

Summary of results for 1-3Q 2024

September 15, 2024



OGÓLNOPOLSKI
DEVELOPER

www.atal.pl

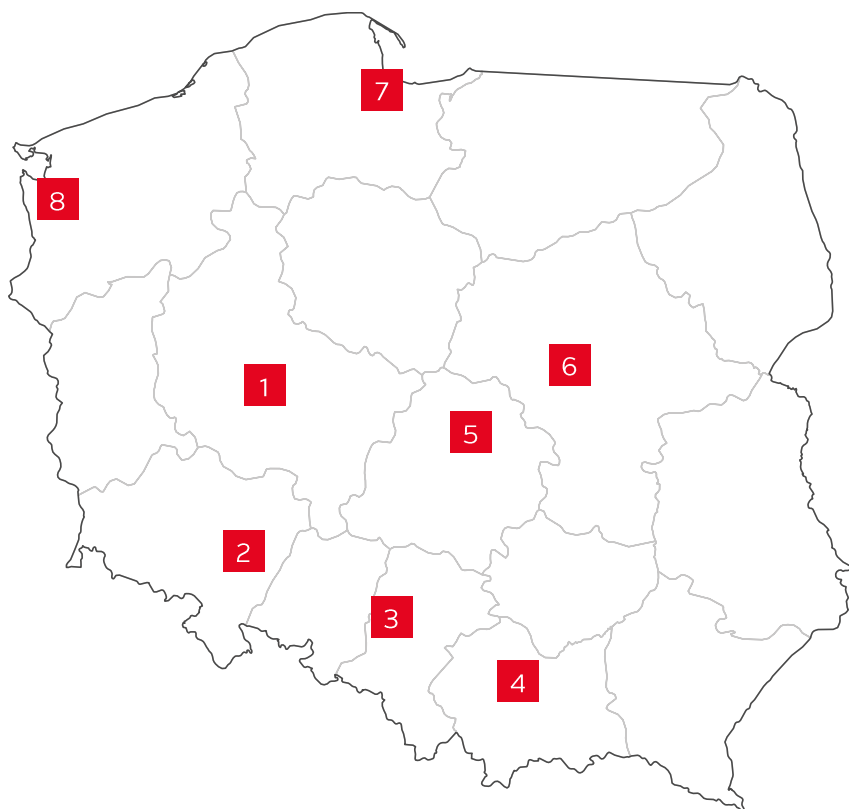


1

Operating activities



Investments in progress and in the pipeline



TSA - total saleable area

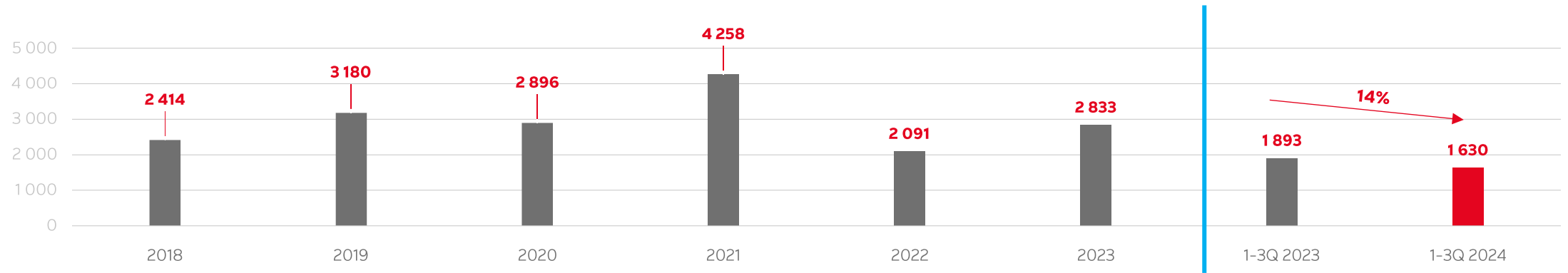
- 1** Poznań
- 2** Wrocław
- 3** Aglomeracja Śląska
- 4** Kraków
- 5** Łódź
- 6** Warszawa
- 7** Trójmiasto
- 8** Szczecin

SUMMARY

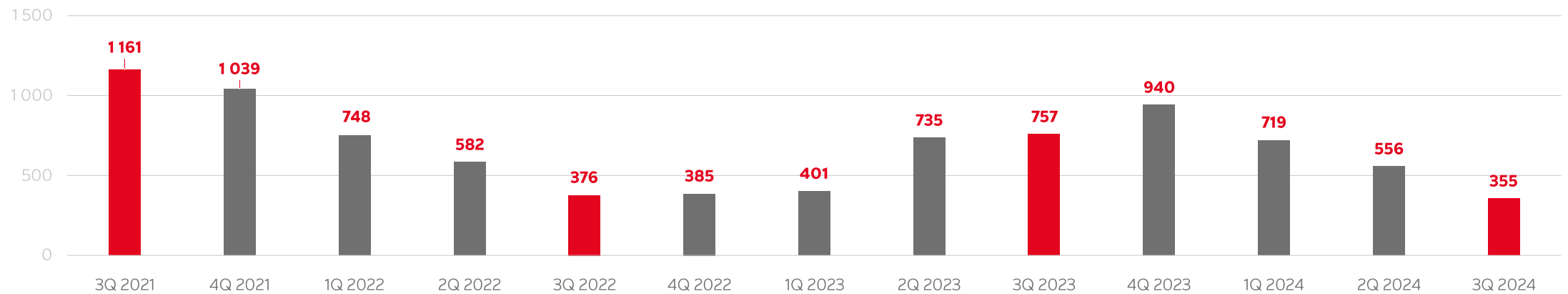
PROJECTS	NUMBER OF PROJECTS	NUMBER OF FLATS	TSA (m2)
In progress	3	1 126	68 906
Planned	6	1 771	97 392
In progress	6	1 506	81 171
Planned	3	441	27 933
In progress	8	2 477	145 666
Planned	5	1 906	104 798
In progress	6	788	43 689
Planned	7	2 217	121 935
In progress	5	1 305	73 298
Planned	5	2 382	131 000
In progress	5	599	34 466
Planned	5	993	54 335
In progress	8	856	49 029
Planned	9	1 844	101 939
In progress	1	404	23 042
Planned	1	170	9 370
In progress	42	9 061	519 267
Planned	41	11 724	648 702

Sales of flats

Annual number of flats sold 2018-2024

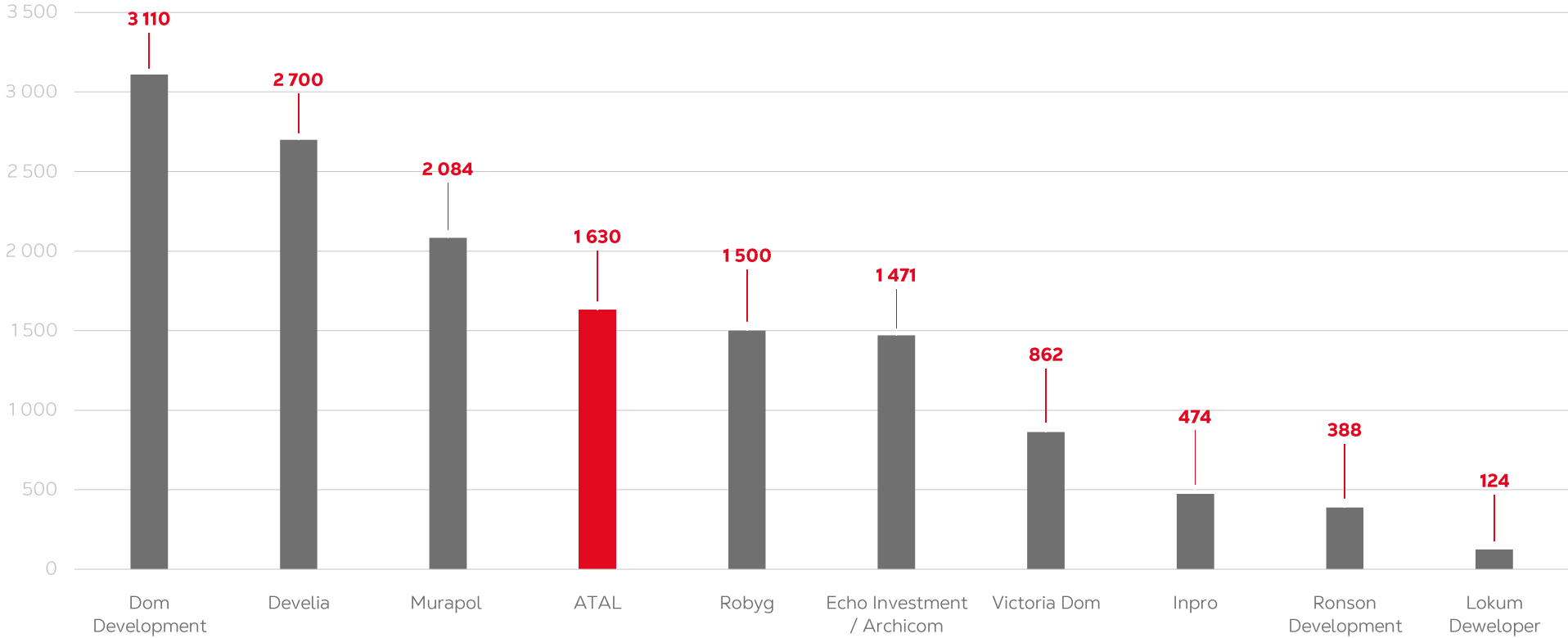


Number of flats sold as divided by quarters



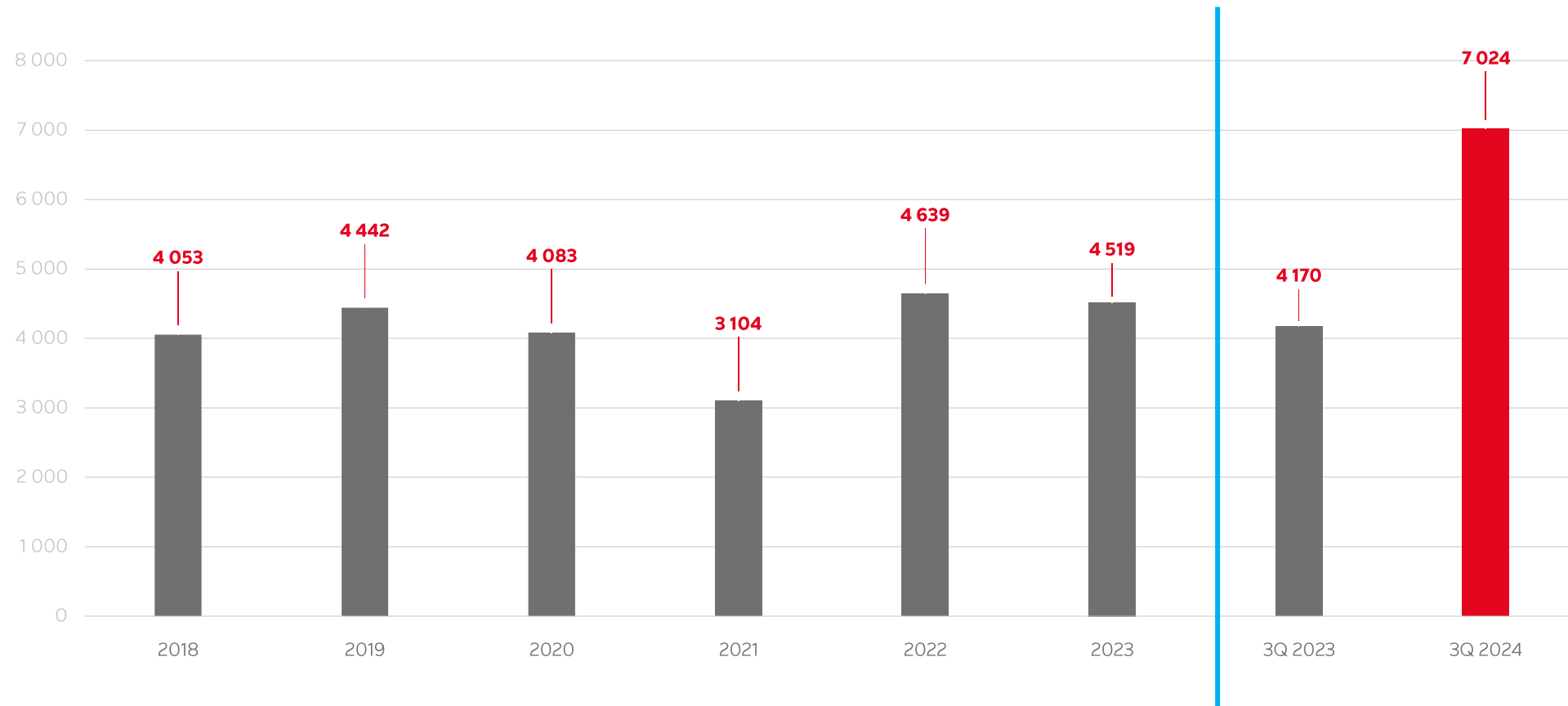
Sales of flats

Number of flats sold compared to competitors in 1-3Q 2024



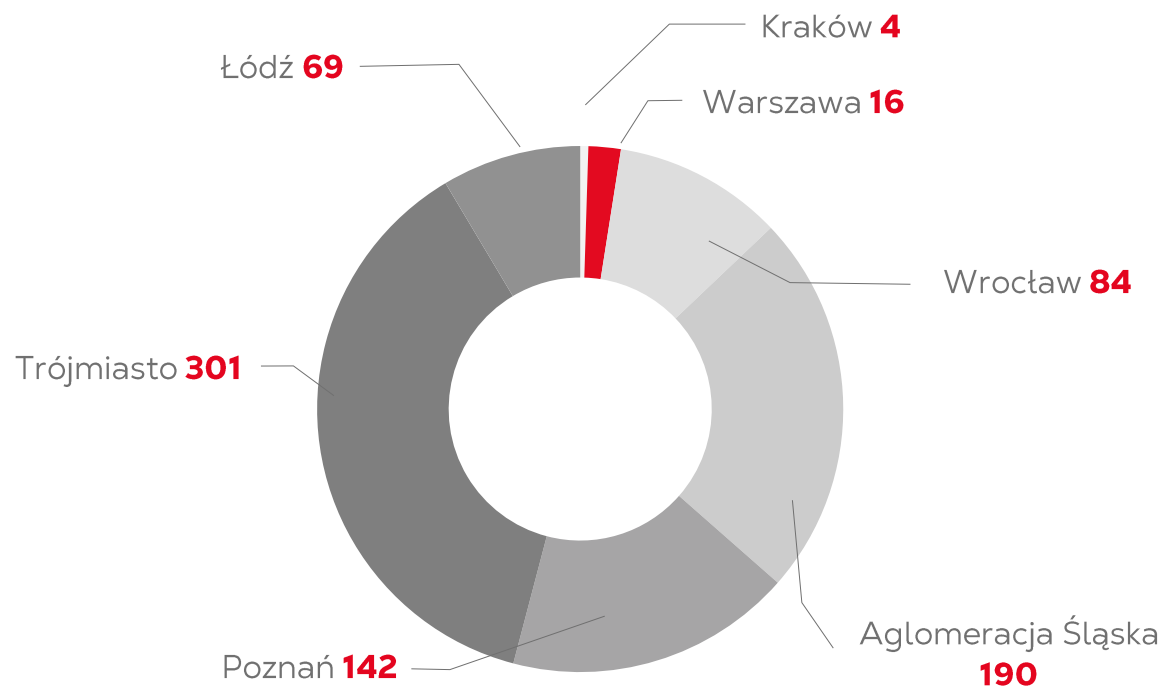
Offer

Number of flats offered in years 2018-2024



Handovers volume in 3Q 2024

Number of handed over flats by city

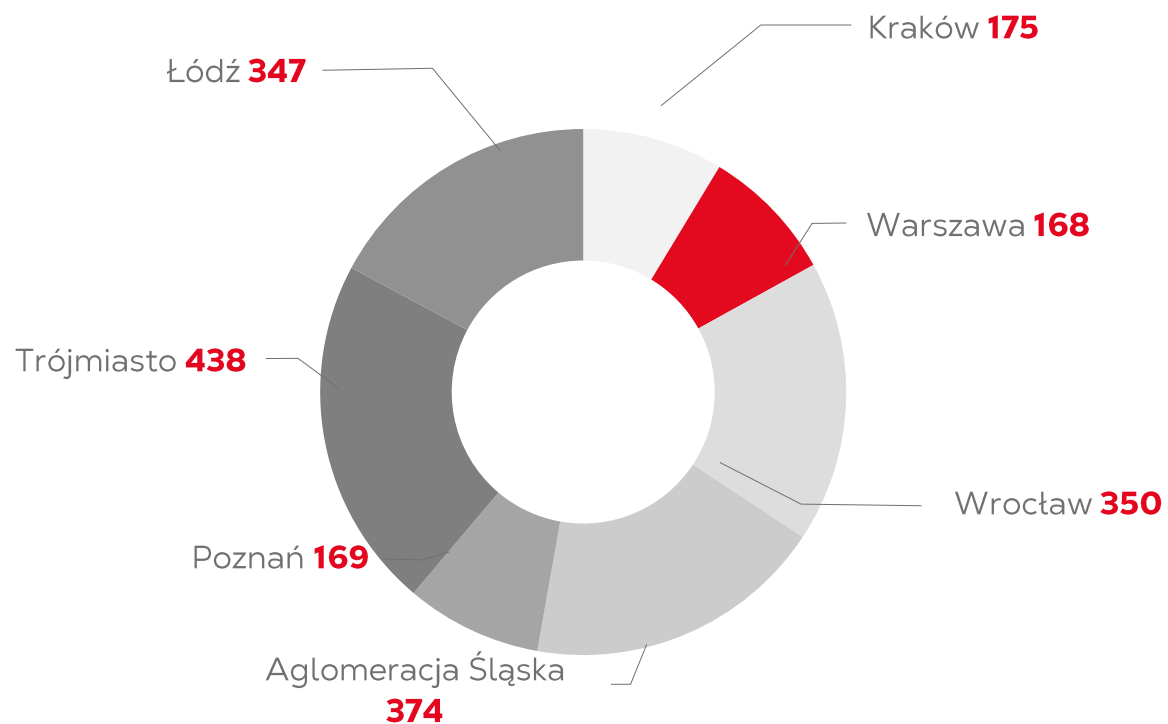


Handovers volume in 3Q 2024

CITY	APARTMENTS / SERVICE PREMISES
Kraków	4
Warszawa	16
Wrocław	84
Aglomeracja Śląska	190
Poznań	142
Trójmiasto	301
Łódź	69
Total	806

Handovers volume in 1-3Q 2024

Number of handed over flats by city

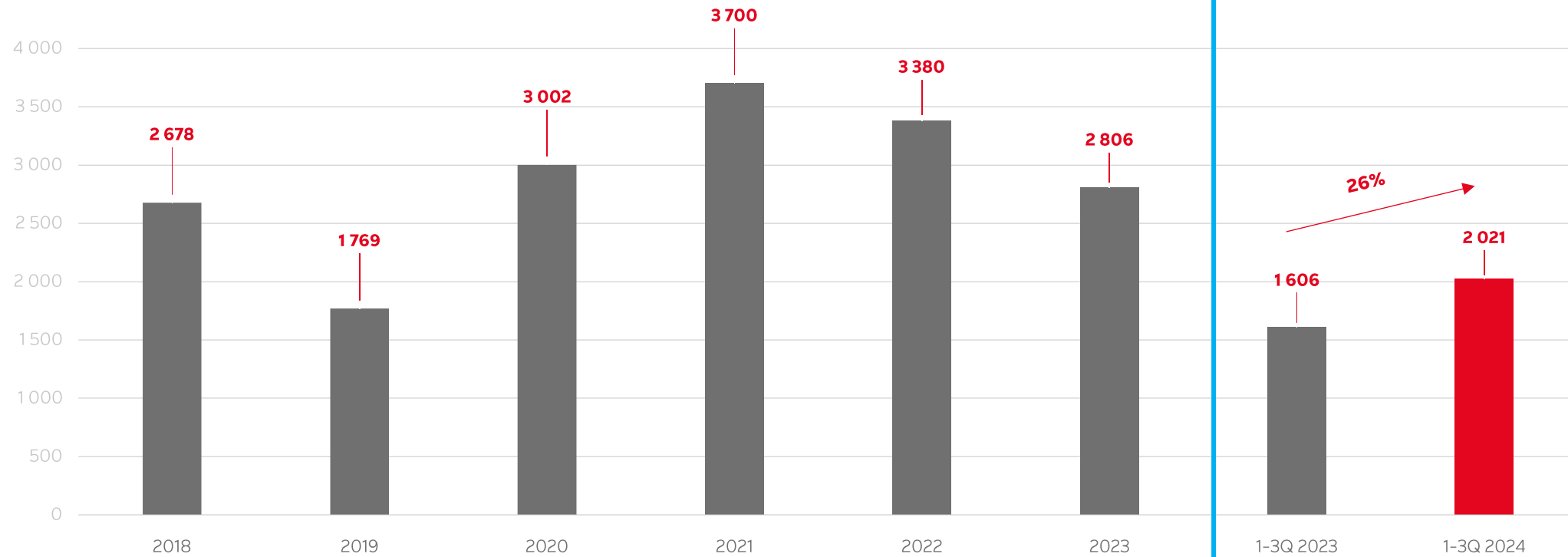


Handovers volume in 1-3Q 2024

CITY	APARTMENTS / SERVICE PREMISES
Kraków	175
Warszawa	168
Wrocław	350
Aglomeracja Śląska	374
Poznań	169
Trójmiasto	438
Łódź	347
Total	2 021

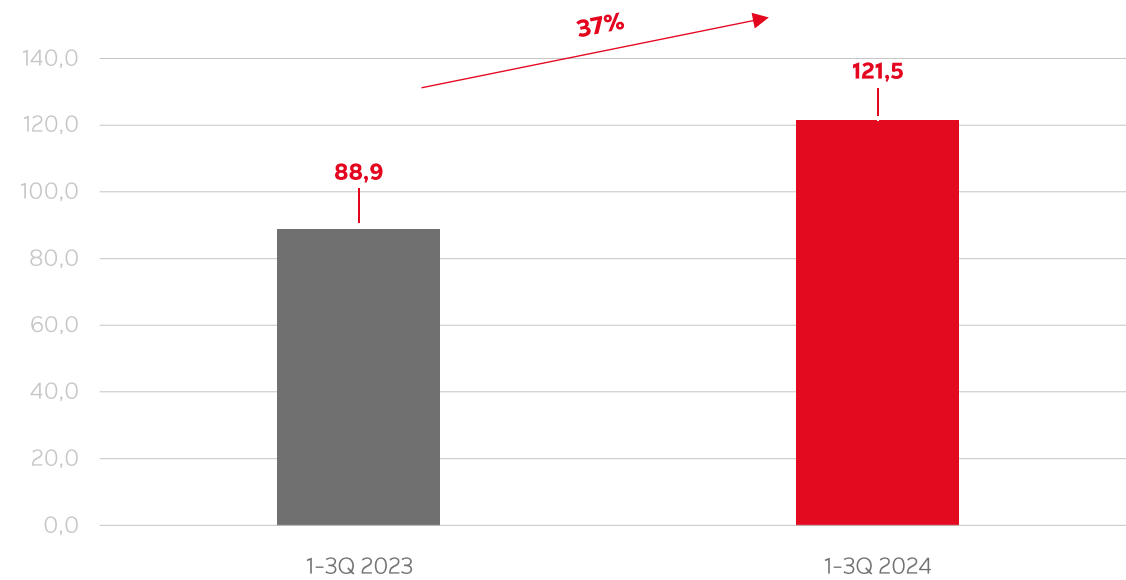
Handovers volume in 1-3Q 2024

Number of handed over flats in years 2018 – 2024



Handovers volume in 1-3Q 2024

Handovers volume – TSA thou. m2



YEAR	TSA THOU. M2
2018	157,4
2019	98,4
2020	164,7
2021	213,5
2022	196,9
2023	159,0
1-3Q 2023	88,9
1-3Q 2024	121,5

New lands

Funds allocated to land purchase in years 2018 – 2024



Land acquired in the Group in 1-3Q 2024

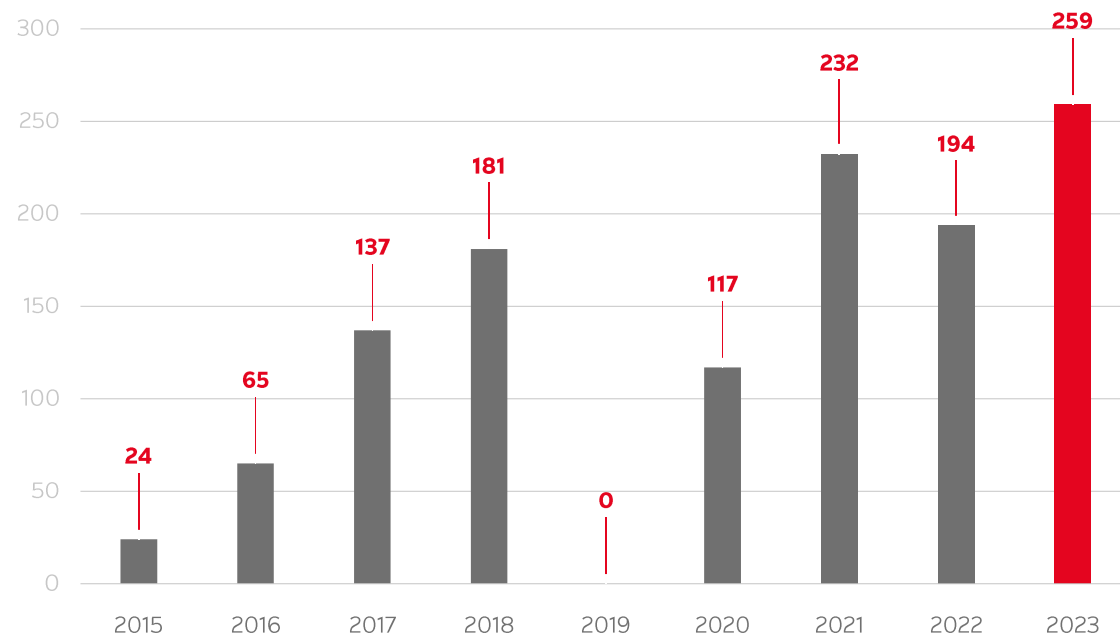
- Kraków
- Katowice
- Szczecin
- Wrocław
- Łódź
- Poznań
- Warszawa

The average price of purchase of usable area was **1,753 PLN/m²**

ATAL's land bank allows for implementation of projects for the total usable area of approximately **649 thou. m²**

Dividend

Dividend paid for 2015 – 2023



Dividend paid for 2023

Dividend rate: 11 %

on 27.06.2024 – dividend day

Nominal amount of the dividend: PLN 259.3 million, which represents 76% of net result ATAL S.A.

The total amount of dividends paid from IPO on GPW:

1.209 mln PLN

Potential of handover in 2024 – projects under construction as at 30.09.2024

PROJECT	CITY	TSA (m ²)	NUMBER OF FLATS	SOLD	DATE OF FINALIZATION (Q)
Nowy Targówek V	Warszawa	4 477	73	73	I kw. 2024
Strefa Cegielnia	Kraków	7 482	144	144	I kw. 2024
ATAL City Square III	Wrocław	15 534	256	229	I kw. 2024
Nowe Miasto Polesie IIIb	Łódź	11 569	204	190	II kw. 2024
Źródlana 31 Residence	Łódź	7 783	141	68	II kw. 2024
Apartamenty Ostródzka II	Warszawa	3 863	70	70	II kw. 2024
Panorama Reden	Katowice	4 111	86	51	II kw. 2024
ATAL Sky + bud. D, E, F	Katowice	20 545	325	250	II kw. 2024
Bursztynowa Zatoka II	Gdańsk	17 859	329	322	II kw. 2024
Nowe Miasto Jagodno Enklawa	Wrocław	10 989	80	77	III kw. 2024
Zacisze Marceлин II	Poznań	17 200	333	314	III kw. 2024
Skwer Harmonia	Kraków	8 763	152	146	IV kw. 2024
TOTAL		130 175	2 193	1 934	

Completed with an occupancy permit in 1-3Q

Completed - waiting for occupancy permit in 4Q

Number of flats not transferred as at 30.09.2024: 650

Sales contracting 88%

Potential of handover in 2025 – projects under construction as at 30.09.2024

PROJECT	CITY	TSA (m ²)	NUMBER OF FLATS	SOLD	DATE OF FINALIZATION (Q)	
ATAL City Square IV	Wrocław	15 403	326	295	I kw.	2025
Nowe Miasto Polesie IV a	Łódź	12 051	211	118	II kw.	2025
Ogrody Andersa	Katowice	6 175	114	51	II kw.	2025
Aleja Pokoju V aparthotel	Kraków	6 139	148	0	III kw.	2025
Naramowice Odnova	Poznań	32 315	512	83	III kw.	2025
Osiedle Poematu II	Warszawa	7 920	144	90	III kw.	2025
Strefa Cegielnia II	Kraków	7 675	134	95	III kw.	2025
ATAL Strachowicka I	Wrocław	6 332	105	92	III kw.	2025
ATAL Aura II	Łódź	11 676	205	67	III kw.	2025
ATAL Apollina	Gdańsk	3 020	60	27	III kw.	2025
ATAL Olimpijska bud. A, B	Katowice	32 769	507	214	III kw.	2025
Na Opoczyńskiej	Wrocław	4 949	90	18	III kw.	2025
Zakątek Harmonia II	Warszawa	5 671	95	70	IV kw.	2025
Niebieski Bursztyn	Gdańsk	11 142	188	61	IV kw.	2025
Ogrody Andersa II	Katowice	13 006	223	37	IV kw.	2025
TOTAL		176 243	3 062	1 318		

Sales contracting 43%

Potential of planned projects after 2026

Potential of transfers 2026+ (projects launched and being prepared to be launched in years 2024-2026)

CITY	NUMBER OF PROJECTS/STAGES	PLANNED TSA (M2)	NUMBER OF FLATS (PROJECTION)
Trójmiasto	15	136 805	2 452
Wrocław	6	82 420	1 426
Warszawa	8	75 210	1 352
Katowice	10	198 514	3 538
Łódź	8	180 572	3 271
Kraków	10	143 047	2 572
Poznań	8	133 983	2 385
Szczecin	2	32 412	574
TOTAL	67	982 963	17 570

2

Consolidated financial results

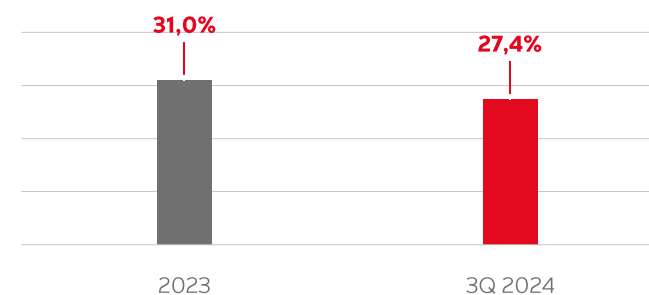


Consolidated financial results

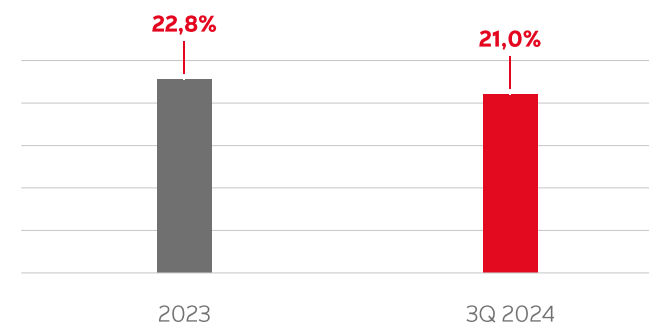
Profit and loss account

PLN THOU.	30.09.2023	30.09.2024	VAR.
Revenues from sale of products, goods and materials	861 077	1 215 527	+41%
Costs of products, goods and materials sold	594 270	882 253	+48%
Gross result of sale	266 807	333 274	+25%
Costs of sale	13 662	16 551	+21%
Costs of general management	20 009	26 035	+30%
Remaining operational revenues	4 680	4 436	-5%
Remaining operational costs	5 798	3 525	-39%
Result of the operational activity	232 018	291 599	+26%
Financial revenues	24 890	31 151	+25%
Financial costs	13 517	7 685	-43%
Gross result	243 391	315 065	+29%
Income tax	47 424	60 225	+27%
Net result	195 967	254 840	+30%
Profit per share	4,95	5,89	

Gross margin on sales

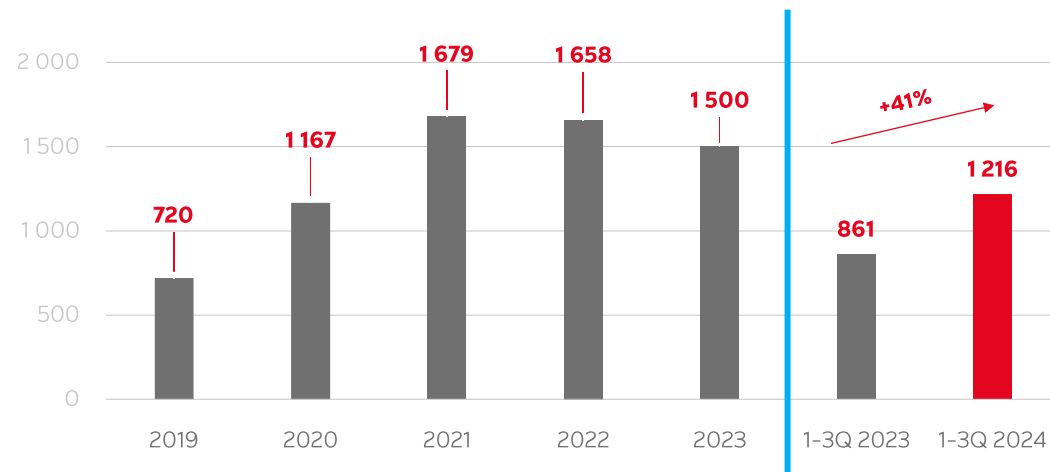


Net margin

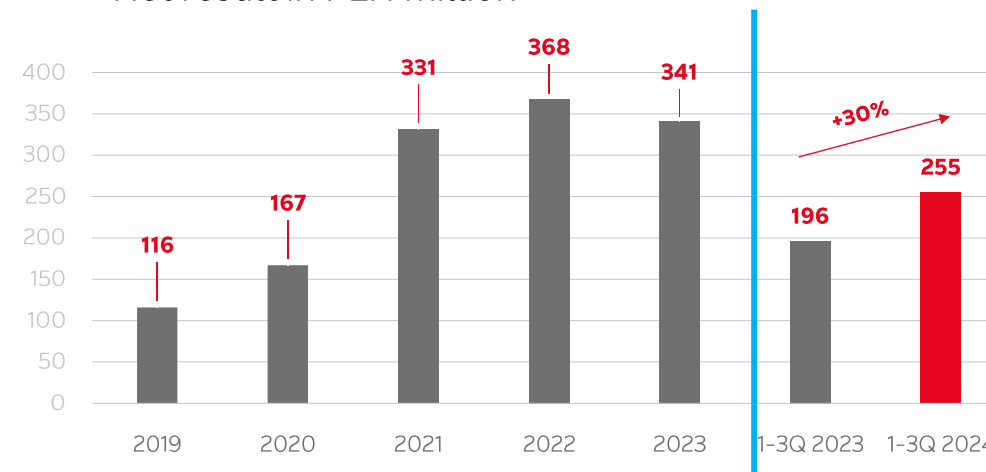


Consolidated financial results

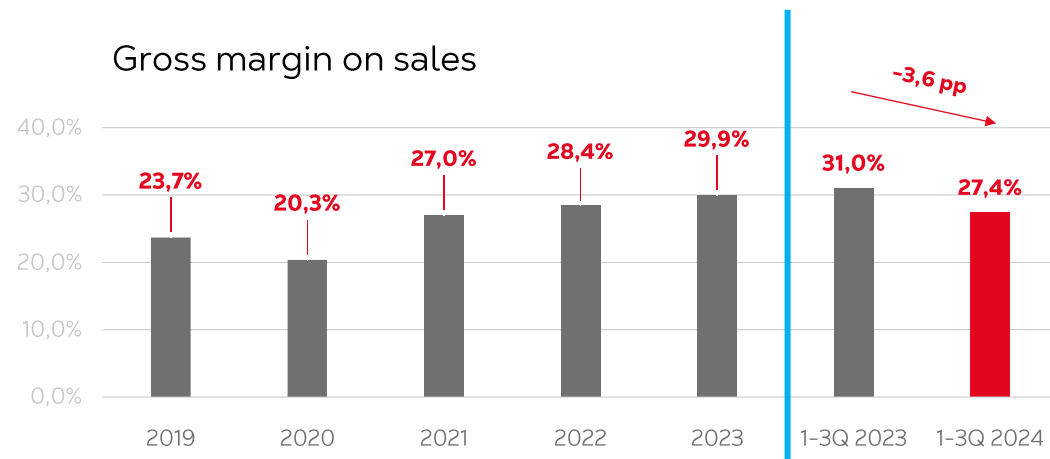
Net revenues from sales in PLN million



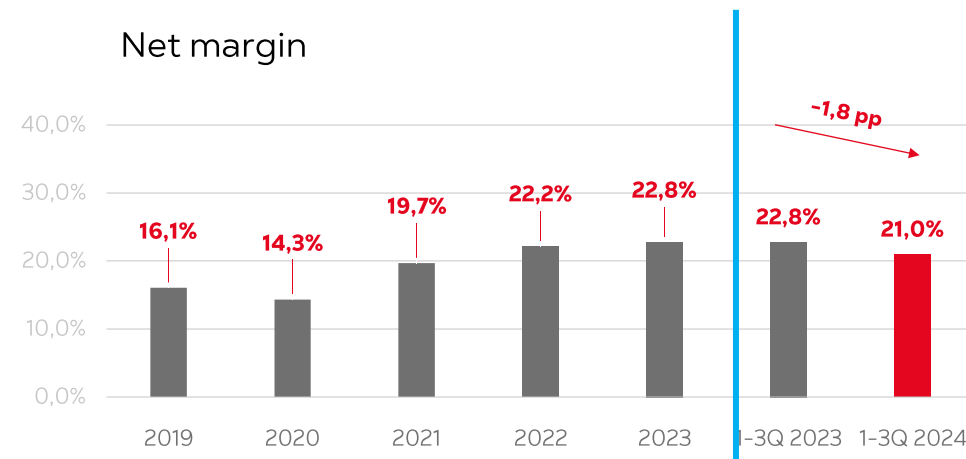
Net result in PLN million



Gross margin on sales

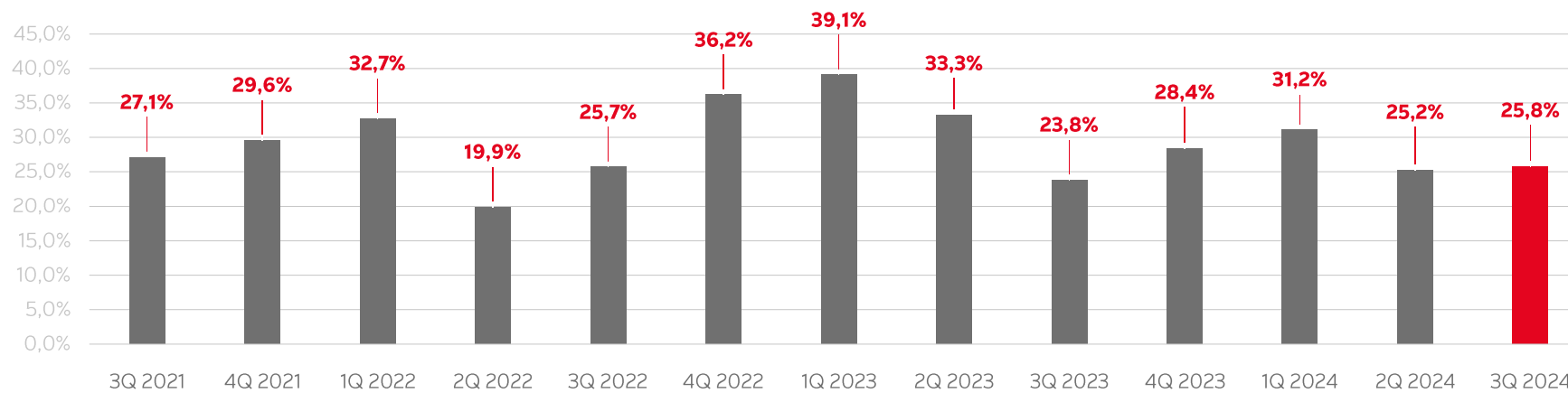


Net margin

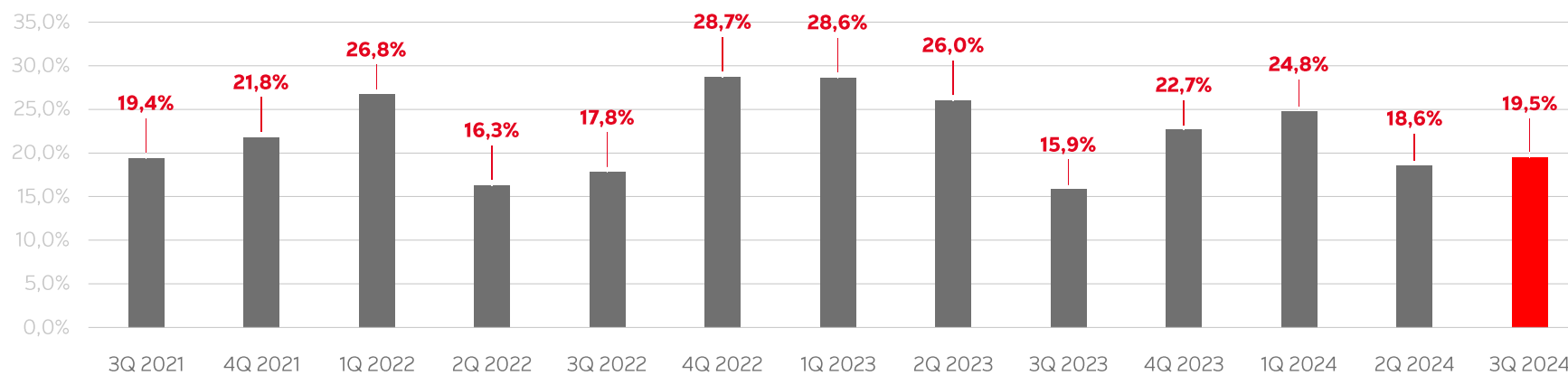


Consolidated financial results

Gross margin on sales by quarters



Net margin by quarters

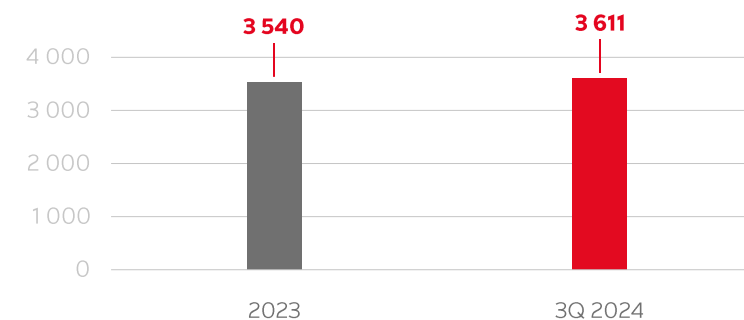


Consolidated financial results

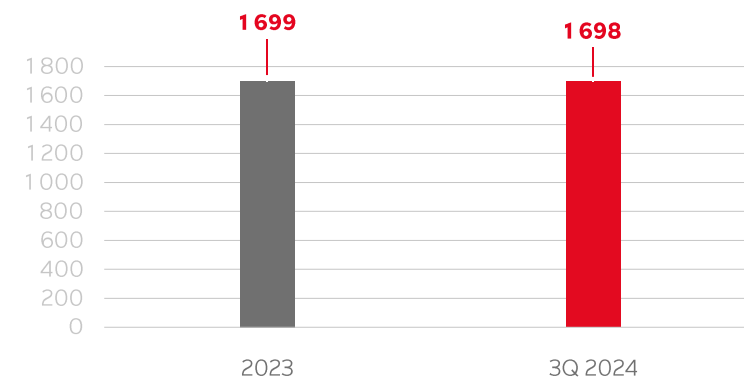
Balance sheet

PLN THOU.	31.12.2023	30.09.2024	ZM./VAR.
Assets in total	3 539 701	3 611 391	+2%
Fixed assets	188 335	189 877	+1%
Current assets	3 351 366	3 421 514	+2%
Liabilities and capital in total	3 539 701	3 611 391	+2%
Equity	1 698 903	1 698 020	0%
Liabilities in total	1 840 798	1 913 371	+4%
Long term liabilities	986 920	876 872	-11%
Short term liabilities	853 878	1 036 499	+21%
PLN THOU.	31.12.2023	30.09.2024	
Net Debt Ratio for the Group*	-0,09	0,16	

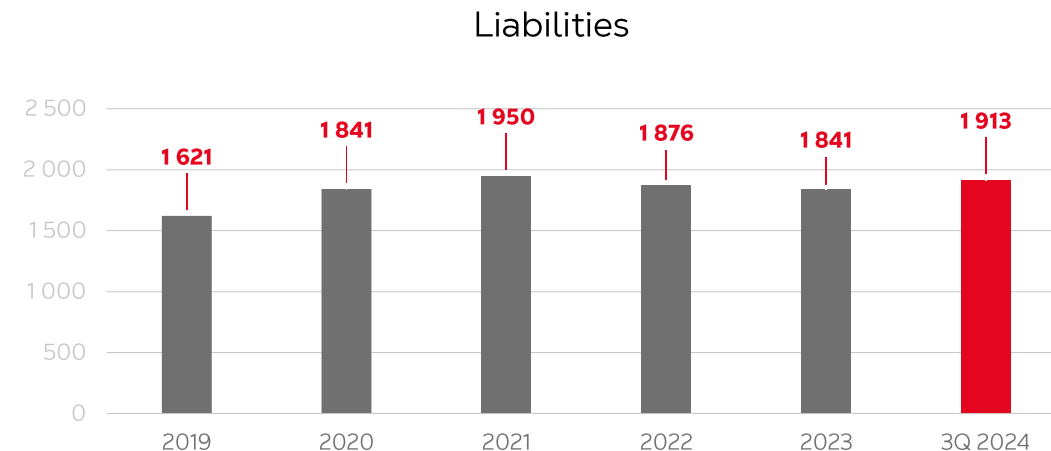
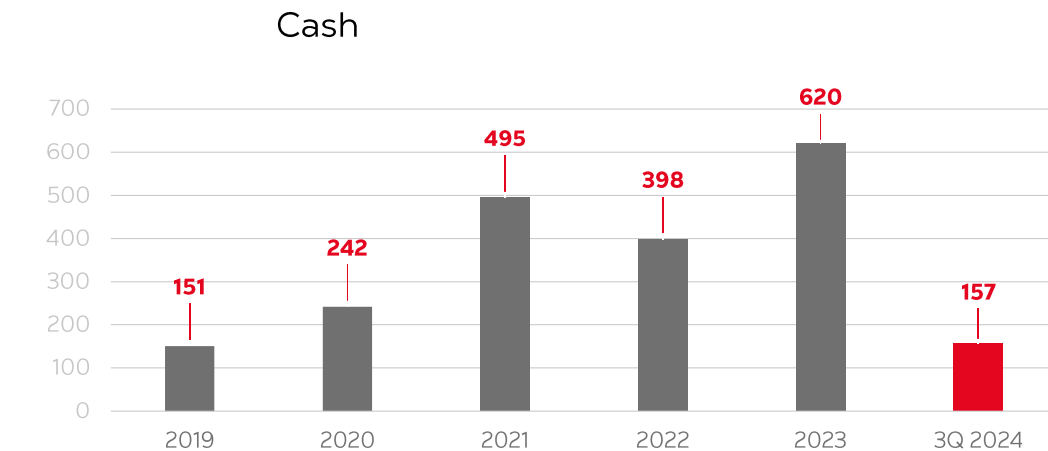
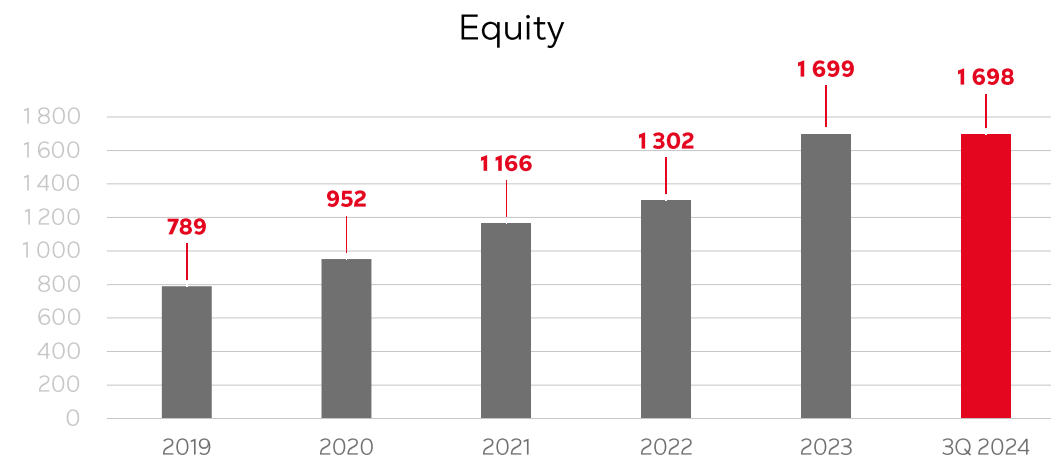
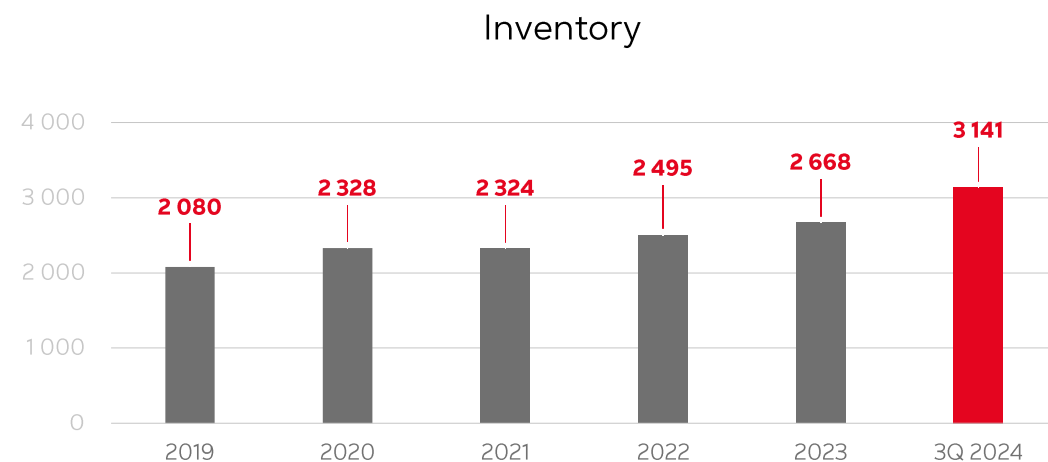
Assets in total in PLN million



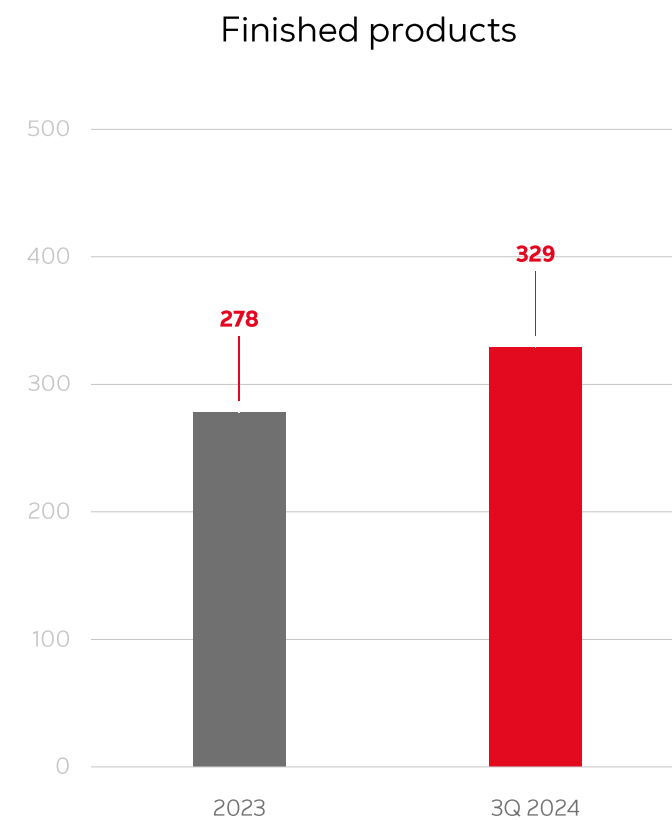
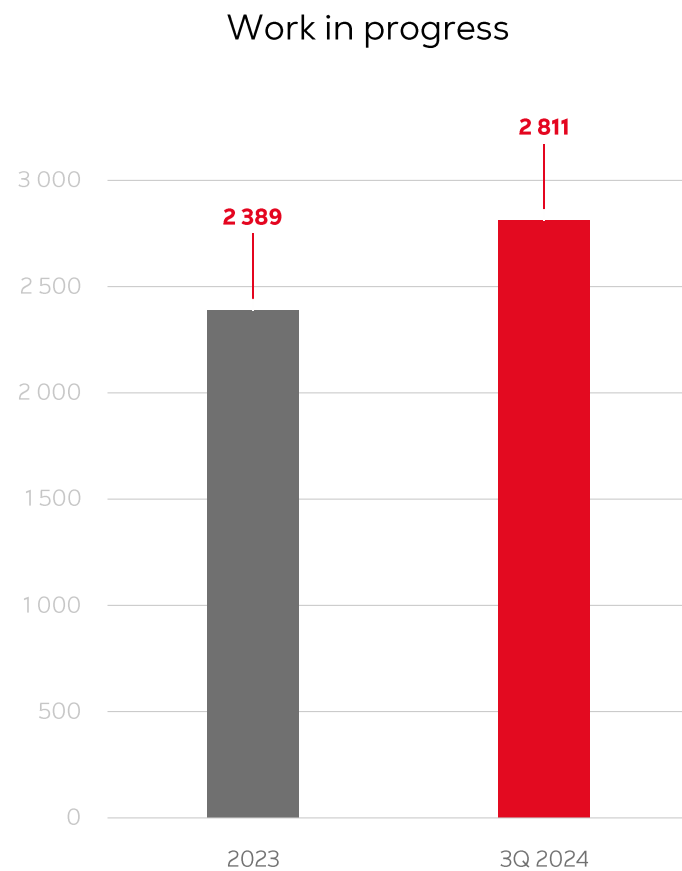
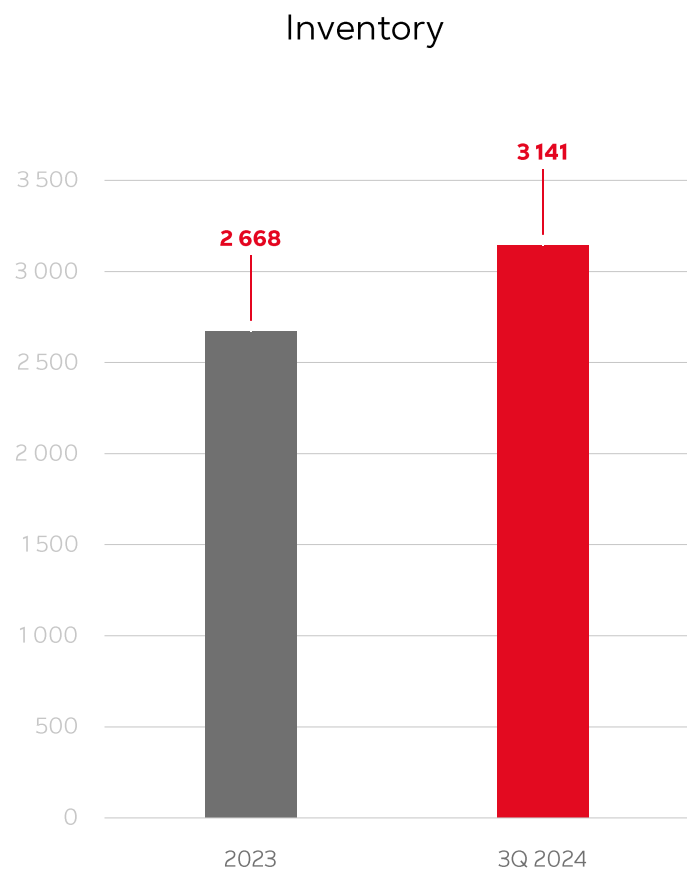
Equity in PLN million



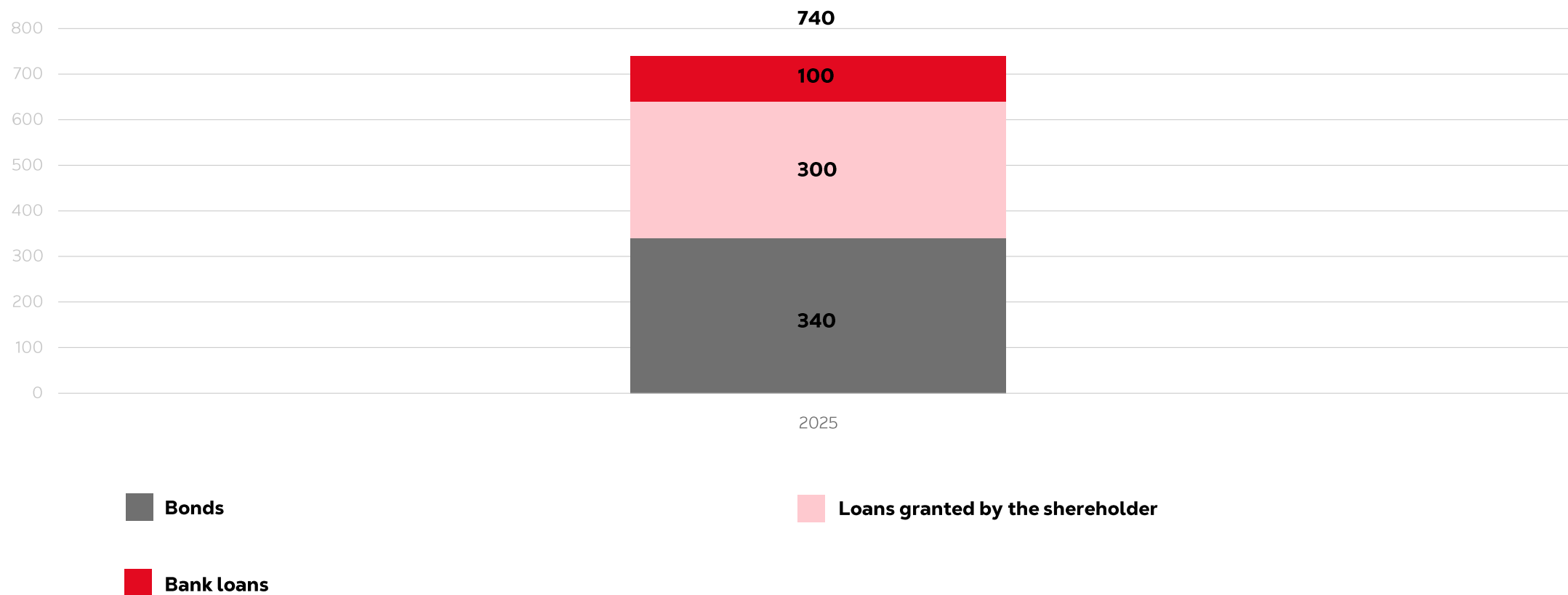
Main items of the financial results in PLN million



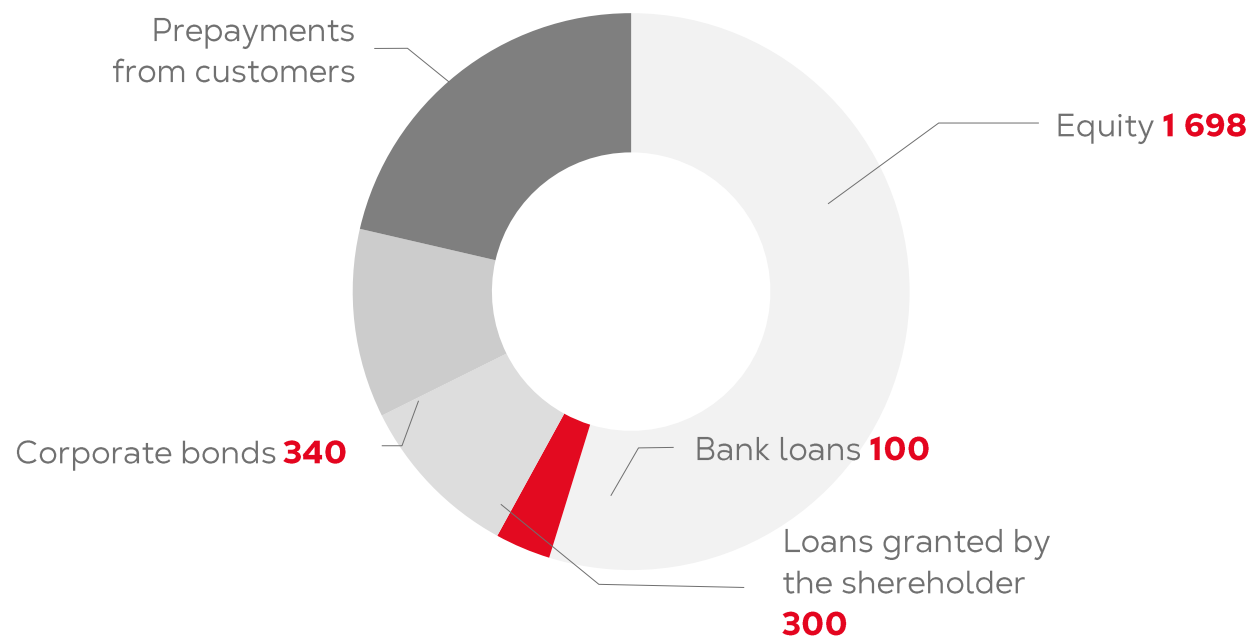
Consolidated financial results in PLN million



Structure of debt maturity as at 30.09.2024



Business financing sources in PLN million



BUSINESS FINANCING SOURCES AS AT 30.09.2024

Equity	1 698
Bank loans	100
Loans granted by the shereholder	300
Corporate bonds	340
Prepayments from customers	663

Our achievements

- Start of construction works for 22 projects (4,243 flats)
- Sales launched for 19 investments (3,768 flats)
- Construction works finalised for 8 investments (1,379 flats)
- Sale in 1-3Q 2024: 1,630 flats
- Handovers volume in 1-3Q 2024: 2,021 flats
- 42 investments (9,061 flats) are currently under construction
- Number of currently offered: 7,024 flats



3

Appendix



ATAL S.A. is one of Poland's leading developers. It specializes in housing estates, single multi-family houses located in Poland's largest cities. It is since June 2015 that the shares of ATAL S.A. have been officially listed on the Warsaw Stock Exchange. ATAL's founder and leading shareholder is Polish entrepreneur Zbigniew Juroszek who can boast a 30 years of business experience.



**30 YEARS
ON THE MARKET**

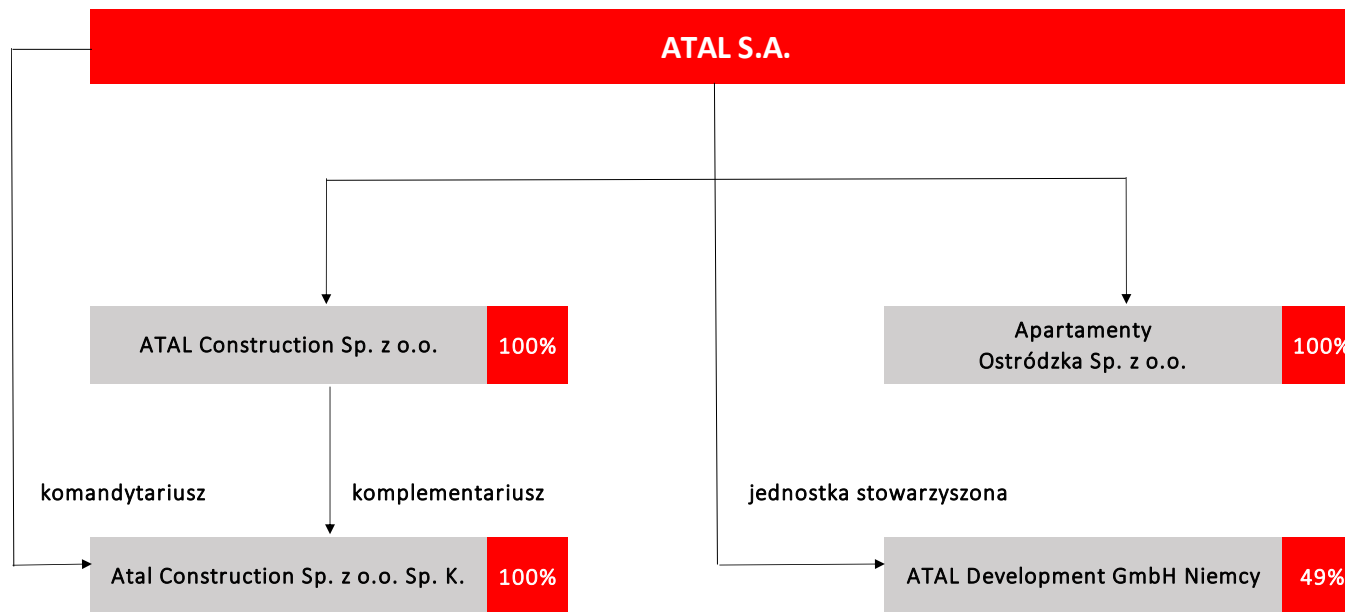


**31 573
APARTMENTS SOLD**



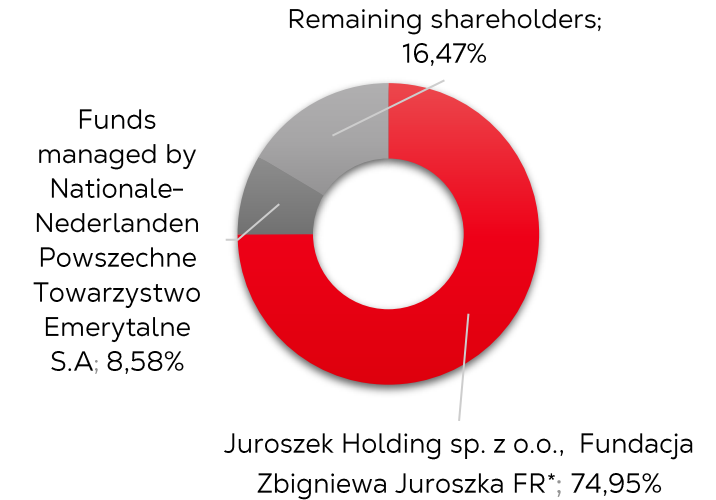
**1 832 539
TOTAL AREA OF FLATS SOLD**

Capital Group

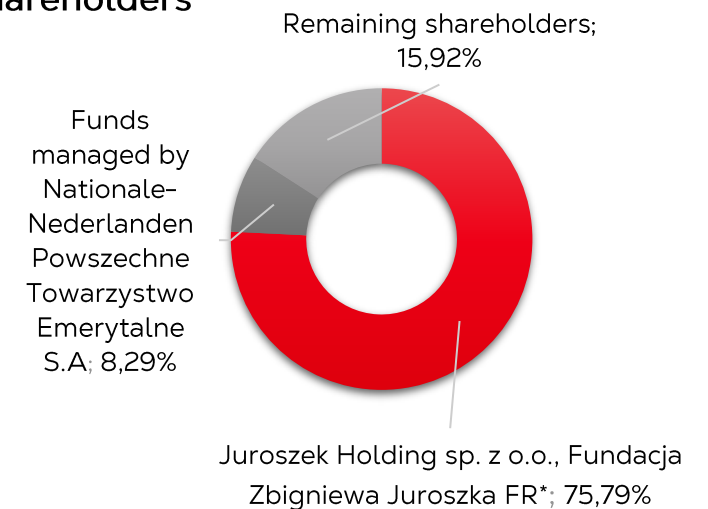


* Juroszek Holding Sp. z o.o., in which 100% of shares is possessed by Zbigniew Juroszek, the founder and the president of the company. Zbigniew Juroszek Foundation FR founded by Zbigniew Juroszek.

Structure of ownership



Articipation in votes during the general meeting of shareholders



Management Board



Zbigniew Juroszek

**President
of ATAL S.A.**

- ATAL S.A.'s founder and main shareholder
- Responsible for determining the development direction and the implementation of the given strategy in the entire ATAL S.A. Group
- 30 years of professional experience, 20 years of professional experience in the development field



Mateusz Bromboszcz

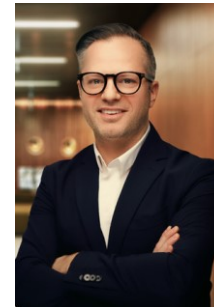
**Vice-President
of ATAL S.A.**

- With ATAL S.A. for 9 years
- In charge of formal and legal issues related to ATAL S.A. Group' business
- 15 years of professional experience, including 14 years of experience in real estate and construction industry

Urszula Juroszek

**Member of the
Management Board for
Human Resources and
Payroll**

- With ATAL since almost the very beginning of her professional career, she was associated with the creation, organization and ongoing management of business ventures
- Responsible for HR department



Andrzej Biedronka - Tetla

**Member of the
Management Board for
Finances**

- With ATAL S.A. for 7 years
- Responsible for the financial and corporate aspects of the Group's operations, budgeting and controlling as well as investor relations

Investments Introduction to sale by 1-3Q 2024

PROJECT	CITY	NUMBER OF FLATS	DATE OF FINALIZATION (Q)
Żerniki na Novo	Wrocław	296	I kw. 2024
Francuska Park IX	Katowice	168	I kw. 2024
Osiedle Przyjemne II	Gdańsk	107	I kw. 2024
Naramowice Odnova II	Poznań	486	I kw. 2024
Żerniki na Novo II	Wrocław	388	II kw. 2024
ATAL Symbioza 1A	Gdańsk	91	II kw. 2024
Galaktyczna	Gdańsk	144	II kw. 2024
ATAL Symbioza 1B	Gdańsk	130	II kw. 2024
Osiedle Poematu III	Warszawa	166	II kw. 2024
Moderna Helenów	Łódź	234	II kw. 2024
ATAL Strachowicka II	Wrocław	301	II kw. 2024
ATAL Zawisłańska	Gdańsk	64	II kw. 2024
Heyki City	Szczecin	451	II kw. 2024
Przewóz 42 II	Kraków	136	III kw. 2024
Warszawska 58a	Warszawa	82	III kw. 2024
Krakowska 35 - Aparthotel	Wrocław	131	III kw. 2024
Nowy Targówek VI	Warszawa	111	III kw. 2024
Kowale Apollina II	Gdańsk	180	III kw. 2024
Akacyjowa Wita	Kraków	102	III kw. 2024
TOTAL		3 768	

Projects completed as at 30.09.2024

PROJECT	CITY	NUMBER OF FLATS	DATE OF FINALIZATION (Q)
Strefa Cegielnia	Kraków	144	I kw. 2024
Apartamenty Ostródzka II	Warszawa	70	I kw. 2024
Nowe Miasto Polesie IIIb	Łódź	204	I kw. 2024
Źródlana 31 Residence	Łódź/Piotrków	141	I kw. 2024
Nowe Miasto Jagodno Enklawa	Wrocław	80	I kw. 2024
ATAL Sky+ - bud. D, E, F	Katowice	325	II kw. 2024
Panorama Reden	Katowice	86	II kw. 2024
Bursztynowa Zatoka II	Gdańsk	329	II kw. 2024
Zacisze Marcelin II	Poznań	333	III kw. 2024
TOTAL		1 712	



Investor relationships

ATAL S.A.

ul. Stawowa 27
43-400 Cieszyn

tel.: (+48) 33 857 59 12

fax: (+48) 33 857 59 02

ri@atal.pl

www.atal.pl



OGÓLNOPOLSKI
DEWELOPER