

C.I.: Hello!

My name is Cătălin Iancu, I am the CEO of EVERGENT Investments.

Welcome to the conference during which we will present the EVERGENT Investments Group's consolidated financial statements as of September 30, 2025. Thank you for your participation and interest!

I would like to remind you that the consolidated financial statements as of September 30, 2025, are available on our website, www.evergent.ro.

Next to me is Mrs. Mihaela Moleavin, CFO. Together we will answer the questions following the presentation.

I will present a few indicators regarding the position and financial performance of the EVERGENT Investments Group, and our CFO will succinctly present the consolidated financial statements.

The EVERGENT Investments Group reached a record level in assets on September 30, 2025, of RON 3.95 billion, an increase of 13.6% compared to December 31, 2024. The results were achieved in a context marked by multiple challenges.

On a global scale, uncertainty was heightened given the current geopolitical events, as well as the expansion of military conflicts in Ukraine and the Middle East and the expansion of protectionist trade policies. Internally, additional risks refer to the deterioration of macroeconomic balances, with an exceeding budgetary deficit and current account, structural reform delay and, implicitly, the absorption of European funds, especially through the National Recovery and Resilience Plan, as well as the risk of non-repayment of credits contracted by the non-governmental sector. With respect to the quotations on the Bucharest Stock Exchange, they were generally on an ascending trend, highlighted by the second and third quarters, volatility was relatively reduced in the second half of the interval and liquidity registered a slight appraisal compared to the same time last year.

The Group's performance indicator, the net result of RON 266.4 million, is comprised of RON 150.6 million in net profit and RON 115.8 million in net gain from the sale of financial assets reflected in the retained earnings. The financial results mirror the solidity of the EVERGENT Group's strategy, which continues to strengthen its position in the market.

The Group's business model is supported by three key areas: investments in company shares listed on the Bucharest Stock Exchange, the financial-banking and energy-industrial sectors (which are EVERGENT Investments' two strategic pillars), real estate and agribusiness.

I am now asking our CFO, Mihaela Moleavin, to take the floor for the succinct presentation of the Group's financial statements. Subsequent to it, if you wish, we invite you to ask us any questions.

Thank you!

M.M.: Thank you!

Hello, everyone!

In the first nine months of 2025, the EVERGENT Investments Group's financial results were remarkable, with a new maximum of assets under management and a notable net result.

The net result of RON 266.4 million, having increased compared to the same time last year, has two components, as was previously mentioned:

- ✓ the first component, the net profit of RON 150.6 million, surpassed the level registered in 2024 by 14.3%.
This exceedance was especially determined by the appraisal of fund units classified at fair value through profit or loss, which greatly surpassed the one in the first 9 months of the previous year, determining a significant increase in the corresponding earnings.
At the same time, the earnings from dividends and other operational income of the Group have registered a slight increase.
- ✓ the second component is the net gain achieved from the sale of financial assets classified at fair value through other comprehensive income (FVTOCI) reflected in the retained earnings, which was RON 115.8 million, resulting from the sales made to qualify within the prudential limits.

With respect to the Group's financial position, the value of assets under management was RON 3.95 billion on September 30, 2025, an increase of 13.6% compared to the end of last year.

This increase in assets is mainly reflected by the increase in value of financial assets classified at fair value through other comprehensive income, determined by the appraisal of the Group's listed share portfolio, the majority of which are presented in this category.

The increase in total debt was mostly determined by the increase of the deferred tax debt corresponding to the reserve from the revaluation of financial assets classified at fair value through other comprehensive income, correlated with the increase of this reserve in 2025. At the same time, bank loans have decreased.

Thank you! Goodbye!

C.I.: If there are no questions, thank you for participating. Goodbye!