

ŚLĄSKIE KAMIENICE S.A.



Development Strategy 2021-2023

in vest ment

Investment in real estate is one of the safest and most profitable methods of capital growth. People planning to buy entire buildings or apartments for investment turn their attention to the largest cities - Warsaw, Gdansk or Krakow. It turns out that after analyzing information from the information from the real estate market it is the Silesian as the most important economic and social region in Poland. The development of infrastructure, communication, labor market development and access to entertainment makes more and more investors leave their money here. In Śląskie Kamienice S.A. we believe in the investment potential of buildings in the heart of the Silesian agglomeration. This is evidenced by other brands dynamically operating in the purchased properties.

We provide services to our customers. We provide services of selling entire tenement houses and single premises. The future investor can develop their own business and earn money on their investment. The rental of studio flats is also very popular, therefore the offer of Śląskie Kamienice S.A. has been extended by the purchase of entire segments with spaces ideal for with spaces ideally suited for running a business. This is where we share our knowledge, point out the most beneficial solutions, and provide advice. The real estate market is still resisting the pandemic, so apartment prices and rents are still rising.

Śląskie Kamienice S.A. are:

01.	experience in a specific industry - we have been on the market since 2012	02.	well-established brand	03.	access to attractive real estate offers	04.	reliable financial and investment partner	05.	sales potential we currently have 14100 m2 of space for sale
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Our activities

We purchase buildings and modernize them from scratch - we renovate the facade and roof, replace installations, install new heating networks, renovate staircases and common areas. At the request of our buyers, we furnish apartments, providing them with necessary furniture and household appliances. We create unique style and quality.



01.

Purchase of buildings and housing on a large scale

02.

Modernization of purchased tenements

03.

Furnishing of apartments on customer's request

04.

Significant influence on urban space



Flexible cooperation model

01.

Contribution to the purchase

60% Śląskie Kamienice

40% Investor/Investors

REFURBISHMENT

02.

Investment costs

60% Śląskie Kamienice

40% Investor/Investors

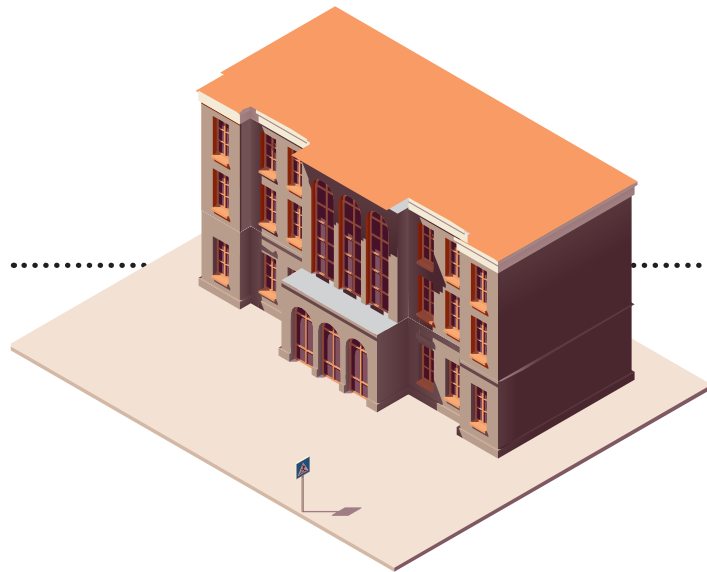
SALES

03.

Profit distribution

60% Śląskie Kamienice

40% Investor/Investors



Shareholding

100 %

● BERG HOLDING S.A. - 100%

Berg
HOLDING 

WE ARE IN BERG HOLDING S.A.

Śląskie Kamienice S.A. is a part of the Berg Holding S.A. group, in which we combine brands with different profiles of activity. Apart from investing in real estate, we are successively developing our business in such areas as renewable energy sources, new technologies, Horeca and e-commerce. We find a common denominator for all our investments. Thanks to our openness to various industries, we follow the current trends.

Śląskie Kamienice S.A. continues the activity started in 2012 by Berg Holding S.A. (formerly: Śląskie Kamienice S.A.).
Historical data presented in this strategy refers to the operations of Berg Holding S.A. (former: Śląskie Kamienice S.A.).



Upper Silesia attracts investors! Why?

Housing boom

- › Upper Silesian Metropolitan Union is the most populous urban area in Poland
- › Perfectly developed communication and transport routes
- › Developed network of rail and air connections
- › Access to high-class offices - by 2023 there will be more than 1 million m² of space
- › Silesia is transforming into modern sectors of the economy
- › Average price per sqm on the secondary market is twice lower than in Warsaw
- › The number of registered businesses and legal entities is second highest in the country
- › Rich entertainment, service and commercial infrastructure in the GZM area

Robert Kiyosaki

**Don't work for money,
let it work for you.**

In Śląskie Kamienice we offer:



- > purchase of real estate in strict city centers
- > diversified size of apartments
- > attractive real estate prices
- > individual package offers
- > support in the selection and purchase process
- > legal assistance throughout the transaction
- > unique climate and style

SILESIA TENEMENT HOUSES IN NUMBERS

47

single properties
purchased

ALMOST

40 000 m²

of space in purchased
buildings



Actively pursuing sales

The company is constantly engaged in active sales of its properties. Thanks to a wide offer we can respond to the demand of both investment and individual clients. This also allows us to maintain continuity in sales regardless of fluctuations in the real estate market.

142

APARTMENTS FOR SALE

61

COMMERCIAL PREMISES

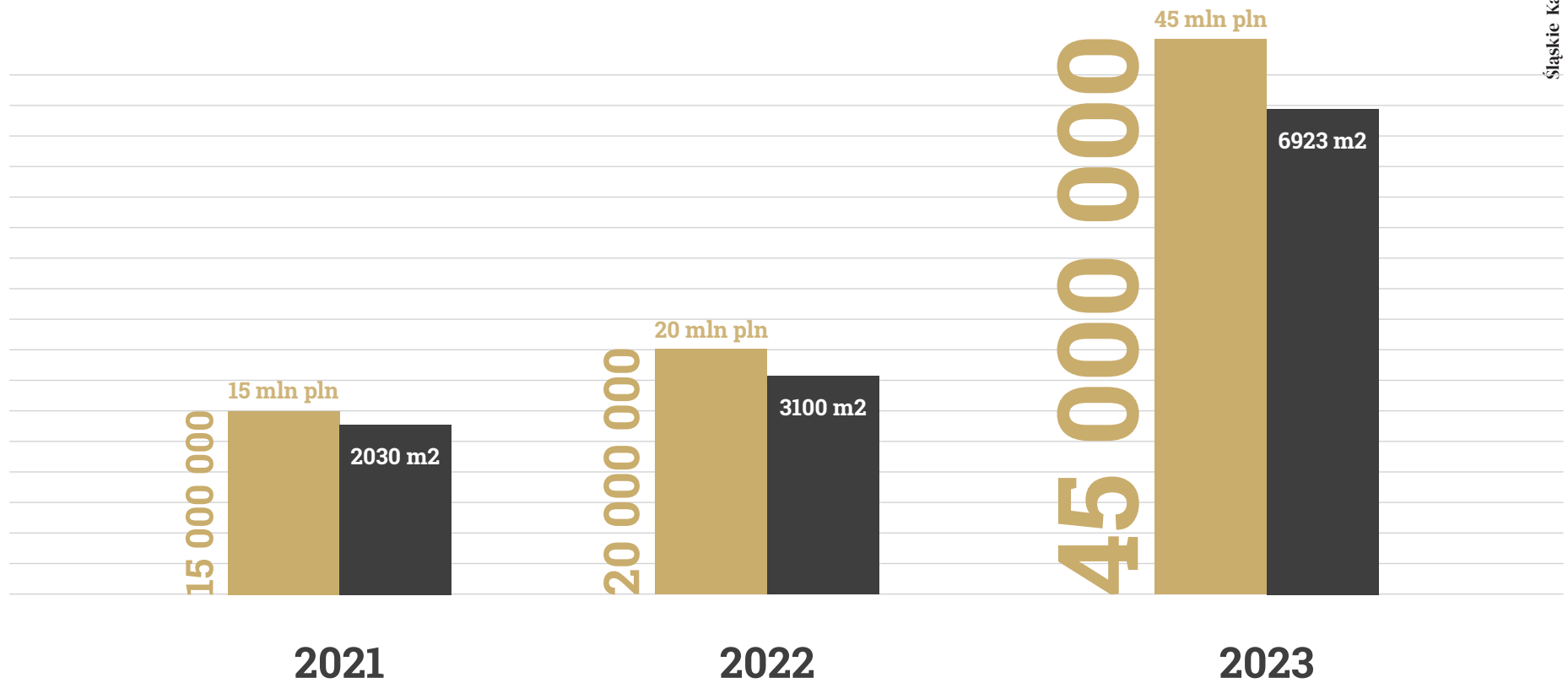
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TOWNHOUSES IN THEIR ENTIRETY

pro
per
ty



Projected revenues for 2021 – 2023



Market forecasts 2021

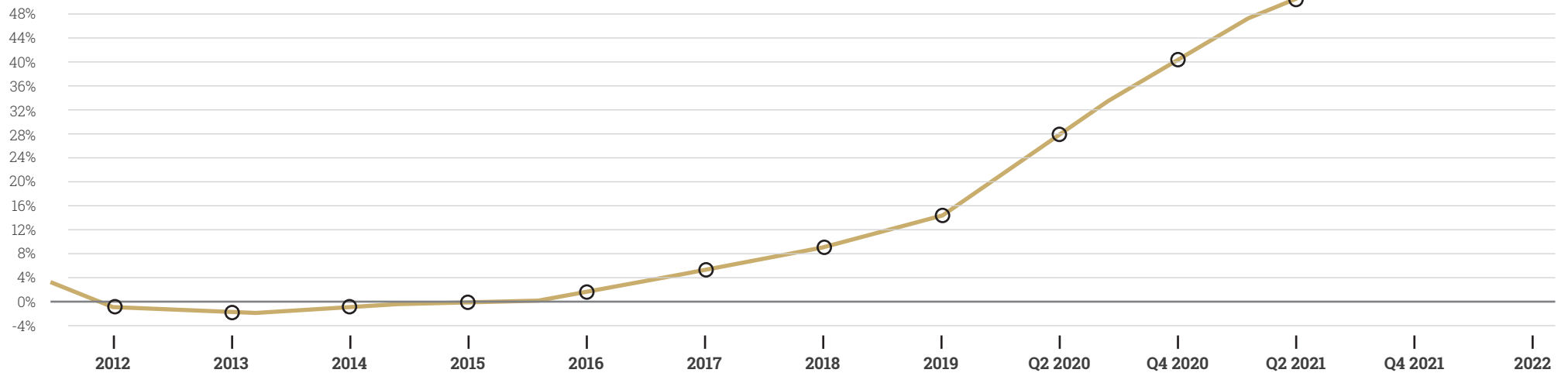
Residential and commercial premises in good locations sell best. In Śląskie Kamienice S.A. we invest our capital in tenement houses in city centers and downtowns, being one step ahead of the competition. The price growth rate in 2021 on the secondary market increased by over 12% compared to the previous year. Poland is one of the few countries to record one of the highest increases in the transaction prices of apartments and

commercial premises. The number of apartments bought on credit and with mortgages is also growing. The customer - buyer profile is also changing. Apartments are sought by young, enterprising people. The demand for so-called compact apartments and studio apartments is increasing.*

* Source: Dziennik Gazeta Prawna

Changes in prices of residential units on the secondary market since 2012

Source: www.krn.pl



Compiled by HRE Investments on the basis of NBP data

Prices of secondary market apartments in major cities (Q2 2020 r.)

Katowice has seen the largest increase in secondary market apartment prices in a year.

I.p.	City	Average transaction price (PLN per sqm)	Change of prices within a year
1	Warszawa	9 438 pln	11%
2	Gdańsk	8 733 pln	5%
3	Kraków	8 661 pln	13%
4	Wrocław	8 041 pln	16%
5	Gdynia	7 974 pln	5%
6	Poznań	7 437 pln	18%
7	Katowice	6 829 pln	19%
8	Szczecin	6 781 pln	13%
9	Bydgoszcz	6 354 pln	12%
10	Opole	6 273 pln	13%
11	Olsztyn	6 270 pln	10%
12	Łódź	6 080 pln	11%
13	Lublin	5 998 pln	14%
14	Rzeszów	5 845 pln	13%
15	Białystok	5 811 pln	5%
16	Kielce	5 573 pln	15%
17	Zielona Góra	4 886 pln	15%



main strategic objectives

2021
2023

Opening to the local markets of the Silesian Agglomeration and larger Polish cities

Construction of the first developer housing estate

Purchase of 3 subsequent tenement houses

Opening up to foreign investors



Letter to Investors

Dear Sirs,

Śląskie Kamienice S.A. is an example of a company which through its ambitious projects quickly reaches out to those interested in buying real estate. Company which was founded in 2012 invests in tenement houses in Katowice, Bytom, Chorzow, modernizing and putting them to use. In its offer it has many buildings for sale as a whole or in packages, for long-term or short-term rent, and a condo offer. The company can also boast of many investment successes.

We are successfully completing sales transactions concluded even before the pandemic. Since March to date, we have signed dozens of contracts and completed the sale of a townhouse located on Leśny Potok Street in Katowice Janów. We are still negotiating the sale of our space in properties at 6 Kopernika Street and the recently purchased building at Kozielska Street - both in Katowice. Apartments in the modernist tenement house at 22 Dąbrowskiego Street are selling well. We are active in social media.

We are followed by nearly 60.5 thousand users on Facebook. Apart from strictly commercial and sales activities, we have been involved in numerous local social projects, such as the action of playing the national anthem in a tenement house at Plac Wolności in downtown Katowice, which received wide coverage in the local media. This year we have redoubled our efforts to focus on the investment potential of our buildings by offering comprehensive services (from talks to implementation).

Our strength is experience and attention to customer needs. We meticulously fulfill the tasks entrusted to us, we systematize our work, we care about the region. We come up with an interesting offer "Szczęście mierzone w metrach" where we offer the purchase of compact apartments with the option of renovation or without. We continue to offer competitive terms for investments in our spaces and projects.

Another important project will be a model of cooperation consisting in flipping townhouses. In this model, we envisage joint financing of the purchase and renovation of properties together with investors in a 60%/40% division, where 60% is the contribution of Śląskie Kamienice S.A. and 40% is investor financing. The company - based on its experience - will lead the process of purchase, renovation and sale of the property. The division of profits will also take place in the proportions of 60%/40%.

We hope that the following years will be equally intense and that we will again be able to boast about the right decisions. What do we wish for ourselves and all entrepreneurs? First of all, to stabilize the current situation and not to give up.

Best regards,

Best regards,

Aleksandra Kruszelnicka

Managing Director
Śląskie Kamienice S.A.





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