eztec

Earnings Conference Call

3Q26

Highlights

- *Record launches and net sales for 9M in the Company's history.*
- *65% increase in sales of completed inventory vs. 9M25.*
- *Projected launch volume for 2026 within guidance.*
- *Gross margin of 33.7%, reflecting the sales performance of launches from recent vintages.*



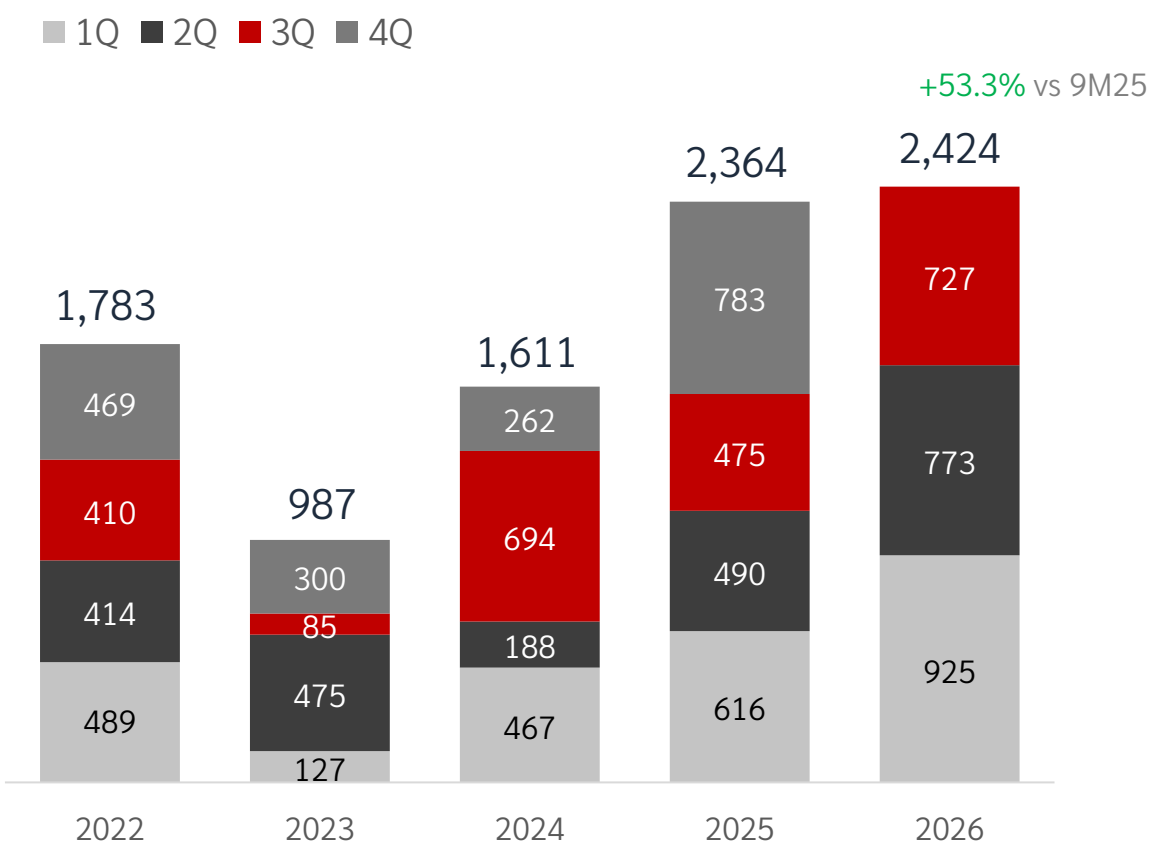
3Q26
Our Quarter

Artist's rendering of Azzure Resort Life 2nd Phase (3Q26)

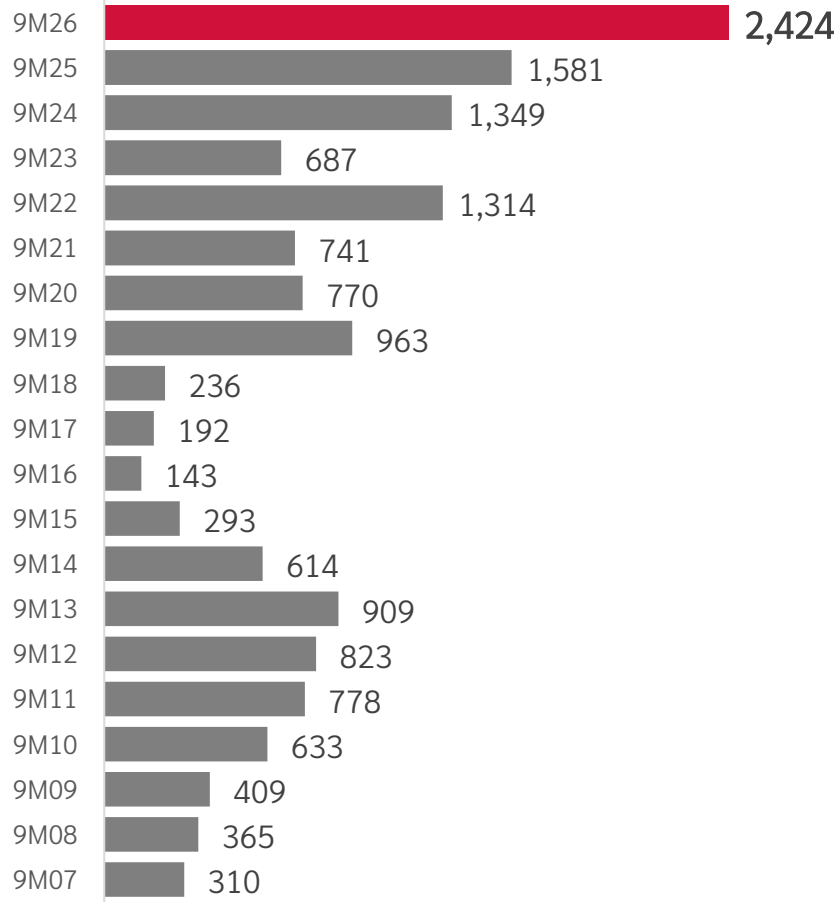
Launches Performance

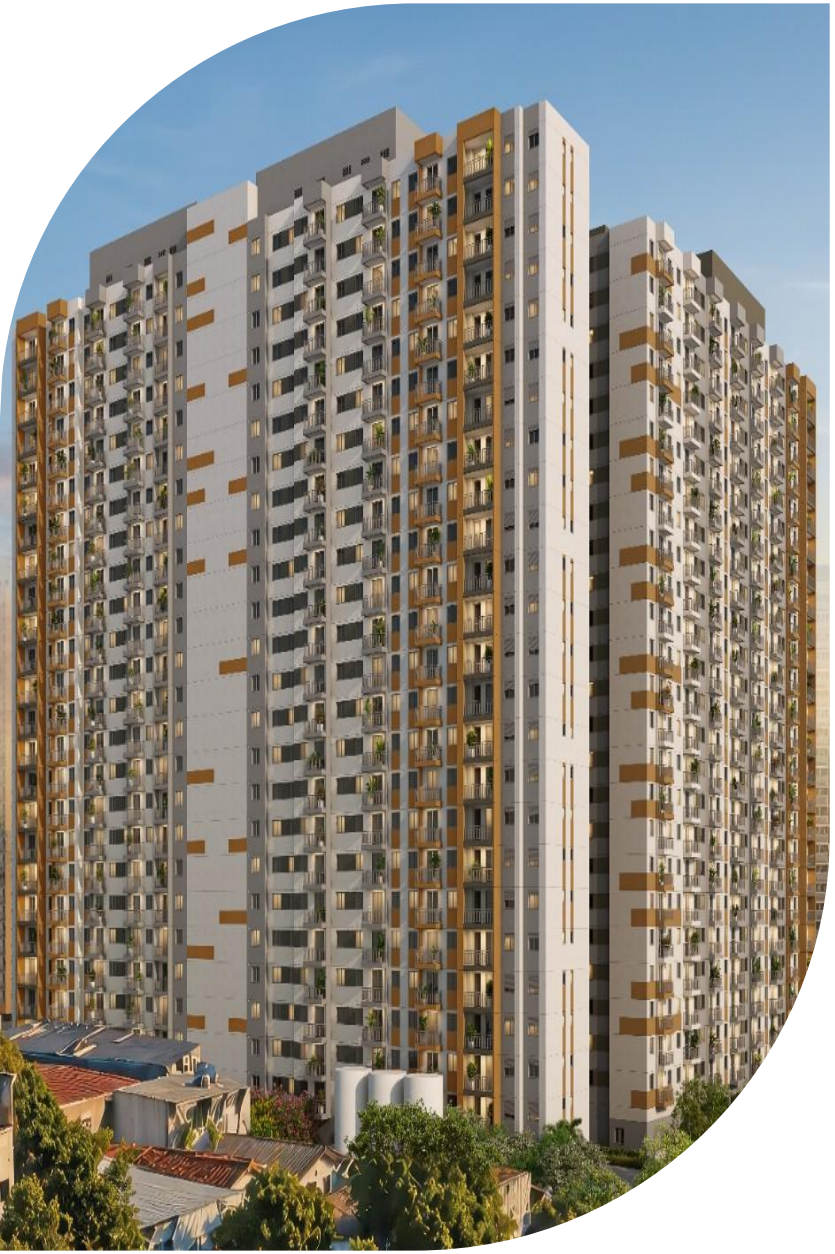
Evolution and performance of launches over the years

Potential Sales Value of launches over the years



Potential Sales Value of 9M launches since the IPO





Quarter Launches

Cidade Parque Guarapiranga - Atlântica

50% Eztec

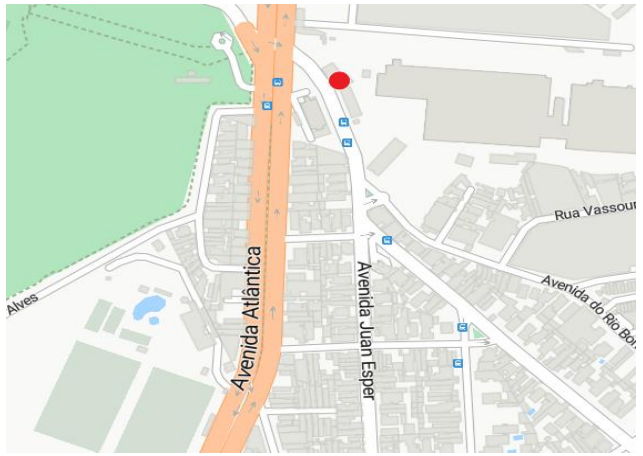
52%

Sold*

**Until the date of this presentation*

R$ 265 million of PSV (%Eztec)

Standard	Low-end
Units	1,632
Typologies	27 to 48 sqm
Private Area	62,361 sqm
Land Area	14,844 sqm
Region	South Zone
Location	Guarapiranga











Quarter Launches

Azzure Resort Life 2nd Phase

100% Eztec

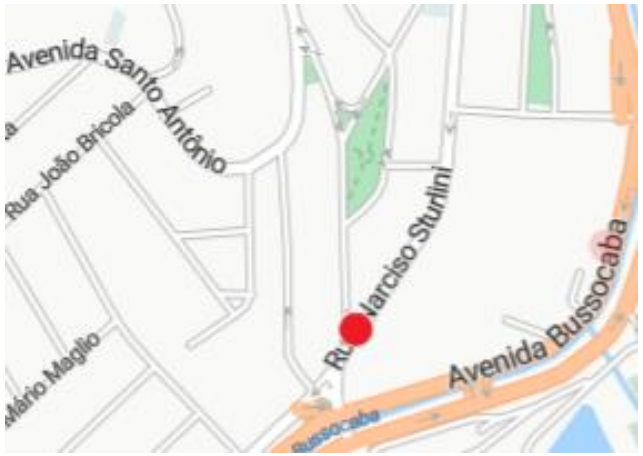
20%

Sold*

**Until the date of this presentation*

R$ 212 million of PSV (%Eztec)

Standard	Middle-end
Units	211
Typologies	63 to 120 sqm
Private Area	19,321 sqm
Land Area	4,867 sqm
Region	SPMR
Location	Osasco











Quarter Launches

GranResort Reserva São Caetano 2nd Phase

100% Eztec

9%

Sold*

**Until the date of this presentation*

R$ 250 million of PSV (%Eztec)

Standard	Middle-end
Units	219
Typologies	68 to 134 sqm
Private Area	22,006 sqm
Land Area	5,278 sqm
Region	SPMR
Location	São Caetano do Sul











Next Launches

Projects scheduled to be launched in the coming months

Town Residences by Lindenberg

85% Eztec

***R$ 339 million of PSV** (%Eztec)*

Standard	Middle-high-end
Region	South Zone
Location	Chácara Santo Antônio (SP)











Next Launches

Projects scheduled to be launched in the coming months

Pop Osasco 2nd Phase

100% Eztec

R$ 117 million of PSV (%Eztec)

Standard	Low-end
Region	SPMR
Location	Osasco





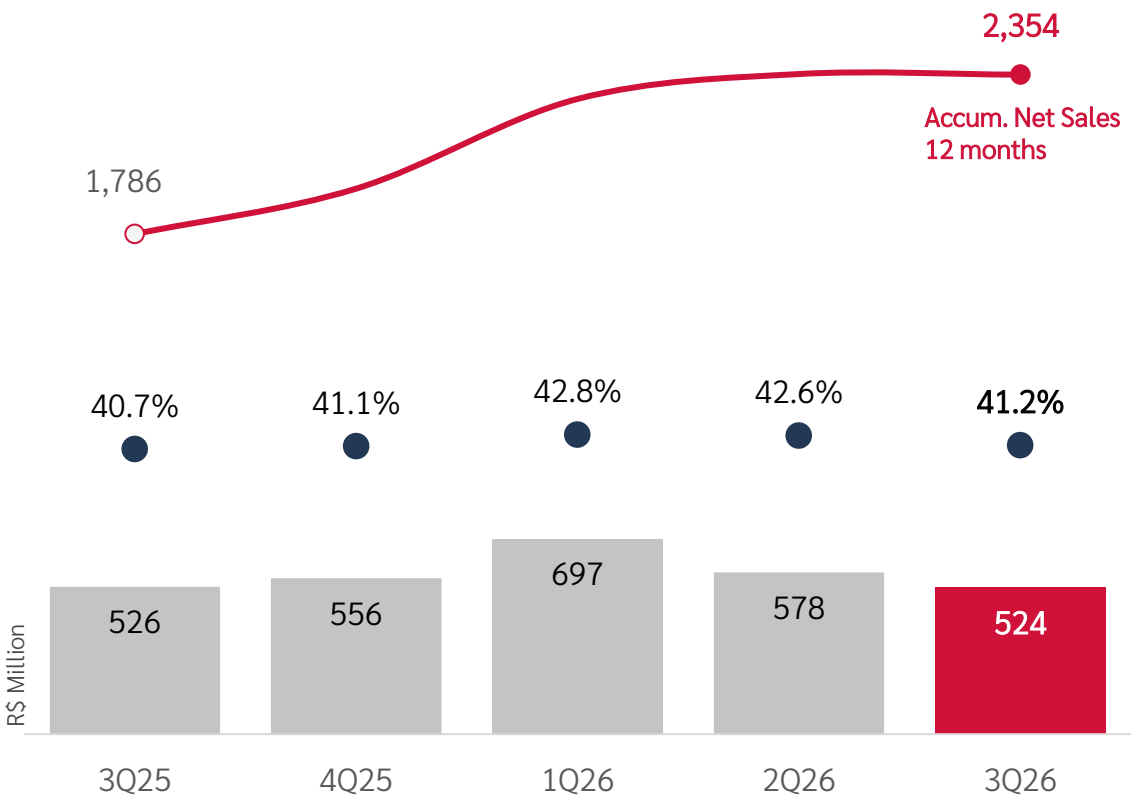




Net Sales

Below are the movements in net sales during the period

Net Sales Evolution and 12M SoS



Net Sales 3Q26

R$ 524 million

Net Sales 9M26

R$ 1,799 million

Highlights

- 9M26 was a record period for sales.
  (+29% vs 9M25)
- Sales of completed inventory grew 65% in 9M26 compared to 9M25.



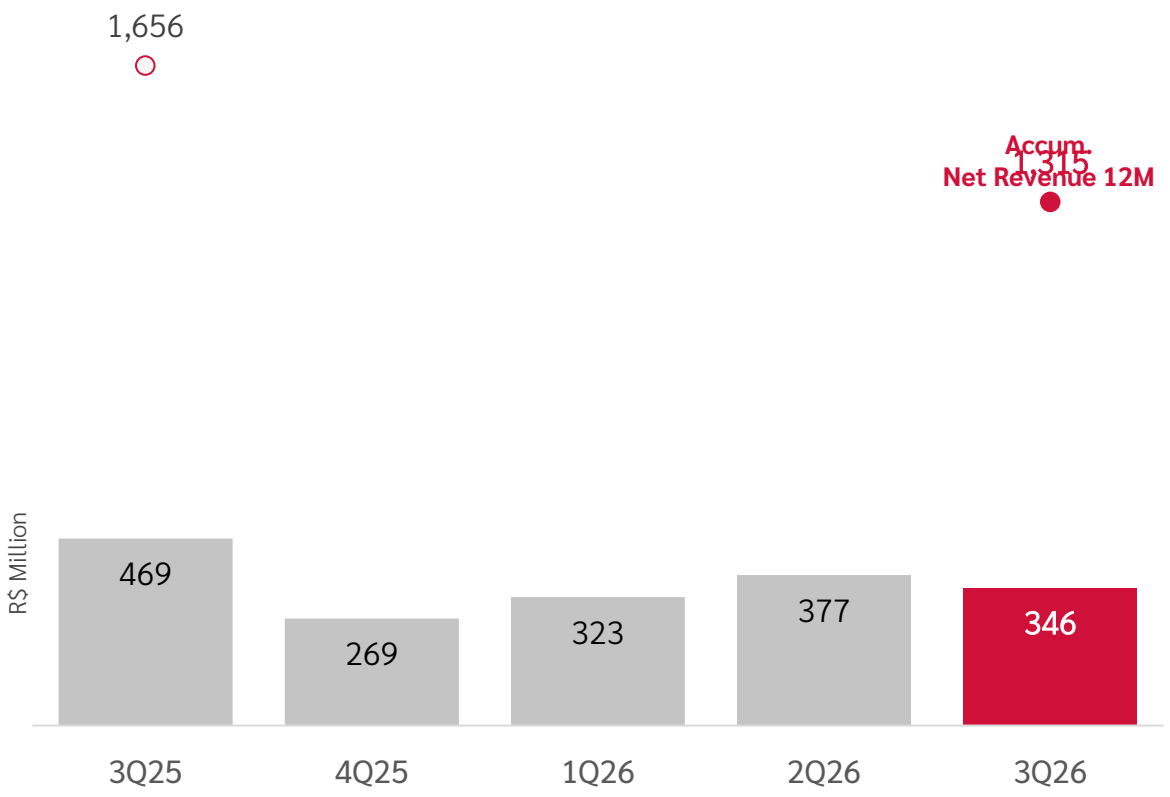
3Q26

Financial Highlights

Net Revenue

Below are the movements in Net Revenue

Quarterly and 12m Net Revenue Evolution



Net Revenue 3Q26

R$ 346 million

Net Revenue 9M26

R$ 1,046 million

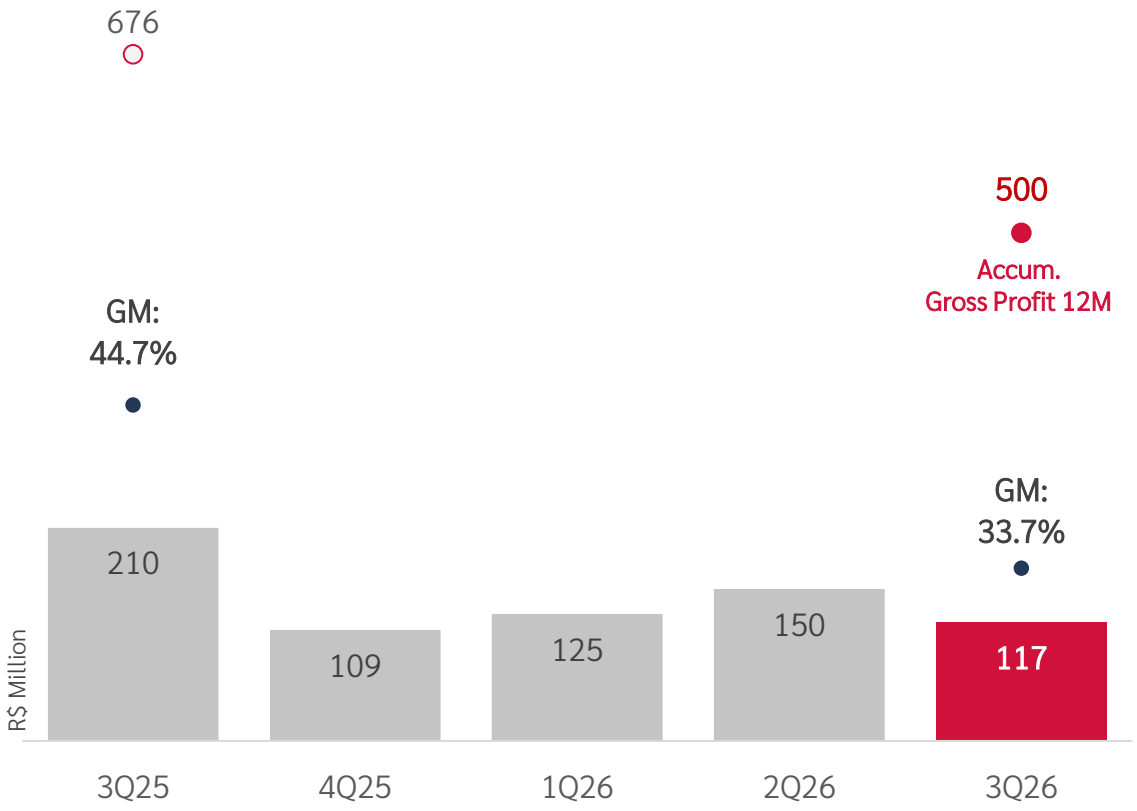
Highlights

- Higher contribution from Net Sales of completed projects - R$ 142 MM (+115% vs 3Q25).
- Suspensive clause of the Casa Nacional project fulfilled.
- Net Revenue without non-recurring effects.

Gross Profit

Below are the movements in Gross Profit

Quarterly and 12m Gross Profit Evolution



Gross Profit 3Q26

R$ 117 million

Gross Profit 9M26

R$ 391 million

Highlights

- 33.7% Quarterly Gross Margin.
  (-6.1 p.p. vs 2Q26)
- 36.8% Adjusted Gross Margin ex-financial charges.
  (-5.1 p.p. vs 2Q26)
- Accounting effect of present value adjustment (PVA) on recent sales impacts the quarter's results.

Events of the Quarter

Main events that took place in the quarter

LEASING

Esther Towers

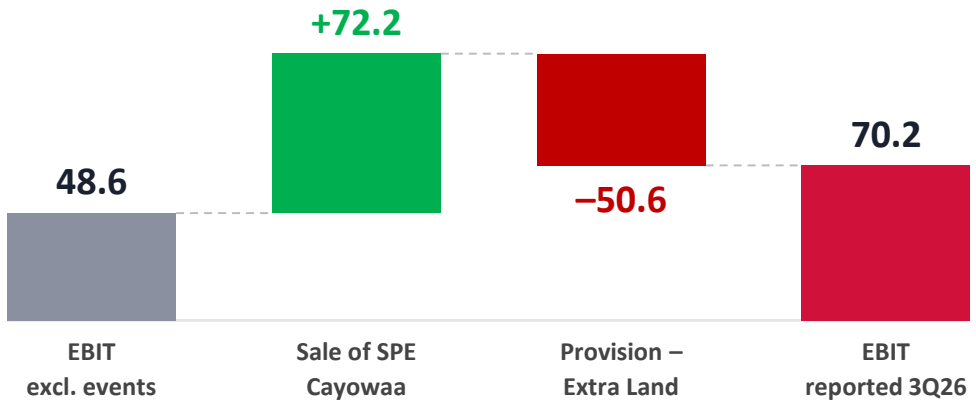
R$ 120/m²	revenue per s.q.m, after rent-free periods and ramp-up discounts
~91.4 thousand m²	of leasable area
10 years	term, extendable for an additional 5 years

- Lease of the entire development to Itaú Unibanco S.A.
- SPE: Mairiporã Incorporadora Ltda., subsidiary of EZ INC
- Staggered start of term, according to the delivery of each tower
- Strategy of generating value from assets, with a long-term relationship with the lessee

LAND BANK

R$ million

Two management events practically offset each other



Sale of SPE Cayowaa

- No impact on the Land Bank
- Gain in Other Operating Income
- Cash: R$ 6.0 mn in 3Q26 (down payment); balance over 15 years
- Deferred income taxes of R$ 17.2 mn

Provision – Extra Land

- Decision not to proceed with the land acquisition
- Paid and provisioned amounts in Other Operating Expenses
- Reported land bank (R$ 8.7 bn) remains unchanged
- Estimated PSV of R$ 3.2 bn removed from the projection

NET EFFECT ON EBIT

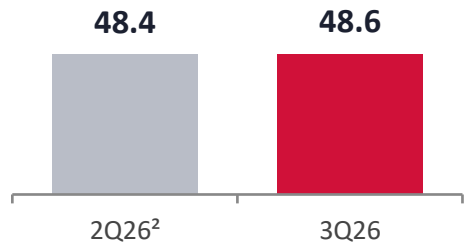
+21.6

R$ mn: +72.2 Cayowaa and –50.6 Extra

Effect on net income, after taxes	+4.4

RECURRING BASE

EBIT excl. events (R$ mn)



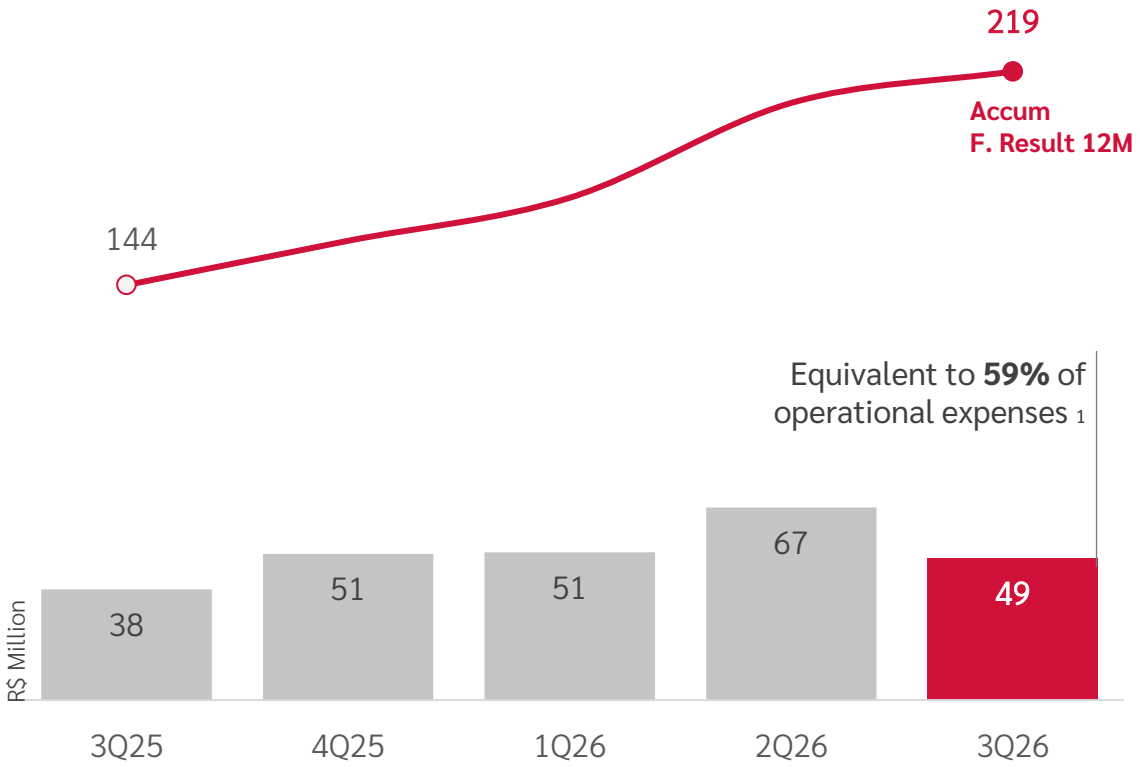
Reported EBIT: R$ 59.4 mn in 2Q26 and R$ 70.2 mn in 3Q26.
² Excluding the Praia Grande land sale.

¹ Based on prices as of the contract date; adjusted annually by IPCA/IBGE.
Source: EZTEC and EZ INC Material Fact of 09/17/2026.

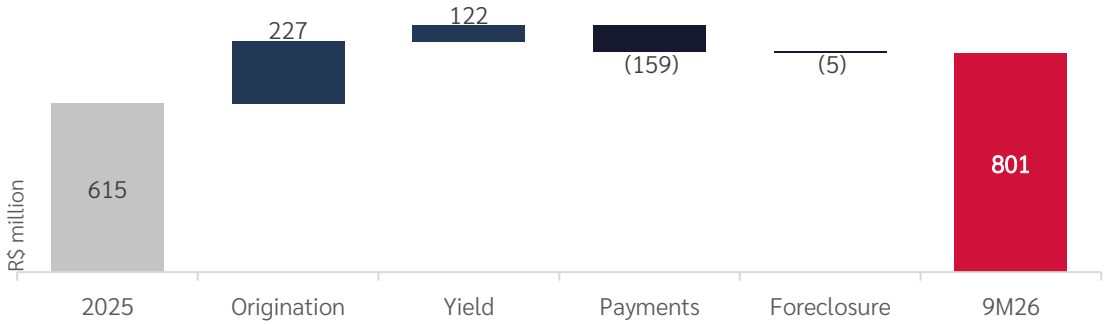
Financial Result

Below are the movements in Financial Results and in the Direct Receivable portfolio

Quarterly and 12m Financial Results Evolution



Evolution of the Direct Receivable Portfolio



Highlights

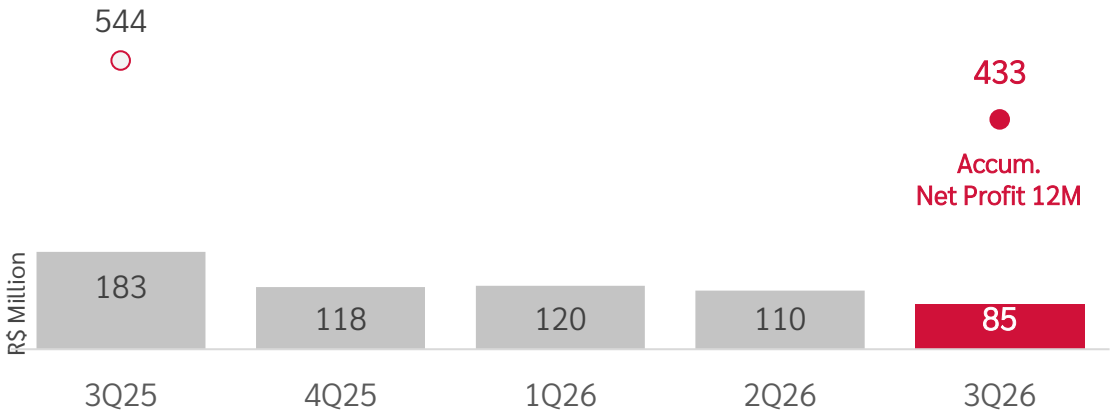
- R$ 801 million financed at %EZ.
  (1,884 units vs 1,819 units in 2Q26 - 3.6% increase)
- 56% indexed to IGP-DI and 44% to IPCA.
- The performance of the indexers during the period reduced the monetary adjustment of the receivables portfolio vs. 2Q26.
- Low delinquency (2.4%) and healthy amortization levels.

[1] Administrative Expenses + Selling Expenses + Tax Expenses

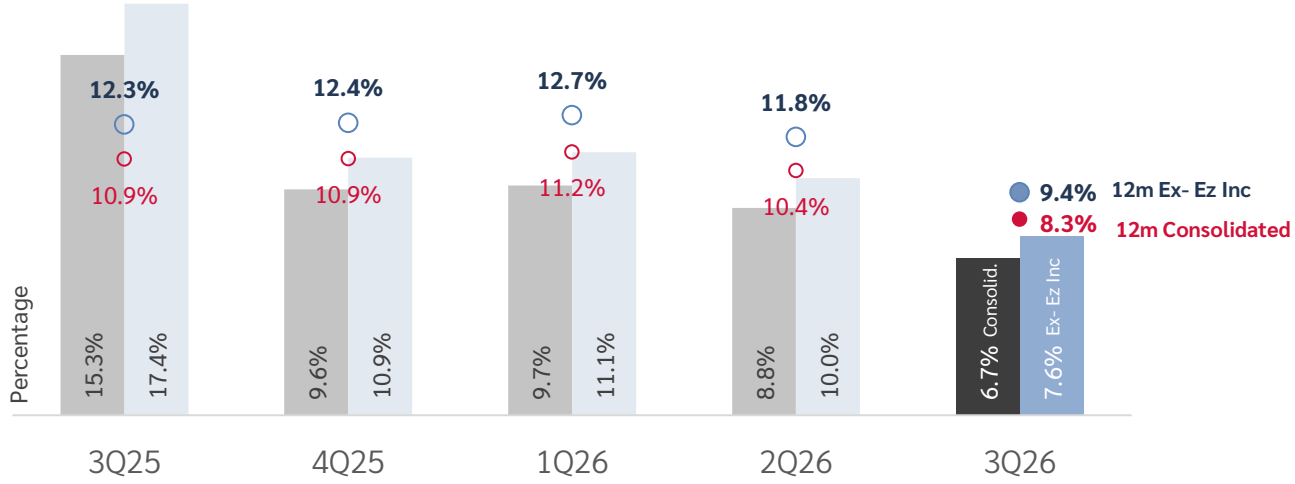
Net Profit & ROE

Below is the evolution of Net Profit and ROE in the period

Quarterly and 12m Net Profit Evolution



Consolidated Annualized Quarterly ROE and 12m ROE Evolution



Net Profit 3Q26

R$ 85 million

Net Profit 9M26

R$ 316 million

Highlights

- Net margin of 24.7% in 3Q26.
  (-4.7 p.p. vs 2Q26)
- 8.3% ROE over 12 months.

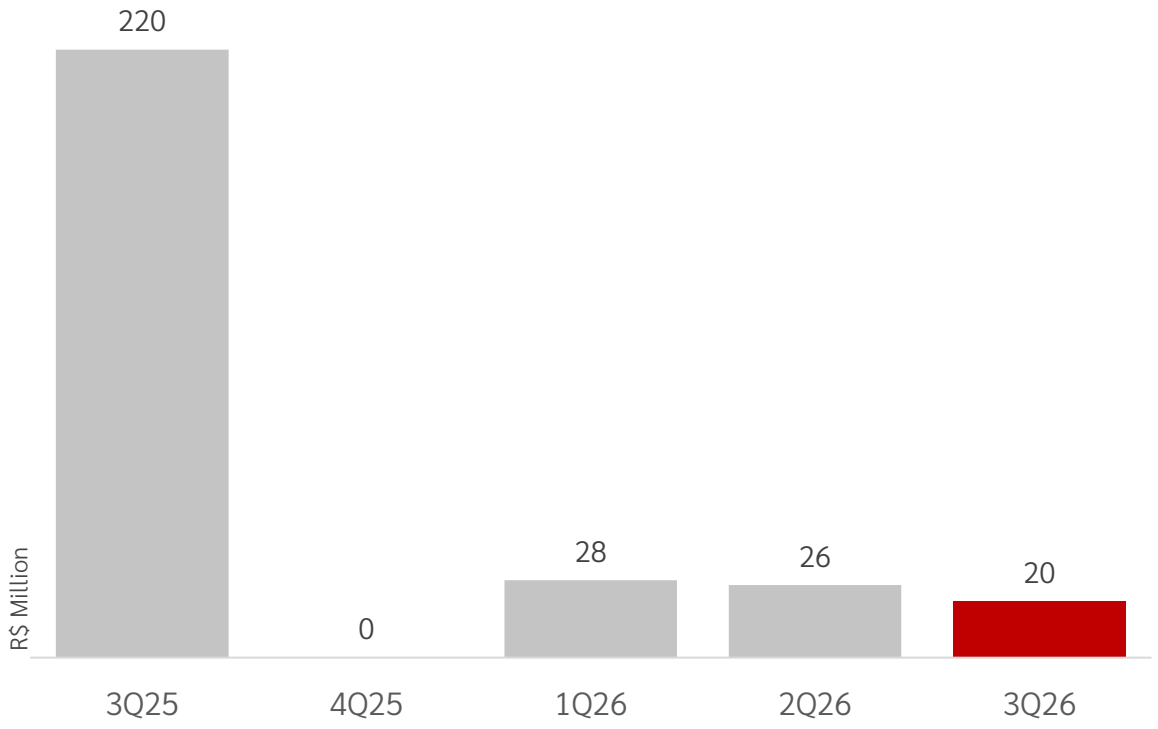
Note:

- To calculate ROE, the average between the Shareholders' Equity at the end and the beginning of the period analyzed is used
- To calculate the annualized quarterly ROE = $(1+\frac{Quarterly\ Net\ Profit}{Average\ Equity})^4 - 1$
- For the Ex-Ez Inc calculation, investments in the SPEs Mairiporã (Esther Towers) and Itajubá (Air Brooklin Corporate) were deducted from equity

Dividends

Below is information about the quarterly and extraordinary dividends distributed

Quarterly Dividends Evolution



3Q26 Dividends

R$ 20 million

Represents 25% of Adjusted Net Income *

*5% Legal Reserve removed

Information

- Total amount to be distributed: R$ 20,287,471 related to 3Q26 (approximately R$ 0.07 per share)
- Record Date: November 12, 2026
- Ex-Dividend Date: November 13, 2026
- Payment Date: November 30, 2026

Capital Structure

Below is the composition of debt and the Company's net cash position

Information

- Net cash at the Holding of R$ 472 million.
- Net cash consumption of R$ 54 million in 3Q26.

Debt Composition

Production financing (SFH) – 39% of total

Cost of Debt: **8.5% p.a.**
Final maturity: **up to May 2030**

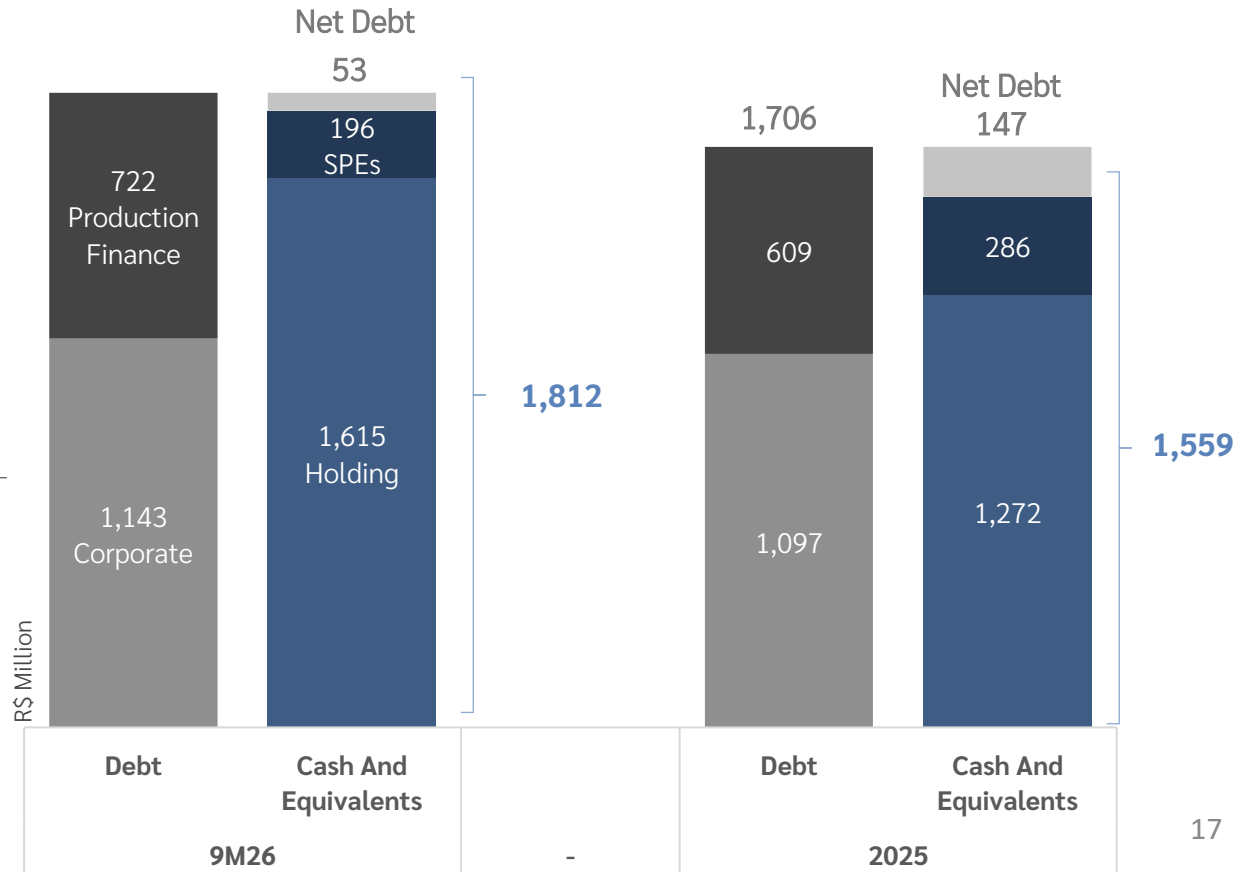
Corporate (Debentures & CRI)

2nd Debenture Issuance
Debentures: R$ 300 million (CDI + 0.85% p.a.)

3rd Debenture Issuance
CRI: R$ 375 million (98% CDI)

4th Debenture Issuance
CRI: R$ 400 million (98% and 99.5% CDI)

Net Debt/Cash Position Comparison



Contact IR

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Q&A

We will begin with questions from Sell-side analysts who wish to speak (please use the "Raise Hand" feature for this) and will follow the previously defined order below:

3Q26 Order	Institution
1st	BTG
2nd	Citi
3rd	Goldman Sachs
4th	Itaú BBA
5th	JP Morgan
6th	Safra
7th	Santander
8th	XP Investimentos
9th	Banco do Brasil
10th	Bank of America
11th	Bradesco

As time permits, after the analysts' questions we will open the floor to other questions from the audience.

Closing scheduled for 11:00 a.m.