WARSZAWA
WROCŁAW
KRAKÓW
POZNAŃ

DOM DEVELOPMENT S.A. CAPITAL GROUP

PRESENTATION OF Q3 2026 RESULTS

19 NOVEMBER 2026

Q3 2026 AT DOM DEVELOPMENT GROUP

1 251

RECORD QUARTERLY UNIT SALES

+6% YoY

1 250

UNITS DELIVERED

+32% YoY

PLN 175 m

NET PROFIT Q3 2026

+36% YoY

PLN 4.5 bn

RECORD REVENUE POTENTIAL TO BE RECOGNISED IN COMING QUARTERS

NPS(1) 71 pts.

CUSTOMER SATISFACTION INDEX

at a high level

PLN 495 m

CASH(2) AT 30.09.2026

(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 60 points (National New Homes Customer Satisfaction Survey, March 2026).

(2) Includes cash in open escrow accounts (PLN 249 m)

Q1-Q3 2026 FINANCIAL SUMMARY

REVENUE

Q1-Q3 2026	Q1-Q3 2025	Change
PLN 2 522 m	**PLN 2 001 m**	PLN +521 m +26%

31% **GROSS MARGIN**
Q1-Q3 2025: 34%

NET PROFIT

Q1-Q3 2026	Q1-Q3 2025	Change
PLN 433 m	**PLN 374 m**	PLN +59 m +16%

17% **NET MARGIN**
Q1-Q3 2025: 19%

GEARING

30.09.2026	30.09.2025
15%	**(2)%**

NET DEBT

30.09.2026
PLN 340 m

38% **ROE 12M**
12M at 09.2025: 41%

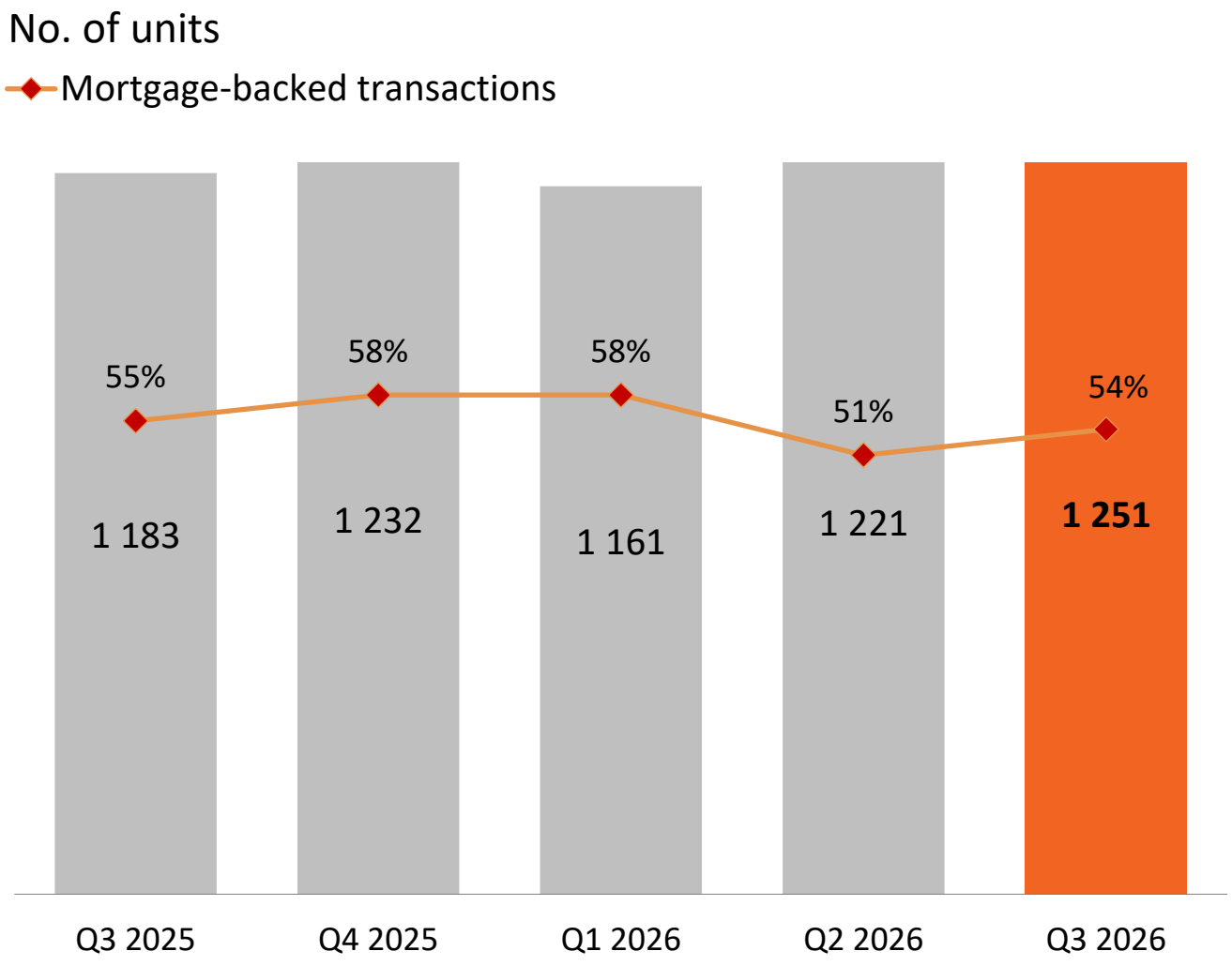
MARKET OVERVIEW IN Q3 2026

- **Best quarterly sales across the seven largest markets since the beginning of 2024** (up 16% quarter on quarter and 19% year on year), supported by increased borrowing capacity and higher wages
- **Significant market consolidation** – the five largest developers account for nearly one-third of quarterly sales across the seven largest markets
- **Significant increase in new project launches** (up 51% year on year across the seven largest markets) to keep pace with the current high rate of sales
- **A high level of available stock** at the end of September 2026, including a **significant share of completed units** (averaging 29% across the seven largest markets)
- **Persistent regional differences in the supply-demand balance** – strong demand recorded in Warsaw (sell-through period: 3.9 quarters), with Tricity remaining balanced (4.4 quarters), and excess supply in Kraków and Wroclaw (5.5–5.9 quarters)
- **Stabilisation of residential property prices**, with noticeable increases in the most attractive projects
- **Construction costs** – continued moderate increases driven by the war in the Middle East

Source: *RynekPierwotny.pl*

NET SALES

HIGHEST QUARTERLY NET SALES IN THE GROUP'S HISTORY

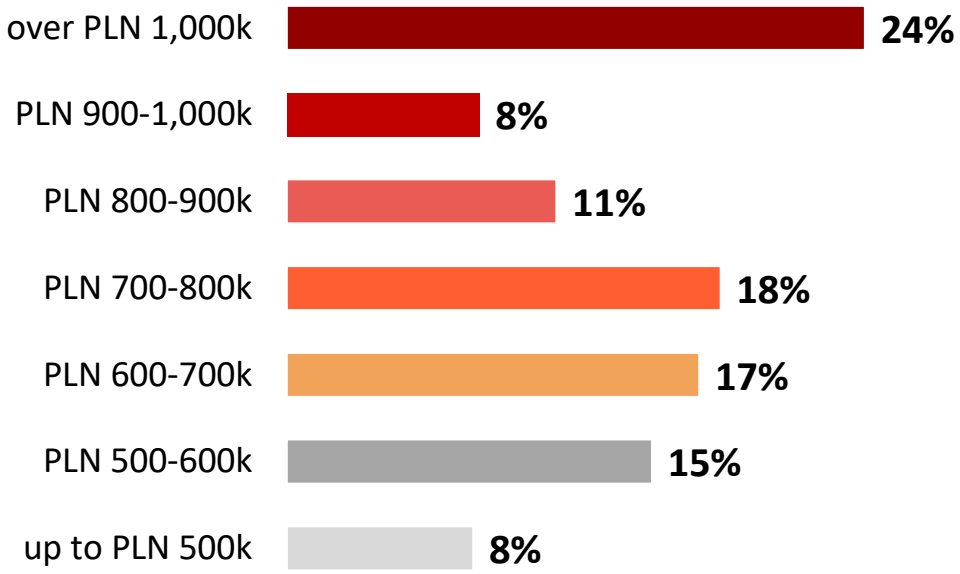


Net sales (units)	9M 2026	9M 2025	Change YoY
Warsaw	1 650	1 429	15%
Tri-City	931	757	23%
Wroclaw	608	648	(6)%
Krakow	444	382	16%
Dom Development Capital Group	**3 633**	**3 216**	**13%**

Q3 2026 SALES SEGMENTATION

24% OF UNITS SOLD, WORTH MORE THAN PLN 1 MILLION

Segmentation value of the DOM Development Group residential sales in Q3 2026



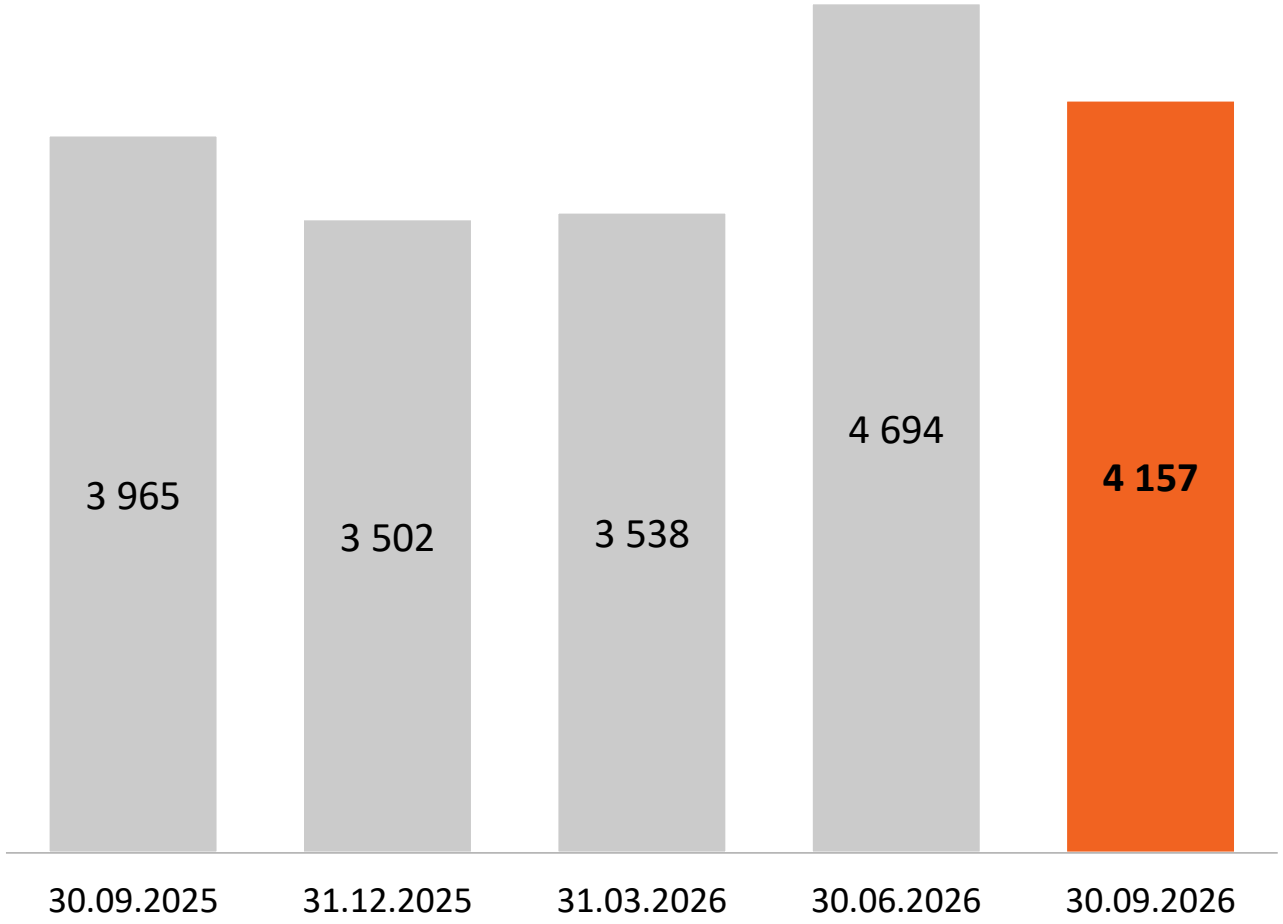
Average transaction value (PLN k)	Q3 2026	Q3 2025	Change YoY
Warsaw	898	832	8%
Tri-City	758	694	9%
Wroclaw	813	741	10%
Krakow	937	939	0%
Dom Development Capital Group	**854**	**797**	**7%**

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



Completed units account for only 5% of the stock

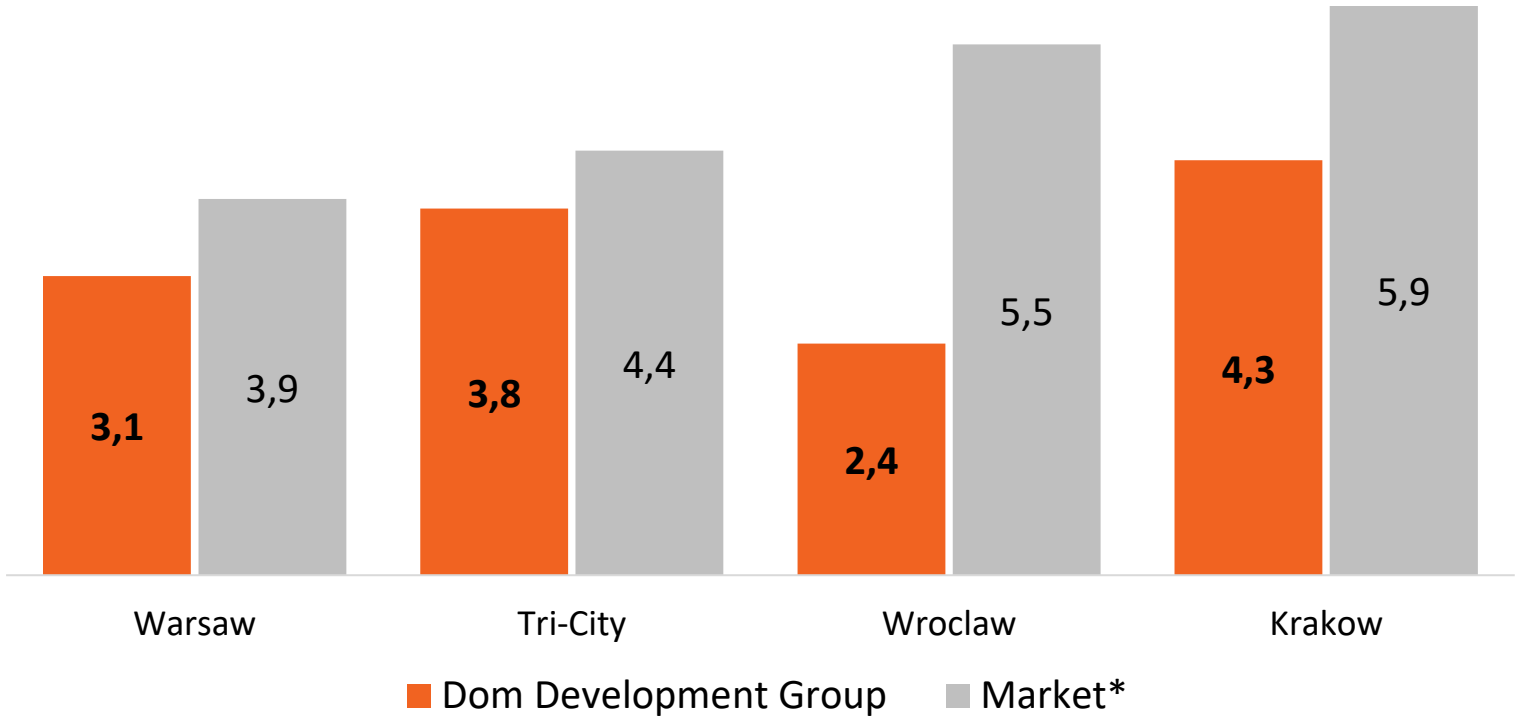
Offer by market	30.09. 2026	30.09. 2025	Change YoY
Warsaw	1 759	1 686	4%
Tri-City	1 227 *	930	32%
Wroclaw	492	709	(31)%
Krakow	679	640	6%
Dom Development Capital Group	**4 157**	**3 965**	**5%**

Including 100% of the available stock in the project implemented through the joint venture in which Euro Styl S.A. holds a 50% (73 units in total in the Q3 2026).

STOCK SELL-OUT PERIOD

HEALTHY STOCK-TO-SALES RATIO

Stock sell-out period (in quarters)



The average time needed to sell the Group's available housing inventory is approximately **3.3 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 Q3 2026

WARSAW

APARTAMENTY RUDNICKIEGO
348 units
Enhanced specifications, landscaped common areas and excellent transport links

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

WROCLAW

OSIEDLE PARK ŚWIETLIKÓW
60 units
Low-rise buildings surrounded by parks and recreational areas along the Odra River

WILLE BISKUPIN
18 units
The peace and privacy of Wielka Wyspa, with convenient access to the city centre

TRI-CITY

Marina Hel Apartamenty
164 units
Luxury apartment buildings in Hel, right on the seafront

ZAJEZDNIA MOTŁAWA NA DOLNYM
142 units
Gdańsk's Dolne Miasto district, adjacent to green bastions and the Motława River

DOKI
113 units
Modern, vibrant neighbourhood in the heart of Gdańsk

KONSTELACJA
zamieszkaj pod dobrą gwiazdą
78 units
Coastal location in Pogórze near Gdynia, just 10 minutes from the beach

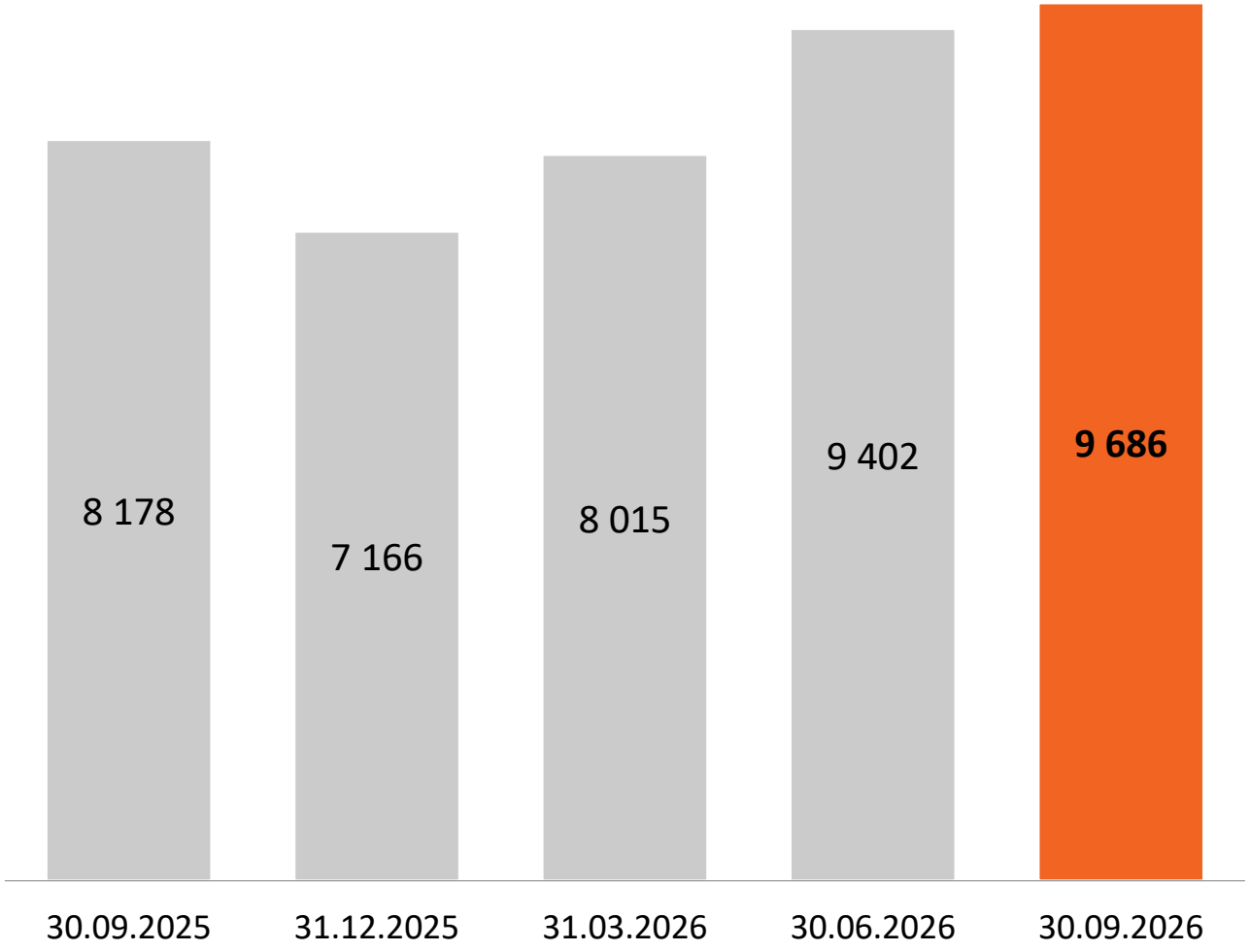
KRAKOW

PRZYSTANEK PRĄDNIK
227 units
Continuation of the Górka Narodowa estate concept, near the railway station under construction

UNITS IN PROJECTS UNDER CONSTRUCTION

HIGH PRESALES RATE PROVIDES SECURITY AND VISIBILITY OVER CASH FLOWS AND FUTURE FINANCIAL PERFORMANCE

No. of units under construction



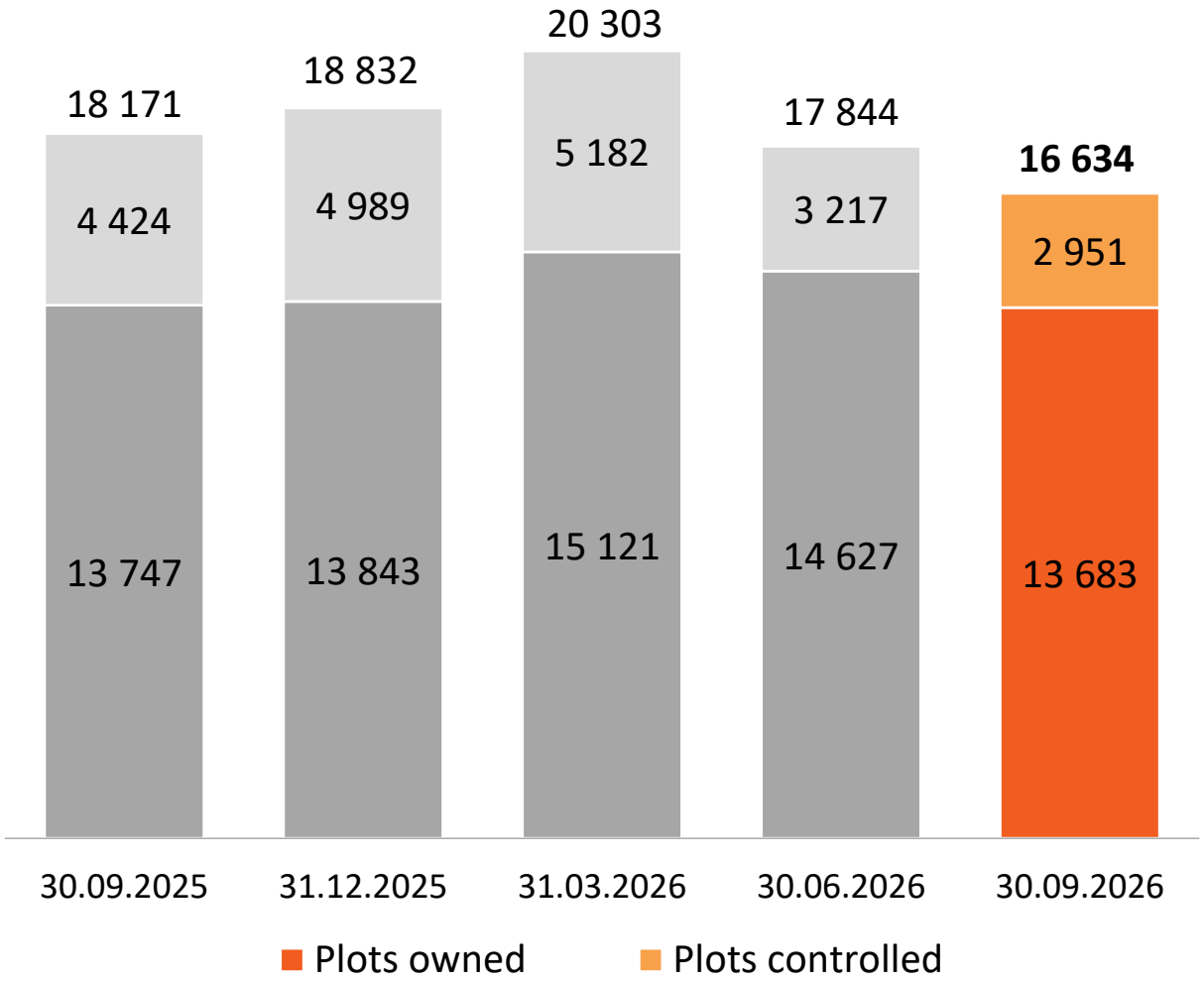
55% of units under construction are sold

Units under construction	30.09. 2026	30.09. 2025	Change YoY
Warsaw	4 541	3 523	29%
Tri-City	3 080	2 134	44%
Wroclaw	1 039	1 223	(15)%
Krakow	1 026	1 298	(21)%
Dom Development Capital Group	**9 686**	**8 178**	**18%**

LAND BANK – OWNED AND CONTROLLED

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

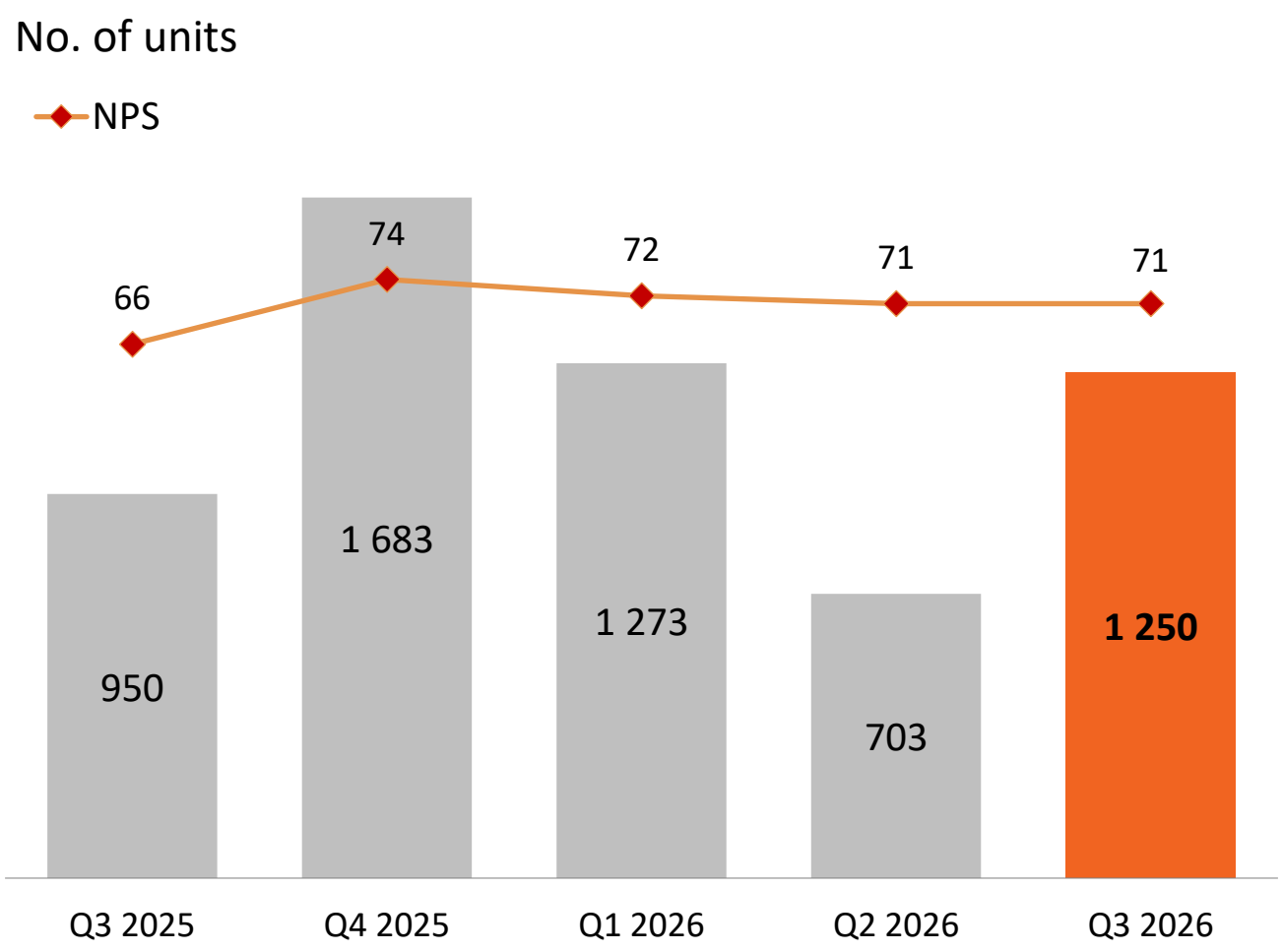
Number of plots in land bank



Land Bank	Owned	Controlled	Total	Change YoY
Warsaw	6 886	1 359	**8 245**	**(5)%**
Tri-City	4 846	627	**5 473**	**(9)%**
Wroclaw	937	424	**1 361**	**(32)%**
Krakow	786	541	**1 327**	**(11)%**
Poznan	228	---	**228**	**N/A**
Dom Development Capital Group	**13 683**	**2 951**	**16 634**	**(8)%**

DELIVERIES

ALL DELIVERIES ON SCHEDULE



Deliveries of units	9M 2026	9M 2025	Change YoY
Warsaw	1 379	991	39%
Tri-City	477	694	(31)%
Wroclaw	792	680	16%
Krakow	578	180	221%
Dom Development Capital Group	**3 226**	**2 545**	**27%**

*** 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 60 points (National New Homes Customer Satisfaction Survey, March 2026).

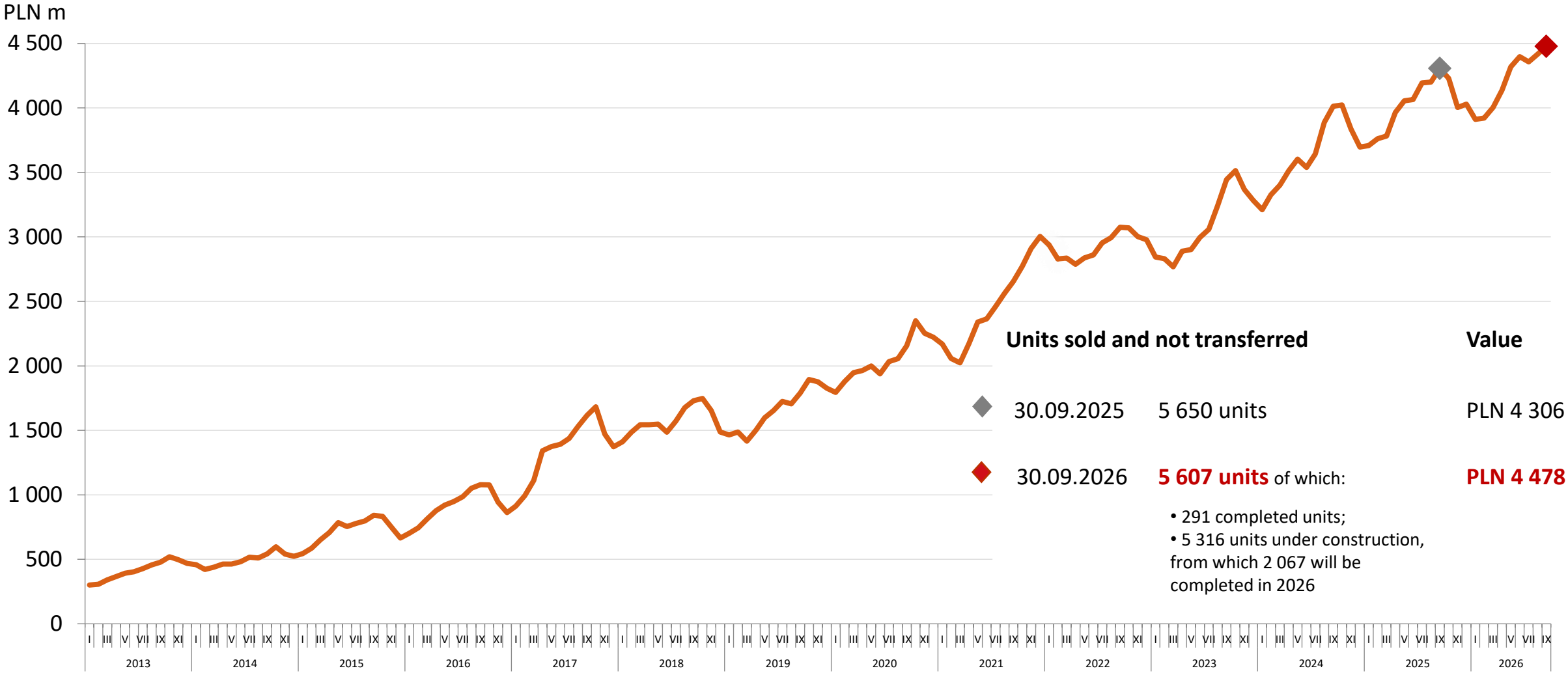
PROFIT AND LOSS STATEMENT

MAINTAINING HIGH PROFITABILITY

Profit and Loss Account	Q3 2026	Q3 2025	Change YoY	I-III 2026	I-III 2025	Change YoY
Sales Revenues, including	**961.0**	**706.6**	***36.0%***	**2,521.8**	**2,000.5**	***26.1%***
Revenue from the sale of finished goods	*929.0*	*681.0*	*36.4%*	*2,449.6*	*1,898.5*	*29.0%*
Deliveries (units)	*1,250*	*950*	*31.6%*	*3,226*	*2,545*	*26.8%*
Revenue from sale of finished goods per unit (PLN'000)	*743.2*	*716.8*	*3.7%*	*759.3*	*746.0*	*1.8%*
Gross Profit on Sales	**300.1**	**229.2**	***30.9%***	**782.6**	**684.5**	***14.3%***
Gross Profit Margin	*31.2%*	*32.4%*	*(1.2) p.p.*	*31.0%*	*34.2%*	*(3.2) p.p.*
Operating Profit	**219.6**	**154.0**	***42.6%***	**540.3**	**456.0**	***18.5%***
Operating Profit Margin	*22.9%*	*21.8%*	*1.1 p.p.*	*21.4%*	*22.8%*	*(1.4) p.p.*
Profit Before Tax	**217.4**	**158.7**	***37.0%***	**537.7**	**463.5**	***16.0%***
Profit Before Tax Margin	*22.6%*	*22.5%*	*0.1 p.p.*	*21.3%*	*23.2%*	*(1.9) p.p.*
Net profit	**174.8**	**128.6**	***35.9%***	**433.3**	**374.2**	***15.8%***
Net profit margin	*18.2%*	*18.2%*	*0.0 p.p.*	*17.2%*	*18.7%*	*(1.5) p.p.*
EPS (PLN)	*6.78*	*4.99*	*35.9%*	*16.80*	*14.51*	*15.8%*

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

RECORD REVENUE POTENTIAL TO BE RECOGNISED IN COMING QUARTERS



Units sold and not transferred		Value
30.09.2025	5 650 units	PLN 4 306 m
30.09.2026	**5 607 units** of which:	**PLN 4 478 m**

- 291 completed units;
- 5 316 units under construction, from which 2 067 will be completed in 2026

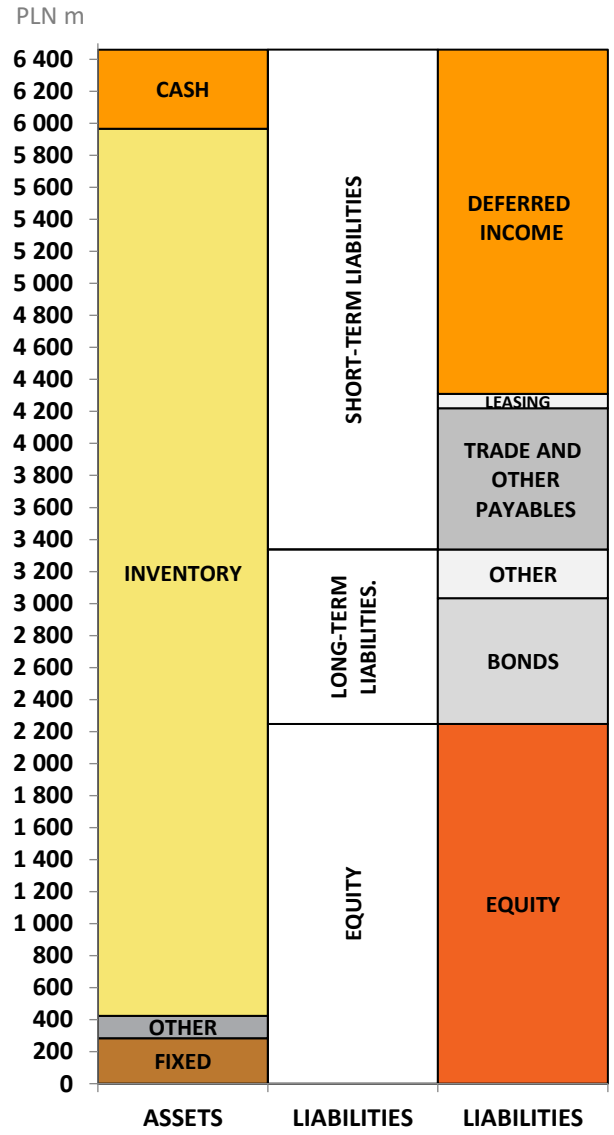
BALANCE SHEET

BALANCE SHEET EXCEEDED PLN 6 BN

ASSETS	30.09.2026	30.09.2025	Change
Current assets, including:	**6 177**	**5 984**	**3%**
Cash	495	754	(34)%
Incl. escrow accounts	*249*	*208*	*20%*
Inventories, including:	5 542	5 037	10%
land and projects under construction	*5 144*	*4 547*	*13%*
Finished units, parking places and storage cells	*270*	*343*	*(21)%*
Fixed Assets	**284**	**239**	**18%**
TOTAL ASSETS	**6 461**	**6 223**	**4%**

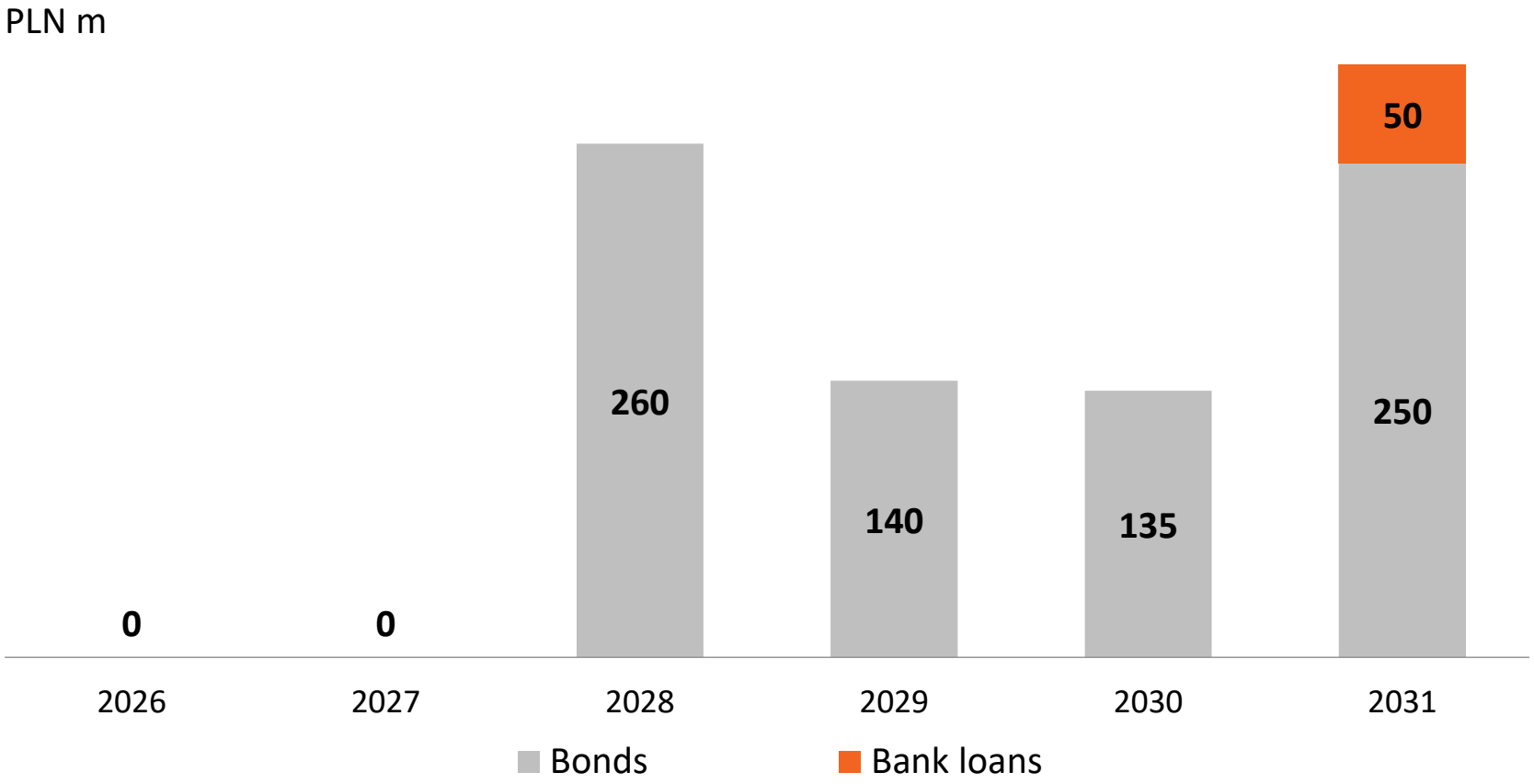
EQUITY AND LIABILITIES	30.09.2026	30.09.2025	Change
Equity	**2 247**	**1 890**	**19%**
Total liabilities	**4 214**	**4 333**	**(3)%**
Long-term liabilities, including:	1 091	836	30%
Interest-bearing debt (bonds and loans)	*835*	*605*	*38%*
Short-term liabilities, including:	3 123	3 497	(11)%
deferred income	*2 151*	*2 472*	*(13)%*
interest-bearing liabilities (bonds and borrowings)	*0*	*110*	*(100)%*
TOTAL EQUITY AND LIABILITIES	**6 461**	**6 223**	**4%**

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 495 m

CASH *

PLN 810 m

UNUSED CREDIT LINES

PLN 785 m

BONDS

As at 30.09.2026

* of which PLN 249 m in escrow accounts

SUMMARY: DOM DEVELOPMENT GROUP IN Q3 2026

- Record-high quarterly sales in the Group's history – 1 251 units
- Record revenue potential to be recognized in future periods – 5 607 units sold but not yet delivered – with a value of PLN 4.5 billion (as at September 30, 2026)
- High share of mortgage-financed purchases – 54% in Q3 2026
- For the first nine months of 2026, the Group achieved a gross margin of 31% and generated a net profit of PLN 433 m
- Robust balance sheet: PLN 495 m in cash with low gearing 15%
- Record 9 686 units under construction, 55% of which have already been sold, providing certainty over future cash flows and revenue
- Available stock of 4 157 units, aligned with the current pace of sales and market conditions
- The Group's sell-through period is shorter than the market average
- Land bank sufficient to sustain the current level of sales for around four years
- Expansion of operations in Poznan – purchasing the first property, with sales scheduled to launch in early 2027

APPENDICES

COMMENCEMENT OF NEW HANDOVERS IN Q4 2026

	PROJECT/PHASE	LOCATION	NO. OF UNITS	COMMENCEMENT
Q4	Warszawska Stage 1 Ph 1 E-F	Tri-City	103	Oct.26
	Osiedle Rapsodia Ph 2	Wroclaw	129	Oct.26
	Dzielnica Mieszkaniowa Metro Zachód Stage 8 Ph 1	Warsaw	222	Nov.26
	Osiedle Wilno VII Stage 3 Ph 2	Warsaw	192	Nov.26
	Osiedle Urbino Stage 1 Ph 4	Warsaw	137	Nov.26
	Apartmenty Beethovena Ph 2	Warsaw	77	Nov.26
	Osiedle Przy Błoniach Stage 3 Ph 1 B2-B4	Tri-City	167	Nov.26
	Konstelacja Stage 1 Ph 7 C9	Tri-City	50	Nov.26
	Konstelacja Stage 1 Ph 8 C10	Tri-City	36	Nov.26
	Jaskółcza	Tri-City	97	Nov.26
	Locus Stage 2 Ph 1 B1	Tri-City	84	Nov.26
	Osobowicka 114	Wroclaw	80	Nov.26
	Apartamenty Beethovena Ph 1	Warsaw	209	Dec.26
	Dzielnica Mieszkaniow Mokotów Sportowy Stage 1 Ph 1b	Warsaw	123	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 2026	**1 992**	

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: WARSAW

NO. OF UNITS, AS AT 30/09/2026



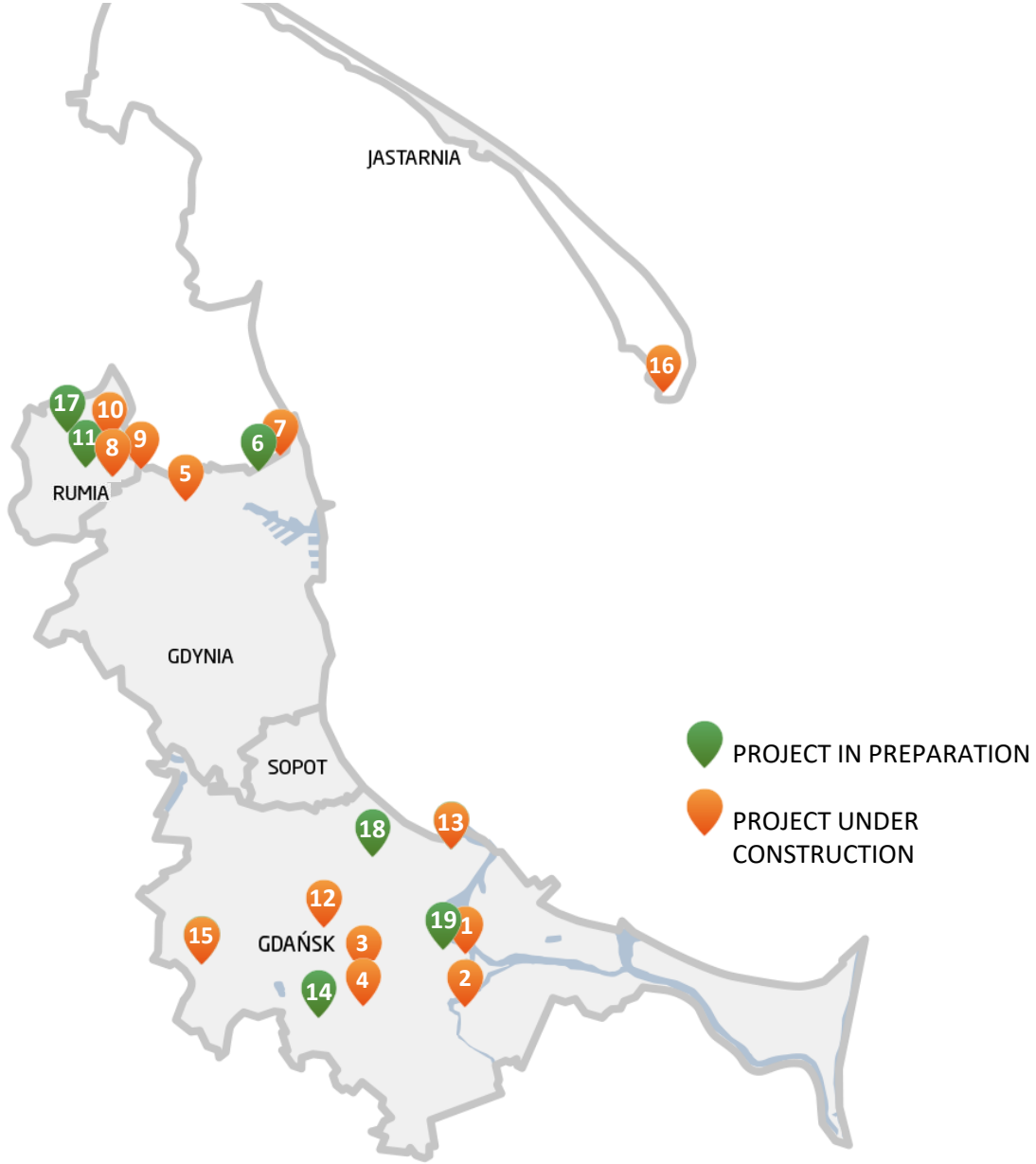
PROJECT IN PREPARATION

PROJECT UNDER CONSTRUCTION

No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION
1	DZIELNICA MIESZKANIOWA METRO ZACHÓD	435	862
2	APARTAMENTY LITERACKA	417	---
3	APARTAMENTY GRZYBOWSKA 11	184	---
4	BIELANY	---	330
5	OSIEDLE URBINO	574	410
6	MYŚLIBORSKA	376	363
7	APARTAMENTY RUDNICKIEGO	348	---
8	OSIEDLE PRZY FORCIE	---	375
9	APARTAMENTY BEETHOVENA	286	---
10	OSIEDLE WILNO	640	1 149
11	OSIEDLE MOKOTÓW SPORTOWY	543	1 939
12	PALLADIUM (AKACJE)	---	614
13	OSIEDLE BOKSERSKA 71	430	---
14	WILANOWSKA	308	---
15	WOLA ODOLANY	---	225
16	MODLIŃSKA	---	208
17	WOLSKA	---	411
	TOTAL WARSAW	**4 541**	**6 886**

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: TRI-CITY

NO. OF UNITS, AS AT 30/09/2026



No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION
1	DOKI	359	140
2	DOLNE MIASTO	506	379
3	SYNTEZA	209	---
4	GDAŃSK WARSZAWSKA	350	---
5	GDYNIA ORZECHOWA	132	---
6	OSIEDLE BEAUFORTA 3	---	446
7	KONSTELACJA	270	86
8	WZGÓRZE MARKOWCA	90	88
9	LOCUS 2, LOCUS 3	191	173
10	OSIEDLE PRZY BŁONIACH 3	379	---
11	WIDOKI 2	---	159
12	LEŚNA GÓRA	90	---
13	PRZYSTAŃ BRZEŹNO	241	206
14	GDAŃSK POTĘGOWSKA	---	156
15	GDAŃSK BYSEWSKA*	99	506
16	MARINA HEL	164	75
17	RUMIA KOSYNIERÓW	---	1 134
18	ALFA	---	747
19	DOKI V*	---	551
	TOTAL TRI-CITY	**3 080**	**4 846**

* 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 30/09/2026



PROJECT IN PREPARATION

PROJECT UNDER CONSTRUCTION

No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION	LAND ACQUISITION IN Q3 2026
1	MICHALCZYKA II	---	168	168
2	KRAKOWSKA	---	153	---
3	OSIEDLE MIĘDZYLESKA 3	116	---	---
4	OSIEDLE ZIELNA	50	---	---
5	OSIEDLE MIĘDZYLESKA 4	134	---	---
6	OSOBOWICKA 114	80	---	---
7	WILLE BISKUPIN	117	---	---
8	OSIEDLE ARKADIA	156	---	---
9	OSIEDLE RAPSODIA	258	---	---
10	OSIEDLE NOWODWORSKA	---	449	---
11	PARK ŚWIETLIKÓW	60	167	---
12	KAMIEŃSKIEGO	68	---	---
	TOTAL WROCLAW	**1 039**	**937**	**168**

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: KRAKOW

NO. OF UNITS, AS AT 30/09/2026



No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION
1	OSIEDLE 29. ALEJA	133	---
2	WROCŁAWSKA	---	93
3	APARTAMENTY PARK MATECZNEGO	216	---
4	PRZYSTANEK PRĄDNIK	354	384
5	OSIEDLE PRZY WIELICKIEJ	323	95
6	KOBIERZYŃSKA/RYDLÓWKA	---	214
	TOTAL KRAKOW	**1 026**	**786**

PROJECT IN PREPARATION

PROJECT UNDER CONSTRUCTION

PROJECTS UNDER CONSTRUCTION AND IN PREPARATION: POZNAN

NO. OF UNITS, AS AT 30/09/2026



PROJECT IN PREPARATION

No.	INVESTMENT	UNDER CONSTRUCTION	IN PREPARATION	LAND ACQUISITION IN Q3 2026
1	JEŻYCE	---	228	228
	TOTAL POZNAN	**---**	**228**	**228**

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