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

BUCHAREST STOCK EXCHANGE

Ref: Update of Investor Presentation

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**Report date:** 15.04.2026

**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 lei

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

**Important events to be reported: Update of Investor Presentation - 2025 financial results and 2026 outlook**

Patria Bank has updated the bank's presentation for investors. The presentation is available below.

General Manager

Valentin Vancea

Director, Capital Markets and Investor Relations

Razvan Pasol

# INVESTORS & ANALYSTS TELECONFERENCE

Financial results as of December 31, 2025

April 16, 2026

# WELCOME TO PATRIA BANK EARNINGS CALL – 2025 FINANCIAL RESULTS



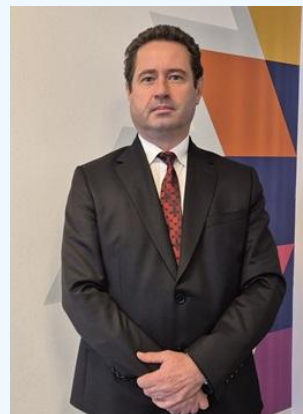
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Manager, Risk



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Deputy General  
Manager, Commercial



**Răzvan Pașol**  
Manager, Capital  
Markets and IR Division



# AGENDA

- › Patria Bank in 2025
- › Macroeconomic context
- › Key Highlights in 2025
- › Commercial and operational developments
- › Digitalization
- › Patria Bank in 2026
- › Patria Bank shares and bonds
- › Shareholders and management
- › Q&A



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



## **PATRIA BANK IN 2025**

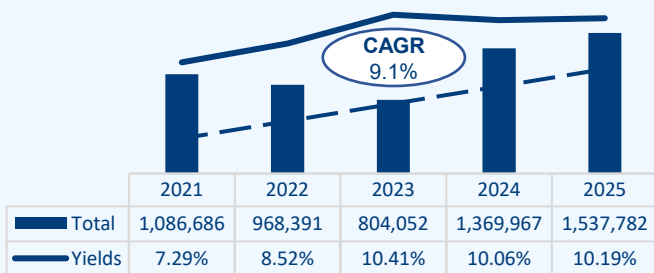
Improving operational performance and strengthened profitability

# 2025 – Sustained growth in commercial activity

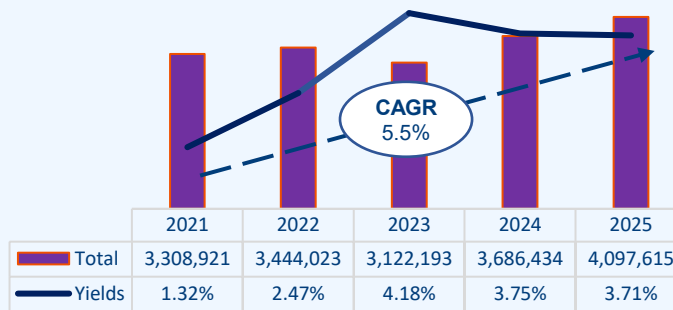
Patria Bank recorded growth across its three key operational indicators: performing loans, new loan sales, and commercial funding.

- › **New loan sales** – reflects the bank’s ability to expand its customer base and to support portfolio growth. New loan sales reached **RON 1.538 billion** in 2025, **up 12%** from RON 1.370 billion in 2024
- › **Commercial funding** – reflects customer confidence and the Bank’s funding base; raising stable deposits supports a healthy net interest margin. The balance of commercial funding reached **RON 4.098 billion** as of 31 December 2025, **up 11%** from RON 3.686 billion as of 31 December 2024, indicating strong customer trust and the Bank’s ability to mobilize resources.
- › **Performing loans** – reflect the performance of the Bank’s lending activity. The balance of performing loans reached **RON 2.782 billion** as of 31 December 2025, **up 17%** from RON 2.370 billion as of 31 December 2024.

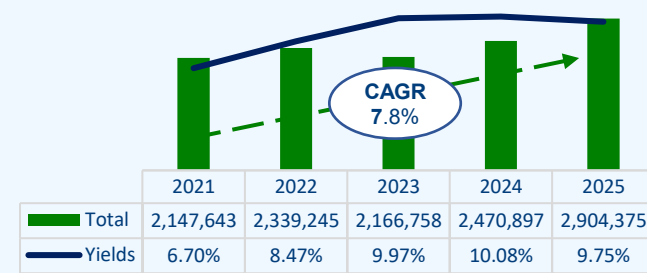
New loans & yields evolution (k RON)



Total commercial funding & yields evolution (k RON)

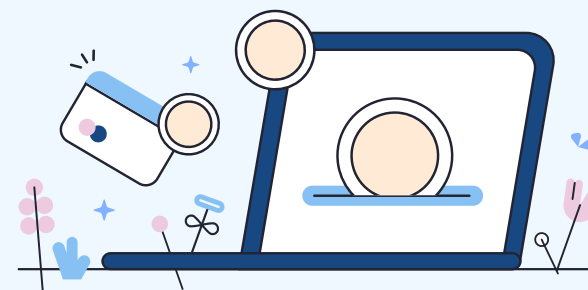


Gross loan portfolio & yields evolution (k RON)



# 2025 – OPERATING RESULTS

- › Performing loans totaling RON 2.782 billion:
  - The total portfolio of performing loans granted to legal entities amounted to RON 2.21 billion as of December 31, 2025, up 20% compared to December 31, 2024.
  - The total balance of performing retail loans increased by 8% as of December 31, 2025, reaching RON 573 million.
- › Strong growth in the Agro & Food segment, up 34% as of December 31, 2025 compared to December 31, 2024, with a focus on financing seasonal agriculture and modernization, as well as the food industry.
- › A 10% increase in the performing loan portfolio of the Micro segment compared to December 31, 2024, driven by the Bank's use of loans backed by guarantees issued by the European Investment Fund (InvestEU program).
- › The SME portfolio reached RON 801 million in 2025 (+19% vs. 2024), supported by strong financing demand, while the Corporate portfolio amounted to RON 583 million in 2025 (+22% YoY), driven by accelerated commercial activity.
- › The total volume of new loans granted to legal entity clients in 2025 amounted to RON 1.253 billion, up 14% compared to RON 1.099 billion in 2024.
- › In the retail segment, unsecured loans continued to grow, increasing by 21% compared to 2024, reaching RON 267 million.



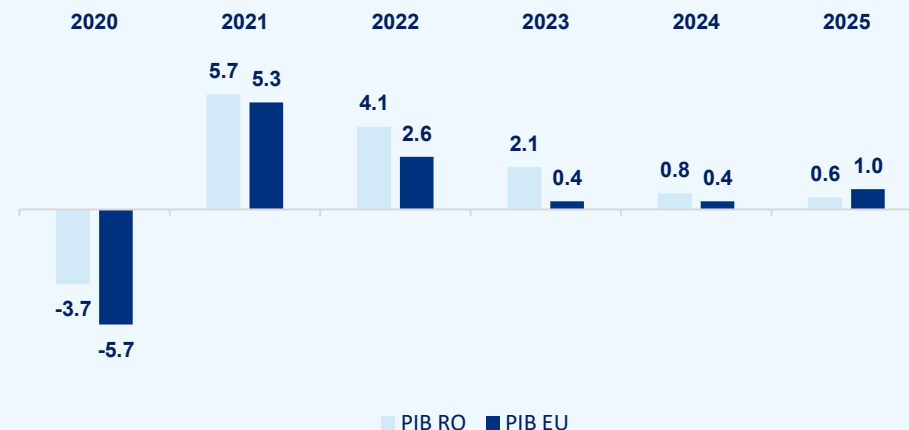
## MACROECONOMIC CONTEXT

Modest economic growth amid inflationary and fiscal pressures

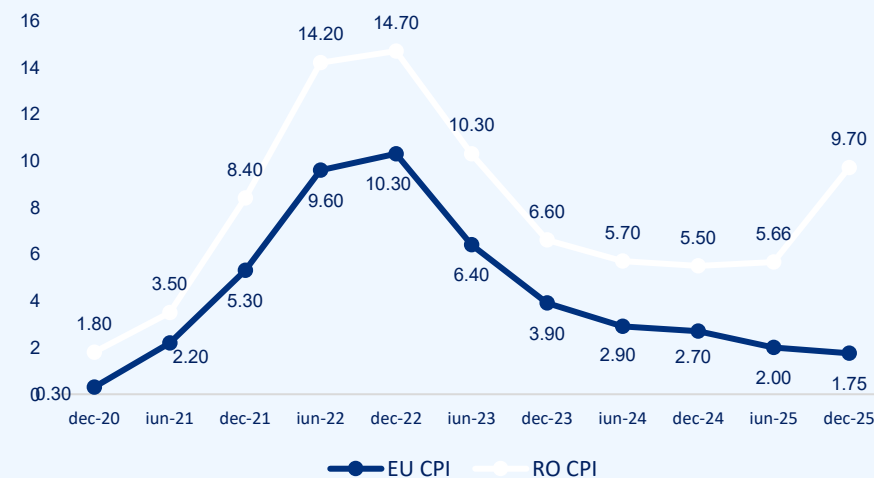
# ROMANIA: MACROECONOMIC CONTEXT

- › **Romania's economy** recorded modest growth of 0.6% in 2025, ending the year in a technical recession, following two consecutive quarters of economic contraction.
- › **Inflation** remained elevated, reaching 9.7% at year-end and 7.3% on an annual average basis, driven by rising energy prices and persistent inflationary pressures.
- › **The budget deficit** remained high, at 7.65% of GDP, continuing to put pressure on public finances, despite a slight improvement compared to the previous year.
- › **Monetary policy** remained restrictive, with the National Bank of Romania maintaining the policy interest rate at 6.50% throughout the year.
- › **The economic environment** was shaped by geopolitical uncertainties, energy price volatility and persistent macroeconomic imbalances.

## GDP 2020-2025

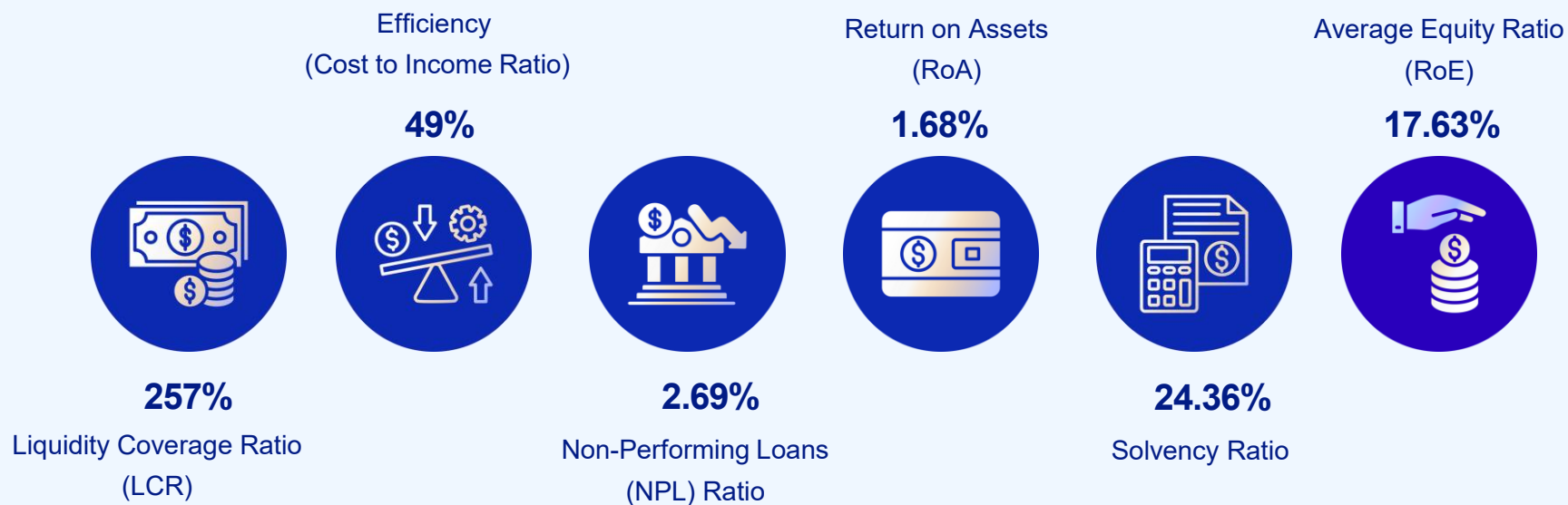


## Inflation 2020-2025



# BANKING SYSTEM DEVELOPMENTS

- › The non-performing loan (NPL) ratio stood at 2.69% at the end of 2025, above the level of 2.48% at the end of 2024.
- › Total banking system assets increased to RON 958 billion in December 2025, an annual increase of approximately RON 76 billion compared to December 2024 (RON 882 billion).
- › The banking system recorded in 2025 a return on assets (ROA) of 1.68% (same as 2024), and the return on equity (ROE) of 17.63%, slightly below the 18.44% level in 2024.
- › The solvency ratio stood at 24.36% in December 2025, down from the levels recorded in December 2024, of 24.90%.



# **PATRIA BANK IN 2025**

## Key Highlights

# PATRIA BANK IN 2025 – KEY RESULTS

## 2025 FINANCIAL RESULTS

### PROFITABILITY

Net Profit  
**RON 50.2 million**

### PROFITABILITY

Net Profit increase  
**+53%**  
vs.2024

### EFFICIENCY

Cost/income ratio  
**70%** vs. 76% in 2024  
Significant impact from the mid year increase from 2% to 4% of the turnover tax

### LOANS

Change in **net performing loans**  
**+17%**  
as of 31.12.25 vs. 31.12.24

### DEVELOPMENT

New loan sales (RON)  
**1.538 billion**  
Granted in 2025  
+12% vs. 2024

### DEVELOPMENT

Net banking income increase  
**+18%**  
vs. 2024

## KEY RATIOS

### RATES OF RETURN

	31.12.24	31.12.25
Return on Assets (RoA)	0.8%	1.0%
Return on equity (RoE)	7.9%	11.0%

### CAPITAL & LIQUIDITY

	31.12.24	31.12.25
Total Own funds ratio	20.3%	22.2%
Liquidity Coverage Ratio (LCR)	173%	151%

### NON-PERFORMING LOANS

	31.12.24	31.12.25
Non-performing exposures rate	4.1%	3.6%
Provisioning Coverage Rate*	57%	56%

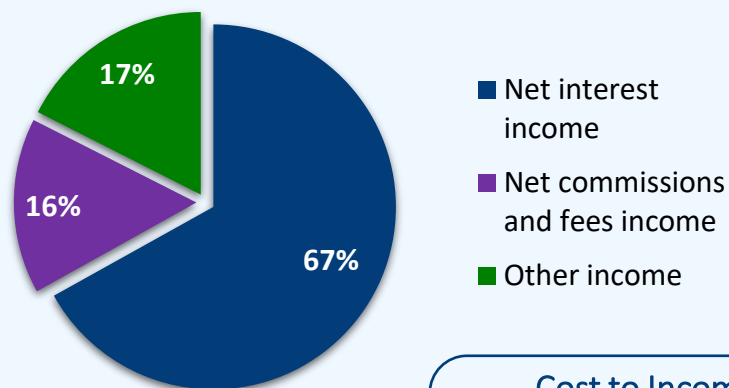


# PATRIA BANK IN 2025 – INCOME STRUCTURE

## Income evolution

- › Net banking income increased by 18% in 2025 compared to 2024, mainly driven by the growth in net interest income (+16%).

### 2025 income structure



**NIM**  
2025 → **3.7%**  
raise from 3.1% in 2021

**Cost to Income**  
(C/I exclude T/O tax)  
2025 → **64%**  
down from 76% in 2021

**Cost of Risk**  
2025 → **79 bps**  
improved from 103 bps in 2021

## Net profit and operating result

- › Operating result amounted to RON 76.4 million, while net profit reached RON 50.2 million, after including the impact of the turnover tax, amounting to approximately RON 13.5 million for 2025.

RON million	2024	2025	25/24 (%)
› Net interest income	144.7	168.3	+16%
› Net fees and commissions income	36.8	39.1	+6%
› Financial and other income	31.9	44.1	+38%
› Net banking income	213.4	251.5	+18%
› Total operating expense	(161.6)	(175.1)	+8%
› Operating result	51.9	76.4	+47%
› Cost of risk	(12.1)	(11.9)	-2%
› Profit before tax	39.8	65.4	+62%
› Net result	<b>32.7</b>	<b>50.2</b>	<b>+53%</b>
› Cost/Income ratio	76%	70%	-8%



# PATRIA BANK – SOLID GROWTH TREND

Net profit more than 5x higher compared to 2021

- › A performance achieved in a challenging economic and political environment, reflecting the strength of the business model and improved operational efficiency.

Net banking income increased by 18% in 2025 compared to 2024, continuing the upward trend of recent years

- › The main driver remained net interest income (+16% vs. 2024), reflecting solid commercial activity and a prudent lending policy.

Cost of risk followed a prudent trajectory

- › The cost of risk remained at a level similar to 2024, supported by a cautious lending policy adapted to the current environment. The non-performing exposure ratio decreased from 4.1% in 2024 to 3.6% in 2025.

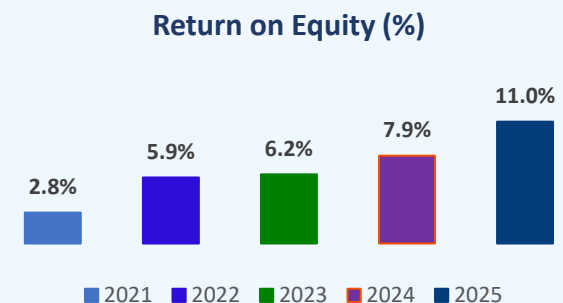
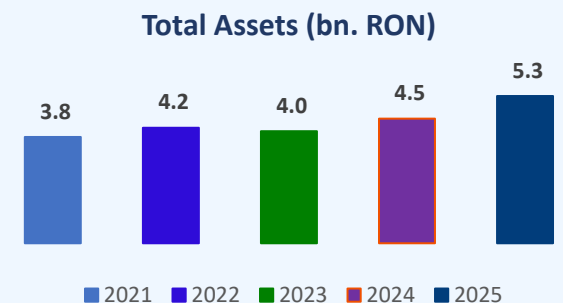
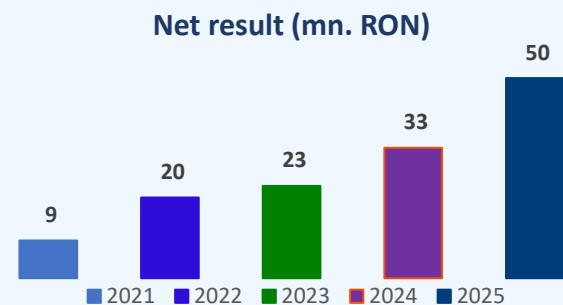
Operating result increased significantly in 2025, reaching RON 76.4 million

- › The increase was supported by higher net banking income and a controlled evolution of operating costs.

Net profit increased by 53% compared to 2024

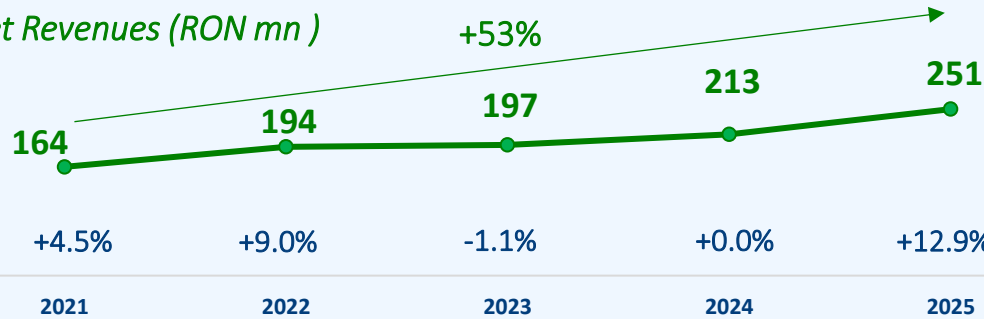
- › Record net profit level of RON 50.2 million.

Consolidation of financial performance – accelerated profitability and controlled risks



# Solid Financial Performance and Operational Efficiency

Net Revenues (RON mn)



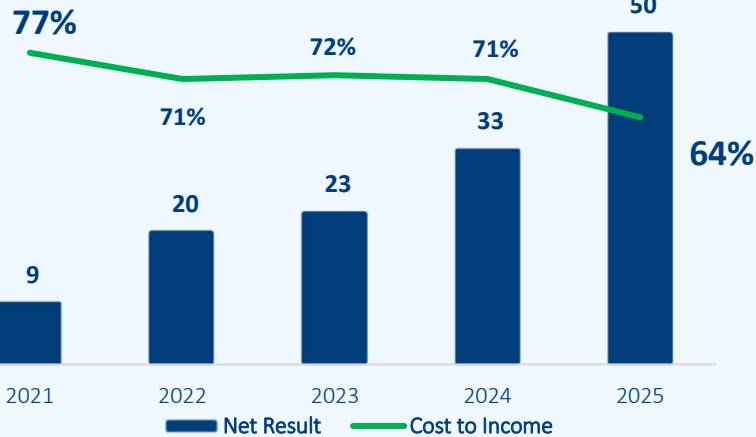
Jaws Effect (%)

The difference between the dynamics of revenues and of expenses (%)



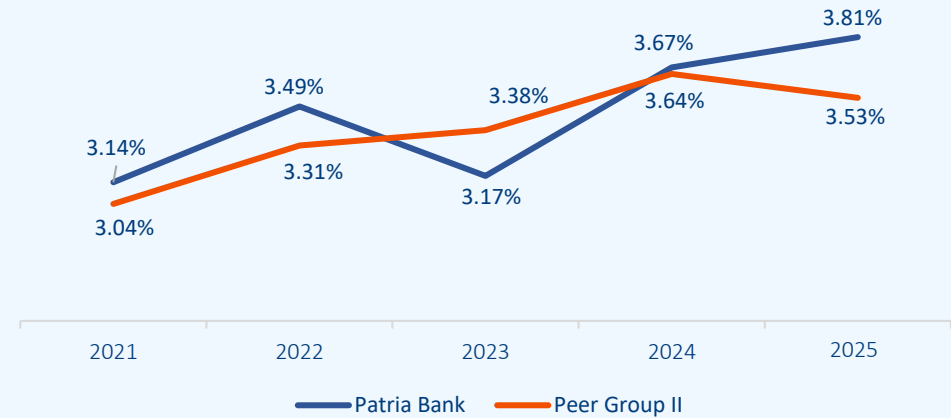
OPEX (RON mn)

+27%



Cost to Income Ratio excluding the tax on turnover

Net Interest Margin (\*)



(\*) Net Interest Margin is computed considering all earning assets.



# BALANCE SHEET AND KEY RATIOS

## Financial position as of December 31, 2025

- › Total assets increased by 18% in 2025, reaching RON 5.3 billion.
- › Return on equity (RoE) rose to 11.0% as of December 31, 2025, from 7.9% as of December 31, 2024, while return on assets (RoA) increased from 0.8% to 1.0%, reflecting the Bank's improved profitability.

Gross loans/Deposits as of 31.12.2025

71%

- › The share of gross loans in total assets stood at approximately 55% as of December 31, 2025, reflecting the continued expansion of lending activity and a balanced balance sheet structure.
- › Liquid assets accounted for approximately 42% of total assets at the end of 2025, supported by the maintenance of a comfortable liquidity level.

## Balance sheet indicators

RON million	31.12.24	31.12.25
› Liquid assets	1,740.6	2,225.9
› Loans and adv. to clients (net)	2,367.4	2,787.1
› Total assets	4,486.2	5,299.8
› Deposits from customers	3,702.2	4,099.0
› Total liabilities	4,059.6	4,810.2
› Shareholders' equity	411.2	489.6

## Key Ratios

%	31.12.24	31.12.25
› Total Own Funds Ratio	20.3	22.3
› Gross loans / Total assets	56	55
› Gross loans / Deposits	67	71
› LCR*	173	151
› Return on Assets (RoA)	0.8	1.0
› Return on Equity (RoE)	7.9	11.0
› Non-performing exposures ratio	4.1	3.6
› Non-performing loans coverage ratio	57	56



# 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 project. A first tranche of EUR 12.5 million was received in Dec. 2024 and a second tranche of EUR 12.5 million was received in Oct. 2025



- › 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 2025**

Commercial and operational developments

# FOUR LENDING ENGINES, DISTINCT RISK-RETURN PROFILES

## Core segments presentation

### SME & Corporate Segment

#### Strategy

- Turnover EUR 1M+ for SME and EUR 5M+ for Corporate
- Main business driver is **direct channel/branch channel**
- **Competitive offers & quality relationship.**

#### Competitive advantages

- **Experienced** sales managers
- Financing structures **flexibility**
- **Speed** of decision making and flows
- Complete range of financing solutions, customized vor specific sectors.



Active clients: **1,083**

Loans: **1,430M** (49% of total)

Yield of loan portfolio: **8.28%**

Funding: **1,523M** (37% of total)

RON, 2025 data

### Micro Segment

#### Strategy

- Turnover up to EUR 1M incl. very small and small agro farms (<500 ha) targeting commerce, HoReCa, services, agri
- **Own network and lead generation** partners (25% of new lending business).

#### Competitive advantages

- **Dedicated** microfinance team in commercial and credit risk areas
- Good **geographic coverage**
- **Proprietary** financial analysis tools
- EIF guarantees & non-lending products.



Active clients: **8,843**

Loans: **452M** (16% of total)

Yield of loan portfolio: **13.28%**

Funding: **326M** (8% of total)

RON, 2025 data

### Agro & Food Segment

#### Strategy

- Targeting **large farms** (>500ha), incl. food industry since 2024
- Focus on **green agri** & regenerative models
- Supporting **sustainable agriculture.**

#### Competitive advantages

- **Specialized** sales & underwriting teams
- Network covering the entire country
- **Dedicated** products for farmers
- **Customized** offers for client needs
- 1.20% market share.



Active clients: **354**

Loans: **431M** (15% of total)

Yield of loan portfolio: **10.39%**

Funding: **36M** (1% of total)

RON, 2025 data

### Retail Segment

#### Strategy

- Focused on employees and retirees from medium and large cities
- **Online onboarding** in place and digital channels to target new upper segments
- Own network and broker & lead provider channels for new clients.

#### Competitive advantages

- **Sticky** customer base
- Evenly distributed deposits base
- Digital lending
- MFM partnership
- **Special packages** for employees.



Active clients: **48,756**

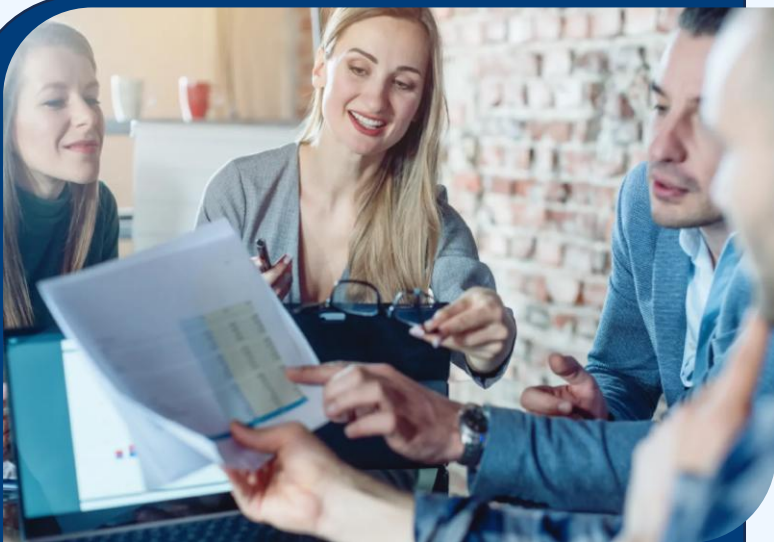
Loans: **592M** (20% of total)

Yield of loan portfolio: **9.87%**

Funding: **2,212M** (54% of total)

RON, 2025 data





## SME & CORPORATE

- › In the **SME segment**, Patria Bank continued to support entrepreneurial companies through financing solutions for working capital and investments, contributing to the growth of the loan portfolio in 2025. This evolution was supported by solid financing demand and a balanced approach to credit risk, also reflected in the improved quality of the portfolio.
- › The SME loan portfolio recorded a **19% increase** compared to December 2024, reaching RON 801 million at the end of 2025. This dynamic was supported by the solid quality of performing loans and the success of the **Competitiveness Loan program, developed together with the European Investment Fund**, which provides preferential conditions to entrepreneurs.
- › Financing was focused on key sectors such as commercial real estate, trade, manufacturing, construction, and residential real estate, reinforcing a strategic sector-based approach.
- › In the **CORPORATE segment**, the Bank continued to support large companies through complex and structured solutions, tailored to the specific needs of strategic projects. The CORPORATE portfolio reached RON 583 million at the end of 2025, **up 22%** compared to December 2024, reflecting a steady acceleration in commercial activity and strong investment appetite.



- › **Loan production in the Micro segment increased by approximately 30%** in 2025, leading to a 10% growth in the performing loan portfolio and a 22% increase in the commercial funding base compared to the previous year.
- › **Portfolio quality stabilized**, supported by active client monitoring, with a reduction in new volumes migrating to non-performing status, despite intensified commercial activity.
- › The Bank continued the InvestEU program carried out together with the European Investment Fund (EIF), expanding the guarantee ceiling by over RON 400 million; by the end of 2025, **approximately 900 financings had been granted**, totaling over RON 87 million.





## AGRO & FOOD

- › The Agro & Food loan portfolio increased by 34% in 2025, while the volume of new loans granted advanced by 28% compared to the previous year, continuing the upward trend of recent years.
- › The Bank remained active in financing the agricultural sector, including through partnerships with APIA, supporting producers in both the crop and livestock segments.
- › Financing was focused on crop production and supporting investments in agriculture, including projects financed with European funds, as well as expanding into the food industry as part of the agribusiness value chain.
- › The client portfolio remains predominantly oriented towards crop production, a segment in which the Bank has strong expertise and better risk control.



- › **Retail loan sales (secured and unsecured)** increased by 66% in 2025, leading to an 8% growth in the loan balance in the retail segment.
- › The Bank **accelerated the development of the Retail segment**, with a focus on unsecured consumer loans and on enhancing the product offering and commercial campaigns.
- › **Retail financing** in the retail segment **increased by 8%**, supporting the need for self-funding and the expansion of lending activity.
- › **The growth strategy** aims to strengthen the Bank's presence in the online environment and expand through partnerships with brokers, retail networks, and financial service providers.

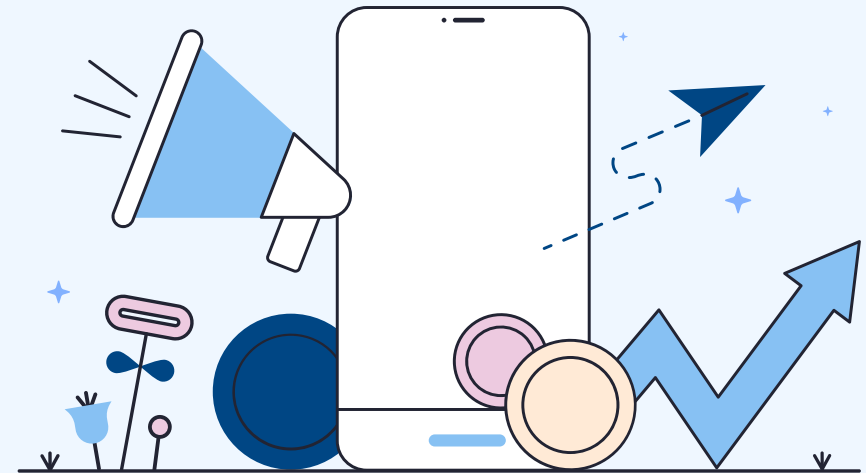


## **PATRIA BANK IN 2025**

Accelerating digitalization and enhancing customer experience

# DIGITALIZATION IN 2025

- › Patria Bank **continued its innovation and digitalization** process, with a focus on optimizing internal workflows and developing digital products and services across both commercial and operational areas.
- › Digital solutions for legal entities **were enhanced**, including the Smart API service, onboarding flows, and lending processes, as well as the development of Mobile Banking for corporate clients.
- › For retail, **the Bank implemented the online issuance of credit cards through the Patria de Oriunde** platform and continued to expand Mobile Banking functionalities.
- › **Specialized products**, such as the “Protection Account” were launched, and operational workflows were optimized, contributing to an improved customer experience and greater efficiency of internal processes.



## New projects just launched:

- ✓ Online boarding of Micro clients through Patria de Oriunde digital platform
- ✓ New Mobile banking for companies



# PATRIA DE ORIUNDE



The Bank's digital platform includes two main functionalities:

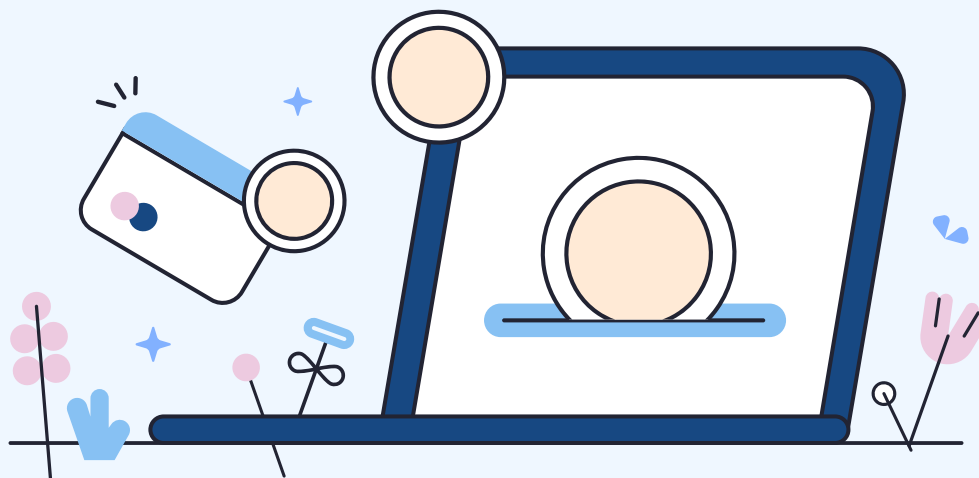
- › Online onboarding for individuals.
- › Digital lending for individuals.

In 2025, the Bank continued the development of the "Patria de Oriunde" online platform through:

- › Implementation of online credit card issuance for both new and existing clients
- › Expansion of digital functionalities for remote access to products and services

During 2025, the Bank also continued the **intensive promotion** of the "Patria de Oriunde" online platform through:

- › Radio campaigns promoting deposits denominated in RON
- › TV campaigns promoting unsecured consumer loans.



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.



**+13%** increase in the number of Patria Online users in 2025 vs. 2024

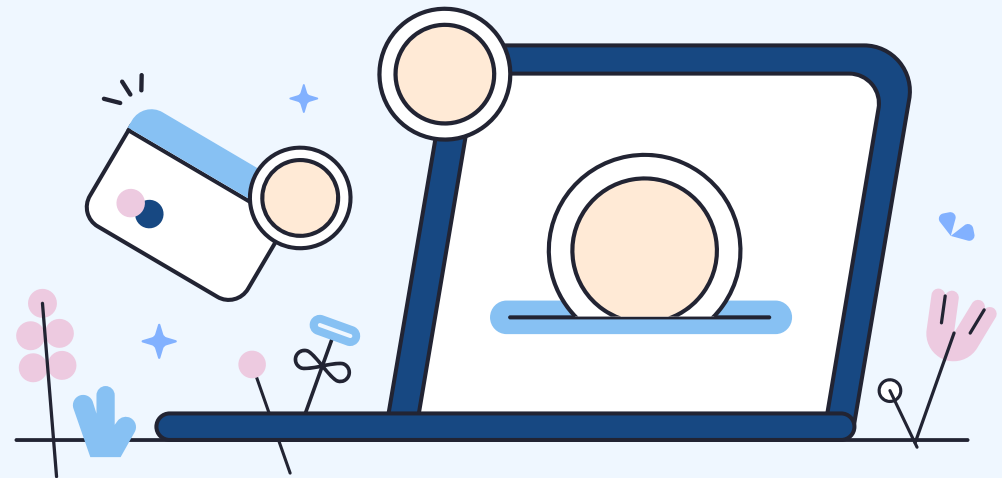


**+16%** more transactions executed through Internet & Mobile Banking platforms in 2025 vs. 2024

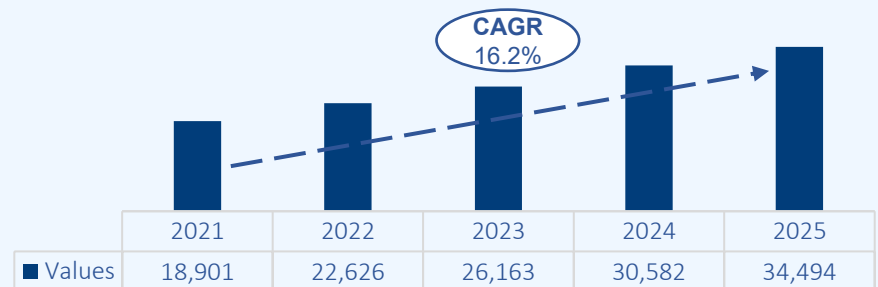


Digital origination channels Internet Banking and Patria de Oriunde accounted for approximately **25% of total deposits**, underscoring the increasing importance of digital platforms in the Bank's commercial funding mix.

58% penetration rate of clients with Internet Banking



Evolution of total Internet Banking (IB) clients



# **PATRIA BANK IN 2026**

## Revenue and Expense Budget

# BUSINESS PLAN 2026 – 2028: MAIN ASSUMPTIONS

## *Growth and Market Positioning*

- ✓ **Total assets** are projected to reach **RON 6.2 billion in 2026**, reflecting a 17% growth rate, outpacing the estimated expansion of the banking sector.
- ✓ **Gross loans to customers** are expected to increase to **RON 3.4 billion in 2026**, reflecting a 18% increase, reinforcing the Bank's lending-led commercial strategy.

## *Funding and Liquidity Strategy*

- ✓ **Commercial financing** balances are planned to rise to **RON 4.8 billion in 2026 (+17%)**, supported by a broader product mix (notably the expansion of overnight deposits and collateral deposits) aimed at lowering the cost of funds (COF).
- ✓ **Funding diversification** will be enhanced by drawing EUR 25 million in 2026 from the existing EUR 50 million EIB facility.

## *Asset Quality and Risk Profile*

- ✓ Continued **improvement in asset quality** is anticipated, with the NPL ratio declining to 3.3% in 2026, while maintaining a coverage ratio of ~55%, ensuring a prudent risk buffer.

## *Profitability and Returns*

- ✓ Profitability is expected to strengthen substantially, with **RoE** increasing to over **16% in 2026** (vs. 11% in 2025) and **RoA** reaching **1.5%** (vs. 1% in 2025).
- ✓ **Net profit** is projected to reach **RON 85 million in 2026**, supported by strong core banking revenues.

## *Operating Efficiency and Cost Management*

- ✓ Ongoing efficiency initiatives are expected to reduce the **cost-to-income ratio to 55% in 2026** (excluding turnover tax), from 64% in 2025, reflecting disciplined cost control and improved operating leverage.



# BUSINESS PLAN 2026 – 2028: MAIN ASSUMPTIONS

## *Capital Strength*

✓ The Bank targets a **Total Capital Adequacy Ratio of 20.9% in 2026**, remaining comfortably above the Overall Capital Requirement (OCR) and preserving a robust capital position to support growth. The RON 21 million share redemption program is expected to be finalized in 2026.

## *Revenue Expansion*

✓ **Operating income** is projected to **grow by 25% in 2026** (+RON 65m), driven primarily by net interest income and net fee and commission income, which remain the core pillars of the Bank's business model. The income from SAI Patria Asset Management transaction is projected to RON 25m in the 3<sup>rd</sup> quarter of 2026.

## *Expand products, protect margins*

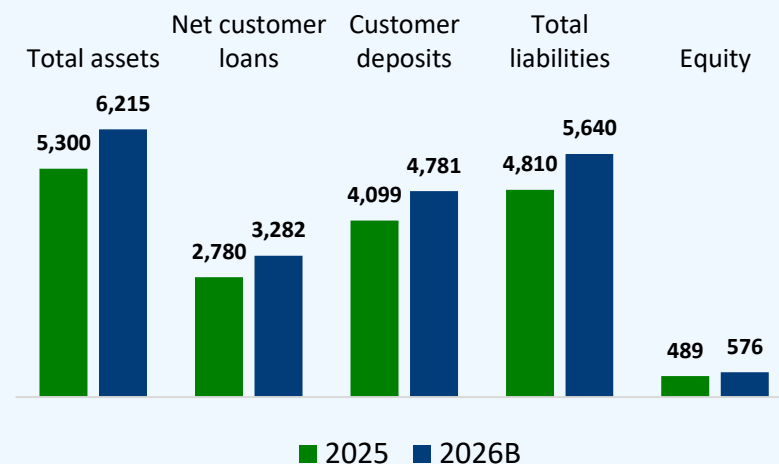
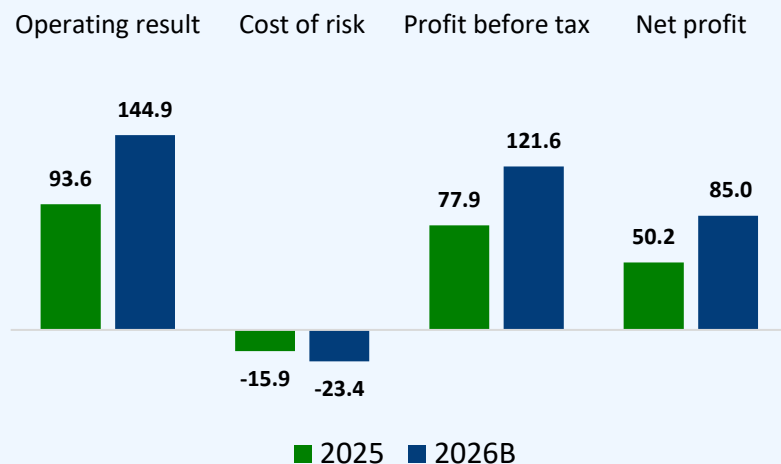
- ✓ **Cross-sell banking**, payments and financing into the energy group's B2B & B2C ecosystem
- ✓ **Use Patria de Oriunde and the branch network** as distribution channels for bundled offerings
- ✓ **Increase fee-based and transaction revenues alongside balance-sheet growth**

## *Green & ESG as a growth engine*

- ✓ Scale **green, transition and ESG-linked lending** across SMEs, agri-business and supply-chain partners
- ✓ Leverage IFI funding and guarantees for **lower-risk, policy-aligned growth**



# KEY 2026 BUDGET ESTIMATES (RON MN)



- › **Net banking income** is estimated to **increase by 25%** in 2026, reaching **RON 321.2 million**, supported by the expansion of the loan portfolio and stronger transactional activity.
- › **Net profit is forecast at RON 85.0 million** in 2026, marking solid growth compared to 2025, even in the context of the turnover tax.
- › The budgeted return on equity (ROE) of **16.1%** reflects improved financial efficiency.
- › **The adjusted cost-to-income ratio** is expected to **decrease to 55%**, reflecting both cost discipline and revenue scaling.
- › The gross loan portfolio is expected to **grow by 18%**, supported by increased lending activity alongside an expansion of the funding base, with the loans-to-deposits ratio **rising to 72%**.

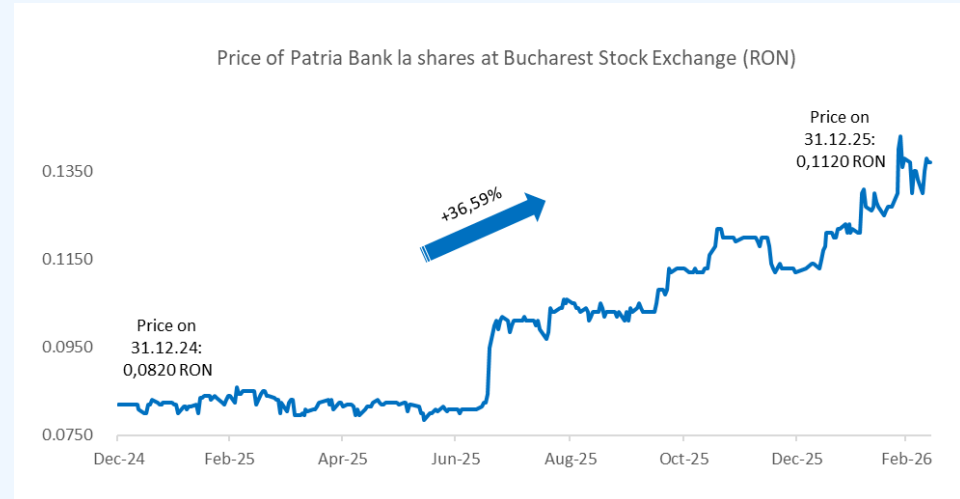
Key ratios %	2023	2024	2025	2026B
› Gross loans to Deposits	70	67	71	72
› Gross loans in Total assets	54	55	55	55
› Return on assets (RoA)	0.6	0.8	1.0	1.5
› Return on Equity (RoE)	6.2	7.9	11.0	16.1
› Cost to Income	72	73	64	55
› Non-performing exposures	5.4	4.1	3.6	3.3
› Coverage of NPL	60	57	56	55



## 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
- › Price as of December 31, 2025: RON 0.1120/share
- › Market capitalization as of December 31, 2025: RON 362,70 mn
- › Majority shareholder: EEF Financial Services BV
- › Majority shareholder holding as of December 31, 2025: 85,10%.



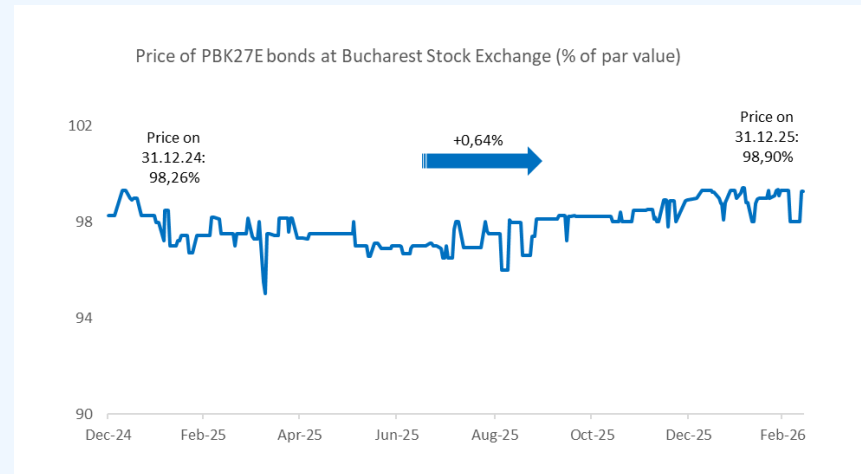
- › After a relatively stable evolution in recent years, the Bank's share price increased in the second half of 2025, following the majority shareholder's notification regarding the exploration of strategic options for its stake.
- › The closing price of the PBK share reached RON 0.1120 at the end of 2025, up 36.6% compared to RON 0.0820 at the end of 2024.



# PBK27E AND PBK28E BONDS

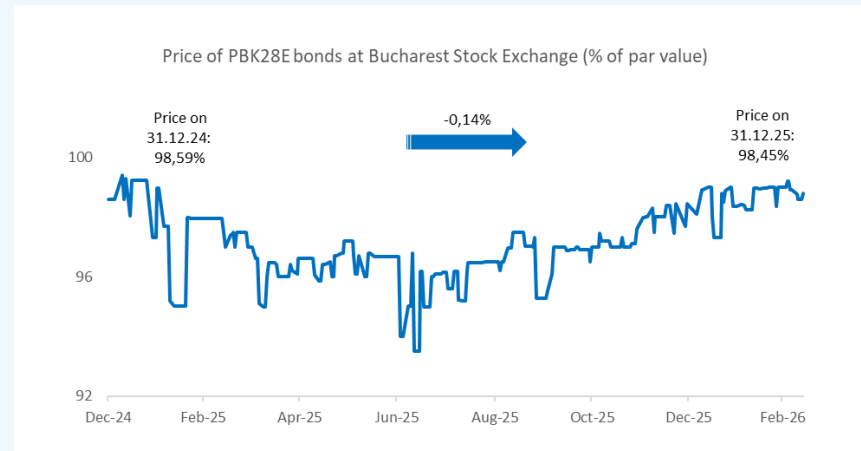
## PBK27E bonds issue (EUR)

- › Issue Date: September 20, 2019
- › Total value: EUR 5.0 million
- › Interest rate: 6.50%/p.a. (fixed)
- › Maturity Date: September 20, 2027
- › Price as of December 31, 2025: 98.90%
- › % of issue traded from listing until December 31, 2025: 86.2%



## PBK28E bonds issue (EUR)

- › Issue Date: October 5, 2020
- › Total value: EUR 8.2 million
- › Interest rate: 6.50%/p.a. (fixed)
- › Maturity Date: October 5, 2028
- › Price as of December 31, 2025: 98.45%
- › % of issue traded from listing until December 31, 2025: 63.6%



# Shareholders and management











# SHAREHOLDERS

The main shareholder of Patria Bank, with a 85.10% holding, is EEF 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 EEF is Axxess Capital Partners.

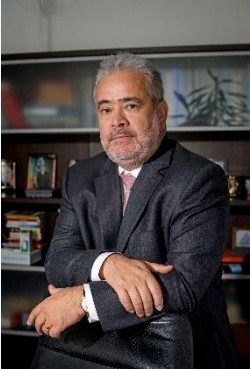


Axxess Capital Partners is an investment advisor with an extensive experience in private equity funds as well as relevant expertise on the local banking and financial services market. Deals of Axxess Capital Partners clients include four banks, four leasing companies and five Non-Banking Financial Institutions.

## 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	
	
	
	
	



# BOARD OF DIRECTORS AND EXECUTIVE MANAGEMENT

	<p><b>Horia Manda</b> BoD Chairman</p> <p>Managing Partner- Axxess Capital BoD member – various companies Selected M&amp;A experience: Banca Agricola, Banca Rom., RALFI, Romexterra, Patria, BCC, Jet Finance</p>		<p><b>Daniela Iliescu</b> BoD Member</p> <p>CFO-Axxess Capital BoD member-BCC</p> <p>Ex-Senior Manager-PwC</p> <p>Selected M&amp;A experience: Patria, Jet Finance, BCC</p>		<p><b>Bogdan Merfea</b> BoD member</p> <p>CEO-Raiffeisen Bank Kosovo</p> <p>Ex-ED-Raiffeisen Bank Romania</p> <p>Selected M&amp;A experience: Patria, BCC</p>
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	<p><b>Vasile Iuga</b> BoD member (independent)</p> <p>Ex-Managing Partner-South East Europe, Romania Country Manager, PwC VP-American Chamber of Commerce in Romania EIB Audit Committee member</p>		<p><b>Nicolae Surdu</b> BoD member (independent)</p> <p>Ex CEO and President BCC Ex-CEO Fortis Bank Romania Ex-VP Credit Europe Bank Ex-Director Operations-Tiriac Bank Ex-BoD member: Piraeus Bank RO</p>
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	<p><b>Valentin Vancea</b> General Manager</p> <p>COO-BCC, Nextebank, Volksbank RO CEO – ANSSI Ex-Audit Director UniCredit Ro Selected M&amp;A experience: HVB Bank, Unicredit, BCC, KPMG</p>		<p><b>Georgiana Stanculescu</b> Deputy General Manager, Financial</p> <p>Experience in Credit Agricole, Emporiki Bank, Piraeus Bank and over 10 years in Patria Bank</p>		<p><b>Razvan Prodea</b> 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><b>Cristian Nae</b> Deputy General Manager, Commercial</p> <p>27 years of experience in financial services, including 20 years of banking management experience</p>
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# Q&A

# INVESTOR RELATIONS

## 2026 Financial Results Calendar

- › Q1 2026 – 15 May 2026
- › Q1 2026 – 31 August 2026
- › Q3 2026 – 17 November 2026

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