

Summary of results for H1 2026

September 11, 2026



OGÓLNOPOLSKI
DEVELOPER

www.atal.pl



Agenda

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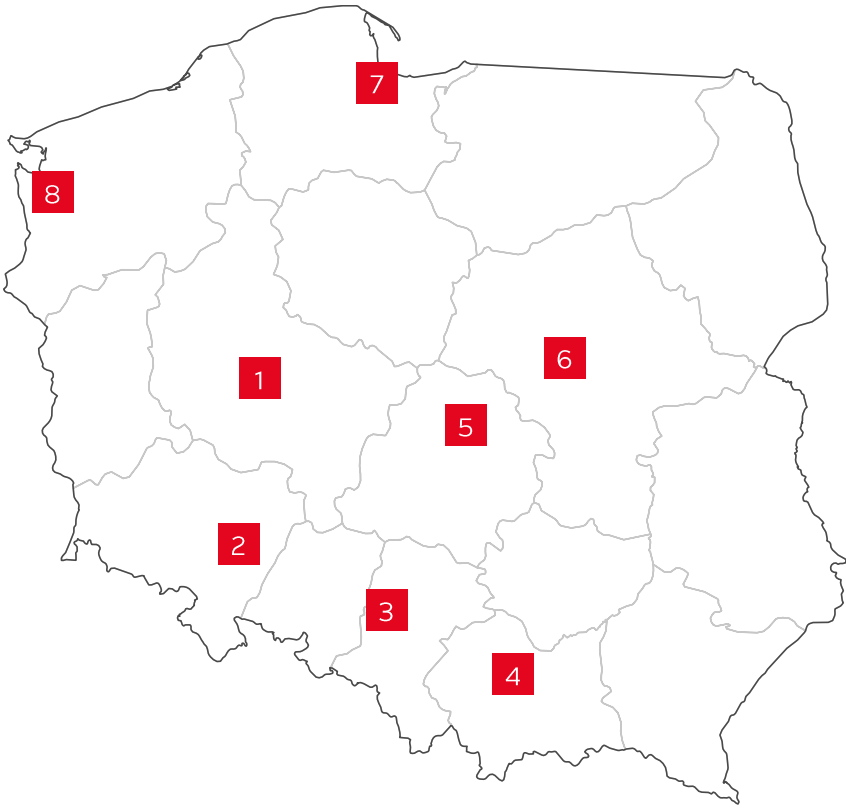


1

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

PROJECTS	NUMBER OF PROJECTS	NUMBER OF FLATS	TSA (m2)
In progres	5	1 394	84 467
Planned	3	653	35 160
In progres	5	1 068	59 945
Planned	4	310	20 721
In progres	6	1 904	109 885
Planned	5	1 669	94 876
In progres	6	966	55 465
Planned	6	1 946	105 392
In progres	4	1 141	63 981
Planned	3	1 535	84 400
In progres	4	453	28 510
Planned	3	663	40 898
In progres	11	1 136	64 457
Planned	16	2 587	142 951
In progres	2	639	32 896
Planned	1	153	9 370

SUMMARY

In progress	43	8 701	499 606
Planned	41	9 516	533 768

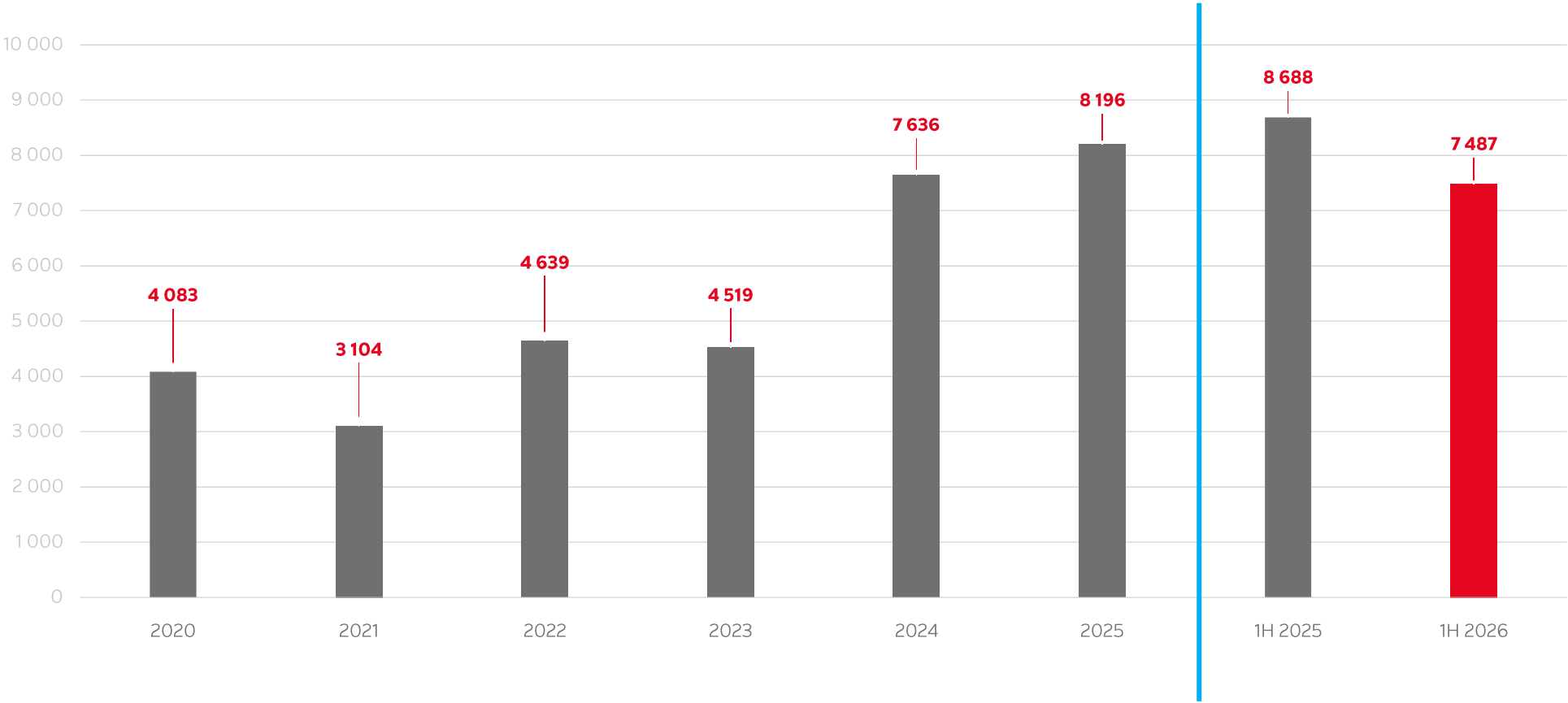
Sales of flats



Offer



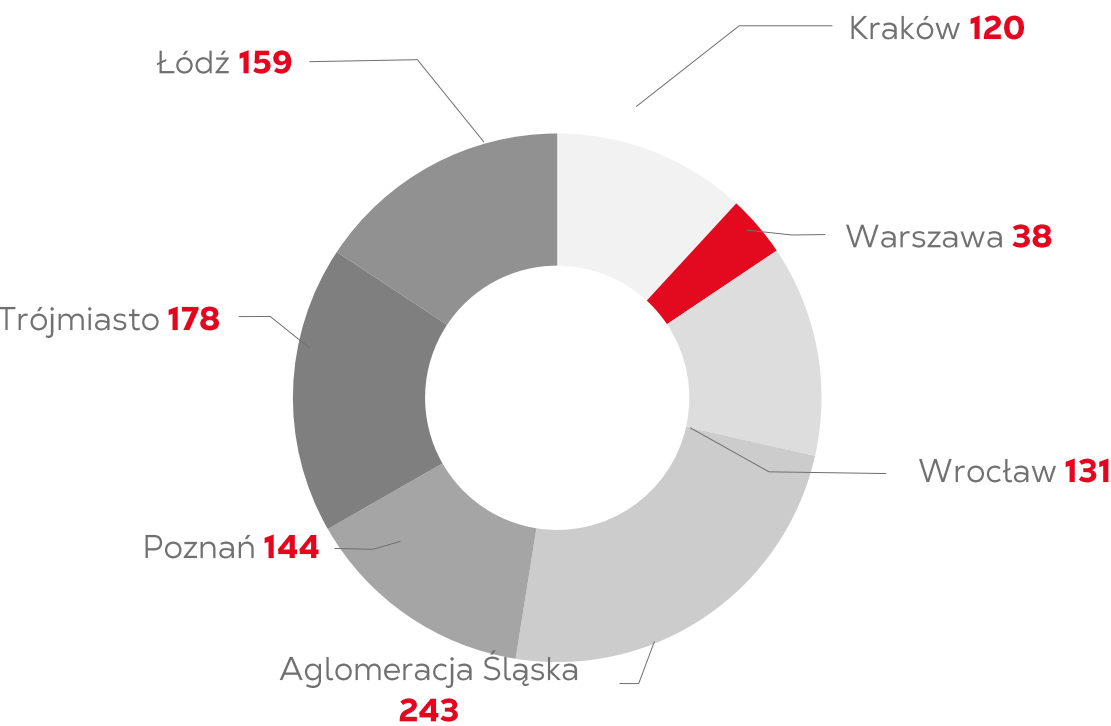
Number of flats offered in years 2020-2026



Handovers volume in H1 2026



Number of handed over flats by city



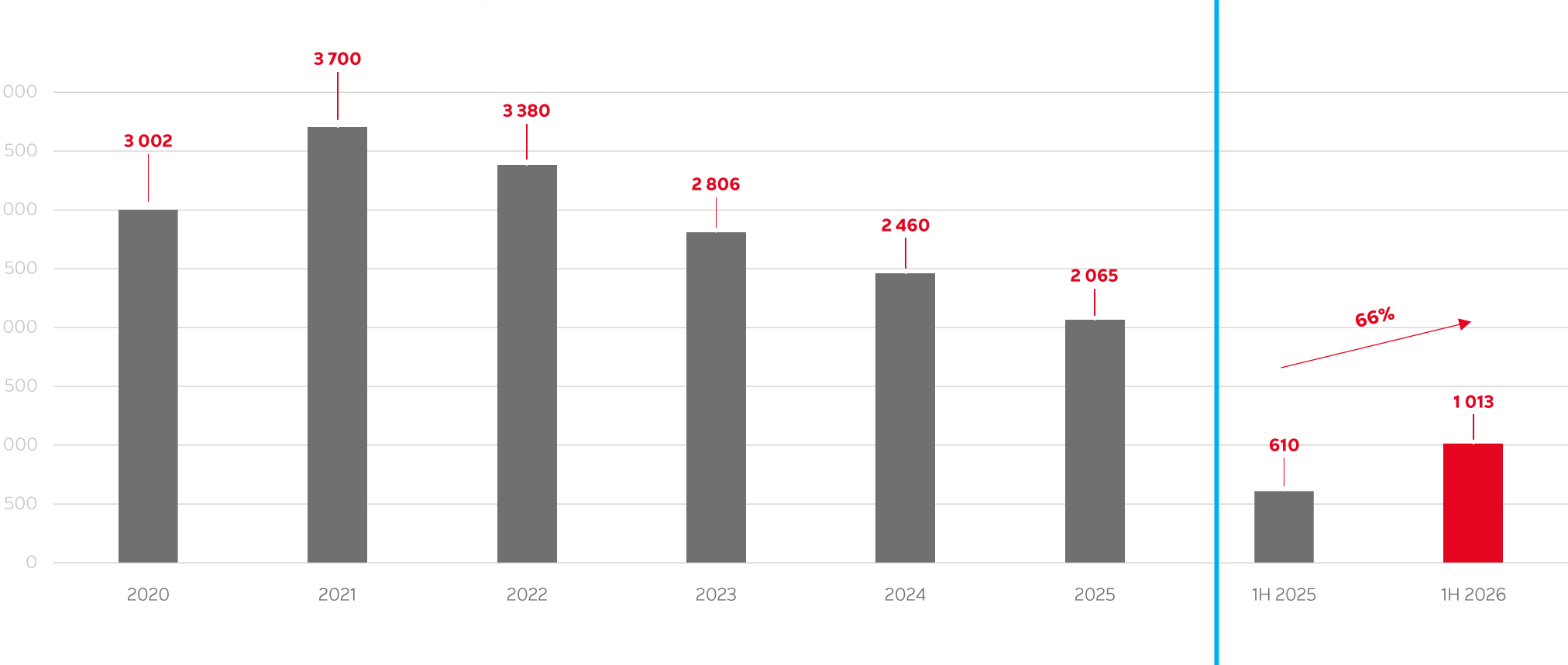
Handovers volume in H1 2026

CITY	APARTMENTS / SERVICE PREMISES
Kraków	120
Warszawa	38
Wrocław	131
Aglomeracja Śląska	243
Poznań	144
Trójmiasto	178
Łódź	159
Total	1 013

Handovers volume H1 2026



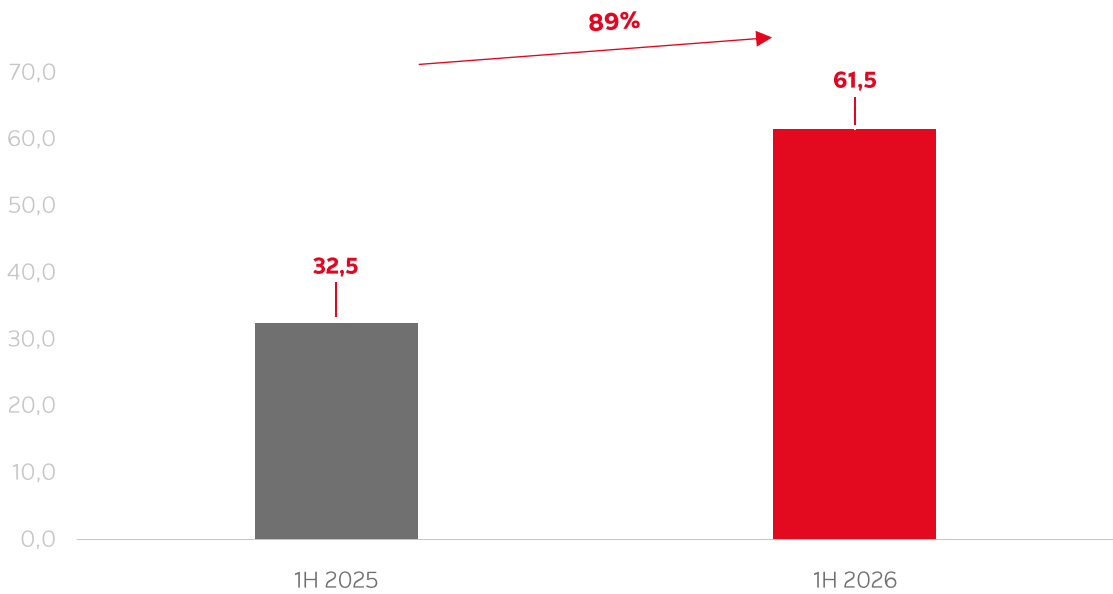
Number of handed over flats in years 2020 – 2026



Handovers volume in H1 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
1H 2025	32,5
1H 2026	61,5

New lands

Funds allocated to land purchase in years 2020 – 2026



Land acquired in the Group in H1 2026

- Wrocław
- Katowice
- Gdańsk

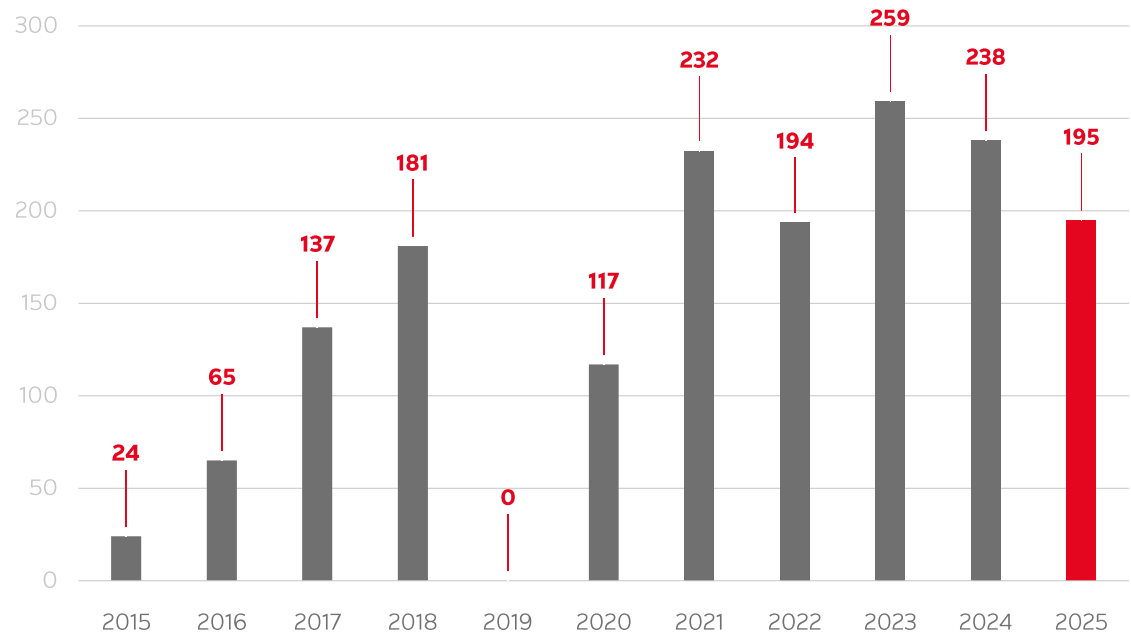
The average price of purchase of usable area was **1,802 PLN/m²**

ATAL's land bank allows for implementation of projects for the total usable area of approximately **534 thou. m²**

Dividend



Dividend paid for 2015 – 2025



Planned dividend for 2025

Dividend rate: 7,7 %

on 15.07.2026 dividend day

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

The total amount of dividends paid from IPO on GPW:

1.642 mln PLN

Potential of handover in 2026 – projects under construction as at 30.06.2026 – 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	Katowice	10 334	168	I kw.	2026
Przewóz 42 II	Kraków	7 581	126	II kw.	2026
Osiedle Poematu III	Warszawa	9 105	166	II kw.	2026
Warszawska 58a	Warszawa	4 728	82	II kw.	2026
Naramowice Odnova II	Poznań	29 476	486	III kw.	2026
Kowale Apollina II	Gdańsk	10 841	181	III kw.	2026
ATAL Symbioza IA	Gdańsk	5 836	91	III kw.	2026
ATAL Symbioza IB	Gdańsk	9 024	137	III kw.	2026
Modern Helenów	Łódź	12 327	234	III kw.	2026
Ogrody Geyera I	Łódź	23 411	409	III kw.	2026

Completed with an occupancy permit in H1

Completed with an occupancy permit in 3Q

In progress

Potential of handover in 2026 – projects under construction as at 30.06.2026 – part 2

PROJECT	CITY	TSA (m2)	NUMBER OF FLATS	DATE OF FINALIZATION (Q)	
ATAL Jasieny	Gdańsk	2 709	48	III kw.	2026
ATAL Strachowicka II	Wrocław	16 400	301	III kw.	2026
Żerniki na Novo II	Wrocław	21 370	388	III kw.	2026
ATAL Sky + II	Katowice	42 012	764	III kw.	2026
ATAL Zawiślańska	Gdańsk	4 227	64	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
Ideao Swarzędz II	Poznań	13 042	237	IV kw.	2026
Akcyjowa Wita	Kraków	6 015	102	IV kw.	2026
TOTAL		269 021	4 707		

Number of flats not transferred as at 30.06.2026: 1 965

Potential of handover in 2027 – projects under construction as at 30.06.2026 – part 1

PROJECT	CITY	TSA (m2)	NUMBER OF FLATS	DATE OF FINALIZATION (Q)	
Nowy Targówek VI	Warszawa	7 042	112	I kw.	2027
Nowa Francuska IIA	Katowice	16 231	290	I kw.	2027
Heyki City	Szczecin	23 042	415	I kw.	2027
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	I kw.	2027

Potential of handover in 2027 – projects under construction as at 30.06.2026 – part 2

PROJECT	CITY	TSA (m2)	NUMBER OF FLATS	DATE OF FINALIZATION (Q)	
Francuska Park VIIIB	Katowice	10 899	191	II kw.	2026
ATAL Grabiszyn	Wrocław	3 084	59	II kw.	2026
Zacisze Marcelin IIIa	Poznań	6 531	90	III kw.	2026
Zakole Wisły	Kraków	7 964	134	III kw.	2026
Niebieski Bursztyn II	Gdańsk	9 608	172	III kw.	2026
ATAL Parkowa	Poznań	16 113	262	III kw.	2026
ATAL Bronowice	Kraków	9 628	188	III kw.	2026
Ogrody Andersa IV	Katowice	12 053	215	III kw.	2026
ATAL Ville przy Białej	Wrocław	2 508	20	IV kw.	2026
ATAL Rytelska	Gdańsk	5 867	119	IV kw.	2026
TOTAL		210 066	3 577		

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	16	142 951	2 587
Wrocław	4	20 724	310
Warszawa	4	50 937	822
Katowice	6	110 749	1 921
Łódź	4	99 065	1 814
Kraków	7	113 782	2 100
Poznań	4	54 465	972
Szczecin	2	19 224	377
TOTAL	47	611 897	10 903

2

Consolidated financial results

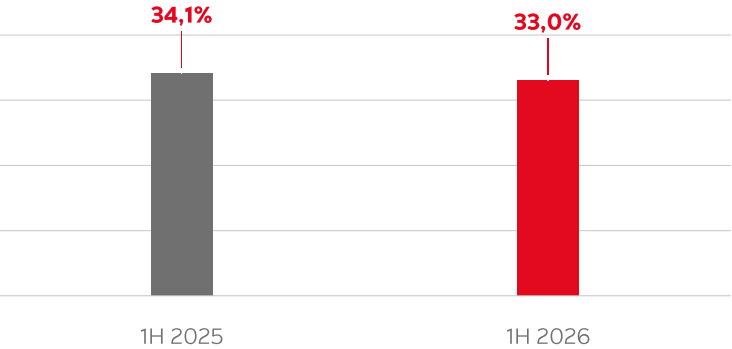


Consolidated financial results

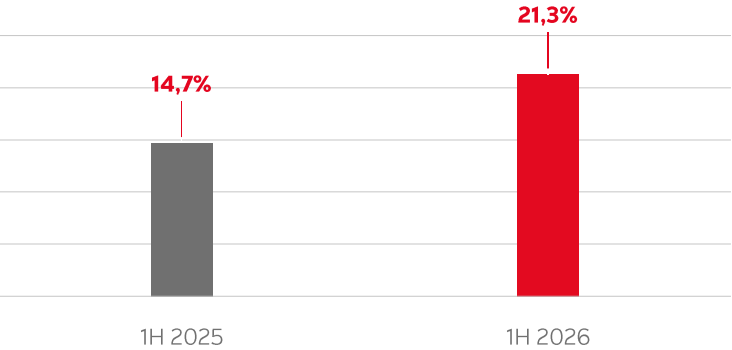
Profit and loss account

PLN THOU.	30.06.2025	30.06.2026	VAR.
Revenues from sale of products, goods and materials	390 161	760 172	+95%
Costs of products, goods and materials sold	257 250	509 204	+98%
Gross result of sale	132 911	250 968	+89%
Costs of sale	12 215	22 735	+86%
Costs of general management	15 932	17 443	+10%
Remaining operational revenues	4 502	4 273	-5%
Remaining operational costs	877	1 955	+123%
Result of the operational activity	108 389	213 108	+97%
Financial revenues	1 146	944	-18%
Financial costs	37 932	13 510	-64%
Gross result	71 603	200 542	+180%
Income tax	14 118	38 330	+172%
Net result	57 485	162 212	+182%
Profit per share	1,33	3,75	

Gross margin of sales



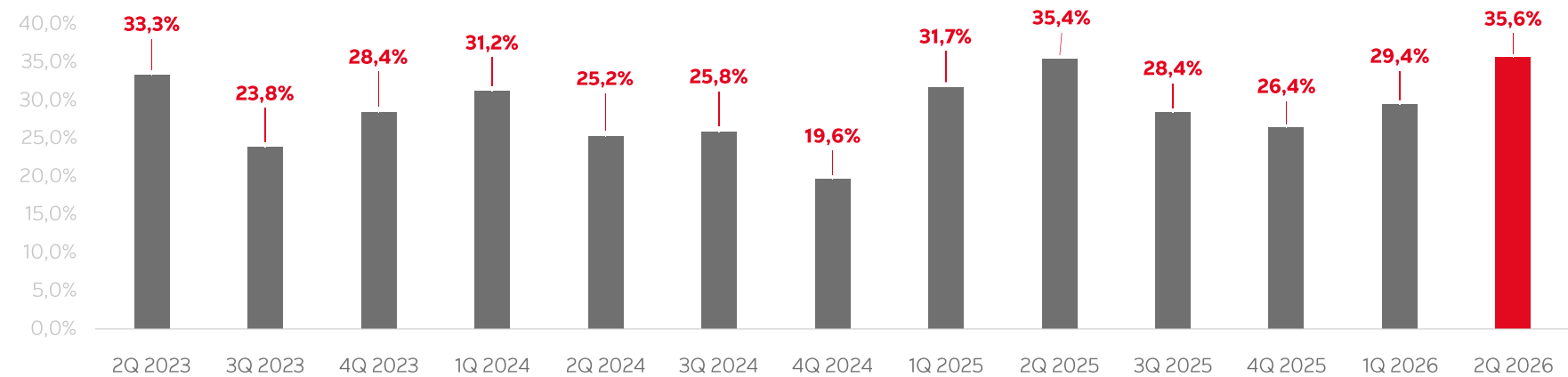
Net margin



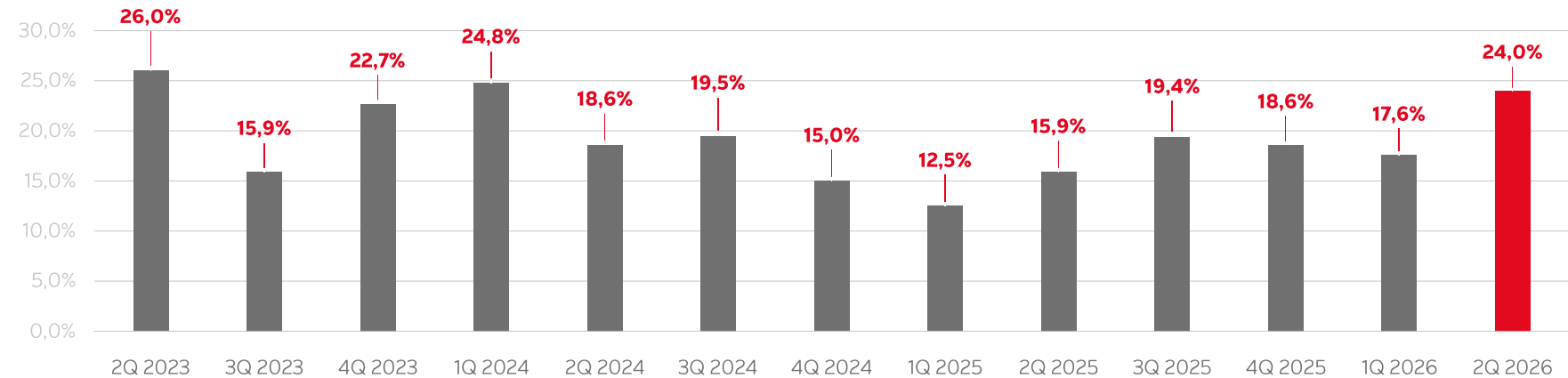
Consolidated financial results



Gross margin on sales by quarters



Net margin by quarters

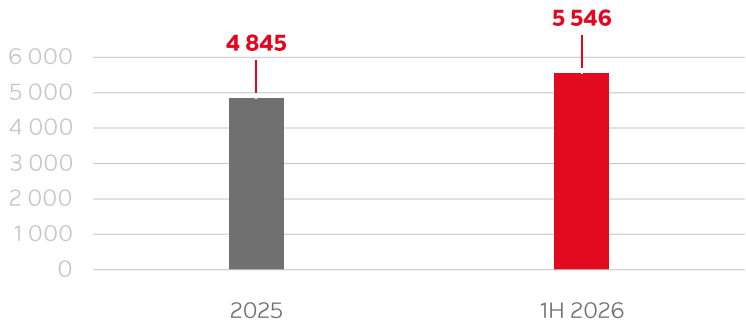


Consolidated financial results

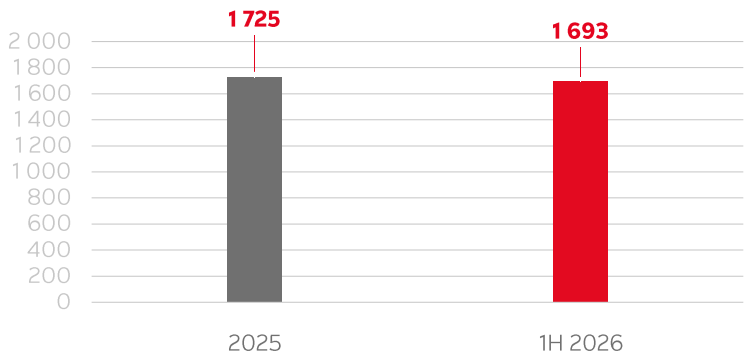
Balance sheet

PLN THOU.	31.12.2025	30.06.2026	VAR.
Assets in total	4 845 388	5 545 895	+15%
Fixed assets	203 452	316 796	+56%
Current assets	4 641 936	5 229 099	+13%
Liabilities and capital in total	4 845 388	5 545 895	+15%
Equity	1 725 362	1 692 902	-2%
Liabilities in total	3 120 022	3 852 993	+24%
Long term liabilities	1 509 706	1 331 955	-12%
Short term liabilities	1 610 320	2 521 038	+57%
PLN THOU.	31.12.2025	30.06.2026	
Net Debt Ratio for the Group	0,26	0,20	

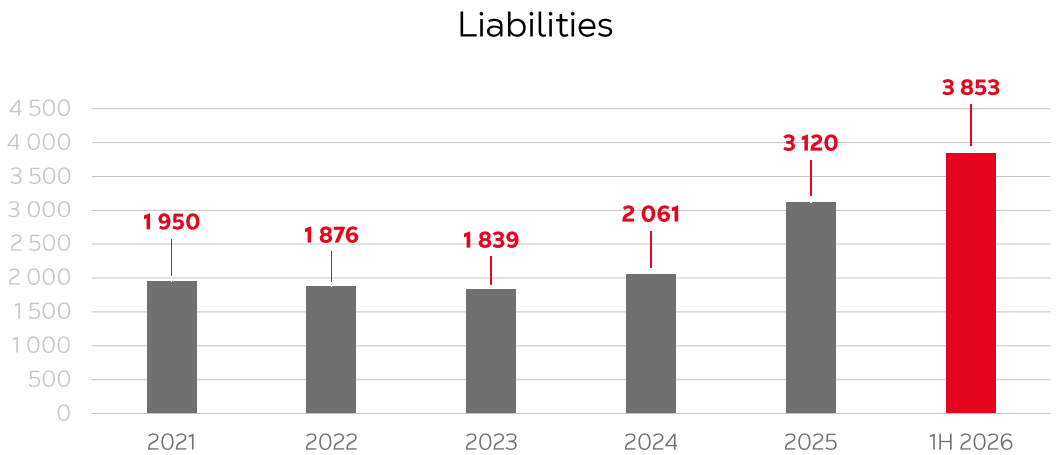
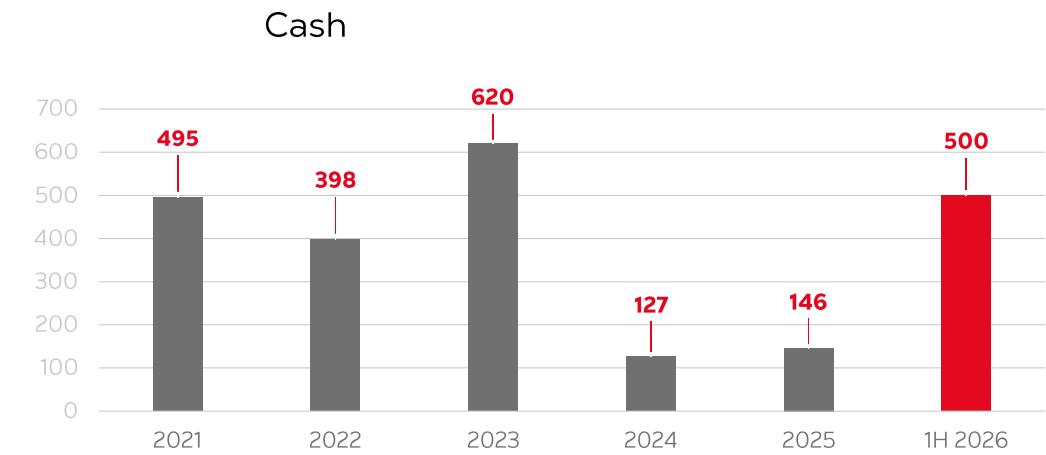
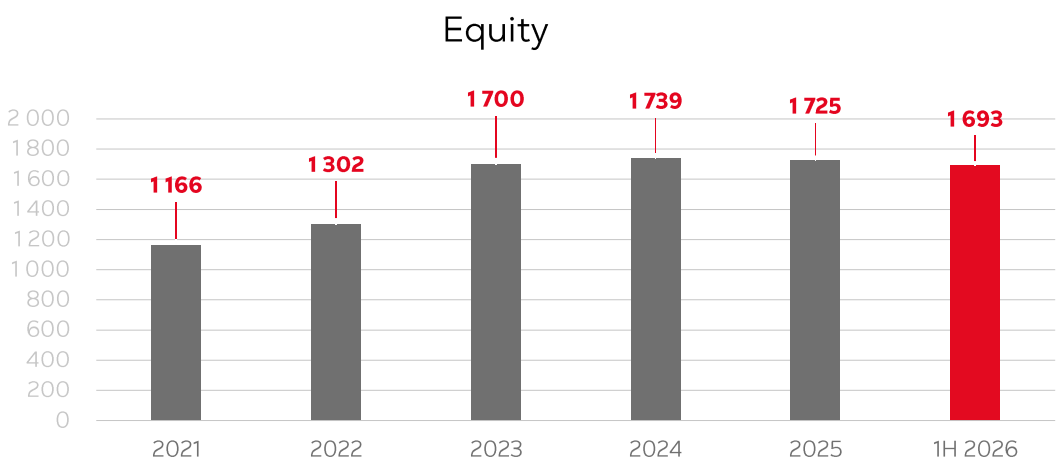
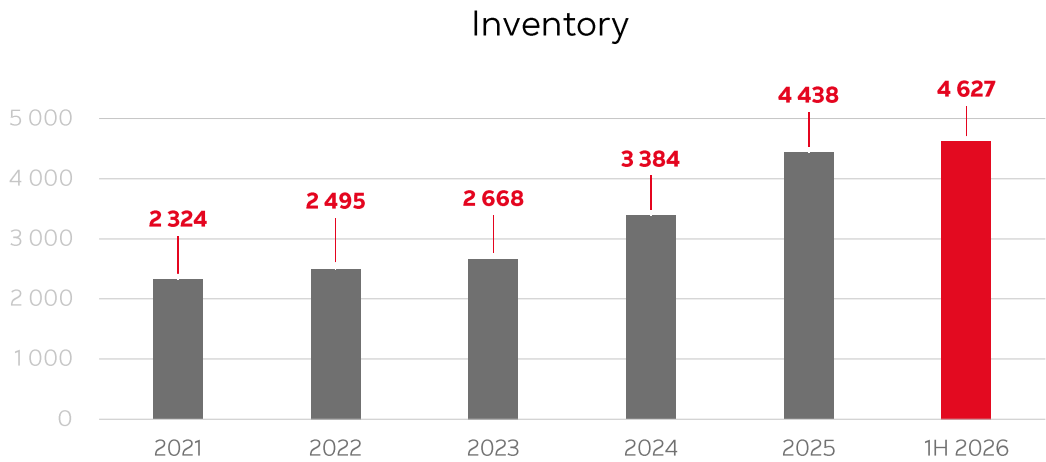
Assets in total in PLN million



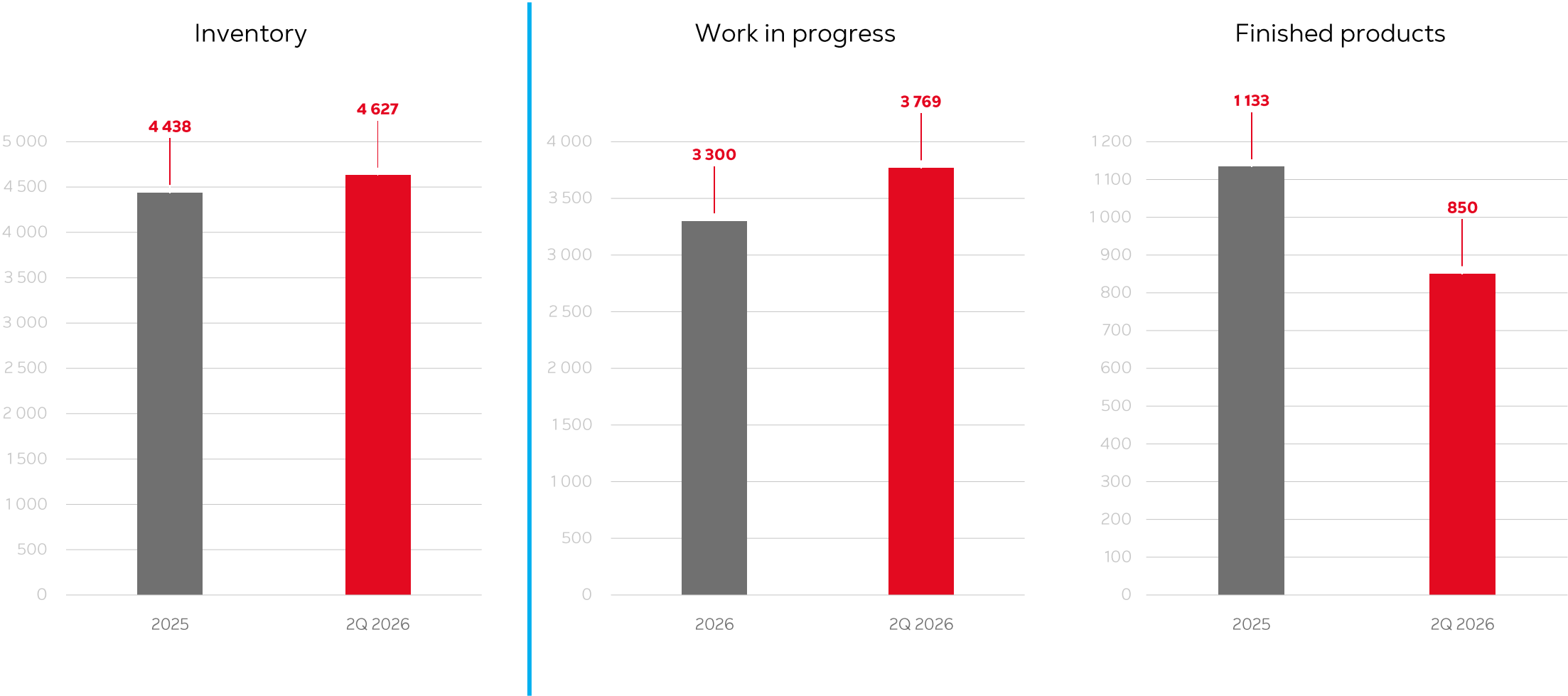
Equity in PLN million



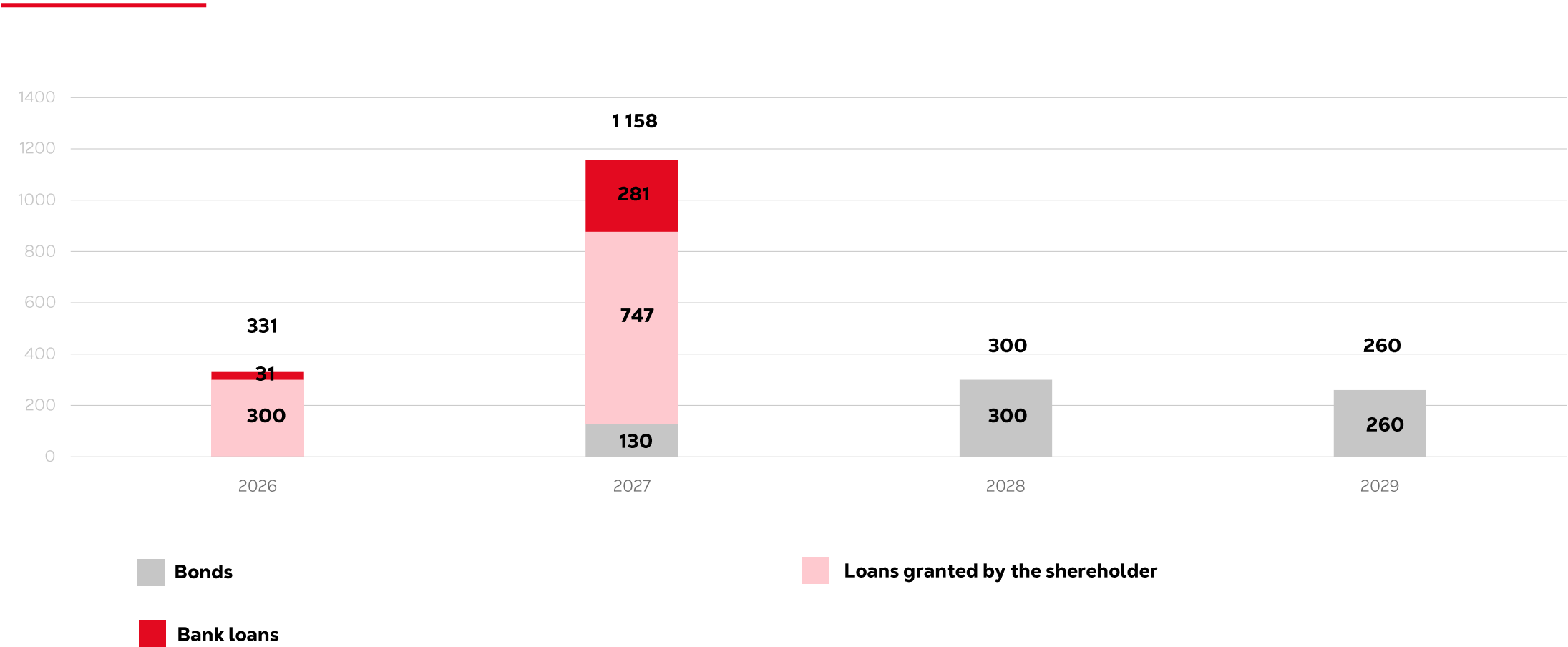
Main items of the financial results in PLN million



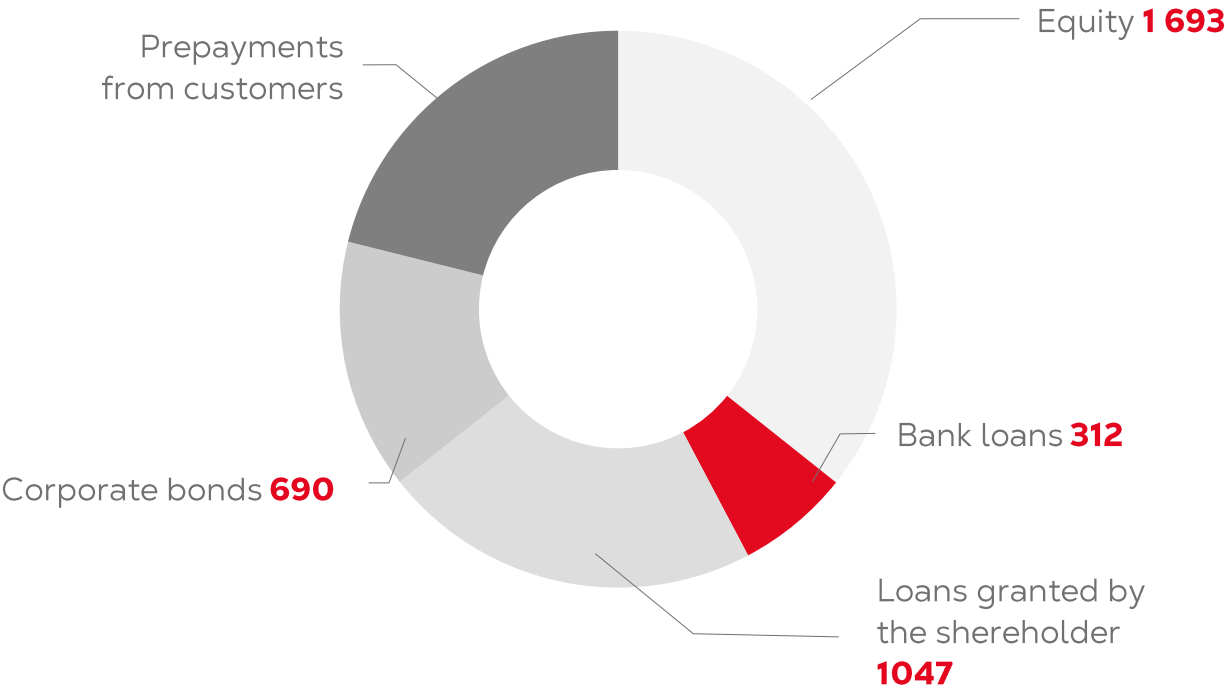
Consolidated financial results in PLN million



Structure of debt maturity as at 30.06.2026



Business financing sources in PLN million



BUSINESS FINANCING SOURCES AS AT 30.06.2026

Equity	1 693
Bank loans	312
Loans granted by the shereholder	1 047
Corporate bonds	690
Prepayments from customers	1 001

Our achievements

- Start of construction works for 5 projects (968 flats)
- Sales launched for 5 investments (772 flats)
- Construction works finalised for 14 investments (3 015 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 35 years of business experience.



**35 YEARS
ON THE MARKET**

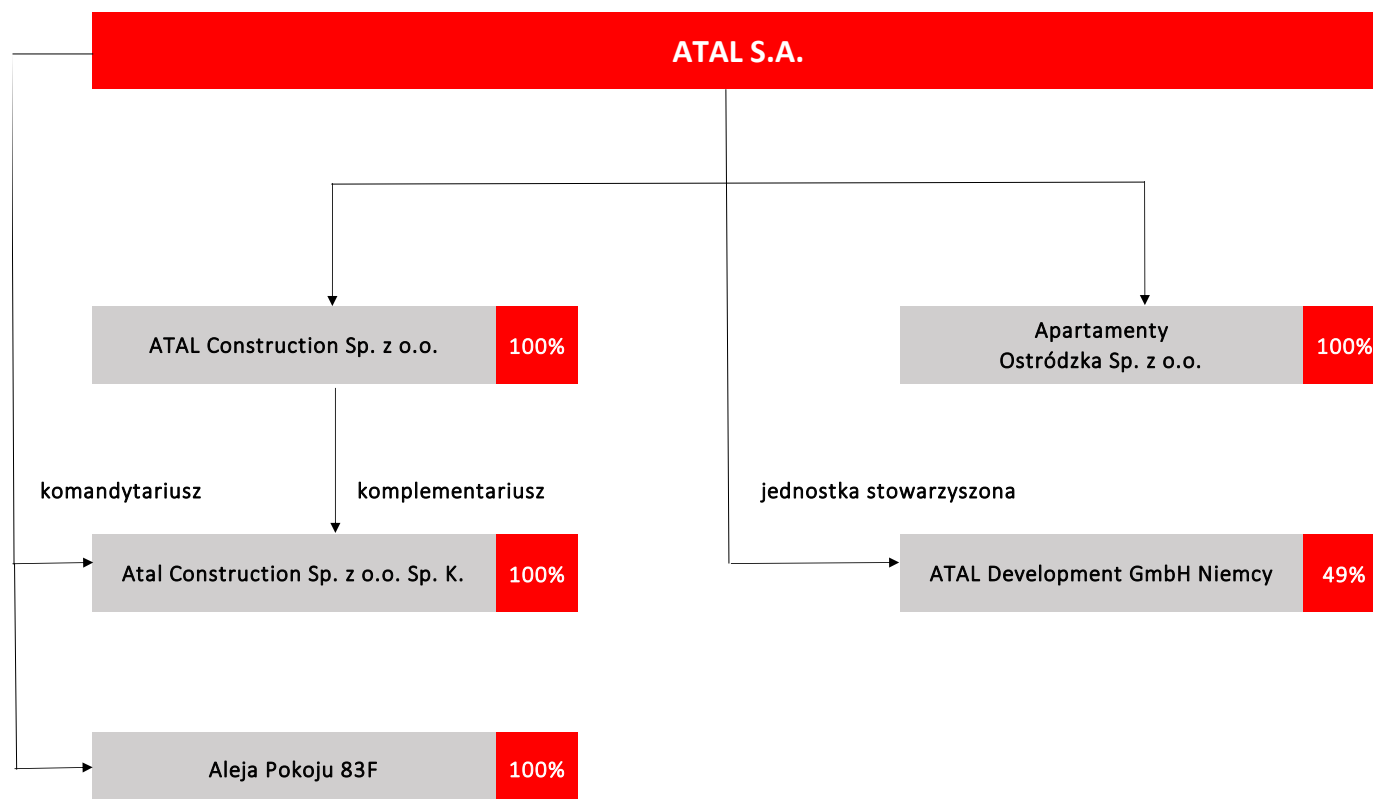


**37 277
APARTMENTS SOLD**



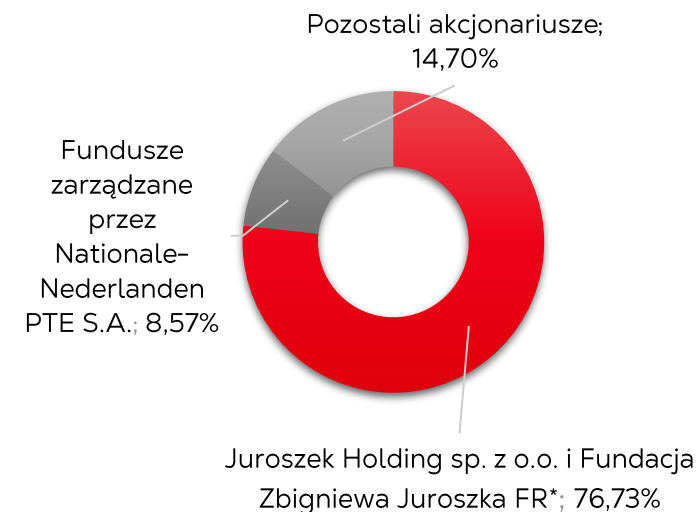
**2 029 761
TOTAL AREA OF FLATS SOLD**

Capital Group

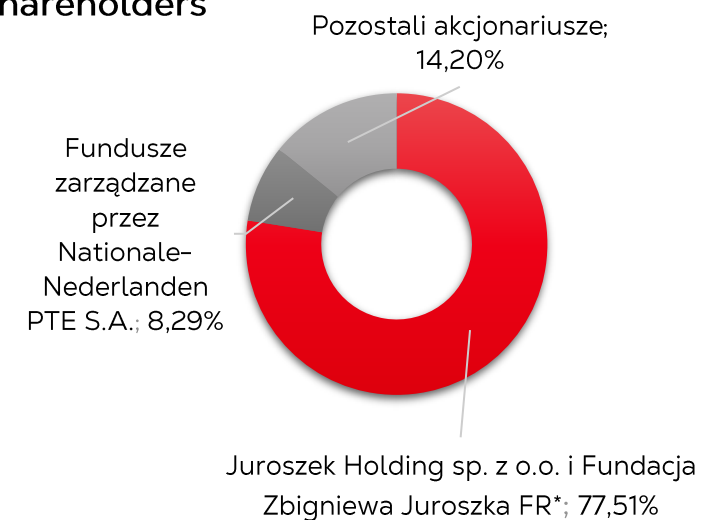


* Juroszek Holding Sp. z o.o., in which 100% of shares is possessed by Zbigniew Juroszek, the founder and the president of the company. The Zbigniew Juroszek FR Foundation, founded by Zbigniew Juroszek

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

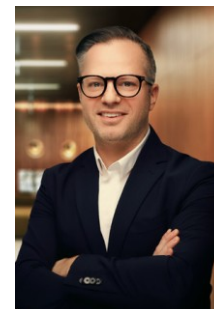
**Vice-President
of ATAL S.A.**

- With ATAL S.A. for 10 years
- In charge of formal and legal issues related to ATAL S.A. Group's 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 H1 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	Kraków	154	I kw. 2026
ATAL Floriana	Szczecin	224	I kw. 2026
ATAL Ville przy Białej	Wrocław	20	II kw. 2026
TOTAL		772	

Projects completed as at 30.06.2026

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
Przewóz 42 II	Kraków	126	II kw. 2026
Warszawska 58	Warszawa	82	II kw. 2026
ATAL Strachowicka II	Wrocław	301	II kw. 2026
ATAL Symbioza 1A	Gdańsk	91	II kw. 2026
ATAL Symbioza 1B	Gdańsk	137	II kw. 2026
ATAL Sky+ II - bud. B	Katowice	151	II kw. 2026
Żerniki Na Novo II	Wrocław	388	II kw. 2026
Naramowice Odnova II	Poznań	486	II kw. 2026
Kowale Apollina II	Gdańsk	180	II kw. 2026
ATAL Jasieny I	Gdańsk	48	II kw. 2026
Ogrody Geyera I	Łódź	409	II kw. 2026
TOTAL		3 015	



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
DEVELOPER