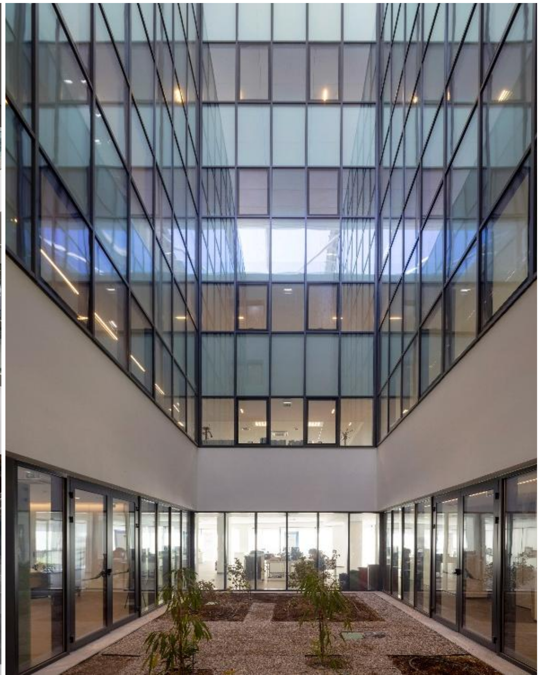
PREMIA

Properties

Company Presentation| H1 2026



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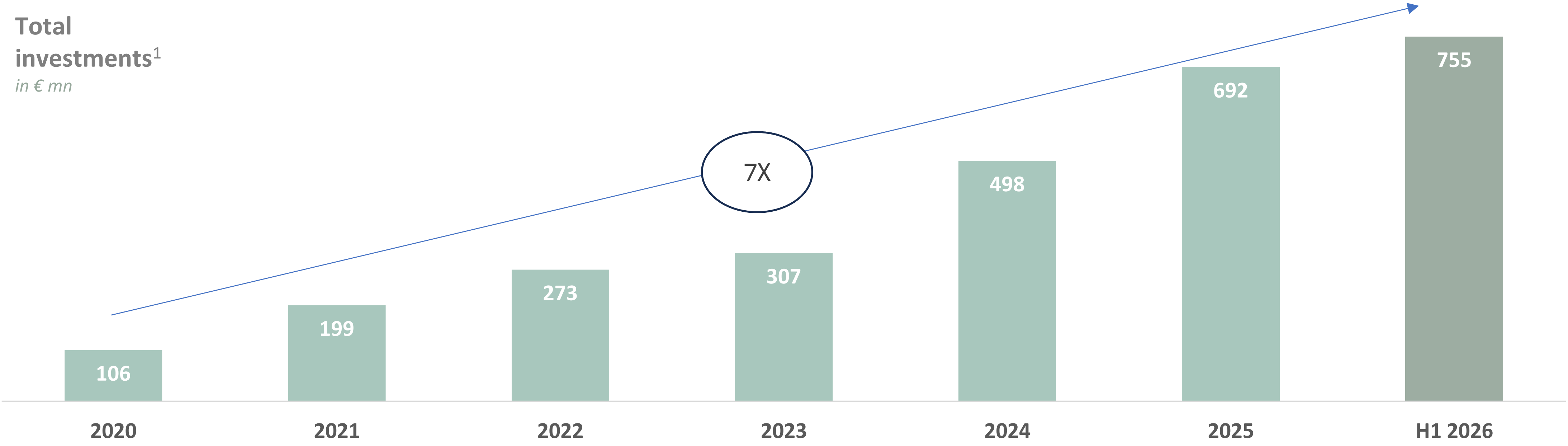
We are the fastest growing real estate investment company



Properties under management[2]	17	27	50	51	61	75	78
Key Events	Sterner Stenhus acquired a controlling stake	€75m combined SCI	€ 100m listed bond		NLTG becomes a strategic shareholder	€40m cash SCI	€ 150m listed bond
	€10m cash SCI €20m SCI in kind	Fastighets AB Balder becomes a strategic shareholder	REIC status obtained		€0.5bn investment target achieved	High profile investors joined Premia (Antetokounbo, Sklavenitis, Daskalakis)	

[1] includes investment properties, PPP, investments in JVs and advances
[2] excludes JVs

Where we stand today

Properties under management	Gross buildable area(GBA)	Total Investments	Total Assets
78 (as of 30.06.2026)	575K sqm (as of 30.06.2026)	€755 m (as of 30.06.2026)[1]	€784 m (as of 30.06.2026)

Net Asset Value (NAV)	Market Capitalization	Net Loan-to-Value (Net LTV)	Credit Rating
€278.5m (as of 30.06.2026)[2]	€169 m (as of 30.06.2026)	61.8% (as of 30.06.2026)	ICAP CRIF AA (as of 04.09.2026)

[1] includes investment properties, PPP, investments in JVs and advances
[2] NAV excludes minority interest

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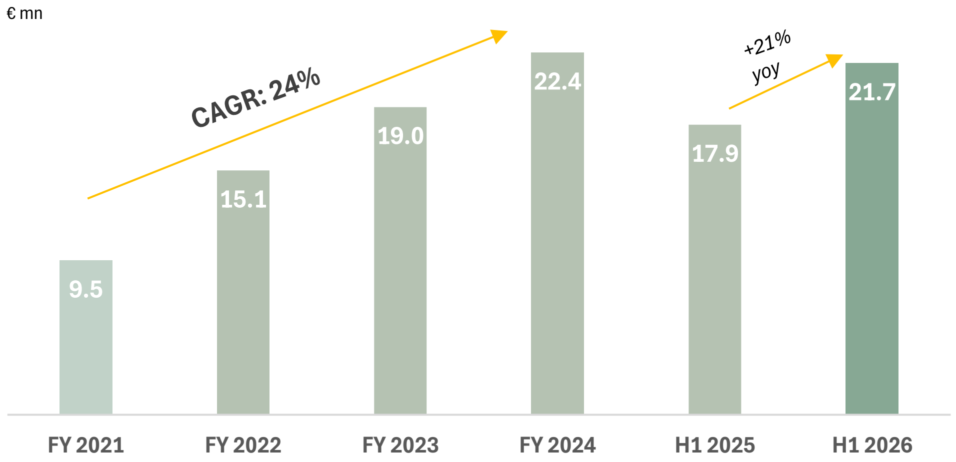
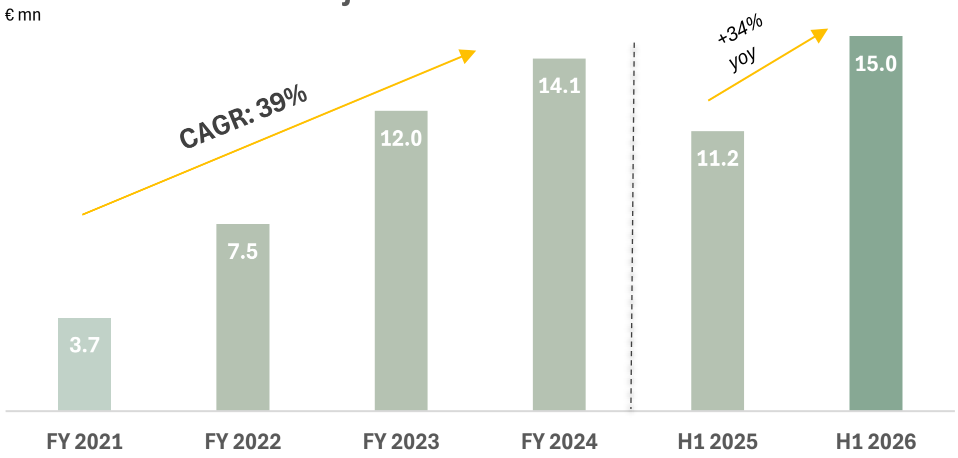
Strong & consistently improving operating performance

Revenue



Adjusted EBITDA [1]



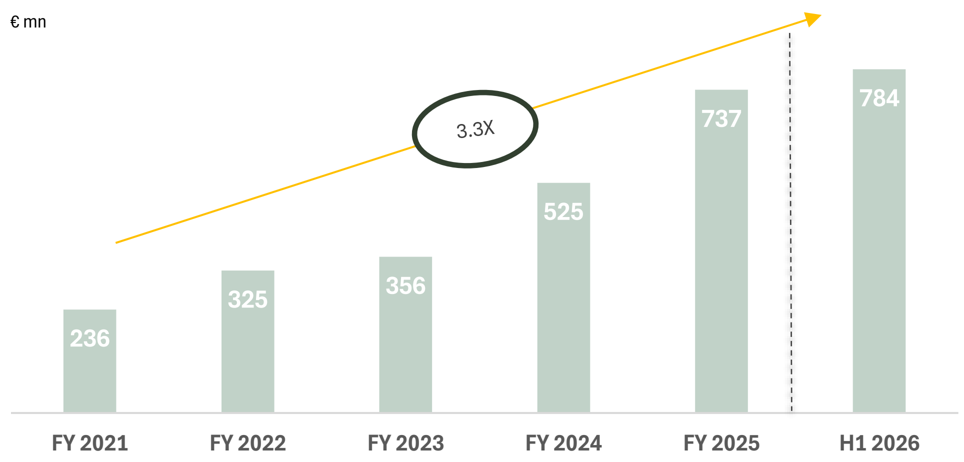
- Total revenue increase of **+21%** y-o-y primarily driven by new acquisitions and the full-year contribution of assets acquired during 2025. **Rental income** from investment properties amounted to €18.8 million, up **23%** yoy, with the main contributors being **hotels (+63%** yoy) - where the hotel property in the Canary Islands, acquired at the end of 2025, contributed to the Group's results on a full half-year basis for the first time - **offices (+25%** yoy), and **student housing and serviced apartments (+42%** yoy).

- Adjusted EBITDA for the first half of 2026 grew by **34%** y-o-y, driven by portfolio expansion and stronger operating leverage. As a result, the **adjusted EBITDA margin** improved to **69%**, compared to **63%** in the first half of 2025.

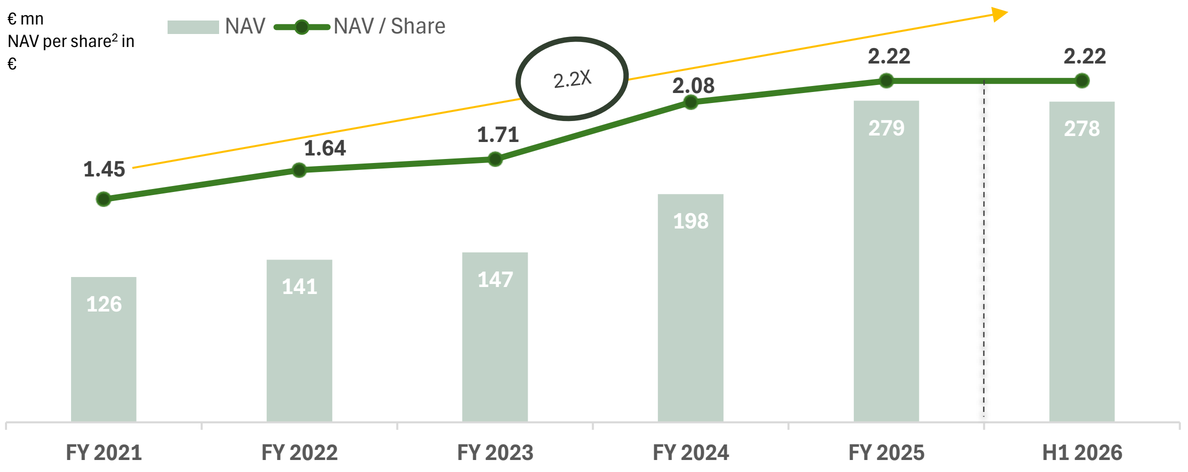
[1] The relevant definitions are presented in First Half Financial Report for the Period 01.01-30.06.2026 - Adjusted EBITDA excludes revaluation gains and non-recurring expenses..

Disciplined capital management supporting sustainable growth

Total assets



NAV [1]



Debt profile (as of 30.06.26)

Gross Debt	Net Debt	Gross LTV	Net LTV	Interest Rate Risk Exposure		Debt Sourcing		Debt Maturity	Average cost of debt
€485m	€467m	64.2%	61.8%	Fixed 61%	Floating 39%	Bank Debt 63%	- Public Bond 31% - RRF 6%	7.8 years	3.8%

[1] Net Asset Value excludes non-controlling interest
[2] NAV per share calculation excludes own shares.

FY2026: Building on Momentum

(in € mn)	FY 2025 (ACT)	→	FY 2026 (F)
Total Revenue	37.5	*> +12%*	**42-43**
Adjusted EBITDA	24.1	*> +20%*	**29-30**

Positive drivers

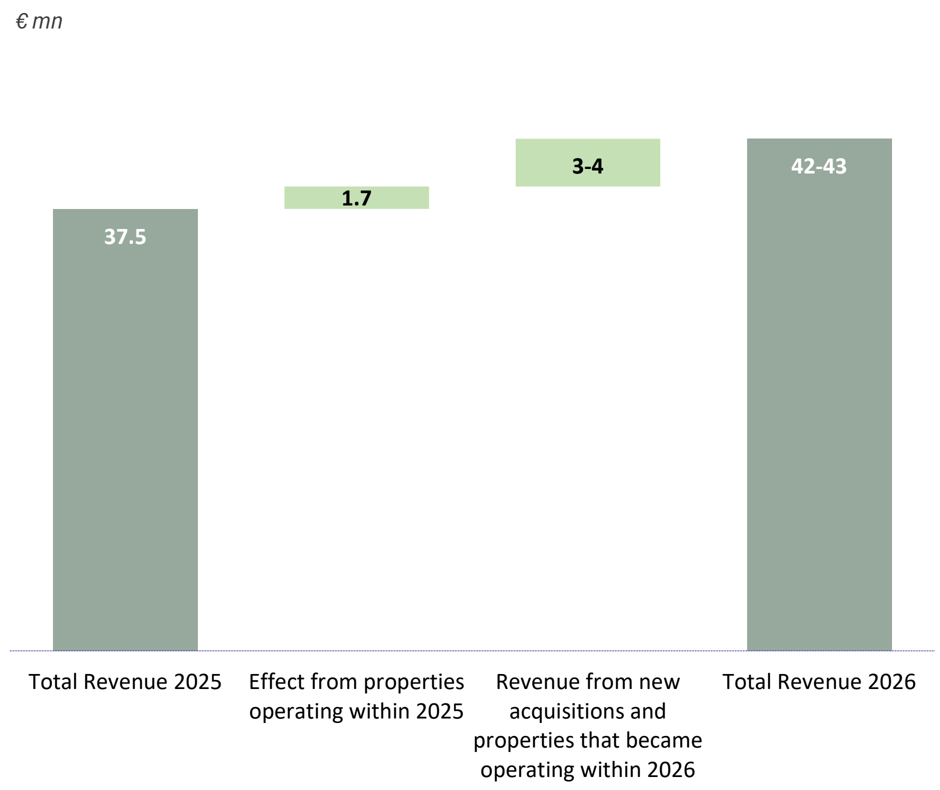
- Full-year contribution of major investments such as hotels (Canaria)
- New investments (completed or in progress) and projects under development to be completed in 2026
- Operating cost control & economies of scale

Risks

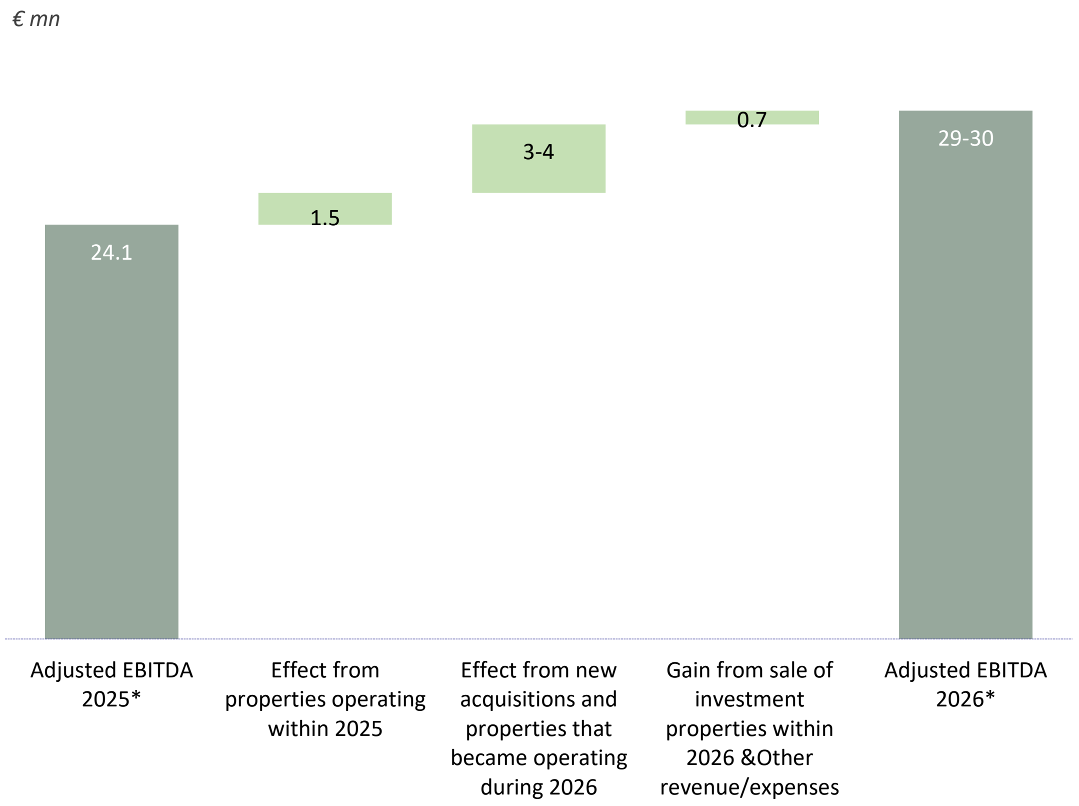
- Timely completion of planned transactions and projects
- Overall macroeconomic and real estate market conditions

FY 2025 Actual -> FY 2026 Estimate Bridge

Revenue



Adjusted EBITDA



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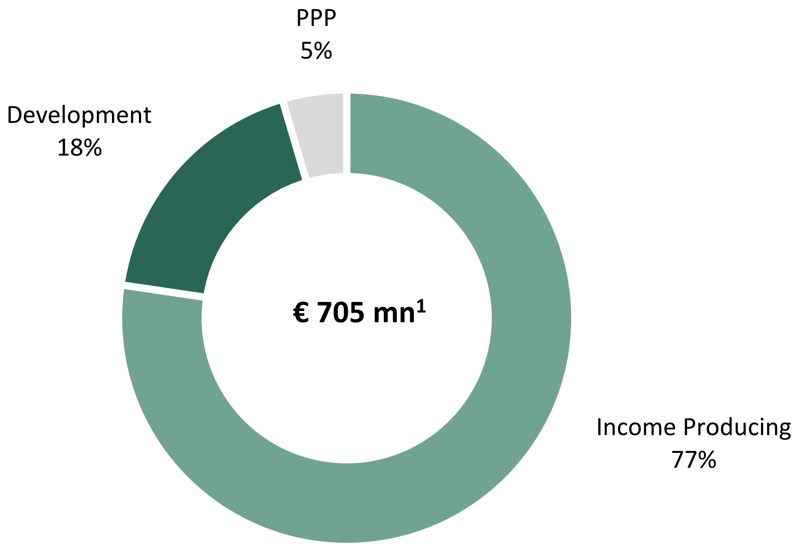
Investment Portfolio Snapshot *30.06.2026*

Investment Properties & PPP

78 properties

575k sqm
GBA

€705 m
GAV



Joint Ventures

Skyline[1]:25% stake
Participation Value: 21.2m
One of the largest real estate portfolio transactions in Greece

Renti to go:32% stake
Participation Value: 3.2m
Acquisition of Village Shopping & More

Navarino:50% stake
Participation Value: 3.8m
JV with TEMES for the construction of a modern winery

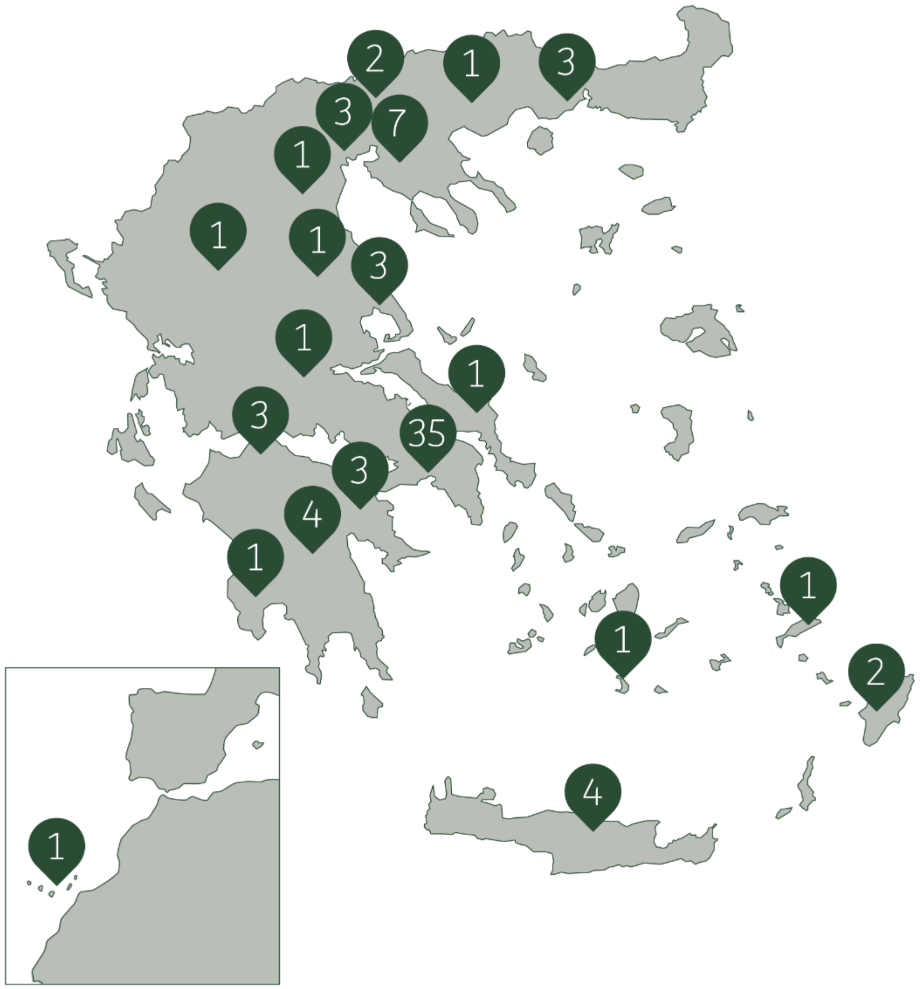
IQ Karella:40% stake
Participation Value: 3.1m
JV with Dimand Group for a development of a property in Paiania



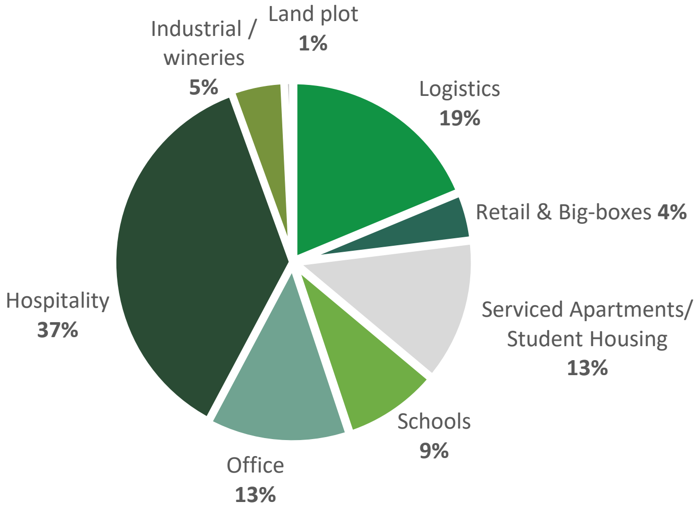


[1] Premia holds a 25% stake in P&E Investments JV which holds a 65% stake in Skyline Real Estate

We actively manage a well-diversified portfolio with prime assets, ...



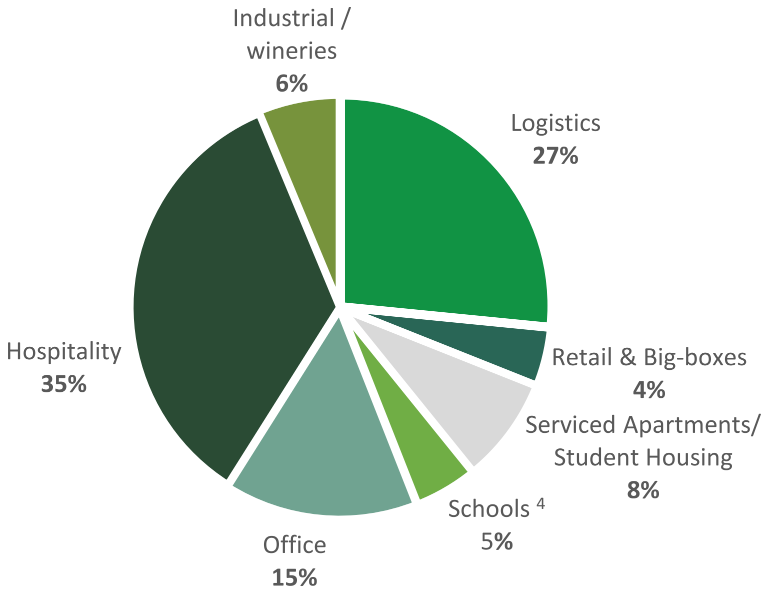
GAV per Type of Property



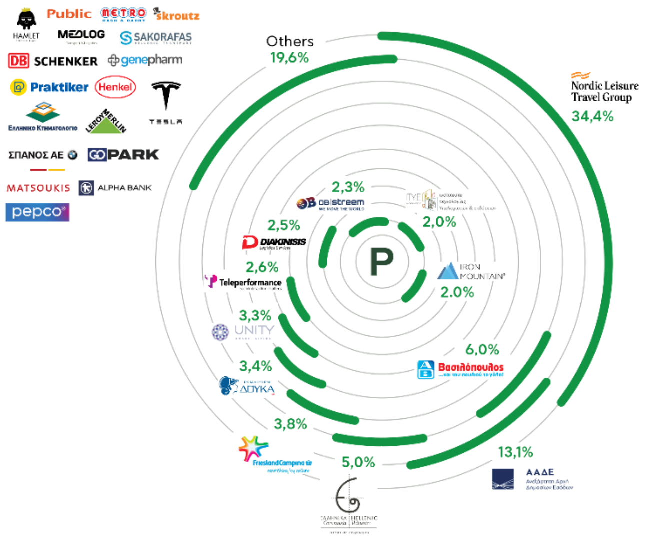
	78 assets	705m GAV	575k sqm (GBA)
Logistics & Warehouses	11	132	188
Retail & Big Boxes	9	30	25
Serviced apartments & Student housing	17	92	67
Schools	12	62	62
Offices	3	91	66
Industrial & Wineries	19	34	52
Hotels	4	259	115
Land plots	3	5	-

...AAA tenants and excellent KPIs.

Annualized Rental Income per Asset Class[1]



Diversified and high-quality tenant base



% of Annualized Rental Income[1]

Key Portfolio Metrics

Gross Yield[2]	Annualized rental income[1]	Wault[3]	Occupancy Rate
7.1%	€ 39m	10.1 years	99.7%

[1] Annualized rental income of the income producing properties as of 30.06.2026 . The annualized rent is calculated as the monthly rent agreed under each lease agreement as of 30.06.2026 multiplied by 12 months
[2] Calculated as the Annualized Rental Income of the income producing properties as of 30.06.2026, divided by the GAV of the income producing properties as of 30.06.2026
[3] Average unexpired lease duration weighted in terms of annualized rents as of 30.06.2026, resulting from multiplying the annualized rent of each property by the corresponding remaining contractual lease duration and then summing the results of the above multiplications divided by the total annualized rents for all properties.
[4] School includes "DOUKAS School" and "Artemida" but excludes PPP.

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Consolidated income statement - IFRS

STATEMENT OF COMPREHENSIVE INCOME					
amounts in € (000s)	**FY 2022**	**FY 2023**	**FY 2024**	**FY 2025**	**H1 2026**
Investment properties rental income	12.151	15.362	18.865	32.790	18.744
Income from provision of services	2.929	3.631	3.489	3.408	1.958
Income from sale of inventory	-	-	-	1.307	1.000
Total income	**15.079**	**18.993**	**22.354**	**37.505**	**21.702**
Gains on sale of investment properties	-	1.170	1.491	289	588
Net gains on revaluation of investment properties at fair value	16.944	2.307	23.002	33.027	2.144
Net gain/(loss) from valuation of financial instruments				(1.189)	1.065
Expenses related to investment properties	(3.840)	(5.256)	(6.044)	(7.523)	(5.006)
COGS (inventory)	-	-	-	(503)	(721)
Personnel fees and expenses	(1.905)	(2.186)	(2.522)	(2.755)	(1.547)
Depreciation of PPE and intangible assets	(251)	(293)	(723)	(270)	(134)
Other operating expenses	(2.343)	(1.434)	(1.717)	(2.329)	(1.277)
Other income	490	477	546	453	26
EBITDA	**24.426**	**14.070**	**37.109**	**56.974**	**16.973**
Adjusted EBITDA	**7.481**	**12.015**	**14.107**	**24.067**	**15.030**
Operating profit	**24.174**	**13.777**	**36.386**	**56.704**	**16.838**
Gains from acquisition of subsidiaries	-	-	-	-	-
Gains / losses from sale of subsidiaries	(4)	-	-	-	-
Impairment of goodwill	(4.411)	-	-	-	-
Share of profit/(loss) from investment in joint venture and associate	(453)	(286)	11.731	1.328	103
Profit on valuation of financial derivatives	-	-	926	(504)	(62)
Finance income	2.901	2.866	2.773	2.150	1.411
Finance expenses	(5.970)	(7.667)	(8.992)	(12.094)	(10.002)
Profit before income tax	**16.238**	**8.690**	**42.824**	**47.584**	**8.288**
Tax	(377)	(1.446)	(1.954)	(2.057)	(1.168)
Profit for the year	**15.861**	**7.243**	**40.870**	**45.527**	**7.120**

Source: Premia Properties H1 Financial Statements

Consolidated balance sheet - IFRS

STATEMENT OF FINANCIAL POSITION					
amounts in € (000s)	**FY 2022**	**FY 2023**	**FY 2024**	**FY 2025**	**H1 2026**
Investment properties	229.066	260.895	430.440	610.506	672.692
Advances for the purchase of investment properties	2.869	6.678	4.246	1.671	18.472
Financial assets at amortised cost	36.644	34.930	33.187	31.085	30.003
Derivative financial assets	-	-	926	1.040	936
Property, plant and equipment	630	851	361	270	223
Right-of-use assets	946	820	694	567	504
Intangible assets	23	20	19	35	29
Investments in joint ventures	2.594	2.823	27.625	31.247	32.158
Restricted cash	1.500	1.500	1.500	1.500	3.226
Other long-term receivables	650	76	295	2.348	1.400
Total non-current assets	**274.922**	**308.593**	**499.293**	**680.269**	**759.642**
Trade receivables	713	932	1.356	978	2.903
Financial assets at amortised cost	1.429	1.862	1.871	2.023	2.023
Derivatives - Financial instruments				120	179
Other short-term receivables	1.540	1.235	1.477	2.141	4.309
Blocked deposits	5.459	5.808	6.563	24.244	5.836
Cash and cash equivalents	40.796	37.717	13.882	11.197	8.794
Total current assets	**49.936**	**47.554**	**25.150**	**40.704**	**24.045**
Assets held for sale	-	-	490	15.850	-
Total Assets	**324.859**	**356.147**	**524.932**	**736.823**	**783.687**
Total equity attributable to equity owners of the parent (NAV)	141.091	147.221	197.911	278.827	278.474
Non-controlling interests	254	28	230	498	14
Total equity	**141.345**	**147.249**	**198.141**	**279.325**	**278.488**
Borrowings	165.795	189.133	296.029	410.526	459.885
Lease liabilities	6.597	5.664	2.050	6.266	6.152
Derivatives - Financial instruments				674	691
Employee benefit obligations	29	48	63	86	86
Provisions	803	403	249	32	32
Other non-current liabilities	3.122	2.886	8.875	9.208	8.274
Total non-current liabilities	**176.347**	**198.134**	**307.266**	**426.793**	**475.120**
Trade payables	697	524	1.301	1.656	2.359
Current tax liabilities	346	788	1.298	1.304	1.245
Derivatives - Financial instruments				63	63
Borrowings	4.890	4.696	12.863	17.528	19.154
Lease liabilities	347	1.011	148	158	224
Other current liabilities	887	3.745	3.917	9.996	7.034
Total current liabilities	**7.167**	**10.764**	**19.526**	**30.705**	**30.079**
Total equity and liabilities	**324.859**	**356.147**	**524.932**	**736.823**	**783.687**

Source: Premia Properties H1 Financial Statements

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