



ROBYG

**FINANCIAL RESULTS
Q1-3 2021**

Warsaw, December 2021

AGENDA

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PART 02

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PART 03

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PART 01

Summary Q1-3 2021



Summary Q1-3 2021

Revenues:

PLN 641 million

Strong cash position*:

PLN 543 million

Operating cash flow:

PLN 344 million
(excl. purchase of new plots)

* Including amounts kept on individual escrow accounts.



Summary Q1-3 2021

Developer agreements signed:
3 253 (net after cancellations)

Units presold: **3 338**
(net after cancellations)

Units recognized
in revenue: **1 386**

Number of units under
construction: app. **7 010**

Units on offer: **1 869**
(out of which 2% finished goods)



ROBYG Group – material investings and financial activities

**Total new financing:
PLN 210 million**

**Total value of signed agreements:
ca. PLN 500 million**

FINANCING

ROBYG S.A.

- issuance of bond (PD series)
– PLN 150 million,
- redemption of bond (S series)
– PLN 45,3 million.
- **overdraft loan – with the limit of
PLN 60 million**

ROBYG S.A. retained the standalone
net profit for the year ended
31 December 2019 and
31 December 2020 as a reserve
capital.

NEW PLOTS

Warsaw/Poznan/Wroclaw

**Total expected potential
for construction
of ca. 263 900 sqm
of usable area.**

NEW PLOTS

Gdansk/Gdynia

**Total expected potential
for construction
of ca. 46 000 sqm
of usable area.**



ROBYG Group – land acquisition value

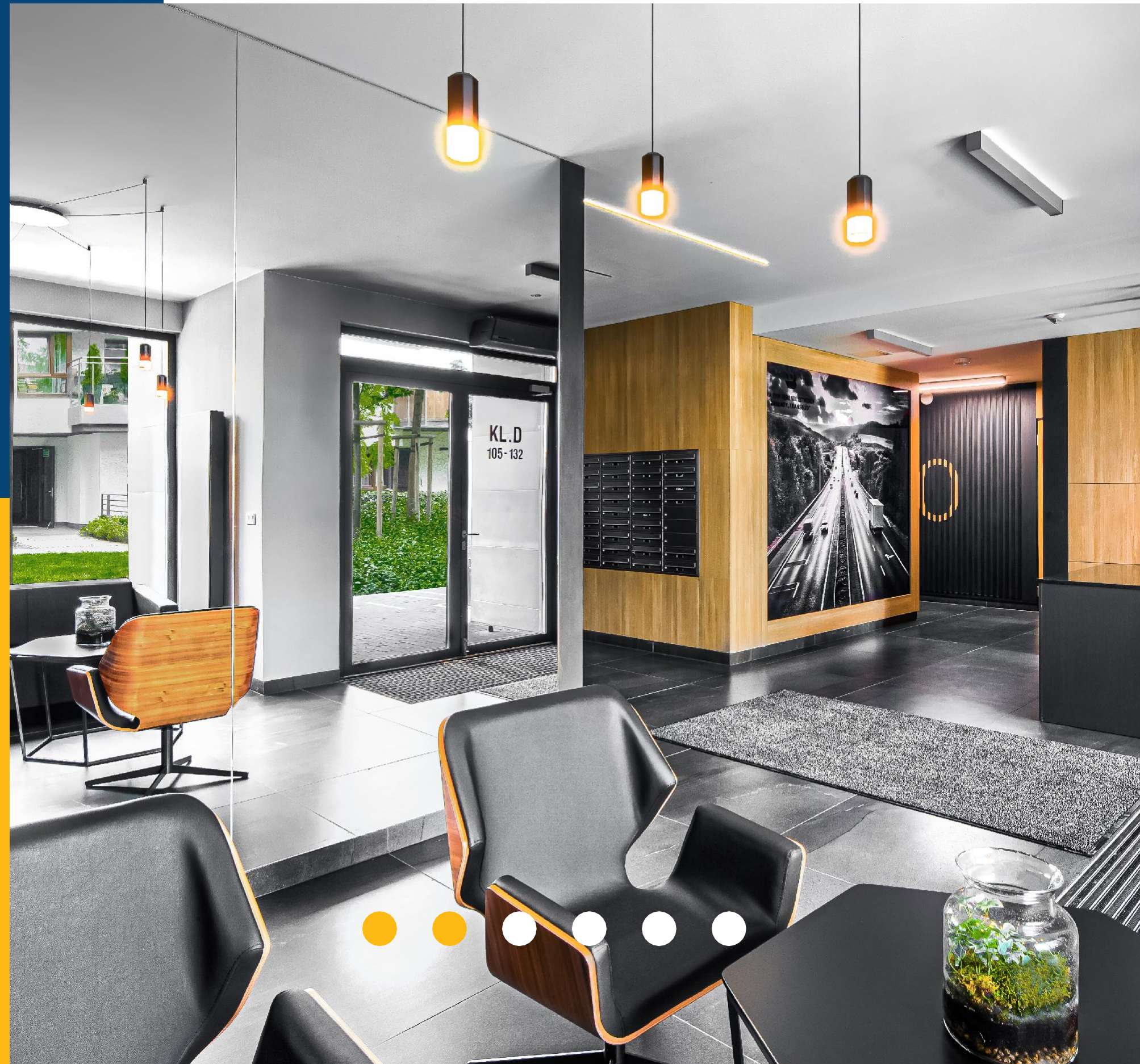
**Total value of signed agreements:
ca. PLN 500 million**

| Area of plots [ha] | Type of contracts | Potential of saleable area [sqm] | Locations |
|--------------------|-------------------|----------------------------------|---------------------|
| 1.6 | Final | 17 000 | Warsaw, Mokotow |
| 1.2 | Final | 9 400 | Warsaw, Ursus |
| 10.7 | Final | 100 000 | Warsaw, Wilanów |
| 2.2 | Final | 42 000 | Gdynia, Śródmieście |
| 0.4 | Final | 4 000 | Gdansk, Brzeźno |
| 3.6 | Final | 45 000 | Poznan, Nowe Miasto |
| 11.3 | Preliminary | 72 000 | Warsaw |
| 1.1 | Preliminary | 20 500 | Wroclaw |
| 32.1 | Total | 309 900 | |

* The specification includes also the transactions performed after 30 September 2021 till the date of the presentation (marked in green).

PART 02

Presale & revenue perspective

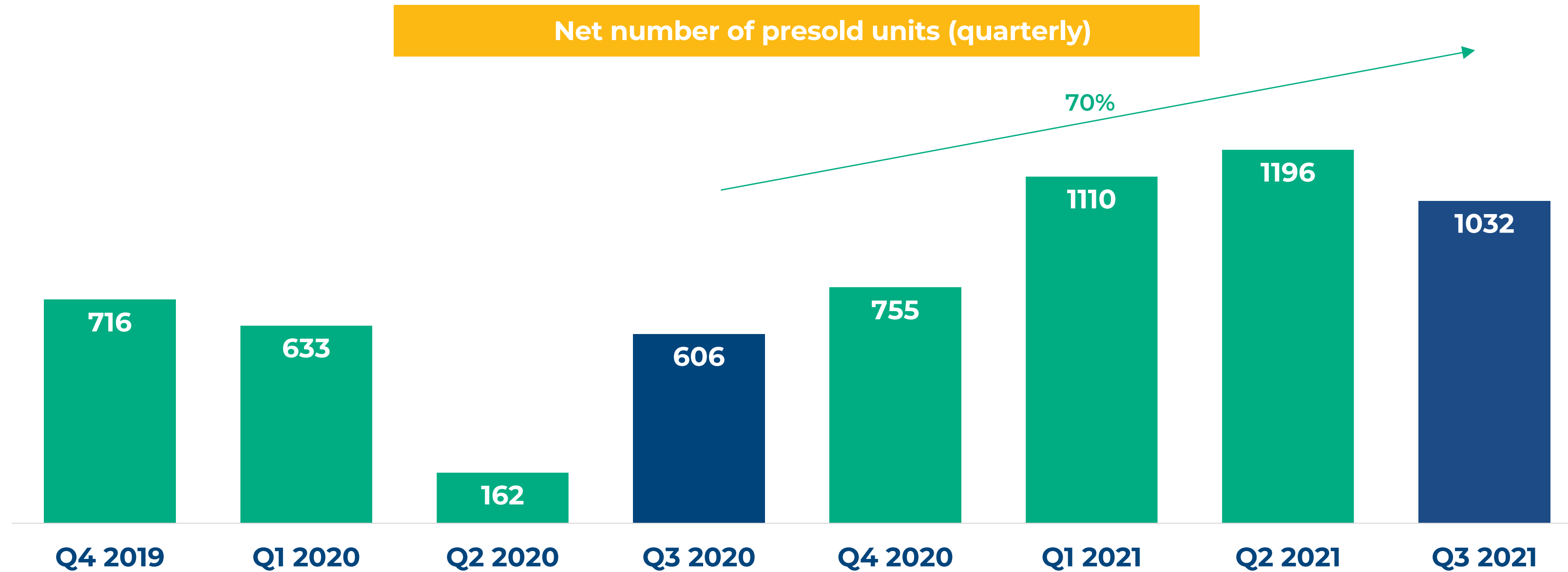


02. Presales & revenue's perspective



ROBYG Group – presale structure

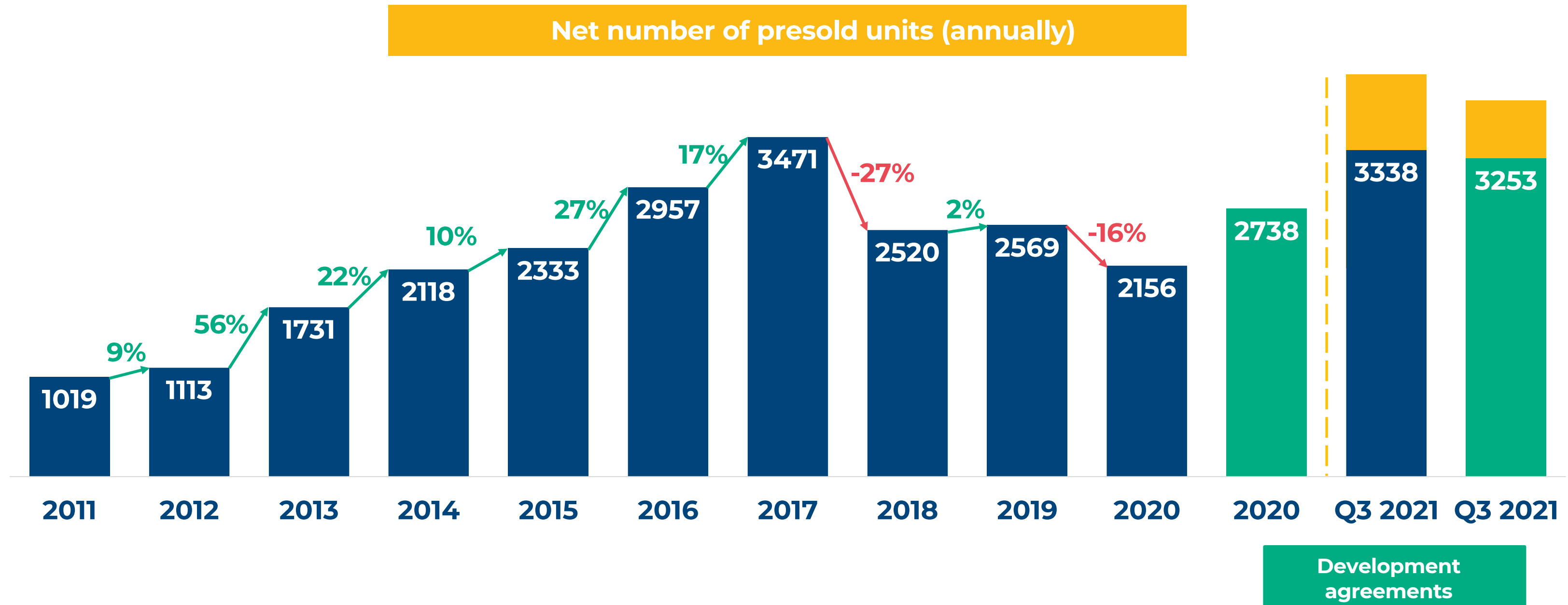
Presale in Q3 2021: 3 338 units (+138% 3Q21/3Q20), PLN 1 564 million (+164% 3Q21/3Q20)



02. Presales & revenue's perspective

ROBYG Group – presale structure

Presale in Q3 2021: 3 338 units (+138% 3Q21/3Q20), PLN 1 564 million (+164% 3Q21/3Q20)



02. Presales & revenue's perspective

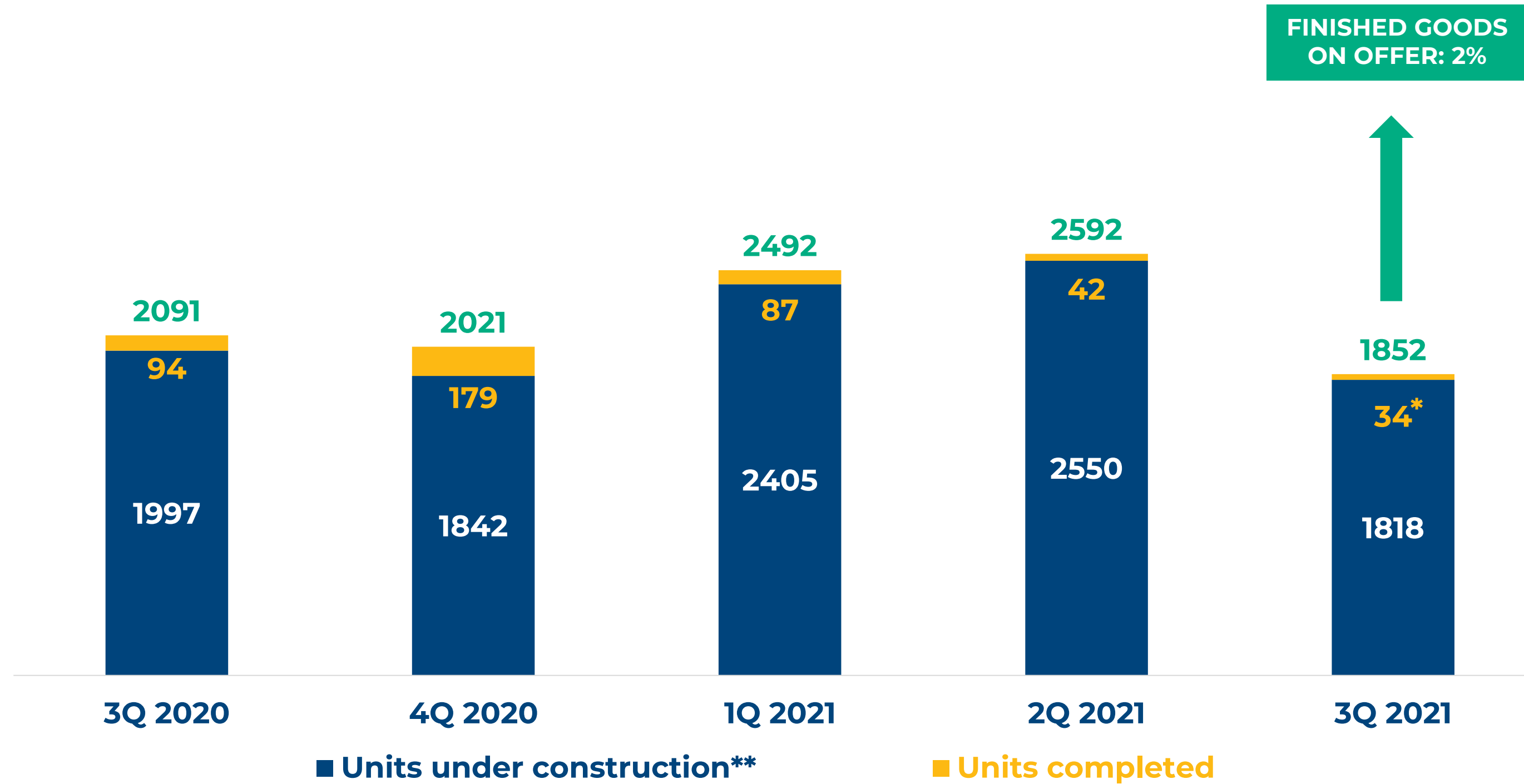
ROBYG Group – presale structure

Presale in Q3 2021: 3 338 units (+138% 3Q21/3Q20), PLN 1 564 million (+164% 3Q21/3Q20)



02. Presales & revenue's perspective

ROBYG Group – units on offer



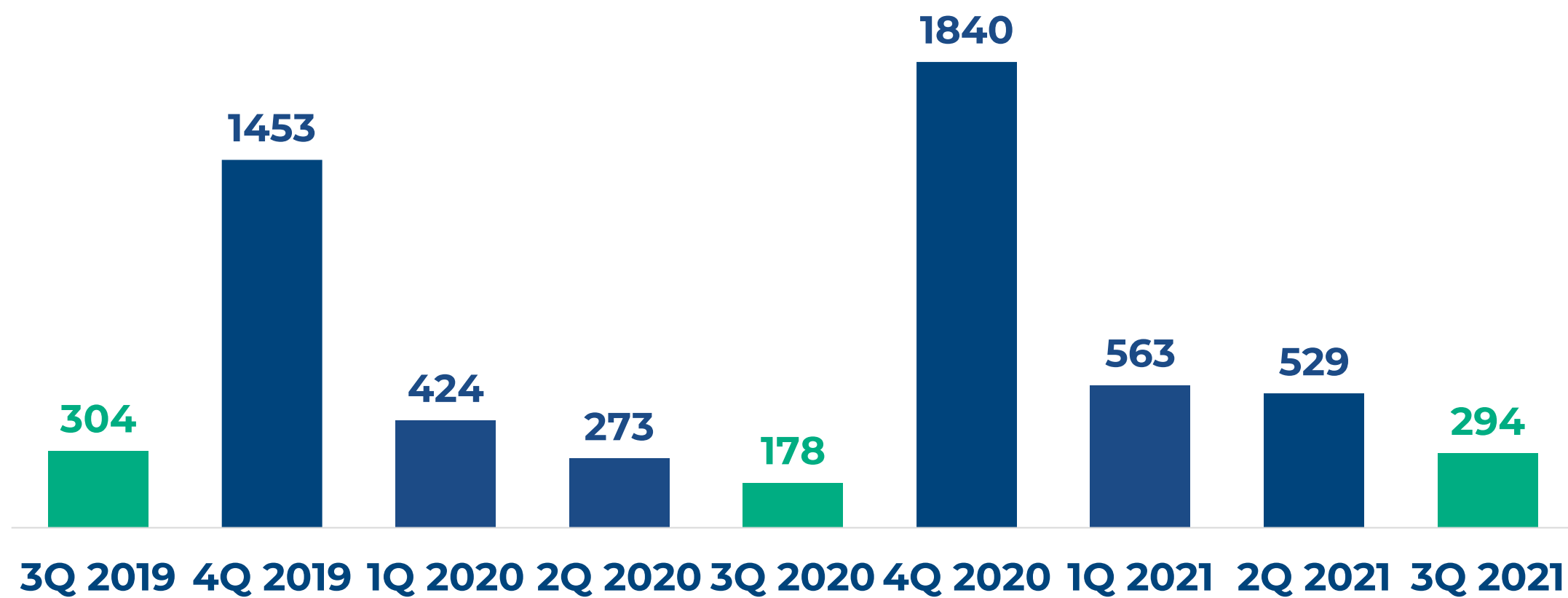
* The offer is decreased by 17 commercial units which are rented.

** Including residential units in presale which construction has not begun yet (as at 30 September 2021).

02. Presales & revenue's perspective

ROBYG Group – revenue recognition (as at 30 September 2021)

Number of units recognized in revenues (quarterly)



Recognition potential of units in revenues

Units not presold and not recognized: 1 869

Completed: **51**
Under construction: **1 818**

Units presold and not recognized: 5 302

Completed: **105**
Under construction: **5 197**



Coronavirus Disease (COVID-19)

As of the date of these presentation the Group has been conducting its regular operating activity with no significant disruptions. Due to the high level of uncertainty, the Management is currently unable to assess the further influence of the COVID-19 pandemic on the Group. However the Management has identified the following areas, where further influence can be significant for the Group:

- decrease in demand for residential units;
- lack of ability to finish projects on time mainly due to prolongation of permitting and other administrative procedures.

Due to uncertainty pertained to the spreading of Coronavirus disease the practical completion dates for ongoing projects may change materially.

The volume and magnitude of changes in the above-mentioned areas are impossible to predict at this point of time, however the Group is taking measures to minimalize the potential impact of those risks.

To minimalize the potential reduction in sales volumes, the Group increased the usage of the remote way of communication with the clients via Internet / digital, video as well as by phone.

Moreover, the ROBYG Group has introduced systematic tests of sales and construction office employees for the presence of SARS-CoV-2 virus antibodies. Tests are conducted for everyone once a week. Thanks to this, the protection of both the crew and the company's customers increases. ROBYG has been working in accordance with GIS guidelines, applies protective measures for employees and clients, and carries out regular disinfection and ozonation of all offices at least twice a week.

The Group has strong liquidity position PLN 543 million (as at 30 September 2021) and decided not to distribute 2020 net profits to shareholders at this stage to preserve capital.

02. Presales & revenue's perspective



Number of units to be completed in 2021-2022 and also (contracted) until 30 September 2021

Note: Due to uncertainty pertained to the spreading of Coronavirus disease (COVID-19), estimation of the completed investments may materially change.

| | 2020 | | 2021 | | 2022 | | Total & Presold 2021+2022 | |
|--|---------------|----------------|--------------|----------------|--------------|----------------|---------------------------|----------------|
| | Total units | Presold | Total units | Presold | Total units | Presold | Total units | Presold |
| Young City 2 – Warsaw | - | - | - | - | 88 | (0) | 88 | (0) |
| City Sfera, Praga Arte, Praga Deco, Modern City – Warsaw | 457 | (456) | 89 | (88) | 914 | (575) | 1 003 | (663) |
| Forum Wola, Ogrody Wilanów, Apartamenty Królewskie, Mój Ursus – Warsaw | 655 | (650) | 336 | (336) | 1 051 | (849) | 1 387 | (1 185) |
| Osiedle Życzliwa Praga – Warsaw | 90 | (90) | 142 | (142) | 459 | (444) | 601 | (586) |
| Zajezdnia Wrzeszcz, Porto, Młode Stogi – Gdansk | 358 | (357) | 165 | (165) | 307 | (276) | 472 | (441) |
| Park Południe, Więcej, Szumilas – Gdansk | 169 | (168) | 176 | (176) | 598 | (289) | 774 | (465) |
| Lawendowe Wzgórza, Stacja Nowy Gdansk, Moment – Gdansk | 378 | (378) | 442 | (436) | 195 | (134) | 637 | (570) |
| Nowa Letnica, Nadmotławie Estates – Gdansk | 660 | (656) | 575 | (557) | 163 | (113) | 738 | (670) |
| Jagodno, WPB – Wrocław | 111 | (111) | 499 | (491) | 282 | (167) | 781 | (658) |
| | 2 878 | (2 866) | 2 424 | (2 391) | 4 057 | (2 847) | 6 481 | (5 238) |
| | *+700 | (+677) | - | - | - | - | - | - |
| | 3 578 | (3 543) | 2 424 | (2 391) | 4 057 | (2 847) | 6 481 | (5 238) |
| | (-863) | (-828) | +863 | (+828) | - | - | +863 | (+828) |
| | 2 715 | (2 715) | 3 287 | (3 219) | 4 057 | (2 847) | 7 344 | (6 066) |

* Units completed in prior years to be recognised.

02. Presales & revenue's perspective



Number of units to be completed in 2021*

Gdansk

| Project | Total no. of units to be completed in 2021 |
|--|--|
| Lawendowe Wzgórze / Stacja Nowy Gdansk | 442 |
| Nowa Letnica | 473 |
| Nadmotławie | 102 |
| Więcej | 176 |
| Zajezdnia Wrzeszcz | 165 |
| TOTAL | 1 358 |

Warsaw

| Project | Total no. of units to be completed in 2021 |
|------------------------|--|
| Osiedle Życzliwa Praga | 142 |
| Mój Ursus | 336 |
| City Sfera | 89 |
| TOTAL | 567 |

Wroclaw

| Project | Total no. of units to be completed in 2021 |
|--------------------------|--|
| Jagodno | 336 |
| Wojszyckie Alejki - WPB | 62 |
| Uroczysko - WPB | 88 |
| Willa Nad Potokiem - WPB | 13 |
| TOTAL | 499 |

TOTAL Gdansk / Warsaw / Wroclaw : 2 424

* Due to uncertainty pertained to the spreading of Coronavirus disease (COVID-19), estimation of the completed investments may change.

02. Presales & revenue's perspective



Number of units to be completed in 2022*

Gdansk

| Project | Total no. of units to be completed in 2022 |
|--|--|
| Lawendowe Wzgórze / Stacja Nowy Gdansk | 195 |
| Porto | 146 |
| Więcej | 202 |
| Park Południe | 396 |
| Zajezdnia Wrzeszcz | 161 |
| Szumilas | 110 |
| TOTAL | 1 263 |

Warsaw

| Project | Total no. of units to be completed in 2022 |
|------------------------|--|
| Osiedle Życzliwa Praga | 459 |
| Mój Ursus | 982 |
| Apartamenty Królewskie | 69 |
| City Sfera | 466 |
| Modern City | 256 |
| Praga Deco | 192 |
| Young City 2 | 88 |
| TOTAL | 2 512 |

Wroclaw

| Project | Total no. of units to be completed in 2022 |
|--------------------------|--|
| Jagodno | 227 |
| Kameralna Olszówka - WPB | 55 |
| TOTAL | 282 |

TOTAL Gdansk / Warsaw / Wroclaw : 4 057

* Due to uncertainty pertained to the spreading of Coronavirus disease (COVID-19), estimation of the completed investments may change.



PART 03

Estimated financial results

03. Estimated financial results

Estimated financial results

| (PLNk) | Q1-3 2021 | Q1-3 2020 | Change |
|--|----------------|---------------|---------------|
| Revenues | 640 970 | 378 659 | 69.3% |
| Cost of sales | (447 962) | (284 886) | 57.2% |
| Gross profit on sales | 193 008 | 93 773 | 105.8% |
| Selling and marketing expenses | (26 843) | (17 646) | 52.1% |
| Administrative expenses | (34 437) | (27 908) | 23.4% |
| Other* | 33 554 | (332) | N/A |
| Operating profit | 165 282 | 47 887 | 245.2% |
| Finance income | 4 549 | 3 388 | 34.3% |
| Finance costs | (6 512) | (10 734) | (39.3%) |
| Profit before tax | 163 319 | 40 541 | 302.8% |
| Income tax expense | (32 751) | (6 535) | 401.2% |
| Net profit from discontinued operations | 0 | (624) | (100.0%) |
| Net profit | 130 568 | 33 382 | 291.1% |
| Net profit attributable to equity holders of the parent | 130 168 | 29 025 | 348.5% |
| Gross profit margin on sales | 30.1% | 24.8% | N/A |
| Net profit margin | 20.4% | 8.8% | N/A |

* Incl. revaluation of investment properties.

Estimated financial condition

| (PLNk) | Q1-3 2021 | Q1-3 2020 | Change | 2020 |
|--|------------------|------------------|--------------|------------------|
| Total assets, including: | 3 579 351 | 2 818 462 | 27.0% | 2 573 916 |
| Non-current assets, including: | 696 818 | 505 580 | 37.8% | 498 993 |
| Investment properties and investment properties under construction | 510 741 | 330 584 | 54.5% | 339 431 |
| Land designated for development | 3 178 | 3 178 | 0.0% | 3 178 |
| Inventories | 2 045 945 | 1 779 312 | 15.0% | 1 559 525 |
| Trade and other receivables | 286 687 | 129 195 | 121.9% | 138 307 |
| Amounts kept on individual escrow accounts | 188 079 | 137 375 | 36.9% | 172 648 |
| Cash and cash equivalents | 354 750 | 258 955 | 37.0% | 199 498 |
| Equity, including: | 1 202 081 | 790 813 | 52.0% | 970 893 |
| Additional shareholder's contribution | 100 000 | - | N/A | - |
| Total liabilities, including: | 2 377 270 | 2 027 649 | 17.2% | 1 603 023 |
| LT interest bearing liabilities | 718 780 | 547 647 | 31.2% | 470 957 |
| Current interest bearing liabilities | 64 684 | 126 164 | (48.7%) | 99 503 |
| Advances received from clients | 1 128 115 | 955 124 | 18.1% | 588 467 |

03. Estimated financial results



Estimated statement of cash flow

| (PLNk) | Q3 2021 | Q3 2020 |
|---|------------------|------------------|
| Net cash flows from operating activities, including: | 1 003 | (8 612) |
| Expenditures for the purchase of new plots | (343 487) | (191 346) |
| Net cash flows from investing activities, including: | (131 337) | 21 651 |
| Expenditures for the purchase of new plots | (156 044) | (67 314) |
| Net cash flows from financing activities, including: | 285 586 | (145 644) |
| Proceeds from issue of bonds | 150 000 | 0 |
| Equity investment | 100 000 | 0 |
| Repayment of bonds | (45 300) | 0 |
| Proceeds from loans and borrowings | 410 040 | 545 970 |
| Repayment of bank and loans | (299 316) | (644 652) |
| Paid dividend | 0 | 0 |
| Interest and commissions paid | (23 561) | (32 948) |
| Net change in cash and cash equivalents | 155 252 | (132 605) |



Debt financing

Nominal value and maturity of bank credit facilities and bonds as at September 30th, 2021 (PLNm).

DEBT – Aging

| | <1 year | 1-2 years | 2-3 years | 3-4 years | 4-5 years | Over 5 years | Total |
|------------------------|--------------|---------------|-------------|---------------|---------------|--------------|---------------|
| BANK CREDIT FACILITIES | 60.56 | 100.16 | 0.00 | 0.00 | 0.00 | 0.00 | 160.72 |
| BONDS | 0.00 | 360.00 | 0.00 | 122.50 | 127.50 | 0.00 | 610.00 |
| TOTAL | 60.56 | 460.16 | 0.00 | 122.50 | 127.50 | 0.00 | 770.72 |

DEBT – Interest Rate Risk Managing

IRS transactions in the total amount of PLN 470 million.

03. Estimated financial results



Leverage and collections as at September 30th, 2021

Net debt ratio* = 0.24

*** Net debt ratio= net debt ** / equity**

** Net debt = interest bearing liabilities + derivatives + guarantees granted – intercompany loans – cash and cash equivalents – amounts kept on individual escrow accounts

Amount collected from clients in 2021 = PLN 1 143 million

Amount to be collected from clients* = PLN 1 045 million

* Calculated based on the signed agreements with clients.



Dividend

Dividend for 2020:

The Ordinary General Meeting of ROBYG S.A. retained the standalone net profit of ROBYG S.A. for the year ended 31 December 2020 as reserve capital.

Dividend for 2019:

The Ordinary General Meeting of ROBYG S.A. retained the standalone net profit of ROBYG S.A. for the year ended 31 December 2019 as reserve capital.

Dividend for 2018 in the amount of PLN 110 million.

Dividend for 2017 in the amount of PLN 87 million.

PART 04

Plans of ROBYG Group





Strategic goals

Number of presold units in 2021 >4.000 units

Increase of the net profit

Maintaining the margins

Maintaining the adequate level of the land bank

Expansion of activities in Wroclaw and Poznan

04. Plans of ROBYG Group



Total land bank 20 815 units + 1 852 units on offer = 22 667 units

Gdansk/Gdynia

| District | Number of units | % |
|---------------------------------|-----------------|-----|
| Nowy Port | 1 030 | 19% |
| Kowale | 825 | 15% |
| Śródmieście/Gdynia | 820 | 15% |
| Śródmieście/Gdansk | 1 000 | 19% |
| Letnica | 400 | 7% |
| Ujścisko-Łostowice | 220 | 4% |
| Jasień | 315 | 6% |
| Zaspa | 300 | 6% |
| Olszynka | 270 | 5% |
| Piecki-Migowo | 85 | 2% |
| Other** | 80 | 2% |
| TOTAL: 5 345 units – 26% | | |

Warsaw

| District | Number of units | % |
|----------------------------------|-----------------|-----|
| Wilanów | 1 970 | 19% |
| Mokotów/Czerniaków | 1 130 | 11% |
| Bemowo/Chrzanów | 905 | 9% |
| Ursus | 1 330 | 14% |
| Włochy | 2 060 | 20% |
| Bemowo/Jelonki | 310 | 3% |
| Tarchomin | 10 | <1% |
| Praga Południe | 220 | 2% |
| Other**/** | 2 215 | 22% |
| TOTAL: 10 150 units – 49% | | |

Wroclaw

| District | Number of units | % |
|--------------------------------|-----------------|-----|
| Krzyki | 260 | 14% |
| Psie Pole | 140 | 7% |
| Other** | 1 550 | 79% |
| TOTAL: 1 950 units – 9% | | |

Poznan

| District | Number of units | % |
|---------------------------------|-----------------|-----|
| Ostrów Tumski | 1 280 | 38% |
| Piątkowo | 1 190 | 35% |
| Rataje | 900 | 27% |
| TOTAL: 3 370 units – 16% | | |

TOTAL: Gdansk / Gdynia + Warsaw + Wroclaw + Poznan = 20 815 units

* Units which presale has already begun (as at 30 September 2021) not included.

** Preliminary land purchase agreements, include also the transactions performed after 30 September 2021 till the date of the presentation.

*** In which approximately 400 units to sell.

04. Plans of ROBYG Group



Commercial potential = 45 000 sqm of usable area

Commercial potential = 45 000 sqm of usable area

**WROCLAW
35 000**

**POZNAN
10 000**

TOTAL: 45 000 sqm



PART 05

ESG

ROBYG FOR SOCIETY AND ENVIRONMENT



MISSION



PHILOSOPHY



ACTIONS

“Our mission is to inspire others to work together, to fulfil the vision of a sustainable world for our common, better future.”



Oscar Kazanelson
Chairman of the Supervisory Board



CARE

The protection of natural resources and care for the environment are very important to us, hence we implement ecological solutions in all of our housing estates



SUPPORT

We support local communities and foundations, we provide support for the most deprived members of the communities. We cooperate with local businesses and take part in local cultural and sporting events.



RESPONSIBILITY

We act responsibly, choosing to cooperate with trustworthy partners, caring for the environment, and managing the company in a responsible way.

1

OUR PROJECTS

2

CONTRIBUTION TO SOCIETY

3

RESPONSIBLE MANAGEMENT

We design and construct our buildings with care for the environment and the comfort of users. Solutions that we use across our projects include:



GREEN AREAS

When designing our housing estates, we plan green areas in a responsible manner in order to reduce the impact of solar radiation and to prevent the environment from overheating.

RESIDENTS' AMENITIES

Our investments are multifunctional spaces that meet all the needs of their residents. Shops, fitness centres, kindergartens, nurseries, shopping galleries, restaurants –everything that provides a comfortable life is just a few steps away. In some selected locations, we have also provided residents with free Wi-Fi in common areas.

BUILT FOR PEOPLE

Our main goal is to ensure that the apartments we deliver are comfortable and convenient for their users. We design premises that give a sense of space and provide as much daylight as possible through above-standard height of our apartments, sizeable windows, as well as spacious balconies or terraces.

GREEN SOLUTIONS

We provide full fibre optic and photovoltaic installations. We incorporate effective carbon dioxide absorbing plants within our housing estates, including the facades of buildings.

BIO-RETENTION FACILITIES

The idea behind rain gardens created in our housing estates is to retain rain water in order to minimise the amount of meteoric water discharged directly into the storm drainage system. Such solutions reduce the risk of temporary and local flooding in case of a heavy rainfall.

FUNCTIONALITY AND ERGONOMICS

To meet the expectations of clients, our apartments allow for flexible interior design. Residents can adapt their apartment to their individual needs and requirements, so to make it fit to their lifestyle.

SECURITY AND SAFETY

Residents' safety is ensured through a 24-hour video surveillance systems, electrically controlled roller shutters, anti-burglary windows and doors, as well as a security guard or a doorman in the lobby. Robyg Smart House system informs the resident each time the door to their apartment is opened. In addition, all our buildings are connected to a warning system, e.g. fire monitoring has direct connection to the State Fire Service.

ENVIRONMENT-FRIENDLY ROOFING SOLUTIONS

We use the inverted flat roof with a gravel surface technology. This solution allows for water retention and reduction of overheating.

ROBYG SMART HOUSE & SUSTAINABILITY

We supply our apartments with Robyg Smart House - intelligent, environment-friendly technological solutions, that allow for remote control of lighting, multimedia and security with the use of mobile devices. As a consequence, clients consume much less electricity and can save up to 30% on their utility bills.

CO-LIVING

We design and build leisure areas, barbecue spots, playgrounds, outdoor gyms, fitness zones with indoor saunas and coworking spaces that are accessible to all residents. These green and recreational zones provide great opportunities for social meetings between neighbours.

ENERGY SAVING

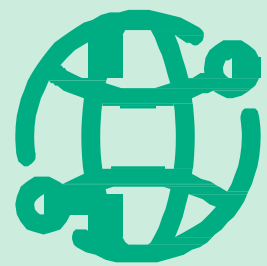
We install LED lighting in the common areas of our buildings which significantly reduces electric energy cost. Additionally, we use high quality insulation materials for construction. In some projects we use triple pane windows to reduce heat consumption leading to reduce carbon dioxide emission.

ESG Consultant

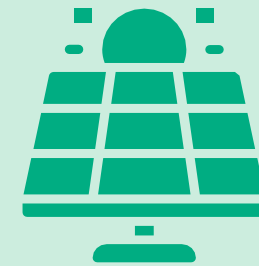
Appointment of JLL as an ESG advisor for the ROBYG Group.



55.5 ha
Total amount
of green areas in the
current running projects



600 km
Fibre optic
cabling provided



3,120 sq.m.
Photovoltaic (solar)
panels installed



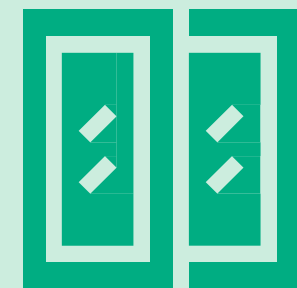
11 projects
with rain gardens



3.25 ha
Total area of green roofs
across 41 buildings



76,000
LED luminaires
provided



20kWh
of energy saving per year per
1 sq.m. of the window
due to triple pane windows



13 500
Dwellings equipped with
SMART HOME solution



- We lead sustainable development processes fully **respecting the natural environment** on all our projects. The **protection and care of natural resources, increasing popularity of sustainable lifestyle and promotion of biodiversity** are very important to us, hence we implement ecological solutions in all our housing estates



Focus Areas



- Green standard: successfully incorporating eco-friendly and low-carbon solutions

15

- Making 15-minute city concept a reality



- Water and biodiversity

Strategic Goals



- ROBYG is currently a **leader in low-carbon** among developers with a goal to have 100% energy from renewable resources during the construction process by 2024 and provide disclosure of CO2 emissions in Scope 1, 2 and deployment of reporting CO2 emission in Scope 3 with base year 2021
- Increase ROBYG housing concepts to be in line with the 15-minute city concept
- ROBYG is the leader in incorporating **biodiversity & water policy elements** in all its housing development projects

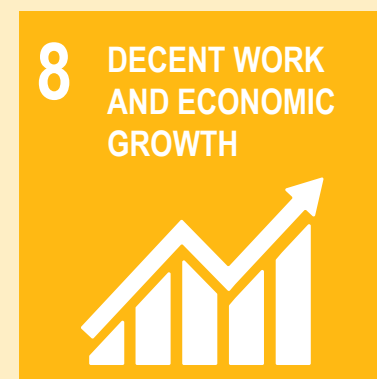
ROBYG Values in Relation to Strategy - CARE



- The protection of natural resources and care for the environment are very important to us, hence we implement ecological solutions in our housing estates



- Through its projects, **ROBYG shapes new communities**
- We are also considering our social footprint by having the ambition to be the **employer that attracts, retains and grows people**
- ROBYG for People is also about building a community of **ROBYG satisfied customers**



Focus Areas



- Building new, integrated communities



- Employee well-being: be the employer that attracts, retains and grows people.



- Client satisfaction

Strategic Goals



- Be the housing developer that local communities & neighbours **welcome and value the most.**
- **Be the employer of first choice within the housing development sector in Poland**
- **ROBYG Zero Accidents:** the ultimate goal is to have no accidents
- Maintain ratio of over 80% satisfied clients after hand overs and increase to 90% by end of 2025

ROBYG Values in Relation to Strategy - SUPPORT



- We support local communities, we provide support for the ones in need, we cooperate with local businesses, we take part in local cultural and sporting events
- Support community in COVID time



- We act responsibly, choosing to cooperate with local businesses, caring for the environment, and **managing the company responsibly while delivering strong financial performance**
- Sustainable governance means also, that we communicate about our business in **a clear and transparent manner**



Focus Areas



- ESG in management practices
- Annual ESG disclosure & transparent business

Strategic Goals



- **ROBYG ESG Website- already launched**
www.esg.robbyg.pl
- **ROBYG ESG Strategy – already announced**
ROBYG is the leader in ESG on the Polish housing development market
- Before end of April **2022, publish the first ROBYG ESG Report** in GRI Standards (Core)
- Balanced Gender Diversity in governance bodies & managerial positions: 43% of ROBYG's management team are women, **the diversity chart already signed,**
- Compliance officer in the company

Values in Relation to Strategy - RESPONSIBILITY



- We act responsibly, choosing to cooperate with local businesses, caring for the environment, and managing the company in comply with the highest standards



For us, corporate social responsibility is an opportunity to build a better future. We have supported numerous foundations and projects, such as: „Trzeba Marzyć” Foundation and the Pomeranian Hospice for Children, 2nd. Family Run Time for Sight, The Marathon Foundation for the Prevention of Drug Addiction, Theatre for One Smile, Danuta Szaflarska Foundation, Mozartiana Mozart Festival, AUREA PORTA Friends of Arts Foundation, etc.

SUPPORT IN TIMES OF A GLOBAL PANDEMIC

We are aware of the impact that the global COVID-19 pandemic has had on the world and our society. As a company acting responsibly and supporting local communities, we have taken steps to help fighting the pandemic.



We have engaged in the Polish Association of Property Developers (PZFD) Campaign supporting medical services



We have financed the purchase of medical supplies in the fight against coronavirus for the Pomeranian Center for Infectious Diseases and Tuberculosis in Gdańsk



We have financed the purchase of masks for Fundacja z Pompą (fundacja pompa.pl) supporting the Department of Pediatrics, Hematology and Oncology of the Medical University of Gdańsk



We have co-financed the Ambulance Service in Wrocław Provincial Specialist Hospital



We have co-financed the purchase of a bronchoscope by the Pneumology Clinic of the Medical Hospital in Gdańsk



We have supported the Provincial Infectious Hospital in Warsaw



We have co-financed meals at the support House for Warsaw Insurgents



We have supported the campaign #PosiłekzaWyśitek (#Mealfor-Workout) - for doctors, staff and seniors of two hospitals in Gdańsk, and the initiative #WielkanocDlaSeniora - i.e. Easter meals for seniors from Wilanów district of Warsaw



SAFETY OF OUR CLIENTS

Due to the COVID-19 pandemic, we have introduced guidelines for customer service while maintaining all safety and hygiene rules in order to make sure that our clients feel safe all the time. We offer remote service, including video calls, and the possibility to sign documents via an online platform, without leaving home. We also understand that we ensure the security of our clients through increased transparency, by publishing on a regular basis financial statements and external audits that we undergo using only well regarded advisors.



SUPPORT FOR LOCAL CONTRACTORS AND PRODUCERS

We want to support local companies and our neighbours. We want to build not only housing estates but also relationships in the community. 90% of our suppliers and materials come from Polish, local producers.

FOR THE SAKE OF OUR EMPLOYEES

We care about the safety of our employees. We provide them with ergonomic workplaces, and systematic health and safety trainings. In our offices, we introduced solutions to protect employees against potential COVID-19 infection – possibility of shift work system, rules for using common areas of the office, supply of disinfectants and masks and special air filters.

CORPORATE TRANSPARENCY

Throughout the years, we have developed high standards of reporting our results using only the top advisors in the market. Currently, as an issuer of bonds with a value of over PLN 600 million listed on the Catalyst market, we meet all related requirements. We regularly publish our financial results and statements, and we undergo external audits.

TRAINING FOR OUR EMPLOYEES

If you think education is expensive, try ignorance. We focus on continuous development and deepening the competences of our employees through internal trainings. We also enrich our knowledge by participating in external seminars, trainings and conferences. All employees participate in training on procedures (including ABC, GDPR). We invest in the development of our team's competences by financing specialized courses or studies.

BEST PRACTICES

We set high standards for ourselves in our daily work. Therefore, we have implemented a number of procedures based on the best practices in the world, regulating the principles of cooperation with subcontractors, local governments, clients and other stakeholders. All our employees receive anti-corruption trainings.

NEW TECHNOLOGIES

ROBYG was the first developer to introduce smart home as a standard. These are intelligent, environment-friendly technological solutions that allow for remote control of lighting, multimedia and security using mobile devices.

DIVERSITY

Our team comprises over 400 people – ranging from students to people who already tell their grandchildren about their work. Poles and those who chose our country as a place for living. Interestingly enough, for a company operating in the construction sector, as many as 60% of us are women. We are also glad that they hold half of the management positions.

EXTERNAL INITIATIVES

From the beginning of our activity, we have been running internship programs on construction sites, which allow students to learn about the industry and gain experience in their future job. We also cooperate with educational and pre-school institutions, supporting them financially as well as through organizing trainings.



All of us at ROBYG acknowledge how important sustainable growth is for the environment and society. So far we have done a lot, but we treat this as a journey that will involve over time. Thus, we are committed to continuing our work to constantly improve our performance and disclose it to the broader market.





PART 06

Appendices



Senior Management Team

| | | | | | |
|---|--|---|---|--|--|
| <p>Oscar Kazanelson <i>Chairman of the Supervisory Board</i></p>  <p>Years at ROBYG: 20+</p> <ul style="list-style-type: none"> President of the Supervisory, Board | <p>Zbigniew Okonski <i>President of the Management Board</i></p>  <p>Years at ROBYG: 14</p> <ul style="list-style-type: none"> President of the Management Board since 2007 | <p>Eyal Keltsh <i>(CPA) Vice President COO</i></p>  <p>Years at ROBYG: 14</p> <ul style="list-style-type: none"> COO since 2009 | <p>Marta Hejak <i>Vice President CFO & Head of HR</i></p>  <p>Years at ROBYG: 6</p> <ul style="list-style-type: none"> CFO 2021 | <p>Artur Ceglaz <i>(CFA, FRM) Vice President Head of Business Dev.</i></p>  <p>Years at ROBYG: 20</p> <ul style="list-style-type: none"> CDO since 2019 CFO 2007-2019 | <p>Wojciech Gruza <i>Vice President Head of Legal Department</i></p>  <p>Years at ROBYG: 20</p> <ul style="list-style-type: none"> Board member since 2019 Head of Legal Dept. since 2009 |
| <p>Alex Goor <i>Chairman of the SB of ROBYG Construction</i></p>  <p>Years at ROBYG: 11</p> | <p>Filip Cackowski <i>Deputy CFO, CFO of ROBYG Construction</i></p>  <p>Years at ROBYG: 12</p> | <p>Rafal Michalski <i>Head of Technical Department</i></p>  <p>Years at ROBYG: 16</p> | <p>Joanna Chojecka <i>Sales & Marketing Director in Warsaw and Wroclaw</i></p>  <p>Years at ROBYG: 16</p> | <p>Anna Wojciechowska <i>Head of ESG / Sales & Marketing Director in Gdansk and Poznan</i></p>  <p>Years at ROBYG: 9</p> | |



Ownership structure

As at the date of this presentation, Bricks Acquisition Limited holds 100% of ROBYG S.A. shares.

Goldman Sachs Group, Inc indirectly holds majority of shares in Bricks Acquisition Limited.



Description of investments – under construction (1)



Lawendowe Wzgórze / Stacja Nowy Gdansk

City: Gdansk
District: Jasień

No. of stages: ca. 40
Stages completed: 26
Stages under construction: 11

No. of units: ca. 3 700 units
(completed: 2 700 units)
Total sellable area: ca. 173,0k sqm

Start of construction: Q3 2009
Planned completion date: Q4 2023



Osiedle Kameralne

City: Warsaw
District: Bemowo

No. of stages: 8
Stages completed: 5

No. of units: ca. 870 units
(completed: 556 units)
Total sellable area: ca. 49,3k. sqm

Start of construction: Q4 2010
Planned completion date: Q1 2026



Description of investments – under construction (2)



Nowa Letnica

City: Gdansk
District: Letnica

No. of stages: 15
Stages completed: 10
Stages under construction: 3

No. of units: ca. 2 200 units
(completed: 1 337 units)
Total sellable area: ca. 127,6k sqm

Start of construction: Q1 2017
Planned completion date: Q3 2024



Young City 2

City: Warsaw
District: Bemowo

No. of stages: 6
Stages completed: 1
Stages under construction: 1

No. of units: ca. 600 units
(completed: 58 units)
Total sellable area: ca. 30,0k sqm

Start of construction: Q3 2017
Planned completion date: Q4 2024

Description of investments – under construction (3)



Zajezdnia Wrzeszcz

City: Gdansk
District: Wrzeszcz

No. of stages: 14
Stages completed: 10
Stages under construction: 4

No. of units: ca. 1 600 units
(completed: 1 286 units)
Total sellable area: ca. 84,6k sqm

Start of construction: Q4 2016
Planned completion date: Q3 2022



City Sfera

City: Warsaw
District: Włochy

No. of stages: 14
Stages completed: 2
Stages under construction: 3

No. of units: ca. 1 600 units
(completed: 234 units)
Total sellable area: ca. 70,0k sqm

Start of construction: Q3 2018
Planned completion date: Q1 2026



Modern City

City: Warsaw
District: Bemowo

No. of stages: 9
Stages completed: 1
Stages under construction: 3

No. of units: ca. 920 units
(completed: 134 units)
Total sellable area: ca. 46,0k sqm

Start of construction: Q4 2018
Planned completion date: Q3 2024



Description of investments – under construction (4)



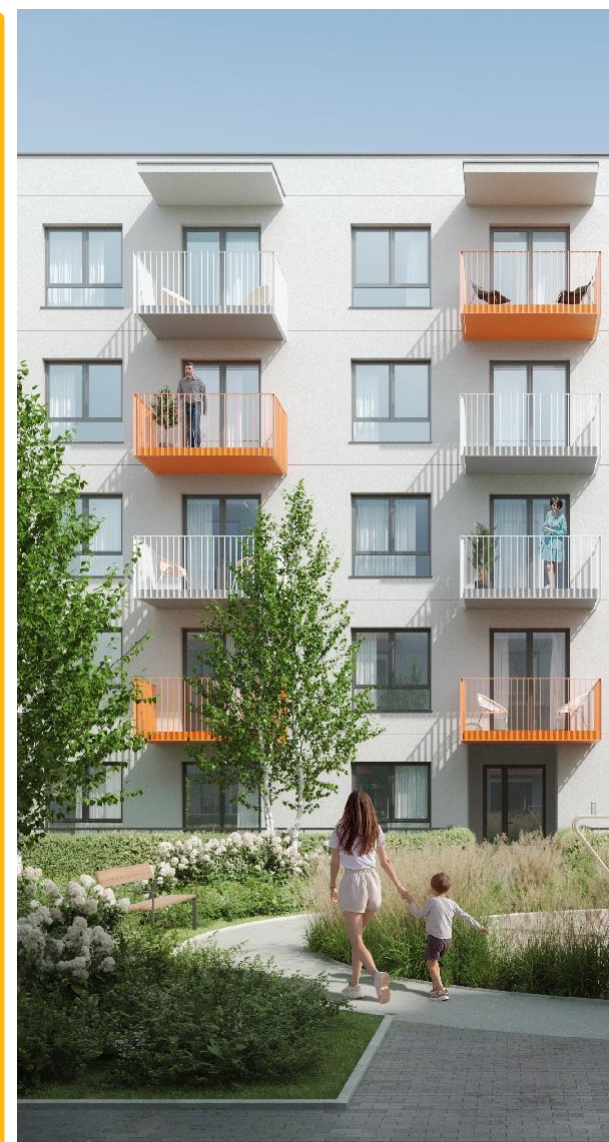
Jagodno

City: Wrocław
District: Krzyki

No. of stages: 9
Stages completed: 1
Stages under construction: 4

No. of units: ca. 850 units
(completed: 120 units)
Total sellable area: ca. 50,7k sqm

Start of construction: Q1 2019
Planned completion date: Q4 2023



Osiedle Życzliwa Praga

City: Warsaw
District: Tarchomin

No. of stages: 7
Stages completed: 2
Stages under construction: 4

No. of units: ca. 800 units
(completed: 232 units)
Total sellable area: ca. 36,8k sqm

Start of construction: Q2 2019
Planned completion date: Q2 2023



Nadmotławie Estate

City: Gdansk
District: Śródmieście

No. of stages: 12
Stages completed: 4
Stages under construction: 3

No. of units: ca. 1 500 units
(completed: 319 units)
Total sellable area: ca. 69,5k sqm

Start of construction: Q2 2019
Planned completion date: Q2 2027



Description of investments – under construction (5)



Moment

City: Gdansk
District: Ujeścisko

No. of stages: 2
Stages completed: 1

No. of units: ca. 200 units
(completed: 91 units)
Total sellable area: ca. 12,8k sqm

Start of construction: Q2 2019
Planned completion date: Q3 2023



Park Południe

City: Gdansk
District: Łostowice

No. of stages: 9
Stages completed: 3
Stages under construction: 6

No. of units: ca. 560 units
(completed: 169 units)
Total sellable area: ca. 26,5k sqm

Start of construction: Q2 2019
Planned completion date: Q4 2022



Apartamenty Królewskie

City: Warsaw
District: Wilanów

No. of stages: 2
Stages completed: 1
Stages under construction: 1

No. of units: ca. 160 units
(completed: 87 units)
Total sellable area: ca. 9,3k sqm

Start of construction: Q2 2019
Planned completion date: Q4 2022



Description of investments – under construction (6)



Więcej

City: Gdansk
District: Łostowice

No. of stages: 2
Stages under construction: 2

No. of units: ca. 380 units
Total sellable area: ca. 16,5k sqm

Start of construction: Q1 2020
Planned completion date: Q4 2022



Mój Ursus

City: Warsaw
District: Ursus

No. of stages: 8
Stages under construction: 6

No. of units: ca. 2 340 units
Total sellable area: ca. 115,0k sqm

Start of construction: Q3 2019
Planned completion date: Q4 2024



Lagom

City: Gdansk
District: Ujeścisko

No. of stages: 2
Stages under construction*: 1

No. of units: ca. 50 units
Total sellable area: ca. 5,7k sqm

Start of construction: Q3 2020
Planned completion date: Q3 2023

* Including stages in presale which construction has not yet begun (as at 30 September 2021).



Description of investments – under construction (7)



Szumilas

City: Gdansk (Kowale)

No. of stages: 4

Stages under construction: 1

No. of units: ca. 930 units

Total sellable area: ca. 47,4k sqm

Start of construction: Q1 2021

Planned completion date: Q4 2026



Wojszyckie Alejki

City: Wroclaw

District: Krzyki

No. of stages: 2

Stages completed: 1

Stages under construction: 1

No. of units: ca. 210 units

(completed: 62 units)

Total sellable area: ca. 11,1k sqm

Start of construction: Q1 2020

Planned completion date: Q1 2023



Uroczysko

City: Wroclaw

District: Psie Pole

No. of stages: 3

Stages completed: 2

Stages under construction: 1

No. of units: ca. 310 units

(completed: 221 units)

Total sellable area: ca. 14,8k sqm

Start of construction: Q1 2020

Planned completion date: Q4 2021



Description of investments – under construction (8)



Praga Deco

City: Warsaw
District: Praga Południe

No. of stages: 1
Stages under construction: 1

No. of units: ca. 190 units
Total sellable area: ca. 9,3k sqm

Start of construction: Q1 2021
Planned completion date: Q4 2022



Młode Stogi

City: Gdansk
District: Stogi

No. of stages: 1
Stages under construction: 1

No. of units: 160 units
Total sellable area: ca. 7,9k sqm

Start of construction: Q1 2021
Planned completion date: Q1 2023



Porto

City: Gdansk
District: Nowy Port

No. of stages: 10
Stages under construction: 1

No. of units: ca. 1 200 units
Total sellable area: ca. 60,0k sqm

Start of construction: Q1 2021
Planned completion date: Q3 2026



Description of investments – under construction (9)



Kameralna Olszówka

City: Wrocław
District: Krzyki

No. of stages: 1
Stages under construction: 1

No. of units: 55 units
Total sellable area: ca. 3,2k sqm

Start of construction: Q2 2021
Planned completion date: Q4 2022



Początek Piątkowo

City: Poznań
District: Piątkowo

No. of stages: 8
Stages under construction: 1

No. of units: 1 330 units
Total sellable area: ca. 7,9k sqm

Start of construction: Q3 2021
Planned completion date: Q3 2029



Description of investments – completed (1)



Szczęśliwy Dom

City: Warsaw
District: Ochota

No. of stages: 3

No. of units: 304 units
Total sellable area: 18,1k sqm

Start of construction: Q4 2005
Completion date: Q2 2008



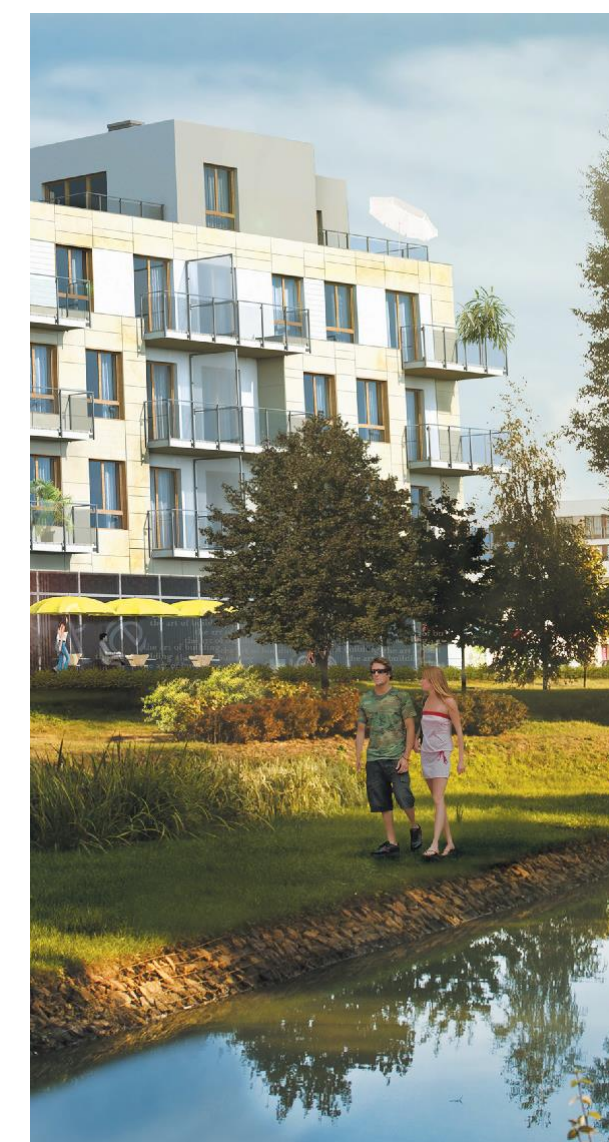
Osiedle Zdrowa

City: Warsaw
District: Wilanów

No. of stages: 5

No. of units: 865 units
Total sellable area: 57,0k sqm

Start of construction: Q1 2007
Completion date: Q1 2013



Nowa Rezydencja Królowej Marysieńki

City: Warsaw
District: Wilanów

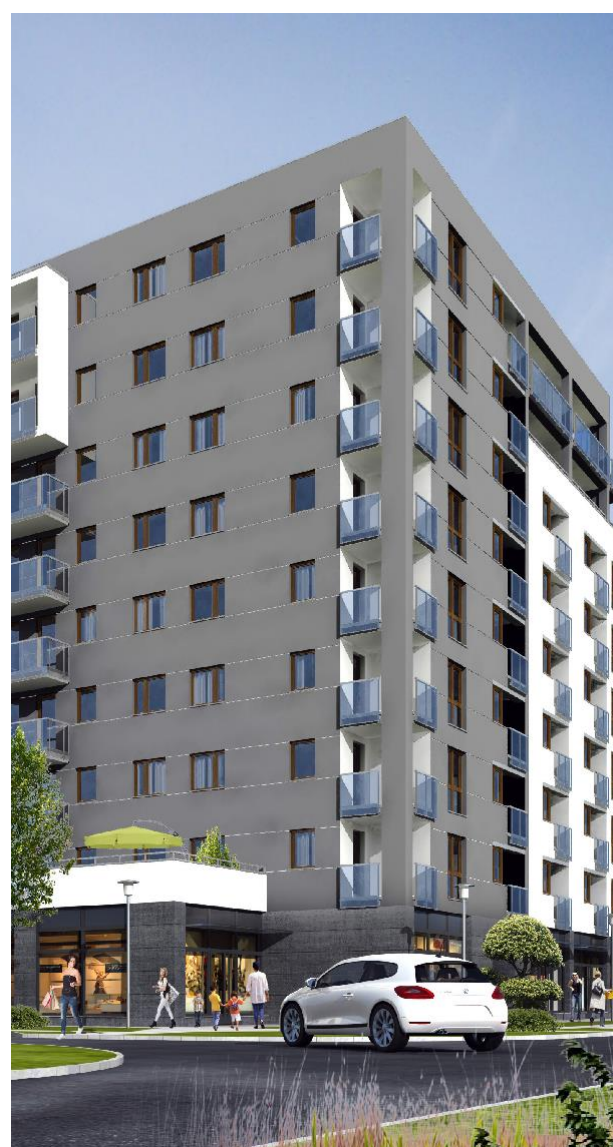
No. of stages: 10

No. of units: 1 350 units
Total sellable area: 108,7k sqm

Start of construction: Q4 2001
Completion date: Q2 2014



Description of investments – completed (2)



City Apartments

City: Warsaw
District: Żoliborz

No. of stages: 6

No. of units: 1 190 units
Total sellable area: 88,0k sqm

Start of construction: Q1 2008
Completion date: Q3 2015



Osiedle Królewskie

City: Warsaw
District: Wilanów

No. of stages: 6

No. of units: 640 units
Total sellable area: 38,0k sqm

Start of construction: Q2 2013
Completion date: Q4 2015



Albatross Towers

City: Gdansk
District: Przymorze

No. of stages: 5

No. of units: 860 units
Total sellable area: 42,6k sqm

Start of construction: Q2 2011
Completion date: Q3 2016



Description of investments – completed (3)



Królewski Park

City: Warsaw
District: Wilanów

No. of stages: 6

No. of units: 528 units
Total sellable area: 27,6k sqm

Start of construction: Q3 2014
Completion date: Q3 2016



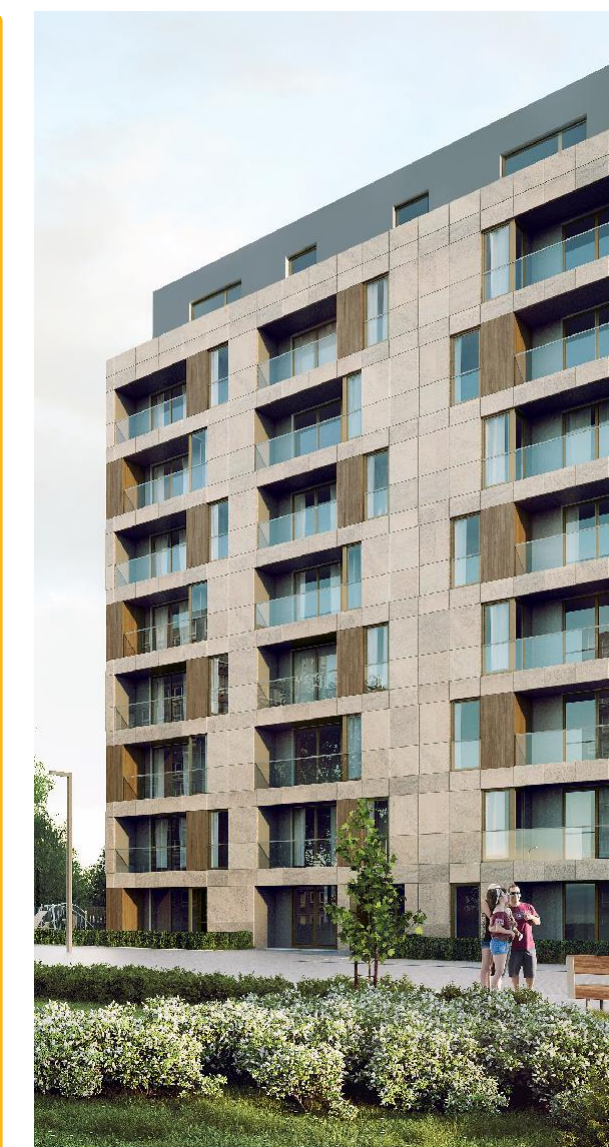
Park Wola Residence

City: Warsaw
District: Wola

No. of stages: 1

No. of units: 317 units
Total sellable area: 16,9k sqm

Start of construction: Q4 2014
Completion date: Q2 2016



Modern Żoliborz

City: Warsaw
District: Żoliborz

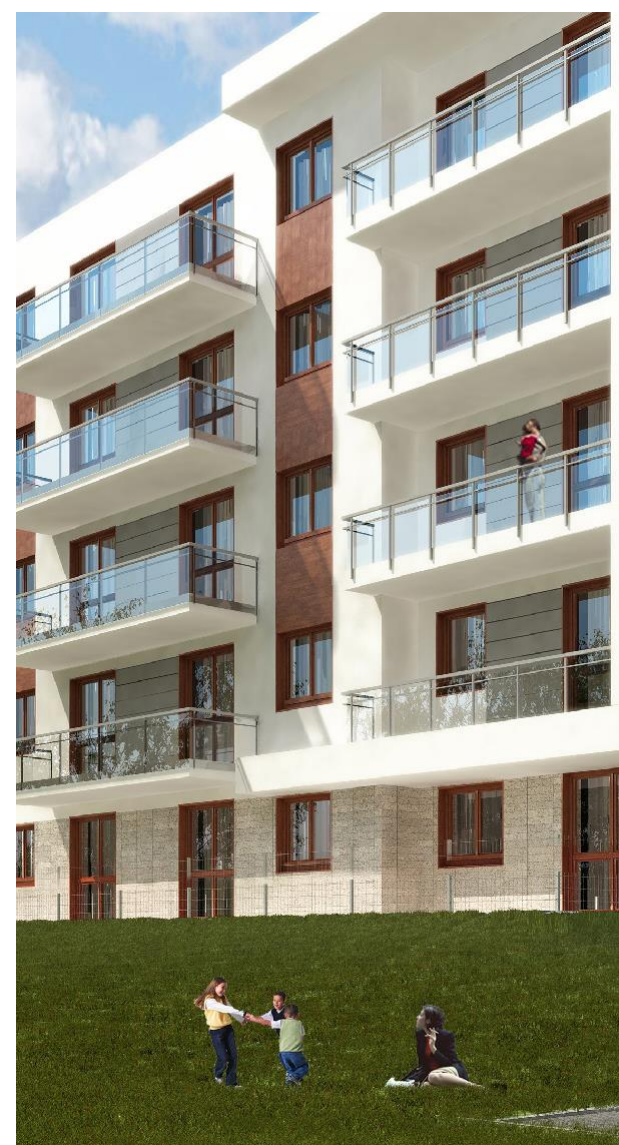
No. of stages: 1

No. of units: 138 units
Total sellable area: 7,9k sqm

Start of construction: Q1 2015
Completion date: Q2 2016



Description of investments – completed (4)



Young City

City: Warsaw
District: Bemowo

No. of stages: 9

No. of units: 1 302 units
Total sellable area: 65,2k sqm

Start of construction: Q3 2012
Completion date: Q4 2016



Młody Wilanów

City: Warsaw
District: Wilanów

No. of stages: 3

No. of units: 257 units
Total sellable area: 12,8k sqm

Start of construction: Q4 2014
Completion date: Q2 2017



Mila Baltica

City: Gdansk
District: Zaspka

No. of stages: 2

No. of units: 280 units
Total sellable area: 14,9k sqm

Start of construction: Q3 2015
Completion date: Q3 2017



Description of investments – completed (5)



Apartamenty Villa Nobile

City: Warsaw
District: Wilanów

No. of stages: 3

No. of units: 637 units
Total sellable area: 39,1k sqm

Start of construction: Q1 2016
Completion date: Q4 2017



Słoneczna Morena

City: Gdansk
District: Piecki-Migowo

No. of stages: 22

No. of units: 1 983 units
Total sellable area: 107,8k sqm

Start of construction: Q4 2009
Completion date: Q4 2018



MoreNova

City: Gdansk
District: Piecki-Migowo

No. of stages: 3

No. of units: 518 units
Total sellable area: 25,0k sqm

Start of construction: Q2 2016
Completion date: Q2 2019



Description of investments – completed (6)



Ogrody Wilanów

City: Warsaw
District: Wilanów

No. of stages: 3

No. of units: 221 units
Total sellable area: ca. 11,8k sqm

Start of construction: Q2 2018
Completion date: Q4 2019



Green Mokotów

City: Warsaw
District: Mokotów

No. of stages: 9

No. of units: 673 units
Total sellable area: ca. 42,6k sqm

Start of construction: Q2 2016
Completion date: Q4 2019



Stacja Nowy Ursus

City: Warsaw
District: Ursus

No. of stages: 5

No. of units: 1 238 units
Total sellable area: ca. 60,6k sqm

Start of construction: Q2 2016
Completion date: Q4 2019



Description of investments – completed (7)



Forum Wola

City: Warsaw
District: Wola

No. of stages: 4

No. of units: ca. 880 units
Total sellable area: ca. 47,3k sqm

Start of construction: Q3 2017
Completion date: Q4 2020



Praga Arte

City: Warsaw
District: Praga Południe

No. of stages: 1

No. of units: ca. 250 units
Total sellable area: ca. 12,9k sqm

Start of construction: Q3 2019
Completion date: Q4 2020



Leśna Przystań

City: Wrocław
District: Osobowice

No. of stages: 1

No. of units: ca. 30 units
Total sellable area: ca. 3,8k sqm

Start of construction: Q1 2019
Completion date: Q4 2020



Description of investments – completed (8)



Willa Nad Potokiem

City: Wrocław

District: Fabryczna

No. of stages: 1

No. of units: 13 units

Start of construction: Q3 2019

Completion date: Q2 2021

Please contact us:
Investor Relations
ROBYG S.A.
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(22) 419 11 00

Units presold: **3 338** (net after cancellations)

Number of signed development agreements: **3 253**

Number of units recognized in revenues: **1 386**

Units on offer: **1 869** (out of which **2%** are finished goods)

Revenues: PLN **641** million

Strong cash position*: PLN **543** milion

Operating cash flow: PLN **344** milion
(excl. purchase of new plots)

* Including amounts kept on individual escrow accounts.



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