

Summary of results for Q1 2026

May 15, 2026



OGÓLNOPOLSKI
DEVELOPER

www.atal.pl



Agenda

1 OPERATING ACTIVITIES

1.	Investments in progress and in the pipeline	4
2.	Sales of flats	5
3.	Offer	6
4.	Handovers	7
5.	New lands	10
6.	Dividend	11
7.	Projects under construction – potential of handovers	12

2 CONSOLIDATED FINANCIAL RESULTS

1.	Profit and loss account	17
2.	Balance sheet	19
3.	Structure of debt maturity	22
4.	Business financing sources	23

3 OUR ACHIEVEMENTS 24

4 APPENDIX

1.	Capital group and shareholders structure	27
2.	Management Board	28
3.	Investments introduction to sale	29
4.	Project completed	30

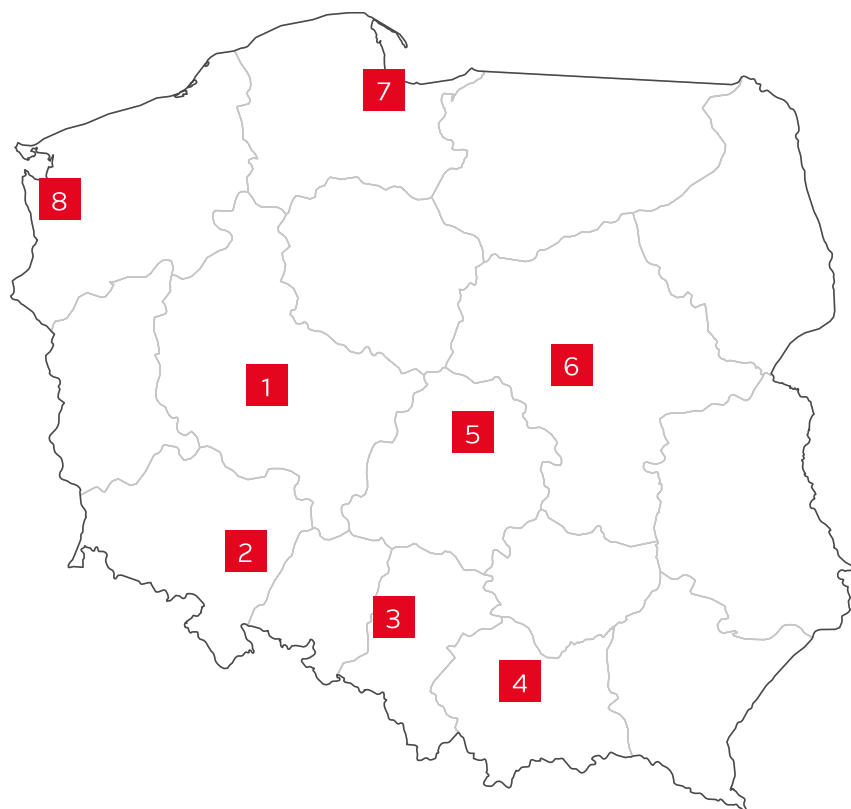


1

Operating activities



Investments in progress and in the pipeline



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

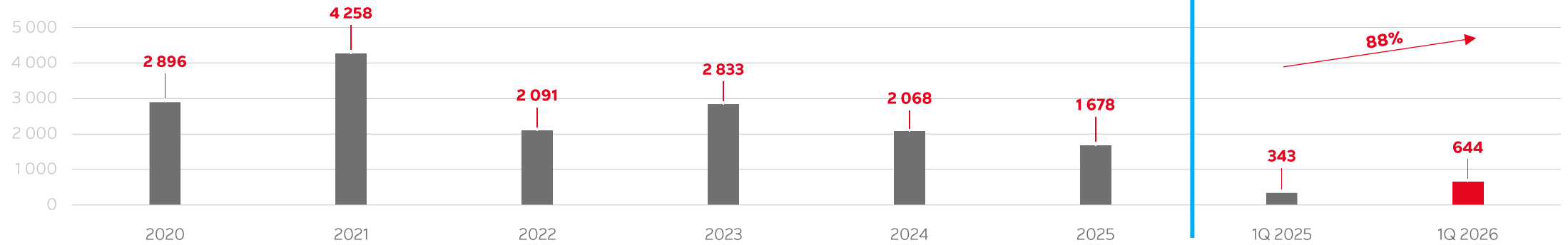
SUMMARY

PROJECTS	NUMBER OF PROJECTS	NUMBER OF FLATS	TSA (m2)
In progres	4	1 075	65 162
Planned	4	972	54 426
In progres	4	1 048	57 437
Planned	5	299	20 045
In progres	6	1 904	109 885
Planned	5	1 669	94 876
In progres	7	1 092	63 046
Planned	6	1 958	105 392
In progres	4	1 141	63 981
Planned	3	1 535	84 400
In progres	6	701	42 343
Planned	4	889	51 841
In progres	10	1 017	58 590
Planned	7	1 412	77 159
In progres	2	639	32 896
Planned	1	153	9 370
In progress	43	8 617	493 340
Planned	35	8 887	497 509

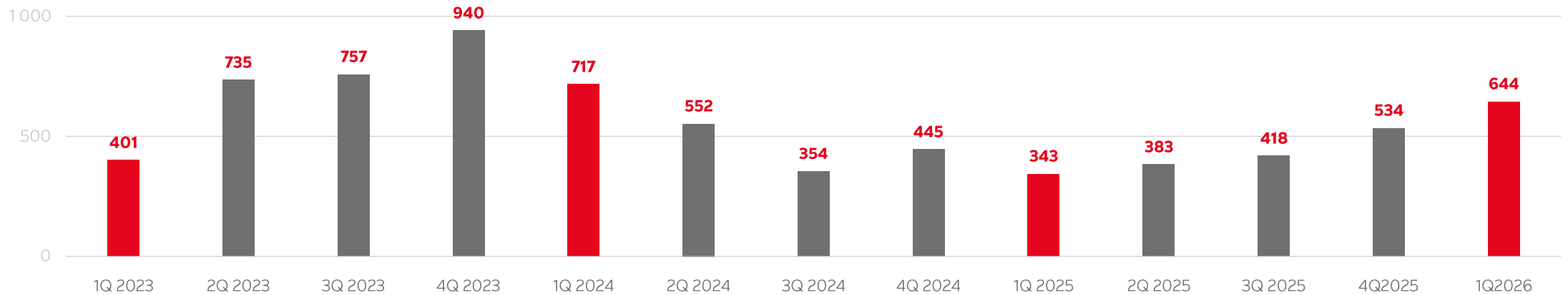
* TSA - total saleable area

Sales of flats

Annual number of flats sold 2020-2026

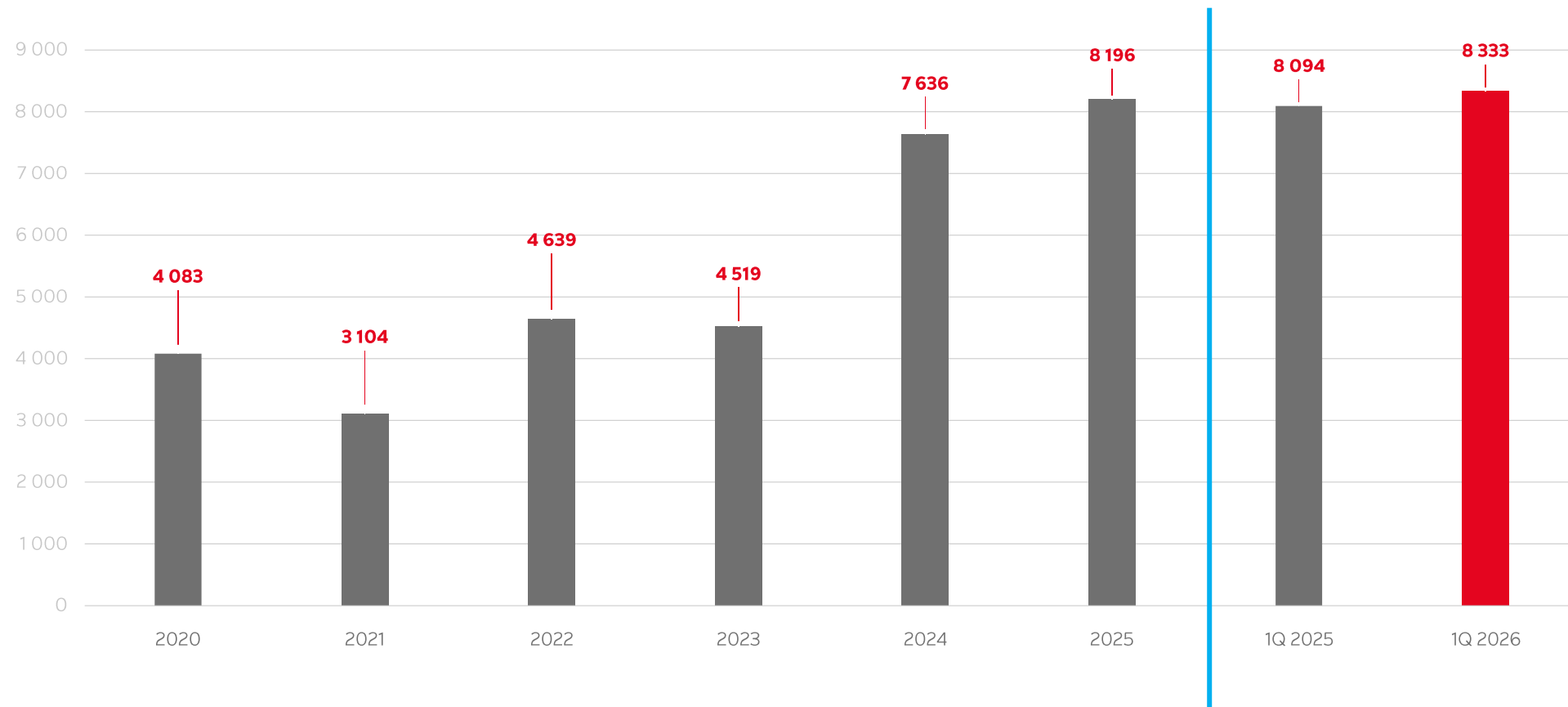


Number of flats sold as divided by quarters



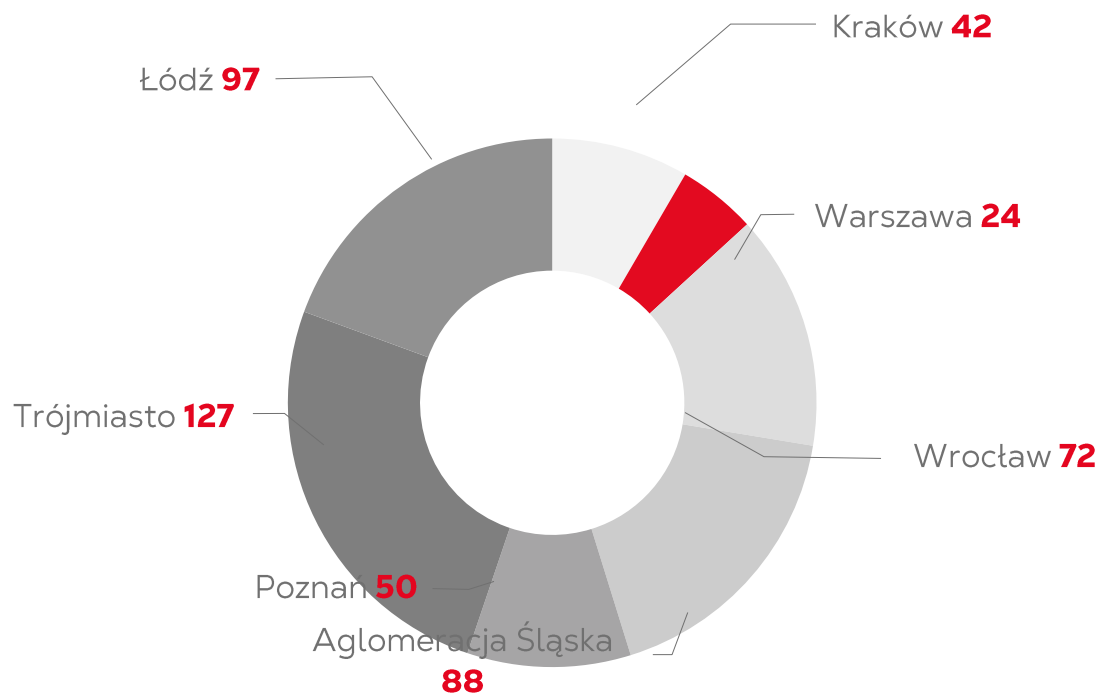
Offer

Number of flats offered in years 2020-2026



Handovers volume in Q1 2026

Number of handed over flats by city

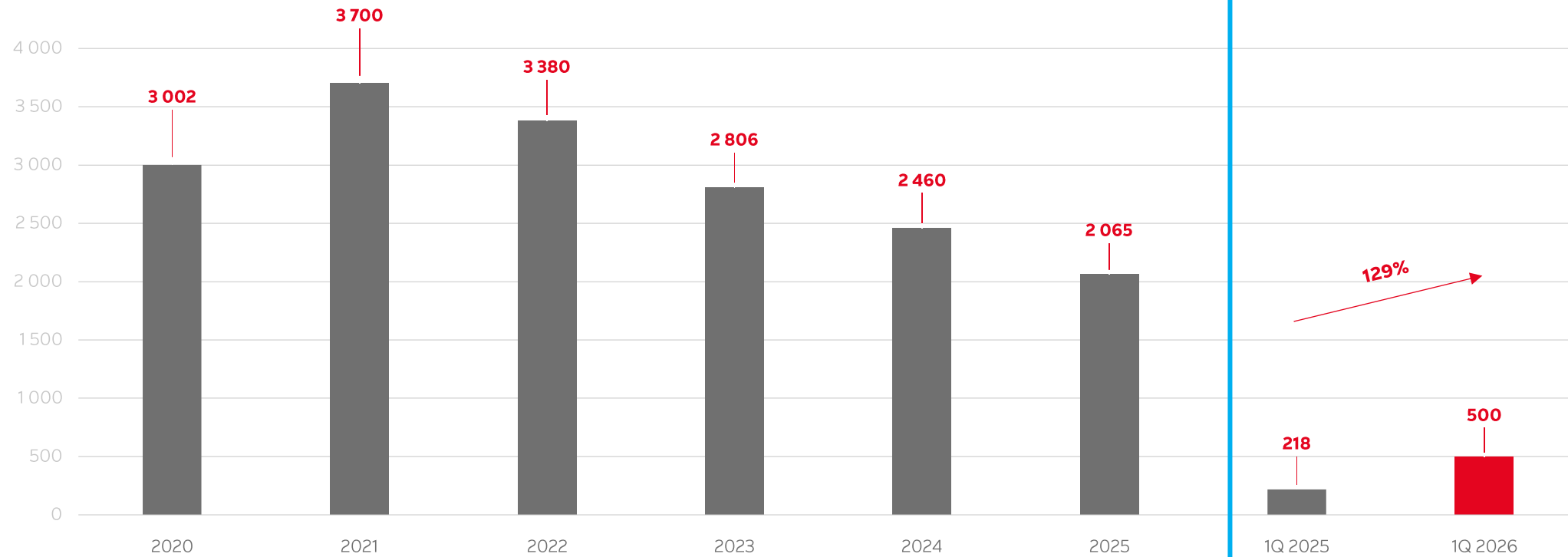


Handovers volume in Q1 2026

CITY	APARTMENTS / SERVICE PREMISES
Kraków	42
Warszawa	24
Wrocław	72
Aglomeracja Śląska	88
Poznań	50
Trójmiasto	127
Łódź	97
Total	500

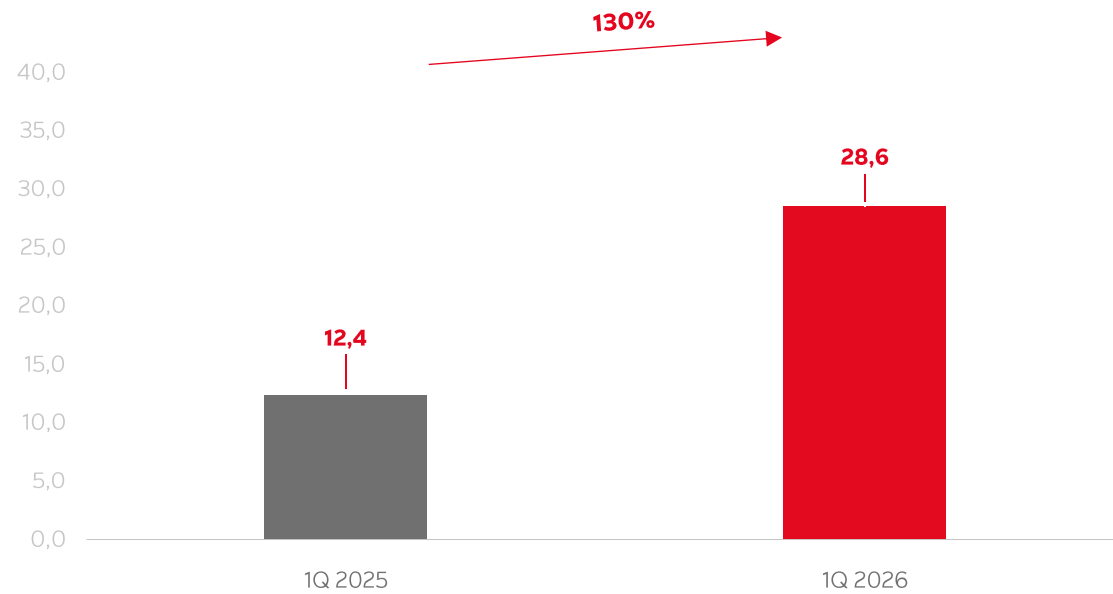
Handovers volume Q1 2026

Number of handed over flats in years 2020 – 2026



Handovers volume in Q1 2026

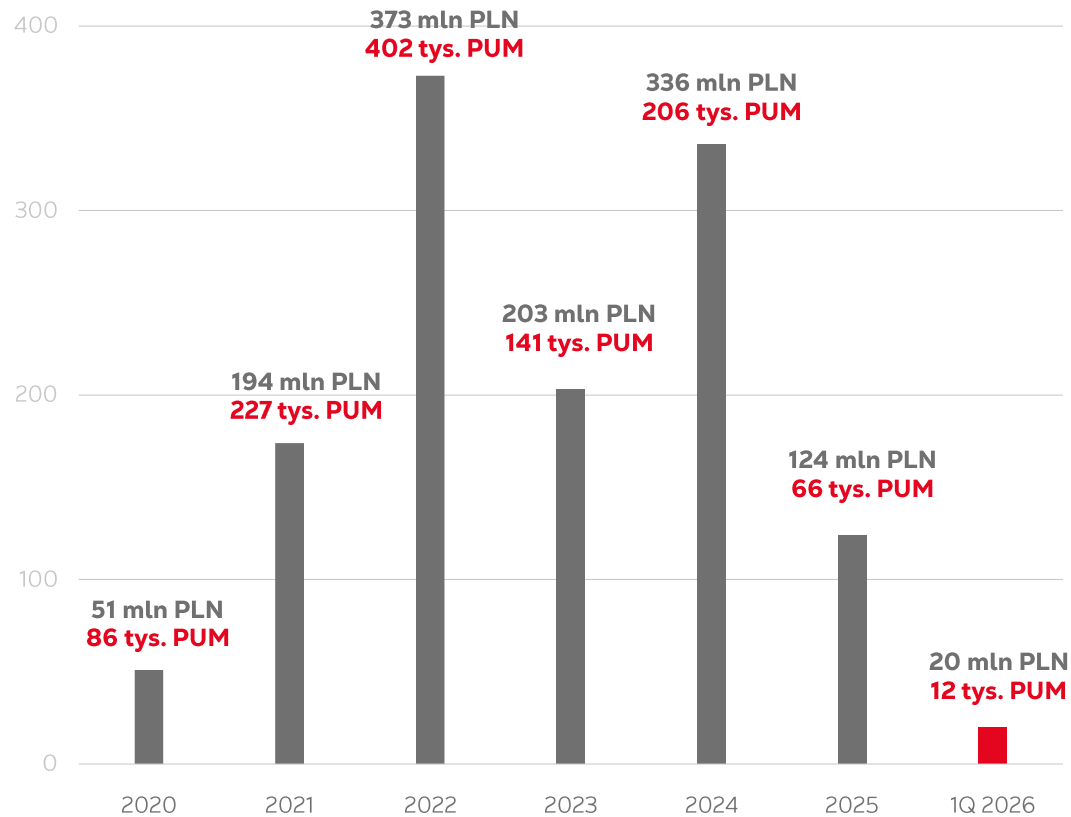
Handovers volume – TSA thou. m2



YEAR	TSA THOU. M2
2020	164,7
2021	213,5
2022	196,9
2023	159,0
2024	146,9
2025	114,9
1Q 2025	12,4
1Q 2026	28,6

New lands

Funds allocated to land purchase in years 2020 – 2026



Land acquired in the Group in Q1 2026

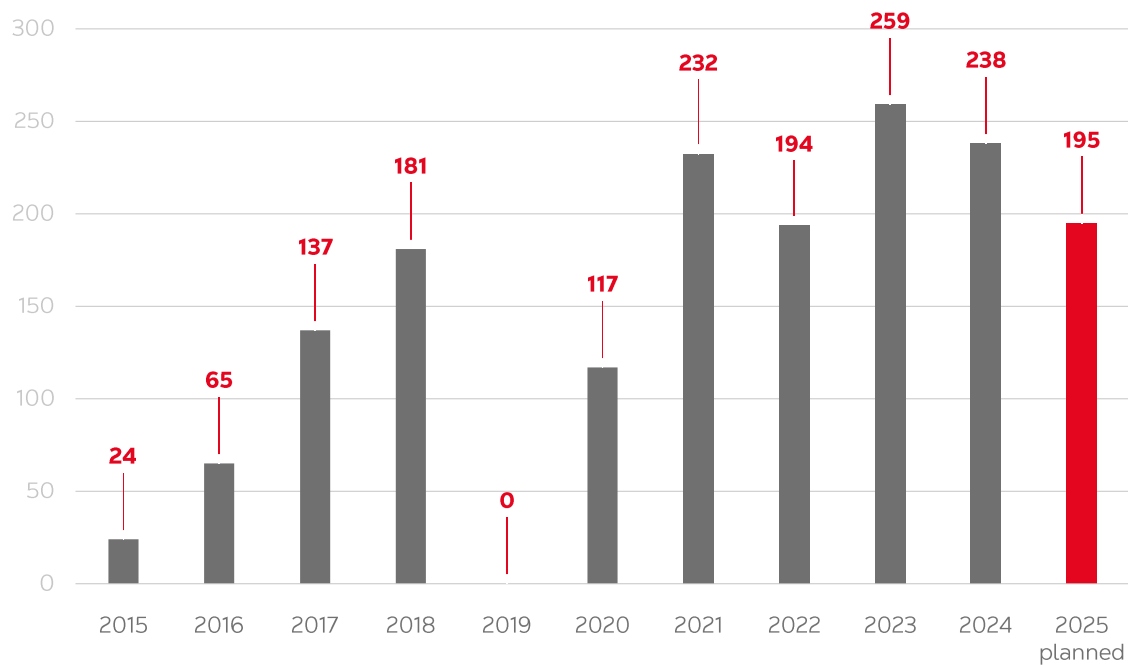
- Wrocław
- Katowice

The average price of purchase of usable area was **1,619 PLN/m²**

ATAL's land bank allows for implementation of projects for the total usable area of approximately **498 thou. m²**

Dividend

Dividend paid for 2015 – 2024



Planned dividend for 2025

Dividend rate: 8,1 %

(on 31.12.2025)

Nominal amount of the dividend: PLN 194.7 million, which represents 88% of net result ATAL S.A.

The total amount of dividends paid (and planned) from IPO on GPW:

**1.447 + plan 195
= 1.642 mln PLN**

Potential of handover in 2026 – projects under construction as at 31.03.2026 – part 1

PROJECT	CITY	TSA (m2)	NUMBER OF FLATS	DATE OF FINALIZATION (Q)	
Galaktyczna	Gdańsk	7 630	144	I kw.	2026
ATAL Olimpijska bud. B	Katowice	18 227	282	I kw.	2026
Nowa Francuska I (FP IX)	Katowice	10 334	168	I kw.	2026
Osiedle Poematu III	Warszawa	9 105	166	II kw.	2026
Warszawska 58a	Warszawa	4 728	82	II kw.	2026
ATAL Symbioza IA	Gdańsk	5 836	91	II kw.	2026
ATAL Symbioza IB	Gdańsk	9 024	137	II kw.	2026
ATAL Strachowicka II	Wrocław	16 400	301	II kw.	2026
ATAL Jasieny	Gdańsk	2 709	48	II kw.	2026
Żerniki na Novo II	Wrocław	21 370	388	II kw.	2026
Nowy Targówek VI	Warszawa	7 042	112	III kw.	2026
ATAL Sky + II	Katowice	42 012	764	III kw.	2026
Ogrody Geyera I	Łódź	23 411	409	III kw.	2026

Completed with an occupancy permit in 1Q

Completed with an occupancy permit in 2Q

In progress

Potential of handover in 2026 – projects under construction as at 31.03.2026 – part 2

PROJECT	CITY	TSA (m2)	NUMBER OF FLATS	DATE OF FINALIZATION (Q)	
ATAL Zawiślańska	Gdańsk	4 227	64	III kw.	2026
Naramowice Odnova II	Poznań	29 476	486	III kw.	2026
Przewóz 42 II	Kraków	7 581	126	III kw.	2026
Osiedle Przyjemne II	Gdańsk	5 012	107	III kw.	2026
Osiedle Przyjemne III	Gdańsk	3 626	79	III kw.	2026
Osiedle Przyjemne IV	Gdańsk	6 088	111	III kw.	2026
Modern Helenów	Łódź	12 327	234	III kw.	2026
Idea Swarzędz II	Poznań	13 042	237	IV kw.	2026
Nowa Francuska IIA (FP VIIIA)	Katowice	16 231	290	IV kw.	2026
Kowale Apollina II	Gdańsk	10 841	181	IV kw.	2026
Akacyjowa Wita	Kraków	6 015	102	IV kw.	2026
Heyki City	Szczecin	23 042	415	IV kw.	2026
TOTAL		315 336	5 524		

Number of flats not transferred as at 31.03.2026: 2 109

Potential of handover in 2027 – projects under construction as at 31.03.2026

PROJECT	CITY	TSA (m2)	NUMBER OF FLATS	DATE OF FINALIZATION (Q)	
Zakątek Harmonia III	Warszawa	11 008	178	I kw.	2027
Ogrody Andersa III	Katowice	12 817	193	I kw.	2027
Strefa Cegielnia III	Kraków	7 144	137	I kw.	2027
Żerniki na Novo III	Wrocław	16 583	300	I kw.	2027
Hipoteczna Park I	Łódź	13 579	219	I kw.	2027
Przystań Sobieszewo	Gdańsk	1 619	28	I kw.	2027
Zakątek Harmonia Pawilon	Warszawa	421	4	I kw.	2027
Skwer Harmonia II	Kraków	16 325	251	II kw.	2027
Nowa Francuska IIB (FP VIII B)	Katowice	10 899	191	II kw.	2027
ATAL Grabiszyn	Wrocław	3 084	59	II kw.	2027
Zacisze Marceлина IIIa	Poznań	6 531	90	III kw.	2027
Zakole Wisły	Kraków	7 964	134	III kw.	2027
Niebieski Bursztyn II	Gdańsk	9 608	172	III kw.	2027
ATAL Parkowa	Poznań	16 113	262	III kw.	2027
ATAL Bronowice (Starego Dębu)	Kraków	9 628	188	III kw.	2027
Ogrody Andersa IV	Katowice	12 053	215	III kw.	2027
TOTAL		155 376	2 621		

Potential of planned projects after 2028

Potential of transfers 2028+ (projects launched and being prepared to be launched in years 2026-2028)

CITY	NUMBER OF PROJECTS/STAGES	PLANNED TSA (M2)	NUMBER OF FLATS (PROJECTION)
Trójmiasto	7	77 159	1 412
Wrocław	5	20 045	299
Warszawa	5	61 880	1 048
Katowice	6	110 749	1 921
Łódź	4	99 065	1 814
Kraków	7	113 782	2 113
Poznań	4	54 427	972
Szczecin	2	19 224	377
TOTAL	40	556 331	9 956

2

Consolidated financial results

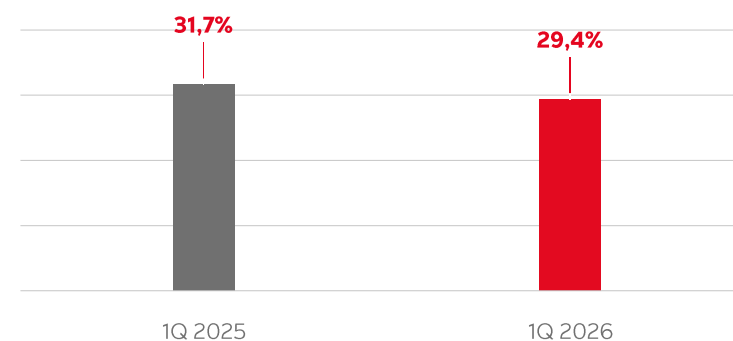


Consolidated financial results

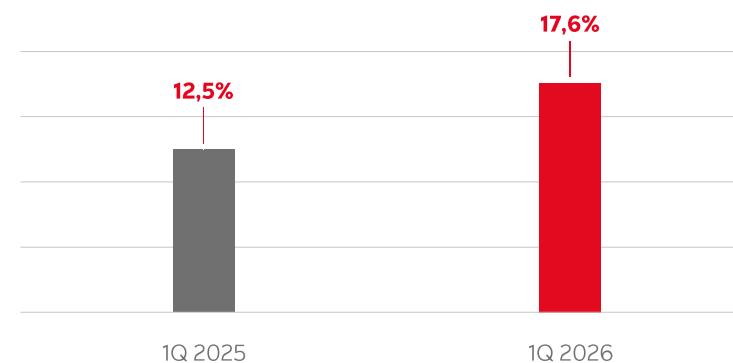
Profit and loss account

PLN THOU.	31.03.2025	31.03.2026	VAR.
Revenues from sale of products, goods and materials	136 724	314 960	+130%
Costs of products, goods and materials sold	93 442	222 410	+138%
Gross result of sale	43 282	92 550	+114%
Costs of sale	5 240	10 093	+93%
Costs of general management	7 872	8 645	+10%
Remaining operational revenues	2 132	1 817	-15%
Remaining operational costs	1 083	426	-61%
Result of the operational activity	31 219	75 203	+141%
Financial revenues	3 303	787	-76%
Financial costs	13 863	7 632	-45%
Gross result	20 659	68 358	+231%
Income tax	3 544	13 026	+268%
Net result	17 115	55 332	+223%
Profit per share	0,39	1,28	

Gross margin of sales

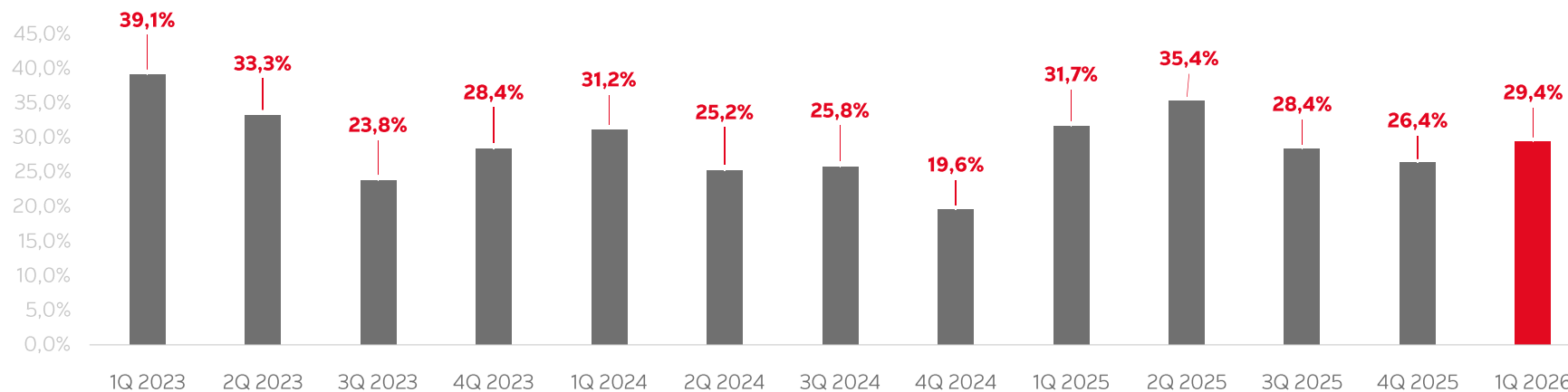


Net margin

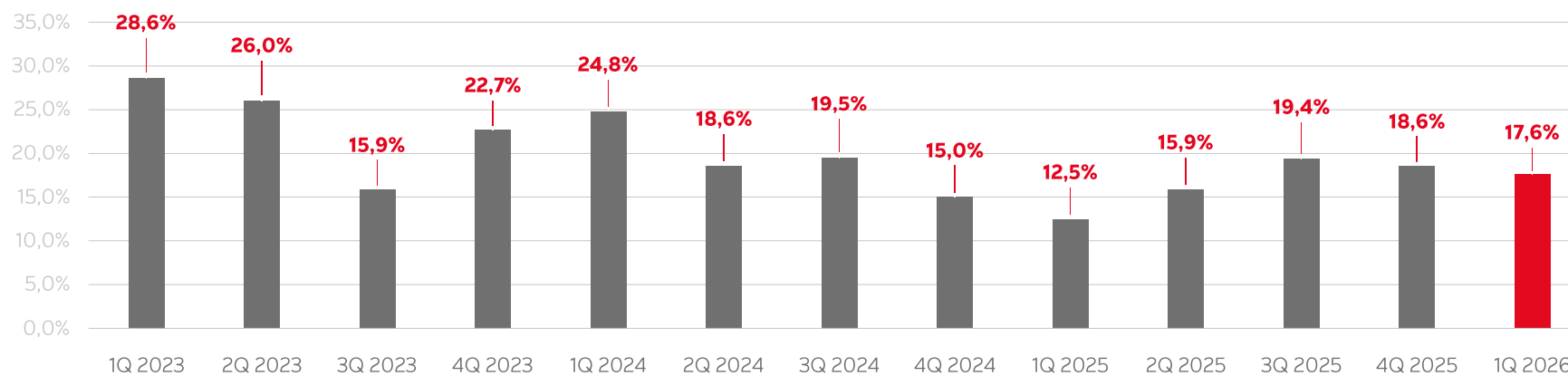


Consolidated financial results

Gross margin on sales by quarters



Net margin by quarters

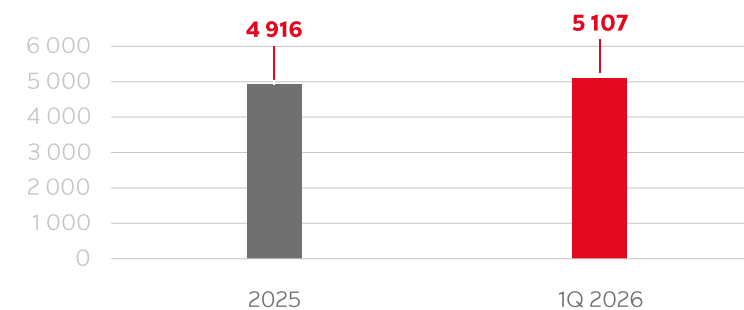


Consolidated financial results

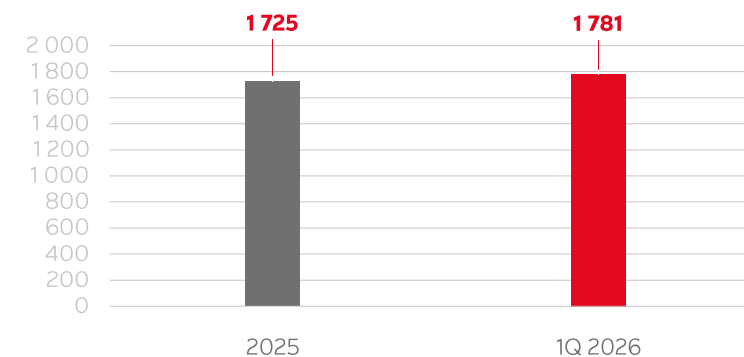
Balance sheet

PLN THOU.	31.12.2025	31.03.2026	VAR.
Assets in total	4 915 533	5 107 328	+4%
Fixed assets	203 452	264 336	+30%
Current assets	4 712 081	4 842 992	+3%
Liabilities and capital in total	4 915 533	5 107 328	+4%
Equity	1 725 362	1 780 694	+3%
Liabilities in total	3 190 171	3 326 634	+4%
Long term liabilities	1 509 706	1 511 423	0%
Short term liabilities	1 680 465	1 815 211	+8%
PLN THOU.	31.12.2025	31.03.2026	
Net Debt Ratio for the Group	0,26	0,27	

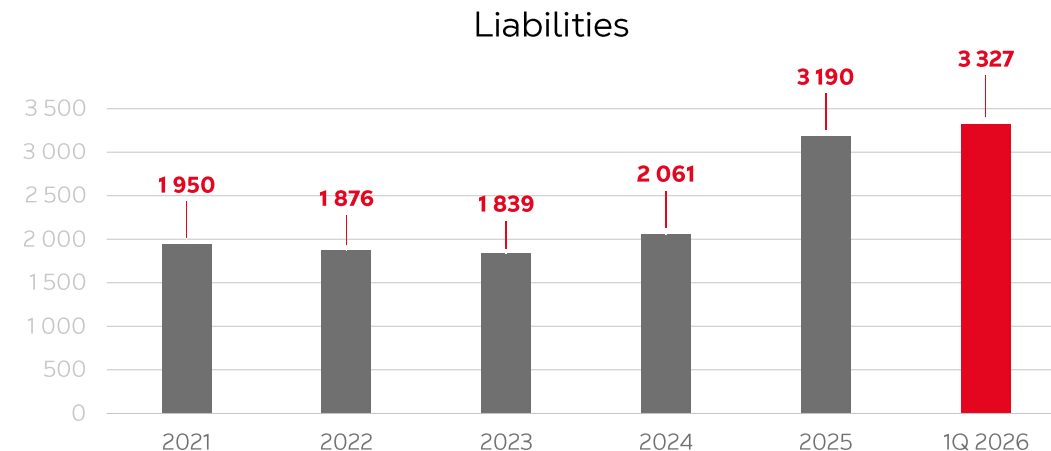
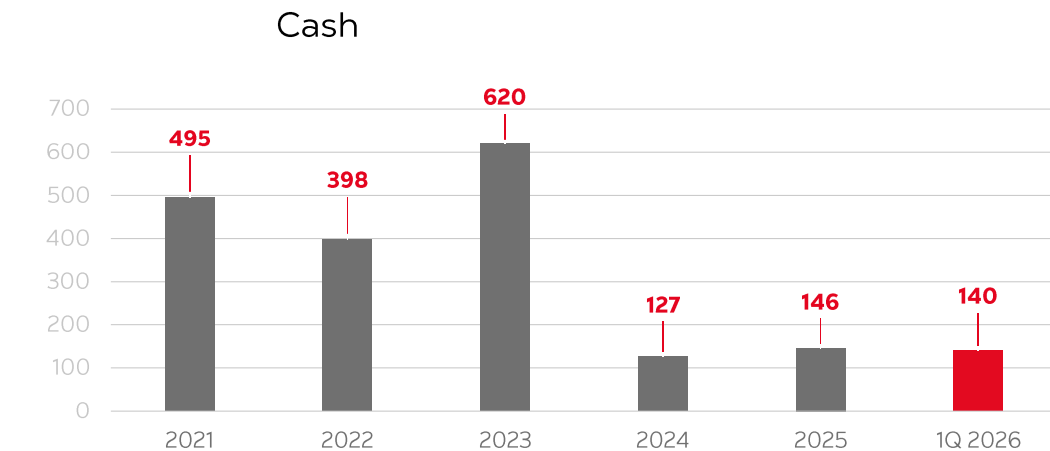
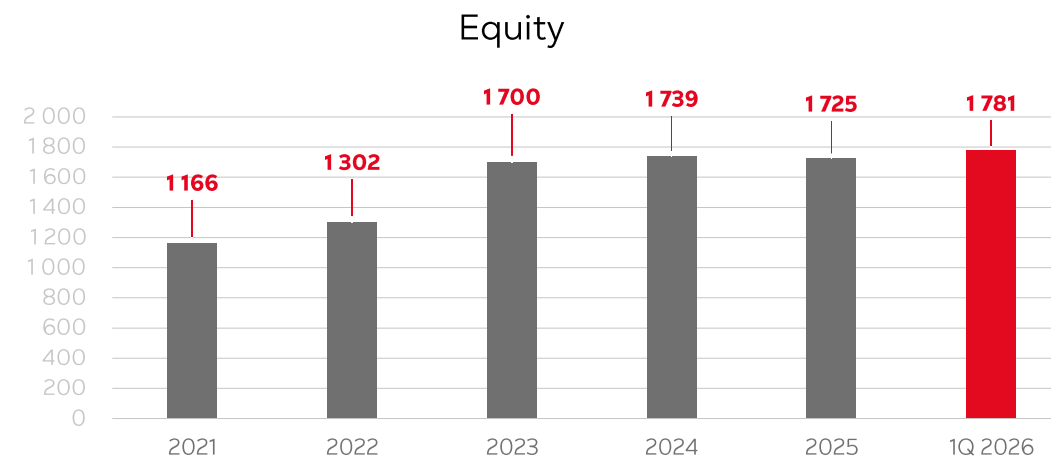
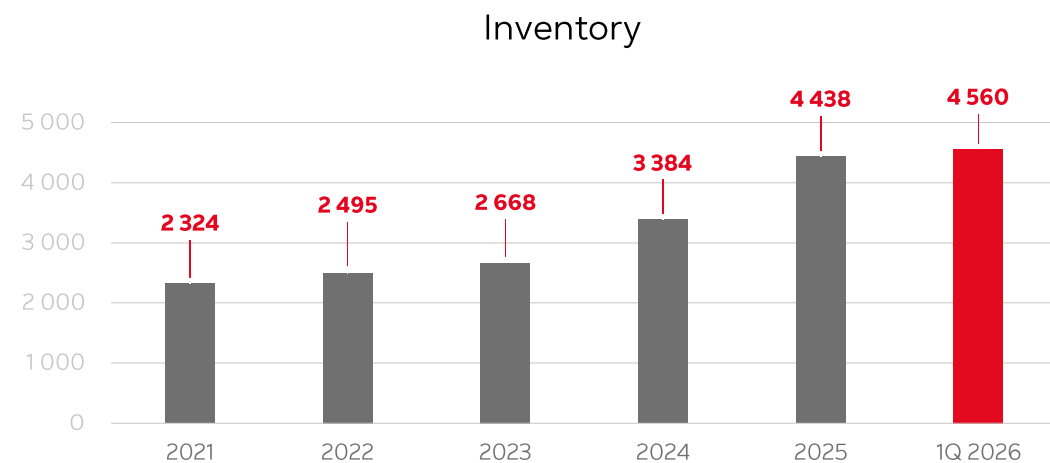
Assets in total in PLN million



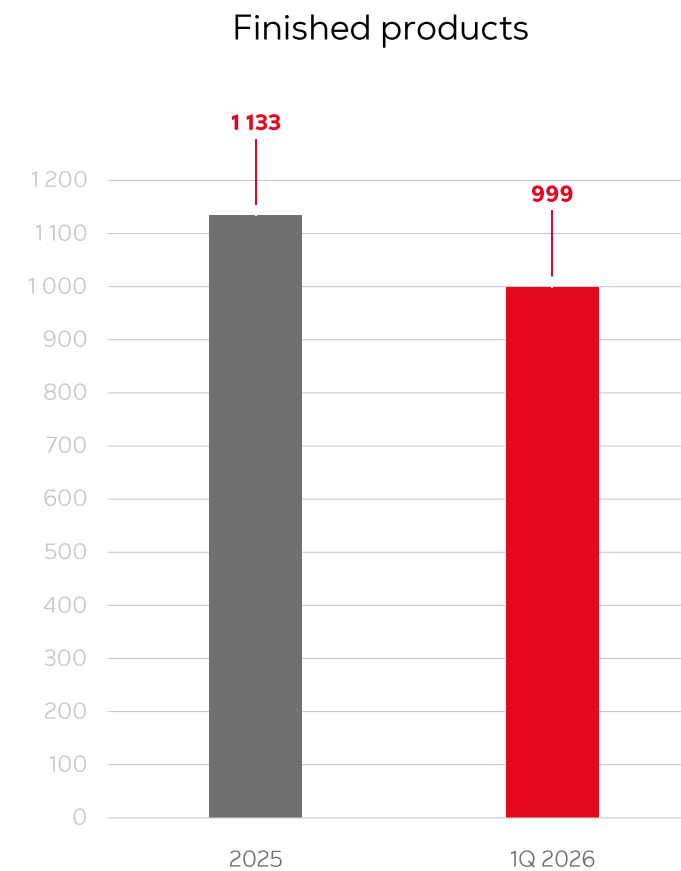
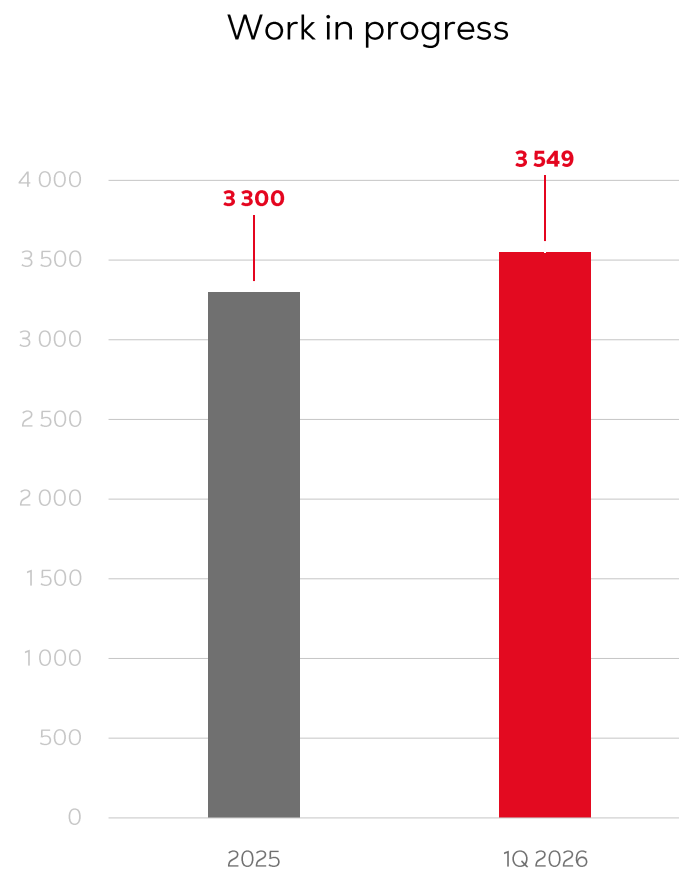
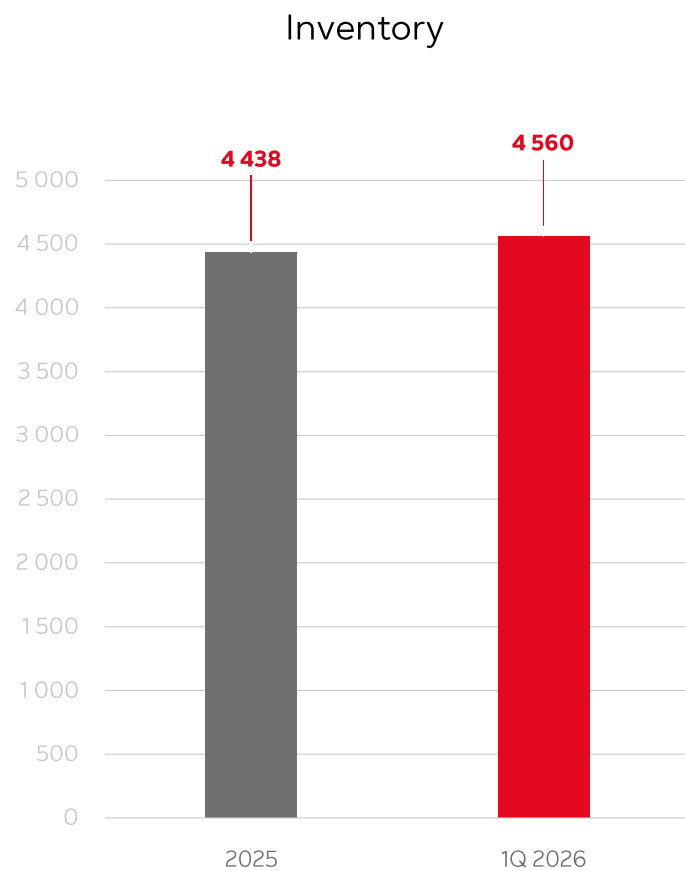
Equity in PLN million



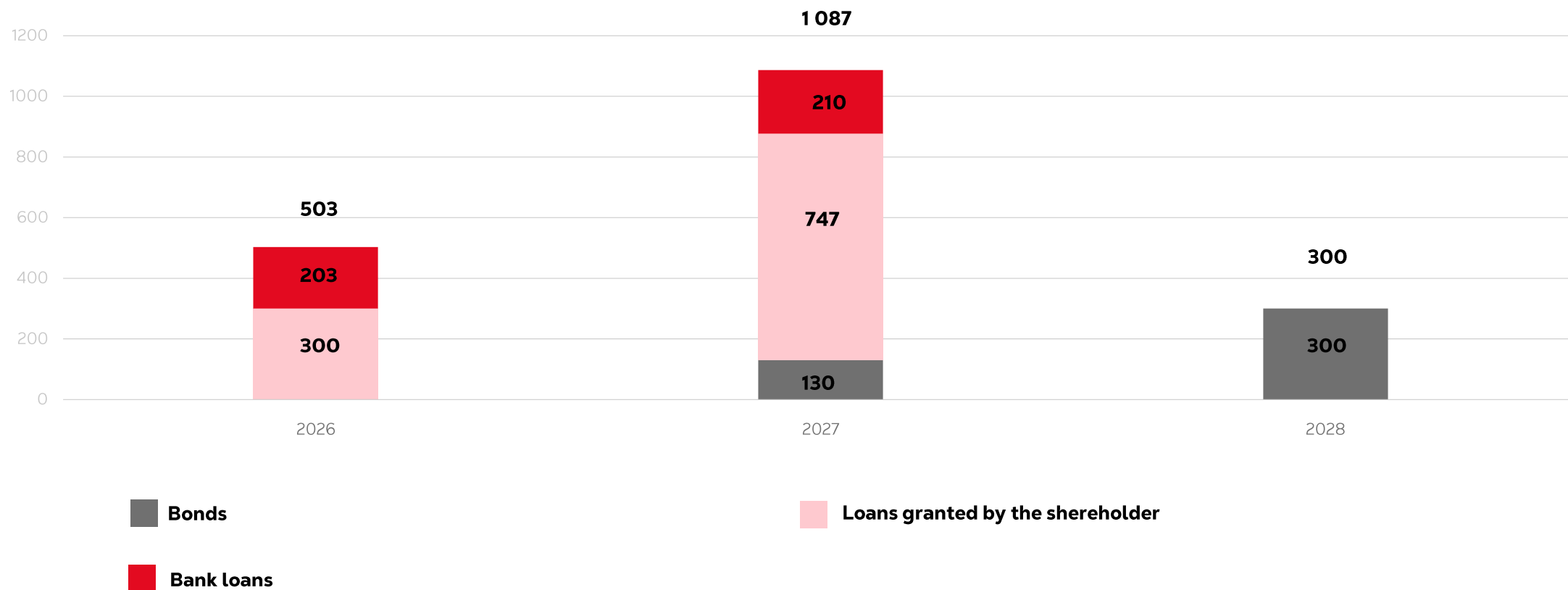
Main items of the financial results in PLN million



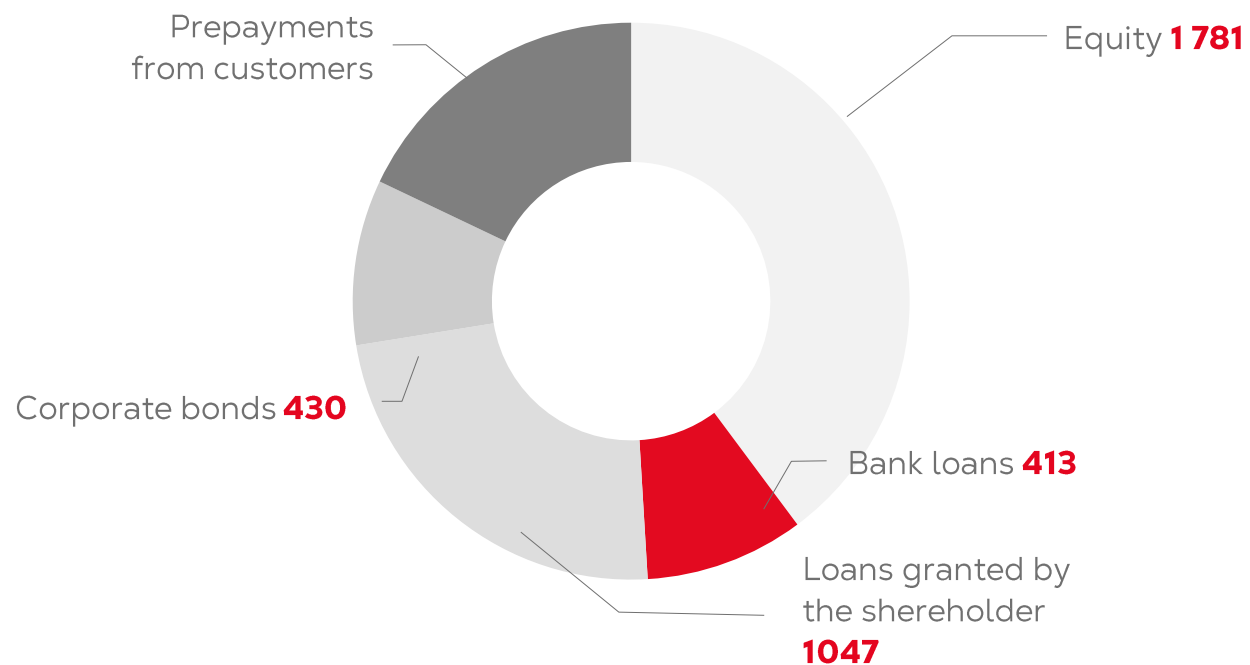
Consolidated financial results in PLN million



Structure of debt maturity as at 31.03.2026



Business financing sources in PLN million



BUSINESS FINANCING SOURCES AS AT 31.03.2026

Equity	1781
Bank loans	413
Loans granted by the shareholder	1047
Corporate bonds	430
Prepayments from customers	802

Our achievements

- Start of construction works for 3 projects (629 flats)
- Sales launched for 4 investments (752 flats)
- Construction works finalised for 3 investments (616 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.



**35 YEARS
ON THE MARKET**

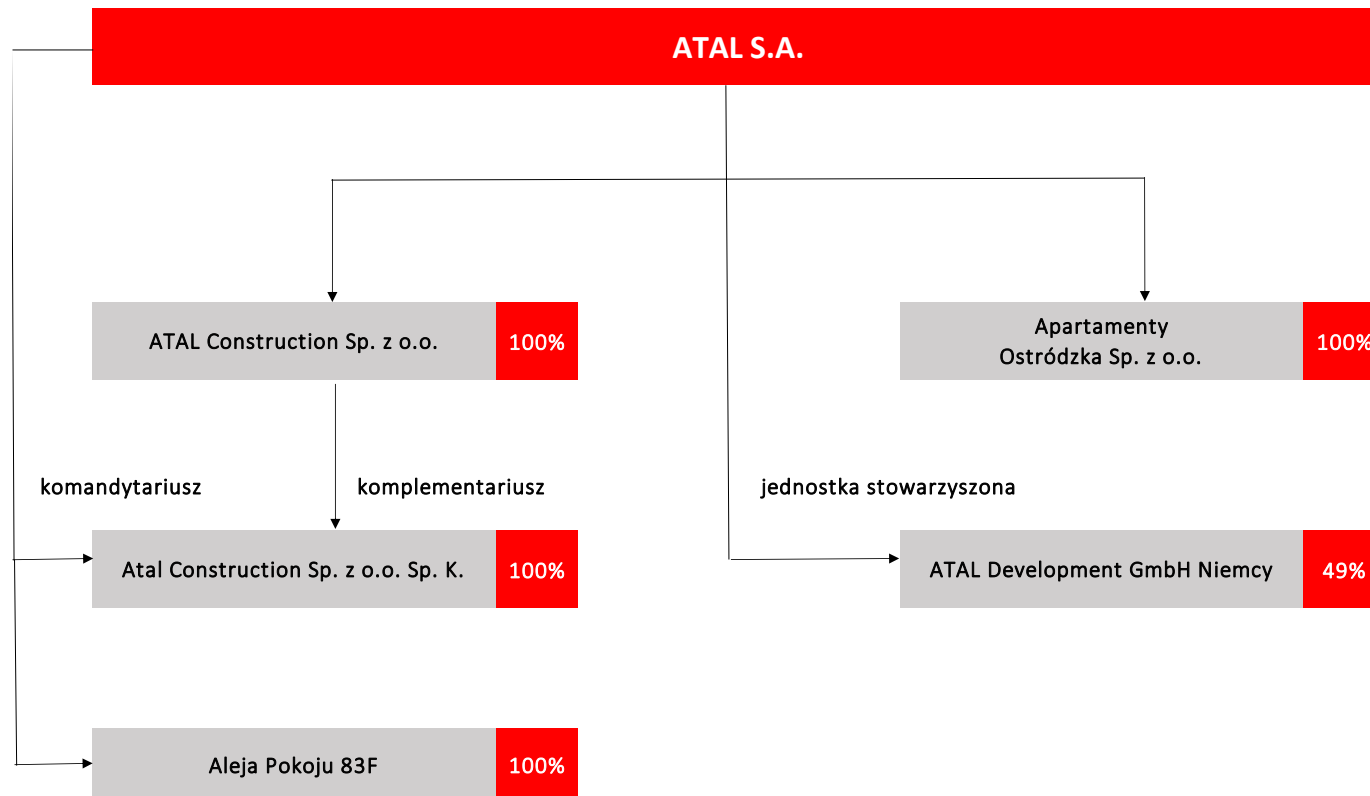


**36 383
APARTMENTS SOLD**



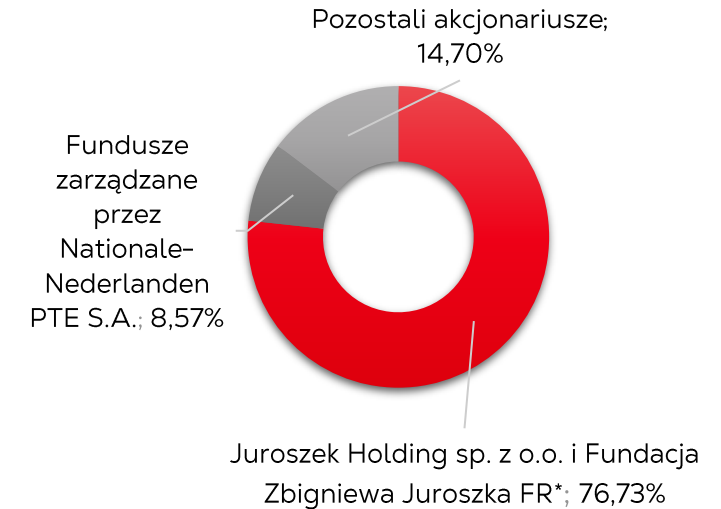
**2 029 761
TOTAL AREA OF FLATS SOLD**

Capital Group

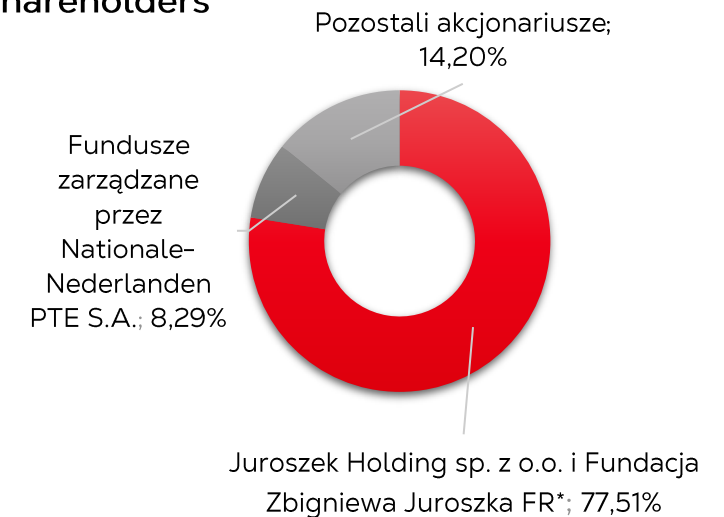


* Juroszek Holding Sp. z o.o., in which 100% of shares is possessed by Zbigniew Juroszek, the founder and the president of the company. The Zbigniew Juroszek FR Foundation, founded by Zbigniew Juroszek

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
- 35 years of professional experience, 25 years of professional experience in the development field



Mateusz Bromboszcz

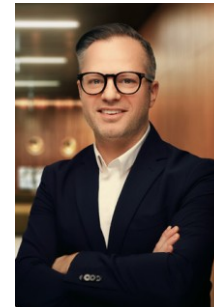
**Vice-President
of ATAL S.A.**

- With ATAL S.A. for 10 years
- In charge of formal and legal issues related to ATAL S.A. Group' business
- 16 years of professional experience, including 15 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 8 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 Q1 2026

PROJECT	CITY	NUMBER OF FLATS	DATE OF FINALIZATION (Q)
Skwer Witosa	Warszawa	159	I kw. 2026
Ogrody Andersa IV	Katowice	215	I kw. 2026
ATAL Ruczaj (Nova Obozowa)	Kraków	154	I kw. 2026
ATAL Floriana	Szczecin	224	I kw. 2026
RAZEM		752	

Projects completed as at 31.03.2026

PROJECT	CITY	NUMBER OF FLATS	DATE OF FINALIZATION (Q)
Francuska Park IX	Katowice	168	I kw. 2026
Olimpijska bud. B	Katowice	282	I kw. 2026
Osiedle Poematu III	Warszawa	166	I kw. 2026
RAZEM		616	



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