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

Ref: Q3 2026 Trading update

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

Report date: 04.11.2026

Name of the issuer: PATRIA BANK SA

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

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

Unique Registration Code with the Trade Register: 11447021

Order number in the Trade Register: J2016009252405

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

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

Important events to be reported: Q3 2026 Trading update

Patria Bank S.A. publicly provides general and interim information regarding the Bank's main performance indicators for the period ended September 30, 2026. The financial results for the first nine months of 2026 will be published by Patria Bank on November 17, 2026, after 6:00 p.m., local time. The information presented in this current report may be subject to change and may differ from the final values that will be included in the financial report.

COMMERCIAL ACTIVITY OF THE BANK – LEGAL ENTITIES SEGMENT

Outstanding performing loans

As of September 30, 2026, the total portfolio of performing loans granted to legal entities reached RON 2.42 billion, registering a growth of 9.7% compared to December 31, 2025 and a 10.1% increase compared to September 30, 2025, when the balance was RON 2.20 billion. This evolution reflects the Bank's sustained efforts in supporting legal entities in the Agro, Micro, SME and Corporate segments, through specialized financing solutions and strategic guarantee partnerships: the European Investment Fund's InvestEU programme, the National Credit Guarantee Fund for Small and Medium-Sized Enterprises (FNGCIMM), the Rural Credit Guarantee Fund (FGCR) and the portfolio guarantee programme run in partnership with the Investment and Development Bank (BID).

The Agro segment registered a growth of 36.9% as of September 30, 2026 compared to December 31, 2025, with the performing loan portfolio reaching RON 554 million. Agriculture and the food industry remained strategic lending priorities, with activity focused on financing seasonal working capital and investments, against a backdrop of sustained demand from Romanian farmers and continued interest in European-funded projects.

The Micro segment portfolio advanced by 4.5% in the first nine months of 2026, reaching RON 439 million. The Bank maintained its differentiated approach to very small and small businesses, both agro and non-agro, a strategic segment for microfinance.

The SME & Corporate segment grew by 3.3% in the first nine months of 2026, with the performing loan portfolio reaching RON 1.43 billion. The evolution was driven by the Corporate component, which advanced by 14.2% over the same period, reaching RON 665 million.

Outstanding performing loans (RON mill. equiv.)						
Segment	**30.09.25**	**31.12.25**	**31.03.26**	**30.06.26**	**30.09.26**	**30.09.26 vs. 31.12.25**
Agro	430	405	456	523	554	**+36.9%**
Micro	443	420	410	434	439	**+4.5%**
SME & Corporate	1,328	1,384	1,357	1,440	1,430	**+3.3%**
Total	**2,201**	**2,209**	**2,224**	**2,397**	**2,423**	**+9.7%**

New loan sales

The volume of new loans granted to corporate clients reached RON 352 million in the third quarter of 2026, 12.9% above the same period of the previous year. The total volume of new loans granted to corporate clients in the first nine months of 2026 was RON 1.10 billion, 5.2% above the RON 1.04 billion recorded in the same period of 2025.

In the Agro segment, new loan sales reached RON 359 million in the first nine months of 2026, 54.7% above the same period of 2025, of which RON 135 million in the third quarter alone, 102.8% above the third quarter of 2025. The evolution was driven by working capital needs and by the interest in projects supported by European funds, while the Bank continued its diversification towards the financing of the food industry.

In the Micro segment, new loan sales amounted to RON 178 million in the first nine months of 2026, 9.0% below the same period of 2025, with third-quarter sales of RON 64 million. Adjustments to the analysis flow are expected to contribute to a positive dynamic in the coming quarters, meeting clients' need for rapid resolution of their financing requirements.

The SME & Corporate segments generated new financing of RON 561 million in the first nine months of 2026, 8.9% below the same period of 2025. Third-quarter sales amounted to RON 153 million, following an exceptional second quarter in which the Corporate component alone contributed RON 187 million.

New loan sales (RON mill. equiv.)						
Segment	**Q3 2025**	**Q4 2025**	**Q1 2026**	**Q2 2026**	**Q3 2026**	**Q3 2026 vs. Q3 2025**
Agro	66	71	116	109	135	**+102.8%**
Micro	67	67	50	64	64	**-3.4%**
SME & Corporate	179	71	114	293	153	**-14.4%**
Total	**312**	**209**	**280**	**466**	**352**	**+12.9%**

Commercial financing

As of September 30, 2026, commercial financing from companies (current accounts and term deposits) increased by 14.6% compared to December 31, 2025, reaching RON 2.16 billion, a significant increase of 27.5% compared to the same date of the previous year (RON 1.70 billion as of September 30, 2025). The evolution shows a robust dynamic in attracting resources from companies, supported by the stability and trust of customers in Patria Bank.

At the end of July, Patria Bank launched the Business Flexi Deposit for companies. It allows them to earn interest on their available funds and to withdraw the money before maturity without losing the accrued interest, which is calculated for each day the deposit was active.

Commercial financing – Legal entities (RON mill. equiv.)						
	30.09.25	31.12.25	31.03.26	30.06.26	30.09.26	30.09.26 vs. 31.12.25
Total	**1,695**	**1,885**	**1,884**	**2,203**	**2,162**	**+14.6%**

COMMERCIAL ACTIVITY OF THE BANK – RETAIL SEGMENT

Performing retail loans

As of September 30, 2026, the total balance of performing retail loans reached RON 614 million, an increase of 9.8% compared to the same date of the previous year and of 7.2% compared to the end of 2025.

Unsecured loans continued to be the main growth driver of the retail portfolio, registering a 14.2% increase compared to September 30, 2025 and reaching RON 291 million. This evolution was supported by sustained demand for consumer loans and credit cards, as well as by the increasing share of sales generated through digital channels, including the Patria de Oriunde platform.

The balance of secured loans continued to recover, at RON 323 million, 6.1% above September 30, 2025 and 5.7% above the end of 2025, supported by improvements in the commercial offering and by customers' interest in fixed-rate products.

Performing retail loans (RON mill. equiv.)						
Segment	**30.09.25**	**31.12.25**	**31.03.26**	**30.06.26**	**30.09.26**	**30.09.26 vs. 31.12.25**
Secured	305	306	303	309	323	**+5.7%**
Unsecured	254	267	265	275	291	**+9.0%**
Total	**559**	**573**	**568**	**584**	**614**	**+7.2%**

New loan sales

New retail loan sales totaled RON 88 million in the third quarter of 2026, 10.2% above the same period of the previous year. In the first nine months of 2026, new retail loan sales reached RON 227 million, 9.2% above the same period of 2025.

Sales of secured loans amounted to RON 54 million in the first nine months of 2026, 28.6% above the same period of 2025, of which RON 25 million in the third quarter, confirming the recovery in demand for secured lending.

Unsecured loans remained predominant, accounting for approximately 76% of the total volume of new retail loans granted in the first nine months of 2026, with sales of RON 173 million, of which RON 64 million in the third quarter. The evolution was supported by customers' steady interest in consumer finance products and by the wider access to them through the Patria de Oriunde digital platform.

New loan sales (RON mill. equiv.)						
Segment	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	Q3 2026 vs. Q3 2025
Secured	20	19	10	19	25	**+25.0%**
Unsecured	60	58	48	61	64	**+5.4%**
Total	**80**	**77**	**58**	**80**	**88**	**+10.2%**

Retail customers financing

The commercial financing related to the retail segment (term deposits and current accounts) amounted to RON 2.24 billion as of September 30, 2026, 5.4% above September 30, 2025 and 1.1% above the end of 2025.

In the third quarter, the Bank ran campaigns dedicated to deposits and current accounts, aimed at attracting new funds and strengthening the relationship with existing customers. 4-month term deposits in RON and 7-month term deposits in EUR were promoted, and since September customers holding the Patria Premium package have benefited from a daily Happy Hour, during which RON/EUR currency exchange through Internet Banking and Mobile Banking is carried out at the NBR exchange rate.

The total balance of term deposits reached RON 1.90 billion, 4.5% above September 30, 2025, supported by these campaigns and by an increased focus on the retention of deposits reaching maturity. The total balance of current accounts amounted to RON 337 million, 10.7% above September 30, 2025, reflecting the Bank's efforts to promote the benefits of the current account.

Commercial financing – Retail customers (RON mill. equiv.)						
Product	30.09.25	31.12.25	31.03.26	30.06.26	30.09.26	30.09.26 vs. 31.12.25
Term deposits	1,819	1,889	1,900	1,908	1,900	**+0.6%**
Current accounts	304	323	324	338	337	**+4.3%**
Total	**2,123**	**2,212**	**2,224**	**2,246**	**2,237**	**+1.1%**

ACTIVITY OF SUBSIDIARIES

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

- **Patria Credit IFN:** Loan portfolio of RON 241 million as of September 30, 2026, up 11% compared to the end of 2025.

Following the completion, on 5 August 2026, of the sale to BRD Asset Management SAI S.A. of the Bank's 99.9944% holding in SAI Patria Asset Management S.A., that company is no longer a subsidiary of Patria Bank and is therefore not included above.

General Manager — Valentin Vancea

Deputy General Manager — Georgiana Stanciulescu