

Balance Sheet Report

January 2022 – September 2023

Balance Sheet Report

January 2022 – September 2023

TABLE OF CONTENTS

7	Introductory Word
12	As Time Went by
14	Business Pillars
16	Approach to ESG
18	People in the Group
32	Economic Indicators
40	Real Estate
74	Telecommunications and Industry
82	Financial Services
88	Support and Partnership
95	DRFG Foundation
98	Contact



Introductory Word

Dear friends of DRFG Investment Group,

like every year, summer is not only a time of relaxation and vacation, but in business environment, it's also a time to publish balance sheets or annual reports. It is an opportunity to look back at the results of the past year as well as a chance to present current work and, last but not least, a vision for the year ahead. By way of introduction, we would like to express our sincere thank you for your trust and support so far.

After the past covid years, all of us probably hoped to take a fresh breath. But instead, we experienced the months that were equally difficult. We have faced pressures and challenges stemming from an increasingly difficult macroeconomic and geopolitical developments, including the impact of war in Ukraine, rising tensions in global trade and subsiding secondary effects of the pandemic. All of these directly or indirectly affected the life and decision-making of each and every one of us, whether as an ordinary citizen, consumer, investor or entrepreneur. For financial structures, such as DRFG, the year 2022 was undoubtedly one of the most complex ones. This was especially due to the high uncertainty in the economy manifested by low liquidity in the financial markets and rising financing costs, caused by an unprecedented increase of interest rates. Nevertheless, we managed to cope with such turbulent markets and completed 2022 with a number of business successes. We invested in many exciting and promising projects, we developed the existing business and sought opportunities in new markets. The strength of our Group lies in a high degree of flexibility and the ability to adapt to changing conditions.

Nevertheless, as a strategic investor, we are still focused primarily on those sectors in which we have know-how, experience, expertise and results, it means real estate, telecommunications and financial services. We would like to mention that the DRFG Investment Group has been around since 2011. In these 12 years, we have enjoyed the trust of investors, business partners and even leading financial institutions. All this commits us to work hard in the years to come. At the turn of the last and this year, the generated market value of assets in the real estate segment exceeded one billion of EUR. We have thus achieved the imaginary target that we set out years ago. We have to add that it is a partial goal. Our effort to further develop and strengthen our position in the Central European region in all three mentioned business segments does not end here. On the contrary. Currently, in the Czech Republic, Poland and Slovakia we have development projects worth CZK 18 billion within

the Group or funds established by us. In the logistics sector alone, we have projects with a total area of around 800,000 m². In the residential development segment, we are currently working on projects having almost 1,200 apartments in the Czech Republic and Slovakia. We manage dozens of retail parks and shopping centres, more than 2,000 apartments intended for long-term lease, a number of logistics halls and other properties.

We are active in new technologies. We have built over 650 km of fibre optic routes and will be building additional hundreds of kilometres; we have also installed more than 15,000 5G stations, hundreds of thousands in total. We operate in six European countries; and our intention is to continue in expansion. We have 500,000+ satisfied clients in financial services. We have achieved tangible results and numbers that speak for themselves. But above all, we have the strength, the desire, the determination and ideas. We have our own story, our own visions and our own ideas. As we strongly believe that only this leads to success. This balance sheet is the last in which we publish results separately for the two consolidation units – DRFG and DRFG Telco. Since the beginning of this year, we have been intensively working on the merger of the two units, and by the end of this year we will complete the consolidation of all assets and liabilities into one economic structure. As a result, the entire Group will be both more transparent and economically stronger. An integral part of the merger is the valuation of the Group's assets by a court-appointed expert, who not only confirmed the value we have presented, but increased it by several hundreds of millions of crowns. In parallel with this process, we are also implementing the IFRS/IAS, international accounting standards of financial reporting, which will be applied for the first time to the consolidated financial statements already this year.

This will be another significant qualitative step forward that will enable us to be even more internationally involved and will strengthen attractiveness to foreign investors. No business is running on its own, it is about the people. Our success is dependent on our talented employees. We are proud of their expertise, passion and dedication to achieve the best possible results and to be driven by the best standards in the sector. We would therefore like to use this opportunity and to thank to all of our colleagues across Europe for their dedication and hard work. And once again, I need to express my thank you to all of you, our investors and business partners, for your continuous trust and support. Thank you!

DRFG shareholders

DRFG

Investment Group

12 years

2011–2023

We only invest in what we have
an insight into.



1 370+

employees and associates



6 European countries

where we operate



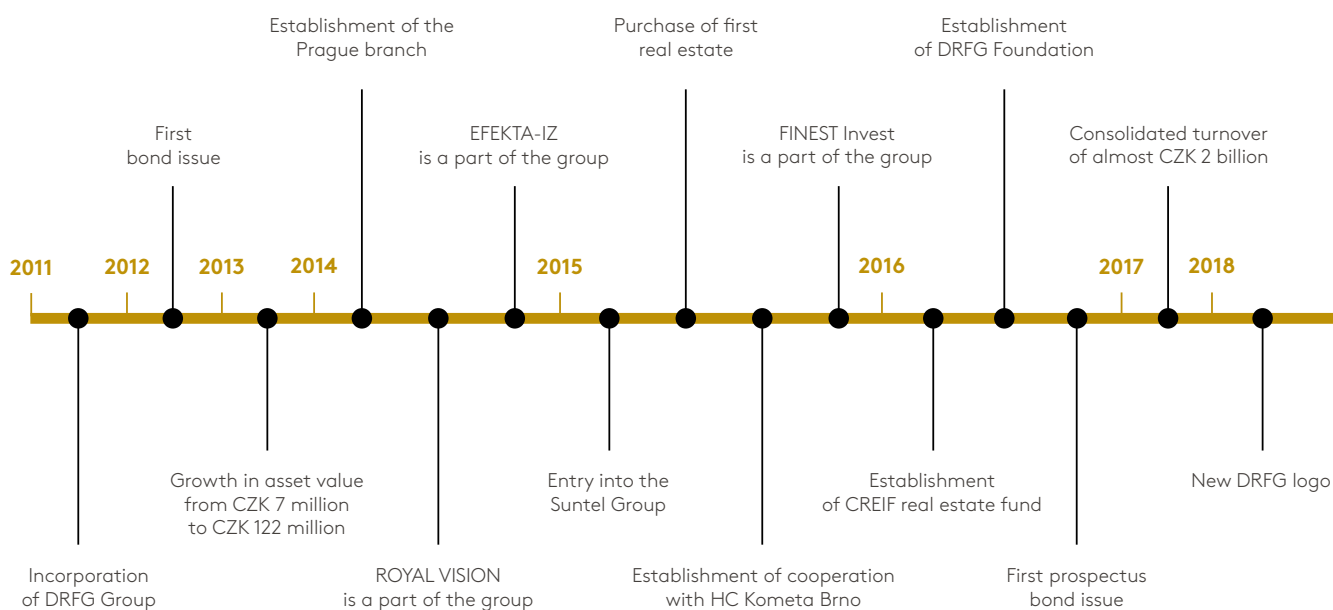
3 main pillars

our business sectors: real estate,
telecommunications, financial services

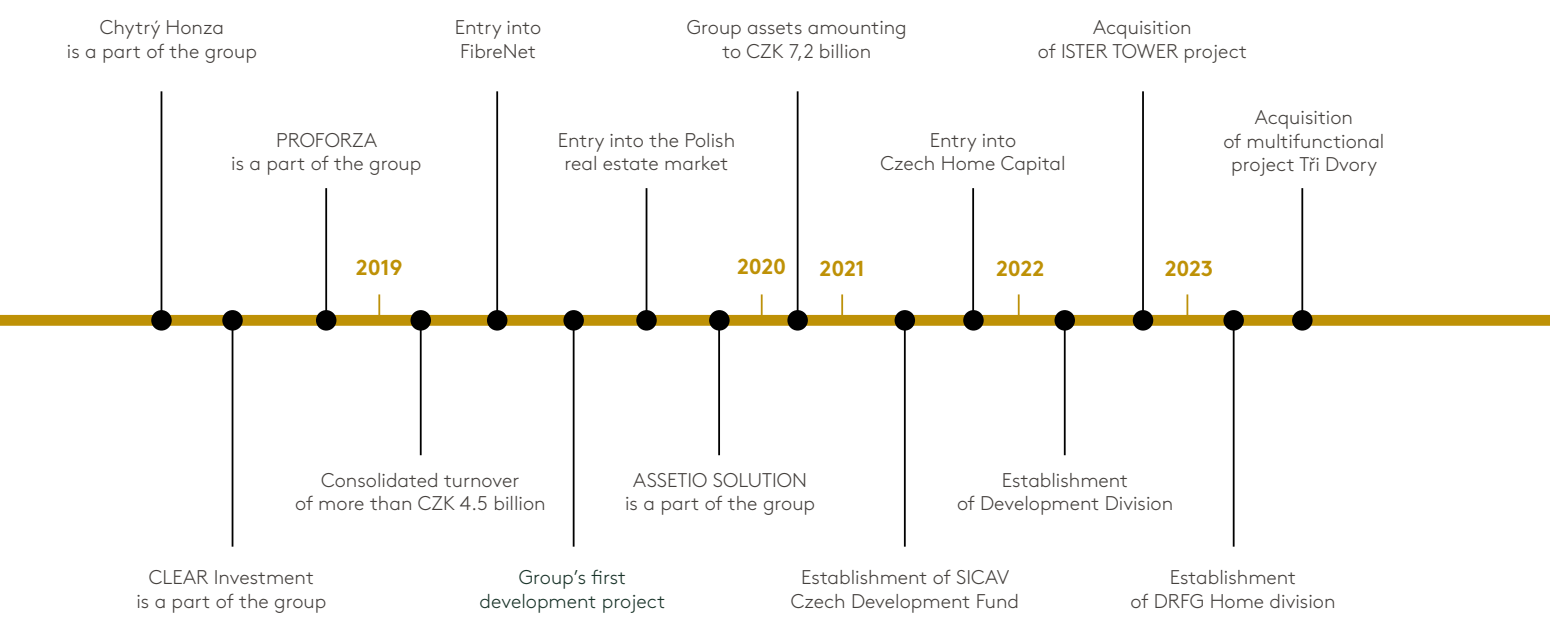
Data as of 31 August 2023

As time went by

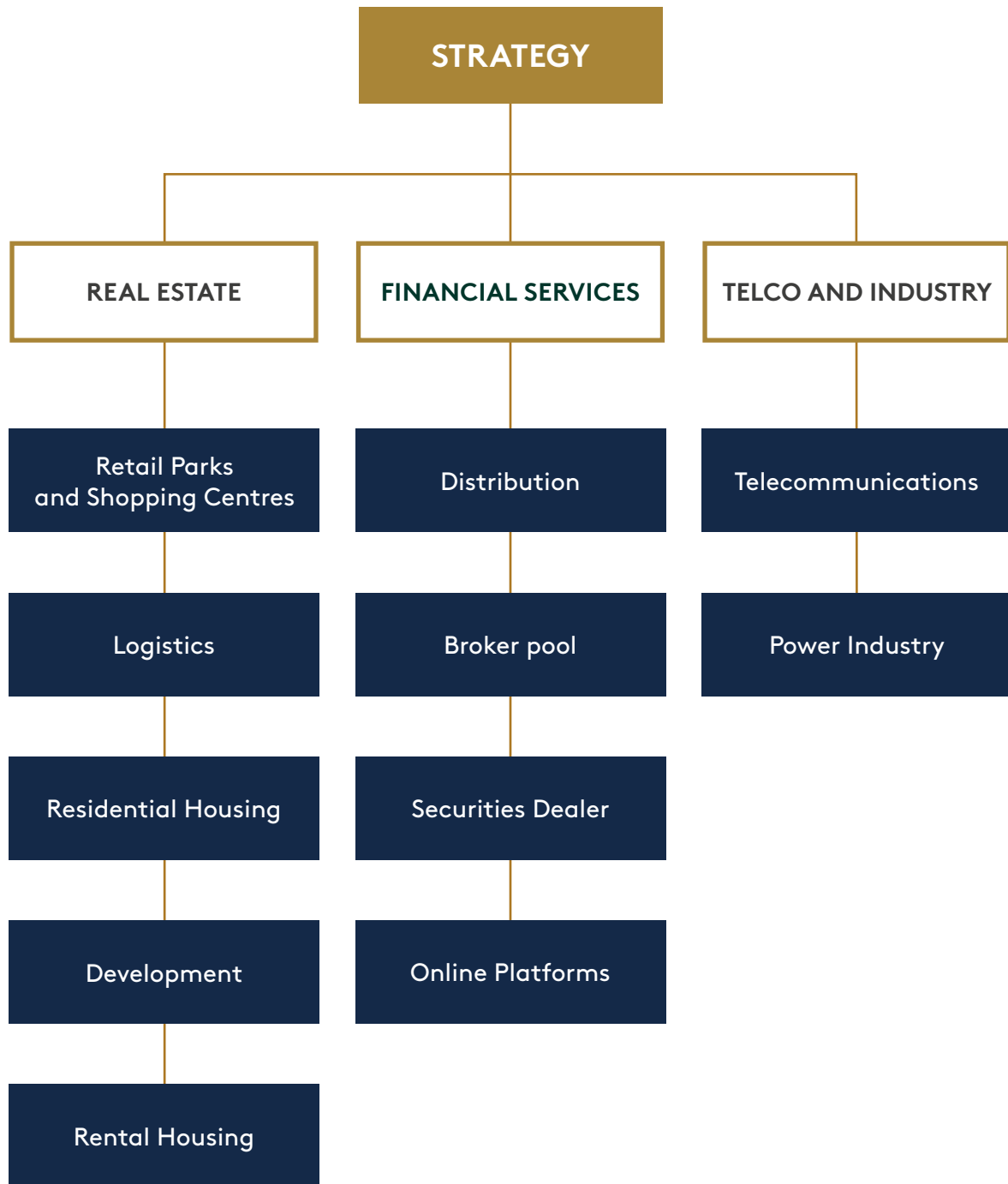
2011 – 2023



Data as of 31 August 2023



Business Pillars



Approach to ESG

ESG



People in the Group

Shareholders

David Rusňák

Roman Řezníček

Pavel Fráňa

CEO

Roman Řezníček

Shareholders



David is a shareholder of the DRFG Investment Group.



David Rusňák

In 2011 he roofed his activities by establishing an investment group called DRFG (David Rusňák Family Group), where he is the Chairman of the Board and the main shareholder.

He also founded a foundation (DRFG Foundation) that supports a number of social, cultural and charitable projects. Today, he sets the direction for the further development of the DRFG group and seeks new investment opportunities.

Shareholders



Roman is a shareholder and CEO of the DRFG Investment Group.



Roman Řezníček

He has been around in the business world for more than 25 years, and during that period, he built several companies in Central and Western European regions. He is also an experienced manager of the international teams.

Suntel Group, a telecommunications group, which he established, provides comprehensive services in the area of construction, modernisation and servicing of telecommunications networks. At present, Roman focuses on further development of the DRFG Group and international expansion. He is searching for opportunities in the domain of infrastructure and technologies.

Shareholders



Pavel is a shareholder of the DRFG Investment Group.

Pavel Fráňa

As a member of the Supervisory Board, he oversees the operation and performance of the Board of Directors and activities of the company.

Pavel has demonstrated excellent results in the area of law practice, within which he especially focuses on commercial law, mergers and acquisitions, as well as the disputes agenda. He acquired his experience as a long-time partner of Advokátní kancelář Hartmann, Jelínek, Fráňa a partneři, s.r.o.

He was also a member of the Board of the international organisation Alliance of Business Lawyers. Since 2004 he has been an arbitrator of the Arbitration Court attached to the Economic Chamber of the Czech Republic and Agricultural Chamber of the Czech Republic. He acts as a registered mediator.

He graduated from the Faculty of Law, Charles University in Prague, where he attained the academic titles JUDr. and Ph.D.

Company Management

Juraj Černička

Director of Risk Management

Juraj is involved in the management of Group's financial activities and benefits from his extensive and long-standing experience. He is responsible for risk assessment associated with transactions and is involved in transactions' approvals, which are decided by the Investment Committee.

Josef Šilhánek

Director of DRFG Real Estate

In the DRFG Group, Josef is responsible for acquisitions and management of a portfolio of revenue properties and a portfolio of development projects within DRFG Real Estate. He covers all markets, on which DRFG Real Estate operates.

Jan Bartušek

Director of DRFG Financial Services

Jan coordinates and strategically develops companies in the domain of financial services. These include a tandem of companies Chytrý Honza and Efekta OCP that complement online businesses HypoPortal, Finnology and, more recently, Investown. He has been around in the world of finance for more than 15 years.

Angelika Houdková

Director of Real Estate Facility Management

Angelika is responsible for the entire real estate management division. Before joining DRFG, she worked as Strategic Development Director in Globus ČR, where, apart from others, she established the Department of Real Estate Lease and technical Procurement.

Martin Slaný

Chief Economist, External Relations Manager

Martin is responsible for the evaluation of economic opportunities and potential risks, drawing up impact studies, economic and statistical analyses. He represents the Group outwardly and oversees its external relations.

Hana Cajthamlová

Director for Finance and Banks

Hana sets a uniform bank strategy, develops relations with the banks and manages the tenders aimed at financing of the Group's projects.

Michal Krejzlík

Manager of Controlling

Michal is responsible for Controlling Department. He is responsible for consolidation of Group's results, strategic planning and Group-level analyses.

Jan Pelíšek

Director of DRFG Polska

Jan focuses on Polish real estate market, where he manages a branch of the DRFG Investment Group and is responsible for all activities on Polish market.

Michaela Hubáčková

Director of Development

Michaela is responsible for managing development and residential projects in both implementation and preparation phases. She has over 25 years of experience in development and senior project management. During her professional life, she has held a number of senior management positions.

Economic Indicators of Companies Controlled by the DRFG Group

Economic Indicators of Companies Controlled by the DRFG Group

DRFG Group

The DRFG Group continues to focus on investments in the segment of commercial and residential real estate, energy and financial services.

DRFG TELCO Group

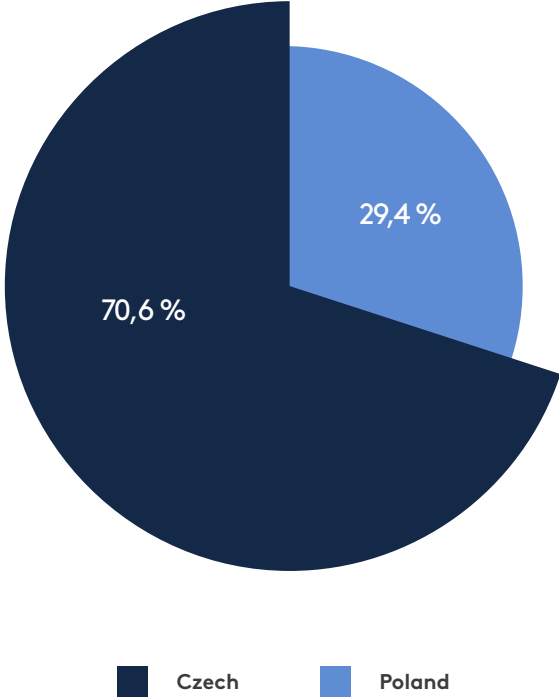
DRFG TELCO Group (SUNTEL GROUP) continues to invest in telecommunications projects.

ASSETS	5,900,651	1,749,387
REVENUE	2,042,304	1,403,309
EQUITY	455,540	347,445
EBITDA	458,719	107,592

Both Groups have identical end owners, core objectives and the same business strategy.

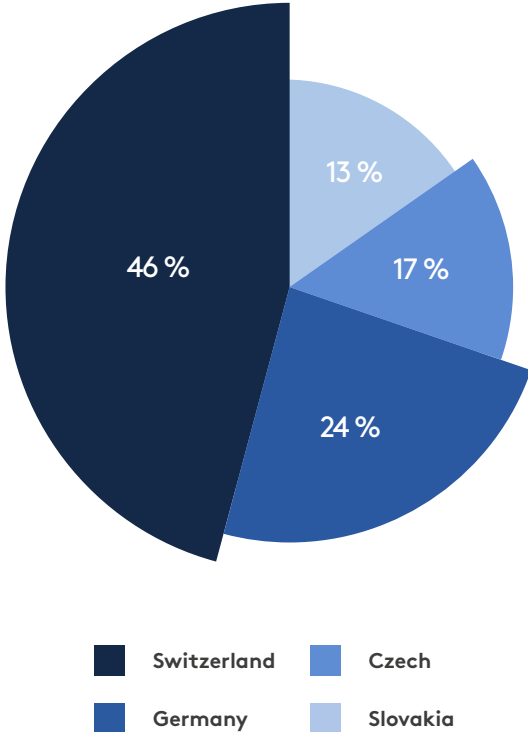
Values are in thousands of CZK.

Geographical division of DRFG Group



According to the floor area, data as of 31 August 2023

Geographical division of DRFG TELCO Group



Data as of 31 August 2023

Consolidated Financial Statement

CONSOLIDATED BALANCE SHEET OF THE DRFG GROUP AS OF 31 DECEMBER 2022 (IN THOUSANDS OF CZK)

			2022
TOTAL ASSETS			5,900,651
A.		Receivables for subscribed capital	0
B.		Fixed assets	1,647,150
B.	I.	Intangible fixed assets	33,761
B.	II.	Tangible fixed assets	95,146
B.	III.	Long-term financial assets	408,815
B.	IV.	Negative consolidation balance	-23,299
B.	V.	Positive consolidation balance	1,132,727
B.	VI.	Adjustments associated with the change of consolidation unit	0
C.		Current assets	3,959,804
C.	I.	Inventory	61
C.	II.	Receivables	3,718,303
C.	II.1.	Long-term receivables	3,284,224
C.	II.2.	Short-term receivables	434,080
C.	III.	Short-term financial assets	1,504
C.	IV.	Cash	239,936
D.		Accured Assets	293,697

			2022
TOTAL LIABILITIES			5,900,651
A.		Equity	455,540
A.	I.	Registered capital	2,100
A.	II.	Share premium and capital funds	847,458
A.	III.	Reserve funds	210
A.	IV.	Profit (loss) of previous years (+/-)	-351,832
A.	V.	Profit (loss) of current accounting period (+/-)	22,197
A.	VI.	Clearance of consolidation difference and result attributable to	-69,822
A.	VII.	Own minority equity	5,229
B.	+	C. Liabilities	5,427,059
B.		Provisions	28,280
C.		Payables	5,398,779
C.	I.	Long-term payables	4,208,421
C.	II.	Short-term payables	1,190,358
D.		Accruals	18,052

**CONSOLIDATED PROFIT AND LOSS STATEMENT FOR THE DRFG GROUP AS OF 31 DECEMBER 2022
(IN THOUSANDS OF CZK)**

			2022	
	I.	Revenue from sales of products and services	530,062	
	II.	Sales of goods	16,804	
A.		Power consumption	693,104	
B.		Change in inventory from own activities (+/-)	0	
C.		Capitalization	0	
D.		Personnel costs	111,709	
E.		Valuation adjustments in the operating area	-19,344	
E.	1.	Valuation adjustments to long-term intangible and tangible assets	29,419	
E.	1.	1.	Valuation adjustments to long-term intangible and tangible fixed assets – permanent	29,360
E.	1.	2.	Valuation adjustments to intangible and tangible fixed assets – temporary	59
E.	3.	Valuation adjustments of receivables	-48,763	
	III.	Other operating income	401,421	
F.		Other operating expenses	484,350	
	*	Consolidated net operating income	-321,532	
	IV.	Revenue from non-current financial assets – equity interests	955,356	
G.		Expenses of interests sold	391,311	
	V.	Revenues from other non-current financial assets	32,415	
H.		Expenses associated with non-current financial assets	32,100	
	VI.	Interest revenue and similar revenue	88,187	
I.		Adjustment of values and provisions associated with in financial activities	-26,848	
J.		Interest expenses and similar expense	310,253	
	VII.	Other financial revenue	18,059	
K.		Other financial expenses	40,839	
	*	Profit (loss) of financial activities (+/-)	346,362	
L.		Income tax	24,830	
L.	1.	Income tax payable	2,633	
L.	2.	Income tax deferred (+/-)	0	
	**	Profit (loss) after taxation (+/-)	22,197	
M.		Transfer of profit (loss) share to shareholders	0	
	***	Profit (loss) of accounting period (+/-)	22,197	
N.		Clearance of negative consolidation balance	1,448	
O.		Clearance of positive consolidation balance	-71,803	
P.		Net income from minority interest	-534	
		EBITDA	458,719	
		TOTAL TURNOVER	2,042,304	

All figures in CZK thousands

Consolidated Financial Statement

CONSOLIDATED BALANCE SHEET OF THE DRFG TELCO GROUP AS OF 31 DECEMBER 2022
(IN THOUSANDS OF CZK)

			2022
TOTAL ASSETS			1,749,387
A.		Receivables for subscribed capital	0
B.		Fixed assets	1,034,293
B. I.	I.	Intangible fixed assets	7,710
B. II.	II.	Tangible fixed assets	372,438
B. III.	III.	Long-term financial assets	9,208
B. IV.	IV.	Negative consolidation balance	-19,533
B. V.	V.	Positive consolidation balance	664,470
B. VI.	VI.	Adjustments associated with the change of consolidation unit	0
C.		Current assets	688,287
C. I.	I.	Inventory	235,296
C. II.	II.	Receivables	316,776
C. II. 1.	II. 1.	Long-term receivables	3,141
C. II. 2.	II. 2.	Short-term receivables	313,635
C. III.	III.	Short-term financial assets	0
C. IV.	IV.	Cash	136,215
D.		Accrued Assets	26,807

			2022
TOTAL LIABILITIES			1,749,387
A.		Equity	347,445
A.	I.	Registered capital	200
A.	II.	Share premium and capital funds	415,843
A.	III.	Reserve funds	1,556
A.	IV.	Profit (loss) of previous years (+/-)	-42,864
A.	V.	Profit (loss) of current accounting period (+/-)	-18,019
A.	VI.	Clearance of consolidation difference and result attributable to	-38,838
A.	VII.	Own minority equity	29,567
B.	+	C. Liabilities	1,354,587
B.		Provisions	15,791
C.		Payables	1,338,796
C.	I.	Long-term payables	908,056
C.	II.	Short-term payables	430,740
D.		Accruals	47,355

**CONSOLIDATED PROFIT AND LOSS STATEMENT FOR THE DRFG TELCO GROUP AS OF 31 DECEMBER 2022
(IN THOUSANDS OF CZK)**

			2022	
	I.	Revenue from sales of products and services	1,365,310	
	II.	Sales of goods	4,316	
A.		Power consumption	832,741	
B.		Change in inventory from own activities (+/-)	-40,067	
C.		Capitalization	0	
D.		Personnel costs	476,756	
E.		Valuation adjustments in the operating area	30,037	
E.	1.	Valuation adjustments to long-term intangible and tangible assets	26,401	
E.	1.	1.	Valuation adjustments to long-term intangible and tangible fixed assets – permanent	26,401
E.	1.	2.	Valuation adjustments to intangible and tangible fixed assets – temporary	0
	III.	Other operating income	11,277	
F.		Other operating expenses	28,197	
	*	Consolidated net operating income	53,239	
	IV.	Revenue from non-current financial assets – equity interests	0	
G.		Expenses of interests sold	0	
	V.	Revenues from other non-current financial assets	0	
H.		Expenses associated with non-current financial assets	0	
	VI.	Interest revenue and similar revenue	356	
I.		Adjustment of values and provisions associated with in financial activities	0	
J.		Interest expenses and similar expense	65,608	
	VII.	Other financial revenue	22,050	
K.		Other financial expenses	14,188	
	*	Profit (loss) of financial activities (+/-)	-57,390	
L.		Income tax	13,868	
L.	1.	Income tax payable	16,126	
L.	2.	Income tax deferred (+/-)	-2,258	
	**	Profit (loss) after taxation (+/-)	-18,019	
M.		Transfer of profit (loss) share to shareholders	0	
	***	Profit (loss) of accounting period (+/-)	-18,019	
N.		Clearance of negative consolidation balance	1,221	
O.		Clearance of positive consolidation balance	-40,535	
P.		Net income from minority interest	-476	
		EBITDA	107,592	
		TOTAL TURNOVER	1,403,309	

All figures in CZK thousands

Real Estate



359 000 m²

leasable area in the Czech Republic and Poland



CZK 25+ billion

total value of real estate projects in different phases
of acquisition and development



The Real Estate Market Has Transformed – a Clear Strategy and Speed is Essential

Josef Šilhánek
Director of DRFG Real Estate

The construction and real estate market is changing dynamically, with all economic and demographic phenomena being reflected in it. As a result of more than three years of pandemics, a year and a half of war in Ukraine and ongoing high inflation all companies must respond immediately to the rapid changes in the market. "Previously, business strategy was set for three to five years; today it is roughly half a year – and even that is enough in today's dynamic times," says Josef Šilhánek, director of DRFG Real Estate, a division investing in the promising real estate sector.

How is your segment affected by the current macroeconomic situation, in particular high interest rates, prices of construction work as well as regulations and tax burdens?

Last year, the real estate market was significantly hit several times. Due to high energy prices and the increased price of building materials we experienced a significant price rise in construction costs; and high interest rates had an impact on the costs associated with loans. Of course, there is also the tax system and changes, that complicate the situation

for companies, such as the increase in corporate tax, property tax and other measures. Today, to run a business in our sector is not easy, but every industry can run into problems now and then, and then it depends on the strategy and company's ability to be so flexible to be able to adapt quickly to adverse conditions. We've taken the forethought path not to bet everything on one market, but to diversify. That is why we are active not only in Poland and Slovakia, but we are also looking for investment opportunities in other EU countries. That helped us

to minimise negative effects to a large extent. Moreover, the situation is already turning around. Construction prices as well as energy prices are falling, interest rates have stabilised; and over the horizon of half a year the rates are expected to start falling. Every cloud has its silver lining. Many smaller companies have been affected by these factors significantly, and we can benefit from a lot more projects which are landing on our table, and from which we can choose.

In the past year you were able to successfully expand to Poland, especially in the sector of commercial real estate. Can you give us some details about the projects?

First of all, Poland is a much bigger market than the Czech Republic. In our country we would not be able to implement such large projects, moreover the Polish retail centres are more

profitable than the Czech ones. Recently we have invested in several projects in the logistics sector. We prepared and implemented the acquisition of a retail centre in Kutno for the Czech Real Estate Investment Fund (CREIF). Another example is a logistics centre near Bolesławiec. Only in the logistics and retail sector, currently as a Group or funds for which we have prepared the investments, the projects have 1,023,583 m² of space, with a total market value of over CZK 13 billion.

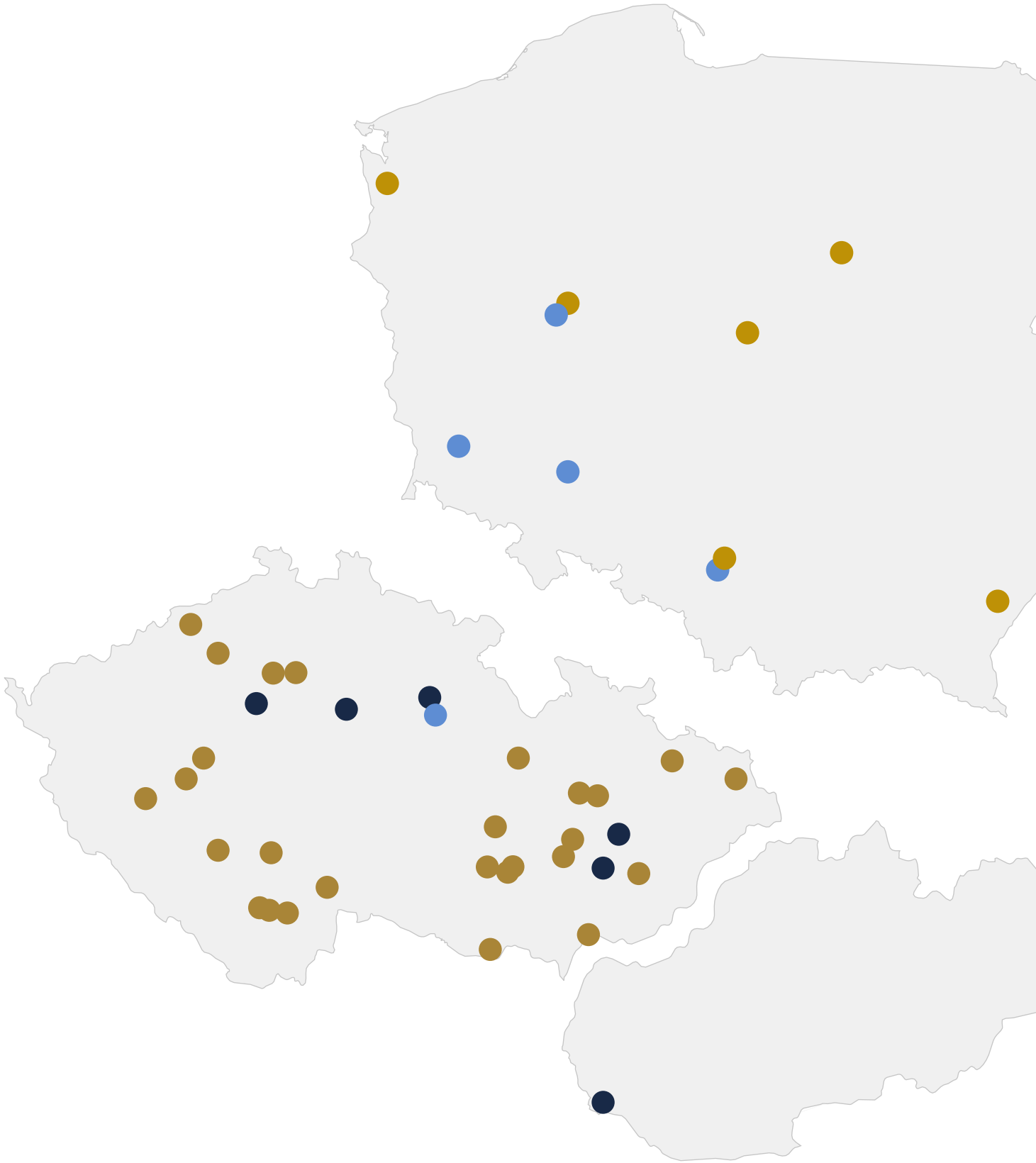
Do you plan to continue with your expansion abroad? What are the main reasons? Do you still see potential for investment in the Czech Republic?

We are also looking at Germany and Austria, where the yields on real estate are lower, but these markets are more profitable in terms of investment financing through the banks. We are actively

pursuing investment opportunities in markets where we are already present – such as Slovakia and Poland as well as in markets new to us such as Slovenia, Croatia, Romania and Italy. These are the countries where we see interesting profitability as well as economic and business stability. We limit ourselves to the EU countries. Due to the regulation, for instance, we don't focus on Serbia, which is currently in the focus of many Czech developers. Our strategy is that not only the yield and profitability of the project is significant to us, but, as I mentioned, we focus more on the overall perception of the market and environment – from local legal environment to national banks. As a Czech investment group, we will continue to invest in the Czech Republic. It's just more complicated these days, given the requirements how your capital should perform. That's why we are very careful and selective when deciding about the projects.

Several of your development projects are located on the premises of long neglected brownfield sites. The use of brownfields is still a big topic. As an investor, what benefits can you see here?

Brownfields have been overlooked for many years and perceived as complicated in terms of their development. Mostly they are burdened with the need to remove the original structures or their remnants. They also require a thorough environmental review to be conducted in their surroundings – it is just much more challenging than building on greenfield sites. However, a great advantage is that they are usually situated in good locations. Often, these are locations in the wider municipal centre with excellent transport links. For convenience, transport serviceability of the locals, and therefore for the overall functioning of towns, it is better to make full use of these premises, rather than to let them fall into ruin and at the same time expand the city beyond its existing boundary. Currently, two of our largest multipurpose projects – Ister Tower in Bratislava and Smetanka Park in Olomouc – with a total of 1,000 apartments and a market value of between CZK 8-9 billion, are projects of this type. Ister Tower is located right in the heart of Bratislava centre and Smetanka Park in the wider centre of the city's main railway station, in the vicinity of tram and bus stops. Both buildings therefore significantly uplift the neglected central part of the cities.



● Commercial Properties **● Residential Development Projects** **● Logistics Development Projects**

Real Estate Map

Managed Real Estate in the Czech Republic and Poland

Ciechanów (PL)	Retail Park Český Těšín	OC Paráda Hodonín
Szczecin (PL)	Retail Park Mikulov	PENNY Market Lomnice nad Popelkou
OC Olomouc CITY	Retail Park Černý Most	PENNY Market Libochovice
OC Haná Olomouc	Retail Park Lanškroun	Tesco Český Těšín
Centro Ostrava	Retail Park Berounka	JYSK Vyškov
Poznań (PL)	Retail Park Mělník	JYSK Mělník
Józefosław (PL)	Retail Park Vyškov	JYSK Jindřichův Hradec
Piekary Śląskie (PL)	Retail Park Letovice	JYSK Písek
Retail Park Kutno (PL)	Retail Park Kyjov	Nám. Svobody 20
OC Géčko Liberec	Retail Park Most	
Retail Park České Budějovice	OC Lannova České Budějovice	

Residential Projects

Ister Tower Bratislava (SK)
Green Resort Kunětická hora
Smetanka Park Olomouc
Green Mladá Boleslav
Rezidence Spojovací
Vícefunkční areál Tři Dvory

Logistics Projects

Logistický park Boleslawiec (PL)
Logistický projekt Hradec Králové
Logistický park Sosnowiec (PL)
Logistický projekt Poznań (PL)
Příměstský logistický projekt Wrocław (PL)
Logistický park TYNOPARK

Residential Projects and Logistics



Under construction

Kunětická Hora Residence

This project follows the current trend of modern housing. It includes the construction of 18 family houses in the desirable location of Dříteč between the regional towns of Pardubice and Hradec Králové. The entire area of the future family houses is conceptually closed and in addition to the houses, each on the individual plots of land, service roads, sidewalks and public greenery is planned to be built.



Under construction

Spojovací Residence

The Spojovací Residence, in Prague district Vysočany, is another development project with a market value exceeding CZK 320 million. The construction of the apartment building was launched by the Group with a stone tapping ceremony in late March 2021. The forty housing-units building, with the most desirable layouts ranging from 1 + kk to 3 + kk, balconies and underground parking was erected in Prague's Vysočany on Spojovací Street and is about to be granted a final approval.



Under construction

Green Mladá Boleslav

A new apartment building with a private garden is being built in an attractive 50-minute driving distance to the centre of Prague, in a beautiful location in Mladá Boleslav.

Six floors will offer over a hundred apartments of various sizes. Each space will have loggia, terrace or front yard. On the lowest floor, several commercial spaces are planned. A children's playground for leisure family activities will also be located in the immediate vicinity.



In preparation phase

Smetanka Park Olomouc

The Smetanka Park multipurpose complex is a project in Olomouc near the railway station. It is a unique project having a modern look and timeless architecture that includes new apartments, retail space, offices and accompanying infrastructure. On a total floor area of 40,000 m² approximately 450-500 new apartments, a kindergarten, cafes and many other amenities will be built, including a new shopping centre. The residential part of the complex will be diverted from the busy Tovární Street and will offer beautiful views of the historic city centre.



In preparation phase

Multipurpose Complex Tři Dvory

This new development project will offer housing for families in an attractive location with good transport links to Brno. The multifunctional complex Tři Dvory with a market value of CZK 1 billion will be located on the site of a former royal mill on the outskirts of Újezd u Brna, in a close proximity to the Staré hory vineyards. Construction is scheduled to be launched next spring with final completion in 2026.

The project will offer a total of 159 apartments of various sizes, from one-room (1+kk) to four-room (4+kk), with a predominance of more spacious apartments in 3+kk and 4+kk sizes. The complex will also include smaller commercial spaces, such as cafés, shops and a modern kindergarten, which will be appreciated by families with small children.



In preparation phase

ISTER Tower

Bratislava's panorama will be decorated by one more skyscraper. The multifunctional complex Ister Tower will be built by DRFG Investment Group in cooperation with The Galata Group, a local developer. By Central European standards this unique project will be located in the city centre near other high-rise buildings such as Sky Park, Eurovea Tower or Nivy Tower.

The project, with a total market value of almost CZK 6 billion, will offer approximately 500 residential units, commercial space and ample parking. The main landmark will be a 100-metre-high building with 33 floors, which will be complemented by two smaller apartment buildings. Construction is scheduled to begin in the first half of 2024 and completion is expected 3 years later.



Under construction

Logistický areál Poznaň

In cooperation with Panattoni, we are working on the construction of a new and modern logistics warehouse near the Polish city of Poznań in the Wielkopolska Voivodeship in western Poland. This ambitious project is strategically located halfway between major European metropolises Berlin and Warsaw and easily accessible thanks to its proximity to the A2 motorway.

The new logistics complex will be of strategic importance for the region and will bring new investment and jobs opportunities. In addition, the excellent location will allow easy distribution of goods not only within Poland but also to other parts of Europe.

Other Logistics Projects

Logistics park Bolesławiec

Logistics park Sosnowiec

Suburban logistics project Wrocław

Logistics project Hradec Králové

Logistics park TYNOPARK

Managed Real Estate





Ciechanów Polsko

The shopping centre of more than 15,000 m² is located in the Polish district town of Ciechanów, which has almost 46,000 inhabitants. The centre offers its visitors a wide range of shops from H&M clothing retailer to Scandinavian furniture and accessories retailer JYSK.

TYNOPARK Týniště nad Orlicí

The 22,000 m² complex is occupied by Cataler Corporation, a Japanese company having more than 50 years of history, which develops and manufactures catalytic converters for automotive sector, motorcycles, conventional and other internal combustion engines and fuel cell electrodes. The company opened its first branch in Týniště nad Orlicí and employs 70-100 people across technical, administrative and manual professions. The company is using the hall as part of a long-term lease.



Olomouc City

Shopping centre Olomouc CITY offers 20 thousand m² of retail space with an annual footfall of approximately 3 million customers. The tenants include a wide range of shops and restaurants as well as a range of leisure services.

The centre includes, for example, the CineStar multiplex cinema, a children's play area and Amazonia play area, which regularly prepares an entertainment programme for parents and kids. The Olomouc City benefits from a very good transport accessibility and the building connection to Globus chain.

Szczecin Polsko

The local shopping centre is situated on a plot of over 14,000 m².

The tenants include companies such as Abra, Calypso Fitness, Decathlon sports goods retailer and Komfort Home

MMG

Media Markt

DECATHLON
SZCZECIN PRĄNIWBRZEŻE

JULA

DYSKONT

calypso
Pracownia Szycia

abra
MEBLE



calypso

Pracownia Szycia
Szycie
Pracownia Szycia

DECATHLON
SZCZECIN PRĄNIWBRZEŻE

Na szczęście jest Media Markt

Druga wewnętrzna
Znakowanie



TESCO



HANA

ČESKA
T
O₂

Česká
republice
TESCO



OC Géčko Liberec

OC Géčko with a leasable area of about 10,000 m² is part of saturated and very popular shopping destination. Its location naturally extends the most popular concept of shopping options with the Globus hypermarket. It is a popular destination not only for visitors from Liberec, but also from the wider area.

OC Haná Olomouc

The Haná Shopping Centre, which covers 10,000 m², has been opened since 2002. Annually, it is visited by more than 3 million people. The tenants include companies such as Abra, Calypso Fitness, Decathlon sports goods retailer and Komfort Home.



Poznań Polsko

The local retail park comprises nearly 3,500 m². Residents of this picturesque town on the Warta River can shop in, for instance, Rossmann drugstore and Spar grocery. Another advantage of the location is the fact that Poznań is an important commercial and transport hub between Berlin and Warsaw.



Józefostaw Polsko

Major tenants include, for instance, the well-known discount chain PEPCO, Rossmann drugstore and the French hypermarket Auchan.



Piekary Śląskie Polsko

The Piekary Śląskie shopping centre offers 10,000 m² of extensive shopping opportunities. The tenants include Rossmann drugstore, discount chain PEPCO, CCC footwear or a furniture and homeware hypermarket Bricomarche.



Most Retail park

The retail park in Most is part of a popular commercial zone, located between Albert grocery store and the newly built Möbelix furniture store. It offers more than 6,000 m² of leasable area and the major tenants include Mounfield, Sportisimo, Pet Center and Auto Kelly.

Retail Parks and Other Real Estate

Retail Park Kutno (PL)	Centro Ostrava
Retail Park České Budějovice	OC Lannova České Budějovice
Retail Park Český Těšín	OC Paráda Hodonín
Retail Park Mikulov	Logistický projekt Hradec Králové
Retail Park Černý Most	PENNY Market Libochovice
Retail Park Lanškroun	Tesco Český Těšín
Retail Park Berounka	JYSK Vyškov
Retail Park Mělník	JYSK Mělník
Retail Park Vyškov	JYSK Jindřichův Hradec
Retail Park Letovice	JYSK Písek
Retail Park Kyjov	Nám. Svobody 20 Brno

Data as of 31 August 2023



CZECH HOME CAPITAL

The third biggest private provider of rental flats in the Czech Republic



2 000+

housing premises



10 300

residential units under management



CZK 1,9 billion

of assets under management

Czech Home Capital invests in residential housing and is a part of the DRFG Group's portfolio. The result is that it perfectly complements the Group's real estate investment strategy. Czech Home Capital is a purely Czech company with a strong financial background that invests in rental housing in the Czech Republic and selected EU countries. In addition to its own real estate portfolio, it manages additional 10,000 housing units across the Czech Republic. The strategy is to build and expand its own territorially diversified housing portfolio in stable locations. An integral part of the strategy is also the purchase of properties undergoing renovation in accordance with ESG principles and BREEAM certification. Rental housing provides a steady return based on a fundamental human need to dwell somewhere and is therefore less sensitive to market fluctuations than commercial real estate or other financial market investment instruments.

www.homecapital.cz



DRFG Home

An attractive residential housing for end customers

The DRFG Investment Group has expanded its portfolio with the addition of the real estate division DRFG Home. In addition to managing development and residential projects, the team is responsible for product management, marketing strategy and coordination of all activities related to the purchase or lease of apartments and commercial space. The new division thus complements the Group's existing activities within the Real Estate segment, under which it falls organizationally.

DRFG Home's philosophy is to build homes that match individual preferences and provide comfort and satisfaction to end owners.

www.drfg-home.cz

BAUHAUS

BAUHAUS





CZECH FUND

Czech Real Estate Funds for Small and Experienced Investors

CZECH FUND is an original Czech brand of investment mutual funds focusing on investments in real estate sector in Central Europe. Real estate funds collect investor's funds and allow them to share returns on billions of assets even with lower investment deposits.

Based on your preferences, you can invest in existing real estate properties with a stable yield and low volatility (Czech Real Estate Investment Fund), or you may opt for a longer-term investment in property development projects with attractive appreciation (Czech Development Fund SICAV, a.s.).

www.czech-fund.cz

Disclaimer: Czech Development Fund SICAV, a.s. is a fund of qualified investors pursuant to Act 240/2013 Coll., on investment companies and investment funds; only a qualified investor pursuant to Section 272 of the Act referred to above can become a shareholder thereof.

.Real Estate



The Czech Republic



Poland



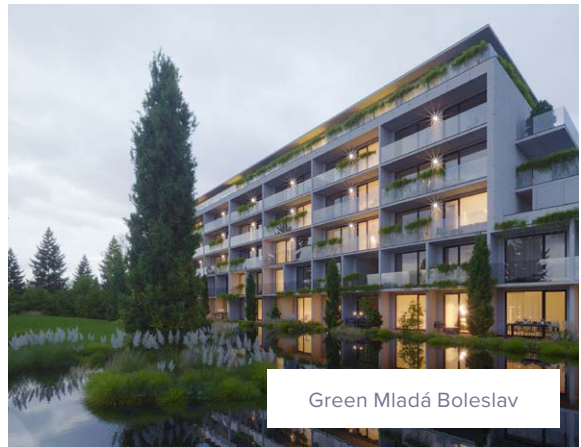
The Czech Real Estate Investment Fund, established in 2016, focuses on investments in commercial real estate in the Czech Republic, especially in the area of retail, warehousing, and light manufacturing.

With its strategy, it aims at conservative investors who prefer appreciation, which is stable in the long term and is associated with lower risk, and which benefits from the real estate portfolio leased in a high-quality. The fund maintains high diversification of lessors, rental revenues, and locations all over the Czech Republic and Poland. The revenue stability is ensured by approximately four hundred lessors, primarily in regional retail parks.

The fund's strategy is based on the acquisition of commercial real estate with suitable mix of tenants and permanent stable revenues, which can be predicted from lease contracts concluded for long term. The estimated yield of an investor's share certificate is 6%. The fund primarily focuses on regional retail parks housing predominantly the sellers of foodstuff and basic needs (foodstuff, pharmacies, chemists, etc.) and further on logistics constructions and light manufacturing structures. In the previous years, this strategy proved to be the right one as it was resistant to extraordinary crises.

Data valid as of 31 August 2023

Development



7 % p.a.

GUARANTEED YIELD*

CZK 700 millions

ANTICIPATED VOLUME OF THE
FUND'S EQUITY IN 2022

5 projektů

RUNNING UNTIL THE END OF
2023

The Czech Development Fund SICAV, a.s. is designed for experienced and self-confident investors who are interested in attractive appreciation of their funds through participation in property development projects. The fund focuses on investments in the development of residential, manufacturing and logistics real estate in Central Europe. The implementation of the projects is overseen from the start to completion by a project team of experts with many years of experience in the real estate investment, project management and bank financing.

Due to that, the fund can achieve a maximum appreciation. It is possible to invest in the fund with the minimum amount of one million Czech crowns. The fund's strategy is to invest in yield-interesting property development projects in logistics, light manufacturing and residential construction sector, to participate in the implementation and control thereof, and appreciate the funds invested by investors upon the subsequent sale of the completed properties.

Disclaimer: Czech Development Fund SICAV, a.s. is a fund of qualified investors pursuant to Act 240/2013 Coll., on investment companies and investment funds; only a qualified investor pursuant to Section 272 of the act referred to above can become a shareholder thereof.

Data valid as of 31 August 2023

* Qualified investors can participate in the construction of residential or industrial real estate through so-called preferred investment shares (PIA) with a conditional guarantee of the yield, up to the amount of the fund capital of performance investment shares (VIA I), which provide a yield of up to 9% per annum, but minimum 7% per annum.

Telecommunications and Industry



650+

length of optical networks



18

branches in Europe



CZK 1,35 billions


consolidated revenues in 2022



620+

telecommunications experts

Data valid as of 31 August 2023



Telecommunications Changed the World and Opened Pathways for Global Success

Roman Řezníček
CEO of DRFG Group

For 24 years since its founding and 5 years under the DRFG Investment Group, Roman Řezníček builds the telecommunications business as the head of Suntel Group. The business generates billions in revenues and participates in cutting-edge industry trends, such as providing Internet connection from space, construction of a fibre-optic backbone network in Slovakia and more. Past years have highlighted the absolute necessity of technologies and the need to be connected to the Internet at all times, at all costs and in the highest quality.

You've been in telecommunications for almost twenty-five years. How has this world changed in just over two decades? Taking into account the global perspective, what is the most frequently mentioned topic in your business?

Telecommunications has changed the world in fascinating ways and for me personally, it's a revolution that will have its place in history. The changes in the last two decades have been a key factor in connecting people, societies and the flow of information. Now, companies can easily communicate online with customers, partners and suppliers from around the world, which greatly encourages international collaboration and trade. 4G/5G technology and massive investment in fibre optic infrastructure are a step forward, offering high speed, low latency and greater capacity than previous generations of networks. This enables new innovations such as augmented reality (AR), virtual

reality (VR), autonomous vehicles and more. Another phenomenon, which would never have arisen without modern telecommunications infrastructure, are social networks. Let me just remind you that in the first decade of this millennium, the first popular social networks popped up, such as Facebook (founded in 2004), followed by Twitter in 2006, and of course YouTube, bought by Google in 2006. The development of other Internet services, such as online shopping, music and video streaming, online banking and cloud storage, had a profound impact on the way people use the Internet. Globally, the big trend now is the proliferation of fibre infrastructure. The aim is to make it available almost as much as mobile networks are today, it means almost everywhere. Optical infrastructure is a key part of the telecommunications world, without which the current technologies cannot operate. The other big topic is the investment in the Internet from Earth orbit, such as Viasat or Starlink.

How would you assess the past year in terms of economy and opportunities in the sector of telecommunications? Which investments and projects do you personally consider to be essential?

The year 2022 was a very important year for Suntel Group. We are a company that is in a continuous movement and we have consolidated our position in the entire system of construction and servicing of mobile and fibre optic networks. We have entered the power sector and continued to transform our company to an international format. We are at the epicentre of a strong trend where everything that can be wireless is becoming wireless. Together with our customers, we are shaping the environment that is changing the world. Partly due to the pandemic, we were facing complications in logistics throughout Europe, we've tackled

a shortage of the components we needed, we had to increase some wages, which resulted in the increase of the costs. However, we are gradually getting back onto the track and we are optimistic about the future. Financially, last year went by the plan, with sales reaching CZK 1.5 billion and EBITDA almost CZK 110 million. Last year, major investments were the projects with the objective to complete and then expand FibreNet optical networks, start cooperation with Viasat and newly with Cellnex in Austria. In 2023, we expect more significant organic growth and we are searching for further potential acquisitions.

How big is the DRFG telecommunications division today and what are your plans for the future?

Our vision was to become a major European telecommunications group that provides comprehensive services for operators, infrastructure companies, private enterprises and government, and is engaged in building an ecosystem of connected 5G networks. We have succeeded in this respect, but the market is larger and now we see other organic and acquisition opportunities for growth. The Group operates on five markets, namely Switzerland, Germany, Austria, Czech Republic and Slovakia. We have 18 offices in Europe and more than 600 employees. Our permanent strategy is to expand our position in all markets, where we operate in both mobile and optical networks, and to develop

additional opportunities in the enterprise sector. While the mobile market is expected to be standard and stable, the enterprise network market will double over the next few years. This is also why the search for opportunities in the area of ownership of telecommunications infrastructure is our daily topic.

In Slovakia, you have completed FibreNet, a unique 650-kilometer-long fibre optic backbone network with a capacity of more than 86 thousand kilometres of fibre optics. What other plans do you have with this backbone network?

After the development and completion of the first phase, which means the main backbone route, we are in negotiations with several infrastructure funds that are interested in entering FibreNet and want to further expand backbone network with FTTH networks with us. Here, we are speaking about the construction of fibre optic networks in municipalities and towns primarily within the perimeter of our backbone network. The plan is to build and connect tens of thousands of more households. By volume it is an investment in the range of EUR 35-50 million. It is a very ambitious project, which, without a partner of a European format, is difficult to implement, as the initial investment in fibre optic networks is significant. However, upon a successful completion, the value and profit from these assets achieves a very interesting appreciation. FibreNet is an investment for us and at the right time and at the right price, we will certainly exit.

Suntel Group is active in five European countries. Do you see any differences in the development of telecommunications abroad and here? Do you still have room to grow in the Czech Republic or is there more potential abroad?

The only difference is that technological changes and cycles are spreading from West to East in the EU. All new technologies are first implemented in Western Europe, where we operate, and then they move to Central and Eastern Europe. The last few years, however, we have seen that even this delay has been reduced due to globalisation. In addition, many operators in Europe are owned by one shareholder, which often intends to deploy the technologies across all of its subsidiaries very quickly. Much of this growth is defined by the size and value of the market. Therefore, we still see the largest potential in Germany and Switzerland, where we are well established. However, we have ambitions to grow further in the Czech Republic and Slovakia and we also see a positive development in Austria.



Suntel Group

The Suntel Group is an international company providing telecommunications services for construction and operation of networks in Switzerland, Germany, Austria, the Czech Republic and Slovakia.

It employs over 620 professionals who provide services 24 hours a day, 7 days a week. Suntel Group's clients include the world's leading telecommunications companies: Swisscom, Vodafone, Salt, Ericsson, Nokia, Huawei, Cetin, T-Mobile, O2, and others. Since 2019, FibreNet, s.r.o., the owner and operator of optical infrastructure in Slovakia, is also a member of the Suntel Group. The FibreNet's infrastructure and services are used by national and multinational telecommunications operators, regional providers and the government. In October 2019, the Group expanded with the acquisition of Swiss Enkom, thus strengthening its capacity to implement and plan the networks.

This year, Suntel Group celebrated 24 years of operation in the telecommunications market.

www.suntel-group.com



Suntel Group Portfolio

suntel CZECH
Member of Suntel Group

suntel SWITZERLAND
Member of Suntel Group

suntel GERMANY
Member of Suntel Group

suntel SLOVAKIA
Member of Suntel Group

enKOM
Member of Suntel Group

 **Backbone**
Member of Suntel Group

TeleDat
Member of Suntel Group

 **FibreNet**
Member of Suntel Group

 **LUKROMTEL**
Member of Suntel Group

ARBOR
Member of Suntel Group



Power Industry and Photovoltaics

Under the brand of DRFG ENERGY, the Group is active in the power market. The objective is to implement investment projects in the sector of renewable resources focusing on a direct supply of the generated energy to commercial customers. Currently, we operate two local distribution networks, which will be extended in the months to come.

Together with our technological partners, we are working on the construction of photovoltaic power plants on selected properties within the CREIF* Fund, which will then benefit from green energy as well as cost savings.

For this year, the estimated total volume of installations under implementation is 1.3 MWp. These are installed on properties in OC Haná in Olomouc, OC Paráda in Hodonín and in Géčko Shopping Centre in Liberec. For the years to come we plan additional photovoltaic systems with a total power capacity of 2.7 MWp.

Our long-term intention is to become a major entity in the field of power generation, especially using supported resources, which has a potential for future development regarding current applicable Czech and European legislation. This area of interest particularly includes electricity generation using other renewable resources – water, wind, and especially photovoltaic power plants.

*Czech Real Estate Investment Fund

Financial Services



500 000+

satisfied clients in financial services



4


online projects in financial services



650+

investment consultants and advisors

Data valid as of 31 August 2023



We bet on expertise and digitization if we want to achieve success in financial services

Jan Bartušek
Director of DRFG Financial Services

In addition to real estate and telecommunications, the DRFG Investment Group is also involved in financial services. Last year, the Group successfully invested in Investown fintech startup, and now is looking for other opportunities, including online investment in project bonds. The Group's portfolio includes Efekta OCP and a brokerpool Chytrý Honza, which focuses on investment, insurance and mortgage segments. It is Jan Bartušek, Director of Financial Services, who is responsible for the smooth operation of these projects and who believes that despite high inflation and the end of the mortgage boom, the growth of companies' economic results will continue even in this year.

You were appointed to the post of Director of Financial Services at the beginning of the last year. Since then, you've made several changes. Which of them do you personally consider to be fundamental?

From my point of view, the most significant change in the area of financial services has been the role of this position as such. In the past, every firm, which fell under this division, had a life of its own. Now, the whole system was linked, and we started looking for synergies—especially in connection of the individual processes, sharing business opportunities and creating teams across the entities. Then, it brings

results, such as optimization of not only personnel costs. There is a faster information flow, more efficient decision-making, and therefore a faster shift in business model and project development – from IT tools to new revenue verticals.

Currently, you are also launching an online investment project in the area of project bonds. How much potential do you see in linking traditional investment world and modern technology?

Now, financial services are built on technologies, apps and online marketing. I have long argued that



we cannot turn a blind eye to technologies, which will change a traditional offline finance world. A great lesson learned for me was a series of successful companies that did not catch up with, for instance, a start of e-commerce, and the result is, that they do not exist anymore today. That's why I have always strived to use IT systems, applications and online tools in financial services, thanks to which it is possible to attract the customer who operate only in the virtual environment today.

The portfolio of clients looking for products and services only online is growing; therefore it is essential to adapt the business models

to this situation. That is why, two years ago, we consolidated our online insurance and mortgage comparator sites under Finnology. As part of online projects, we also continued with capital entry into a Investown, a successful peer to peer crowdfunding platform. Thanks also to other partners, such as Česká spořitelna's Seed Starter, this project has the ambition to enter the other European markets soon. This year, the developers started to build a platform for online sale of project bonds. All of these steps we are taking have one common objective – to be attractive for new generations of working-age people who operate exclusively online. Thus, we can attract a lot of customers, that we wouldn't have otherwise encountered.

The big topic for most of us right now is high interest rates. How do you tackle this issue and how are they affecting financial products division in your Group?

The impact of interest rates is a major concern for the financial services division. At today's unprecedented levels they have negatively

affected the credit intermediation business, especially mortgages. On the other hand, this situation has prompted many clients to invest more, to use deposit products and generally to deposit the funds. Other positive trends include the growth in insurance, more than 120% year-on-year. The impact of rising household incomes, rising property prices and inflation of assets and goods in general, is having a positive impact on insurance premium levels and the need to index the coverage.

The positive business results can be also achieved due to our strong presence and long-standing tradition on the online platforms. As more and more potential working-age clients are moving into the virtual world each year, it had a positive impact on our internal instruments, which we consolidate in Finnology, as well as the crowdfunding platform Investown, in which we have invested a year ago. Thanks to the support of Česká spořitelna, which is the largest investor in Investown and with the help of a sophisticated business model, Investown is one of the fastest growing young companies in the Czech Republic.

In times of high inflation, the investments are frequent topics. What would you recommend to the clients in this respect? What do you think they should focus on?

First of all, it is important not to change your investment strategy. In times of high inflation, people can get the impression that it is just through the investment instruments how they can survive the inflation at any possible costs. This is of course true, but in the long term. In times when the inflation is around 10% or more, in the short term it' is practically impossible. Moreover, at the moment, many investors, who are in search for high-yielding products, may slip into instruments or products that offer unrealistic returns and may get very badly burned.

Do you have any predictions as to what the next development in the mortgage market will be?

Although base interest rates are still at high levels and the ČBN believes that they will come down slower in the future, many experts believe the in the recovery of the market. From my point of view, this trend may slowly continue in the coming months.



ChytrýHonza.cz

Brokerpool with its Own Online Comparison Engine

Cytrý Honza, a broker pool, belongs among the leaders on financial-advisory market, and is the right choice for both advisors and the groups in the segment of mortgages, insurance and investments. The advisory network has more than 650 financial advisors and investment consultants from all over the Czech Republic, who provide about 650 products from almost 70 banks, credit companies, insurance companies, pension and investment companies to their clients. Since its establishment, it has helped 55,000 households with their mortgages. The company is the market leader in linking up on-line and off-line distribution of financial services, thus representing a unique solution on the market for both financial advisors and clients.

ChytrýHonza.cz has been operating on the domestic market since 2009. The company came under the umbrella of the DRFG Investment Group at the turn of 2018/2019.

www.chytraspoluprace.cz



EFEKTA OCP

Leading Czech Securities Trader

EFEKTA OCP is a securities trader focusing on funds and bonds. The company has been operating on the market for almost 30 years. During this time, it has served more than 20,000 satisfied clients for whom it identifies only products and projects into which the company has an insight and therefore can actively influence their success thanks to the top management know-how and ownership shares of long-term partners.

This non-bank trader has all necessary licenses, adequate background and many years of know-how to be able to provide comprehensive services related to investment instruments to both its clients and business partners.

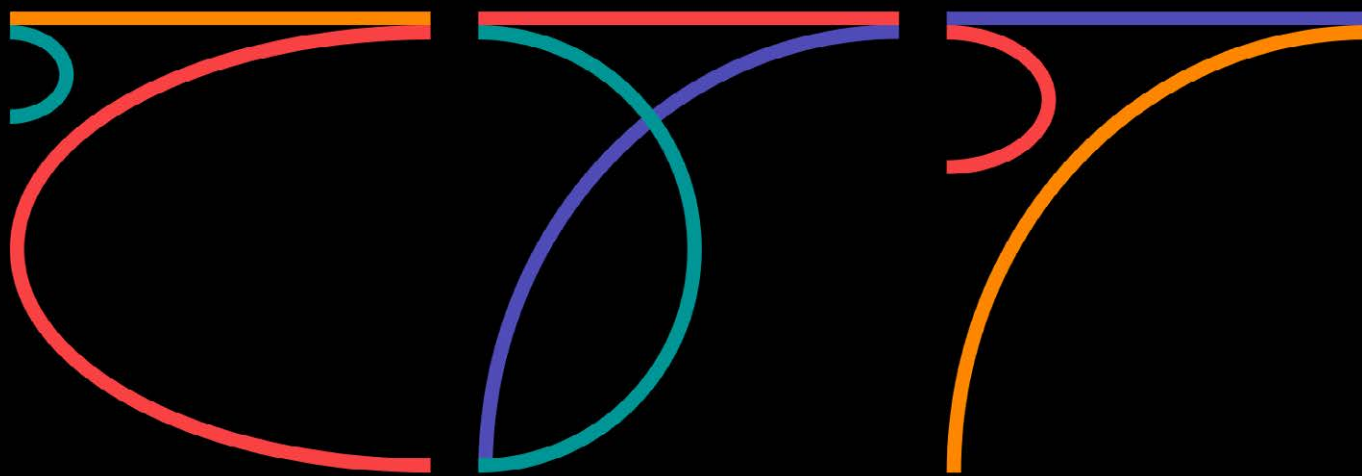
www.efekta.cz

Support and Partnerships



HC Kometa Brno

The Brno Hockey Club has been closely linked to the investment group since 2015. At present, DRFG is one of the key partners of the Club and supports young hockey talents as the general partner of the youth.



The Karlovy Vary International Film Festival

The Karlovy Vary International Film Festival is the largest film festival in the Czech Republic and the most prestigious film festival in Central and Eastern Europe. Each year, the festival presents more than 200 films from all over the world and regularly features famous and eminent filmmakers. It has already been five years since we became a partner of this important cultural event.



Prague University of Economics and Business

Through their mutual long-term cooperation and by organising a contest, the representatives of DRFG and the Faculty of Economics of Prague University of Economics and Business wish to support economic knowledge and financial literacy of young people. Dozens of students participated in the contest to win the prize of the Dean of Faculty of Economics awarded for the best secondary school thesis in the field of economics. The expert jury acknowledged a total of ten students' theses from the area of economics and offered the authors thereof an opportunity to study at the Faculty of Economics without the need to undergo the admission procedure, those students were also granted financial awards.



Investors Club

A student organisation called Klub investorů (in English: Investors Club) associates more than fifty active members who are interested in the world of investment and business. In the course of their cooperation, there have been several expert discussions or lectures on topics associated, for example, with investments in the real estate market.



Jiří Kolbaba

In 2022 we followed up with our long-term support of Jiří Kolbaba, the most famous Czech traveller and photographer, and his popular series of lectures and talks about his travels.

Watch the video with Jiří Kolbaba:
Travel the world, invest at home





Brno Regional Chamber of Commerce

Business and personal ties to the region are the reasons for the longstanding cooperation between DRFG and the Regional Chamber of Commerce in Brno. The main mission of the Chamber is to support business activities in the Brno region as well as to provide a number of other services to its members.



DRFG Foundation

In the period of prosperity, we should not forget those who are in need of our help. We know that, for objective reasons, many of them have more complicated paths toward a happy life than most of us.

Solidarity should go hand in hand with prosperity. That's why for six years now, through DRFG Foundation, we have been helping people with disabilities, the socially disadvantaged, volunteers and carers of the seriously ill or persons in unpredictable and challenging life situations. In the past year, a large part of the Foundation's support was used for humanitarian aid activities in the context of the war in Ukraine.

The Foundation has long supported Diakonia Brno, Domov Horizont Kyjov and has repeatedly been a proud general partner of Krabice od bot project (the Shoebox Project) in the long term. It is a collection of Christmas gifts for children in need, which in the past year at Christmas, made about 48,000 children from poor families and asylum houses happy.

In 2022, thanks to the generosity of our donors, we were able to support 18 entities. Last year, the total financial aid provided on behalf of our foundation exceeded CZK 1 million.





 **DRFG**
Investiční skupina

CONTACT

DRFG a.s. Headquarters

Vinařská 460/3
603 00 Brno
+420 778 439 262

OFFICES

Brno

Vinařská 460/3
603 00 Brno
brno@drfg.cz

Praha

Nová Waltrovka - budova METALICA
Radlická 365/154, 150 00 Praha 5
praha@drfg.cz

