

PACAEMBU

Pacaembu, one of the leading construction and development companies in the country with 34 years of experience, focused on the low-income housing segment linked with the “Minha Casa, Minha Vida” Program

Pacaembu has been recognized for four consecutive years as the 2nd largest construction company in Brazil by built area, according to Intec’s Ranking of the 100 Largest Construction Companies in Brazil.

BrAAAMoody’s rating, reinforcing financial strength.

Highlights

+100 THOUSAND

units launched

34 YEARS

of experience

+200

planned developments

+4,500

dedicated professionals transforming lives

60

regions of operation

BrAAA

Rating Corporate Moody's

BRL 2,536 MI

Launches 9M25

BRL 2,242 MI


Net Sales 9M25


BRL 255 MI


Net Income 9M25


Standard Product Pacaembu


FOCUS ON THE MINHA CASA MINHA VIDA PROGRAM


Garage


2 bedrooms

Social bathroom

kitchen

Living room

Space for future expansion
Plan for future expansion

~44 m² built area
160 m² lot size



Business Model

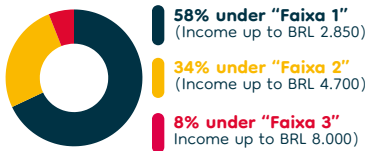
Location Map (September/2025)

58% Focus in “Faixa 1” of the MCMV

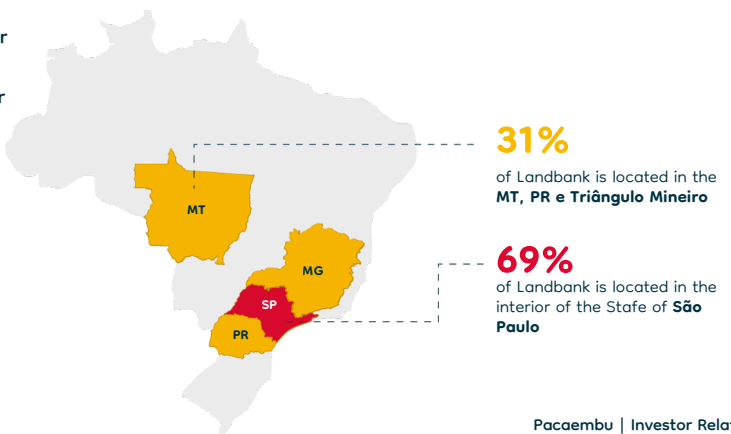
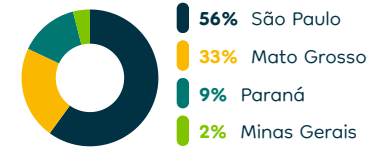
Master-planned horizontal housing projects

Focus on the interior of São Paulo, with priority given to inland cities in other states

Customer profile 9M25

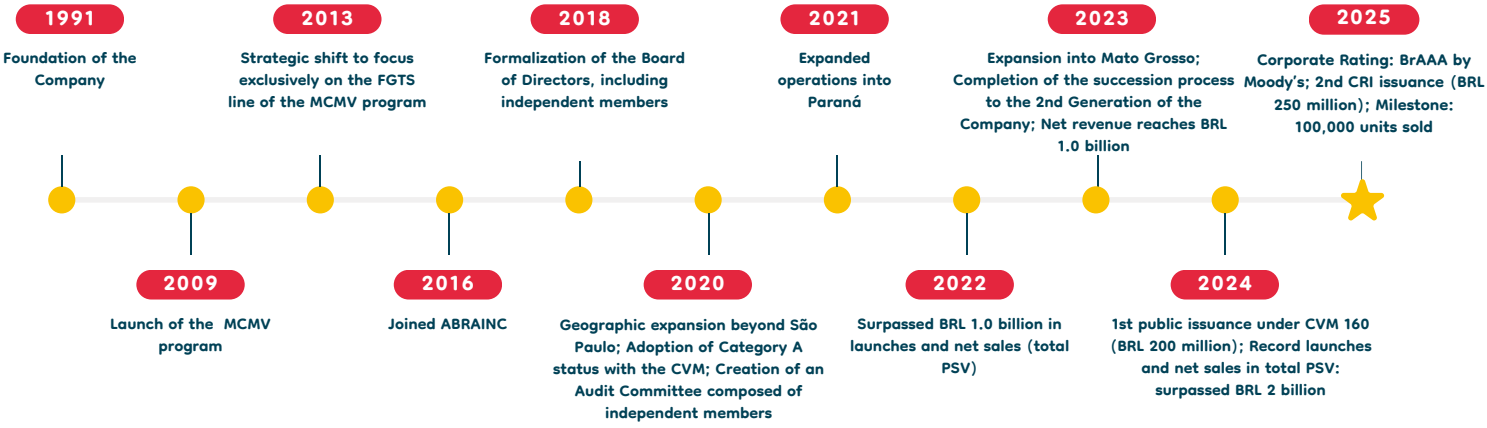


Net Sales 9M25



Brief Timeline

34 years of experience in the low-income housing sector, marked by professional excellence and strong corporate governance

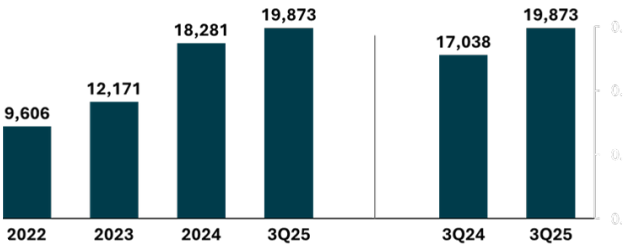


Resilient and proven operational performance

Increasing launch and sales volume, reflecting a structured business model with high SoS

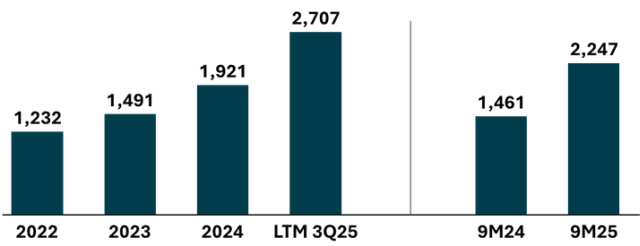
Landbank | (PSV Pacaembu - BRL million)

CAGR 22 - 3Q25: +27.4% YoY 3Q24 - 3Q25: +16.6%



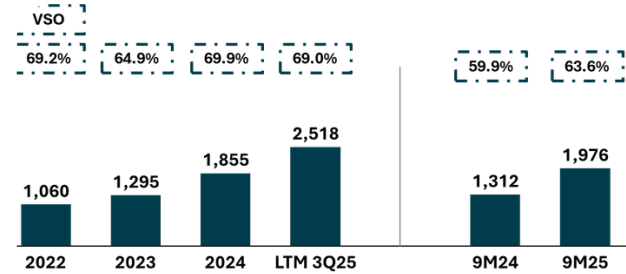
Launches | (PSV Pacaembu - BRL million)

CAGR 22-LTM 3Q25: +30.0% YoY 9M24 - 9M25: +53.8%



Net Sales | (PSV Pacaembu - BRL million)

CAGR 22 - LTM 3Q25: +33.4% YoY 9M24 - 9M25: +50.5%

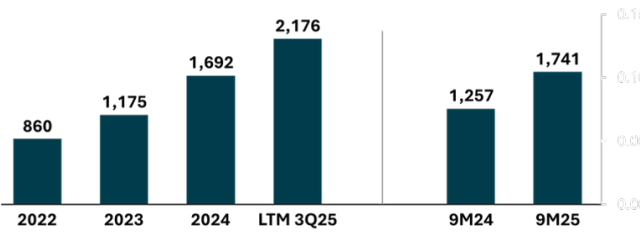


Solid financial results with consistent cash flow generation

Increasing results, margin improvement, and disciplined financial management

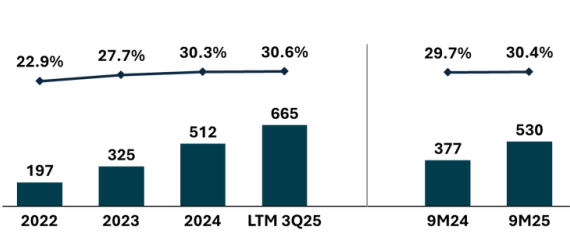
Net Revenue | (BRL million)

CAGR 22 - LTM 3Q25: +36.3% YoY 9M24 - 9M25: +38.4%



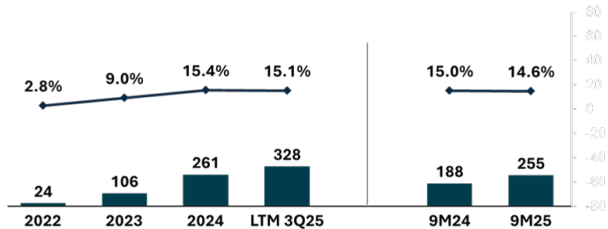
Adjusted Gross Profit and Adjusted Gross Margin | (BRL million, %)

CAGR 22 - LTM 3Q25: +50.1% YoY 9M24 - 9M25: +40.6%



Net Income and Net Margin | (BRL million, %)

CAGR 22 - LTM 3Q25: +138.5% YoY 9M24 - 9M25: +35.6%



Cash Generation | (BRL million)

YoY 9M24 - 9M25: -42.2%

