

No. 41487/29.11.2017

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

Ref: Loan contracting

Current report: according to the Law 24/2017

Report date: 29.11.2017

Name of the issuer: PATRIA BANK SA

Headquarters: Bucharest, 31 Ion Brezoianu, Actor Street, 1st, 2nd and attic

Phone / Fax No: 0269803771 / 021 3133044

Unique Registration Code with the Trade Register: RO 11447021

Order number in the Trade Register: J40/9252/2016

Subscribed and paid-in share capital: RON 227,121,731.30

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

In accordance with the provisions of Art. 82 of the Law no. 24/2017, Patria Bank SA informs investors about the contracting on 28.11.2017 of a subordinated term-loan of EUR 2 million, with a maturity of 6 years, bullet repayment.

The credit is granted by Mr. Horia Manda - Chairman of the Board of Directors of Patria Bank SA and is meant to strengthen the growth direction and continuous improvement of market position of Patria Bank SA by the commitment of the majority shareholder and the management team to continue the bank's development projects and to contribute to the process of consolidating the capital base, in order to allow the dynamic increase assumed further to the merger process.

This operation is a first step during a complex process of strengthening the bank's capital base, to be sustained in the next period.

DEPUTY GENERAL DIRECTOR,
BOGDAN NEACSU

HEAD OF INVESTORS RELATIONS AND FINANCIAL INSTITUTIONS
MIHAELA CONSTANTIN