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

Ref: Contracting a new financing from EIB

Report date: 09.10.2025
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 323,839,055.80
The regulated market where the instruments are traded: Bucharest Stock Exchange

Important events to be reported: Contracting a new financing from EIB

Romanian businesses to get financing support with €25 million EIB loan to Patria Bank

- **EIB lends Romania-based Patria Bank €25 million to expand financing for small companies and Mid-Caps in country.**
- **Goal is to expand credit to businesses in less-developed regions of Romania.**
- **Fifth of funds dedicated to climate action.**

A range of Romanian businesses will be eligible for easier financing as a result of a €25 million loan from the European Investment Bank (EIB) to Patria Bank SA. Bucharest-based Patria Bank will use the EIB credit to expand lending to small and medium-sized enterprises (SMEs) and Mid-Cap companies across Romania.

The funding will be deployed mainly in less-developed regions of Romania, strengthening economic cohesion. A fifth is earmarked for climate action, enabling companies to invest in clean power such as rooftop solar panels and in machinery that consumes less energy or produces fewer emissions of greenhouse gases.

The agreement is the second between the EIB and Patria Bank and tackles one of Romania's main economic challenges: limited access to long-term credit for small businesses. The loan will provide both longer-term and more affordable funding for companies, including outside major urban centres.

"We are taking another significant step to ensure long-term finance reaches the real economy," said EIB **Vice-President Ioannis Tsakiris**. "Together with our partner Patria Bank, we are offering stability and predictability that businesses need to invest with confidence to expand their production, create jobs and accelerate the shift towards cleaner technologies. At the same time, we are helping businesses lower their electricity costs in a period of persistent price volatility."

Small businesses, which make up the backbone of Romania's economy, are vulnerable to market shocks and interest-rate fluctuations. The new loan aligns with the EIB's strategy in Romania to foster inclusive growth, modernise industry and accelerate the transition to a low-carbon economy.

"This second EIB financing represents a validation of the strategic direction we have pursued and clear proof of our commitment to supporting the entrepreneurial environment in Romania. By accessing these additional resources, Patria Bank strengthens its capacity to provide tailored solutions to entrepreneurs, supporting their sustainable development and long-term resilience. The cooperation with EIB reconfirms the confidence that international partners place in the bank and consolidates our strategic role as a catalyst for local development by offering modern financial instruments designed to generate a positive impact on the economy," said **Patria Bank Director General Valentin Vancea**. "Now we can offer longer maturities, better interest conditions and targeted support, including for green projects. We are helping to build economic resilience, competitiveness, and sustainability in the country."

General Manager	Deputy General Manager
Valentin Vancea	Georgiana Stanciulescu