

4Q22 EARNINGS RESULTS

MARCH 15th, 2023

Investor Relations
ri@cury.net



CEO



Fabio Elias Cury

IRO



Ronaldo Cury

CFO



João Mazzuco, CFA

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Fabio Cury

CEO





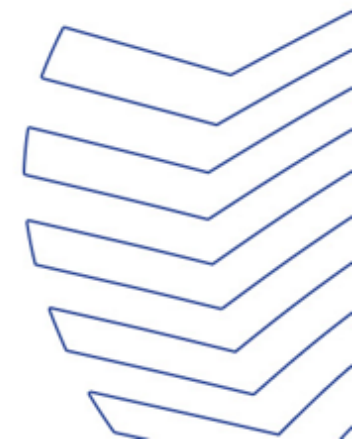
MESSAGE FROM MANAGEMENT



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Ronaldo Cury

IRO, Institutional Relations and Real Estate Credit Officer





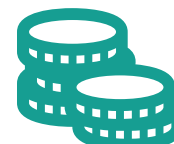
OPERATING

4Q22

- **LAUNCHES:** R\$556.2 million
- **NET PRE-SALES:** R\$753.1 million
- **NET SOS:** 41.0%
- **OPERATING CASH GENERATION:** R\$135.8 million

2022

- **LAUNCHES:** R\$3,312.8 million
- **NET PRE-SALES:** R\$3,289.7 million
- **NET SOS:** 75.3%
- **OPERATING CASH GENERATION:** R\$298.4 million



FINANCIAL

4Q22

- **NET REVENUES:** R\$580.5 million
- **GROSS MARGIN:** 38.2%
- **NET INCOME:** R\$97.3 million
- **NET MARGIN:** 16.8%

2022

- **NET REVENUES:** R\$2,257.3 million
- **GROSS MARGIN:** 37.1%
- **NET INCOME:** R\$348.4 million
- **NET MARGIN:** 15.4%



LAUNCHES HIGHLIGHTS

São Paulo



TUTTO JARDIM

Oct/2022
PSV R\$54 MM
Santo André
94% sold



NORD - SÃO MIGUEL

Nov/2022
PSV R\$96 MM
East Zone
89% sold

Rio de Janeiro

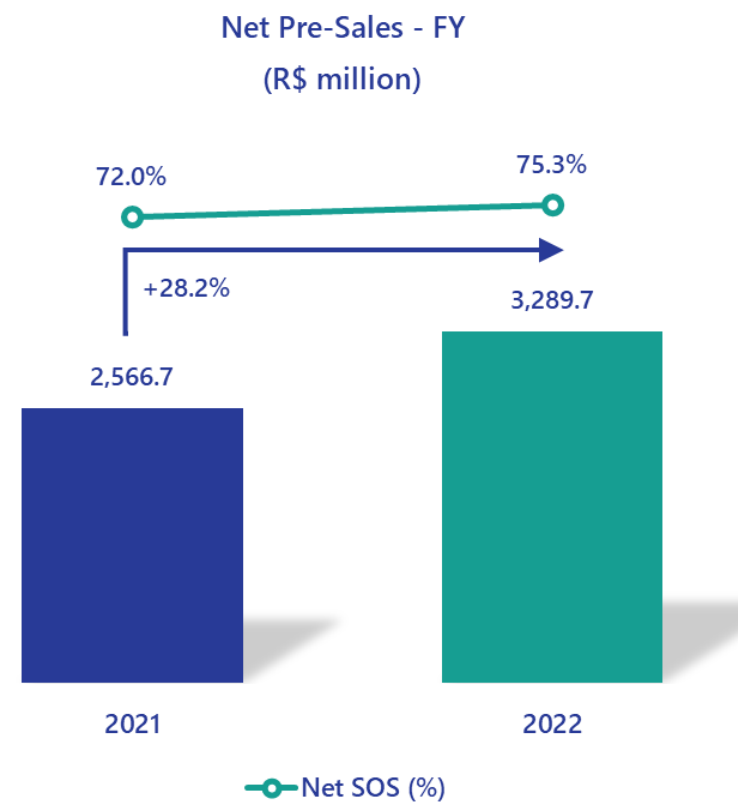
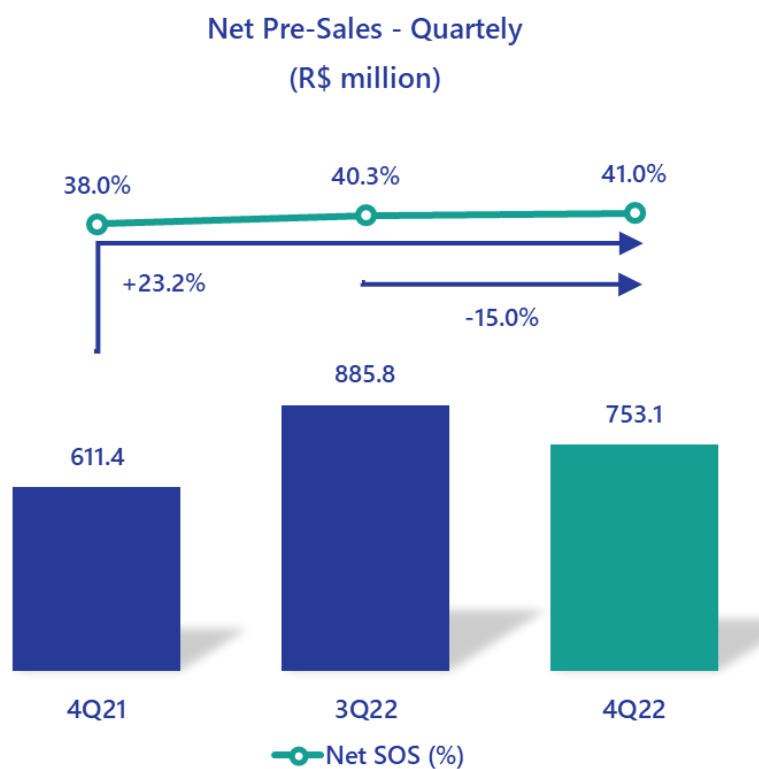


MY JACAREPAGUÁ - STYLE

Oct/2022
PSV R\$107 MM
West Zone
61% sold

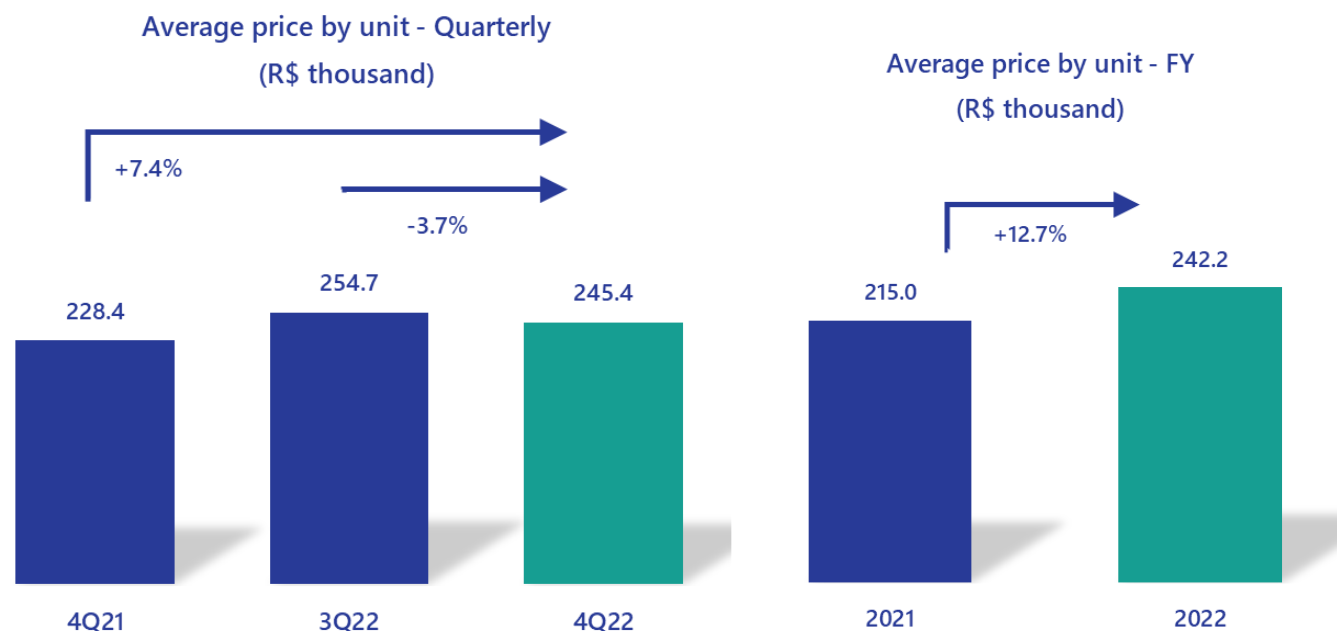
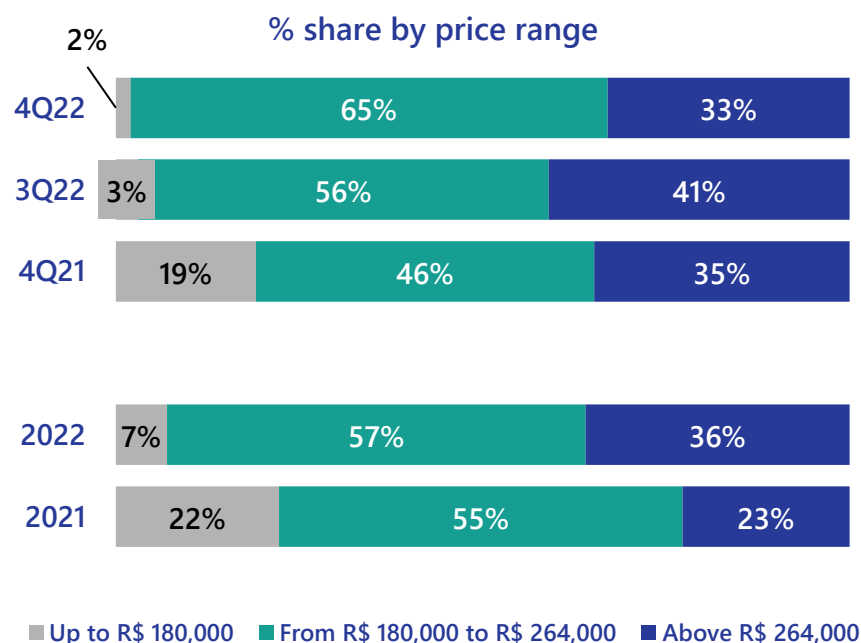
5 projects during
4Q22
PSV of R\$ 556.2
million

OPERATING INDICATORS



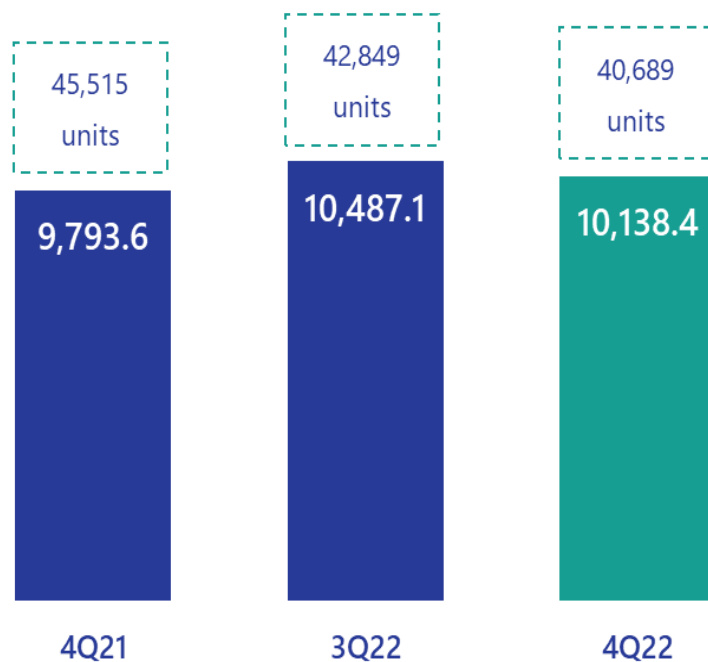
OUR STRATEGY IN 2022

WE ARE KEEPING OUR FOCUS ON THE HIGH BRACKETS OF MCMV* PROGRAM AND ONE BRACKET ABOVE

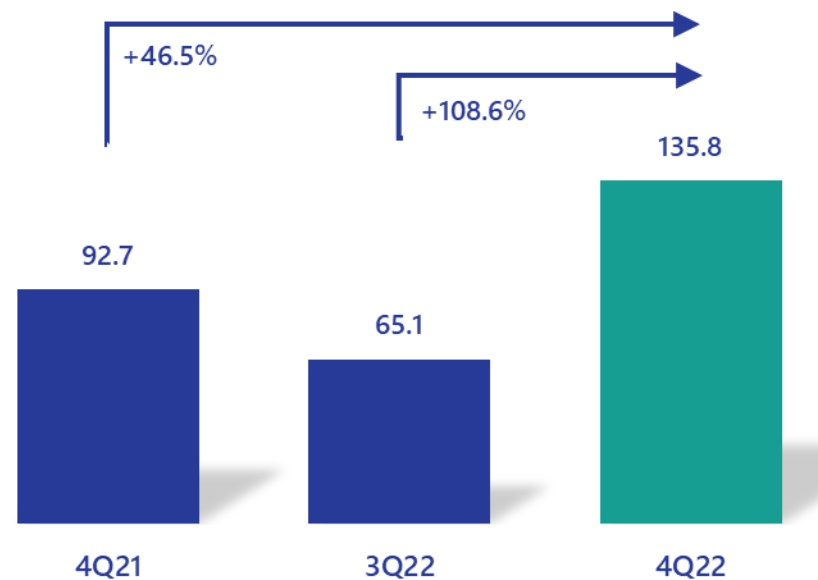


OPERATING INDICATORS

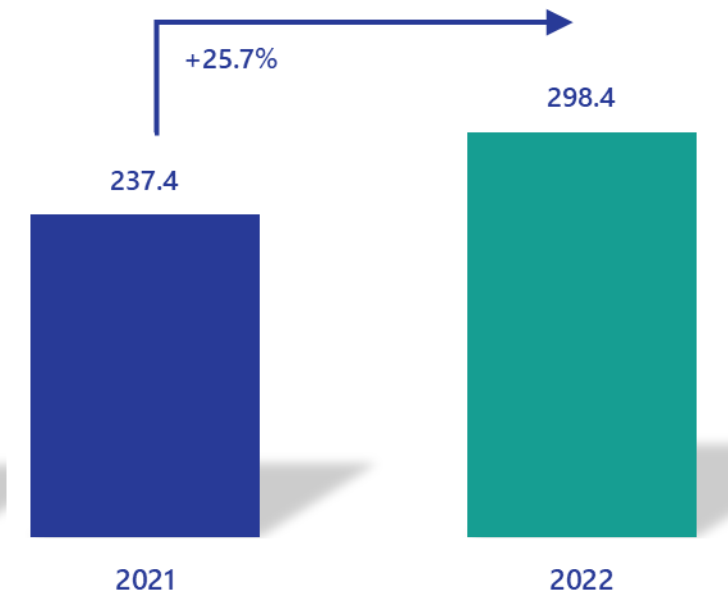
Landbank - Potential PSV
(R\$ Million)



Cash Flow - Quarterly
(R\$ million)



Cash Flow - FY
(R\$ million)



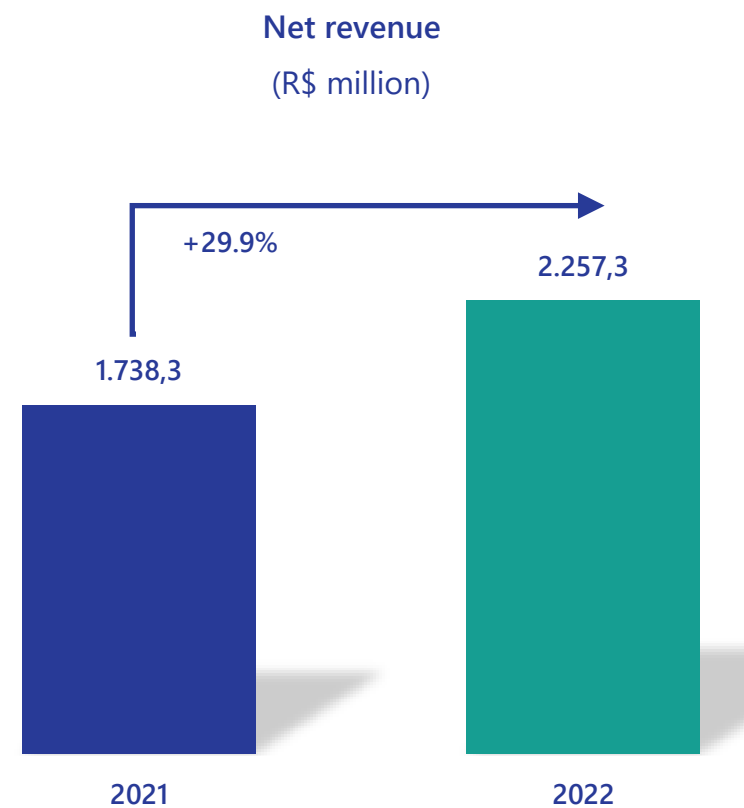
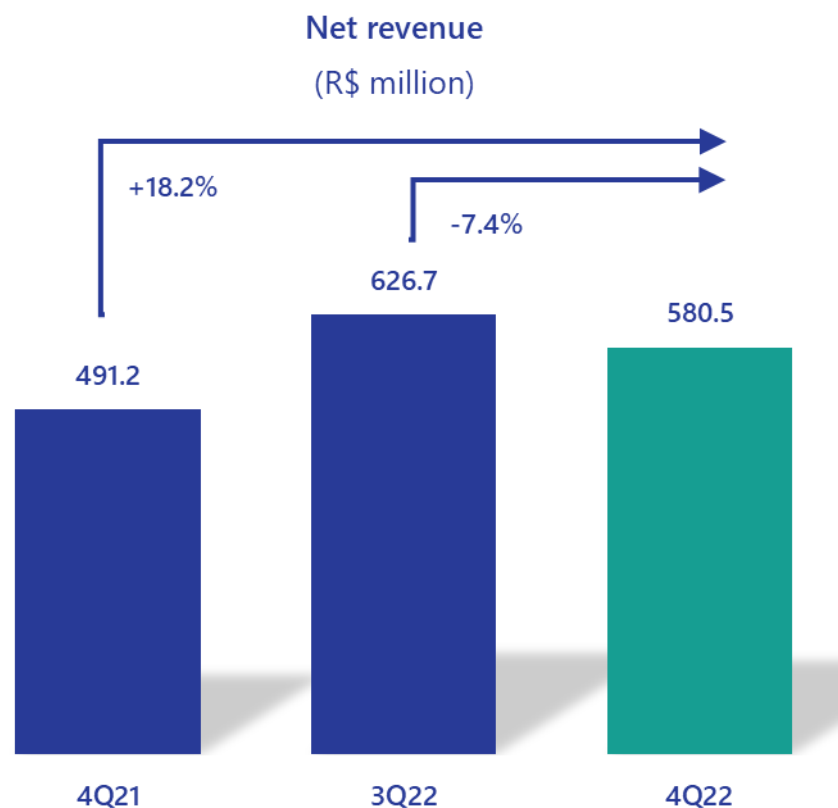
A solid blue triangle pointing to the right, positioned to the left of the speaker's name.

João Mazzuco, CFA

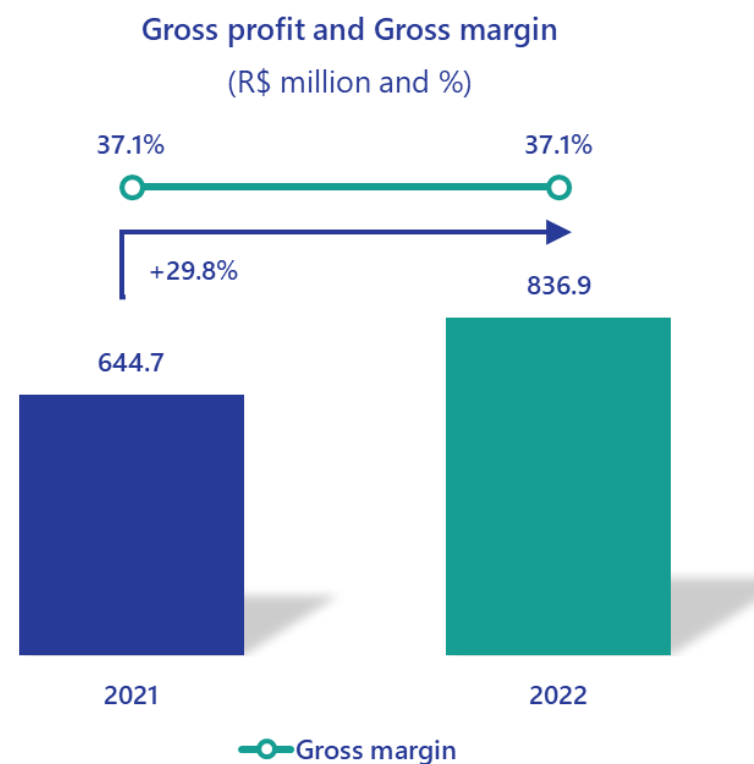
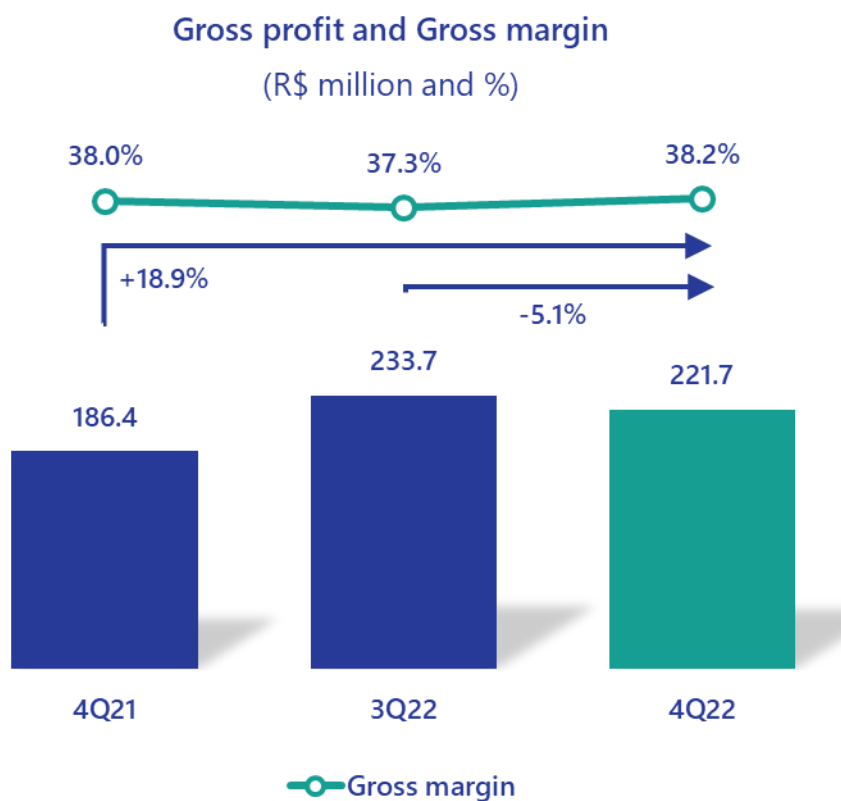
CFO



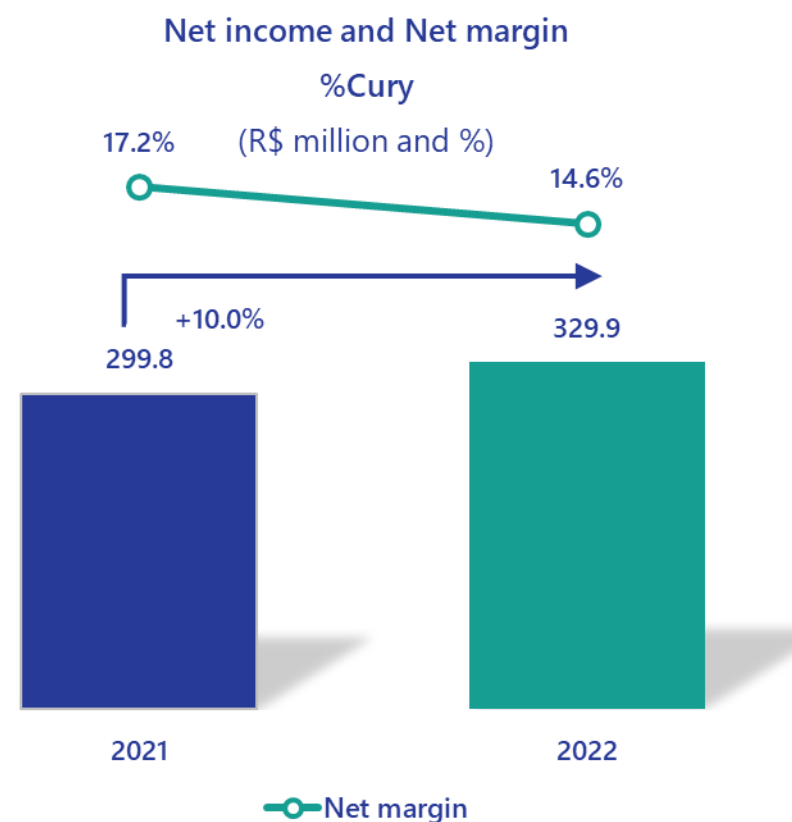
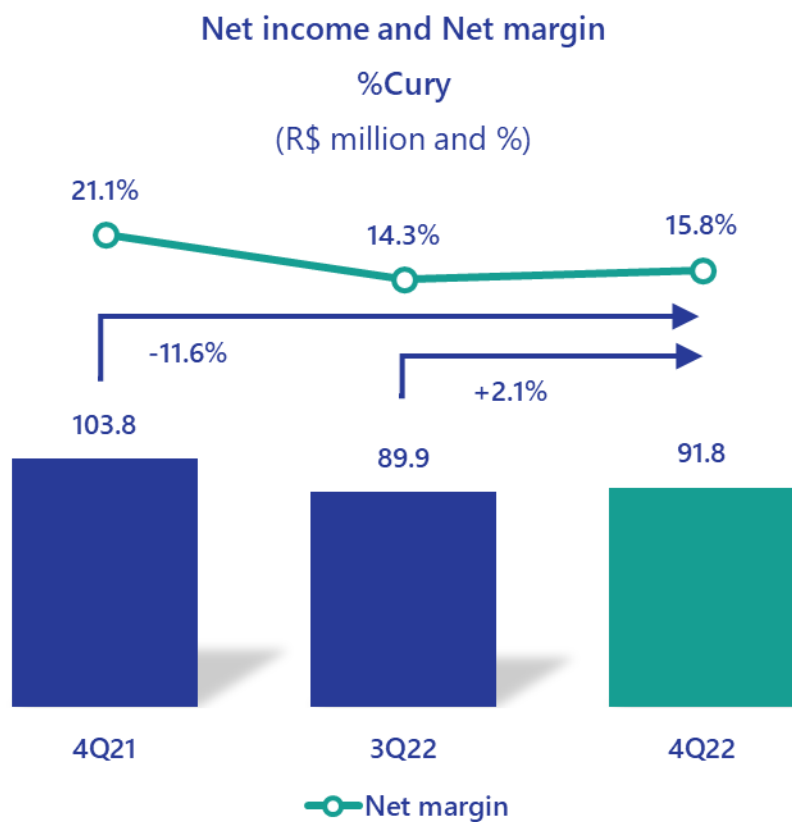
FINANCIAL INDICATORS



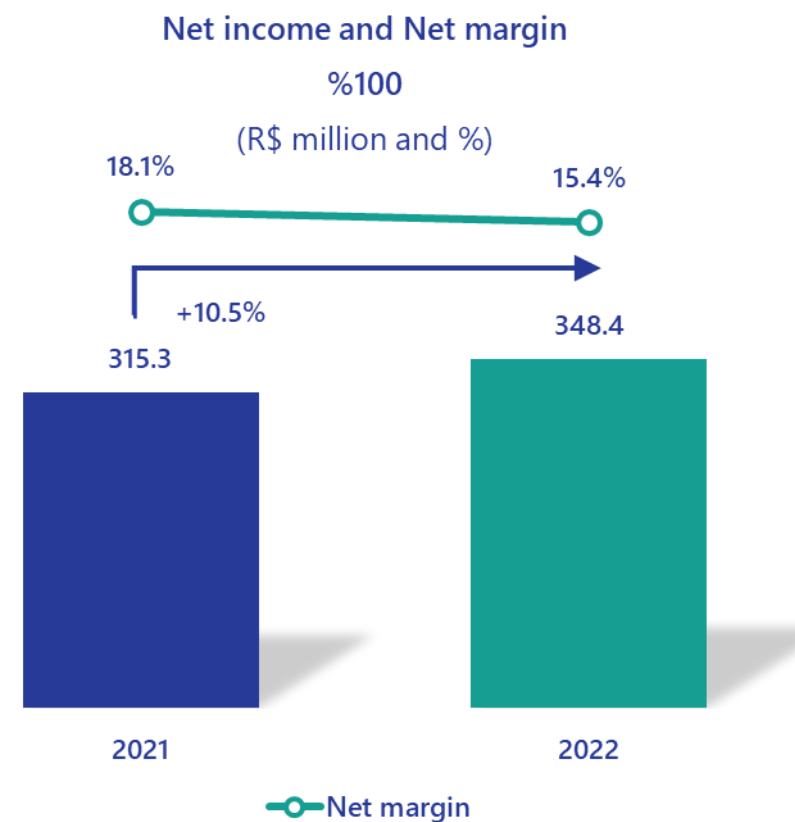
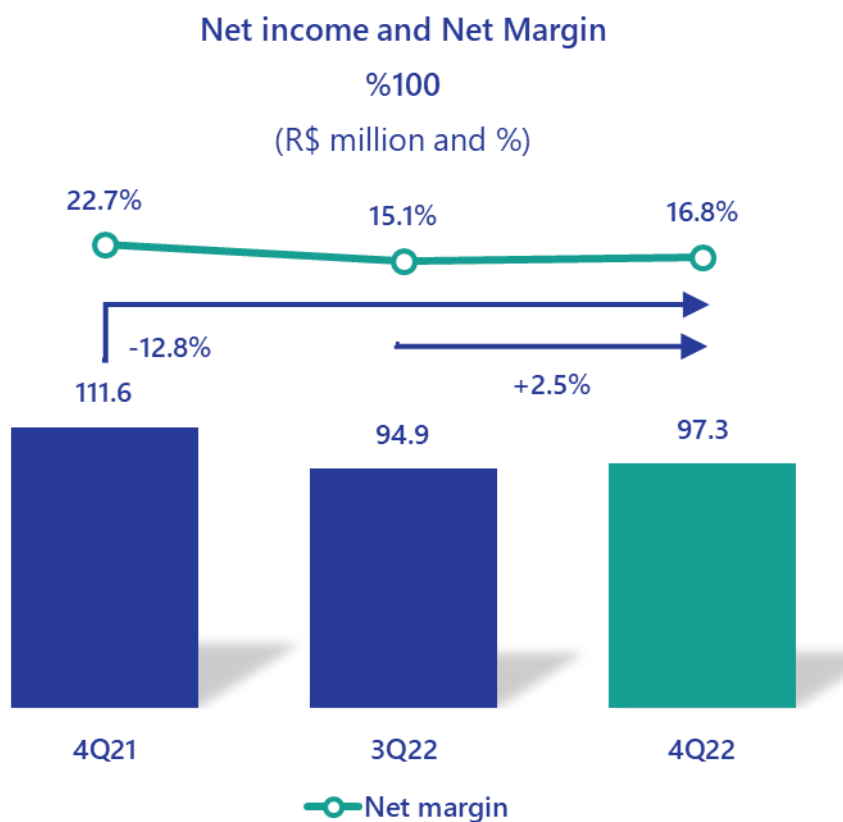
FINANCIAL INDICATORS



FINANCIAL INDICATORS



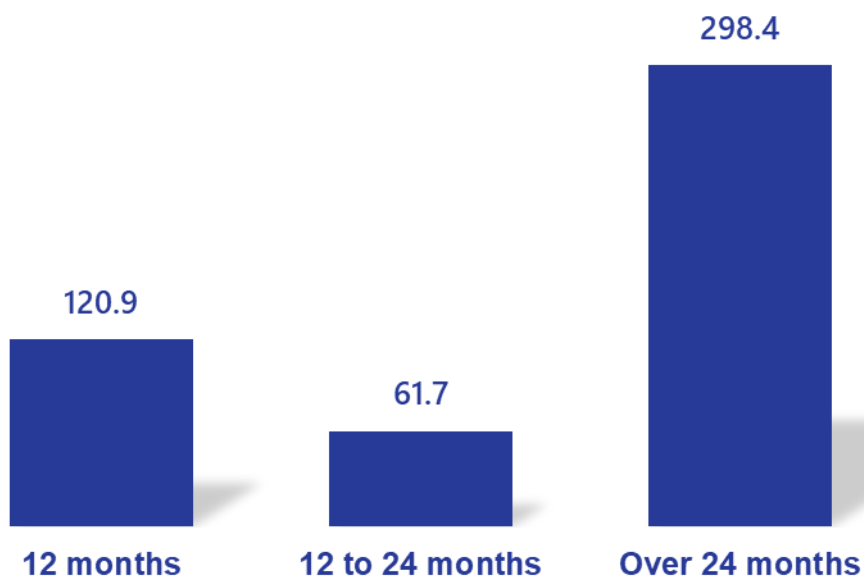
FINANCIAL INDICATORS



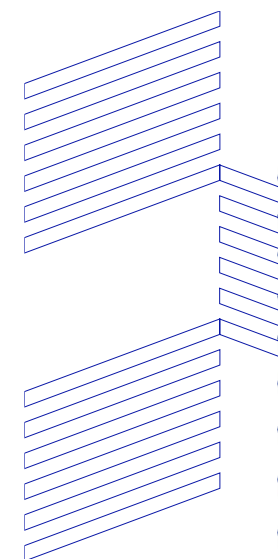
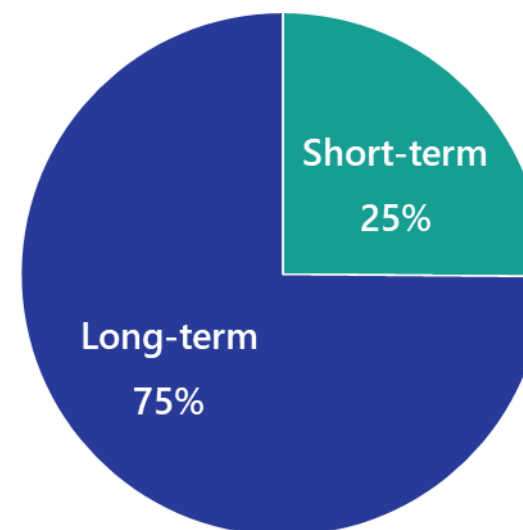
TOTAL GROSS DEBT: R\$ 481.0 MILLION



Amortization schedule 12/31/2022
(R\$ million)



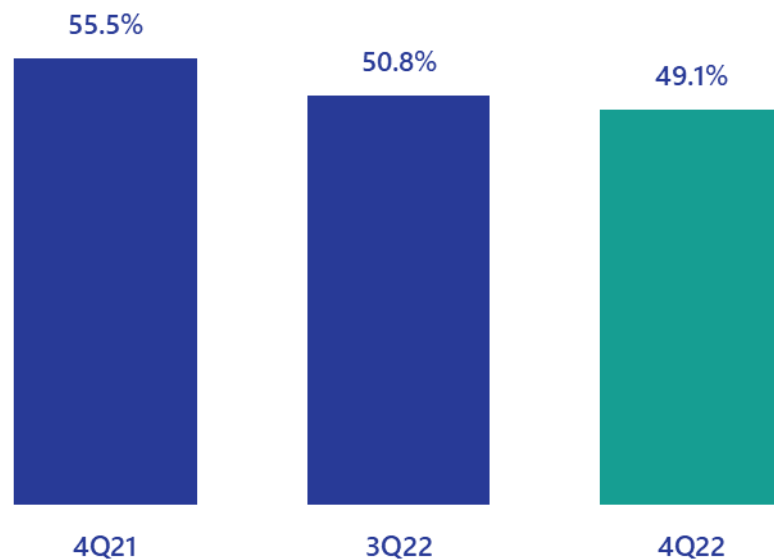
Debt profile
12/31/2022



FINANCIAL INDICATORS



ROE: Return on Equity



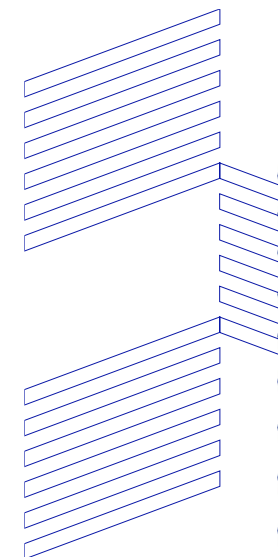
Asset Light



Cash Generation



Dividend Payout





2022

- Solid demand on sales, keeping high levels of SOS, even with increasing units' prices;
- Record net revenues in 2022, reflecting the increase on launches and sales;
- Maintaining margins, a result of price adjustments in the face of an inflationary environment that only eased in the last quarter.



NEXT QUARTERS

- We keep confident 2023 results will exceed 2022;
- We have seen excellent sales demand in the beginning of 2023.
- We are closely monitoring the details of the 'Minha Casa Minha Vida program, to assess whether we will add it to our portfolio.

Investor Relations

IR Officer: Ronaldo Cury

IR Manager: Nádia Santos

IR Analyst: Alice Vasconcelos

IR Analyst: Bruna Monique Alves

IR Intern: Lorena Calixto

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CURY
B3 LISTED NM **ICON B3 IMOB B3 IBRA B3 SMLL B3**
IGCT B3 IGCX B3 IGNM B3 ITAG B3

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