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To: FINANCIAL SUPERVISORY AUTHORITY (FSA)

Financial instruments and investments sector
BUCHAREST STOCK EXCHANGE

Ref: H1 2025 Trading update

Current report: As per FSA Regulation 5/2018

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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 327,881,437.60 lei

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

Important events to be reported: H1 2025 Trading update

Patria Bank S.A. publicly provides general and interim information regarding the Bank's main performance indicators for the period ended June 30, 2025. The financial results for the first semester of 2025 will be published by Patria Bank on August 29, 2025, 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

Patria Bank announces a solid evolution of the performing loan portfolio and a significant increase in new loan sales in the first half of 2025.

As of June 30, 2025, the total portfolio of performing loans granted to legal entities reached RON 2.13 billion, registering a robust growth of 16% compared to December 31, 2024 and a 24% increase compared to June 30, 2024, when the balance was RON 1.72 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 partnerships, such as InvestEU.

The Agro segment registered a strong growth of 33% as of June 30, 2025 compared to December 31, 2024. In this segment, activities focused on dedicated financing for seasonal agriculture and modernization, as well as financing in the food industry. The demand for financing from Romanian farmers in the first half of 2025 reflects a positive dynamic fueled by farmers' working capital needs, as well as the growing interest in European-funded projects.

The Micro segment portfolio advanced by 15% as of 30.06.2025 compared to 31.12.2024. In the first 6 months of 2025, the Bank continued to focus on supporting microenterprises and small companies, further leveraging, for the benefit of customers, loans with guarantees issued by the European Investment Fund (InvestEU Program).

The SME & Corporate segment also grew by 12% in the first six months of 2025. The Competitiveness loan, launched in 2024, continued to be one of the main growth drivers of SME lending activity in the first half of 2025. The product, developed in partnership with the European Investment Fund (EIF), offers preferential conditions for entrepreneurs, including extended financing periods, the lack of collateral for working capital loans and a reduced total cost of financing compared to standard products.

In the Corporate segment, Patria Bank continued to support large companies that require complex and structured financing to expand their activities and respond to the challenges of a volatile economic environment. In addition to loans for strategic investments – such as the development of photovoltaic parks, the expansion of production capacities or the acquisition of state-of-the-art technological equipment – the Bank offers a diverse range of financial solutions aimed at supporting liquidity and optimizing working capital. These solutions include factoring services and short-term financing lines, designed to cover temporary cash-flow gaps generated by extended payment terms or seasonality of collections.

All these results confirm the bank's strategy to support the sustainable growth of its clients and to consolidate its position on the market through adapted financial solutions and solid strategic partnerships.

Outstanding performing loans (RON mill. equiv.)						
Segment	30.06.24	30.09.24	31.12.24	31.03.25	30.06.25	Difference 30.06.25 vs. 31.12.24
Agro	265	300	303	344	401	+32.6%
Micro	404	402	381	404	439	+15.2%
SME & Corporate	1,048	1,086	1,154	1,244	1,289	+11.7%
Total	1,717	1,788	1,838	1,993	2,129	+15.9%

New loans sales

At the same time, the volume of new loans granted to corporate clients reached RON 324 million in the Q2 2025, representing a 23% increase compared to the same period of the previous year. This growth was driven in particular by the Agro and Micro segments, which recorded advances of 86% and 29%, respectively, supported by personalized programs, such as the "Competitiveness Credit", developed in partnership with the European Investment Fund (EIF).

The total volume of new loans granted to corporate clients in the first half of 2025 was RON 732 million, up 40% compared to RON 524 million in the same period of the previous year.

The results reflect the Bank's commitment to supporting the development of clients in priority segments and the efficiency of personalized lending strategies.

New loan sales (RON mill. equiv.)						
Segment	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Difference Q2 2025 vs. Q2 2024
Agro	52	71	64	69	96	+86.4%
Micro	48	65	69	68	62	+28.6%
SME & Corporate	163	209	197	271	166	+1.7%
Total	263	345	330	408	324	+23.3%

Commercial financing

As of June 30, 2025, corporate commercial financing increased by 6.1% compared to December 31, 2024, reaching RON 1.69 billion, a significant increase of 52% compared to the same date of the previous year (RON 1.11 billion as of June 30, 2024). The evolution shows a robust dynamism in attracting resources in the corporate segment, supported by the stability and trust of customers in Patria Bank.

Commercial financing – Legal entities (RON mill. equiv.)						
	30.06.24	30.09.24	31.12.24	31.03.25	30.06.25	Difference 30.06.25 vs. 31.12.24
Total	1,108	1,211	1,591	1,599	1,687	+6.1%

COMMERCIAL ACTIVITY OF THE BANK – RETAIL SEGMENT

Performing retail loans

As of June 30, 2025, the total balance of performing retail loans registered a moderate increase of 10%, compared to the same period of the previous year, reaching RON 536 million. This increase reflects a balanced portfolio management and a sustained demand in the retail segment.

In the secured loans segment, a slight decrease of 10% was registered compared to June 30, 2024; the balance stood at RON 298 million, on the back of repayments and a prudent policy of granting new loans.

In contrast, unsecured loans continued to grow strongly, registering a 51% increase compared to the same date of the previous year, reaching RON 237 million. This evolution underlines the main role of unsecured loans in the positive dynamics of the retail portfolio.

In conclusion, the performing retail loan portfolio grew in the last year, supported by the expansion of unsecured loans.

Performing retail loans (RON mill. equiv.)						
Segment	30.06.24	30.09.24	31.12.24	31.03.25	30.06.25	Difference 30.06.25 vs.31.12.24
Secured	330	323	311	301	298	-3.9%
Unsecured	157	228	221	229	237	+7.1%
Total	487	551	532	530	536	+0.7%

New loans sales

New retail loan sales recorded robust growth in Q2 2025, totaling RON 67 million. This represents a significant 48% increase compared to the same period of the previous year. The strong growth reflects solid demand in the consumer credit market, supported in particular by the unsecured loan segment.

Unsecured loans were predominant within the new loans portfolio, representing 82% of total sales in Q2. This segment grew by almost 48%, reaching RON 55 million, indicating increased consumer confidence and increased flexibility in accessing financing without collateral.

Secured loans also recorded a solid 48% growth, reaching RON 12 million, thus contributing to the consolidation of the total volume of retail loan sales.

This positive evolution highlights the potential for sustained growth in the context of a dynamic and competitive market and constant demand for flexible financial solutions.

New loan sales (RON mill. equiv.)						
Segment	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Difference Q2 2025 vs. Q2 2024
Secured	8	8	7	10	12	+48.2%
Unsecured	37	36	39	51	55	+47.7%
Total	45	44	46	61	67	+47.7%

Retail customers financing

The commercial financing related to the retail segment (term deposits and current accounts) amounted to RON 2.09 billion as of 30.06.2025, registering a marginal increase of 2% compared to the previous quarter, but remaining at a level close to that recorded on 30.06.2024 (RON 2.09 billion).

In order to counteract the pressures on the attracted volumes and to strengthen the competitive position, the Bank implemented a series of strategic initiatives in the last part of the quarter: launching an optimized range of savings products in RON – deposits with maturities of 1, 3, 6, 12 and 13 months – and running commercial campaigns dedicated to stimulating savings. These measures were calibrated to respond to both customer needs and the requirements of optimizing the average cost of financing.

Through this approach, the Bank consolidates its base of attracted resources, maintaining a level of stability and predictability above the sector average, in line with the strategic objectives of sustainable development in the medium and long term.

Commercial financing – Retail customers (RON mill. equiv.)						
Product	30.06.24	30.09.24	31.12.24	31.03.25	30.06.25	Difference 30.06.25 vs. 31.12.24
Term deposits	1,799	1,770	1,766	1,735	1,772	+0.4%
Current accounts	290	312	329	319	317	-3.8%
Total	2,089	2,082	2,095	2,054	2,089	-0.3%

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 worth RON 218 million as of June 30, 2025, up 15% compared to the end of 2024
- **SAI Patria Asset Management:** Assets under management reached RON 552 million as of 30.06.2025, up 7.5% compared to 31.03.2025 and up 32.5% compared to 30.06.2024.

Deputy General Manager
Georgiana Stanciulescu

Deputy General Manager
Razvan Prodea