



Institutional
Presentation

2021



Disclaimer

Statements contained in this document regarding EZTEC's business prospects, projections of financial and operating results, and references to the Company's potential growth constitute mere forecasts and are based on Management's expectations regarding future performance.

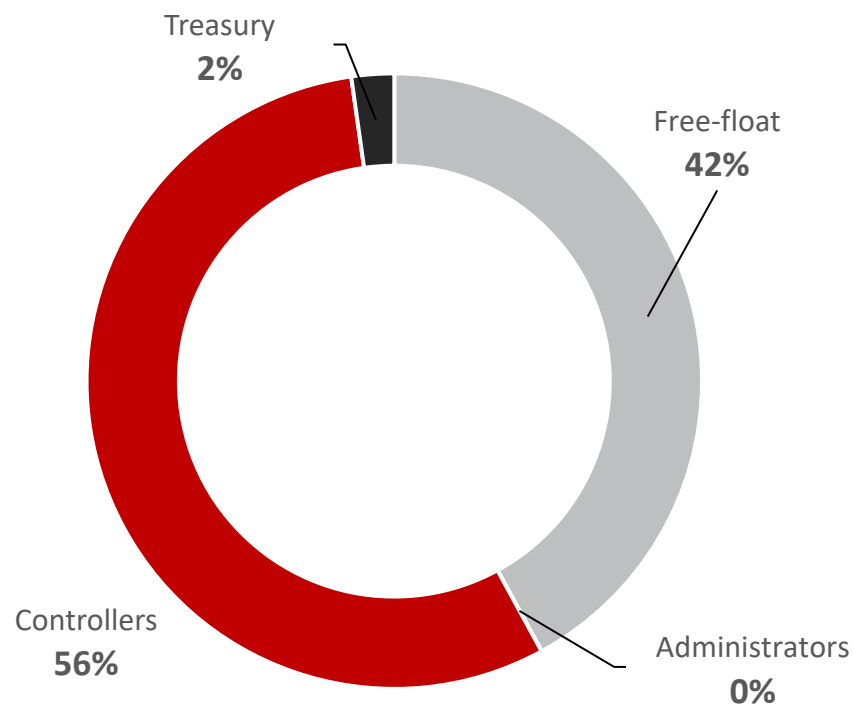
These forecasts are highly dependent on market behavior, the economic situation in Brazil and the industry (political and economic changes, interest and exchange rate volatility, technological changes, inflation, financial intermediation, competitive pressures on products and prices, and changes in tax legislation) and, therefore, are subject to change without any prior notice.



*Top view of the Arkádio project (3Q21)

EZTEC

One of Brazil's leading real estate developers, controlled by a family group that is present and active in the day-to-day operations of the Company. Specialized in the São Paulo market, with more than 40 years of experience in developing engineering projects in a versatile way, ranging from high income to economic standards and from the residential to the commercial segment.



158

Launched Projects



+360

Employees at
Administrative
Headquarters



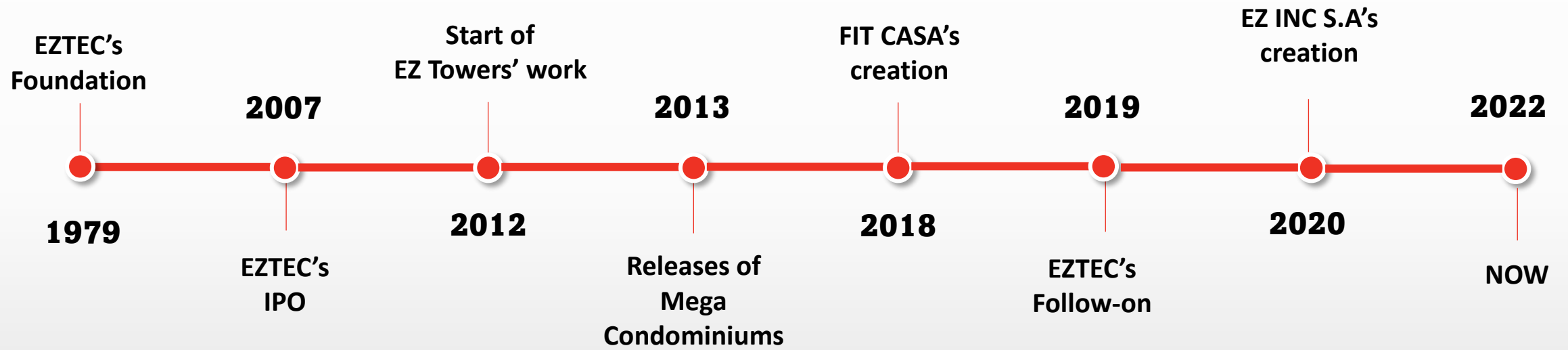
+2.400

Professionals working
at Construction Sites



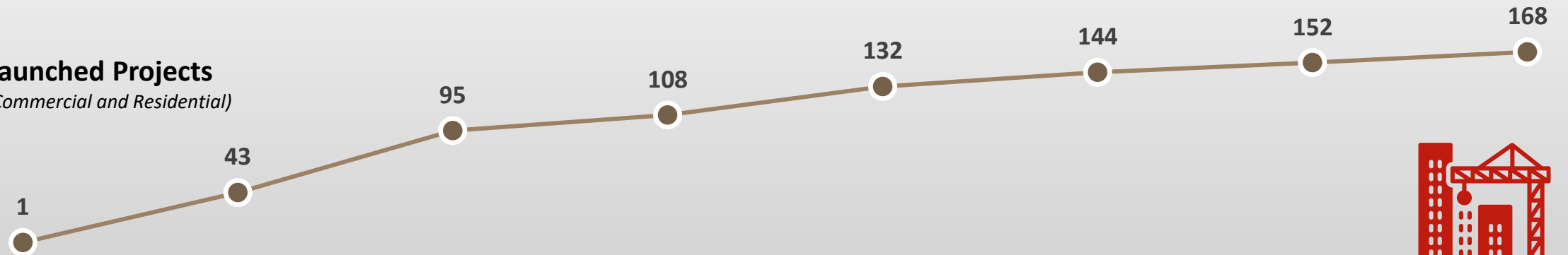
*Standing: Flávio, Marcelo, Silvio and Marcos Zarzur. Sitting: Ernesto Zarzur

Historic



Launched Projects

(Commercial and Residential)



Business Model

**“We only
build where
the eye can
see”**

Ernesto Zarzur

Land Acquisition

Focus on the City and RMSP.
Acquisitions paid in cash, no swaps.
Looking for opportunistic projects
and outside obvious regions,
foreseeing cycles, and dealing with
contaminated land

Projects Development

Analysis of demand and adequacy
of projects to anticipate trends
and maximize profit and maintain
the reputation of the brand,
having in mind the requirements
and profile of each region

Marketing and Sales

In-house team of brokers (TEC
VENDAS) efficient in selling stock
and launches. Supported by the
innovative unique sales system
(SIVEZ) and great knowledge of
the target audience

Construction

Excellence in execution and
planning of construction projects
with exquisite cost control, on-
time delivery and product quality,
thanks to strategic partnerships
and the effort of +2k collaborators

Keys delivery and Finan.

Offer of an alternative financing
line to the customer. A rigorous
quality control, reducing
maintenance costs and
guaranteeing customer
satisfaction

Our Work

Focus on **SÃO PAULO** region

São Paulo city

Metropolitan region

Hinterland

Coastline

+140

Delivered Projects



Projects in **execution**

Signature by Ott

Meu Mundo Est. Mooca

Ereditá

EZ Infinity

Z. Pinheiros

Vivid Perdizes

Artis Jardim Prudência

Pátrio Ibira. e ID Jauaperi

Haute e ID Lisboa

Fit Casa Alto do Ipiranga

EZ Parque da Cidade

PIN Internacional

Z. Ibirapuera

Reserva JB

Air Brooklin

Dream View Sky Resort

Esther Towers

Fit Casa José Bonifácio

Giardino Gran Maia

Piazza Gran Maia

20

Active
Construction
Sites

Our Work

Diversity in Performance

Residential
Low-End

Residential
Middle-End

Residential
Mid-High-End

Residential
High-End

Corporate
Triple A



Our



Focus on
Economic
Standard

FIT CASA emerged in 2018 as a brand focused on building projects aimed at the affordable unit market. Operating within Track 3 of the CVA program, the projects stand out by implementing differentiated design and solutions features and above-market margins.



EZ | INC

Focus on
Corporate
Towers

With more than R\$3.5 billion of VGV in land for future projects and responsible for the execution of the Esther Towers project (the Company's next iconic tower), EZ INC aims to consolidate itself among the major AAA corporate tower players in the city of São Paulo.



Subsidiaries

New Icons for São Paulo



* Artistic perspective of Esther Towers project



December 01, 2021

Execution of Esther Towers & EZ Parque da Cidade projects

Leaderships

Board of Directors



Flávio Ernesto Zarzur

President

Samir Zakkhour El Tayar

Vice President

Nelson de Sampaio Bastos

Independent Advisors

Mario Guy de Faria Mariz

Independent Advisors

Luiz Antonio dos Santos Pretti

Independent Advisors

Anis Chacur Neto

Independent Advisors

Silvio Ernesto Zarzur

Marcos Ernesto Zarzur

4 / **8**

Independents

Board



Marcelo Ernesto Zarzur

President Director
Technical Director



Flávio Ernesto Zarzur

Vice President Director



Emílio Fugazza

Finance and Investor
Relations Director



Silvio Ernesto Zarzur

Vice President Director,
Incorporation and New Business



Mauro Alberto

Administrative Director



Marcos Ernesto Zarzur

Commercial Director



Carlos Eduardo Monteiro

Planning Director



Roberto Maalouli

Legal Director



Silvio Iamamura

Real Estate Operations
Director

**“Board
aligned with
results in the
short and long
term”**

Certifications and Awards



ISO 9001 2015 (International Organization For Standardization) encourages the quality of an organization's processes.



PRÊMIO
**MASTER
IMOBILIÁRIO**

Master Imobiliário: Objective of recognizing and stimulating professional excellence in the Brazilian Real Estate sector, awarding and publicizing annually the performance of the companies and professionals that stand out the most.



EZ TOWERS. "Leadership in Energy and Environmental Design," is a certification for sustainable buildings, designed and awarded by the United States Green Building Council (USGBC).



EZ TOWERS: PRIX D'EXCELLENCE 2018. Special award that recognizes the project that best embodies excellence in the Real Estate disciplines involved in its creation.



Programa Brasileiro de Qualidade e Produtividade do Habitat, which translates the ISO standard for the civil construction industry.



Award for the best companies according to consumer opinion.



EZ TOWERS - Guia de Rodas Certification is a program that recognizes the best accessibility practices in the world.



Parque da Cidade: Selo Aqua guarantees that the entire construction process of a project is recognized for the appropriate reduction of the impacts generated by a project on the environment, from its management to the final result.

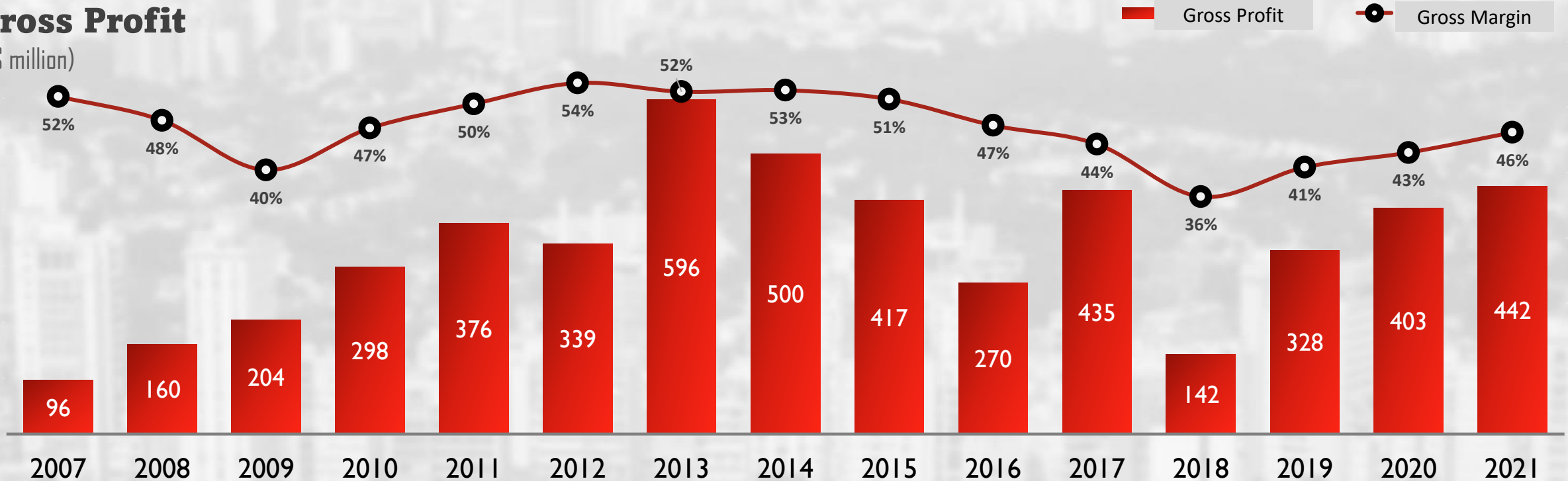
EZTEC in Financial Numbers



Result History

Gross Profit

(R\$ million)



2007 - 2009

Increased profits from post-IPO operational expansions, while higher SFH and changes in CPC impacted margins.

2009 - 2014

Margin improvement coming from the entry into new business segments such as commercial Real Estate; good sales volume of ready stock.

2015 - 2018

Reduction of margins during the economic recession in order to dispose of inventory that was increased due to the high volume of cancellations.

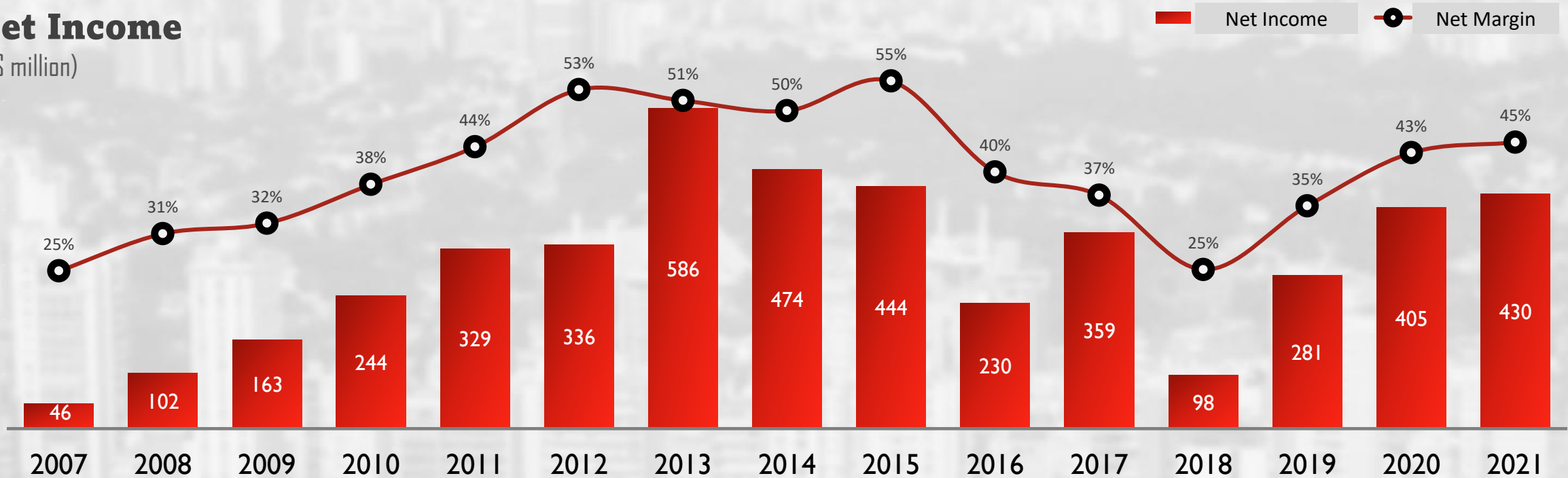
2019

Increase in margins given the more favorable economic scenario supported by projects whose land was acquired during the counter cycle.

Result History

Net Income

(R\$ million)



2007 - 2013

Increased Net Income from operational expansion and higher Net Margin due to greater exposure to new product segments and improved cost controls.

2013 - 2015

The high Gross Margins of the period allied with a growing remuneration of the FA portfolio remunerated at IGP contributed to the high Net Margins of the period.

2016 - 2018

The Company managed to get through the Financial Crisis without a single quarter of loss and by distributing extraordinary dividends.

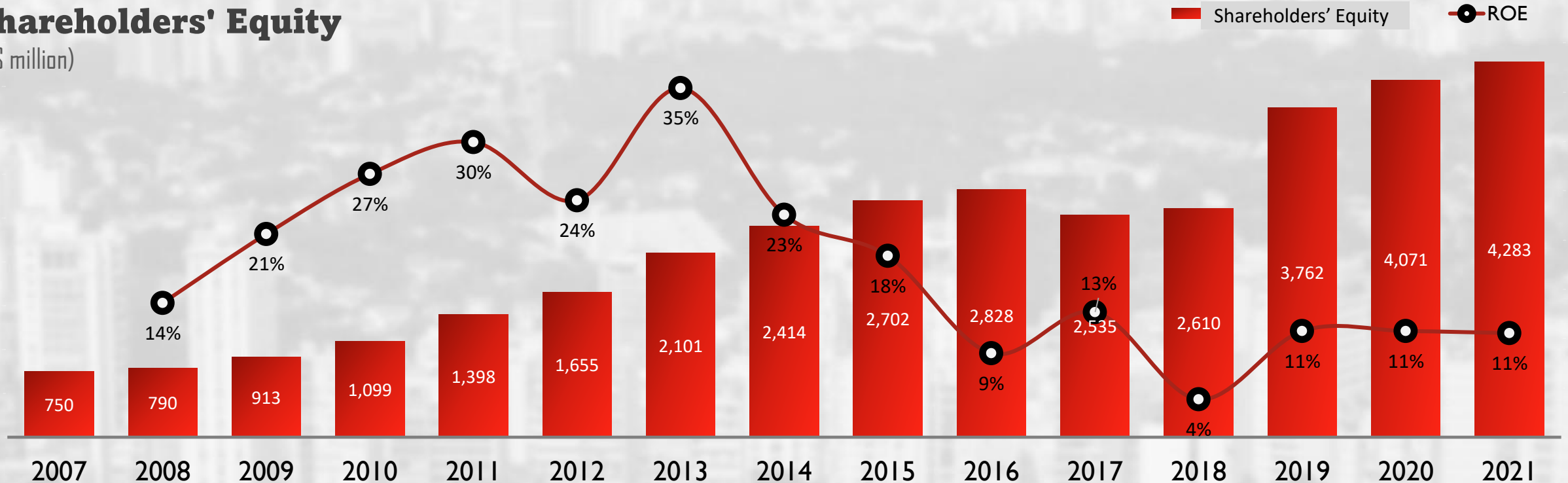
2020

Net Margins grows again and pairs up with the gross margin due mainly to the result of the Fiduciary Alienation Portfolio.

Result History

Shareholders' Equity

(R\$ million)



CAGR

23%

2014 - 2018

Drop in ROE due to the lower Net Income experienced given the financial crisis and the desire to maintain capital for opportunistic acquisitions.

2017

Reduction of Equity through additional dividend distribution of R\$ 556MM after the sale of the 2nd tower of EZ Towers.

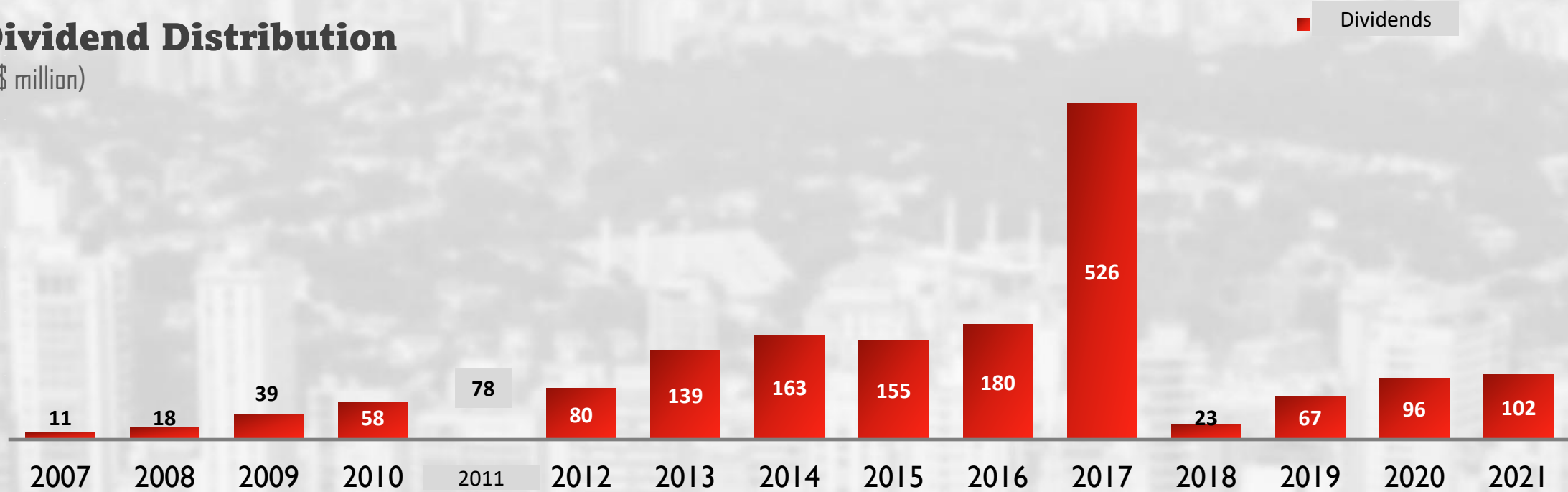
2019

Follow-on that resulted in the issuance of 27,000,000 new shares, raising R\$ 938MM at a price of R\$ 36.25 per share.

Result History

Dividend Distribution

(R\$ million)



Dividends Distributed

R\$ 1.74 billion

2015 - 2016

Increase in the Payout ratio given the counter cycle experienced by the sector due to the economic recession experienced in these years.

2017

Payment of extraordinary dividends due to the sale of tower B of the EZ Towers.

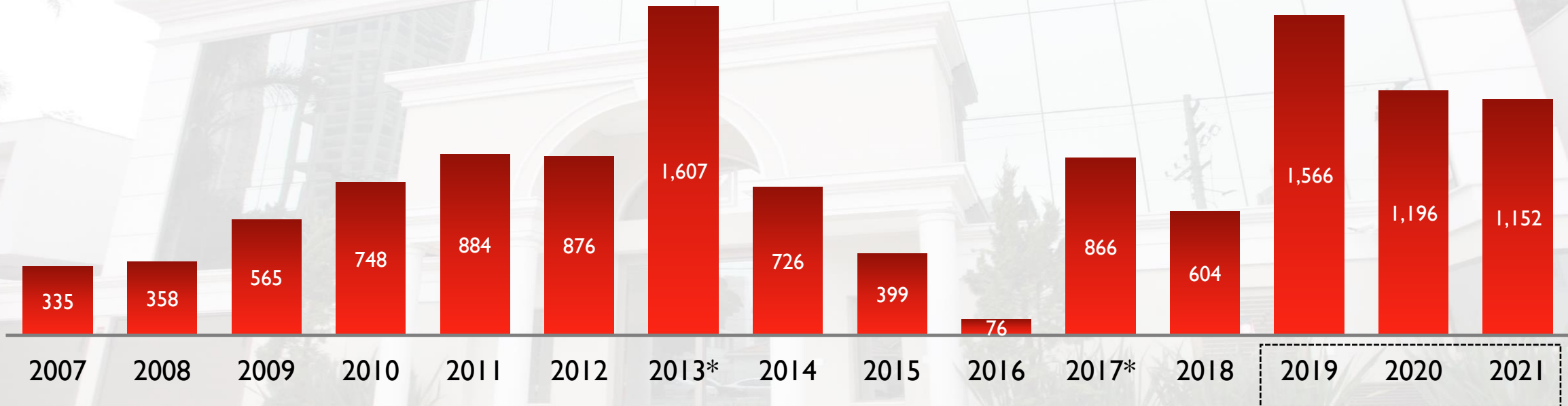
EZTEC in Operational Numbers



Contracted Sales (Net)

Sales
(R\$ million)

■ Sales



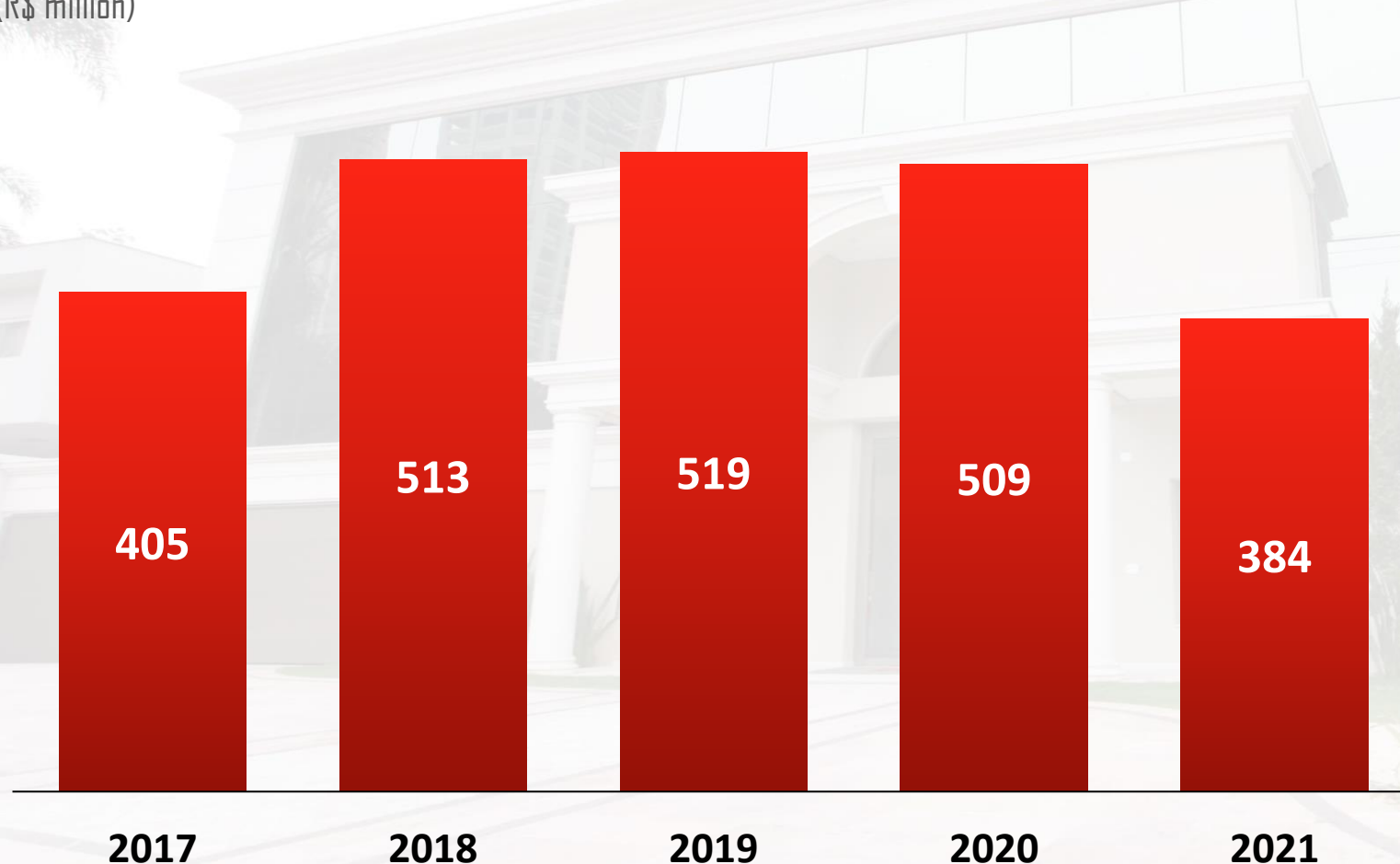
**“THIRD CONSECUTIVE YEAR WITH
SALES ABOVE 1 BILLION REAIS”**

*Sales of the EZ Towers towers. The first tower in 2013, during construction, and the second in 2017 already completed.

Fiduciary Alienation Portfolio

Portfolio Balance Evolution

(R\$ million)



+1,000

Financed Units



10.2% + IGP

Average interest rate



< 4%

*Defaulted units**

**Units defaulted for more than 90 days*

Landbank

R\$ 11.1 billion in Landbank formed (VGV)



60% in South Zone



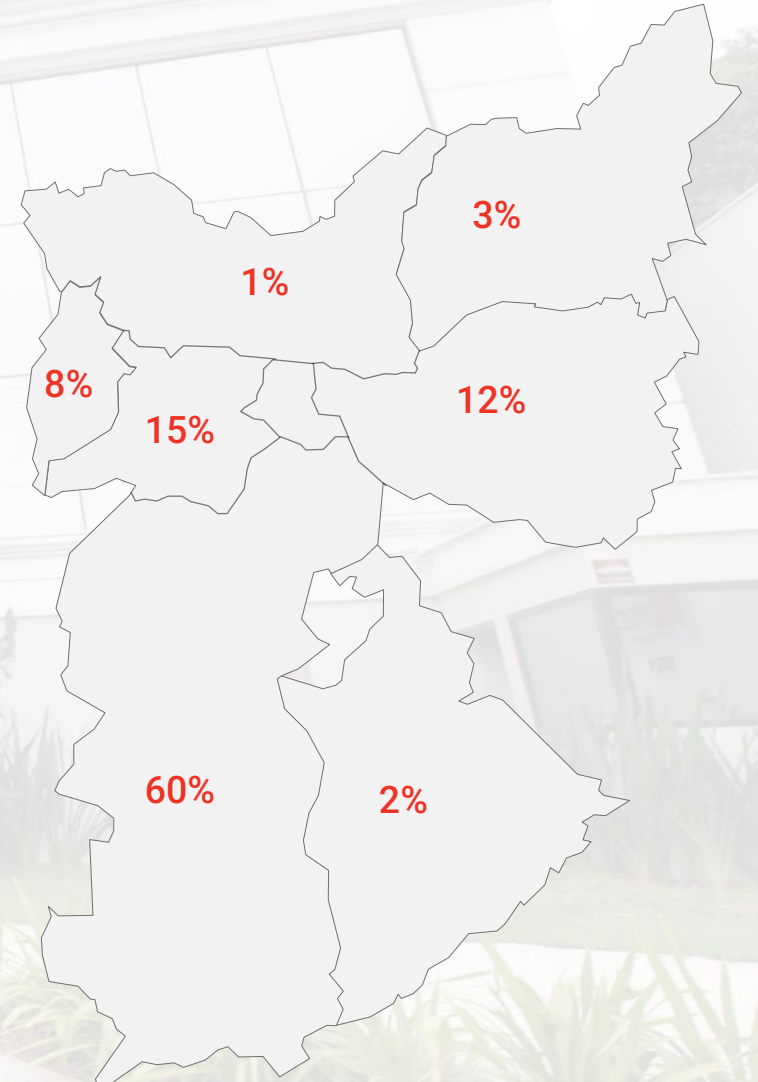
**24% Commercial
66% Residential**



**+ 2.6 billion in options, totaling
13.7 billion in Landbank**

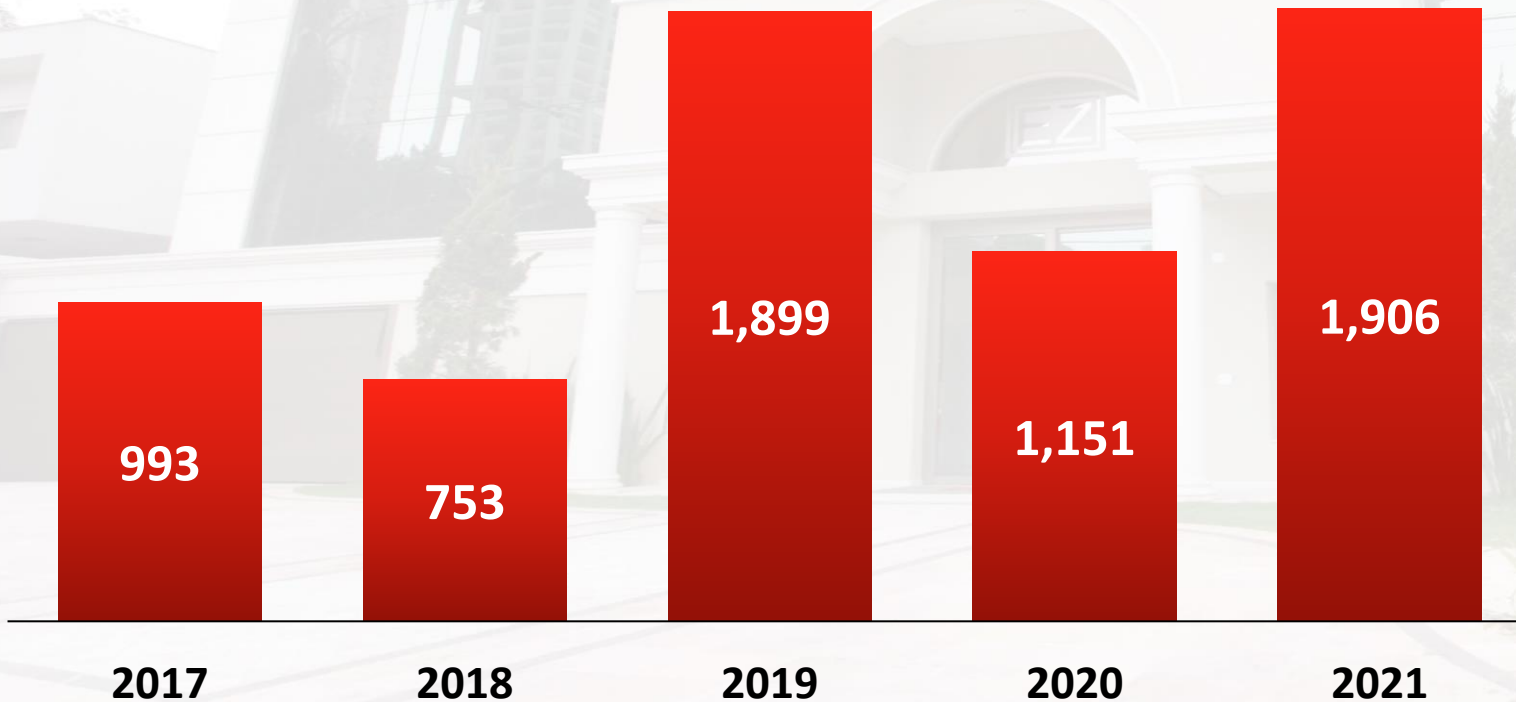


**Landbank diversified between High-
End, Medium-High-End, Middle-End
and Low-End**



2021 Launches

Launches
(R\$ million)



+2,000

Launched Units in 2021



R\$ 1.9 billion

2021 Launches VGV



**8 Launched
Projects**

Unique Green – 1st Phase - Residential



1st Phase VGV of R\$ 367.1 MM



441 residential units of 69 to 155 m²



Located at Rua Ocrísia, 100 - Parque
Toronto - SP



100% EZTEC Participation

* Artistic perspective of Unique Green project

Esther Towers - Commercial



Guia de Rodas Certification



LEED Gold Certification



Two towers with a total VGV of 1.6 billion Reais



Located at Rua Engenheiro Mesquita Sampaio, 714, in the Chácara Santo Antônio region



100% EZINC Participation

* Artistic perspective of Esther Towers project