WARSZAWA
WROCŁAW
KRAKÓW
POZNAŃ

DOM DEVELOPMENT S.A. CAPITAL GROUP

PRESENTATION OF H1 2026 RESULTS

27 AUGUST 2026

THE FIRST HALF OF 2026 AT DOM DEVELOPMENT GROUP

2 382

UNIT SALES

+17% YoY

1 976

UNITS DELIVERED

+24% YoY

PLN 259 m

NET PROFIT H1 2026

+5% YoY

PLN 4,4 bn

RECORD REVENUE POTENTIAL TO BE RECOGNISED IN COMING QUARTERS

NPS(1) 72 pts.

CUSTOMER SATISFACTION INDEX
at a high level

PLN 432 m

CASH(2) AT 30.06.2026

(1) 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).
(2) Includes cash in open escrow accounts (PLN 208 m)

H1 2026 FINANCIAL SUMMARY

DOM DEVELOPMENT

REVENUE

H1 2026	H1 2025	Change
PLN 1,561 m	PLN 1,294 m	PLN+267 m +21%

31% GROSS MARGIN
H1 2025: 35%

NET PROFIT

H1 2026	H1 2025	Change
PLN 259 m	PLN 246 m	PLN +13 m +5%

17% NET MARGIN
H1 2025: 19%

GEARING

30.06.2026	30.06.2025
20%	(4)%

NET DEBT

30.06.2026
PLN (416) m

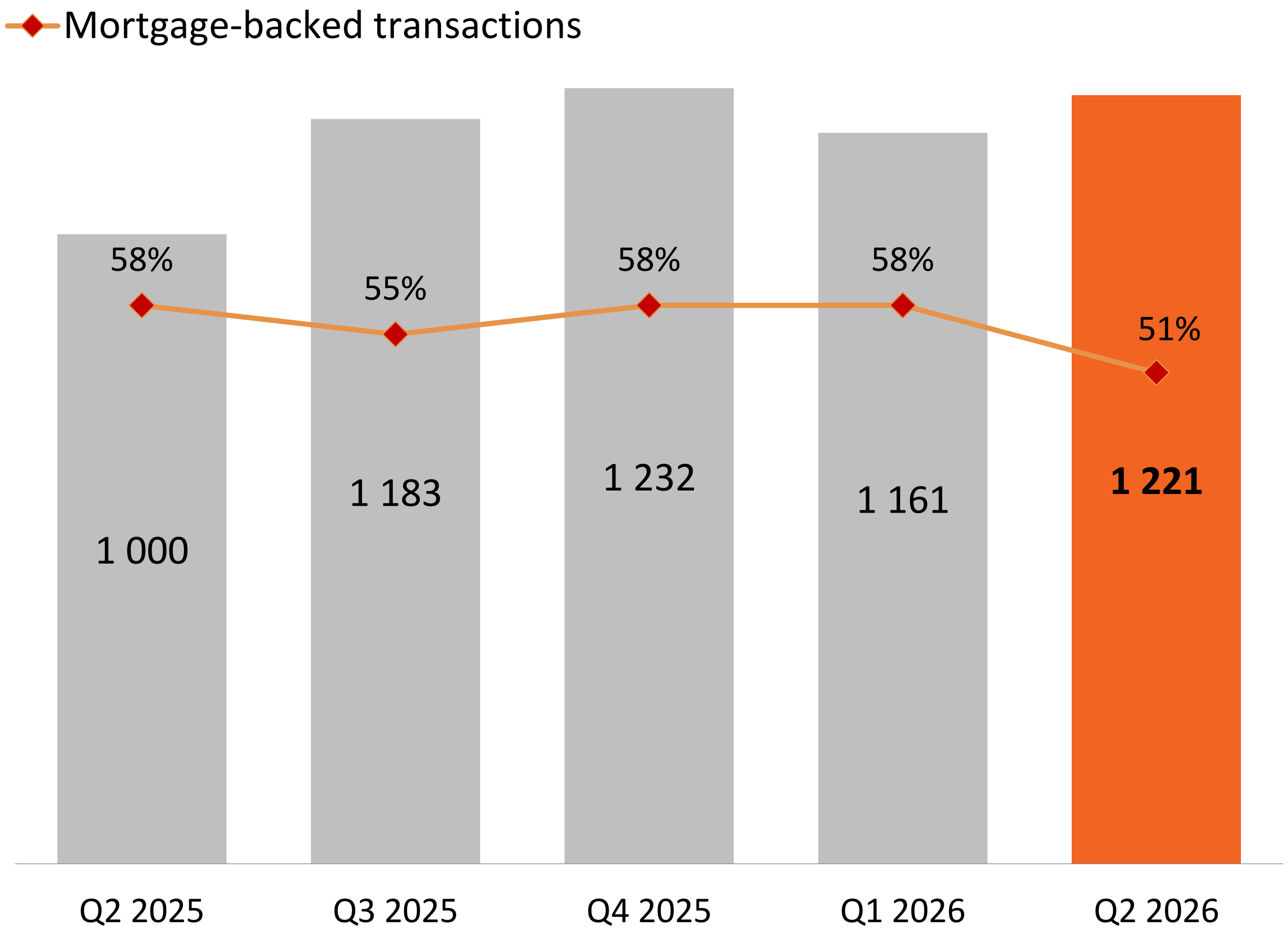
38% ROE
H1 2025: 38%

MARKET OVERVIEW IN H1 2026

- **Sales down quarter on quarter in Q2 2026 across the seven largest markets, but up year on year** thanks to an improvement in household finances compared with the first half of 2025 (higher borrowing capacity and wages)
- **Impact of the war in the Middle East** – some customers accelerated their purchasing decisions amid concerns over a potential increase in inflation, while others held back because of uncertainty about the economic outlook
- **A high level of available stock** at the end of June 2026, including a **growing share of completed units** (averaging 29% across the seven largest markets)
- **A marked decline in new project launches** (down 24% year on year 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 supply-demand balance** – strong demand recorded in Warsaw (sell-through period: 4 quarters), with Tricity remaining balanced (5.6 quarters), and Krakow and Wroclaw recording high supply levels (around 6.1 quarters)
- **Stabilisation of residential property prices,** with noticeable increases in the most attractive projects
- **Construction costs** – manageable upward pressure on costs resulting from the war in the Middle East

NET SALES
BEST FIRST HALF IN THE GROUP'S HISTORY

No. of units



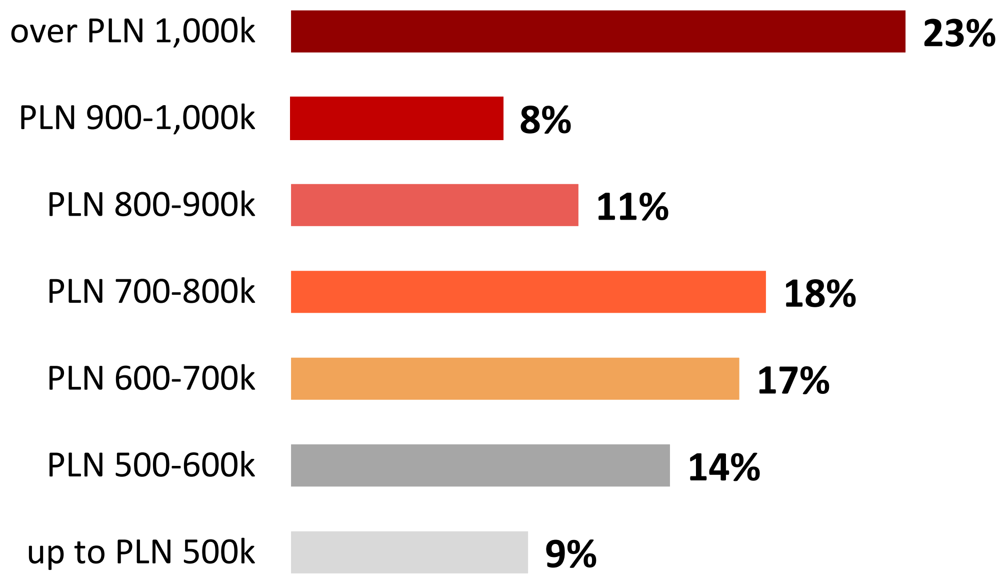
Net sales (units)	H1 2026	H1 2025	Change YoY
Warsaw	1 081	869	24%
Tri-City*	611	499	22%
Wroclaw	403	437	(8)%
Krakow	287	228	26%
Dom Development Capital Group	**2 382**	**2 033**	**17%**

* Including 100% of sales in the project implemented through the joint venture in which Euro Styl S.A. holds a 50% interest (19 units in total in the H1 2026).

H1 2026 SALES SEGMENTATION

23% OF UNITS SOLD, WORTH MORE THAN PLN 1 MILLION

Segmentation value of the DOM Development Group residential sales in H1 2026



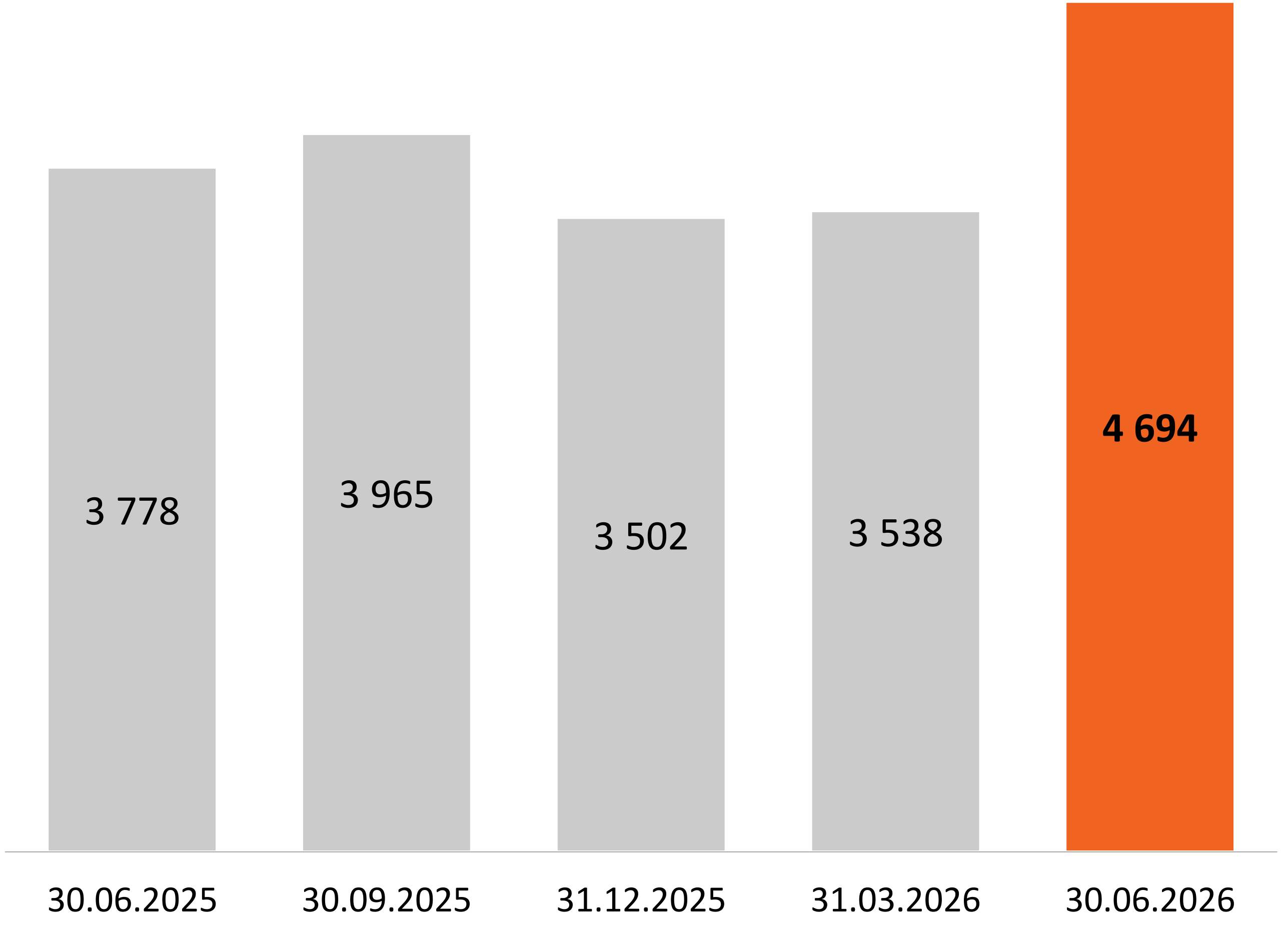
Average transaction value (PLN k)	H1 2026	H1 2025	Change YoY
Warsaw	900	872	3%
Tri-City	695	692	0%
Wroclaw	805	807	0%
Krakow	979	946	3%
Dom Development Capital Group	**843**	**824**	**2%**

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

OFFER

AVAILABLE STOCK ALIGNED WITH THE CURRENT PACE OF SALES, MARKET CONDITIONS AND OUR AMBITION TO SCALE UP THE BUSINESS

No. of units available for sale



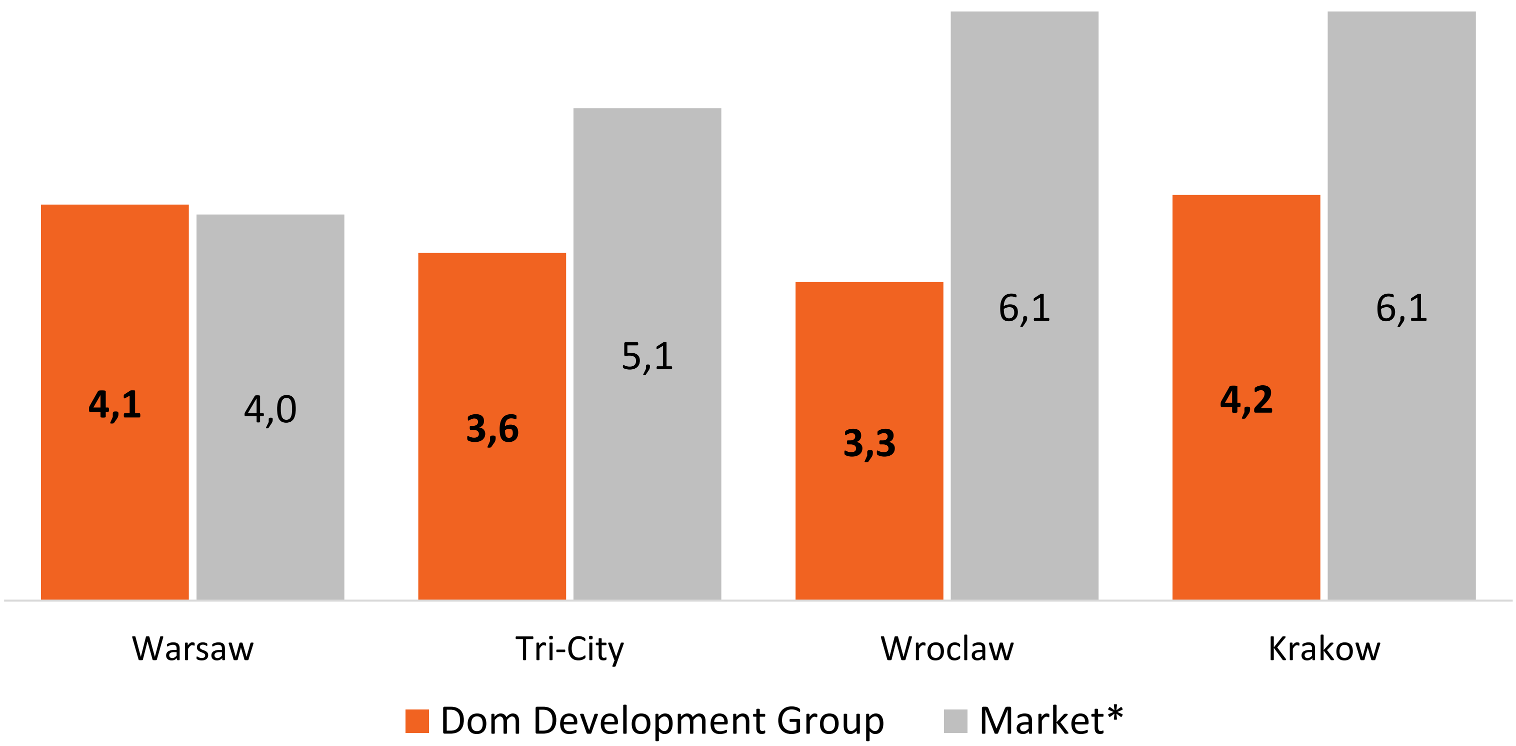
Offer by market	30.06. 2026	30.06. 2025	Change YoY
Warsaw	2 207	1 332	66%
Tri-City	1 259	1 041	21%
Wroclaw	619	753	(18)%
Krakow	609	652	(7)%
Dom Development Capital Group	**4 694**	**3 778**	**24%**

* Including 100% of the available stock in the project implemented through the joint venture in which Euro Styl S.A. holds a 50% interest (80 units in total in the H1 2026).

STOCK SELL-OUT PERIOD

HEALTHY STOCK-TO-SALES RATIO

Stock sell-out period (in quarters)



The average time to sell through available stock in the Dom Development Group is approximately **3.8 quarters** – significantly shorter than the market average.

The higher figure for Warsaw reflects new project launches towards the end of Q2 2026 in response to the significant demand potential in the capital, which will translate into sales in future periods.

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 Q2 2026

WARSAW

OSIEDLE WILNO
392 units
Fully functional living space with its own railway station

MOKOTÓW SPORTOWY DZIELNICA MIESZKANIOWA
353 units
New part of the city between Jeziorko Czerniakowskie and a bend in the Vistula River

METRO WILANOWSKA APARTAMENTY
308 units
Higher-specification development adjacent to a metro station

APARTAMENTY MYŚLIBORSKA PARK
167 units
Riverside Białołęka with its own residents' park

OSIEDLE URBINO
105 units
Close to Warszawa Aleje Jerozolimskie railway station, on the border of the Włochy and Ochota districts

WROCLAW

OSIEDLE MIĘDZYLESKA
134 units
Close to parks, with large green courtyards

APARTAMENTY KAMIEŃSKIEGO
68 units
Intimate, stylish development adjacent to a park

WILLE BISKUPIN
45 units
Peace and privacy of Wielka Wyspa, with convenient access to the city centre

PROJECT LAUNCHES IN Q2 2026

DOM DEVELOPMENT

TRI-CITY

OSIEDLE Orzechowa

132 units in Gdynia
In the Chylonia district, directly next to SKM and railway station

Gdańskie Zacisze

99 units in Gdansk
Small-scale apartment buildings and single-family homes with a residents' park in Kokoszki

OSIEDLE Warszawska

97 units in Gdansk
Located in the Ujeścisko district, with tram and bus stops nearby

OSIEDLE Wzgórze Markowca

90 units in Rumia
Next to a forest, close to the city centre, with a high standard of finish

osiedle przy błoniach

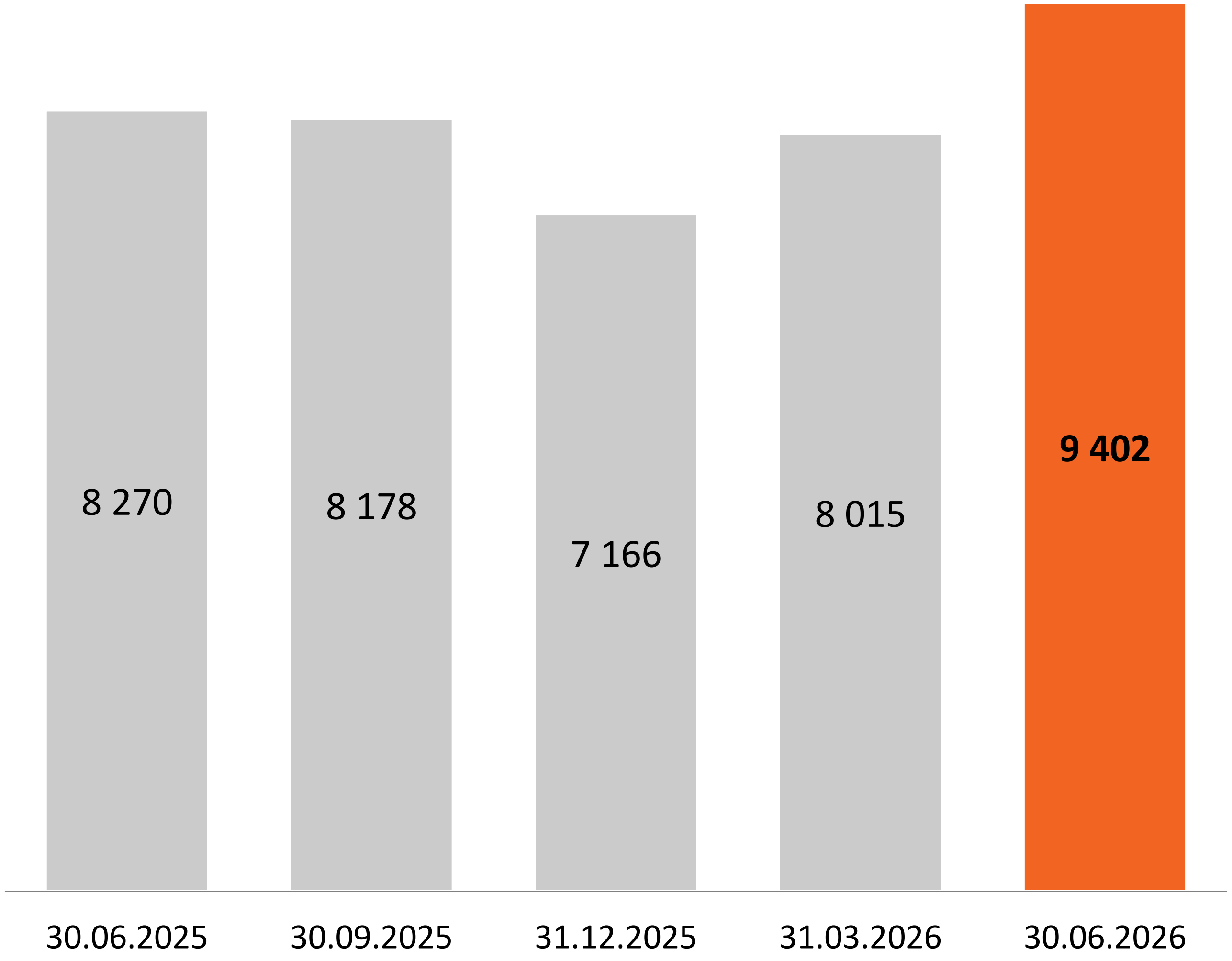
66 units in Rumia
A residential community designed for young buyers seeking their first home

OSIEDLE SYNTEZA

56 units in Gdansk
In Piecki-Migowo, commonly known as Morena, just a minute's walk from a tram stop

UNITS IN PROJECTS UNDER CONSTRUCTION

HIGH PRE-SALES RATES ARE POSITIVE FOR CASHFLOW AND PROFIT VISIBILITY



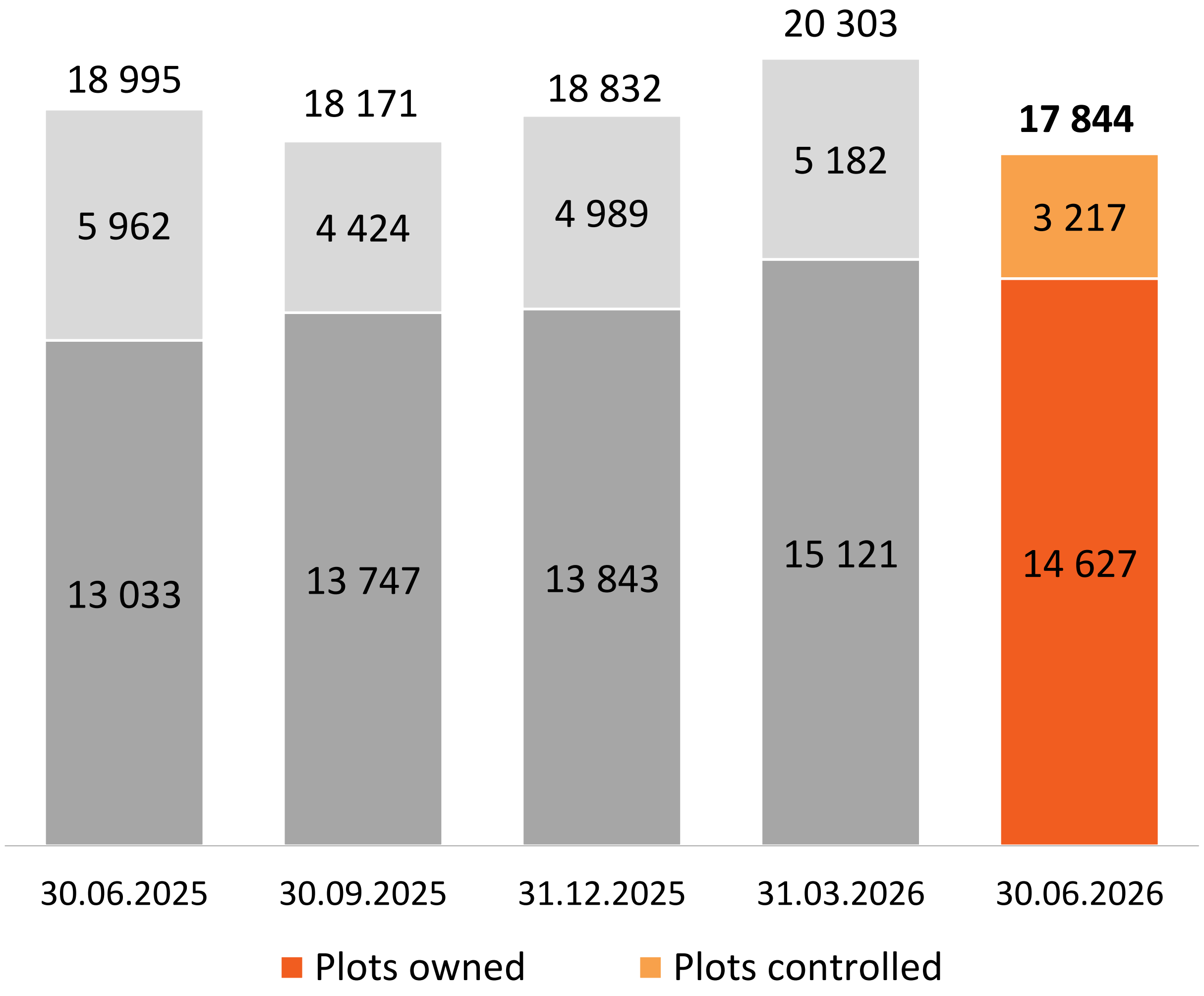
53% of units under construction are sold

Units under construction	30.06. 2026	30.06. 2025	Change YoY
Warsaw	4 227	3 424	23%
Tri-City	2 865	2 303	24%
Wroclaw	1 274	1 370	(7)%
Krakow	1 036	1 173	(12)%
Dom Development Capital Group	**9 402**	**8 270**	**14%**

LAND BANK – OWNED AND CONTROLLED

LAND BANK CAN SUSTAIN SALES AT CURRENT LEVEL FOR AROUND 4 YEARS IN LINE WITH LONG TERM TARGETS

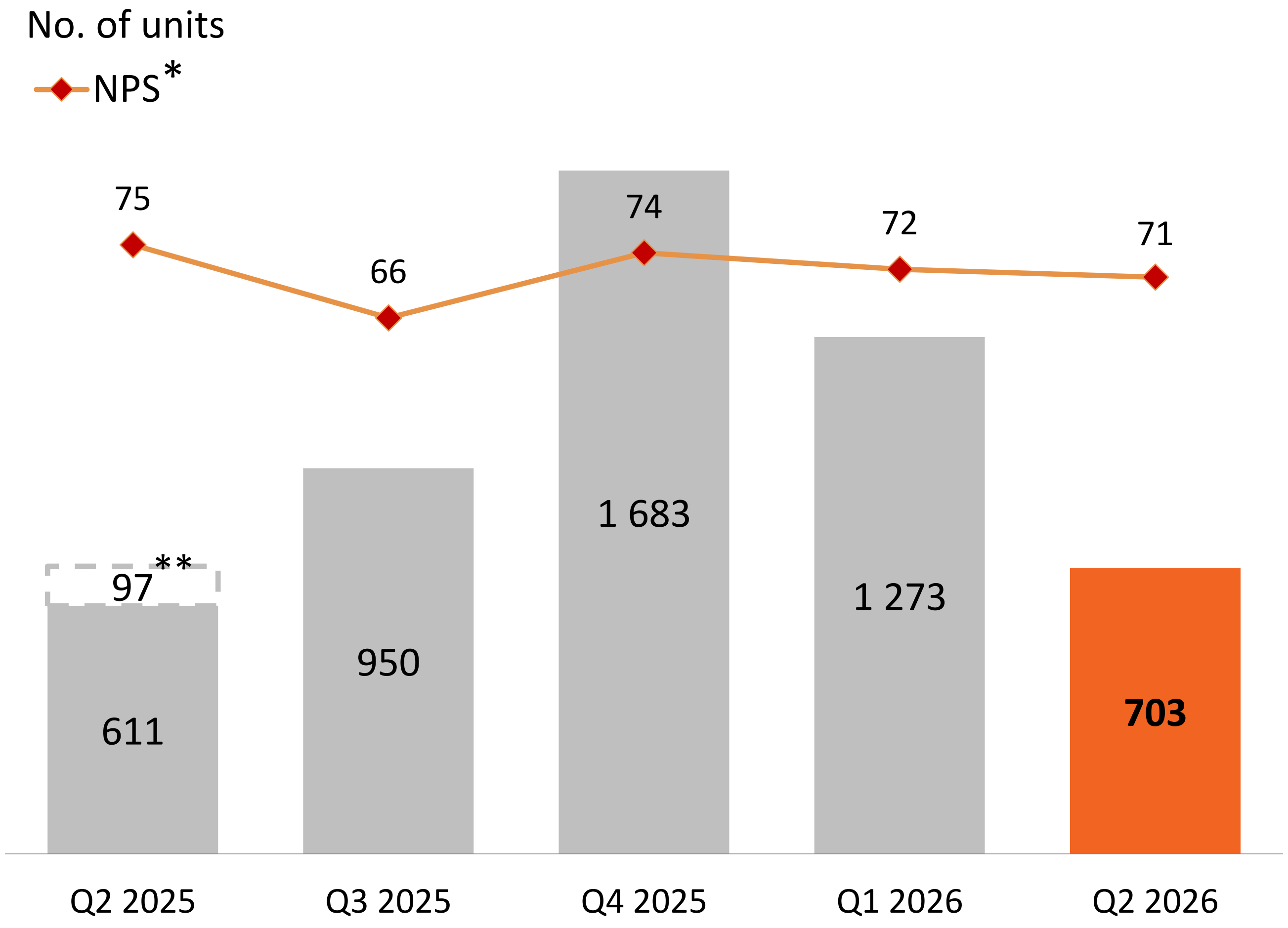
Number of plots in land bank



Land Bank	Owned	Controlled	Total	Change YoY
Warsaw	7 409	1 242	**8 651**	**(8)%**
Tri-City	5 335	627	**5 962**	**7%**
Wroclaw	844	579	**1 423**	**(38)%**
Krakow	1 039	541	**1 580**	**(12)%**
Poznan	---	228	**228**	**100%**
Dom Development Capital Group	**14 627**	**3 217**	**17 844**	**(6)%**

DELIVERIES

Y/Y INCREASE IN THE NUMBER OF UNITS DELIVERED, COUPLED WITH HIGH NPS



Deliveries of units	H1 2026	H1 2025	Change YoY
Warsaw	935	497	88%
Tri-City	206	392	(47)%
Wroclaw	474	624	(24)%
Krakow	361	82	340%
Dom Development Capital Group	**1 976**	**1 595**	**24%**

***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 2025, the Group delivered 97 units in Warsaw to an institutional investor in the Private Rental Sector (PRS).

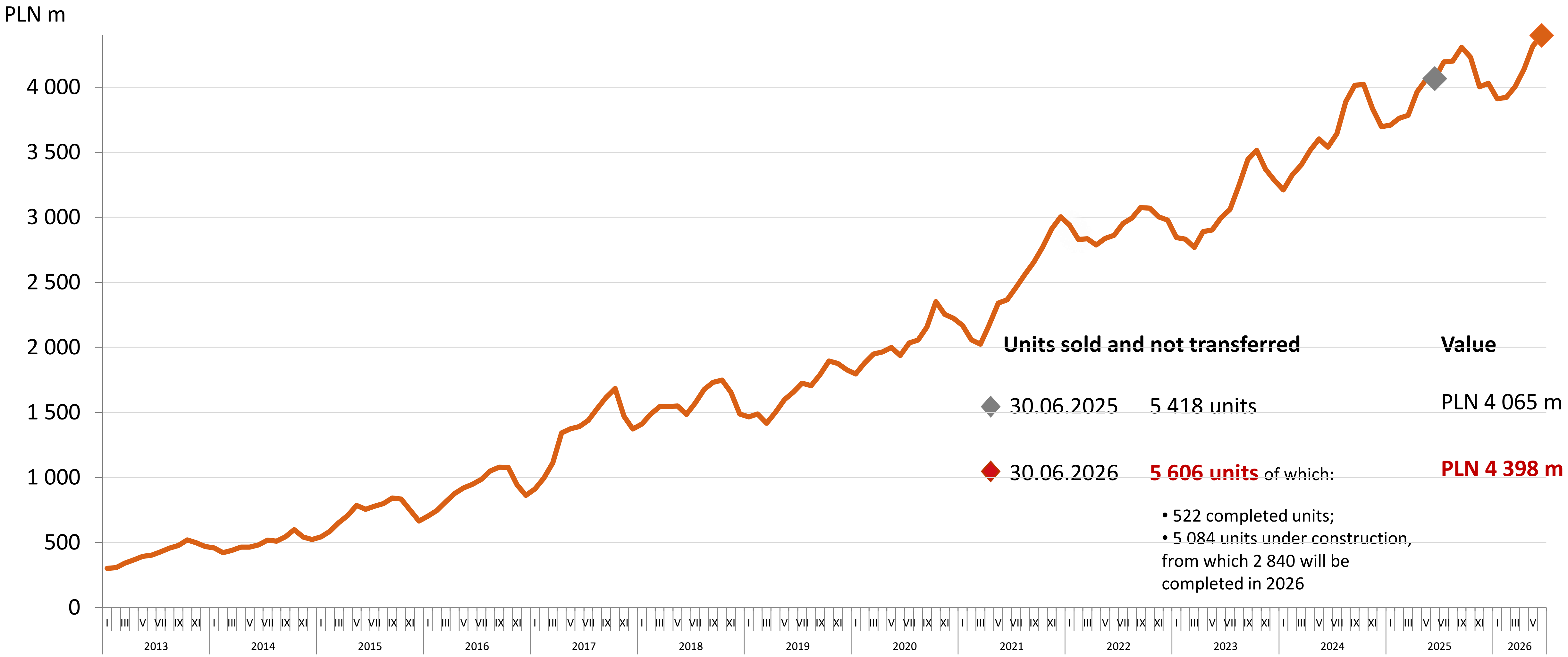
PROFIT AND LOSS STATEMENT

MAINTAINING HIGH PROFITABILITY

Profit and Loss Account	Q2 2026	Q2 2025	Change YoY	H1 2026	H1 2025	Change YoY
Sales Revenues, including	**599.9**	**552.1**	**8.7%**	**1,560.9**	**1,293.9**	**20.6%**
Revenue from the sale of finished goods	*577.5*	*505.1*	*14.3%*	*1,520.6*	*1,217.5*	*24.9%*
Deliveries (units)	*703*	*611*	*15.1%*	*1,976*	*1,595*	*23.9%*
Revenue from sale of finished goods per unit (PLN'000)	*821.5*	*826.7*	*(0.6)%*	*769.5*	*763.3*	*0.8%*
Gross Profit on Sales	**180.8**	**201.9**	**(10.5)%**	**482.5**	**455.3**	**6.0%**
Gross Profit Margin	*30.1%*	*36.6%*	*(6.5) p.p.*	*30.9%*	*35.2%*	*(4.3) p.p.*
Operating Profit	**97.5**	**120.0**	**(18.8)%**	**320.7**	**302.0**	**6.2%**
Operating Profit Margin	*16.3%*	*21.7%*	*(5.4) p.p.*	*20.5%*	*23.3%*	*(2.8) p.p.*
Profit Before Tax	**97.7**	**120.7**	**(19.1)%**	**320.3**	**304.7**	**5.1%**
Profit Before Tax Margin	*16.3%*	*21.9%*	*(5.6) p.p.*	*20.5%*	*23.6%*	*(3.1) p.p.*
Net profit	**78.5**	**97.3**	**(19.3)%**	**258.5**	**245.6**	**5.3%**
Net profit margin	*13.1%*	*17.6%*	*(4.5) p.p.*	*16.6%*	*19.0%*	*(2.4) p.p.*
EPS (PLN)	*3.04*	*3.77*	*(19.4)%*	*10.02*	*9.52*	*5.3%*

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

RECORD REVENUE POTENTIAL TO BE RECOGNISED IN COMING QUARTERS



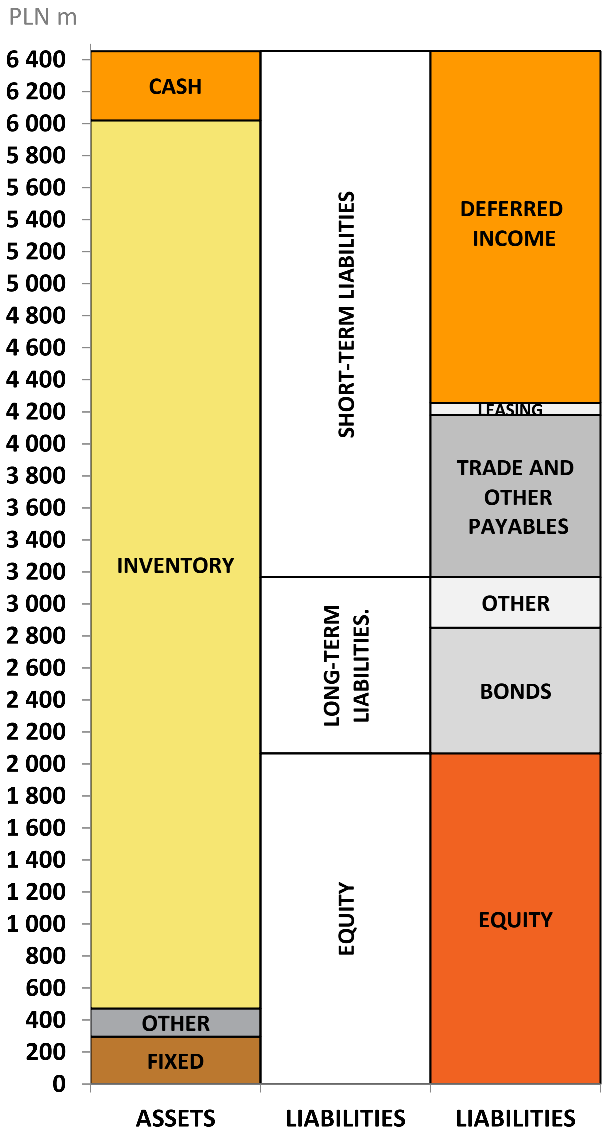
BALANCE SHEET

BALANCE SHEET EXCEEDED PLN 6 BN

ASSETS	**30.06.2026**	**31.12.2025**	**Change**
Current assets, including:	**6 157**	**5 728**	**7%**
Cash	432	522	(17)%
Incl. escrow accounts	*208*	*253*	*(18)%*
Inventories, including:	5 549	5 087	9%
land and projects under construction	*5 098*	*4 421*	*15%*
Finished units, parking places and storage cells	*306*	*502*	*(39)%*
Fixed Assets	**296**	**253**	**17%**
TOTAL ASSETS	**6 453**	**5 981**	**8%**

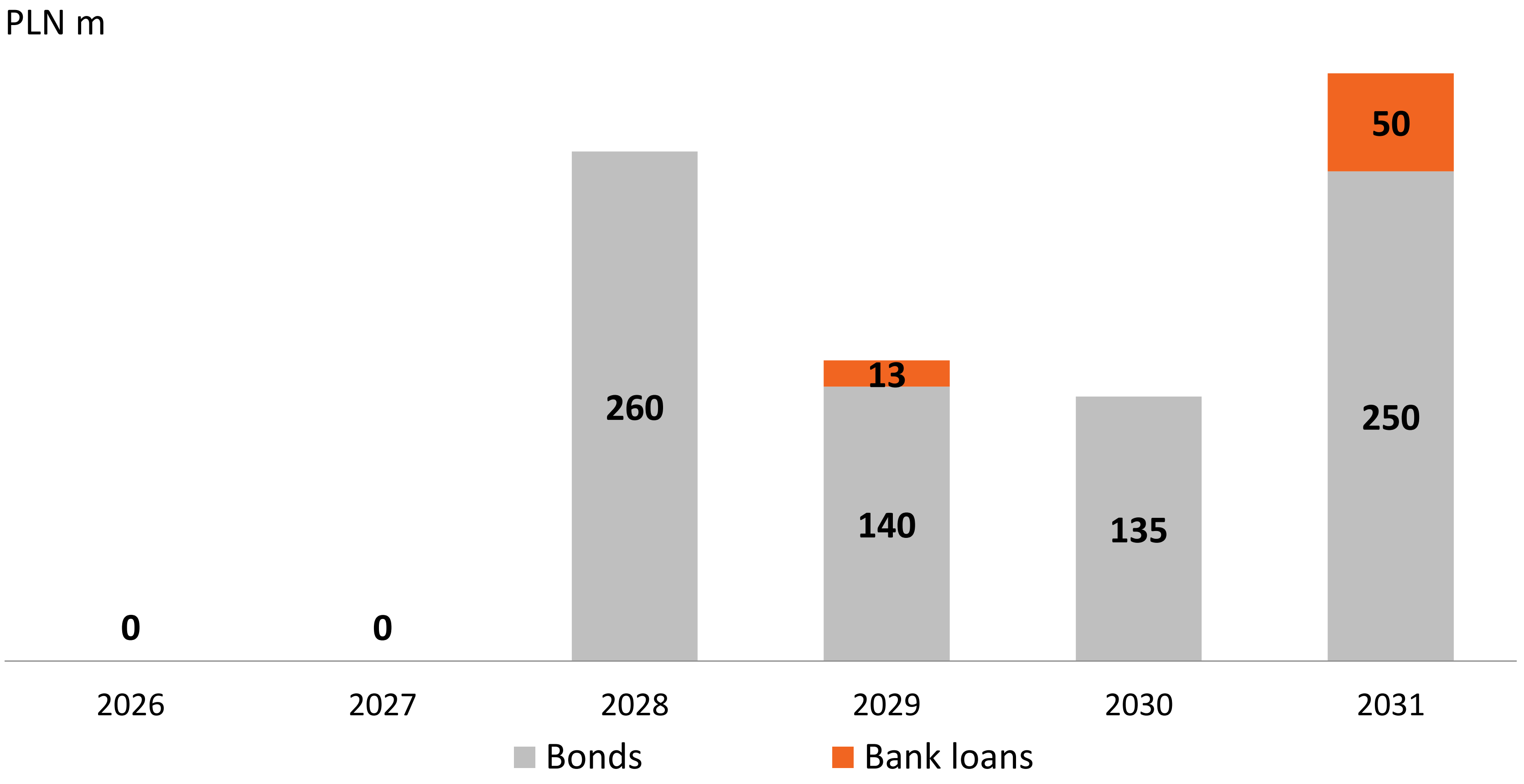
EQUITY AND LIABILITIES	**30.06.2026**	**31.12.2025**	**Change**
Equity	**2 066**	**1 988**	**4%**
Total liabilities	**4 387**	**3 993**	**10%**
Long-term liabilities, including:	1 101	855	29%
Interest-bearing debt (bonds and loans)	*848*	*578*	*47%*
Short-term liabilities, including:	3 286	3 138	5%
deferred income	*2 196*	*2 047*	*7%*
interest-bearing liabilities (bonds and borrowings)	*0*	*120*	*n.a.*
TOTAL EQUITY AND LIABILITIES	**6 453**	**5 981**	**8%**

PLN m



DEBT MATURITY STRUCTURE

ROBUST AVAILABLE FUNDING AND A STAGGERED BOND MATURITY PROFILE SUPPORTS EFFECTIVE LIQUIDITY MANAGEMENT AND PROVIDES THE FLEXIBILITY TO RESPOND TO EMERGING OPPORTUNITIES



PLN 432 m

CASH *

PLN 797 m

UNUSED CREDIT LINES

PLN 785 m

BONDS

As at 30.06.2026

*of which PLN 208 m in escrow accounts

SUMMARY: DOM DEVELOPMENT GROUP IN H1 2026

- Best first half in the Group's history in terms of sales (net sales of 2,382 units, up 17% year on year) – further strengthening our market leadership
- Record revenue potential to be recognised in future periods – 5,606 units sold but not yet delivered to buyers, with a total value of PLN 4.4 billion (as at 30 June 2026)
- High share of mortgage-financed purchases – 55% in the first half
- Gross profit margin of 31% and net profit of PLN 259 million (up 5% year on year)
- Strong balance sheet: PLN 432 million in cash and low gearing (20%)
- Record 9 402 units under construction, 53% of which have already been sold, providing certainty over future cash flows and revenue
- Available stock increased to 4 694 units, with completed units accounting for a very low share of around 5%, in response to rising sales
- Land bank supporting sales at the current level for around four years
- Entry into the Poznan market – secured our first land in Poznan

APPENDICES

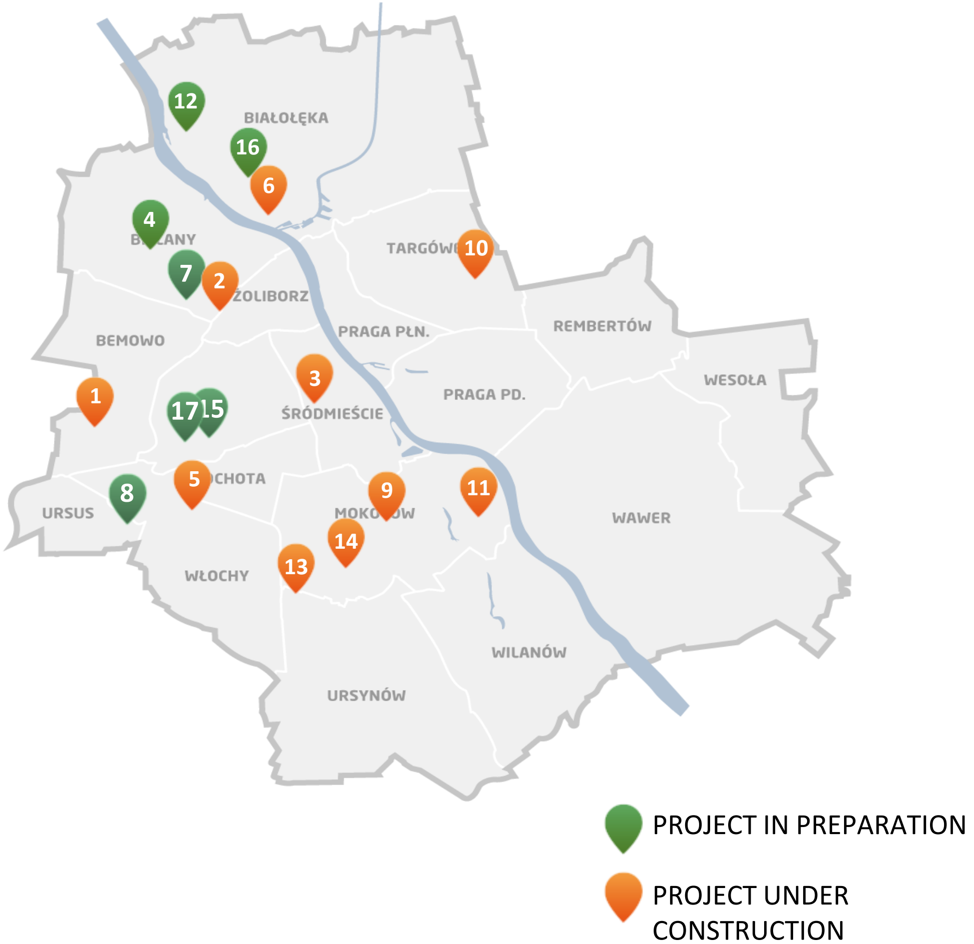
COMMENCEMENT OF NEW HANDOVERS IN Q3-Q4 2026

	PROJECT/PHASE	LOCATION	NO. OF UNITS	COMMENCEMENT
Q3	Osiedle Synteza Stage 1 Ph 3 D	Tri-City	142	Jul.26
	Wzgórze Hoplity Stage 1 Ph 2	Tri-City	48	Jul.26
	Wille Biskupin Stage 1 Ph 1	Wroclaw	54	Jul.26
	Wille Biskupin Stage 1 Ph 2	Wroclaw	54	Jul.26
	Hubska 100 Ph 2	Wroclaw	139	Aug.26
	29. Aleja Stage 2 Ph 1	Krakow	166	Aug.26
	Dzielnica Mieszkaniowa Metro Zachód Stage 13	Warsaw	155	Sep.26
	Konstelacja Stage 1 Ph 5 C7	Tri-City	35	Sep.26
	Konstelacja Stage 1 Ph 6 C8	Tri-City	59	Sep.26
	Apartamenty Nad Oławką Ph 2	Wroclaw	174	Sep.26
	Osiedle przy Malborskiej Ph 2	Krakow	71	Sep.26
		Total Q3	**1 097**	

	PROJECT/PHASE	LOCATION	NO. OF UNITS	COMMENCEMENT
Q4	Warszawska Stage 1 Ph 1 E-F	Tri-City	102	Oct.26
	Osiedle Rapsodia Ph 2	Wroclaw	129	Oct.26
	Osobowicka 114	Wroclaw	80	Oct.26
	Osiedle Urbino Stage 1 Ph 4	Warsaw	137	Nov.26
	Dzielnica Mieszkaniowa Metro Zachód Stage 8 Ph 1	Warsaw	222	Nov.26
	Apartmenty Beethovena Ph 2	Warsaw	77	Nov.26
	Konstelacja Stage 1 Ph 7 C9	Tri-City	50	Nov.26
	Konstelacja Stage 1 Ph 8 C10	Tri-City	36	Nov.26
	Osiedle Przy Błoniach Stage 3 Ph 1 B2-B4	Tri-City	167	Nov.26
	Jaskółcza	Tri-City	97	Nov.26
	Apartamenty Beethovena Ph 1	Warsaw	209	Dec.26
	Dzielnica Mieszkaniow Mokotów Sportowy Stage 1 Ph 1b	Warsaw	123	Dec.26
	Locus Stage 2 Ph 1 B1	Tri-City	84	Dec.26
	Osiedle Synteza Stage 1 Ph 4 E-F	Tri-City	153	Dec.26
	Osiedle 29. Aleja Stage 2 Ph 2	Krakow	133	Dec.26
		Total Q4	**1 799**	
		Total Q3-Q4	**2 896**	

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: WARSAW

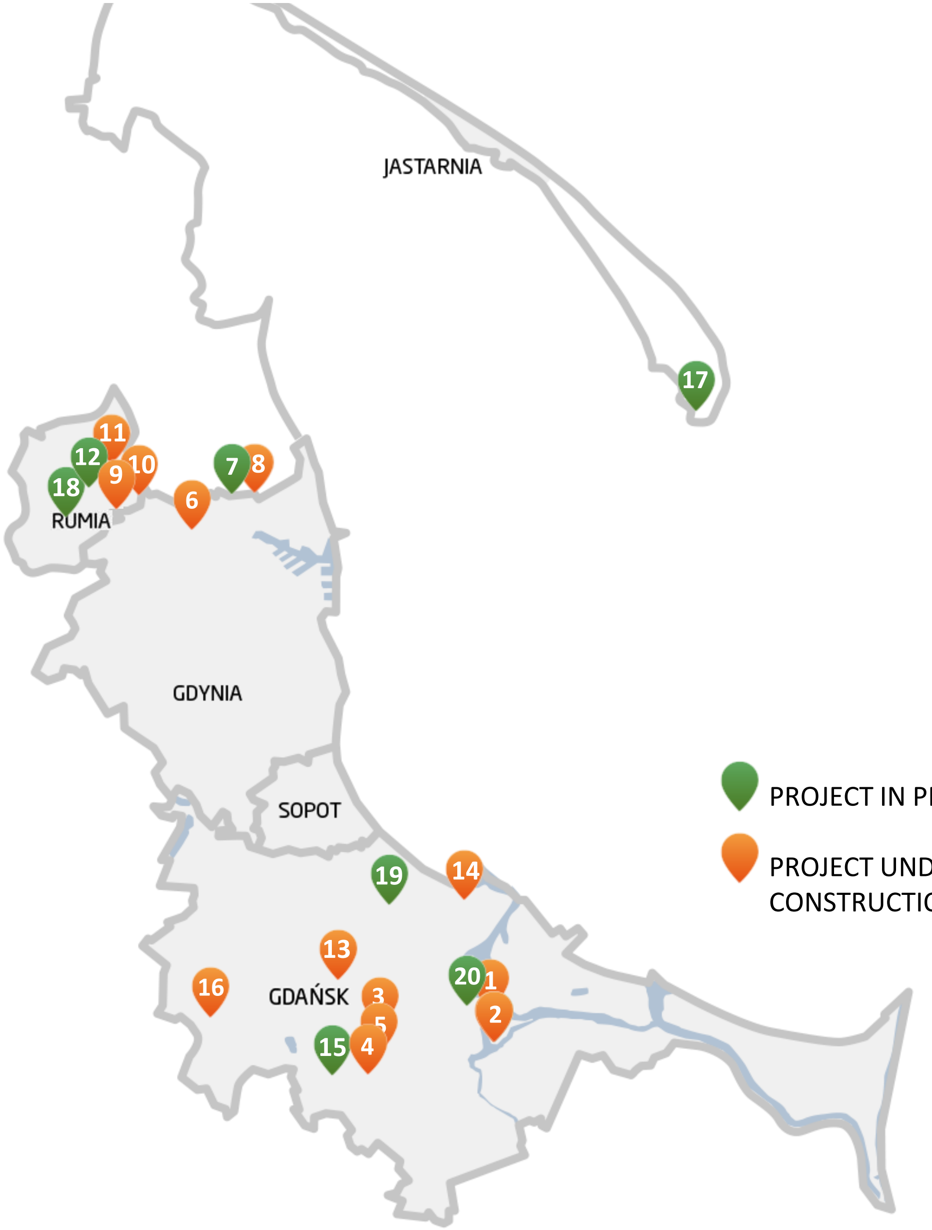
NO. OF UNITS, AS AT 30/06/2026



No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION	LAND ACQUISITION IN Q2 2026
1	DZIELNICA MIESZKANIOWA METRO ZACHÓD	590	867	---
2	APARTAMENTY LITERACKA	417	---	---
3	APARTAMENTY GRZYBOWSKA 11	184	---	---
4	BIELANY	---	332	---
5	OSIEDLE URBINO	453	531	---
6	MYŚLIBORSKA	376	363	---
7	APARTAMENTY RUDNICKIEGO	---	354	---
8	OSIEDLE PRZY FORCIE	---	388	89
9	APARTAMENTY BEETHOVENA	286	---	---
10	OSIEDLE WILNO	640	1 149	---
11	OSIEDLE MOKOTÓW SPORTOWY	543	1 947	---
12	PALLADIUM (AKACJE)	---	632	---
13	OSIEDLE BOKSERSKA 71	430	---	---
14	WILANOWSKA	308	---	---
15	WOLA ODOLANY	---	227	227
16	MODLIŃSKA	---	208	208
17	WOLSKA	---	411	411
	TOTAL WARSAW	**4 227**	**7 409**	**935**

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: TRI-CITY

NO. OF UNITS, AS AT 30/06/2026

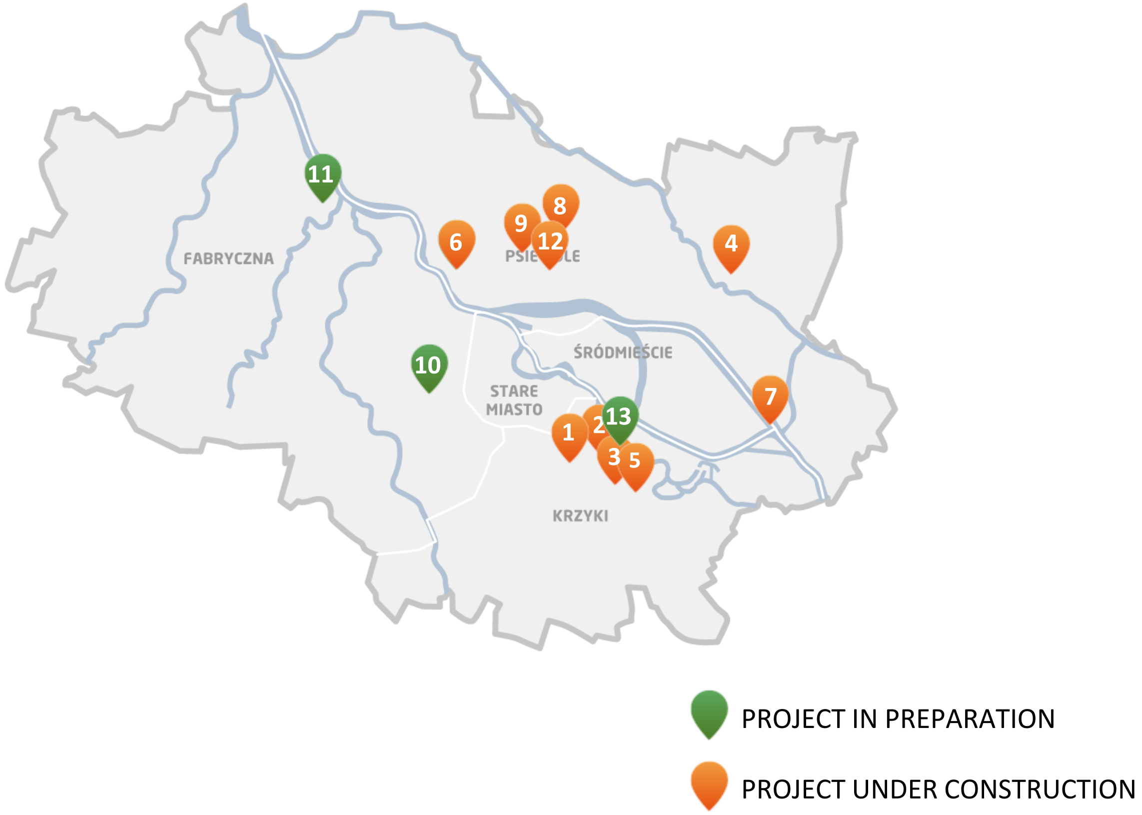


No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION	LAND ACQUISITION IN Q2 2026
1	DOKI	246	244	---
2	DOLNE MIASTO	364	539	---
3	SYNTEZA	351	---	---
4	OSIEDLE WARSZAWSKA	349	---	---
5	WZGÓRZE HOPLITY	48	---	---
6	GDYNIA ORZECHOWA	132	---	---
7	OSIEDLE BEAUFORTA 3	---	446	---
8	KONSTELACJA	286	160	---
9	WZGÓRZE MARKOWCA	90	88	---
10	LOCUS 2, LOCUS 3	191	160	---
11	OSIEDLE PRZY BŁONIACH 3	379	---	---
12	WIDOKI	---	159	---
13	LEŚNA GÓRA	90	---	---
14	PRZYSTAŃ BRZEŹNO	240	206	---
15	GDAŃSK POTĘGOWSKA	---	156	---
16	GDAŃSKIE ZACISZE*	99	506	---
17	MARINA HEL APARTAMENTY	---	239	---
18	RUMIA KOSYNIERÓW	---	1 134	---
19	ALFA GDAŃSK	---	747	---
20	DOKI V*	---	551	551
	TOTAL TRI-CITY	**2 865**	**5 335**	**551**

* 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 30/06/2026



No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION	LAND ACQUISITION IN Q2 2026
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	99	18	---
8	OSIEDLE ARKADIA	156	---	---
9	OSIEDLE RAPSODIA	258	---	---
10	OSIEDLE NOWODWORSKA	---	446	---
11	OSIEDLE PARK ŚWIETLIKÓW	---	227	---
12	KAMIEŃSKIEGO	68	---	---
13	KRAKOWSKA	---	153	153
	TOTAL WROCLAW	**1 274**	**844**	**153**

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: KRAKOW

NO. OF UNITS, AS AT 30/06/2026

No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION
1	OSIEDLE 29. ALEJA	299	---
2	OSIEDLE PRZY MALBORSKIEJ	71	---
3	APARTAMENTY PARK MATECZNEGO	216	---
4	PRZYSTANEK PRĄDNIK	127	637
5	OSIEDLE PRZY WIELICKIEJ	323	95
6	KOBIERZYŃSKA/RYDLÓWKA	---	214
7	WROCŁAWSKA	---	93
	TOTAL KRAKOW	**1 036**	**1 039**

PROJECT IN PREPARATION

PROJECT UNDER CONSTRUCTION

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