guarantee Fund	-	355	-	355
Other taxes	4,813	2,245	4,706	2,163
Advertising and publicity	634	421	348	249
Net charge/(release) of litigation provisions	(619)	(29)	(619)	(29)
Other operating expenses	498	1,354	450	1,343
The expense related to the financial debt for the fund unit holders	385	84	-	-
Total	19,384	17,519	17,564	16,232

12. CASH AND CASH EQUIVALENTS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Cash on hand	21,398	23,084	21,399	23,084
Cash in ATMs	47,421	51,488	47,421	51,488
Mandatory minimum reserve	426,426	509,864	426,426	509,864
Correspondent accounts and sight deposits with other banks	104,447	73,948	104,115	73,491
Placements with banks having short term maturity	1,175	131,385	1,176	131,385
Total	600,867	789,769	600,537	789,312

(*)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 31 March 2026 the mandatory minimum reserve requirement was 8% (31 December 2025: 8%) for RON funds attracted from customers and 5 % (31 December 2025: 5%) for foreign currency denominated funds attracted.

As of 31 March 2026 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 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
13. FINANCIAL ASSETS EVALUATED AT FAIR VALUE THROUGH PROFIT OR LOSS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Equity instruments(i)	29,305	28,756	29,305	28,756
Debt instruments (ii)	5	60,360	-	60,355
Total	29,310	89,116	29,305	89,111

- (i) In this category the Group included shares held at Visa Inc. in amount of RON 5,883 thousand (31 December 2025: RON 6,666 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	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Debt securities at fair value through other items of comprehensive income				
-Treasury bills issued by the Ministry of Public (i)	1,185,685	902,657	1,185,685	902,657
-Treasury bills issued by Bucharest City Hall	8,146	8,118	8,146	8,118
-Debt securities issued by Raiffeisen Bank S.A.	20,164	-	20,164	-
-Debt securities issued by B.C.R.	4,356	4,346	4,356	4,346
-Debt securities issued by AGRICOVER HOLDING S.A.	-	8,423	-	8,423
-Debt securities issued by CEC BANK S.A.	30,561	21,846	30,561	21,846
-Debt securities issued by SNGN ROMGAZ SA	5,168	5,183	5,168	5,183
Equity investments at fair value through other comprehensive income:				
-Equity investments	21,910	21,910	21,910	21,910
Total	1,275,990	972,483	1,275,990	972,483

- 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 31 March 2026 the Group has no assets pledged for Repo contracts (31 December 2025: the Group has no pledged assets for Repo Contracts).

An amount of RON 46,328 thousand representing Treasury bills issued in EUR by the Ministry of Public represents collateral for the loan of EUR 25,000 thousand received by the Bank from the European Investment Bank.

Notes 1 to 40 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 31 MARCH 2026
(All amounts are in Thousand RON)

<i>Thousand RON</i>		Group			
		31 March 2026		31 December 2025	
<i>Name</i>	<i>Nature of business</i>	Carring amount	Effective Holding (%)	Carring amount	Effective Holding (%)
Transfond SA	Clearing House	18,146	5.69	18,146	5.69
Globinvest	Investments fund administrator	3,068	19.99	3,067	19.99
Biroul de credit S.A.	Collection and processing of customer data	85	0.32	86	0.32
SWIFT	Payment activities	611	0.01	611	0.01
Total equity investments		21,910	-	21,910	-

<i>Thousand RON</i>		Bank			
		31 March 2026		31 December 2025	
<i>Name</i>	<i>Nature of business</i>	Carring amount	Effective Holding (%)	Carring amount	Effective Holding (%)
Transfond SA	Clearing House	18,146	5.69	18,146	5.69
Globinvest	Investments fund administrator	3,068	19.99	3,067	19.99
Biroul de credit S.A.	Collection and processing of customer data	85	0.32	86	0.32
SWIFT	Payment activities	611	0.01	611	0.01
Total equity investments		21,910	-	21,910	-

Notes 1 to 40 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 31 MARCH 2026 (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	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Collateral deposit Banca Transilvania S.A.	445	434	445	434
Collateral deposit U.S. Bank N.A.	6,011	5,833	6,011	5,833
Collateral deposit CITIBANK EUROPE PLC	11,960	11,961	11,960	11,961
Mastercard	1,003	973	1,003	973
Total	<u>19,419</u>	<u>19,201</u>	<u>19,419</u>	<u>19,201</u>

16. LOANS AND ADVANCES TO CUSTOMERS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Gross carrying amount of loans and advances to customers	3,161,451	3,106,298	2,950,760	2,914,188
Credit loss allowance	(147,328)	(144,374)	(130,646)	(127,101)
Total net loans and advances to customers	<u>3,014,123</u>	<u>2,961,924</u>	<u>2,820,114</u>	<u>2,787,087</u>

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

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Consumer loans	286,015	287,152	286,014	287,152
Mortgage loans	303,605	305,993	303,605	305,993
Loans to entrepreneurs	363,191	336,281	161,452	155,517
SME loans	2,204,085	2,171,976	2,195,134	2,160,630
State and municipal organizations	4,555	4,896	4,555	4,896
Total gross loans and advances to customers	3,161,451	3,106,298	2,950,760	2,914,188
Less: Provision for loan impairment	(147,328)	(144,374)	(130,646)	(127,101)
Total net loans and advances to customers	<u>3,014,123</u>	<u>2,961,924</u>	<u>2,820,114</u>	<u>2,787,087</u>

Notes 1 to 40 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 31 MARCH 2026 (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	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Loans to individuals	<u>589,619</u>	<u>593,145</u>	<u>589,620</u>	<u>593,145</u>
Loans to corporate customers:	<u>2,571,832</u>	<u>2,513,153</u>	<u>2,361,140</u>	<u>2,321,043</u>
Agriculture	781,942	730,198	571,569	541,989
Trade	327,397	296,319	313,432	282,645
Industry	316,442	314,440	312,740	311,115
Hotels and restaurants	138,696	140,345	134,292	137,311
Constructions	191,387	188,325	188,530	184,284
Transport	99,533	143,741	92,517	136,251
Professional Services	37,860	38,029	36,552	36,714
Services	73,287	79,194	68,614	74,035
Financial and real estate activities	561,566	541,013	600,204	576,197
Others	27,450	21,793	26,762	21,114
IT, research and development	11,717	14,860	11,373	14,492
Public Administration and Defence	4,555	4,896	4,555	4,896
Total loans and advances to customers before provisions	<u>3,161,451</u>	<u>3,106,298</u>	<u>2,950,760</u>	<u>2,914,188</u>
Less provision for impairment losses on loans	(147,328)	(144,374)	(130,646)	(127,101)
Total	<u>3,014,123</u>	<u>2,961,924</u>	<u>2,820,114</u>	<u>2,787,087</u>

Notes 1 to 40 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 31 MARCH 2026
(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>	31 March 2026							POCI	Total
	Stage 1		Stage 2		Stage 3				
	Individual	Collective	Individual	Collective	Individual	Collective			
Performing loans	79,298	2,520,212	48,420	324,353	-	-	10,895	2,983,178	
Non-performing loans	-	-	-	-	98,995	74,946	4,332	178,273	
Total gross exposure	<u>79,298</u>	<u>2,520,212</u>	<u>48,420</u>	<u>324,353</u>	<u>98,995</u>	<u>74,946</u>	<u>15,227</u>	<u>3,161,451</u>	
Less: Provision for loan impairment	(1,930)	(35,850)	(4,701)	(16,962)	(51,787)	(32,715)	(3,383)	(147,328)	
Net Exposure	<u>77,368</u>	<u>2,484,362</u>	<u>43,719</u>	<u>307,391</u>	<u>47,208</u>	<u>42,231</u>	<u>11,844</u>	<u>3,014,123</u>	

<i>Thousand RON</i>	31 December 2025							POCI	Total
	Stage 1		Stage 2		Stage 3				
	Individual	Collective	Individual	Collective	Individual	Collective			
Performing loans	341	2,539,173	64,727	337,993	-	-	11,146	2,953,380	
Non-performing loans	-	-	-	-	74,740	72,861	5,317	152,918	
Total gross exposure	<u>341</u>	<u>2,539,173</u>	<u>64,727</u>	<u>337,993</u>	<u>74,740</u>	<u>72,861</u>	<u>16,463</u>	<u>3,106,298</u>	
Less: Provision for loan impairment	(18)	(38,169)	(6,382)	(20,183)	(43,006)	(32,560)	(4,056)	(144,374)	
Net Exposure	<u>323</u>	<u>2,501,004</u>	<u>58,345</u>	<u>317,810</u>	<u>31,734</u>	<u>40,301</u>	<u>12,407</u>	<u>2,961,924</u>	

Notes 1 to 40 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 31 MARCH 2026
(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>	31 March 2026							POCI	Total
	Stage 1		Stage 2		Stage 3				
	Individual	Collective	Individual	Collective	Individual	Collective			
Performing loans	88,441	2,350,035	48,420	303,596	-	-	10,760	2,801,252	
Non-performing loans	-	-	-	-	98,995	46,448	4,065	149,508	
Total gross exposure	<u>88,441</u>	<u>2,350,035</u>	<u>48,420</u>	<u>303,596</u>	<u>98,995</u>	<u>46,448</u>	<u>14,825</u>	<u>2,950,760</u>	
Less: Provision for loan impairment	(1,930)	(32,378)	(4,701)	(15,740)	(51,787)	(20,813)	(3,297)	(130,646)	
Net Exposure	<u>86,511</u>	<u>2,317,657</u>	<u>43,719</u>	<u>287,856</u>	<u>47,208</u>	<u>25,635</u>	<u>11,528</u>	<u>2,820,114</u>	

<i>Thousand RON</i>	31 December 2025							POCI	Total
	Stage 1		Stage 2		Stage 3				
	Individual	Collective	Individual	Collective	Individual	Collective			
Performing loans	7,503	2,392,123	64,727	313,105	-	-	11,066	2,788,524	
Non-performing loans	-	-	-	-	74,740	45,894	5,030	125,664	
Total gross exposure	<u>7,503</u>	<u>2,392,123</u>	<u>64,727</u>	<u>313,105</u>	<u>74,740</u>	<u>45,894</u>	<u>16,096</u>	<u>2,914,188</u>	
Less: Provision for loan impairment	(18)	(34,871)	(6,382)	(17,331)	(43,006)	(21,527)	(3,966)	(127,101)	
Net Exposure	<u>7,485</u>	<u>2,357,252</u>	<u>58,345</u>	<u>295,774</u>	<u>31,734</u>	<u>24,367</u>	<u>12,130</u>	<u>2,787,087</u>	

Notes 1 to 40 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 31 MARCH 2026
(All amounts are in Thousand RON)

Information about Group's collaterals is as follows:

<i>Thousand RON</i>	31 March 2026					Total
	SME loans	Consumer loans	Entrepreneurs loans	Mortgage loans	State and municipal organizations	
Unsecured loans(*)	341,720	273,928	83,860	620	-	700,128
Loans guaranteed by third parties, including credit insurance	396,941	-	210,675	2,987	-	610,603
Loans collateralized by:	<u>1,465,424</u>	<u>12,087</u>	<u>68,656</u>	<u>299,998</u>	<u>4,555</u>	<u>1,850,720</u>
- residential real estate	172,800	10,603	11,963	294,140	-	489,506
- other real estate	1,096,261	947	41,350	5,792	-	1,144,350
- cash collateral	72,149	537	52	66	-	72,804
- other assets	124,214	-	15,291	-	4,555	144,060
Total loans and advances to customers	<u>2,204,085</u>	<u>286,015</u>	<u>363,191</u>	<u>303,605</u>	<u>4,555</u>	<u>3,161,451</u>

<i>Thousand RON</i>	31 December 2025					Total
	SME loans	Consumer loans	Entrepreneurs loans	Mortgage loans	State and municipal organizations	
Unsecured loans(*)	319,563	274,642	69,065	700	-	663,970
Loans guaranteed by third parties, including credit insurance	418,509	-	197,997	3,118	-	619,624
Loans collateralized by:	<u>1,433,904</u>	<u>12,510</u>	<u>69,219</u>	<u>302,175</u>	<u>4,896</u>	<u>1,822,704</u>
- residential real estate	184,015	10,934	11,233	296,187	-	502,369
- other real estate	1,053,338	976	39,605	5,921	-	1,099,840
- cash collateral	64,217	600	59	67	-	64,943
- other assets	132,334	-	18,322	-	4,896	155,552
Total loans and advances to customers	<u>2,171,976</u>	<u>287,152</u>	<u>336,281</u>	<u>305,993</u>	<u>4,896</u>	<u>3,106,298</u>

Notes 1 to 40 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 31 MARCH 2026
(All amounts are in Thousand RON)

Information about Bank's collaterals is as follows:

	31 March 2026					
<i>Thousand RON</i>	SME loans	Consumer loans	Entrepreneurs loans	Mortgage loans	State and municipal organizations	Total
Unsecured loans(*)	339,720	273,927	28,411	620	-	642,678
Loans guaranteed by third parties, including credit insurance	372,911	-	76,742	2,987	-	452,640
Loans collateralized by:	<u>1,482,503</u>	<u>12,087</u>	<u>56,299</u>	<u>299,998</u>	<u>4,555</u>	<u>1,855,442</u>
- residential real estate	168,374	10,603	8,598	294,140	-	481,715
- other real estate	1,089,127	947	36,369	5,792	-	1,132,235
- cash collateral	102,289	537	52	66	-	102,944
- other assets	122,713	-	11,280	-	4,555	138,548
Total loans and advances to customers	<u>2,195,134</u>	<u>286,014</u>	<u>161,452</u>	<u>303,605</u>	<u>4,555</u>	<u>2,950,760</u>

	31 December 2025					
<i>Thousand RON</i>	SME loans	Consumer loans	Entrepreneurs loans	Mortgage loans	State and municipal organizations	Total
Unsecured loans(*)	316,210	274,641	22,640	700	-	614,191
Loans guaranteed by third parties, including credit insurance	394,375	-	74,128	3,118	-	471,621
Loans collateralized by:	<u>1,450,045</u>	<u>12,511</u>	<u>58,749</u>	<u>302,175</u>	<u>4,896</u>	<u>1,828,376</u>
- residential real estate	179,073	10,935	8,551	296,187	-	494,746
- other real estate	1,047,289	976	35,377	5,921	-	1,089,563
- cash collateral	92,853	600	59	67	-	93,579
- other assets	130,830	-	14,762	-	4,896	150,488
Total loans and advances to customers	<u>2,160,630</u>	<u>287,152</u>	<u>155,517</u>	<u>305,993</u>	<u>4,896</u>	<u>2,914,188</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 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
17. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTIZED COST

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Treasury bills issued by the Ministry of Public Finance of Romania	325,610	322,843	325,610	322,843
Bonds issued by LIBRA INTERNET BANK S.A.	15,557	15,396	15,557	15,396
Bonds issued by Bucharest City Hall	10,618	10,431	10,618	10,431
Total	<u>351,785</u>	<u>348,670</u>	<u>351,785</u>	<u>348,670</u>

An amount of RON 85,388 thousand representing Treasury bills issued in EUR by the Ministry of Public represents collateral for the loan of EUR 25,000 thousand received by the Bank from the European Investment Bank.

18. INVESTMENT PROPERTY

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Balance at 1 January	90,284	90,210	90,284	90,210
(Sales)	-	(2,888)	-	(2,888)
Net gain / (loss) from revaluation of investment property	-	1,015	-	1,015
Value increases	1,518	1,947	1,518	1,947
Balance at the end of the period	<u>91,802</u>	<u>90,284</u>	<u>91,802</u>	<u>90,284</u>

19. INVESTMENTS IN SUBSIDIARIES

The structure of investments in subsidiaries is as follows:

<i>Thousand RON</i>	31 March 2026			31 December 2025		
	Gross value	Impairment adjustments	Net value	Gross value	Impairment adjustments	Net value
Patria Credit IFN	40,522	-	40,522	40,522	-	40,522
SAI Patria Asset Management S.A.	-	-	-	-	-	-
Carpatica Invest S.A.	6,807	(6,807)	-	6,807	(6,807)	-
Total	<u>47,329</u>	<u>(6,807)</u>	<u>40,522</u>	<u>47,329</u>	<u>(6,807)</u>	<u>40,522</u>

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
20. OTHER FINANCIAL ASSETS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Amounts to be recovered from banks and clients	5,463	4,713	5,462	4,713
Other financial assets	24,913	13,003	24,714	12,768
Derivative financial instruments	1,782	-	1,782	-
Other debtors	8,642	7,892	12,636	9,510
Subleases	67	81	212	228
(-) Provisions for impairment losses	(6,766)	(5,894)	(6,757)	(5,893)
Total	<u>34,101</u>	<u>19,795</u>	<u>38,049</u>	<u>21,326</u>

21. OTHER ASSETS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Sundry debtors	308	303	281	301
Prepayments	10,792	5,343	10,752	5,325
Income tax to recover	-	-	-	-
Other assets	1,244	1,248	1,237	1,245
Total	<u>12,344</u>	<u>6,894</u>	<u>12,270</u>	<u>6,871</u>

22. INTANGIBLE ASSETS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Goodwill	20,103	20,103	20,103	20,103
Other intangible assets	41,392	40,280	35,719	34,580
Total	<u>61,495</u>	<u>60,383</u>	<u>55,822</u>	<u>54,683</u>

Notes 1 to 40 are part of the consolidated and separate financial statements.

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**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
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The cost movements of intangible assets and amortisation are the following:

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Balance at 1 January	135,949	123,959	124,313	113,035
Acquisitions	3,584	21,146	3,466	20,394
-transfers from intangible assets in progress	317	9,156	317	9,116
Release of intangible assets in progress	(317)	(9,156)	(317)	(9,116)
Balance at the end of the period	<u>139,216</u>	<u>135,949</u>	<u>127,462</u>	<u>124,313</u>
Cumulative amortisation				
Balance at 1 January	75,566	67,183	69,630	61,492
Amortisation and impairment expense	2,155	8,333	2,010	8,138
Expense with acquisition clients list and brand	-	50	-	-
Balance at the end of the period	<u>77,721</u>	<u>75,566</u>	<u>71,640</u>	<u>69,630</u>
Net carrying amount				
Balance at 1 January	<u>60,383</u>	<u>56,776</u>	<u>54,683</u>	<u>51,543</u>
Balance at the end of the period	<u>61,495</u>	<u>60,383</u>	<u>55,822</u>	<u>54,683</u>

23. REMISES AND EQUIPMENT

<i>Thousand RON</i>	Group				
	Land and buildings	Furniture and equipment	Means of transport	Assets in the course of construction	Total
Cost					
Balance at 1 January	129,908	64,230	5,051	-	199,189
Acquisitions and transfers from assets under construction	161	67	-	222	450
Outflows, transfer from assets under construction, write-offs	-	-	-	(204)	(204)
Right of use - new contracts	889	-	-	-	889
Right of use (early termination of lease contracts)	-	-	-	-	-
Balance at 31 March	<u>130,958</u>	<u>64,297</u>	<u>5,051</u>	<u>18</u>	<u>200,324</u>
Cumulative depreciation					
Balance at 1 January	62,515	52,926	3,859	-	119,300
Amortization expense	2,550	1,034	323	-	3,907
Impairment expense	-	100	-	-	100
Outflows	-	-	-	-	-
Balance at 31 March	<u>65,065</u>	<u>54,060</u>	<u>4,182</u>	<u>-</u>	<u>123,308</u>
Net carrying amount					
Balance at 1 January	<u>67,393</u>	<u>11,304</u>	<u>1,192</u>	<u>-</u>	<u>79,889</u>
Balance at 31 March	<u>65,893</u>	<u>10,237</u>	<u>869</u>	<u>18</u>	<u>77,016</u>

Notes 1 to 40 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
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<i>Thousand RON</i>	Group 31 December 2025				Total
	Land and buildings	Furniture and equipment	Means of transport	Assets in the course of construction	
Cost					
Balance at 1 January	120,694	65,939	6,767	270	193,670
Acquisitions and transfers from assets under construction	915	2,192	-	2,738	5,845
Outflows, transfer from assets under construction, write-offs	-	(3,585)	(228)	(3,008)	(6,821)
Right of use - new contracts	9,351	-	-	-	9,351
Right of use (early termination of lease contracts)	(1,052)	(316)	(1,488)	-	(2,856)
Balance at 31 December	<u>129,908</u>	<u>64,230</u>	<u>5,051</u>	<u>-</u>	<u>199,189</u>
Cumulative depreciation					
Balance at 1 January	52,248	53,055	3,314	-	108,617
Amortization expense	11,068	3,892	1,279	-	16,239
Impairment expense	-	(203)	-	-	(203)
Outflows	(801)	(3,818)	(734)	-	(5,353)
Balance at 31 December	<u>62,515</u>	<u>52,926</u>	<u>3,859</u>	<u>-</u>	<u>119,300</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 31 December	<u>67,393</u>	<u>11,304</u>	<u>1,192</u>	<u>-</u>	<u>79,889</u>

<i>Thousand RON</i>	Bank 31 March 2026				Total
	Land and buildings	Furniture and equipment	Means of transport	Assets in the course of construction	
Cost					
Balance at 1 January	125,544	63,615	4,982	-	194,141
Acquisitions and transfers from assets under construction	161	61	-	222	444
Outflows, transfer from assets under construction, write-offs	-	-	-	(222)	(222)
Right of use - new contracts	925	-	-	-	925
Right of use (early termination of lease contracts)	(49)	-	-	-	(49)
Balance at 31 March	<u>126,581</u>	<u>63,676</u>	<u>4,982</u>	<u>-</u>	<u>195,239</u>
Cumulative depreciation					
Balance at 1 January	60,260	52,480	3,797	-	116,537
Amortization expense	2,461	1,016	320	-	3,797
Impairment expense	-	100	-	-	100
Outflows	-	-	-	-	-
Balance at 31 March	<u>62,721</u>	<u>53,596</u>	<u>4,117</u>	<u>-</u>	<u>120,434</u>
Net carrying amount					
Balance at 1 January	<u>65,284</u>	<u>11,135</u>	<u>1,185</u>	<u>-</u>	<u>77,604</u>
Balance at 31 March	<u>63,860</u>	<u>10,080</u>	<u>865</u>	<u>-</u>	<u>74,805</u>

Notes 1 to 40 are part of the consolidated and separate financial statements.

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<i>Thousand RON</i>	Bank				Total
	31 December 2025				
	Land and buildings	Furniture and equipment	Means of transport	Assets in the course of construction	
Cost					
Balance at 1 January	118,163	65,067	4,982	248	188,460
Acquisitions and transfers from assets under construction	853	2,133	-	2,738	5,724
Outflows, transfer from assets under construction, writte-offs	-	(3,585)	-	(2,986)	(6,571)
Right of use - new contracts	7,580	-	-	-	7,580
Right of use (early termination of lease contracts)	(1,052)	-	-	-	(1,052)
Balance at 31 December	<u>125,544</u>	<u>63,615</u>	<u>4,982</u>	<u>-</u>	<u>194,141</u>
Cumulative depreciation					
Balance at 1 January	51,075	52,374	2,518	-	105,967
Amortization expense	9,986	3,892	1,279	-	15,157
Impairment expense	-	(203)	-	-	(203)
Outflows	(801)	(3,583)	-	-	(4,384)
Balance at 31 December	<u>60,260</u>	<u>52,480</u>	<u>3,797</u>	<u>-</u>	<u>116,537</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 31 December	<u>65,284</u>	<u>11,135</u>	<u>1,185</u>	<u>-</u>	<u>77,604</u>

24. DUE TO OTHER BANKS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Sight deposits	185,972	164,026	185,972	164,026
Term deposits	172,670	112,078	172,670	112,078
Collateral deposits	-	-	-	-
Transitory amounts	12,828	4,673	12,828	4,673
Total	<u>371,470</u>	<u>280,777</u>	<u>371,470</u>	<u>280,777</u>

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
25. CUSTOMER DEPOSITS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Retail customers				
Payable on demand	324,500	322,944	324,500	322,944
Term deposits	1,898,387	1,887,569	1,898,387	1,887,569
Collateral deposits	1,551	1,678	1,551	1,678
Corporate customers				
Current accounts	360,478	314,198	362,714	315,602
Sight deposits	260,797	344,140	260,797	344,140
Term deposits	1,051,811	1,051,207	1,073,239	1,074,752
Collateral deposits	152,570	115,934	187,717	150,930
Amounts in transit	15,828	1,371	15,828	1,363
Total	<u>4,065,922</u>	<u>4,039,041</u>	<u>4,124,733</u>	<u>4,098,978</u>

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

<i>Thousands RON</i>	Bank		Bank	
	31 March 2026		31 December 2025	
	Amount	Percentage of total deposits(%)	Amount	Percentage of total deposits(%)
Retail customers	<u>2,224,438</u>	<u>53.93</u>	<u>2,212,191</u>	<u>53.97</u>
Corporate customers	<u>1,738,083</u>	<u>42.14</u>	<u>1,701,414</u>	<u>41.51</u>
Financial and real estate activities	193,481	4.69	195,036	4.76
Industry	388,051	9.41	274,591	6.70
Others	323,801	7.85	337,749	8.24
Constructions	186,875	4.53	130,162	3.18
IT, research and development	57,434	1.39	57,115	1.39
Trade	140,136	3.40	152,657	3.72
Transport	148,521	3.60	149,054	3.64
Professional Services	18,515	0.45	19,926	0.49
Services	204,598	4.96	286,584	6.99
Agriculture	68,581	1.66	85,845	2.09
Hotels and restaurants	8,090	0.20	12,695	0.31
Public Administration and Defense	<u>162,212</u>	<u>3.93</u>	<u>185,373</u>	<u>4.52</u>
Total	<u>4,124,733</u>	<u>100.00</u>	<u>4,098,978</u>	<u>100.00</u>

Notes 1 to 40 are part of the consolidated and separate financial statements.

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**NOTES TO THE INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
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26. LOANS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Financing name				
EFSE - European Fund for Southeast Europe (i)	46,233	32,834	-	-
Intesa Sanpaolo Romania S.A.(ii)	20,469	13,972	-	-
Raiffeisen Bank S.A. (iii)	12,037	15,044	-	-
Symbiotics Sicav (Lux.) (iv)	14,093	15,820	-	-
Casa de Economii si Consemnatiumi (v)	29,581	29,562	-	-
Council of Europe Development Bank (vii)	51,186	51,188	-	-
Redi Economic Development S.A.(viii)	3,397	3,823	-	-
Cardano Impact Financial Inclusion Fund (ix)	10,160	10,141	-	-
International Finance Corporation (IFC) (x)	51,696	50,924	51,696	50,924
European Investment Bank (EIB) (xi)	118,512	121,259	118,512	121,259
Total	<u>357,364</u>	<u>344,567</u>	<u>170,208</u>	<u>172,183</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 November 2024 and December 2025 in the amount of RON 23,023 thousand and respectively RON 9,811 thousand with the final maturity on October 30, 2028 and January 31, 2031 respectively.

The remaining amount of payment as of March 31st, 2026 is RON 46,233 thousand.

(ii) *Intesa Sanpaolo Romania S.A.*

The Group has in progress 2 loan facilities from Intesa Sanpaolo Romania S.A. (former First Bank) concluded in August 2021 in the amount of RON 22,800 thousand with a maturity of February 2027 and in March 2023 in the amount of RON 6,400 thousand and with a maturity of June 2027.

The remaining amount of payment as of March 31st, 2026 is RON 20,469 thousand.

(iii) *Raiffeisen Bank S.A.*

Starting from May 2018, the Group has a loan facility from 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 31.07.2028.

The remaining amount of payment as of March 31st, 2026 is RON 12,037 thousand.

(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 March 31st, 2026 is RON 14,093 thousand.

Notes 1 to 40 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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(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 22, 2027.

The remaining amount of payment as of March 31st, 2026 is RON 29,581 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 March 31st, 2026 is RON 51,186 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 March 31st, 2026 is RON 3,397 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 EUR 3,000 thousand with the final maturity on 21 December 2026.

The remaining amount of payment as of March 31st, 2026 is RON 10,160 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 March 31st, 2026 is RON 51,696 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 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 and the 2nd Tranche in October 2025 in the amount of EUR 12,500 thousand.

The total outstanding as of March 31st, 2026 is RON 118,512 thousand.

Notes 1 to 40 are part of the consolidated and separate financial statements.

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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 March 31st, 2026, the Group is in compliance with all financial covenants contained in the loan agreements.

27. OTHER FINANCIAL LIABILITIES

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Derivative financial instruments	-	347	-	347
Other financial liabilities	56,240	50,181	49,491	42,611
Lease liabilities	22,971	25,078	21,043	23,069
Total	79,211	75,606	70,534	66,027

28. PROVISIONS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Provisions for loan commitments and financial guarantees	1,756	2,273	1,736	2,209
Provisions for personnel expenses	3,990	4,311	2,755	3,205
Provisions for litigations	1,654	2,273	1,649	2,268
Other provisions	16	16	-	-
Total	7,416	8,873	6,140	7,682

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 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
29. OTHER LIABILITIES

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Other liabilities	5,345	64	4,167	62
State budget debts	5,392	4,564	4,757	4,076
Other income to be received	1,141	1,046	1,141	1,047
Income tax to recover	3,649	8,107	3,172	8,152
Total	15,527	13,781	13,237	13,337

30. SUBORDINATED DEBTS

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Balance at 1 January	127,860	84,487	102,719	59,391
New subordinated liabilities	-	40,788	-	40,788
Repayments & FX differences	(970)	2,585	(1,081)	2,540
Balance at the end of the period	126,890	127,860	101,638	102,719

The Group has the following outstanding subordinated loans as 31 March 2026 and 31 December 2025:

- 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 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
31. DEBT SECURITIES IN ISSUE

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Debt securities in issue	66,562	67,563	66,562	67,563
Balance at 31 December	<u>66,562</u>	<u>67,563</u>	<u>66,562</u>	<u>67,563</u>

As of 31 March 2026 and 31 December 2025, 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	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Share Capital according to Trade Register	323,839	323,839	323,839	323,839
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>328,139</u>	<u>328,139</u>	<u>328,139</u>

The main shareholders are presented below:

Name of the shareholder	31 March 2026		31 December 2025	
	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	85.10
Individuals	357,850,021	11.05	351,495,959	10.85
Legal entities	124,613,322	3.85	130,967,384	4.05
Total	<u>3,238,390,558</u>	<u>100.00</u>	<u>3,238,390,558</u>	<u>100.00</u>

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

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**
33. EARNINGS PER SHARE

	31 March 2026	31 December 2025
Number of shares at the beginning of the period	3,238,390,558	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>3,238,390,558</u>

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

Group		
31 March 2026	No. of shares in movement	No. days
No. of shares 01.01.2026-31.03.2026	3,238,390,558	90
Average no. of shares	3,238,390,558	90
Result of the period at 31.03.2026	12,030,742	
Profit per share (RON/share)	0.0037	
31 March 2025		
31 March 2025	No. of shares in movement	No. days
No. of shares 01.01.2025-31.03.2025	3,278,814,376	90
Average no. of shares	3,278,814,376	90
Result of the period at 31.03.2025	12,677,685	
Profit per share (RON/share)	0.0039	

Bank		
31 March 2026	No. of shares in movement	No. days
No. of shares 01.01.2026-31.03.2026	3,238,390,558	90
Average no. of shares	3,238,390,558	90
Result of the period at 31.03.2026	11,257,302	
Profit per share (RON/share)	0.0035	
31 March 2025		
31 March 2025	No. of shares in movement	No. days
No. of shares 01.01.2025-31.03.2025	3,278,814,376	90
Average no. of shares	3,278,814,376	90
Result of the period at 31.03.2025	10,056,095	
Profit per share (RON/share)	0.0031	

Notes 1 to 40 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 31 MARCH 2026 (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	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Reserves from revaluation of financial assets at fair value through other items of comprehensive income	1,556	12,675	1,556	12,675
Revaluation reserve for premises	21,324	21,377	19,615	19,668
Statutory legal reserve	23,212	23,212	21,523	21,523
Other Reserves	12,183	12,183	12,183	12,183
Total	58,275	69,447	54,877	66,049

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 40 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 31 MARCH 2026 (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	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Letters of guarantees	103,984	111,086	103,984	111,086
Commitments of granted credits	347,078	414,277	355,156	413,065
Total	451,062	525,363	459,140	524,151

Notes 1 to 40 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 31 MARCH 2026 (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 31 March 2026, the provision for litigation, in which the Group is involved as defendant is in amount of RON 1,271 thousand (31 December 2025: RON 1,488 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)

Patria Bank SA owns 95,68% of the shares of Carpatica Invest SA. Carpatica Invest S.A. was a company providing financial investment services and functioned in accordance with the Financial Supervisory Authority (ASF) regulations. The main shareholder at that moment – Banca Comerciala Carpatica SA- has taken the decision to dissolve the company (decision of EGMS from 29.09.2014). The liquidator appointed by the Extraordinary General Meeting of Shareholders of Carpatica Invest S.A. requested the opening of the simplified insolvency procedure, this being opened by decision no. 928/03.11.2016 of the Sibiu Tribunal, in file no. 2127/85/2016.

Considering the dissolving decision and the insignificant impact of consolidating SSIF Carpatica Invest SA, the Group has decided to modify the scope of the consolidation by excluding Carpatica Invest SA.

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 Carpatica Invest.

In the criminal case no.19883/3/2017* of the Bucharest Court, the following first-instance 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.

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)**

The Bucharest Court of Appeal issued the decision no. 670/06.04.2023 stating that the first-instance decision was partly dissolved, and thus the Court of Appeal dismissed the criminal case against SSIF Carpatica Invest regarding the criminal offences (as a consequence of the fulfillment of the time limit prescribed by the criminal law).

All the other provisions contained by the first-instance ruling were maintained: the defendants were jointly obliged to pay certain sums of money to the civil parts, the security measures instituted by the orders in the course of the criminal prosecution (seizure) were maintained.

The insolvency case 2127/85/2016 pending before the Sibiu Tribunal has a hearing due on 07.05.2026 (hearing granted for the continuation of the bankruptcy procedure).

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 March 31st 2025 with EEF 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*.

EEF 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 31
MARCH 2026 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	31 March 2026				31 March 2025			
	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	-	-	16	419	-	-	5	353
Interest and similar expense	-	-	(28)	(18)	-	-	(23)	(13)
Fee and commission income	-	-	0	61	-	-	1	70
Fee and commission expense	-	-	(1)	-	-	-	(2)	-
Net charge with impairment of financial assets	-	-	1	(275)	-	-	2	1,435
Other operating and administrative expenses	(240)	-	(3)	-	-	-	(6)	-
Dividends income	-	-	-	-	-	-	-	-

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

<i>Thousand RON</i>	31 March 2026				31 December 2025			
	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	-	3,068	-	-	-	3,068	-	-
Loans and advances to customers	-	-	2,479	19,686	-	-	1,844	14,388
Other financial assets	-	-	-	0	-	-	-	-
Liabilities								
Deposits from customers	69	-	3,565	10,716	69	-	6,139	7,005
Subordinated liabilities	-	-	0	-	0	-	0	-
Provisions	-	-	0	13	-	-	0	13
Other financial liabilities	-	-	-	53	-	-	-	5
Commitments to customers	-	-	133	10,808	-	-	134	16,474

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	31 March 2026					31 March 2025				
	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	-	-	16	798	419	-	-	5	259	353
Interest and similar expense	-	-	(28)	(78)	(18)	-	-	(23)	(56)	(13)
Fee and commission income	-	-	0	13	61	-	-	1	9	70
Fee and commission expense	-	-	(1)	-	-	-	-	(2)	-	-
Net gain/(loss) from financial assets at fair value through profit or loss	-	-	-	1,227	-	-	-	-	239	-
Net charge with impairment of financial assets	-	-	1	-	(275)	-	-	2	-	1,435
Other operating and administrative expenses	(240)	-	(3)	-	-	-	-	(6)	-	-
Depreciation and amortization	-	-	-	(41)	-	-	-	-	(42)	-
Dividends income	-	-	-	3,000	-	-	-	-	-	-

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	31 March 2026					31 December 2025				
	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	-	3,068	-	-	-	-	3,068	-	-	-
Financial assets at fair value through profit or loss	-	-	-	16,680	-	-	-	-	20,935	-
Loans and advances to customers	-	-	2,479	39,278	19,686	-	-	1,844	35,794	14,388
Investment in subsidiaries	-	-	-	40,522	-	-	-	-	40,522	-
Other financial assets	-	-	-	212	-	-	-	-	228	-
Liabilities										
Deposits from customers	69	-	3,565	66,562	10,716	69	-	6,139	65,763	7,005
Subordinated liabilities	-	-	-	-	-	-	-	-	-	-
Provisions	-	-	-	1	13	-	-	-	1	13
Other financial liabilities	-	-	-	-	53	-	-	-	-	5
Commitments to customers	-	-	133	8,953	10,808	-	-	134	10,403	16,474

Notes 1 to 40 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 31 MARCH 2026 (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 31 March 2026				Group 31 December 2025			
	Land and buildings	Equipments	Cars	Total	Land and buildings	Equipments	Cars	Total
<i>Right of use at 1 January</i>	61,699	8,599	3,837	74,135	53,400	8,915	5,325	67,640
New contracts during the period	889	-	-	889	9,351	-	-	9,351
Contracts closed during the period	-	-	-	-	(1,052)	(316)	(1,488)	(2,856)
Balance at the end of the period	<u>62,588</u>	<u>8,599</u>	<u>3,837</u>	<u>75,024</u>	<u>61,699</u>	<u>8,599</u>	<u>3,837</u>	<u>74,135</u>
<i>Depreciation at 1 January</i>	42,613	5,330	2,643	50,586	34,363	3,952	1,884	40,199
Expenses with depreciation during the period	2,103	411	320	2,834	9,051	1,646	1,279	11,976
Depreciation for contrats closed during the period	-	-	-	-	(801)	(268)	(520)	(1,589)
Balance at the end of the period	<u>44,716</u>	<u>5,741</u>	<u>2,963</u>	<u>53,420</u>	<u>42,613</u>	<u>5,330</u>	<u>2,643</u>	<u>50,586</u>
Balance at 1 January	<u>19,086</u>	<u>3,269</u>	<u>1,194</u>	<u>23,549</u>	<u>19,037</u>	<u>4,963</u>	<u>3,441</u>	<u>27,441</u>
Balance at the end of the period	<u>17,872</u>	<u>2,858</u>	<u>874</u>	<u>21,604</u>	<u>19,086</u>	<u>3,269</u>	<u>1,194</u>	<u>23,549</u>

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)

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

<i>Thousand RON</i>	Bank				Bank			
	31 March 2026				31 December 2025			
	Land and buildings	Furniture and equipment	Cars	Total	Land and buildings	Furniture and equipment	Cars	Total
<i>Right of use at 1 January</i>	57,796	8,599	3,837	70,232	51,268	8,599	3,837	63,704
New contracts during the period	925	-	-	925	7,580	-	-	7,580
Contracts closed during the period	(49)	-	-	(49)	(1,052)	-	-	(1,052)
Balance at the end of the period	<u>58,672</u>	<u>8,599</u>	<u>3,837</u>	<u>71,108</u>	<u>57,796</u>	<u>8,599</u>	<u>3,837</u>	<u>70,232</u>
<i>Depreciation at 1 January</i>	40,718	5,330	2,643	48,691	33,521	3,684	1,364	38,569
Expenses with depreciation during the period	2,025	412	320	2,757	7,998	1,646	1,279	10,923
Depreciation for contracts closed during the period	-	-	-	-	(801)	-	-	(801)
Balance at the end of the period	<u>42,743</u>	<u>5,742</u>	<u>2,963</u>	<u>51,448</u>	<u>40,718</u>	<u>5,330</u>	<u>2,643</u>	<u>48,691</u>
Balance at 1 January	<u>17,078</u>	<u>3,269</u>	<u>1,194</u>	<u>21,541</u>	<u>17,747</u>	<u>4,915</u>	<u>2,473</u>	<u>25,135</u>
Balance at the end of the period	<u>15,929</u>	<u>2,857</u>	<u>874</u>	<u>19,661</u>	<u>17,078</u>	<u>3,269</u>	<u>1,194</u>	<u>21,541</u>

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

<i>Thousand RON</i>	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Not later than 1 year	13,116	11,584	11,188	9,575
Later than 1 year and not later than 5 years	9,855	13,494	9,855	13,494
More than 5 years	-	-	-	-
Total	<u>22,971</u>	<u>25,078</u>	<u>21,043</u>	<u>23,069</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.

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	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Not later than 1 year	-	-	187	176
Later than 1 year and not later than 5 years	-	-	25	52
More than 5 years	-	-	-	-
Total	<u>-</u>	<u>-</u>	<u>212</u>	<u>228</u>

Notes 1 to 40 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 31 MARCH 2026 (All amounts are in Thousand RON)

39. FINANCIAL ASSETS HELD FOR SALE

<i>Thousand RON</i> Subsidiary name	Group					
	31 March 2026			31 December 2025		
	Gross value	Impairment adjustments	Net value	Gross value	Impairment adjustments	Net value
SAI Patria Asset Management S.A.	5,235	-	5,235	5,428	-	5,428
Total	<u>5,235</u>	<u>-</u>	<u>5,235</u>	<u>5,428</u>	<u>-</u>	<u>5,428</u>

<i>Thousand RON</i> Subsidiary name	Bank					
	31 March 2026			31 December 2025		
	Gross value	Impairment adjustments	Net value	Gross value	Impairment adjustments	Net value
SAI Patria Asset Management S.A.	1,774	-	1,774	1,774	-	1,774
Total	<u>1,774</u>	<u>-</u>	<u>1,774</u>	<u>1,774</u>	<u>-</u>	<u>1,774</u>

Financial assets or equity investments held for sale and disposal groups held for sale

Non-current assets are classified as held for sale if they can be sold in their present condition and the sale is highly probable within 12 months of classification as held for sale. If assets are to be sold as part of a group that may also contain liabilities (e.g. a subsidiary) they are referred to as disposal group held for sale.

The assessment on whether the sale is highly probable takes into account the following aspects:

- the appropriate level of management is committed to a plan to sale;
- an active programme to locate a buyer and complete the sale has already begun;
- the asset must be actively marketed at a price that is reasonable compared to its current fair value;
- the sale should be expected to be recorded as completed within one year from the date of classification;
- the actions required to complete the plan should indicate that it is not likely that there will be significant changes made to the plan or that the plan will be withdrawn.

Assets classified as held for sale and assets belonging to disposal groups held for sale are reported under the balance sheet line item "Assets held for sale and disposal group".

Liabilities belonging to the disposal groups held for sale are presented on the balance sheet under the line item "Liabilities associated with assets held for sale and disposal group".

Non-current assets and disposal groups that are classified as held for sale are measured at the lower of carrying amount and fair value less costs to sell.

Notes 1 to 40 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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At individual level, assets classified as held for sale as at 31 March 2026 amount to RON 1,774 thousand, representing the investment in subsidiaries reclassified in accordance with IFRS 5.

At Group level, the entity SAI Patria Asset Management SA meets the criteria for classification as a disposal group held for sale, including assets amounting to RON 5,235 thousand and associated liabilities amounting to RON 145 thousand, representing the assets and liabilities of entities previously consolidated.

The differences between the amounts presented at individual and consolidated level are generated by the different accounting treatment, namely that at individual level the investment in subsidiaries is recognized, whereas at consolidated level the assets and liabilities of the entities subject to disposal are presented.

The estimated selling price of RON 28 million is considered a reasonable approximation of fair value. Given that this amount significantly exceeds the net carrying amount, selling costs are not considered material and, consequently, no impairment loss has been recognized in accordance with IFRS 5.

40. SUBSEQUENT EVENTS

Notes 1 to 40 are part of the consolidated and separate financial statements.

(*) Unaudited / unrevised by the financial auditor.

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