

No. 1166792/08.09.2025

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

BUCHAREST STOCK EXCHANGE

Ref: Update of Investor Presentation

Report date: 08.09.2025

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

Patria Bank has updated the bank's presentation for investors. The presentation is available on the bank's website at the link <https://en.patriabank.ro/investors/reports-and-results/presentations-for-investors> and also below.

General Manager

Valentin Vancea

Director, Capital Markets and Investor Relations

Razvan Pasol

INVESTORS & ANALYSTS TELECONFERENCE

Financial results as of June 30, 2025

September 9, 2025

WELCOME TO PATRIA BANK TELECONFERENCE – H1 2025 FINANCIAL RESULTS



Valentin Vancea
General Manager



Georgiana Stanciulescu
Deputy General
Manager, Financial



Răzvan Prodea
Deputy General
Manager, Risk



Răzvan Pașol
Manager, Capital
Markets and IR Division



AGENDA

- › Patria Bank in H1 2025
- › Macroeconomics context
- › Main results in H1 2025
- › Commercial and operational developments
- › Digitalization
- › Patria Bank shares and bonds
- › Shareholders and management
- › Q&A



DISCLAIMER

This presentation is not and nothing in it should be construed as an offer, invitation or recommendation with respect to Patria Bank S.A. ("PBK"), or an offer, invitation or recommendation to sell or a solicitation of an offer to buy PBK shares or other financial instruments.

Nothing in this presentation and nothing in it shall form the basis of any contract or commitment. This presentation is not intended to constitute investment advice or recommendations to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any investor.

All investors should consider this presentation in consultation with a professional advisor of their choice when deciding whether an investment is appropriate.

Patria Bank S.A. has prepared this presentation based on information available to it, including information derived from public sources that has not been independently verified. No representation or warranty, express or implied, is made as to the objectivity, accuracy, correctness, completeness or reliability of the information, opinions or conclusions expressed herein.

This presentation should not be considered a comprehensive representation of Patria Bank's business, financial performance or results.

This presentation may contain forward-looking statements. These statements reflect Patria Bank's current knowledge and its expectations and projections regarding future events and can be identified by the context of such statements or words such as "anticipates", "believes", "estimates", "expects", "intends", "plan", "project", "target", "may", "will", "would", "could" or "should" or similar terminology.

Patria Bank undertakes no obligation to update or revise these forward-looking statements to reflect events or circumstances that occur after the date made or to reflect the occurrence of unanticipated events. Inevitably, some assumptions may not materialize, and unforeseen events and circumstances may affect the final financial results. The projections are inherently subject to substantial and numerous uncertainties and a wide range of significant commercial, economic and competitive risks.

Consequently, actual results may differ materially from the forecasts, and such variations could be significant.



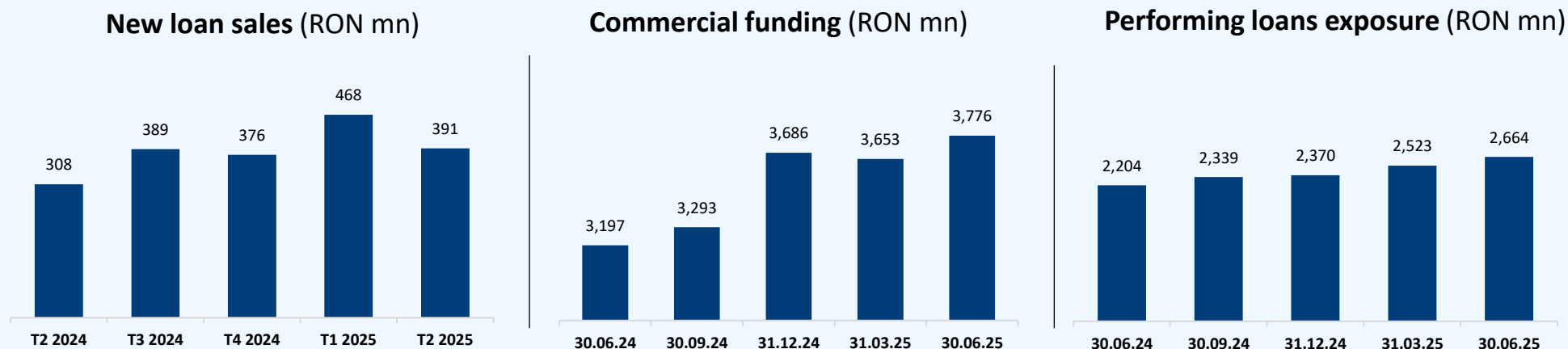
PATRIA BANK IN H1 2025

The trend of increasing profitability continues

30.06.2025 – MAIN INDICATORS INCREASING TREND

Patria Bank recorded growth across the three key operational indicators: performing loans, new loan sales and commercial funding.

- › **New loan sales** – this shows the Bank's ability to attract customers and generate growth. New loan sales reached RON 859 million in the first 6 months of the current year, representing an increase of 42% compared to value of RON 605 million in H1 2024.
- › **Commercial funding**– indicates customer confidence and the Bank's ability to finance itself efficiently; raising stable deposits contributes to a healthy interest margin. The balance of commercial funding reached RON 3.78 billion as at 30.06.25, registering **an increase of 18% compared to 30.06.24**, a sign of customer confidence and the ability to mobilize resources.
- › **Performing loans** – reflects the performance of the sales activity within the Bank. The balance of performing loans reached RON 2.66 billion at the end of June 2025, representing **an increase of 21% compared to 30.06.2024**

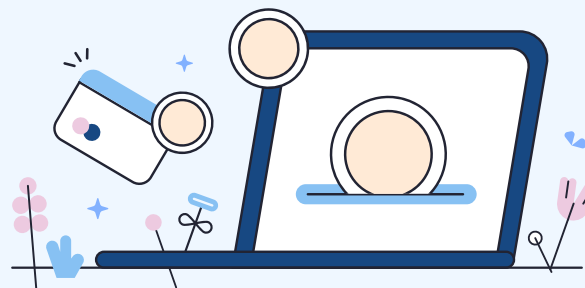


H1 2025 – OPERATING RESULTS

› New loans amounting to RON 859 million:

- **Total portfolio of performing loans granted to legal entities of RON 2.13 billion as of June 30, 2025**, an increase of 16% compared to December 31, 2024 and of 24% compared to June 30, 2024
 - **Increase of 10% in the total balance of performing retail loans** as at June 30, 2025, up to RON 536 million
- › **Strong growth of the Agro&Food segment, of 33%** as at June 30, 2025 compared with December 31, 2024, focusing on the financing of seasonal agriculture and modernization, as well as on the food industry
- › **15% advance for the Micro segment portfolio** compared to December 31, 2024, with the bank leveraging loans with guarantees issued by the European Investment Fund (InvestEU Program).

- › The SME & Corporate segment grew by 12% in the first six months of 2025, with the ***Competitiveness loan*** continuing to be one of the main drivers of SME lending.
- › The total volume of new loans granted to legal entities in the first half of 2025 was **RON 732 million, an increase of 40%** compared to RON 524 million in the same period last year.
- › In the retail segment, unsecured loans continued to grow strongly, recording a **51% increase compared to the same date last year**, reaching RON 237 million.



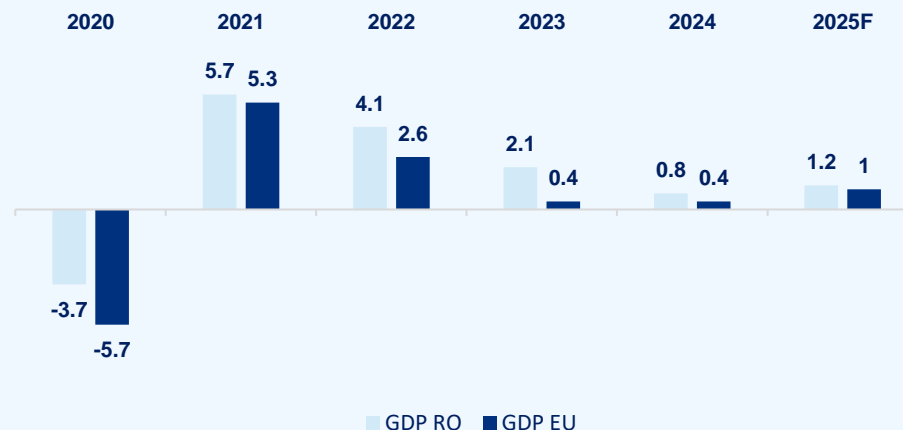
MACROECONOMIC CONTEXT

Accumulation of tension in the economy

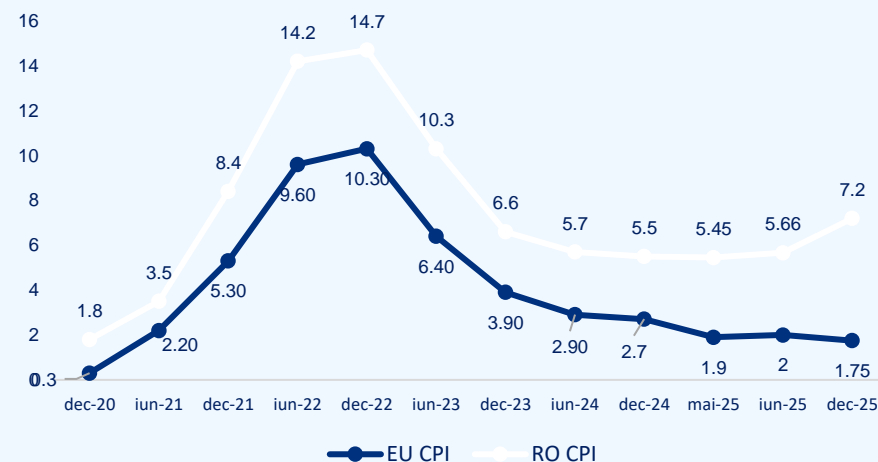
ROMANIA: MACROECONOMIC CONTEXT

- › **Economic growth** further slowed to just 0.2% year-on-year growth in the first quarter of 2025, following a modest 0.8% gain in 2024.
- › The average during the period 2015–2024 was 3.4%. The latest forecasts for 2025 range between 0.9% – 1.4%, declining from previous months, considering that a weak economic growth is expected in the second quarter of this year.
- › **Inflation rate** rose to 5.66% in June.
- › **The public deficit** reached 9.3% in 2024, while public debt level remains low, at 55% of GDP, though it has recorded an accelerated increase in past years
- › The execution of the consolidated general budget in the first half of 2025 ended with a deficit of RON 69.80 billion, equivalent to 3.68% of GDP, compared to RON 63.67 billion (3.62% of GDP) recorded in the same period last year.

GDP 2020-2025

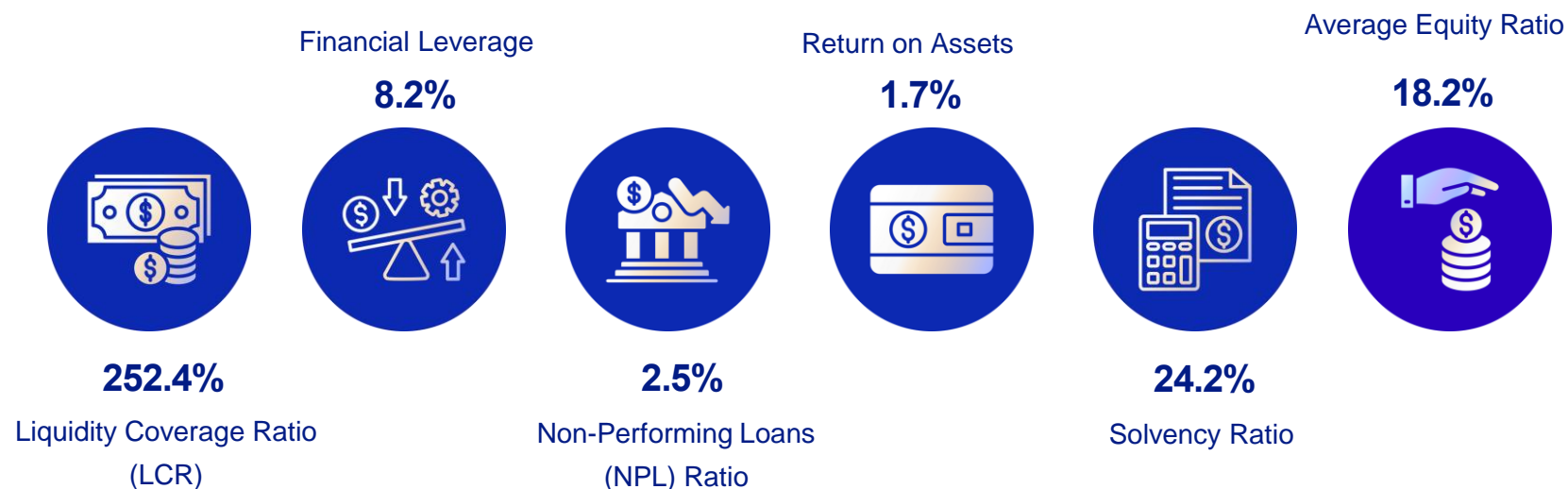


Inflation 2020-2025



BANKING SYSTEM EVOLUTION

- › The **non-performing loans (NPL) rate** was 2.53% at the end of Q1 2025, slightly up from the 2.48% recorded at the end of Q4 2024. The **assets of the banking system** increased to RON 887 billion in March 2025, compared to RON 881.8 billion in December 2024, marking a quarterly increase of approximately RON 5.2 billion. The banking system recorded a net profit of RON 3.7 billion in the first quarter of 2025, down 2% compared to the same period in 2024, according to data published by the National Bank of Romania.
- › In Q1 2025, the banking system recorded a **return on assets (ROA)** of 1.67% and a **return on equity (ROE)** of 18.21%, slightly down from 1.68% ROA and 18.44% ROE in Q4 2024.
- › The **loans/deposits ratio** remained relatively stable, standing at 67.54% in March 2025, compared to 67.61% in December 2024. This indicates a slight decrease in the pace of lending compared to the rate of deposit attraction. The solvency indicator was 24.17% in March 2025, down from 24.91% in Q4 2024, although above the level of 22.90% in Q1 2024.



PATRIA BANK IN H1 2025

Main results

PATRIA BANK IN H1 2025 – MAIN RESULTS

FINANCIAL RESULTS IN H1 2025

PROFITABILITY

Net profit
RON 25.8 million

PROFITABILITY

Net profit increase
+42%
vs. H1 2024

EFFICIENCY

Cost/income ratio
68% vs 77% in H1 2024
Significant impact from the 2% turnover tax

LOANS

Change in net performing loans
+21%
on 30.06.25 vs 30.06.24

DEVELOPMENT

New loan sales (RON)
859 million
granted in H1 2025
+42% vs H1 2024

DEVELOPMENT

Net banking income increase
+18%
on 30.06.25 vs 30.06.24

MAIN RATIOS

RATES OF RETURN

30.06.24 30.06.25

Return on assets (RoA)	0.9%	1.1%
Return on equity (RoE)	8.9%	11.7%

CAPITAL & LIQUIDITY

30.06.24 30.06.25

Total Own funds ratio	20.3%	21.8%
Liquidity Coverage Ratio (LCR)	149%	141%

NON-PERFORMING LOANS

30.06.24 30.06.25

Non-performing exposures rate	4.8%	3.4%
Provisioning Coverage Rate*	59%	57%

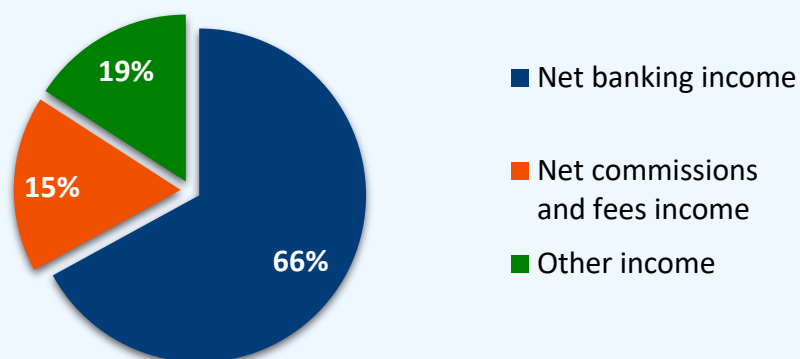


PATRIA BANK IN H1 2025 – INCOME STRUCTURE

Income evolution

- › **Net banking income** recorded an increase of **17.9%** in the first 6 months of 2025 compared to the similar period of 2024, mainly supported by the **advance in net interest income**. The Bank achieved in the first 6 months of 2025 a significant reduction in the cost of financing related to commercial sources, by reducing concentrations in the liquidity area and increasing current account turnover.

Income structure in H1 2025



Net profit and operating result

- › **Operating result** amounted to **RON 39.2 million**, and **net profit** was **RON 25.8 million**, after including the impact of the new 2% tax on turnover, of RON 4.25 million for the 6 months of 2025.

RON million	H1 2024	H1 2025	% 25/24
› Net interest income	64.2	81.7	+27%
› Net fees and commissions income	18.4	18.5	+1%
› Financial and other income	22.1	23.2	+5%
› Net banking income	104.6	123.4	+18%
› Total operating expense	(80.9)	(84.2)	+4%
› Operating result	23.8	39.2	+65%
› Cost of risk	(3.5)	(9.2)	+160%
› Profit before tax	20.3	30.1	+48%
› Net result	18.1	25.8	+42%
› Cost/Income ratio	77%	68%	-12%



PATRIA BANK – SOLID GROWTH TREND

Net profit 4.3 times higher than in H1 2021

- › A performance achieved in a very challenging economic and political context, which reflects the development of the business model and increased operational efficiency.

Net banking income increased by 17.9% in H1 2025, compared with the same period of 2024, continuing the growth trend from the last years.

- › The main driver remains net interest income (+27.4% vs. H1 2024), a sign of solid commercial activity and of a prudent lending policy.

The cost of risk increased moderately

- › The cost of risk increased moderately, to RON 9.2 million in H1 2025, on the back of a prudent lending policy adapted to the current context. The non-performing exposures rate decreased from 4.1% in H1 2024 to 3.4% in the same period in 2025.

The operating result reached a record half-year value of RON 39.2 million

- › The indicator increased with a significant ratio of 65.0% in the first six months of 2025, compared with H1 2024

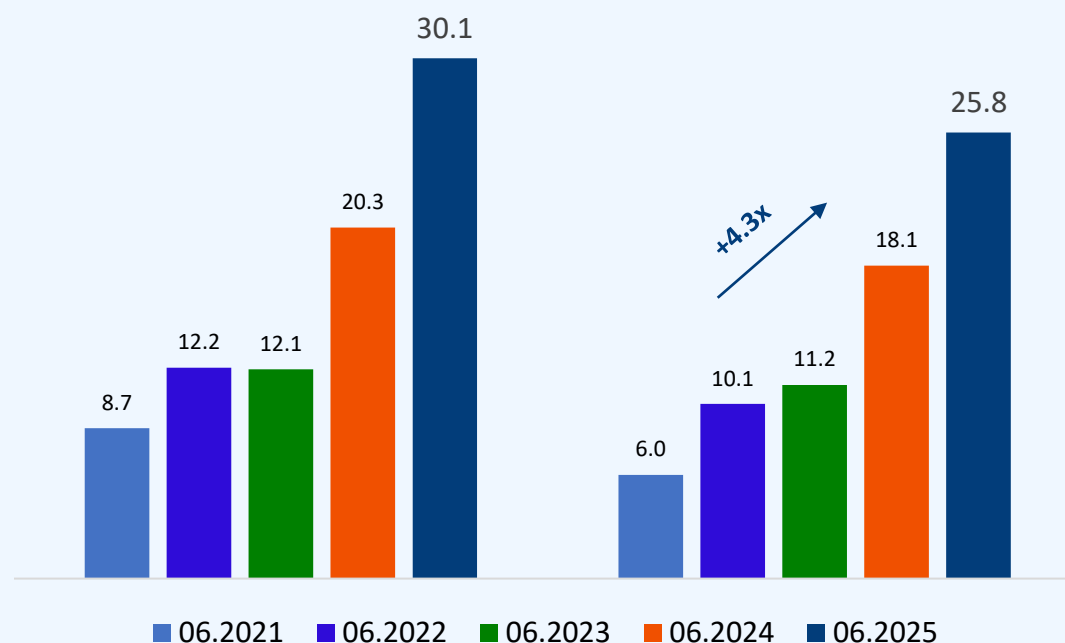
Net profit increased by 42.3% compared with the same period of last year

- › Record half-year net profit level of RON 25.8 million.

Consolidation of financial performance – accelerated profitability and controlled risks

Pre-tax profit (RON mn)

Net profit (RON mn)



(%)	06.2021	06.2022	06.2023	06.2024	06.2025
› RoA	0.4	0.5	0.5	0.9	1.1
› RoE	3.5	6.2	6.2	8.9	11.7



BALANCE SHEET AND KEY FIGURES

Financial position as at 30.06.2025

- › Total assets increased by **6.8%** in H1 2025, up to **RON 4.8 billion**,
- › Return on equity (**RoE**) rose to **11.7%**, as at 30.06.2025 from 8.9% on 30.06.2024, while return on assets (**RoA**) increased from 0.9% to **1.1%**, resulting from the strengthening of the Bank's profitability.

Gross loans/Deposits at 30.06.2025

73%

- › The share of gross loans in total assets increased slightly to 58% reflecting **the intensification of lending activity and resulting in a more efficient balance sheet structure.**
- › Liquid assets accounted for **38%** of total assets at the end of June 2025, a slight decrease from 39% in June 2024, as a result of the **increase of the lending activity.**

Balance sheet items

RON million	31.12.24	30.06.25
› Liquid assets	1,740.6	1,754.7
› Loans and adv. to clients (net)	2,367.4	2,652.7
› Total assets	4,486.2	4,793.2
› Deposits from customers	3,702.2	3,803.3
› Total liabilities	4,057.2	4,340.2
› Shareholders' equity	429.0	453.0

Key figures

%	31.12.24	30.06.25
› Total Own Funds Ratio	20.3	21.8
› Gross loans / Total assets	55	58
› Gross loans / Deposits	67	73
› LCR*	173	141
› Return on Assets (RoA)	0.8	1.1
› Return on Equity (RoE)	8.5	11.7
› Non-performing exposures ratio	4.1	3.4
› Non-performing loans coverage ratio	57	57



IMPORTANT PARTNERSHIPS

- › In 2024 the European Investment Bank (EIB) approved a EUR 50 million financing for Patria Bank to support investments by SME and medium-sized companies, with a partial allocation to climate projects. A first tranche of EUR 12.5 million was received in December 2024.



- › In the second quarter of 2023 Patria Bank received a subordinated loan of EUR 5 million from the European Investment Fund (EIF). The loan strengthens Patria Bank's capital position, supporting future development and growth, with the ultimate goal of improving access to finance for small entrepreneurs in rural and small urban areas.



- › In December 2022 Patria Bank received a financing of 20 million Euros from the International Finance Corporation (IFC). The transaction supports Patria Bank's strategy of financing Romanian entrepreneurs and small businesses, including women-owned small and medium-sized enterprises.



- › The European Fund for South-East Europe (EFSE) granted Patria Bank a subordinated loan in November 2022 amounting to EUR 7 million. In June 2025, EFSE granted Patria Bank a second subordinated loan, amounting to EUR 8 million. The loan supports Patria Bank in providing long-term financing to micro, small and medium-sized enterprises.



PATRIA BANK IN H1 2025

Commercial evolution

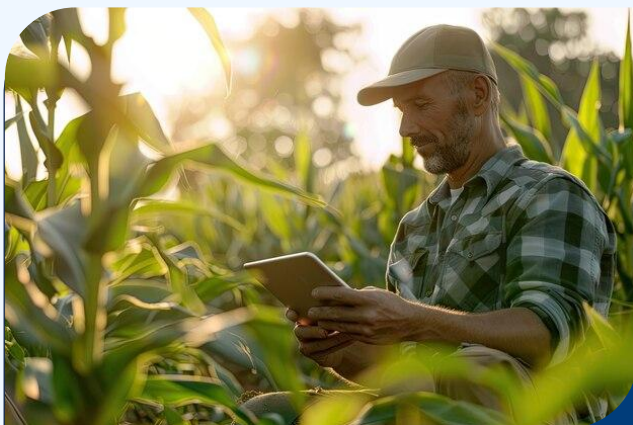
PATRIA BANK IN H1 2025 – COMMERCIAL LANDMARKS



SME & CORPORATE



MICRO

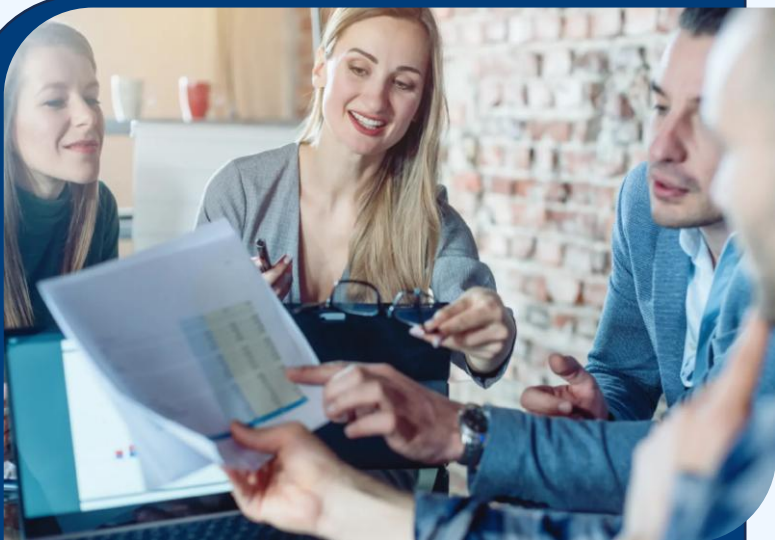


AGRO



RETAIL





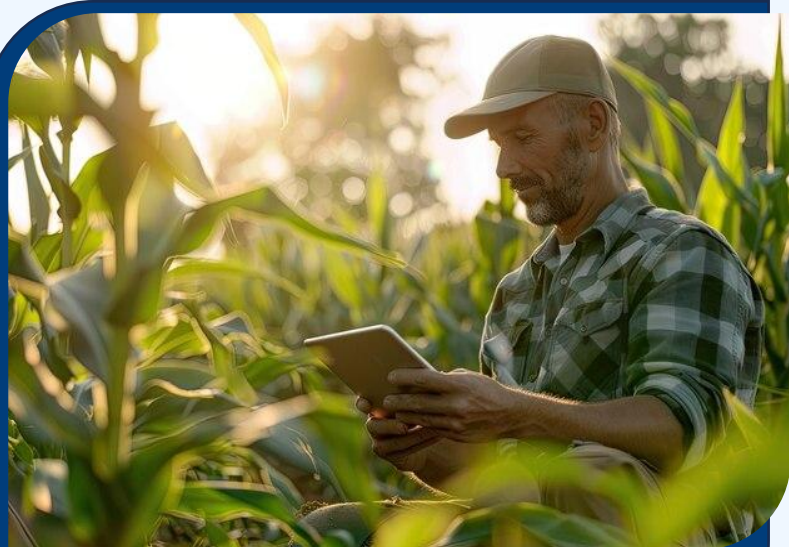
IMM & CORPORATE

- › In the **SME segment**, Patria Bank continued to support the Romanian economy engine through financing solutions for working capital and investments.
- › The SME loan portfolio recorded an **increase of 12.7%** compared to December 2024, reaching RON 761 million at the end of June 2025. This dynamic was supported by the solid quality of performing loans and the success of the **Competitiveness Credit program, developed together with the European Investment Fund**, which offers preferential conditions to entrepreneurs.
- › Financing focused on key sectors such as commercial real estate (21.4%), trade (15.2%), manufacturing (15.0%), construction (14.0%) and residential real estate (13.0%), reinforcing a strategic sectoral approach.
- › In the **CORPORATE segment**, the Bank supported large companies through complex and structured solutions, with a focus on financing strategic investments in green energy, real estate, infrastructure projects, health, tourism, transportation, manufacturing, HORECA, technology and services, as well as through liquidity products such as factoring and short-term financing lines
- › The **green energy sector is a national economic priority** and key a component of the Bank's financing strategy, with a focus on solar energy projects.



- › The **MICRO** segment benefited from **fast and accessible products** for entrepreneurs in both the development and start-up stages, with financing for working capital, factoring and investments, including for projects with European funds
- › The implementation of a **rapid analysis flow** has contributed to the increase in activity in this segment, meeting customer requests for rapid resolution and coverage of financing needs
- › The Bank maintains a **tailored approach** to very small non-agricultural businesses and small agricultural businesses, a strategic segment within its microfinance portfolio.





AGRO

- › In the **AGRO&FOOD segment**, Patria Bank financed seasonal working capital, equipment acquisition and farm modernization, facilitating farmers' access to advanced technology
- › Despite the impact of the pedological drought, the quality of the **Agro portfolio remained solid**, due to the implemented support measures
- › The Agro&Food Department recorded a **32.6% increase in the loan portfolio in H1 2025**, compared to the end of last year
- › In structure, **working capital loans represented 70% of the total** and were used both for establishing crops and for paying input suppliers, while investment and equipment loans represented 20% of the total and the financing for the implementation of projects with European funds, 10%.



- › Demand for consumer loans, both secured and unsecured, continued its upward trend in the banking sector in 2025
- › Patria Bank continued to actively promote its existing product portfolio, and introduced a **real estate investment product in Euro with fixed interest for the first 5 years**
- › The volume of secured and unsecured loans granted by the Bank in the first semester amounted to RON 127.5 million, **up 57.3%** compared to the same period in 2024
- › **New volumes of unsecured loans remained predominant** in the first half of 2025, with a contribution of RON 105.5 million, or 82.7% of the total new loans volumes granted in this segment

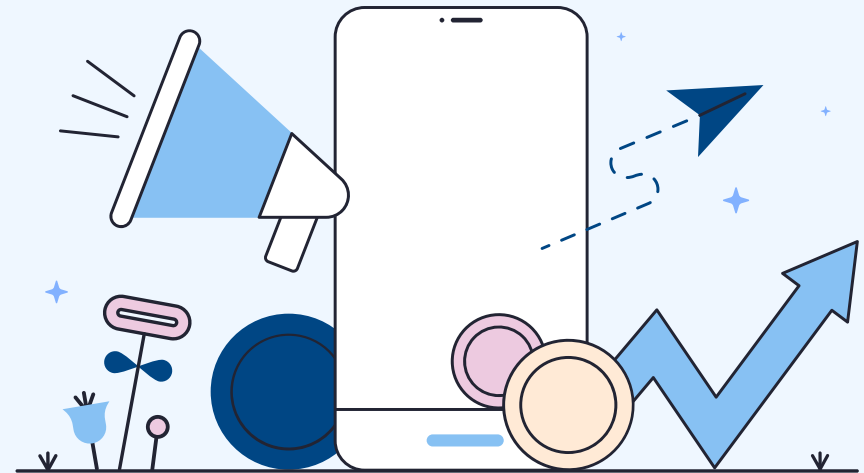


PATRIA BANK IN H1 2025

Digital banking without going to the Bank

DIGITIZATION IN 2025

- › Patria Bank advanced its innovation and digitalization initiatives across both commercial and operational areas
- › One of the main directions is the expansion of lending and products for microenterprises and SMEs, and the **launch of new digital solutions for corporate clients** - Smart API, optimized enrollment flows, Mobile and Internet Banking
- › Some **specialized products** were also introduced, such as the **“Escrow Protection Account”**, credit and card flows were optimized
- › These projects **strengthen the digital experience of customers** and support the development of the strategic Agro, SME and Corporate segments.



PATRIA DE ORIUNDE

The Bank's digital platform which includes two main functions:

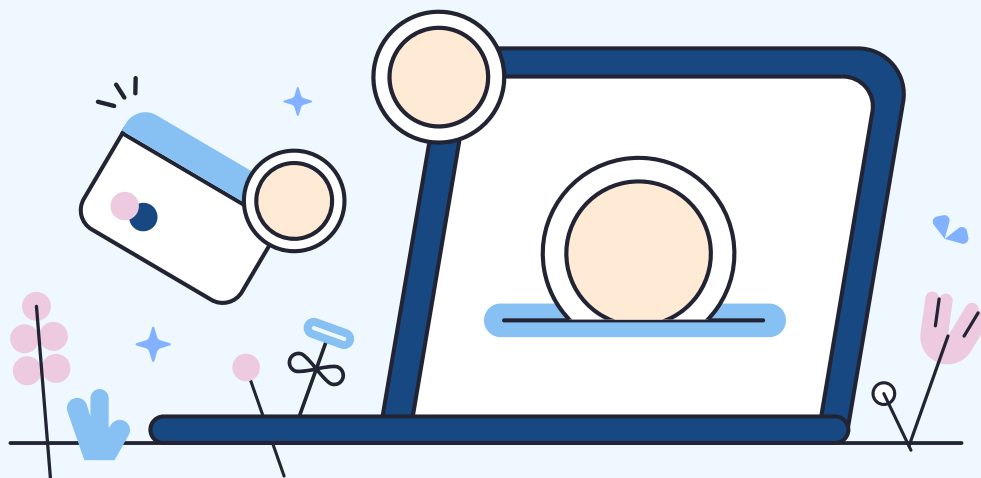
- › Online enrollment for individuals
- › Digital lending for individuals

During H1 2025, the Bank continued the **intense promotion** of the “Patria de Oriunde” online platform through:

- › Radio promotion campaigns for deposits purchased in RON
- › TV promotion for consumer loans without real estate collateral

The platform is available at:

- › <https://www.patriabank.ro/depozitonline>
- › <https://www.patriabank.ro/creditonline>



PATRIA ONLINE

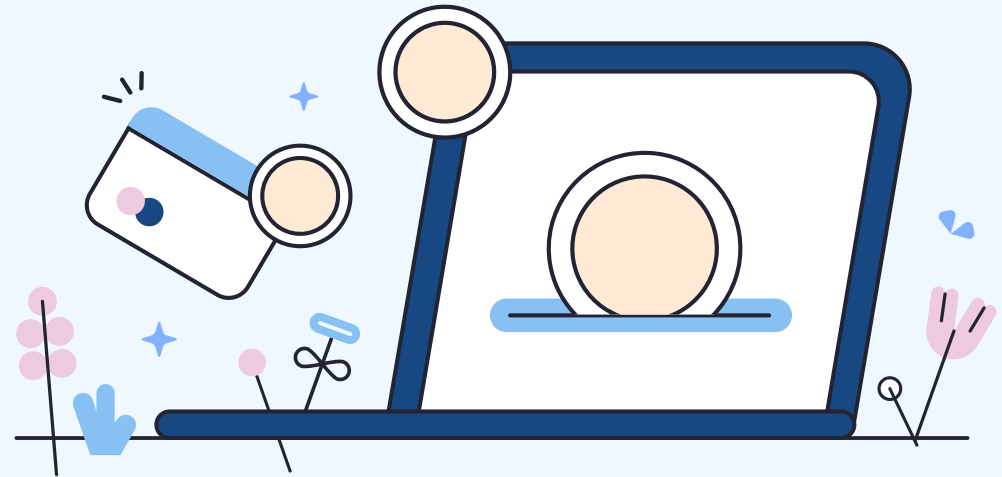
Patria Bank's Internet & Mobile Banking platform has been constantly expanded by adding new functionalities and digital customer service options as well as security updates.



+22% increase in the number of users of Patria Online in H1 2025 vs. H1 2024



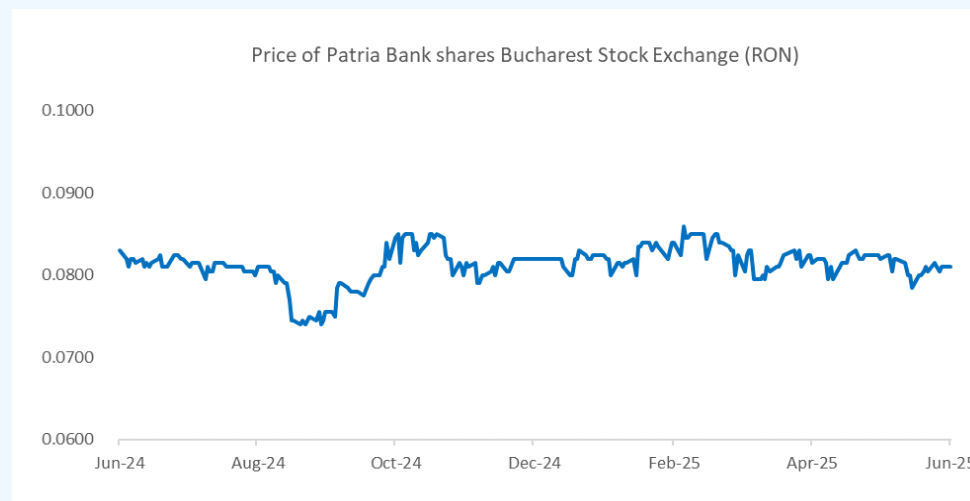
+13% more transactions performed through Internet & Mobile Banking platforms in H1 2025 vs. H1 2024



Patria Bank shares and bonds

PBK shares

- › Patria Bank shares are traded on the regulated market managed by the Bucharest Stock Exchange (Premium Category) with the PBK ticker
- › ISIN code: ROBACRACNOR6
- › Total number of shares issued: 3,278,814,376
- › Nominal value: RON 0.10 per share
- › Market capitalization as of June 30, 2025: RON 265.58 million
- › Majority shareholder: EEF Financial Services BV
- › Majority shareholder holding as of June 30, 2025: 84.05%.



- › The closing price of PBK shares on June 30, 2025 was 0.0810 RON/share compared to 0.0820 RON/share at the end of 2024 and 0.0830 RON/share at the end of H1 2024
- › The Bank's share price continued to evolve relatively stably in the first half of 2025, continuing the trend of 2024
- › In July and August, the PBK share price recorded an increasing trend, up to 0.1060 RON/share on August 29, 2025, following the publication of a notification by the Bank's majority shareholder regarding the analysis of strategic options regarding its investment in Patria Bank.



PBK27E AND PBK28E BONDS

PBK27E bonds issue (EUR)

- › Issue Date: 20 September 2019
- › Total value: EUR 5.0 Million
- › Interest rate: 6.50% p.a. (fixed)
- › Maturity Date: 20 September 2027
- › Price at 30 June 2025: 97.00%
- › % of issue traded from listing until 30 June 2025: 83.3%.

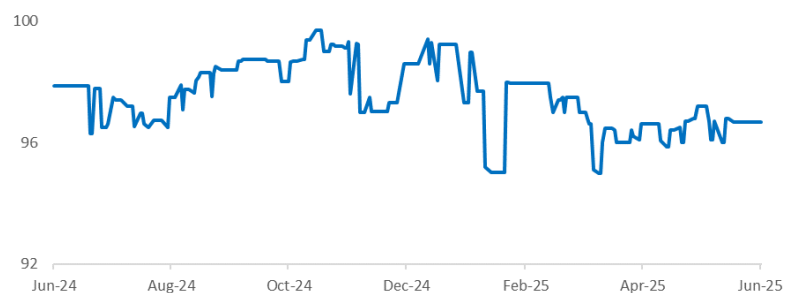
Price of PBK27E bonds at Bucharest Stock Exchange (% of par value)



PBK28E bonds issue (EUR)

- › Issue Date: 5 October 2020
- › Total value: EUR 8.2 Million
- › Interest rate: 6.50% p.a. (fixed)
- › Maturity Date: 5 October 2028
- › Price at 30 June 2025: 96.66%
- › % of issue traded from listing until 30 June 2025: 58.8%.

Price of PBK28E bonds at Bucharest Stock Exchange (% of par value)



Shareholders and management











SHAREHOLDERS

The main shareholder of Patria Bank, with a 84.05% holding, is EEAF Financial Services BV, an investment vehicle controlled by Emerging Europe Accession Fund Cooperatief UA (“EEAF”).

EEAF is a private equity fund whose main investors are international financial institutions (EBRD, EIF, DEG, BSTDB). The investment advisor of EEAF is Axxess Capital Partners.

Axxess Capital Partners is an investment advisor with an extensive experience in private equity funds as well as relevant expertise on the local banking and financial services market. Deals of Axxess Capital Partners clients include four banks, four leasing companies and five Non-Banking Financial Institutions.

Selected track record in the financial services sector of investment funds for which Axxess Capital Partners was an investment advisor

Investment	Buyer upon exit
 Banca Agricola	
	 NATIONAL BANK OF GREECE
	 GE Money
	 GE Money
	 GE Money



BOARD OF DIRECTORS AND EXECUTIVE MANAGEMENT

	<p>Horia Manda BoD Chairman</p> <p>Managing Partner-Axxess Capital BoD member – various companies Selected M&A experience: Banca Agricola, Banca Rom., RALFI, Motoractive, Romexterra, Patria, BCC, Jet Finance</p>		<p>Daniela Iliescu BoD Member</p> <p>CFO-Axxess Capital BoD member-BCC</p> <p>Ex-Senior Manager-PwC</p> <p>Selected M&A experience: Patria, Jet Finance, BCC</p>		<p>Bogdan Merfea BoD member</p> <p>CEO-Raiffeisen Bank Kosovo</p> <p>Ex-ED-Raiffeisen Bank Romania</p> <p>Selected M&A experience: Patria, BCC</p>
	<p>Vasile Iuga BoD member (independent)</p> <p>Ex-Managing Partner-South East Europe, Romania Country Manager, PwC</p> <p>VP-American Chamber of Commerce in Romania EIB Audit Committee member</p>		<p>Nicolae Surdu BoD member (independent)</p> <p>Ex CEO and President BCC Ex-CEO Fortis Bank Romania Ex-VP Credit Europe Bank Ex-Director Operations-Tiriack Bank Ex-BoD member: Piraeus Bank RO</p>		<p>Razvan Prodea Deputy General Manager, Risk</p> <p>Experience in Banca Carpatica and over 7 years in Patria Bank</p> <p>Over 10 years experience in risk management</p>
	<p>Valentin Vancea General Manager</p> <p>COO-BCC, Nextebank, Volksbank RO CEO – ANSSI Ex-Audit Director UniCredit Ro Selected M&A experience: HVB Bank, Unicredit, BCC, KPMG</p>		<p>Georgiana Stanculescu Deputy General Manager, Financial</p> <p>Experience in Credit Agricole, Emporiki Bank, Piraeus Bank and over 10 years in Patria Bank</p>		<p>Razvan Prodea Deputy General Manager, Risk</p> <p>Experience in Banca Carpatica and over 7 years in Patria Bank</p> <p>Over 10 years experience in risk management</p>



Q&A

INVESTOR RELATIONS

2025 Financial results calendar

- › Q3 2025 – 17 November 2025

Patria Bank SA

- › 42 Soseaua Pipera, Sector 2
Bucharest, Romania
- › Telefon: 0747 045 464
- › Email: capital@patriabank.ro

Contact persons

- › Razvan Pasol
razvan.pasol@patriabank.ro
- › Remus Bogdan
remus.bogdan@patriabank.ro

