PACAEMBU CONSTRUTORA

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.

AAA Moody's rating, reinforcing financial strength.

Highlights

+110 THOUSAND units sold	**34 YEARS** of experience	**+200** planned developments	**+4,500** dedicated professionals transforming lives	**60** regions of operation
BrAAA Rating Corporative Moody's	**BRL 3,477 MI** Launches LTM 2Q26	**BRL 3,373 MI** Net Sales LTM 2Q26	**BRL 832 MI** Adjusted Gross Profit LTM 2Q26	**BRL 423 MI** Net Income LTM 2Q26

Standard Product Pacaembu

FOCUS ON THE "PROGRAMA MINHA CASA MINHA VIDA"

- 2 bedrooms
- Social bathroom
- Garage
- kitchen
- Living room
- Space for future expansion
- Plan for future expansion
- ~44 m² built area
- 160 m² lot size

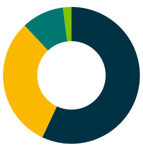
Business Model

- 62% Focus in "Bracket 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 LTM 2Q26

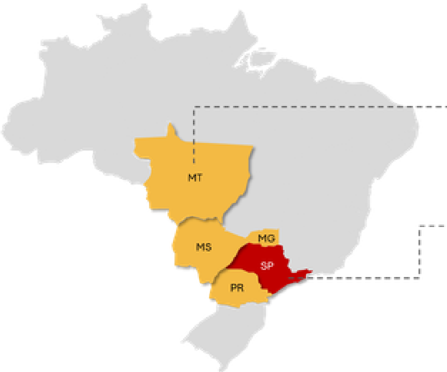
- 62% under "Bracket 1" (Income up to BRL 3,200)
- 28% under "Bracket 2" (Income up to BRL 5,000)
- 10% under "Bracket 3" (Income up to BRL 9,600)

Net Sales LTM 2Q26



- 56% São Paulo
- 30% Mato Grosso
- 11% Paraná
- 3% Minas Gerais

Location Map (june/2026)



41% of Landbank is located in the **MT, MS, PR e Triângulo Mineiro**

59% of Landbank is located in the interior of the Stafe of **São Paulo**

Pacaembu | Investor Relations
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Brief Timeline

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

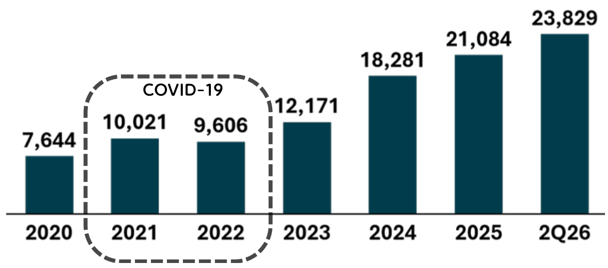
- **1991** – Foundation of the Company
- **2009** – Launch of the MCMV program
- **2013** – Strategic shift to focus exclusively on the FGTS line of the MCMV program
- **2016** – Joined ABRAINC
- **2018** – Formalization of the Board of Directors, including independent members
- **2020** – Geographic expansion beyond São Paulo; Adoption of Category A status with the CVM; Creation of an Audit Committee composed of independent members
- **2021** – Expanded operations into Paraná
- **2022** – Surpassed BRL 1.0 billion in launches and net sales (total PSV)
- **2023** – Expansion into Mato Grosso; Completion of the succession process to the 2nd Generation of the Company; Net revenue reaches BRL 1.0 billion
- **2024** – 1st public issuance under CVM 160 (BRL 200 million); Record launches and net sales in total PSV: surpassed BRL 2 billion
- **2025** – Corporate Rating: BrAAA by Moody's; 2nd CRI issuance (BRL 250 million); Milestone: 100,000 units sold; 3rd CRI issuance (BRL 200 million)

Resilient and proven operational performance

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

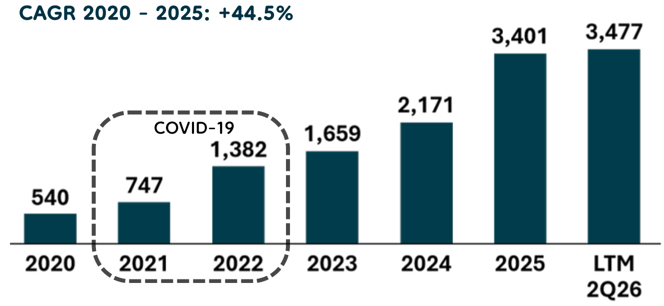
Landbank | (PSV Pacaembu - BRL million)

CAGR 2020 - 2025: +22.5%



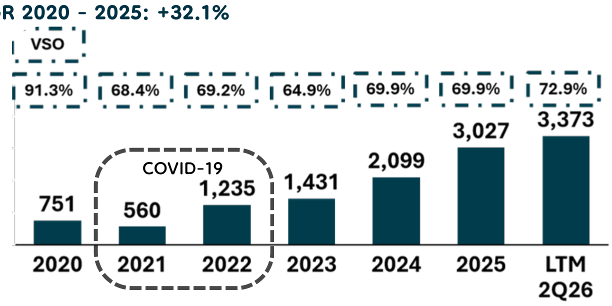
Launches | (PSV - BRL million)

CAGR 2020 - 2025: +44.5%



Net Sales | (PSV - BRL million)

CAGR 2020 - 2025: +32.1%

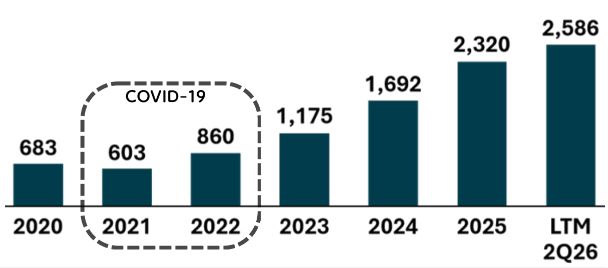


Solid financial results with consistent cash flow generation

Increasing results, margin improvement, and disciplined financial management

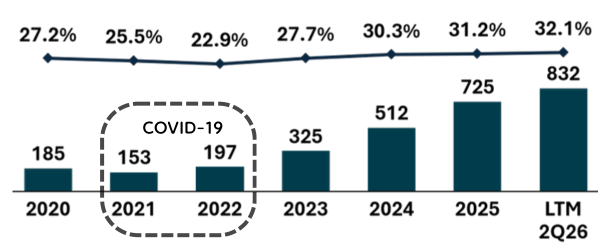
Net Revenue | (BRL million)

CAGR 2020 - 2025: +27.7%



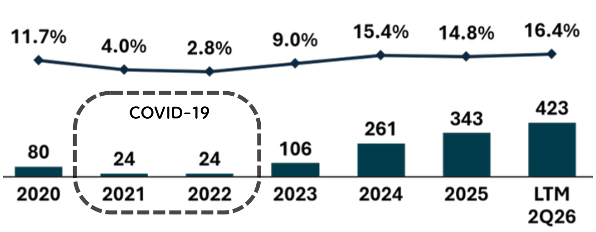
Adjusted Gross Profit and Adjusted Gross Margen | (BRL million, %)

CAGR 2020 - 2025: +31.4%

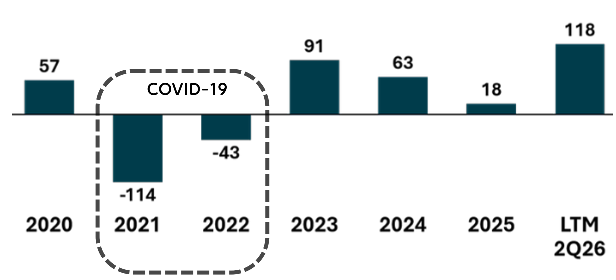


Net Income and Net Margin | (BRL million, %)

CAGR 2020 - 2025: +33.7%



Cash Generation | (BRL million)



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