



3Q22 EARNINGS RESULTS

NOVEMBER 9th, 2022

Investor Relations
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CEO



Fabio Elias Cury

IRO



Ronaldo Cury

CFO



João Mazzuco, CFA



Fabio Cury

CEO



MESSAGE FROM MANAGEMENT



Ronaldo Cury

IRO, Institutional Relations and Real Estate Credit Officer



OPERATING

3Q22

- **LAUNCHES:** R\$919.1 million
- **NET PRE-SALES:** R\$885.8 million
- **NET SOS:** 40.3%
- **OPERATING CASH GENERATION:** R\$65.1 million

9M22

- **LAUNCHES:** R\$2,756.6 million
- **NET PRE-SALES:** R\$2,536.7 million
- **NET SOS:** 65.9%
- **OPERATING CASH GENERATION:** R\$162.6 million



FINANCIAL

3Q22

- **NET REVENUES:** R\$626.7 million
- **GROSS MARGIN:** 37.3%
- **NET INCOME:** R\$94.9 million
- **NET MARGIN:** 15.1%

9M22

- **NET REVENUES:** R\$1,676.8 million
- **GROSS MARGIN:** 36.7%
- **NET INCOME:** R\$251.2 million
- **NET MARGIN:** 15.0%

Launches Highlights

São Paulo

URBAN TATUAPÉ



Jul/2022
PSV R\$186 MM
East Zone
96% sold

CURY SQUARE PANAMBY



Sep/2022
PSV R\$ 174 MM
South Zone
60% sold

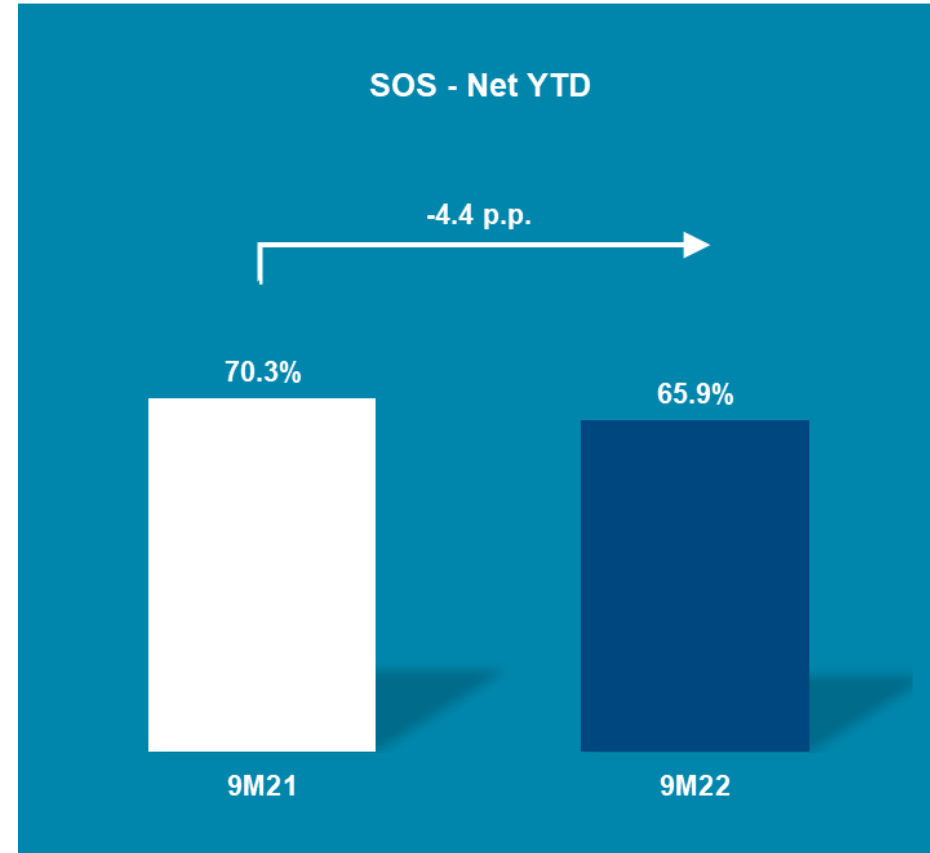
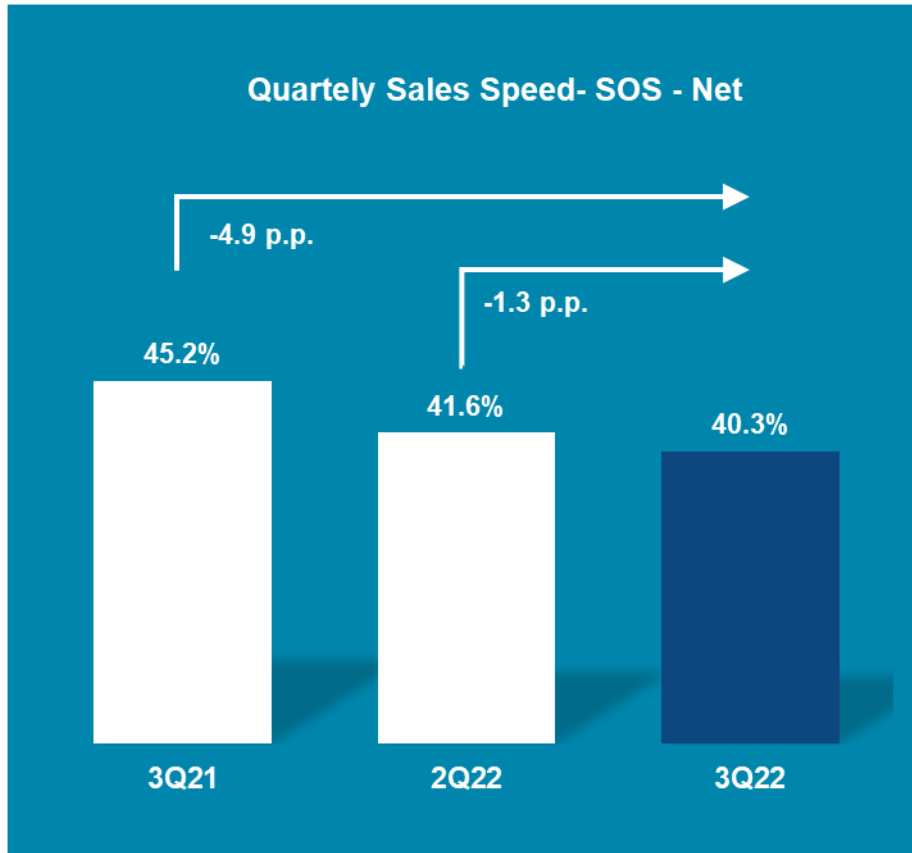
Rio de Janeiro

TRENDY CACHAMBI



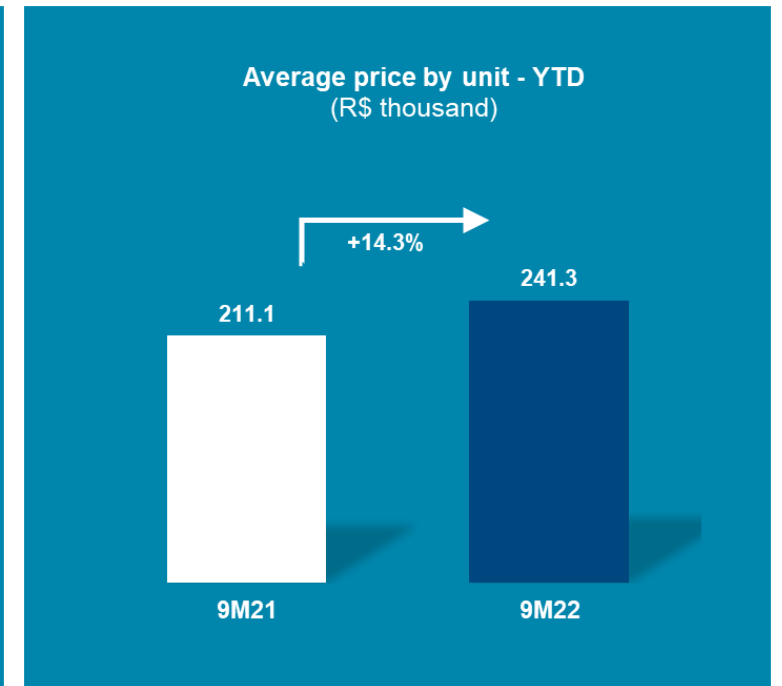
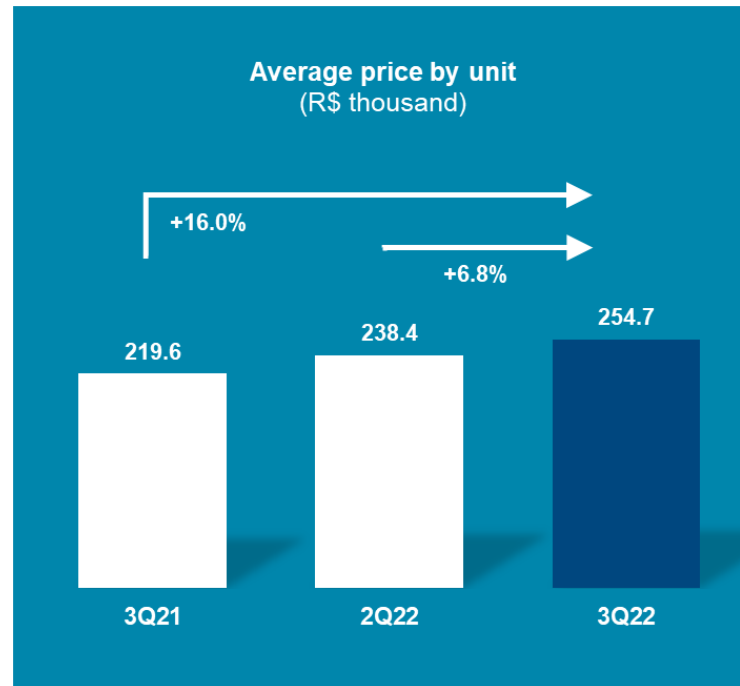
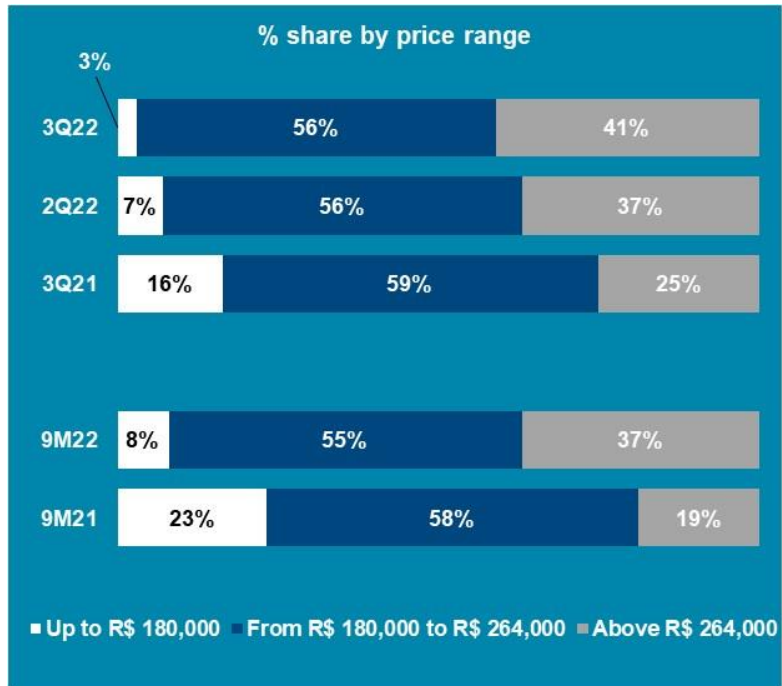
Jul/2022
PSV R\$181 MM
North Zone
24% sold

**6 projects during
3Q22
PSV of R\$919.1
million**



OUR STRATEGY IN 2022

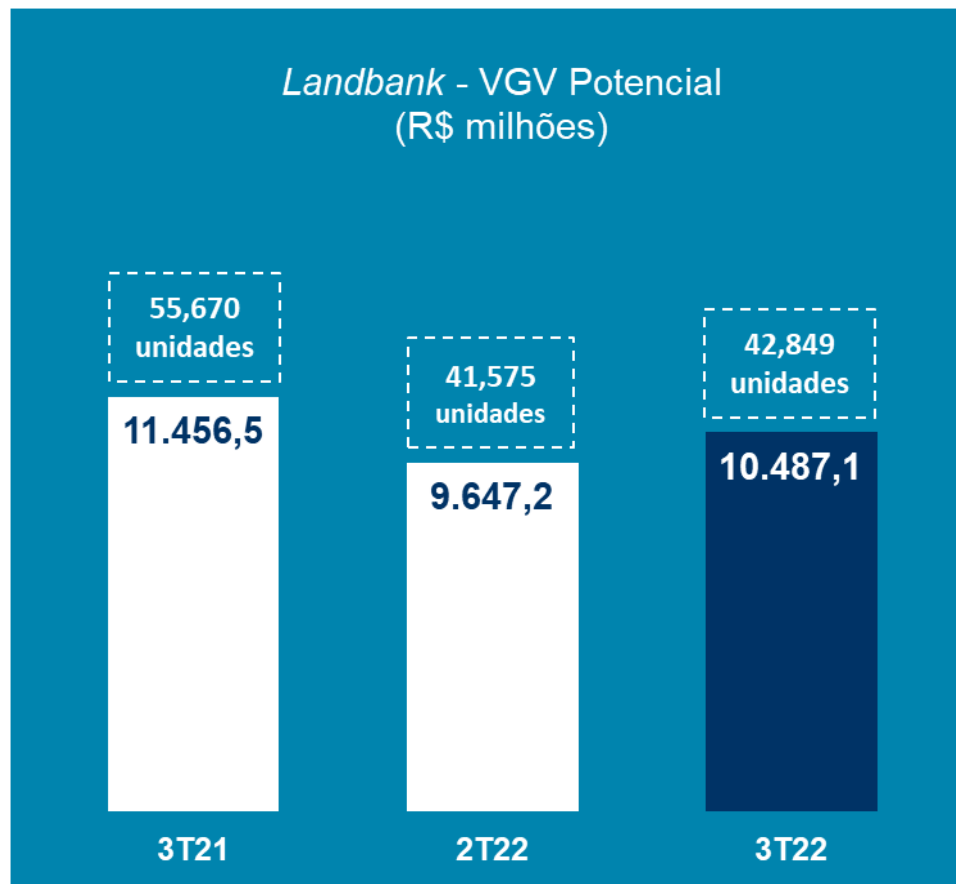
WE ARE KEEPING OUR FOCUS ON THE HIGH BRACKETS OF CVA* PROGRAM AND ONE BRACKET ABOVE



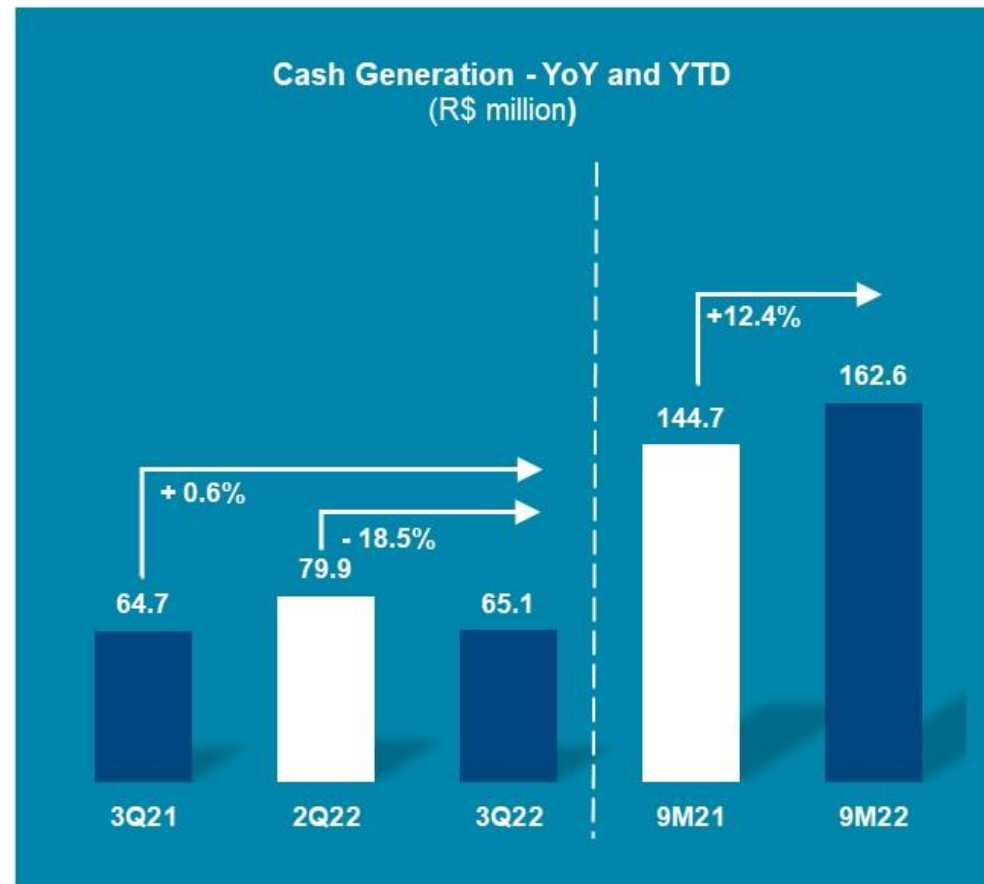
* CVA: Casa Verde e Amarela, Brazilian Government Housing Program



Landbank - VGV Potencial
(R\$ milhões)



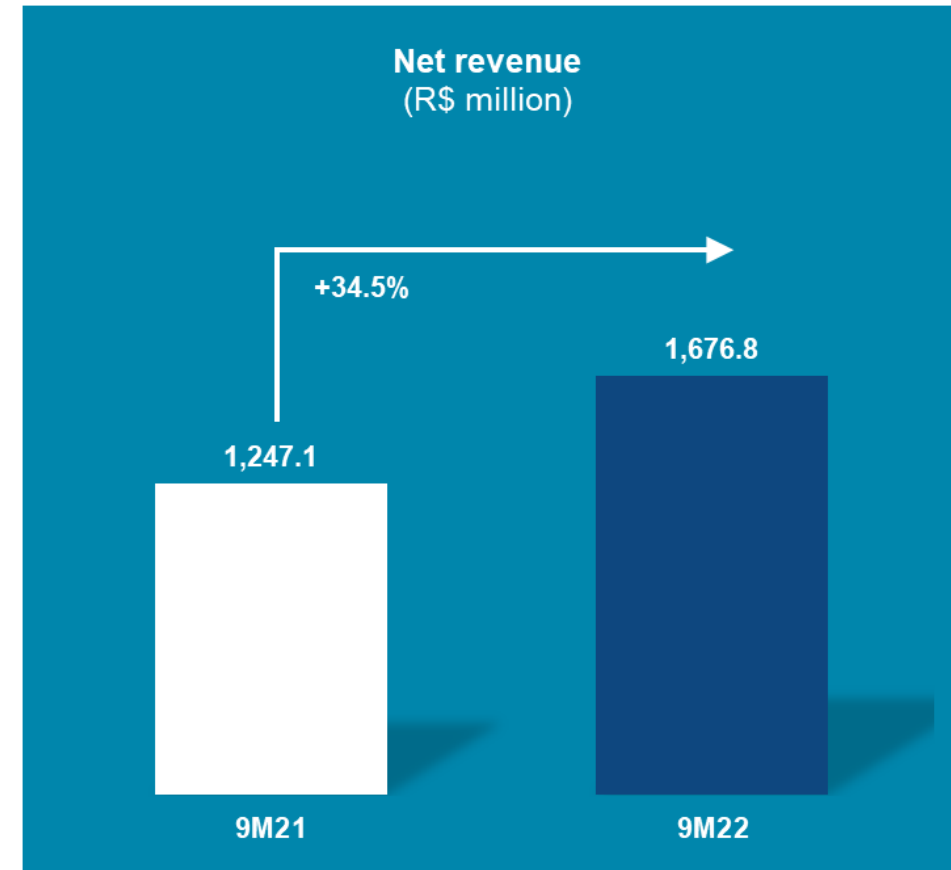
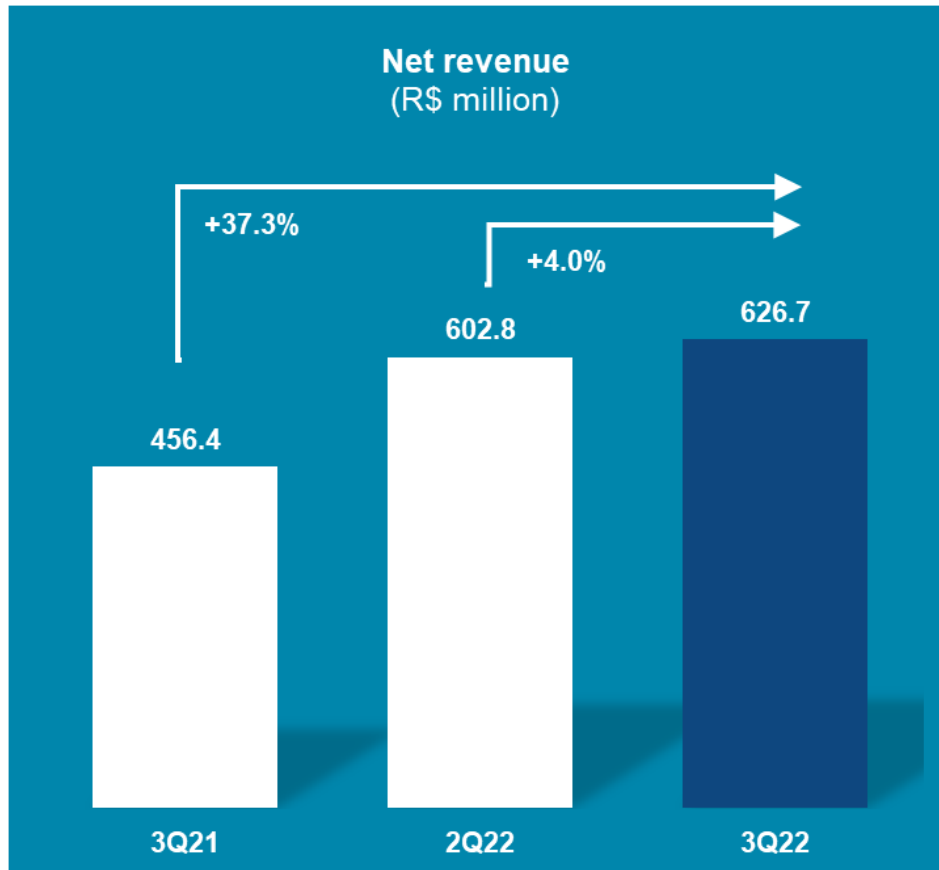
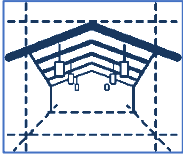
Cash Generation - YoY and YTD
(R\$ million)

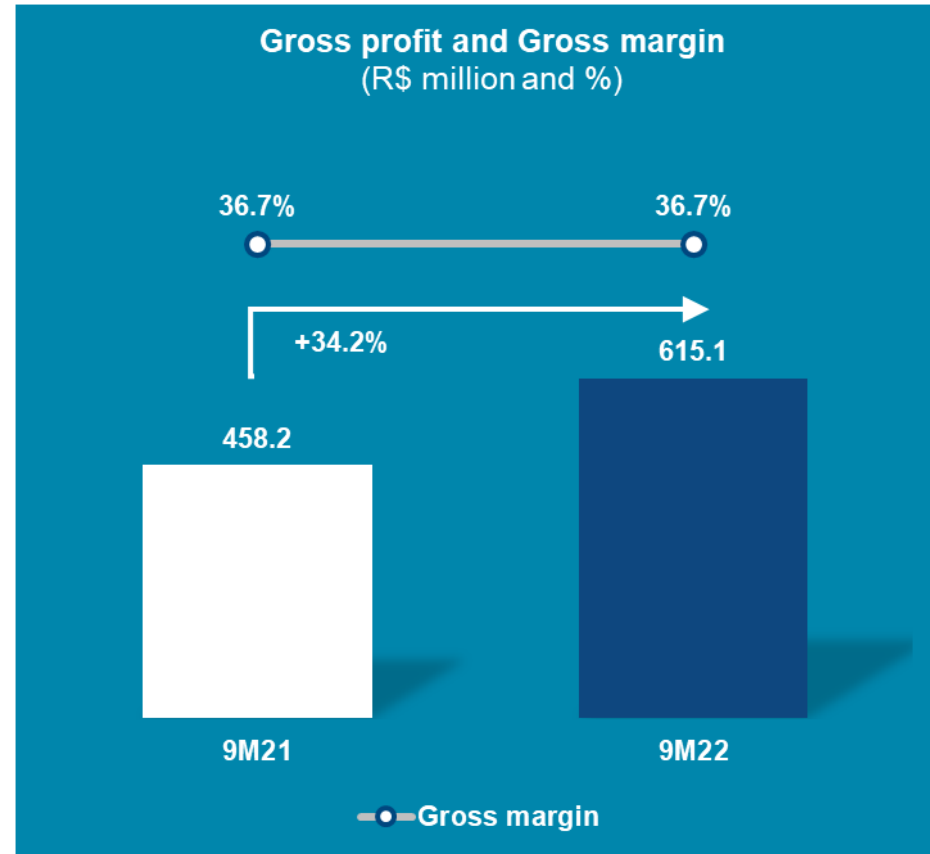
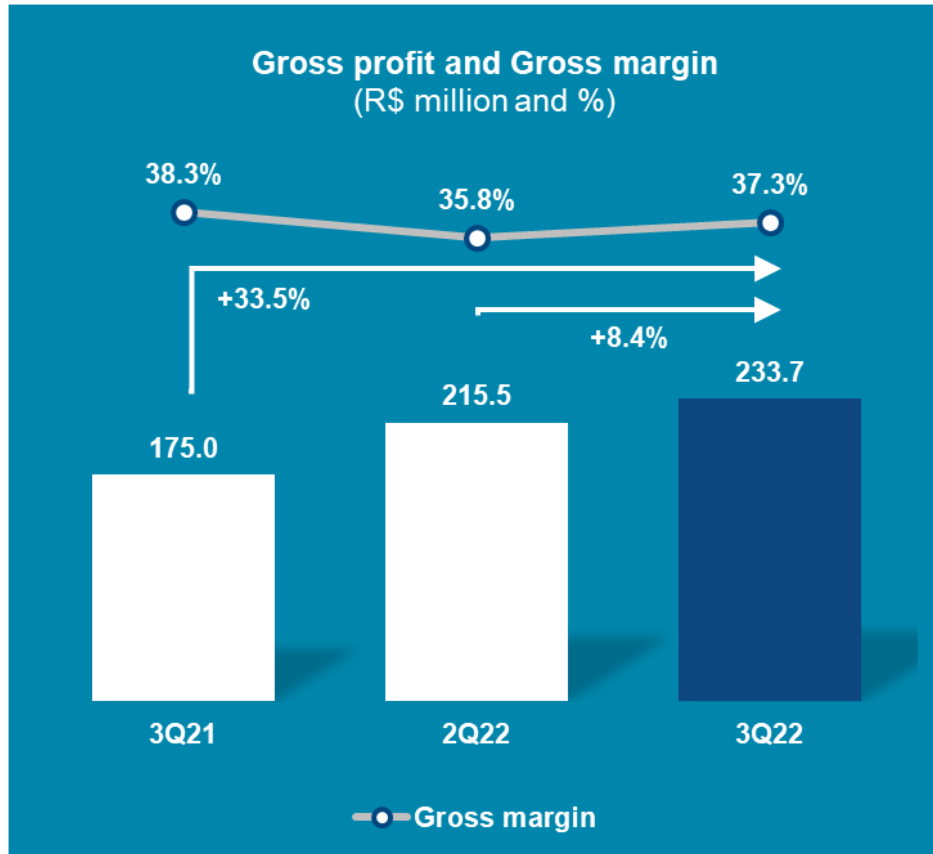


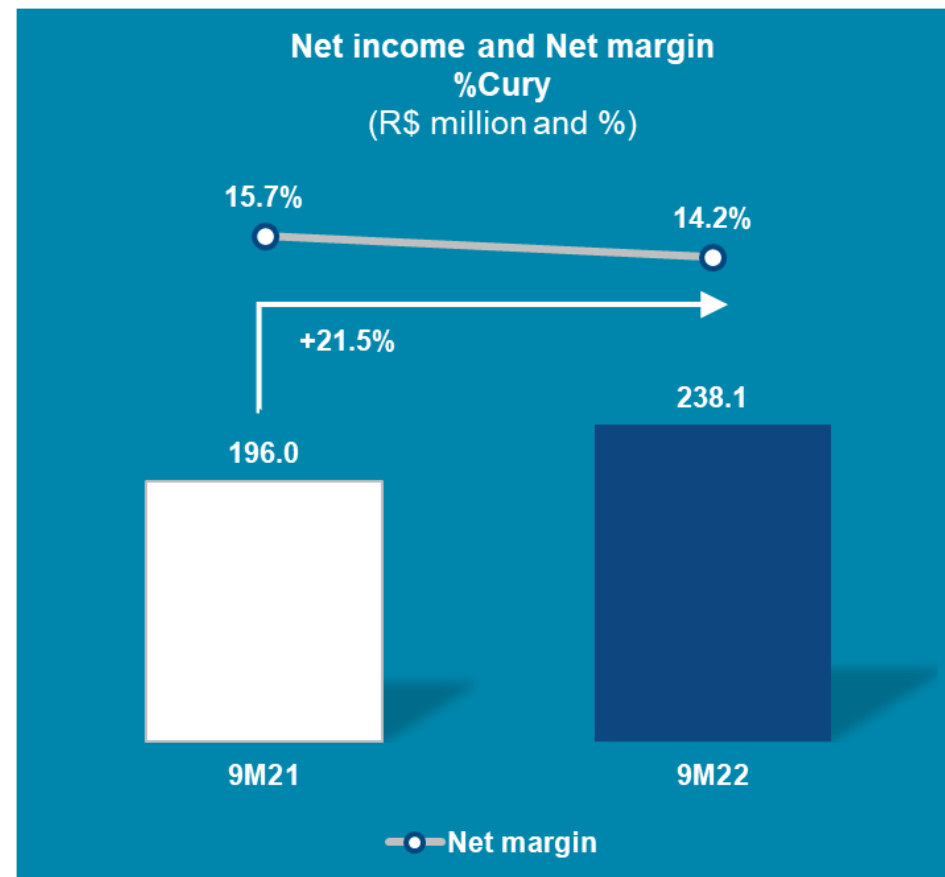
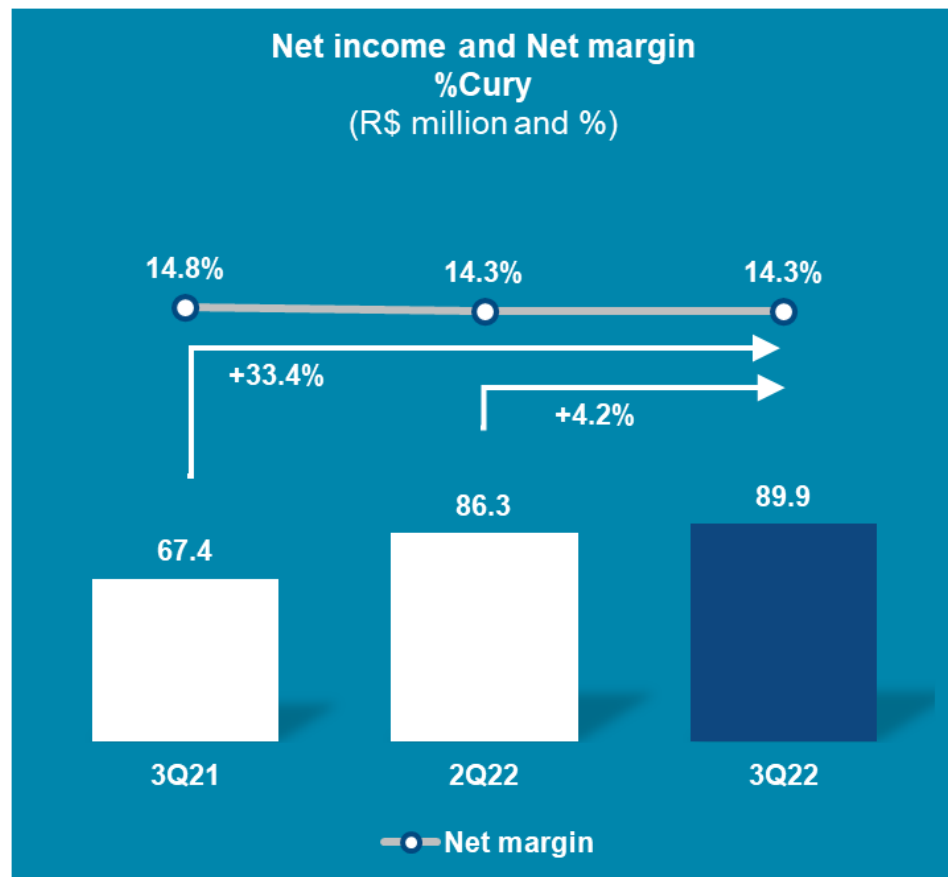


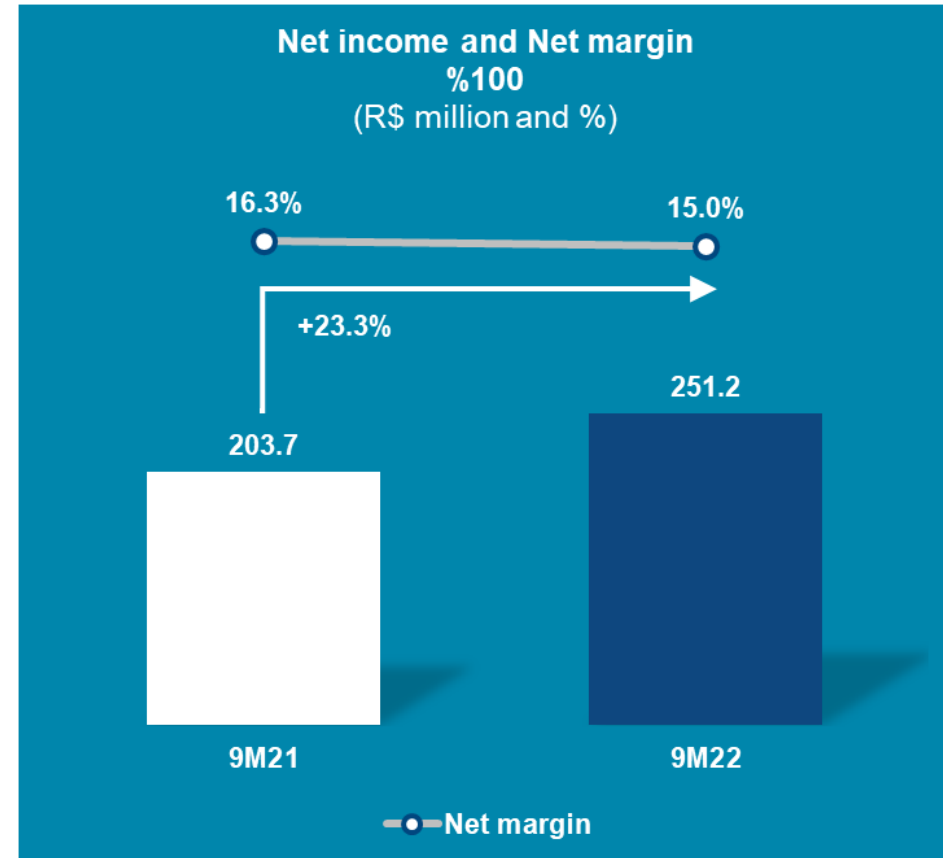
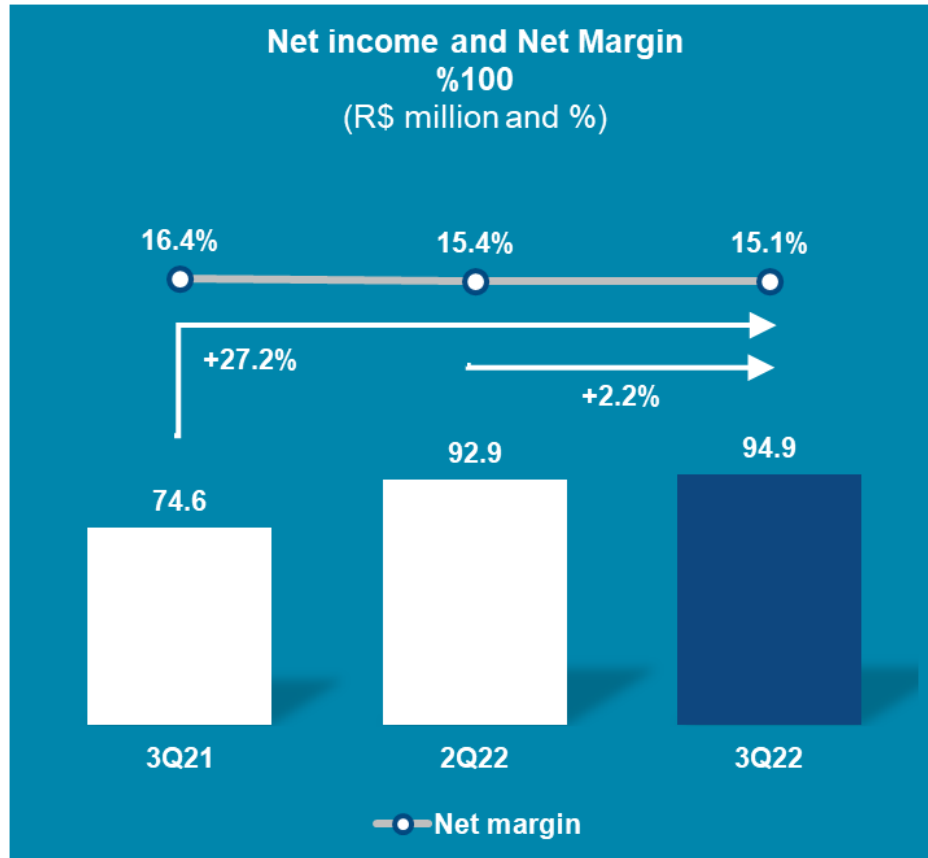
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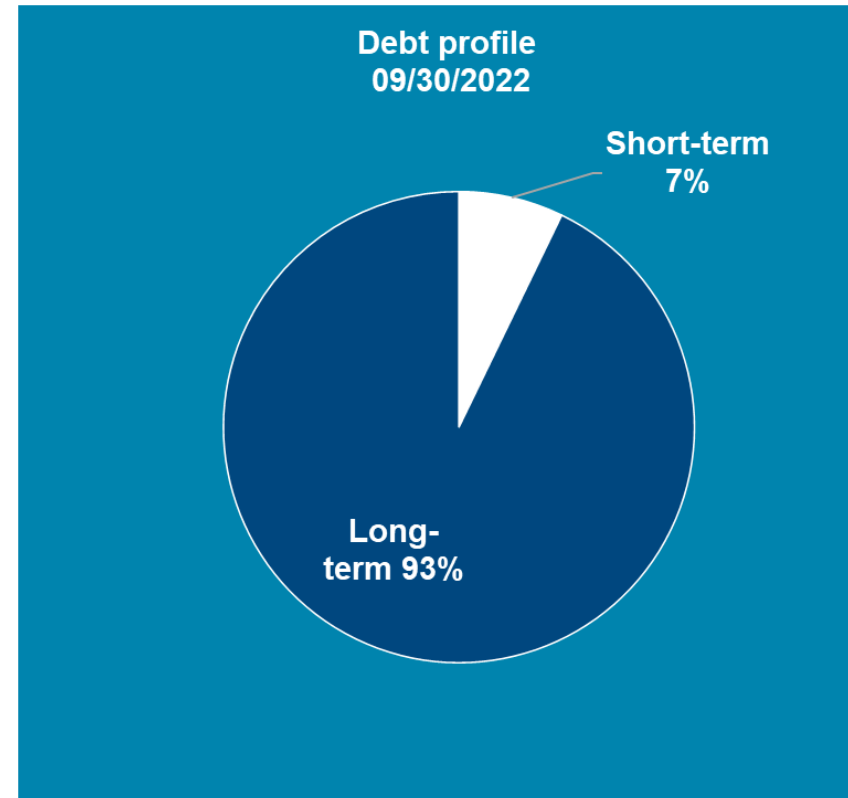
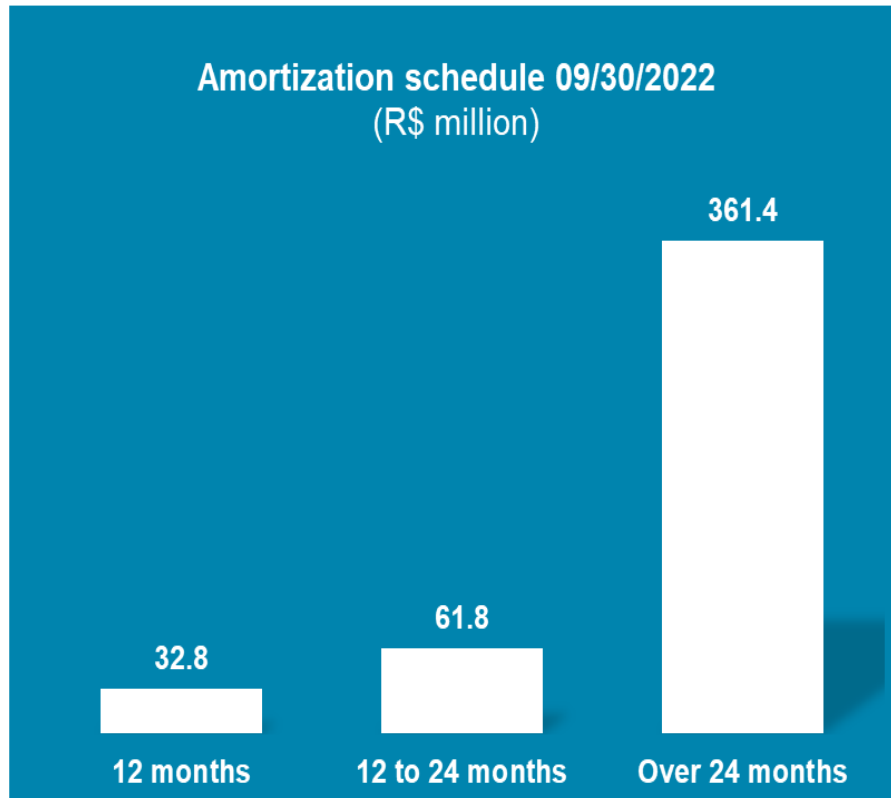


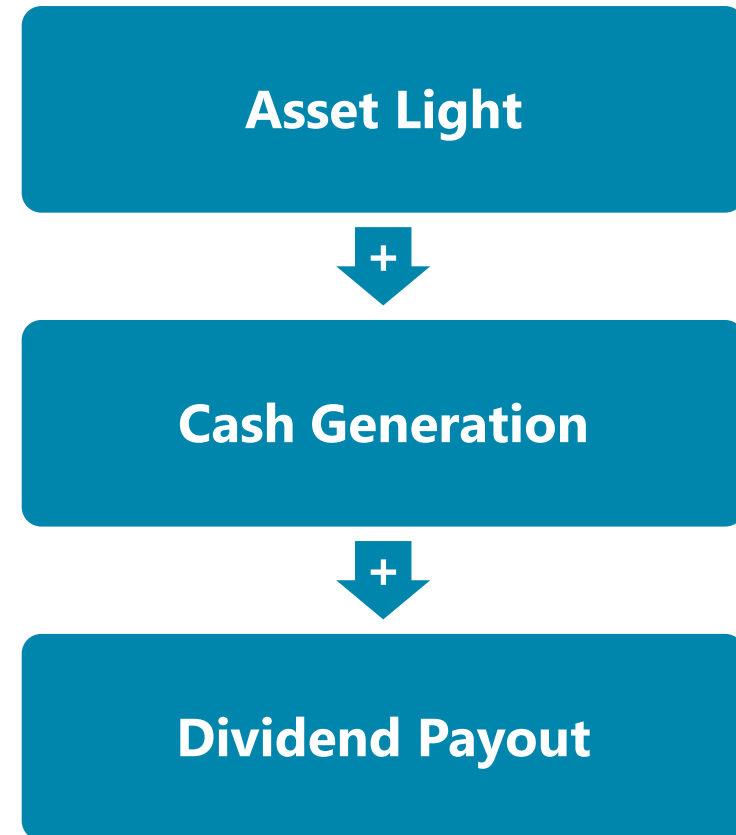
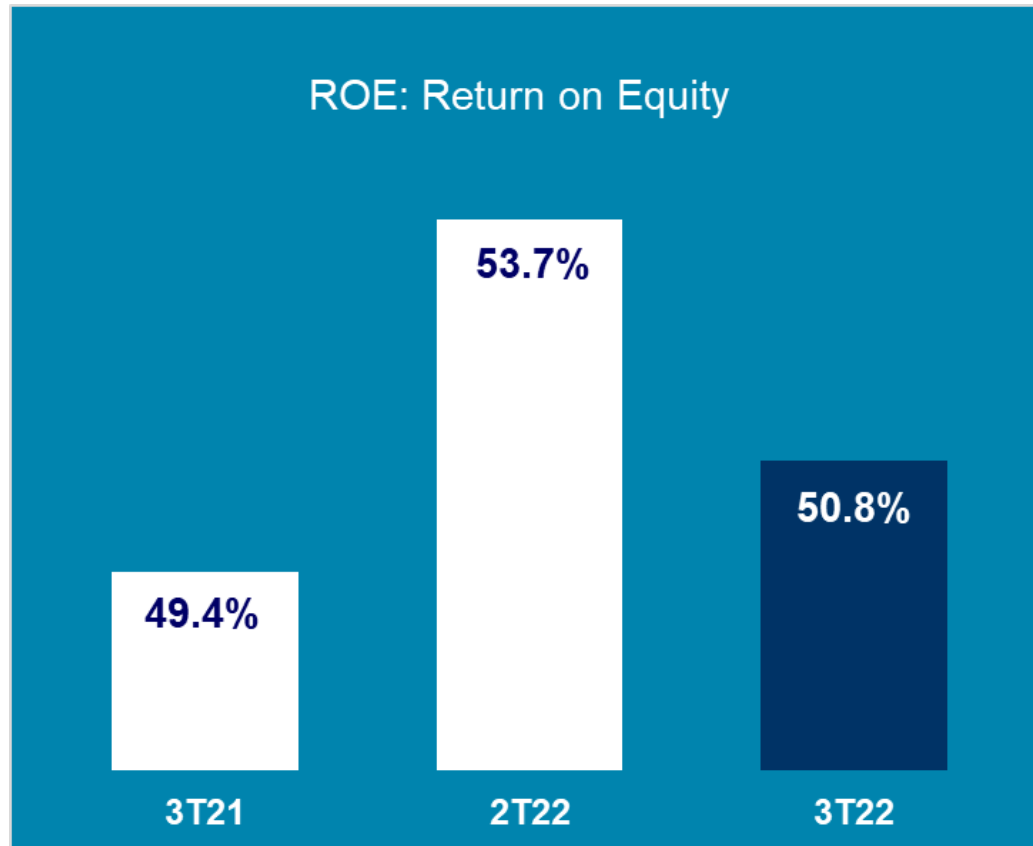






Total Gross Debt: R\$ 456 million







3Q22

- Solid demand on sales, keeping high levels of SOS, even with increasing units' prices;
- Record net revenues in the quarter, reflecting the increase on launches and sales;
- Improved margins, reflecting a more moderate pace of inflation.



NEXT QUARTERS

- Changes in the government housing program should bring better demand and affordability to our customers;
- We keep confident 2022 results will exceed 2021;
- We foresee excellent launches in the beginning of 2023.



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