

No. 1255905 /30.04.2026

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

Ref: **2026 Revenue and Expense Budget forecast**

Report date: 30.04.2026

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: Patria Bank 2026 Revenue and Expense Budget forecast

Patria Bank targets total assets of RON 6.2 billion and a net profit of RON 85 million in 2026

Patria Bank, a Romanian bank focused on supporting local entrepreneurial businesses and listed on the Regulated Market of the Bucharest Stock Exchange, aims to accelerate profitability growth and further strengthen its commercial activity in 2026, amid a macroeconomic context marked by persistent uncertainty and inflationary pressures. According to the 2026 Revenue and Expense Budget approved by the Bank's shareholders during the Ordinary General Meeting held on April 29, 2026, the management of Patria Bank estimates a net profit of approximately RON 85 million, representing an increase of around 69% compared to 2025, despite the significant impact of the turnover tax, calculated at a higher level than in the previous year.

For 2026, Patria Bank expects total assets to increase by 17%, to over RON 6.2 billion, primarily supported by the expansion of the loan portfolio and the growth of commercial activity, alongside the use of diversified funding sources. At the same time, the Bank targets a return on equity (ROE) of 16.1% and a significant improvement in the cost-to-income ratio to 55%, compared to 64% in 2025 (excluding the impact of the turnover tax).

"For 2026, we are focusing on strengthening profitability through a balanced growth model that combines the expansion of commercial activity with financial discipline and operational efficiency. The budgeted targets reflect both the Bank's growth potential and our ability to navigate a still volatile economic environment. We will continue to develop relationships with existing clients, attract new segments and leverage cross-selling opportunities, while optimizing the balance sheet structure and maintaining a solid capital base. At the same time, digitalization and process simplification remain key priorities, supporting productivity gains and enhancing customer experience," stated Valentin Vancea, CEO of Patria Bank.

The Bank's development plans for 2026 include an 18% increase in gross loans to customers, equivalent to an increase of approximately RON 531 million compared to the previous year, as well as a positive evolution in commercial financing, estimated to grow by RON 681 million, mainly supported by the dynamics of overnight deposits and collateral deposits. At the same time, Patria Bank aims to continue improving the quality of its loan portfolio by reducing the non-performing exposure ratio to approximately 3.3% and maintaining an adequate coverage level of over 55%, supported by ongoing recovery actions and prudent risk management.

In terms of revenues, net banking income is expected to increase by 25%, to over RON 321 million, driven by the growth in net interest income and fee and commission income, which remain the core drivers of the Bank's business model. Fee and commission income is also projected to increase by approximately 18% compared to the previous year. A strong increase is also recorded in the "Other income" line, which includes an impact of RON 25 million from the transaction involving the sale of Patria Bank's 99.99% stake in SAI Patria Asset Management, estimated to be completed in Q3 2026.

Throughout 2026, Patria Bank will continue to optimize its operating model through digitalization, workflow automation and improved commercial efficiency. Streamlining internal processes and focusing on the development of non-risk revenues will support improved profitability, while expanding the range of products and financing solutions for strategic segments (Agro&Food, Micro, SME and Corporate) will further strengthen the Bank's market position.

Digitalization remains a strategic priority, including through the development of digital channels, the Patria de Oriunde platform and technological initiatives integrating artificial intelligence-based solutions, aimed at better addressing customer needs and supporting business scalability. At the same time, the Bank continues to enhance its Internet and Mobile Banking services, with a focus on simplicity, speed, and security, enabling customers to manage their financial operations efficiently, anytime and from anywhere.

In 2025, Patria Bank continued to improve its operational and financial performance, reporting a net profit of over RON 50 million, a significant increase compared to the previous year, alongside solid growth in net banking income. This performance was supported by the expansion of the loan portfolio, intensified commercial activity and cost optimization, alongside improved asset quality and a reduction in the non-performing exposure ratio.

General Manager
Valentin Vancea

Director, Capital Markets and Investor Relations Division
Razvan Pasol