

C.I.:

Hello!

My name is Cătălin Iancu, I am the Deputy CEO of EVERGENT Investments. Welcome to the conference during which we will present the separate financial results for the third quarter of 2024. Thank you for participating and for your constant interest.

I would like to remind you that this phone conference is recorded and, before we begin, I will also mention that the Board Report and the financial statements as of September 30, 2024, are also available on our website, www.evergent.ro.

Moreover, during today's conference, opinions may be expressed that could later be influenced by the political and economic contexts, thus the achieved results may differ significantly.

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

I will present the position and financial performance and the investment strategy, after which our CFO will go into detail on the net result, our financial performance indicator.

In the third quarter of 2024, we have achieved strong financial results. Under conditions of capital market volatility, the total value of assets under management was RON 3.505 million (RON 3.5 billion), having registered an increase of 25% compared to September 30, 2023. Furthermore, the net asset value of RON 3.4327 increased by 25.6% year-over-year. The performance pillars of EVERGENT Investments' strategy, the Financial – Banking and Energy portfolios, played an important role in achieving these results.

We continued to develop the company in order to create value for investors and the Romanian community. The dividend distribution for 2023 continued, totaling RON 81.7 million, while we concluded one of the own share buyback programs approved by the shareholders in November 2024. Our company stands out with the highest dividend yield in its sector, at 7,09% as of September 30, 2024.

With respect to the company's financial performance indicator, the net result, it has exceeded the budgeted level for the entire year of 2024, being 2.8 times higher. The net result was RON 273.81 million at the end of the third quarter of 2024. Our CFO will go into detail on this result.

The listed shares portfolio continues to hold the main weight in the value of assets, of 69.4%, while the weight of unlisted shares is only 8.5%. The main

sectors in the portfolio remain the Financial – Banking sector with 44% and the Energy – Industry sector with 22.43% of the total asset value.

We have also made significant investments during this time, of RON 220 million in the first nine months of the year.

These are the major milestones of our performance. Moving on to the company's financial performance, I invite our CFO, Mrs. Mihaela Moleavin, to take the floor. Then, should you wish, we invite you to ask us questions.

Thank you!

M.M.:

Thank you! Hello, everyone!

In the first nine months of 2024, EVERGENT Investments registered notable results, as was mentioned. The total assets have increased by almost 20% compared to the end of the previous year, while the net result has exceeded both the result from the same time as last year and the budgeted level. It has far exceeded these results.

The net result of RON 273.8 million is comprised of two components: the net profit reflected in the profit and loss account and the net gain achieved from the sale of financial assets classified at fair value through other elements of the comprehensive income reflected directly in the reported result.

The net profit was RON 144 million in the first nine months of the year, significantly higher than the one registered during the same time last year, which was RON 86.6 million.

The increase was mainly determined by the higher level of income from dividends registered in 2024, especially the dividend from Banca Transilvania and the special dividend from BRD Groupe Société Générale, and the gain from financial assets at fair value through profit or loss, determined by the appraisal of the fund unit value in the first nine months of this year.

The other component, the net gain achieved from the sale of financial assets classified at fair value through other elements of the comprehensive income, was RON 129.8 million. It, too, has far exceeded the level registered during the same period of the previous year, on account of the sales made amid the increase in stock quotes in order to qualify within the prudential limits.

Regarding the financial position, the total assets have exceeded RON 3.5 billion in September, this growth being mainly determined by the increase in the value of financial assets. As far as debt is concerned, its increase was mostly caused by the increase in bank loans through the use of the new

multiproduct credit facility contracted with BCR for the purchase of listed shares, and through increasing the deferred tax debt corresponding to the reserve from the revaluation of FVTOCI financial assets, correlated with the increase of this reserve.

Thank you and we invite you to ask us questions regarding the presented aspects.

C.I.: If there are no questions, I thank you for your attendance and we will hear from each other at the next shareholder meeting.

M.M.: Thank you and goodbye!