



WARSZAWA
WROCLAW
KRAKOW



EURO STYL
GRUPA DOM DEVELOPMENT



DOM DEVELOPMENT S.A. CAPITAL GROUP PRESENTATION OF 2025 RESULTS

17 MARCH 2026

RECORD YEAR



4 448

**RECORD ANNUAL
UNIT SALES**

+4% YoY

4 228⁽¹⁾

**RECORD NUMBER
OF UNITS DELIVERED**

+8% YoY

PLN 654 m

**RECORD
NET PROFIT FOR 2025**

+15% YoY

PLN 361 m

**DIVIDENDS PAID
(INCLUDING INTERIM DIVIDEND)**

NPS⁽²⁾ 69 pts.

**CUSTOMER SATISFACTION INDEX
at a high level**

PLN 522 m

CASH⁽³⁾ AT 31.12.2025

(1) In 2025 the Group delivered 97 units in Warsaw to a Private Rental Sector institution.

(2) NPS (Net Promoter Score) is an index calculated from customer satisfaction surveys, with values ranging from -100 to 100 points; data for Polish residential developers is not available; the average value for UK developers is 59 points (National New Homes Customer Satisfaction Survey, March 2025).

(3) Includes cash in open escrow accounts (PLN 253 m).

FINANCIAL SUMMARY



REVENUE

2025

PLN 3,256 m

2024

PLN 3,168 m

Change

PLN +88 m
+2.8%

34% **GROSS MARGIN**

2024: 32%

NET PROFIT

2025

PLN 654 m

2024

PLN 569 m

Change

PLN +85 m
+15%

20% **NET MARGIN**

2024: 18%

GEARING

31.12.2025

8.8%

31.12.2024

1.9%

NET CASH (DEBT)

31.12.2025

PLN (176) m

38% **ROE**

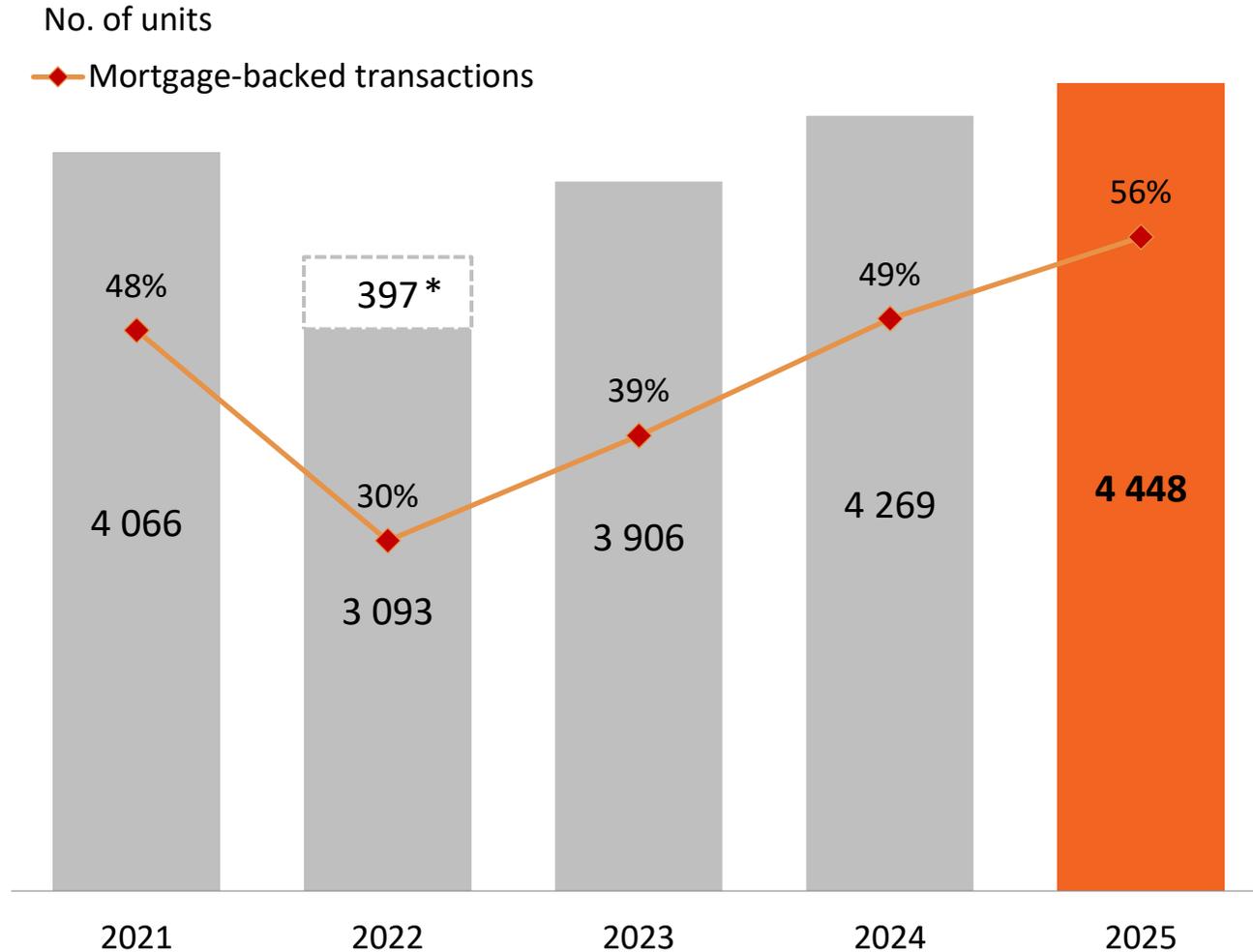
2024: 39%

MARKET OVERVIEW

- **Further interest rate cuts** and lower WIBOR levels led to a continued **improvement in mortgage affordability** and growing demand for residential purchases
- **8% YoY increase in sales** across the seven largest markets
- **A high level of available stock** at the end of December 2025 (up 16% YoY across the top seven markets), including a **notable share of completed units** representing 24% of the total offering
- **A marked decline in new project launches** (down 19% YoY across the seven largest markets) as a means to align the high level of available stock with the current pace of sales
- **Regional differences in the demand–supply balance** – Warsaw and the Tri-City markets remained in equilibrium (approximately 4–5 quarters to absorb supply), while Krakow and Wroclaw recorded elevated supply levels (around 6 quarters)
- **Stabilisation of primary market housing prices**, with an average increase of 0.6% QoQ in the markets where the Dom Development Group operates
- A limited overall **effect of the Price Transparency Act** on pricing adjustments
- **Stable construction costs**, with no cost pressure on margins

NET SALES

RECORD ANNUAL NET SALES



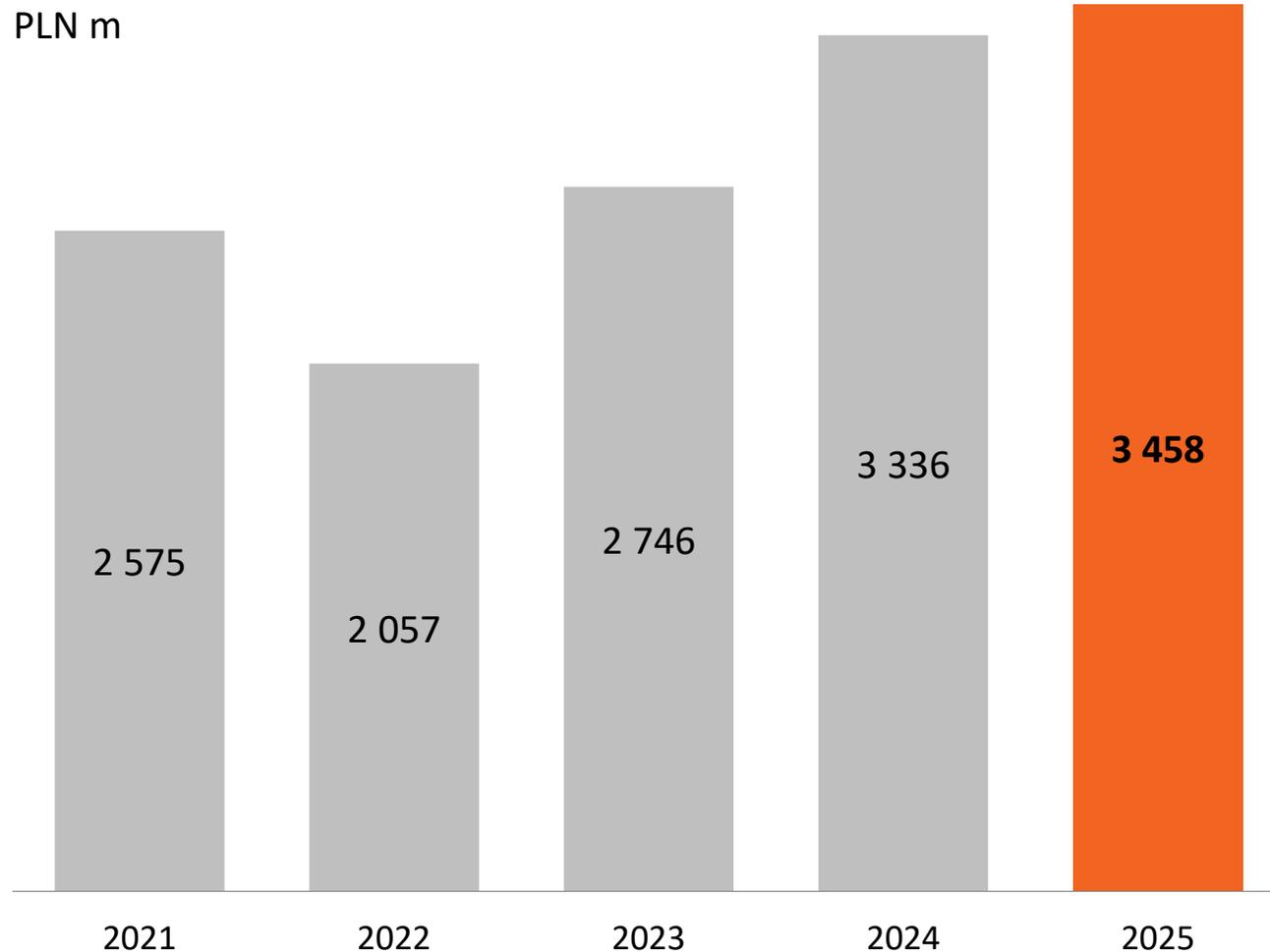
Net sales (units)	2025	2024	Change YoY
Warsaw	2 015	1 791	13%
Tri-City	1 082	1 038	4%
Wroclaw	816	920	(11)%
Krakow	535	520	3%
Dom Development Capital Group	4 448	4 269	4%

* In 2022, the Group sold 397 units in Warsaw to an institutional investor from the PRS segment (Private Rental Sector).

NET SALES VALUE

NET VALUE OF UNITS SOLD ROSE BY 4%, TO A RECORD LEVEL OF PLN 3,46 BILLION

PLN m



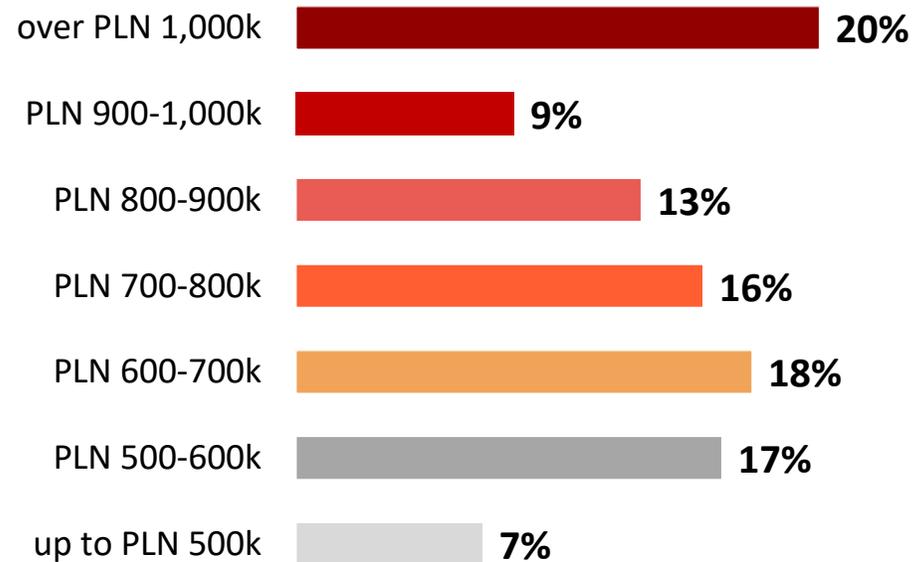
Net Sales Value (PLN m)	2025	2024	Change YoY
Warsaw	1 639	1 501	9%
Tri-City	731	728	0%
Wroclaw	594	643	(8)%
Krakow	494	464	6%
Dom Development Capital Group	3 458	3 336	4%

2025 SALES SEGMENTATION

20% OF UNITS SOLD, WORTH MORE THAN PLN 1 MILLION



Segmentation value of the Dom Development Group residential sales in 2025



Average transaction value (PLN k)	2025	2024	Change YoY
Warsaw	859	894	(4)%
Tri-City	711	744	(4)%
Wroclaw	775	747	4%
Krakow	925	955	(3)%
Dom Development Capital Group	816	833	(2)%

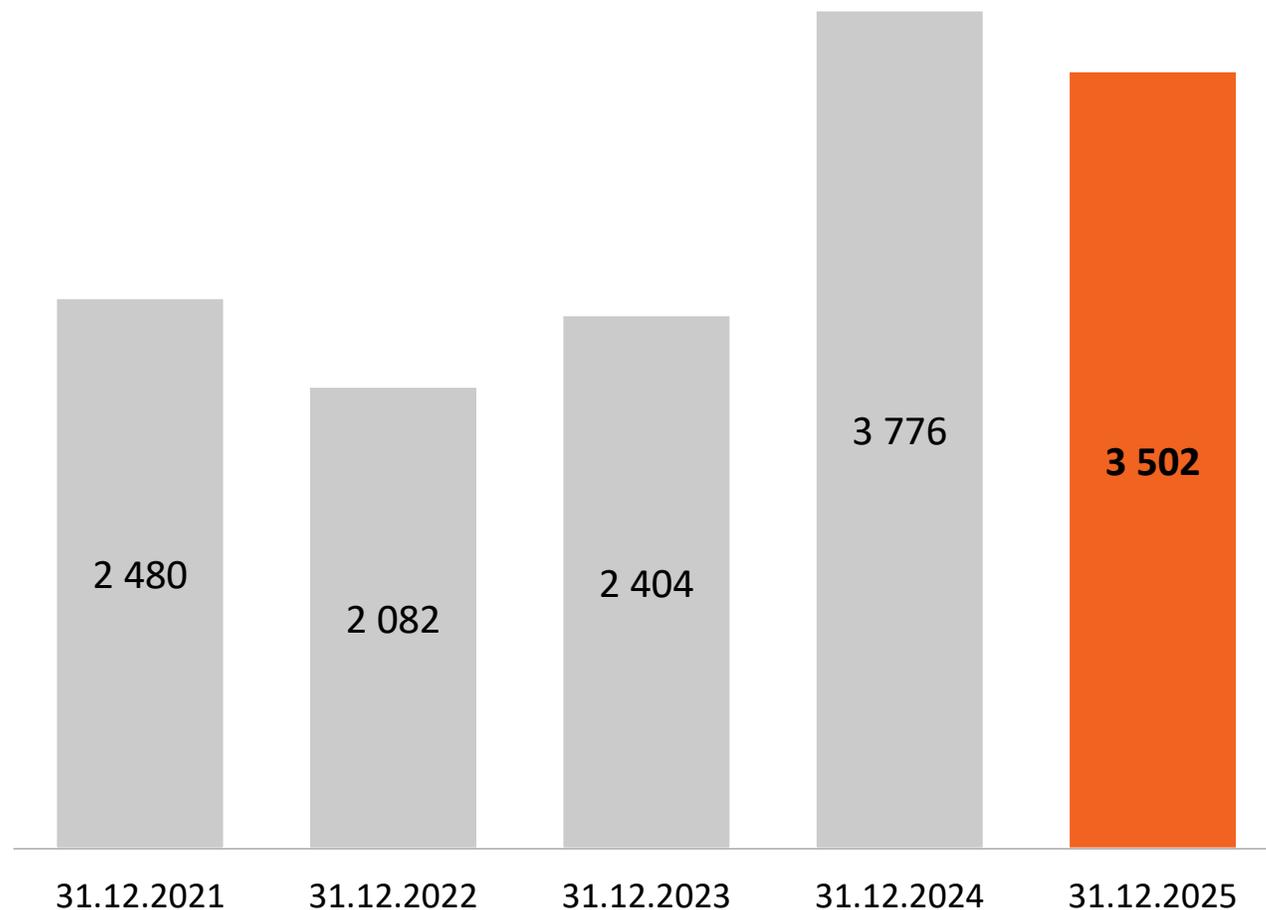
Transaction value includes the price of the flat plus any fit-out, storage cell and parking space.

OFFER

STOCK LEVELS APPROPRIATE WITH CURRENT SALES AND MARKET CONDITIONS



No. of units available for sale



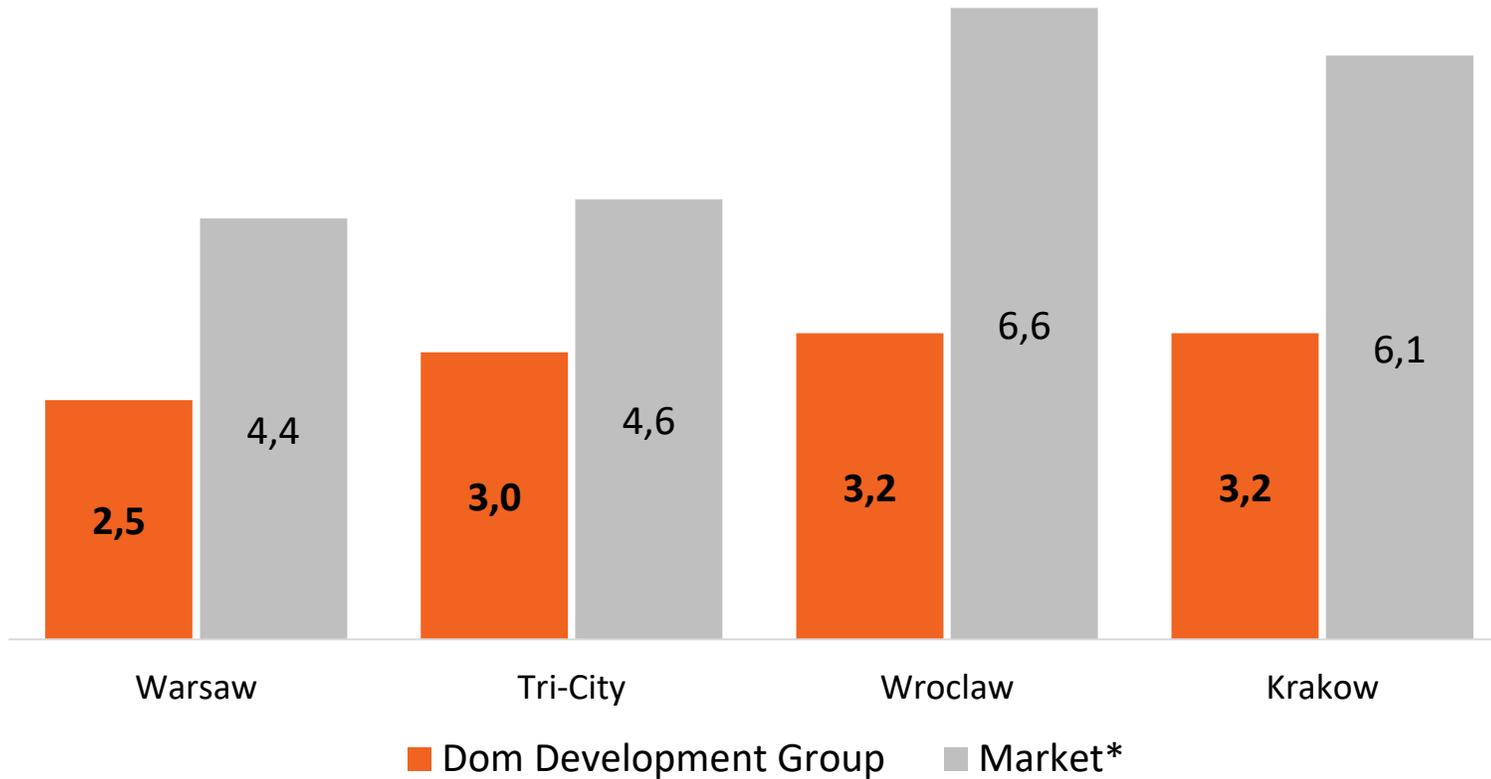
Offer by market	31.12. 2025	31.12. 2024	Change YoY
Warsaw	1 493	1 448	3%
Tri-City	982	1 062	(8)%
Wroclaw	541	739	(27)%
Krakow	486	527	(8)%
Dom Development Capital Group	3 502	3 776	(7)%

STOCK SELL-OUT PERIOD

HEALTHY STOCK-TO-SALES RATIO



Stock sell-out period (in quarters)



The Dom Development Group's average sell-out period is about **2.8 quarters** — significantly shorter than the market average

The sell-out period (expressed in quarters) is calculated as the ratio of stock at quarter-end to sales in the latest quarter

* Market average. Source: BIG DATA RynekPierwotny.pl

PROJECT LAUNCHES IN 2025



WARSAW

DZIELNICA MIESZKANIOWA
METRO ZACHÓD

590 units

Second metro line station directly adjacent to development

OSIEDLE
URBINO

348 units

Convenient access to the Al. Jerozolimskie railway station, between the Włochy and Ochota districts

OSIEDLE
WILNO

248 units

Fully functional living space with its own railway station

OSIEDLE
MYŚLIBORSKA

209 units

Boutique development in Białoleka, close to the Vistula River and educational facilities

MOKOTÓW SPORTOWY
DZIELNICA MIESZKANIOWA

190 units

Green area between Lake Czerniakowskie and the Vistula River

APARTAMENTY
GRZYBOWSKA 11

184 units

Elegant architecture in the very heart of the capital

APARTAMENTY
LITERACKA

115 units

Where three districts meet – Bielany, Żoliborz and Bemowo

OSIEDLE
BOKSERSKA 71

80 units

Located near the Sluzewiec business hub

APARTAMENTY
BEETHOVENA

77 units

Efficient communication by Sobieskiego St. and Sikorskiego Ave.

KRAKOW

APARTAMENTY
PARK MATECZNEGO

216 units

Close proximity to park, 5 minutes from Kazimierz

OSIEDLE
PRZY WIELICKIEJ

145 units

Stylish architecture set amid greenery, featuring numerous commercial units

29.ALEJA

133 units

5 minutes from Market Square

PROJECT LAUNCHES IN 2025

TRI-CITY



192 units in Pogorze

In the seaside in the Pogorze near Gdynia; 10 minutes to the beach



153 units in Gdansk

In the Piecki-Migowo district, commonly known as Moren



146 units in Rumia

A housing estate for young people looking for their first apartment



141 units in Rumia Janowo

2 minutes to Zelewski Park



118 units in Gdansk

Dolne Miasto district, adjacent to historic green bastions and the Motława River



99 units in Gdansk

Only 10 minutes by bicycle from the Brzeźno pier



89 units in Gdansk

12-minute walk from PKM Niedzwiednik railway station



150 units in Gdansk

Located in the Ujescisko district, with convenient access to tram and bus transport

WROCLAW



162 units

Tranquillity and intimacy of Wielka Wyspa neighbourhood with convenient access to city centre



HUBSKA 100 139 units

Just a short distance from the Wrocław Główny railway station



OSIEDLE RAPSODIA 129 units

Quiet neighbourhood with a wide range of retail and service options



116 units

Surrounded by green spaces, with spacious landscaped courtyards



OSOBOWICKA 114

80 units

Natural surroundings, proximity to the Oder River and recreational areas



OSIEDLE ARKADIA 51 units

Low-rise buildings, green surroundings – aligned with the 15-minute city concept



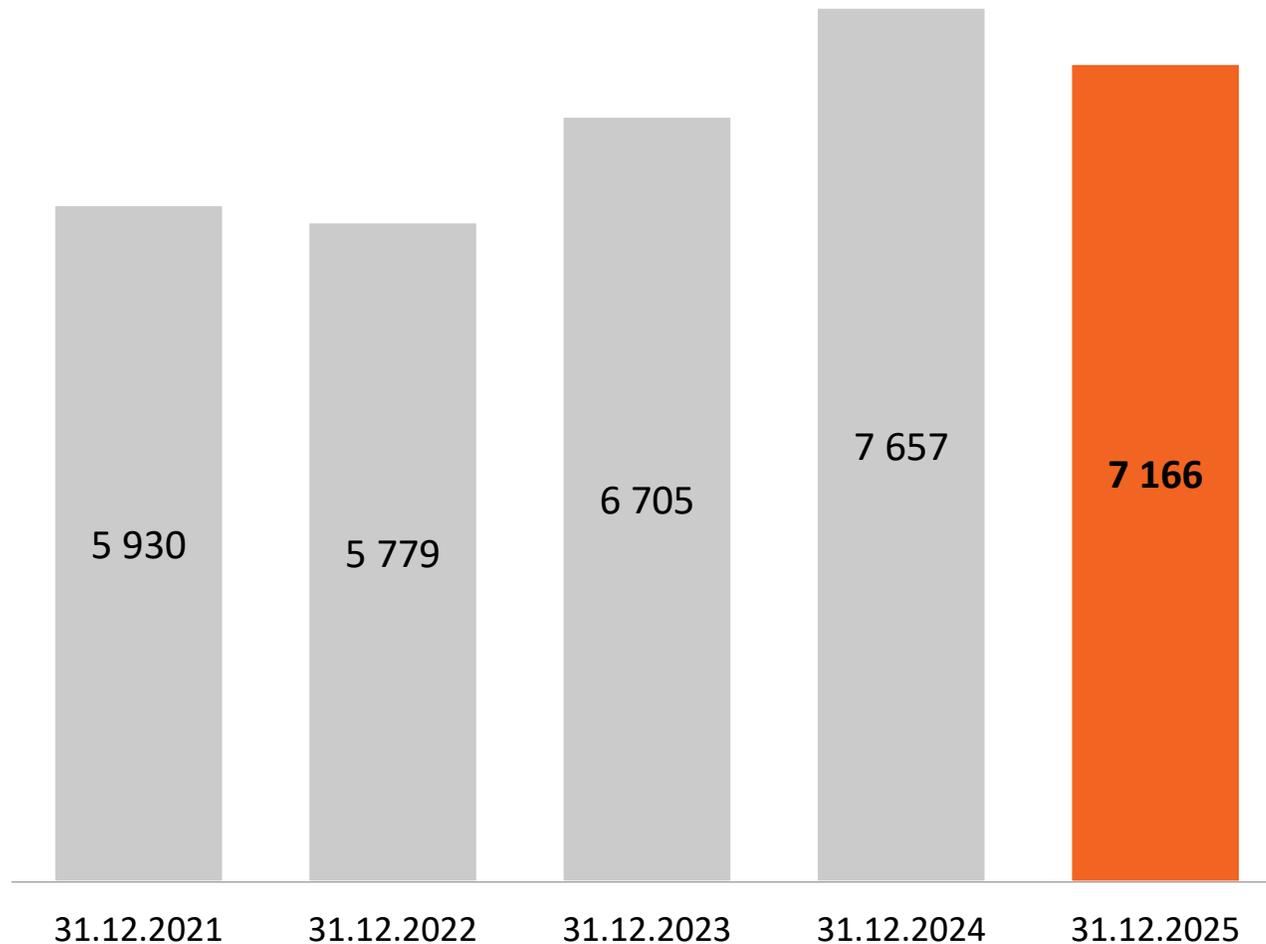
OSIEDLE ZIELNA 50 units

Intimate development and complete urban infrastructure

UNITS IN PROJECTS UNDER CONSTRUCTION

PROJECTS UNDER CONSTRUCTION ARE ON SCHEDULE

No. of units under construction



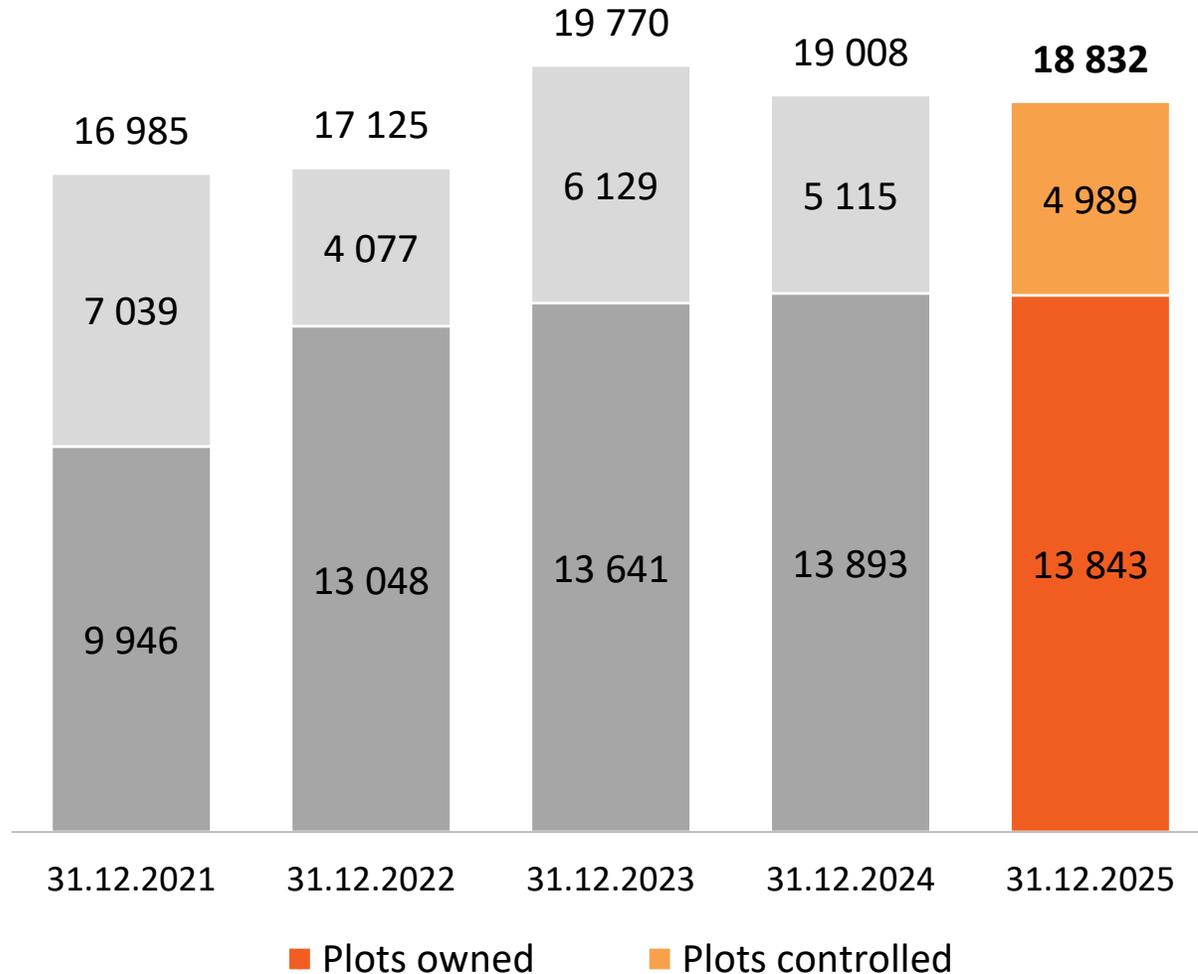
56% of units under construction are sold

Units under construction	31.12. 2025	31.12. 2024	Change YoY
Warsaw	2 861	3 236	(12)%
Tri-City	2 193	2 225	(1)%
Wroclaw	1 033	1 157	(11)%
Krakow	1 079	1 039	4%
Dom Development Capital Group	7 166	7 657	(6)%

LAND BANK – OWNED AND CONTROLLED

LAND BANK SUFFICIENT TO SUSTAIN SALES AT CURRENT LEVEL FOR MORE THAN 4 YEARS

Number of plots in land bank



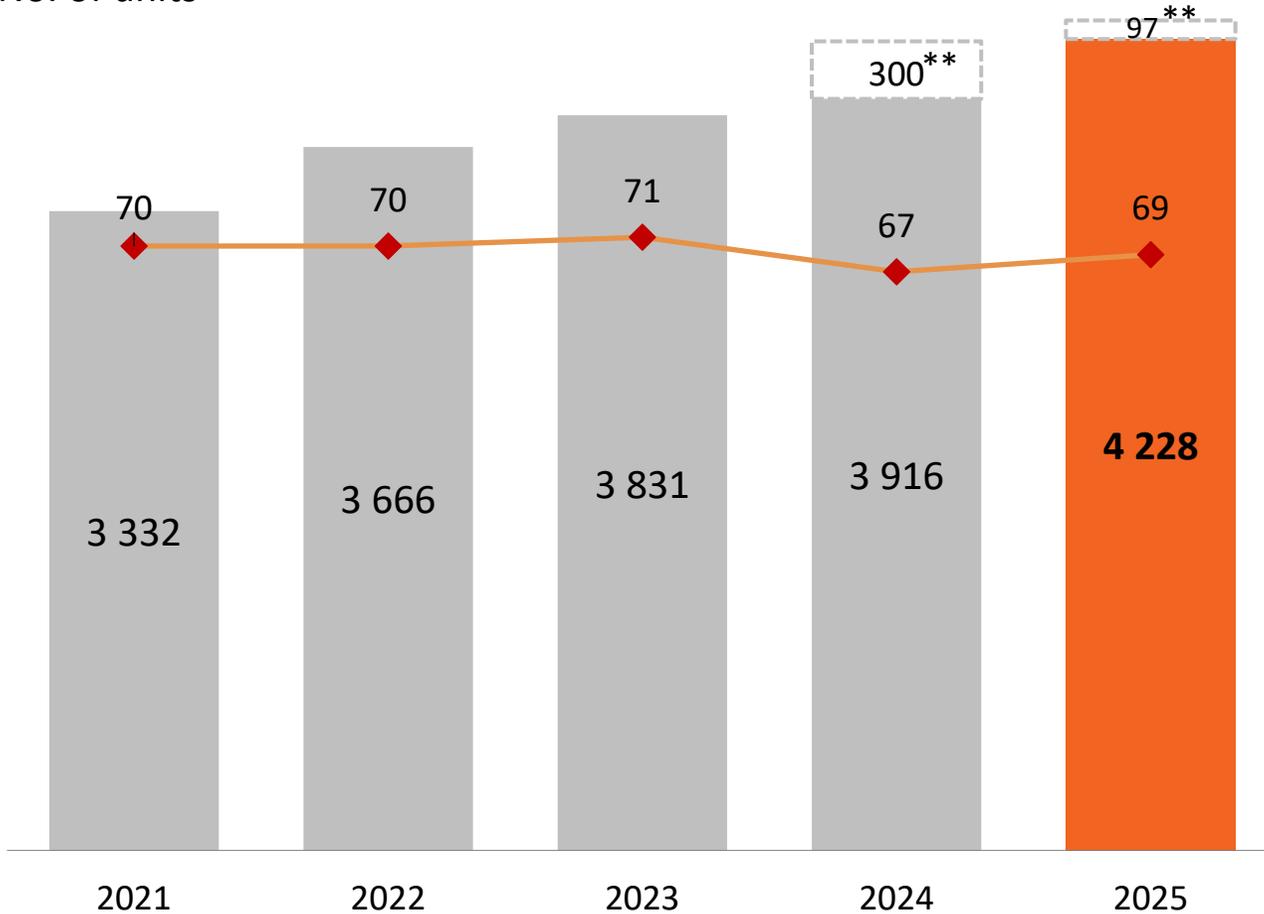
Land Bank	Owned	Controlled	Total	Change YoY
Warszawa	8 175	1 608	9 783	(1)%
Trójmiasto	3 456	1 983 *	5 439	6%
Wrocław	854	857	1 711	(28)%
Kraków	1 358	541	1 899	21%
Grupa Kapitałowa Dom Development	13 843	4 989	18 832	(1)%

* Including project under Joint Venture (551 units)

DELIVERIES

RECORD NUMBER OF UNITS DELIVERED WITH NPS* AT 69 POINTS

◆ NPS*
No. of units



Deliveries of units	2025	2024	Change YoY
Warsaw	1 915	1 969	(3)%
Tri-City	1 075	950	13%
Wroclaw	874	522	67%
Krakow	364	475	(23)%
Dom Development Capital Group	4 228	3 916	8%

*NPS (Net Promoter Score) is an index calculated from customer satisfaction surveys, with values ranging from -100 to 100 points; data for Polish residential developers is not available; the average value for UK developers is 59 points (National New Homes Customer Satisfaction Survey, March 2025).

** In 2024 and in Q2 2025, the Group delivered 300 and 97 units respectively in Warsaw to an institutional investor in the Private Rental Sector (PRS).

PROFIT AND LOSS STATEMENT

ANOTHER RECORD YEAR FOR DOM DEVELOPMENT GROUP

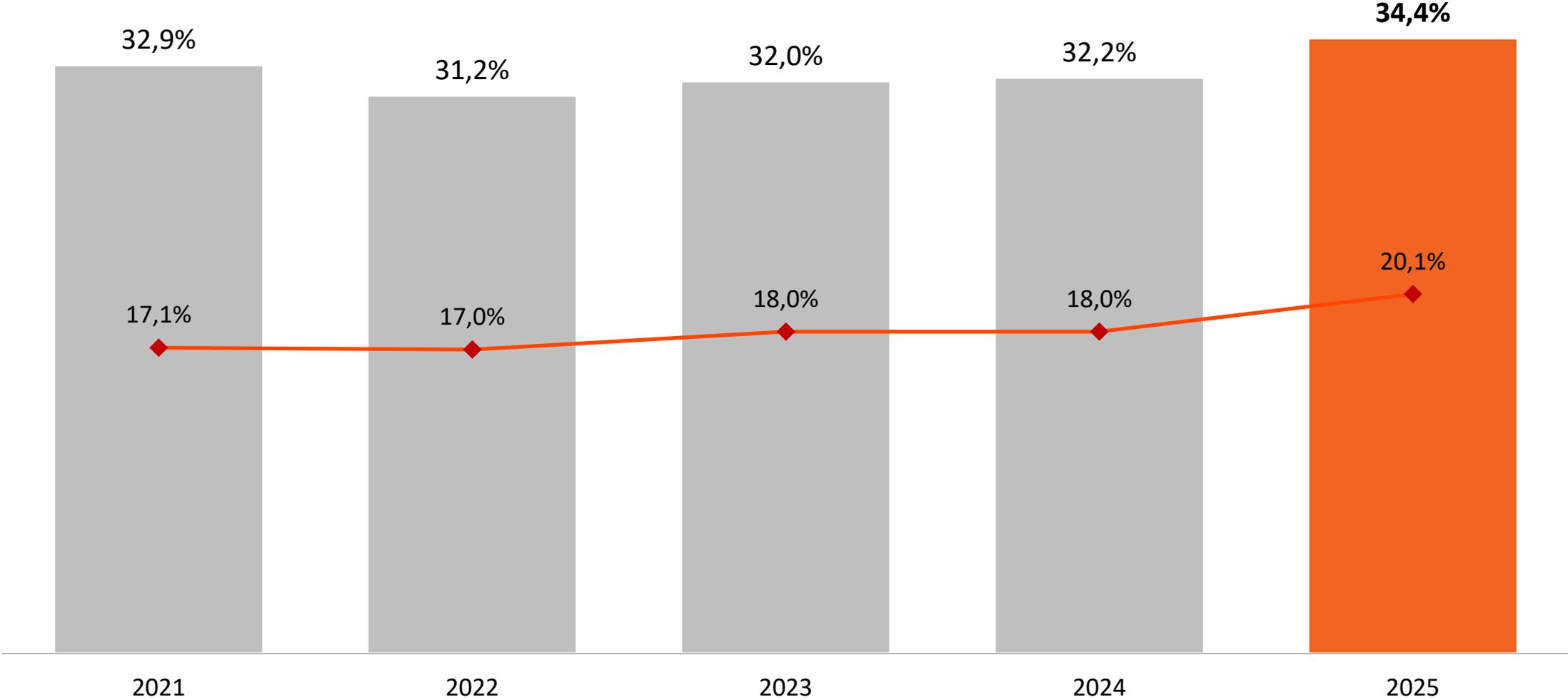
Profit and Loss Account	2025	2024	Change YoY
Sales Revenues, including	3,255.6	3,168.2	2.8%
<i>Revenue from the sale of finished goods</i>	3,133.6	2,928.4	7.0%
<i>Deliveries (units)</i>	4,228	3,916	8.0%
<i>Revenue from sale of finished goods per unit (PLN'000)</i>	741.1	747.8	(0.9)%
Gross Profit on Sales	1,121.1	1,019.2	10.0%
<i>Gross Profit Margin</i>	34.4%	32.2%	2.2 p.p.
Operating Profit	801.0	697.2	14.9%
<i>Operating Profit Margin</i>	24.6%	22.0%	2.6 p.p.
Profit Before Tax	810.1	706.4	14.7%
<i>Profit Before Tax Margin</i>	24.9%	22.3%	2.6 p.p.
Net profit	654.1	569.2	14.9%
<i>Net profit margin</i>	20.1%	18.0%	2.1 p.p.
<i>EPS (PLN)</i>	25.36	22.07	14.9%

PLN m

KEY PROFITABILITY INDICATORS

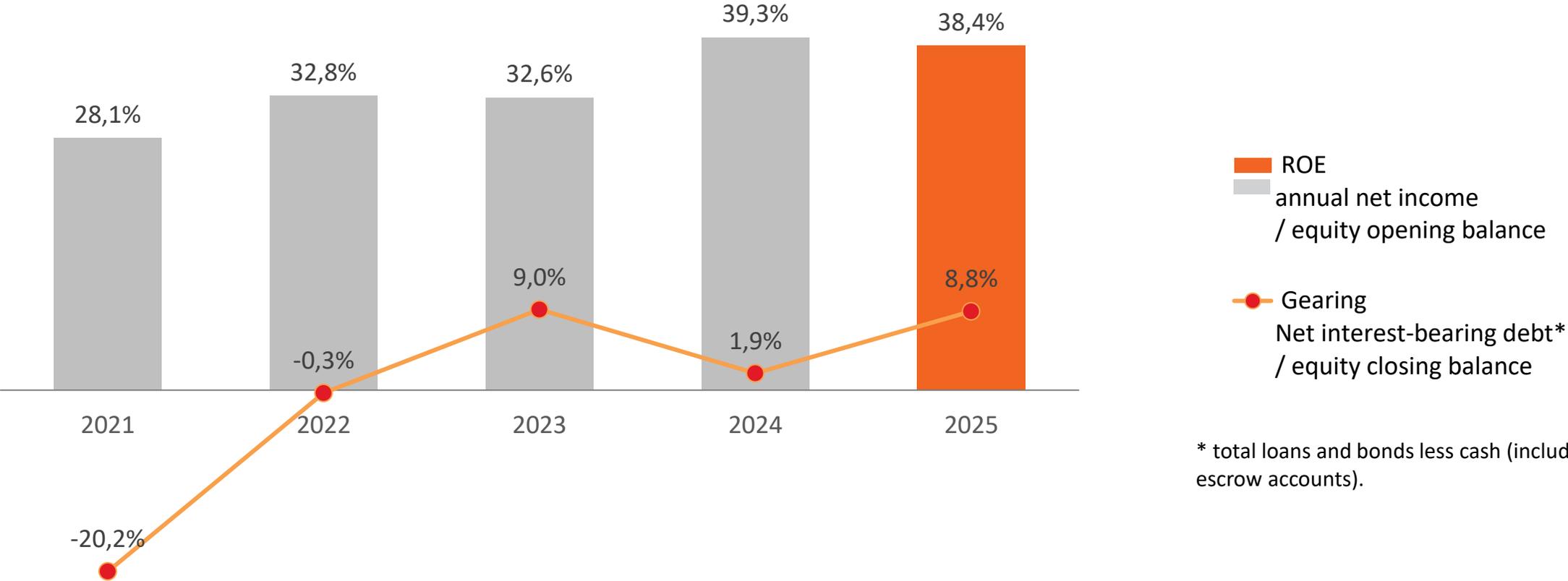
MAINTAINING SATISFACTORY AND STABLE MARGINS

◆ Net Profit Margin
Gross margin on sales



ROE AND GEARING

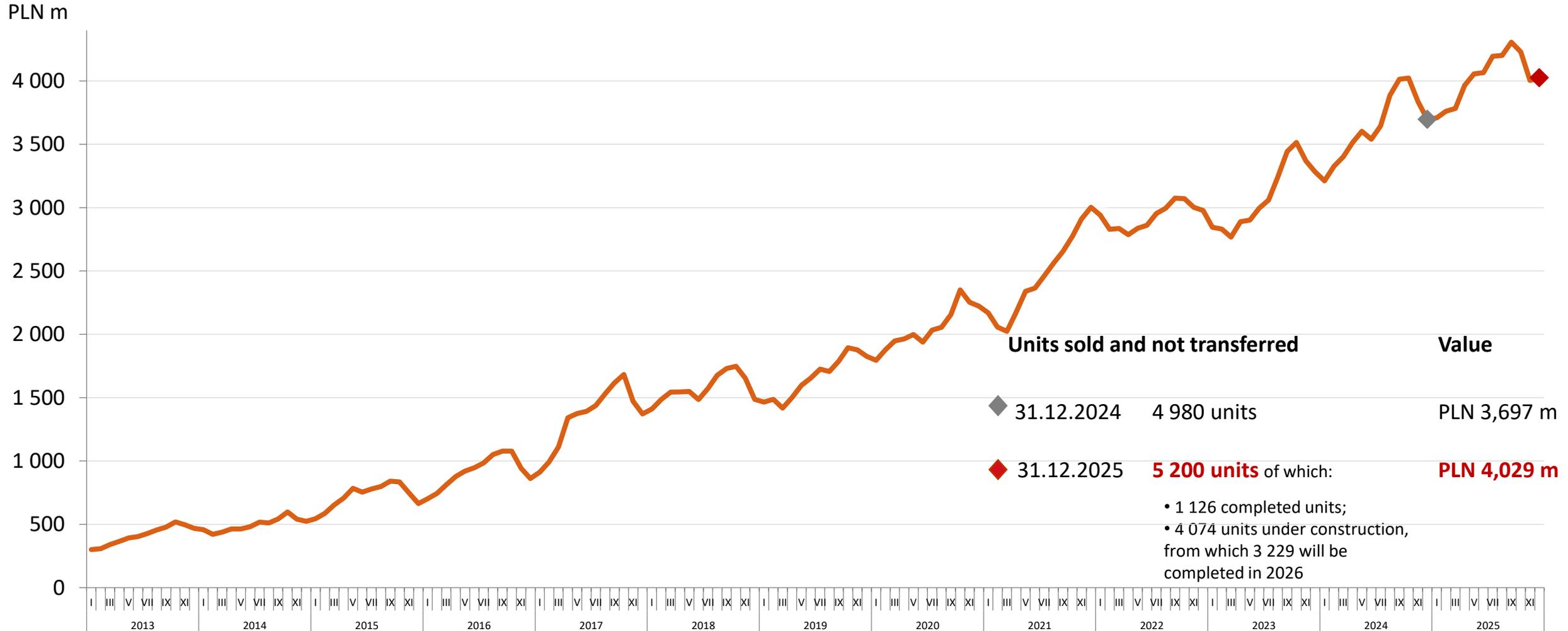
COMBINING HIGH EQUITY YIELD WITH LOW DEBT



* total loans and bonds less cash (including funds in escrow accounts).

CUMULATIVE NET SALES TO BE RECOGNISED IN P&L (UNITS SOLD BUT NOT DELIVERED)

RECORD REVENUE POTENTIAL TO BE RECOGNISED IN COMING QUARTERS



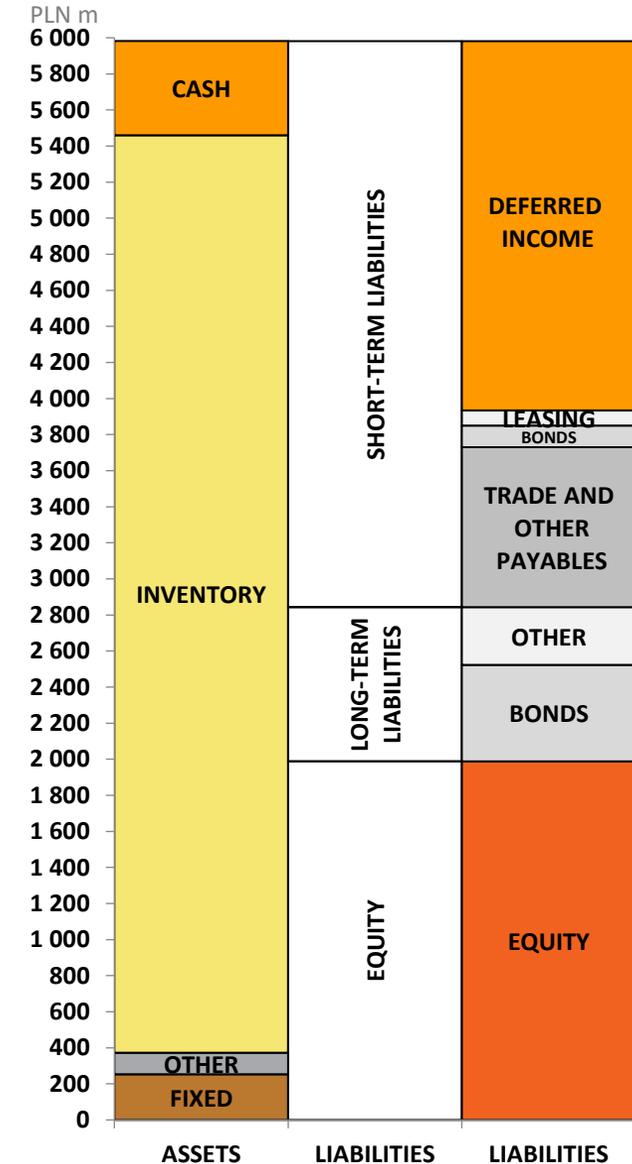
BALANCE SHEET

BALANCE SHEET NEAR PLN 6 BN

ASSETS	31.12.2025	31.12.2024	Change
Current assets, including:	5 728	5 081	13%
Cash	522	577	-10%
<i>Incl. open-end residential escrow accounts</i>	253	217	17%
Inventories, including:	5 087	4 301	18%
<i>land and projects under construction</i>	4 421	3 841	15%
<i>Finished units, parking places and storage cells</i>	502	304	65%
Non-current Assets	253	208	22%
TOTAL ASSETS	5 981	5 289	13%

EQUITY AND LIABILITIES	31.12.2025	31.12.2024	Change
Equity	1 988	1 702	17%
Total liabilities	3 993	3 587	11%
Long-term liabilities, including:	855	766	12%
<i>Interest-bearing debt (bonds and loans)</i>	578	510	13%
Short-term liabilities, including:	3 138	2 820	11%
<i>Deferred income</i>	2 047	1 874	9%
<i>Interest-bearing liabilities (bonds and borrowings)</i>	120	100	20%
TOTAL EQUITY AND LIABILITIES	5 981	5 289	13%

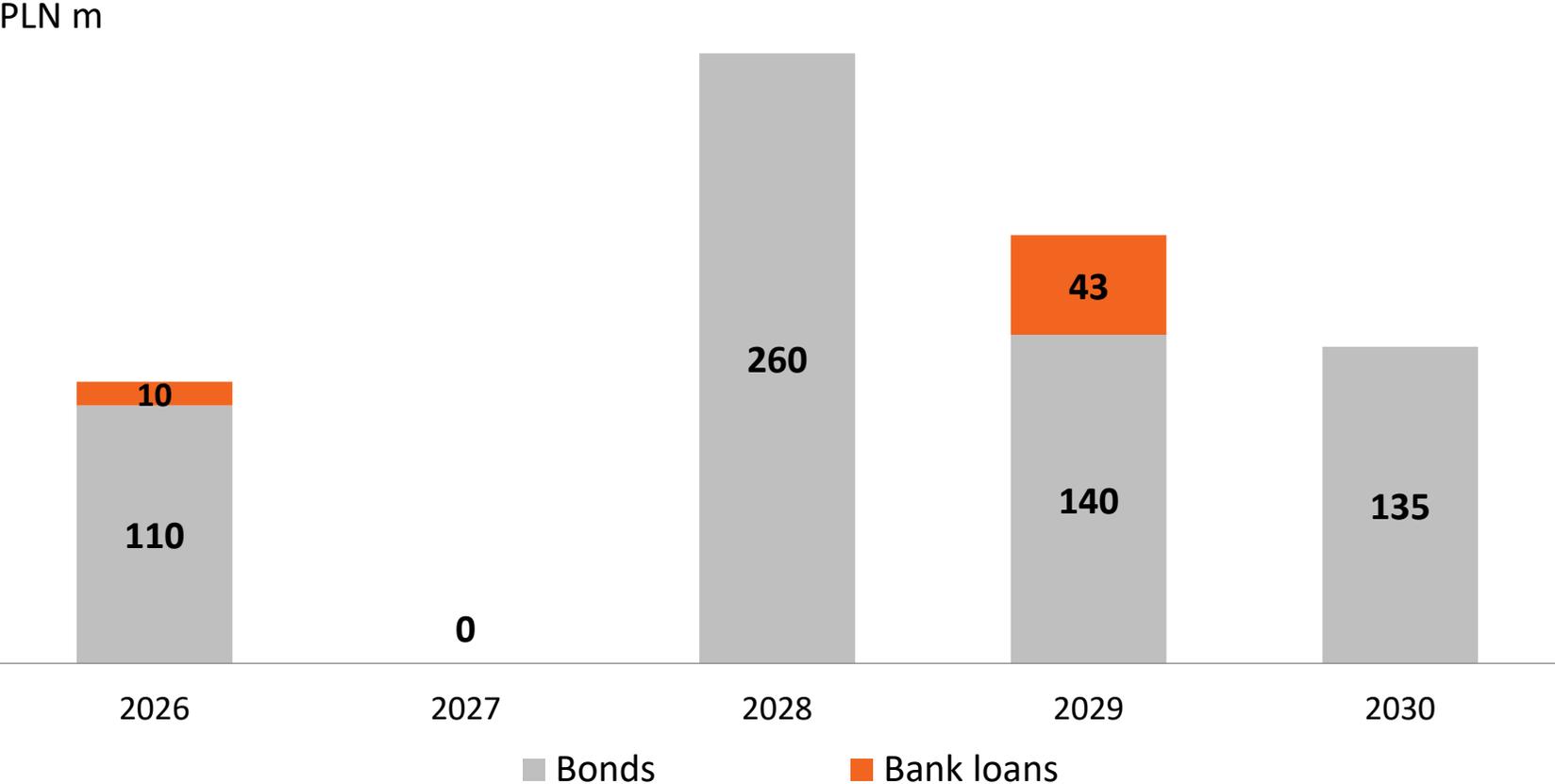
PLN m





DEBT MATURITY STRUCTURE

HIGH LEVEL OF AVAILABLE FINANCING AND STAGGERED BOND MATURITIES ALLOWS US TO RESPOND FLEXIBLY TO OPPORTUNITIES AS THEY ARISE AND MANAGE SHORT-TERM LIQUIDITY



PLN 522 m

CASH *

PLN 717 m

UNUSED CREDIT LINES

PLN 645 m

BONDS

As at 31.12.2025

* of which PLN 253 m in escrow accounts

CASH FLOW

ROBUST CASH FLOW FROM OPERATING ACTIVITIES

Cash flow	2025	2024
Profit/ (loss) before tax	810.1	706.4
Changes in inventory	(778.2)	(465.0)
Changes in prepayments and deferred income	160.0	77.6
Other adjustments	114.8	238.3
Cash flow generated from operating activities	306.7	557.3
Interest paid and received	(28.7)	(25.3)
Income tax paid	(64.9)	(153.5)
Cash flow from operating activities after interest and tax	213.1	378.5
Cash flow from investing activities	(28.3)	(72.5)
Net cash flow from financing activities	(276.9)	(231.4)
Increase / (decrease) in net cash and cash equivalents	(92.1)	74.6
Cash and cash equivalents – opening balance	360.8	286.3
Cash and cash equivalents – closing balance	268.7	360.9

PLN m

DOM 2030 – SUSTAINABILITY STRATEGY OF THE GROUP

ADVANCED IMPLEMENTATION OF ESG STRATEGY



Over 30% reduction in CO₂ emissions

As part of initiatives to reduce the emissions intensity of our operations, we purchased 12,385 MWh of renewable electricity for use at our construction sites. As a result, more than 60% of electricity we consumed originated from renewable sources.

- ✓ In 2025, we built more than 1,100 residential units on degraded sites.
- ✓ We implemented the Sustainable Procurement Standard, which establishes the principles of circular economy (CE) across the Group.



85% of projects aligned with the '15-minute city' concept

In 2025, we actively worked to ensure an optimal mix of services and amenities available to residents within our residential developments. Our objective for 2030 is to meet the 15-minute city criteria in 90% of our projects.

- ✓ In 2025, PLN 4.1 million was allocated to charitable activities.



Best-in-class corporate governance

In 2025, Dom Development S.A.'s compliance with the Best Practice for GPW Listed Companies 2021 remained at 95%, placing the Company among the top ten performers within the mWIG40 index.

- ✓ Since March 2025, women have represented 40% of Dom Development S.A.'s Management Board.
- ✓ We have effective internal audit and compliance systems.

SUMMARY: RECORD YEAR AT DOM DEVELOPMENT

- Record sales results (4,448 net units sold, up 4% YoY) - consolidating our leading position in the Polish residential market
- Proportion of mortgage-financed unit sales up from 49% to 56% YoY
- Record deliveries: 4,228 units plus 97 units to an institutional PRS (Private Rental Sector) investor
- Over its 30 years of operation, the Group has delivered more than 58,000 homes
- 34.4% gross margin and PLN 654 m net profit - a new record
- Robust balance sheet: PLN 522 m cash with low debt
- 7,166 units under construction; 3,502 units available for sale at the close of 2025
- Land bank equivalent to 4 years of sales (at current sales' rate)

APPENDICES

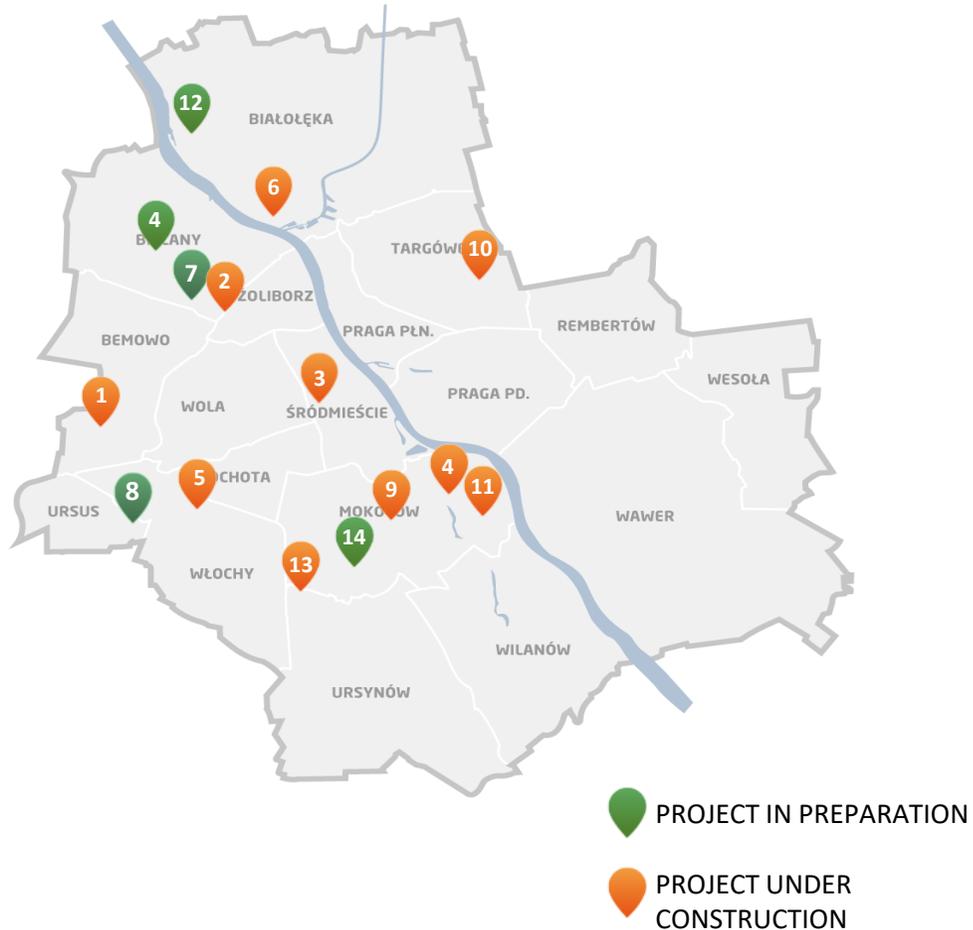
COMMENCEMENT OF NEW HANDOVERS IN 2026



PROJECT/PHASE	LOCATION	NO. OF UNITS	COMMENCEMENT	PROJECT/PHASE	LOCATION	NO. OF UNITS	COMMENCEMENT		
IQ	Dzielnica Mieszkaniowa Metro Zachód Stage 6	Warsaw	57	Jan.26	IIIQ	Osiedle Wilno Stage VII Ph 3.1	Warsaw	294	Jul.26
	Osiedle przy Błoniach B7	Tri-City	56	Jan.26		Osiedle Synteza D	Tri-City	142	Jul.26
	Osiedle Zielna Stage IV Ph 1	Wroclaw	89	Jan.26		Wzgórze Hoplity	Tri-City	48	Jul.26
	Apartamenty Rudnickiego Ph 1	Warsaw	143	Feb.26		Hubska 100 Ph 2	Wroclaw	139	Jul.26
	Hubska 100 Ph 1	Wroclaw	129	Feb.26		Apartamenty Nad Oławką Ph 2	Wroclaw	174	Aug.26
	Dzielnica Mieszkaniowa Mokotów Sportowy Stage 1 Ph 1a	Warsaw	158	Mar.26		29. Aleja Ph 2	Krakow	166	Aug.26
	Widoki G-H	Tri-City	60	Mar.26		Dzielnica Mieszkaniowa Metro Zachód Stage 13	Warsaw	155	Sep.26
	Osiedle Rapsodia Ph 1	Wroclaw	132	Mar.26		Konstelacja C7	Tri-City	35	Sep.26
	Apartamenty Park Matecznego Stage 1 Ph 2	Krakow	150	Mar.26		Konstelacja C8	Tri-City	59	Sep.26
	Apartamenty Park Matecznego Stage 1 Ph 1	Krakow	33	Mar.26		Osiedle przy Malborskiej Ph 2	Krakow	71	Sep.26
Total IQ		1 007			Total IIIQ	1 283			
IIQ	Apartamenty Park Matecznego Stage 1 Ph 3	Krakow	165	Apr.26	IVQ	Osiedle Urbino Stage 1 Ph 4	Warsaw	137	Oct.26
	Osiedle Urbino Stage 1 Ph 3	Warsaw	159	May.26		Osiedle Warszawska E-F	Tri-City	102	Oct.26
	Wille Biskupin Stage 1 Ph 1	Wroclaw	54	Jun.26		Jaskólcza	Tri-City	97	Oct.26
	Wille Biskupin Stage 1 Ph 2	Wroclaw	54	Jun.26		Osiedle Rapsodia Ph 2	Wroclaw	129	Oct.26
Total IIQ		432		Osobowicka 114		Wroclaw	80	Oct.26	
				Apartamenty Beethovena Ph 1		Warsaw	209	Nov.26	
				Konstelacja C9		Tri-City	50	Nov.26	
				Konstelacja C10		Tri-City	36	Nov.26	
				Osiedle Przy Błoniach B2-B4		Tri-City	167	Nov.26	
				Dzielnica Mieszkaniowa Metro Zachód Stage 8 Ph 1		Warsaw	222	Dec.26	
				Dzielnica Mieszkaniowa Mokotów Sportowy Stage 1 Ph 1b		Warsaw	123	Dec.26	
				Apartamenty Beethovena Ph 2		Warsaw	77	Dec.26	
				Locus 2 B1		Tri-City	84	Dec.26	
				Osiedle Synteza E-F		Tri-City	153	Dec.26	
					Total IVQ	1 666			
					Total 2026	4 388			

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: WARSAW

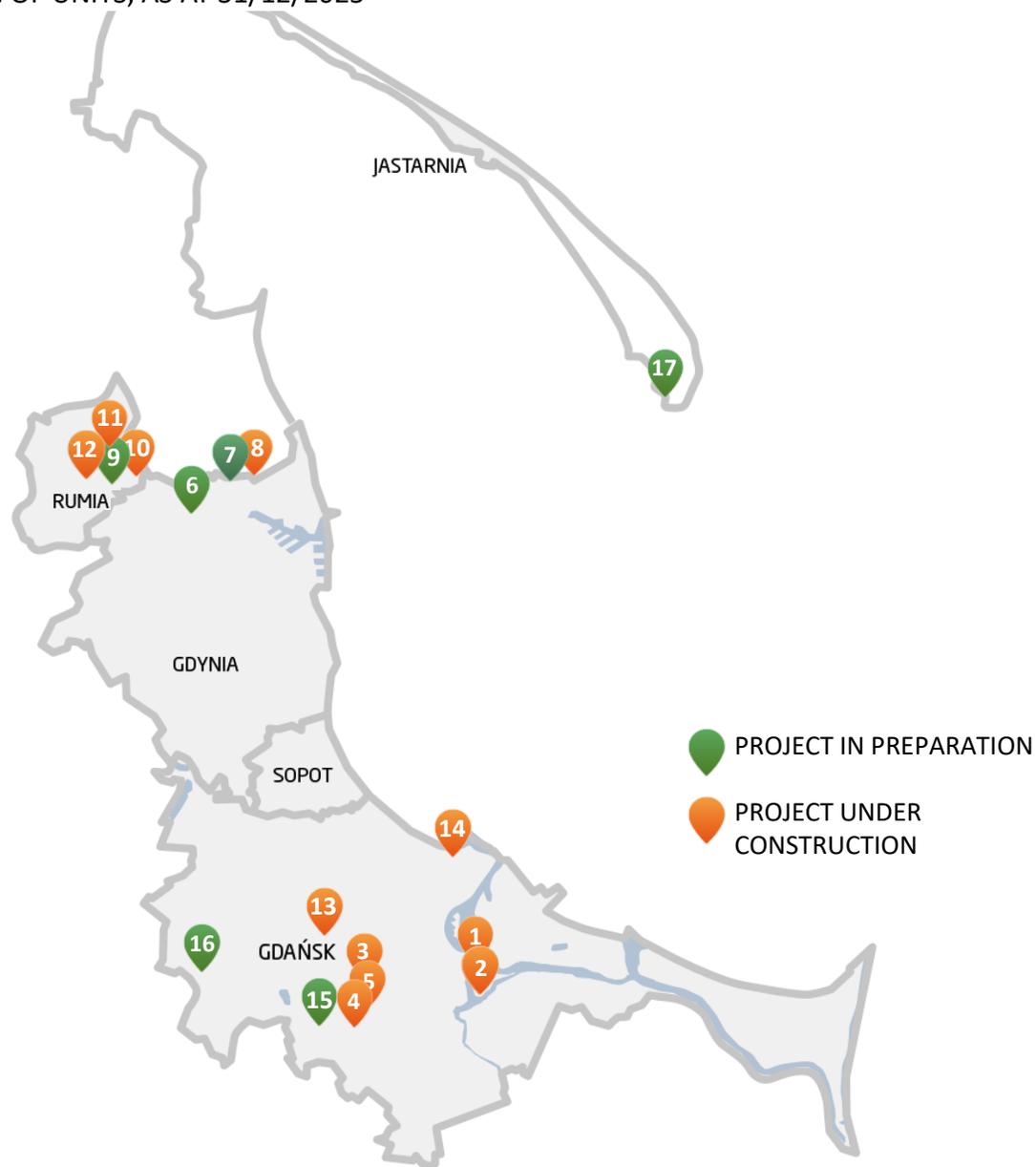
NO. OF UNITS, AS AT 31/12/2025



No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION	LAND ACQUISITION IN Q4 2025
1	DZIELNICA MIESZKANIOWA METRO ZACHÓD	590	536	
2	APARTAMENTY LITERACKA	115	307	
3	APARTAMENTY GRZYBOWSKA 11	184	---	
4	BIELANY	---	334	334
5	OSIEDLE URBINO	507	639	
6	OSIEDLE MYŚLIBORSKA	209	530	530
7	APARTAMENTY RUDNICKIEGO	---	354	
8	OSIEDLE PRZY FORCIE	---	299	
9	APARTAMENTY BEETHOVENA	286	---	
10	OSIEDLE WILNO	542	1 542	
11	OSIEDLE MOKOTÓW SPORTOWY	348	2 303	
12	PALLADIUM (AKACJE)	---	673	
13	OSIEDLE BOKSERSKA 71	80	350	
14	WILANOWSKA	---	308	
TOTAL WARSAW		2 861	8 175	864

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: TRI-CITY

NO. OF UNITS, AS AT 31/12/2025



No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION
1	DOKI	246	244
2	DOLNE MIASTO	364	465
3	SYNTEZA	295	56
4	GDAŃSK WARSZAWSKA	252	98
5	WZGÓRZE HOPLITY	48	---
6	GDYNIA ORZECHOWA	---	132
7	OSIEDLE BEAUFORTA 3	---	452
8	KONSTELACJA	286	160
9	WZGÓRZE MARKOWCA	---	178
10	LOCUS 2, LOCUS 3	141	160
11	OSIEDLE PRZY BŁONIACH 3	313	59
12	WIDOKI	60	157
13	LEŚNA GÓRA	89	---
14	PRZYSTAŃ BRZEŻNO	99	347
15	GDAŃSK POTĘGOWSKA	---	159
16	GDAŃSK BYSEWSKA*	---	550
17	MARINA HEL	---	239
TOTAL TRI-CITY		2 193	3 456

* Project executed through a special-purpose vehicle in which Euro Styl S.A. holds a 50% interest.

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: WROCLAW

NO. OF UNITS, AS AT 31/12/2025



- PROJECT IN PREPARATION
- PROJECT UNDER CONSTRUCTION

No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION	LAND ACQUISITION IN Q4 2025
1	HUBSKA 100	139	---	
2	APARTAMENTY NAD OŁAWKĄ	174	---	
3	OSIEDLE MIĘDZYLESKA 3	116	---	
4	OSIEDLE ZIELNA	50	---	
5	OSIEDLE MIĘDZYLESKA 4	---	134	
6	OSOBOWICKA 114	80	---	
7	WILLE BISKUPIN	162	63	
8	OSIEDLE ARKADIA	51	105	
9	OSIEDLE RAPSODIA	261	129	
10	OSIEDLE NOWODWORSKA	---	423	423
TOTAL WROCLAW		1 033	854	423

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: KRAKOW

NO. OF UNITS, AS AT 31/12/2025



- PROJECT IN PREPARATION
- PROJECT UNDER CONSTRUCTION

No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION
1	OSIEDLE 29. ALEJA	299	---
2	OSIEDLE PRZY MALBORSKIEJ	71	---
3	APARTAMENTY PARK MATECZNEGO	564	---
4	MEIERA	---	778
5	WIELICKA	145	273
6	KOBIERZYŃSKA/RYDLÓWKA	---	214
7	WROCŁAWSKA	---	93
TOTAL KRAKOW		1 079	1 358

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