



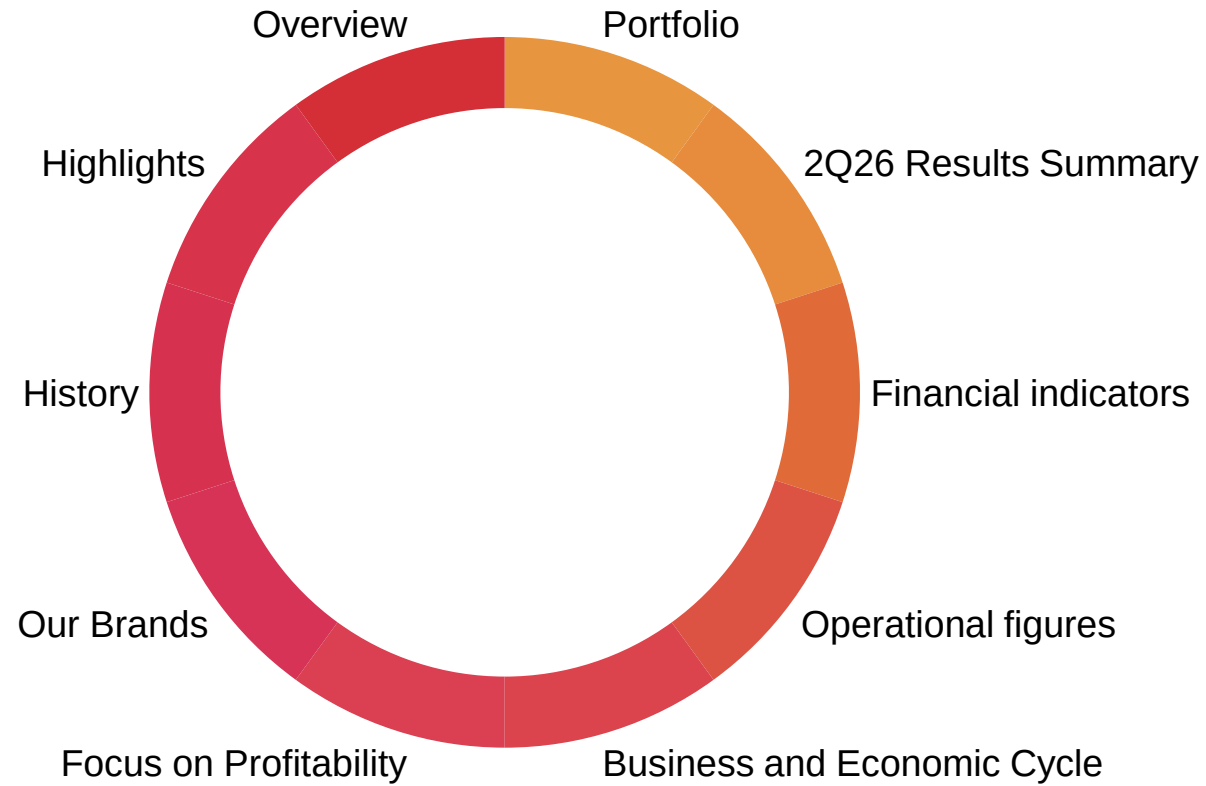
CYRELA

INVESTOR RELATIONS



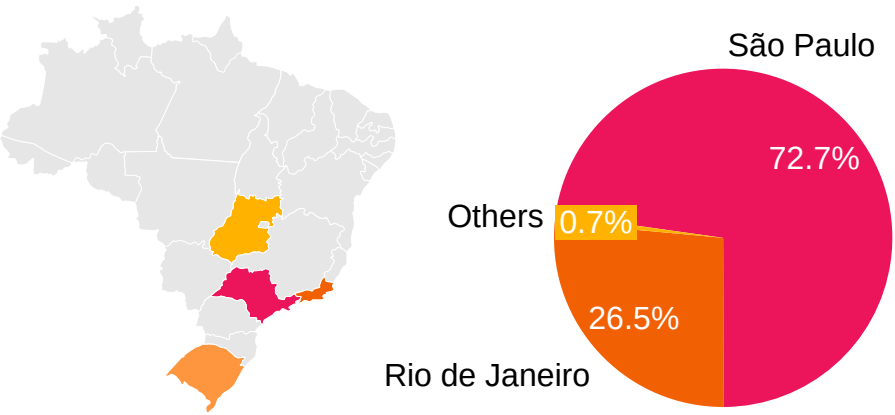
CORPORATE
PRESENTATION

2Q26

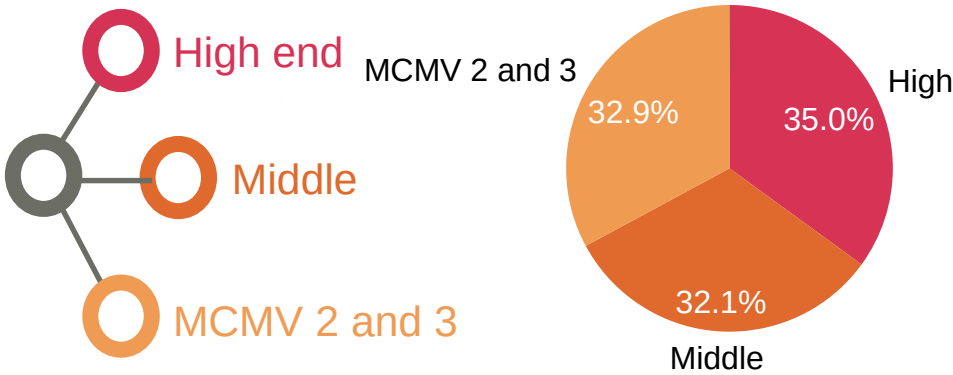


OVERVIEW

GEOGRAPHICAL FOOTPRINT (LAUNCHES %CBR) OF 6M26



PRODUCT FOOTPRINT (LAUNCHES %CBR) OF 6M26



CYRELA

RATING

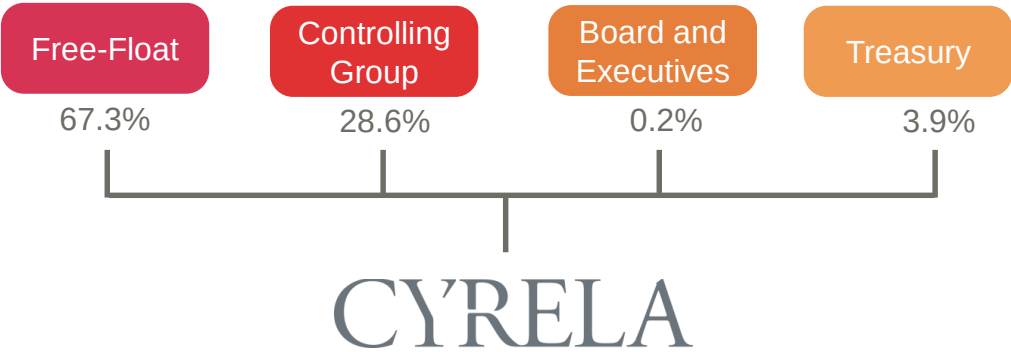
- National Scale: brAAA
- Global Scale: BB-
- Outlook: Stable

S&P Global

- National Scale: AAA.br
- Outlook: Stable

MOODY'S

SHAREHOLDERS' STRUCTURE



SOLID GROUP WITH EXTENSIVE EXPERIENCE IN THE INDUSTRY



Leadership position in the industry;



+60 years of history;



~ 6,600 employees (construction + administrative);



More than 200,000 clients;



Receivables – R\$ 18.7 billion (June, 2026);



Expertise in design and innovative projects.



Focus on São Paulo, Rio de Janeiro and South;



Integrated operation from land acquisition to construction;



Coverage of all categories of customers;



Strong Brand

Top Imobiliário 2025 | Real Estate and Sales;

Valor 1000 | The 1000 biggest companies;



Solid financial situation and relationships with major banks.

HISTORY

CY'RELA

FOUNDATION 60'S

Cyrela is founded as a
land broker in São Paulo.

INTEGRATION 80'S and 90'S

Vertical integration:

Land broker;

Developer;

Brazil Realty becomes
listed company.

EXPANSION '00 – '10

Expansion to Rio de
Janeiro and other states;

Cyrela Brazil Realty IPO in
2005;

Spin-off of Properties
Division (Cyrela
Commercial Properties);

1st debenture offering

1st real estate receivables
backed securities (CRI)
issuance

CONSOLIDATION '11-'26

19th debenture issuance;

Focus and geographic
reduction;

Strategic planning
focused in profitability vs.
volume;

Launch of Vivaz brand;

CashMe creation.

OUR BRANDS

CY'RELA



CY'RELA

FINANCIAL STRENGTH,
CREDIBILITY AND
ENTREPRENEURIAL
VISION



JV's



LAVVI



PLANO&PLANO



OUR BRANDS



OPERATION SEGMENT

Luxury /
High End



Middle
Income



Economic



CYRELA

OUR BRANDS

CYRELA



OPERATION SEGMENT



- Launched in 2018, CashMe is a *fintech* from Cyrela's group that offers Home Equity Loans;
- Interest rates from IPCA +18.0% p.y. or 25.9% p.y. fixed rate;
- R\$ 3.7 billion in revenues (June, 2026);
- Simplified process, completely online and in a few steps;
- Operating in over 50 Brazilian cities, in the South, Southeast and Midwest regions.



Simulation and
Proposal



Client first
approach



Contract
signing



Credit in
account



FOCUS ON PROFITABILITY

CYRELA

GOVERNANCE

CYRE
B3 LISTED NM

- Committees;
- Process and policies;
- B3's Novo Mercado listing (highest level)

BACK TO CYRELA "DNA"

- Focus on all segments;
- Living as a Middle income brand
- MCMV through Cury, Plano&Plano and our own brand, Vivaz

FINANCIAL DISCIPLINE

- Focus on margins
- "Cost Culture"
- Leverage Reduction
- Capital Structure adjustment through dividend payments



COMPANY LONGEVITY

- Leader's development
- Meritocracy
- Cyrela's culture strengthening
- Bonus – focused on deliveries and profitability of the projects

EXECUTION

- Project level cost control;
- Systems and process improvement
- Corporate Engineering

RESTRUCTURING THE STRATEGIC MODEL



FOCUS ON ORGANIC GROWTH

CYRELA

2006 2007 2008 2009 2010 2011 ... 2017 2023

2006

2007

2008

2017

2006

2008

2009

2010

2011

2017

2006

5

2007

11

2008

11

2009

9

2010

7

2011

4

2017

5

2023

5

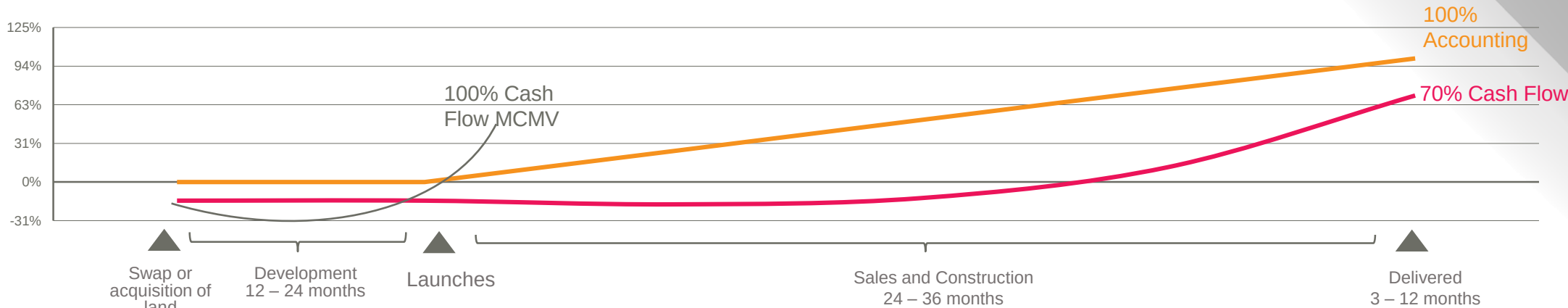
BUSINESS AND ECONOMIC CYCLE



BUSINESS CYCLE AND CASH FLOW

CYRELA

BUSINESS CYCLE



CASH FLOW



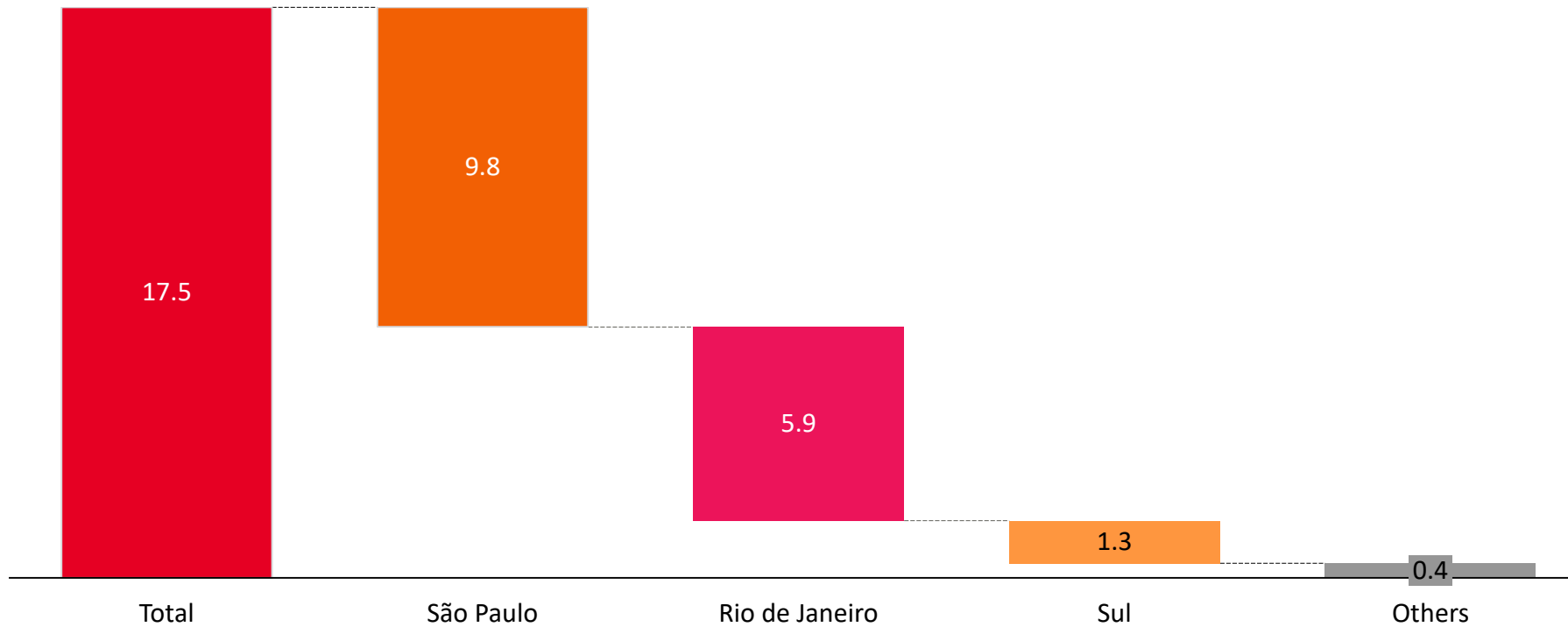
ACCOUNTING





LANDBANK – PSV 100% (R\$ BILLION)

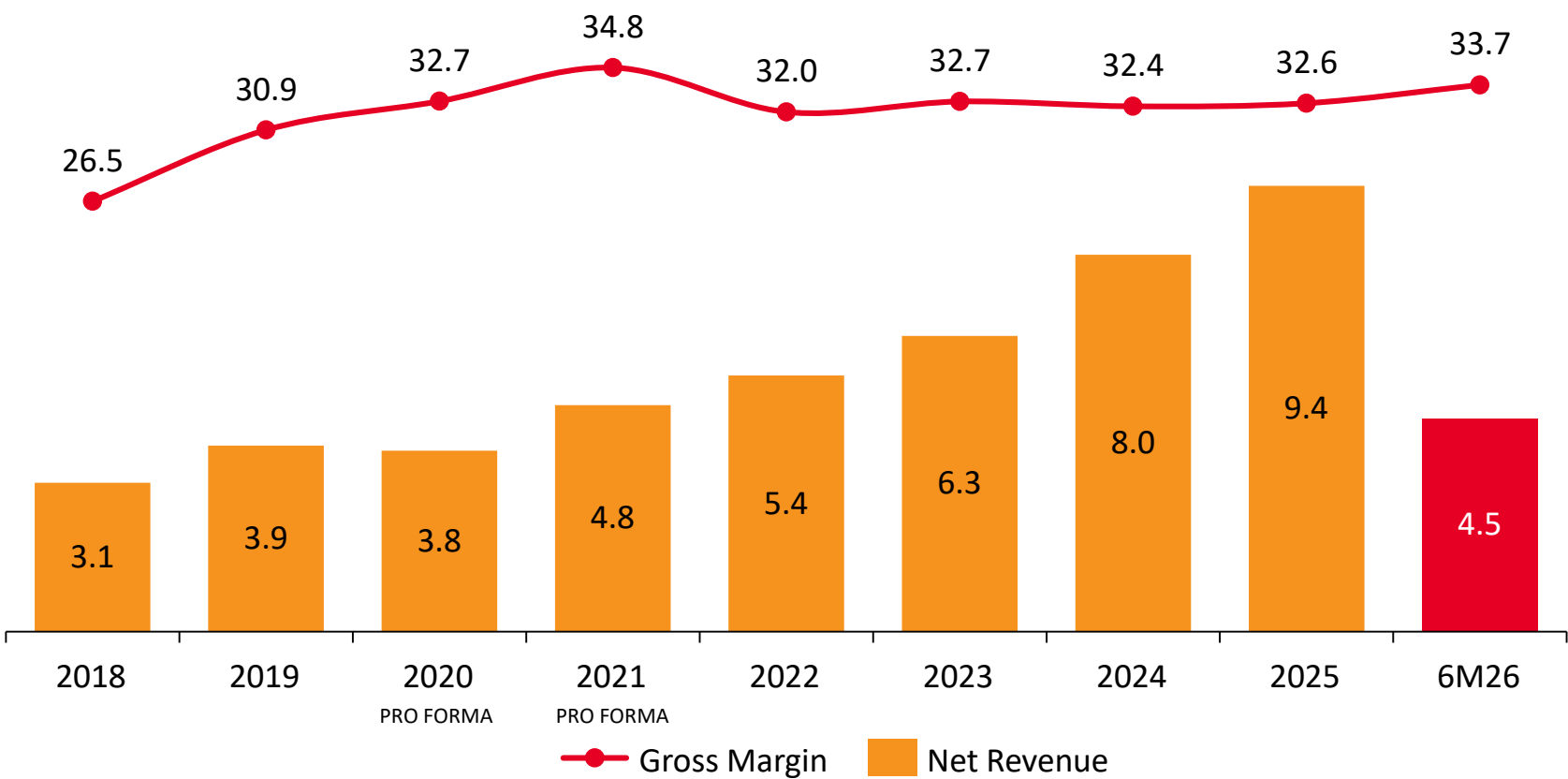
46% of landbank acquired through swaps



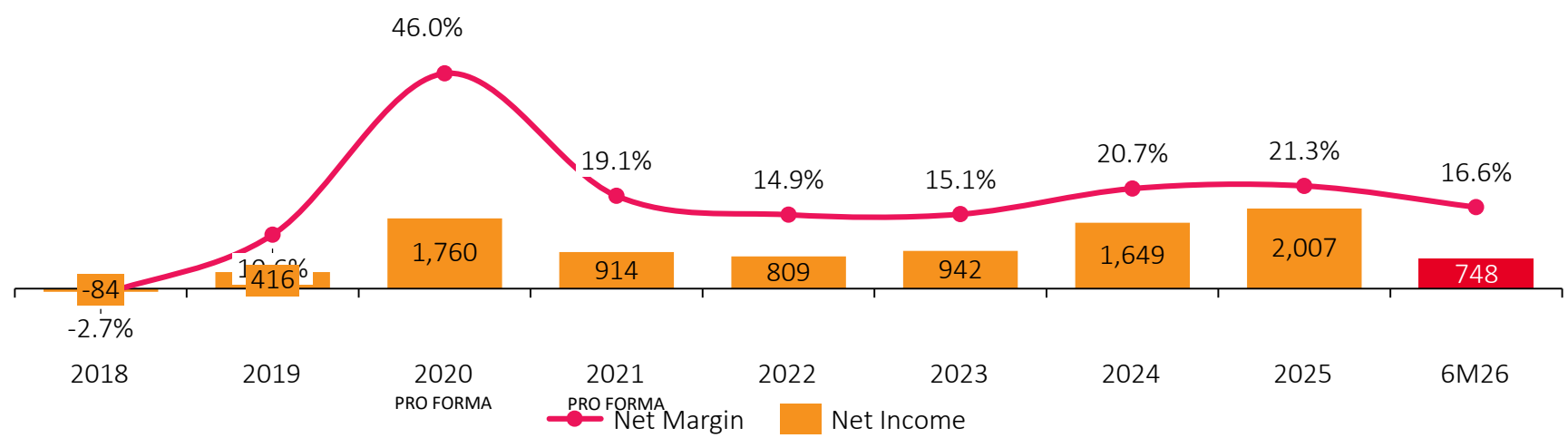
FINANCIAL HISTORY

CY'RELA

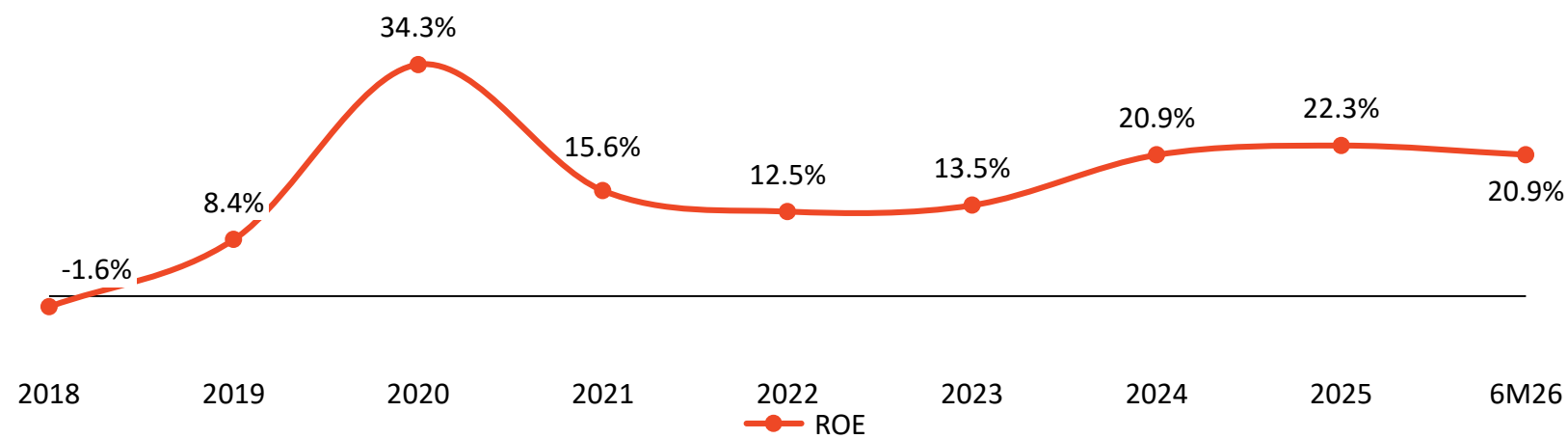
NET REVENUE (R\$ BILLION) AND GROSS MARGIN



NET INCOME (R\$ MILLION) AND NET MARGIN



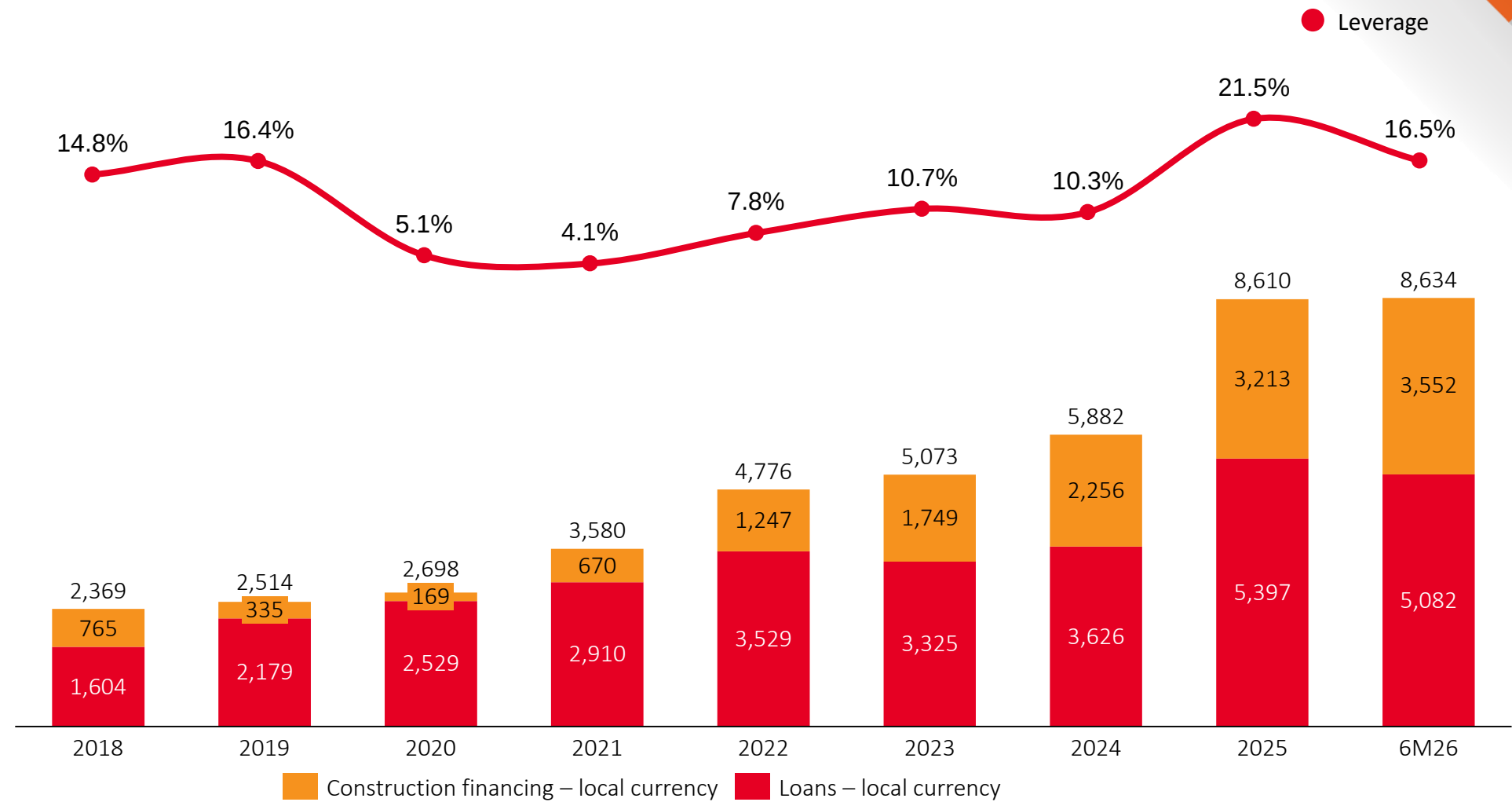
ROE – RETURN ON EQUITY



FINANCIAL HISTORY

CYRELA

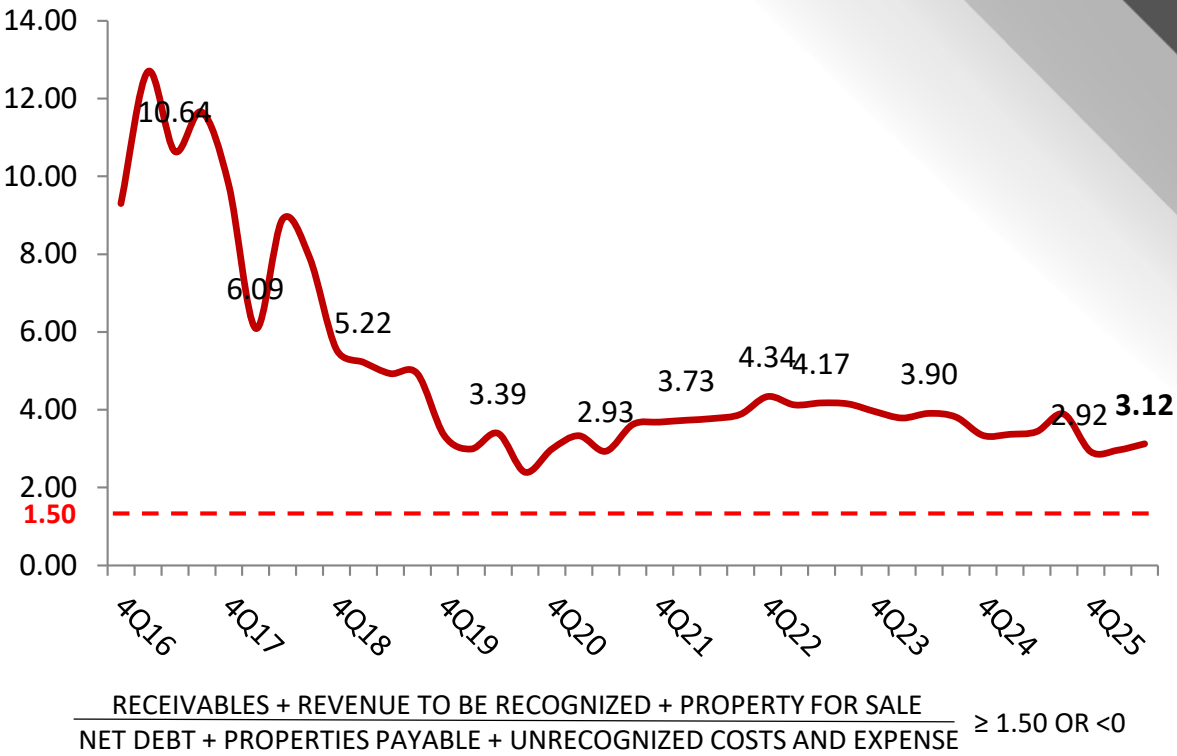
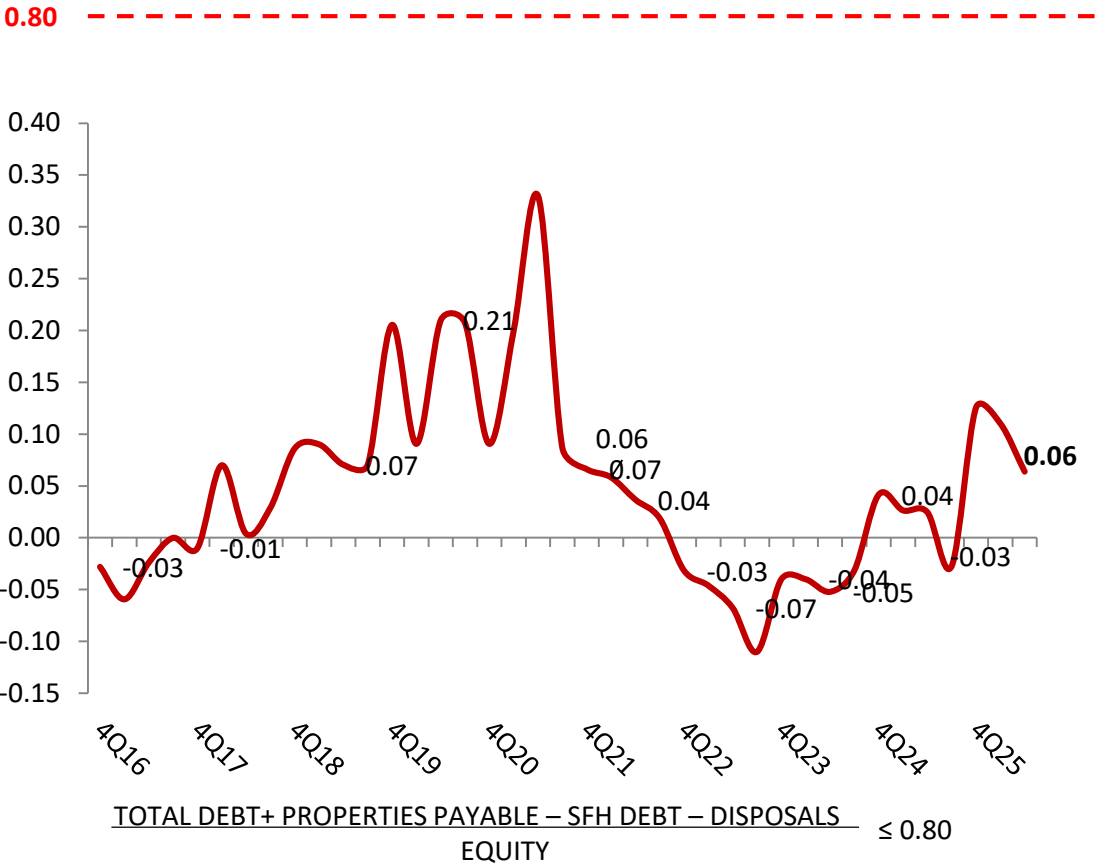
DEBT (R\$ MILLIONS)



FINANCIAL HISTORY

CYRELA

COVENANTS

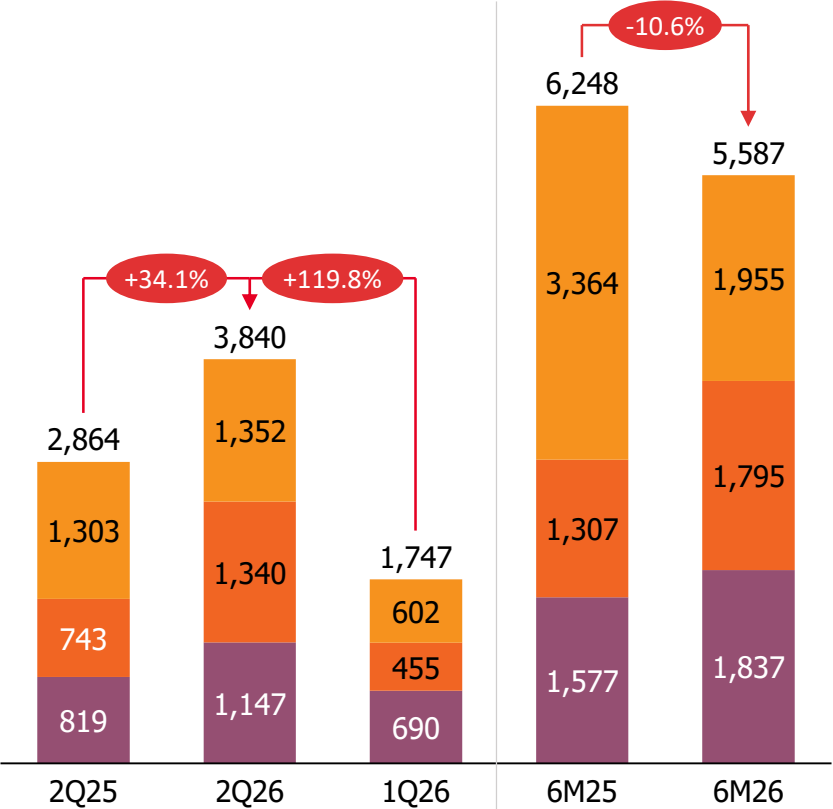


OPERATING RESULTS

CYRELA

LAUNCHED – %CBR EX-SWAPS

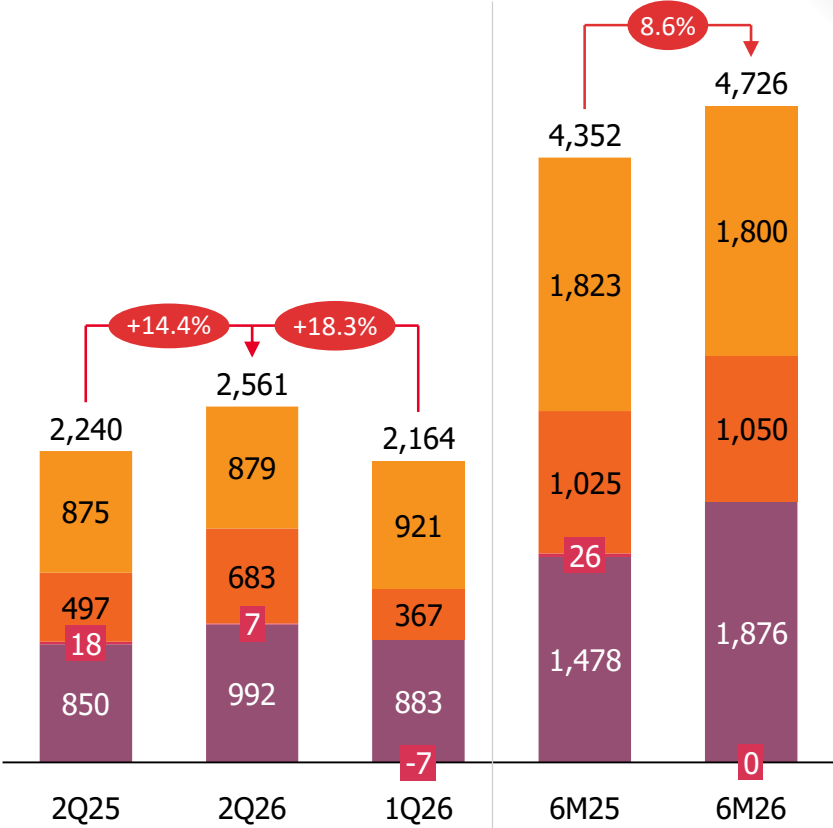
(R\$ millions)



High end Middle MCMV 2 and 3

PRE SALES – %CBR EX-SWAPS

(R\$ millions)



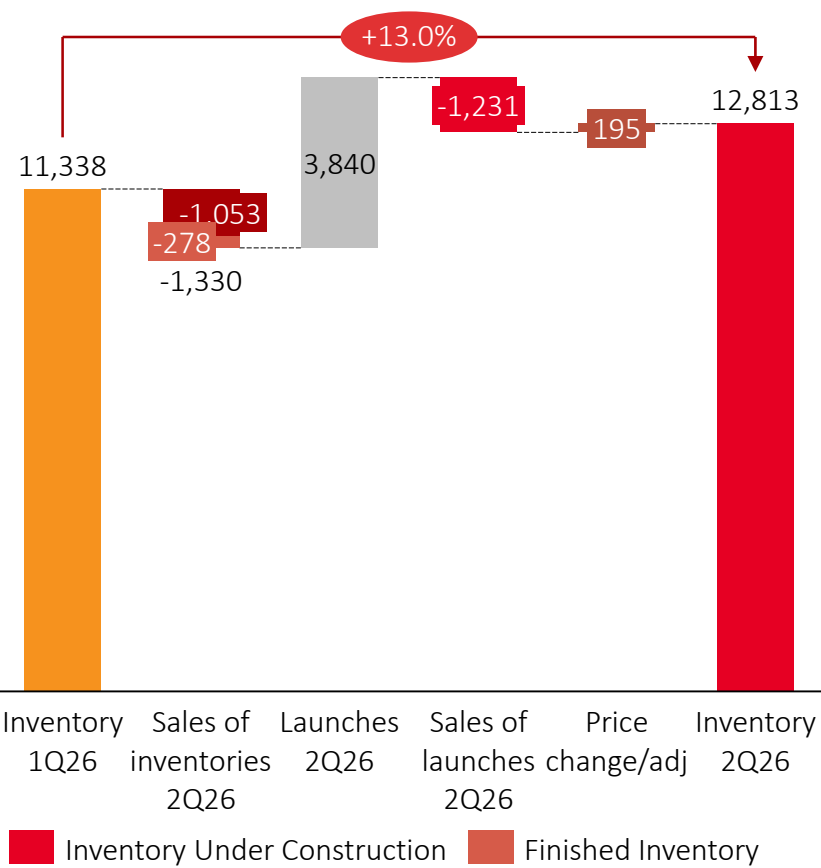
High end Middle Vivaz Prime MCMV 2 and 3

OPERATING RESULTS

CYRELA

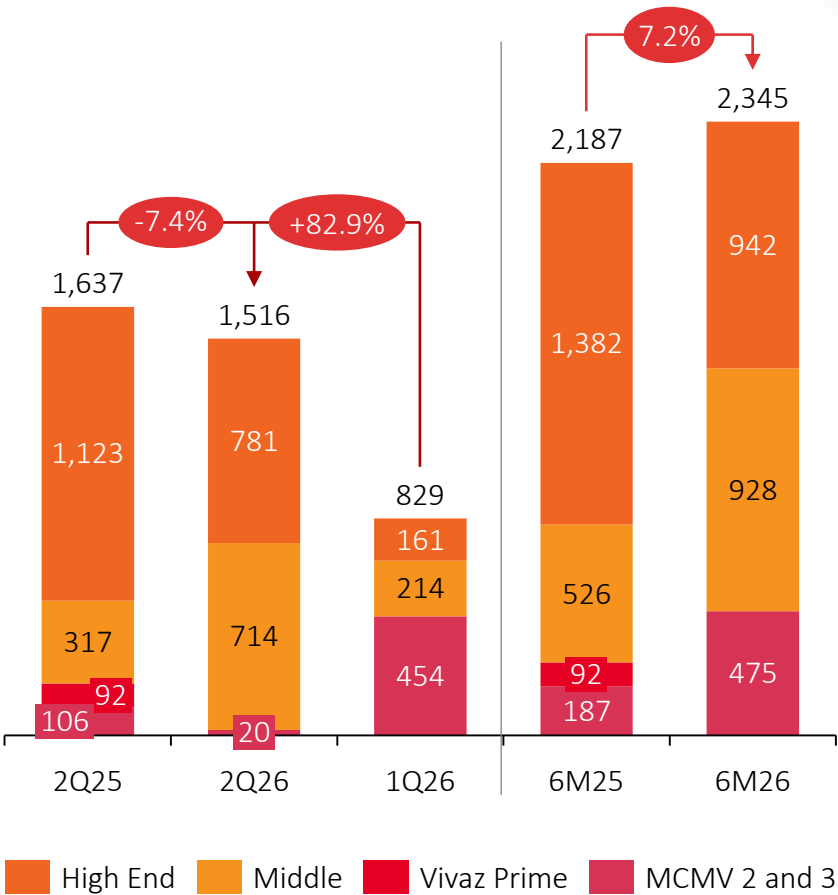
INVENTORY – %CBR

(R\$ millions)



DELIVERED – %CBR

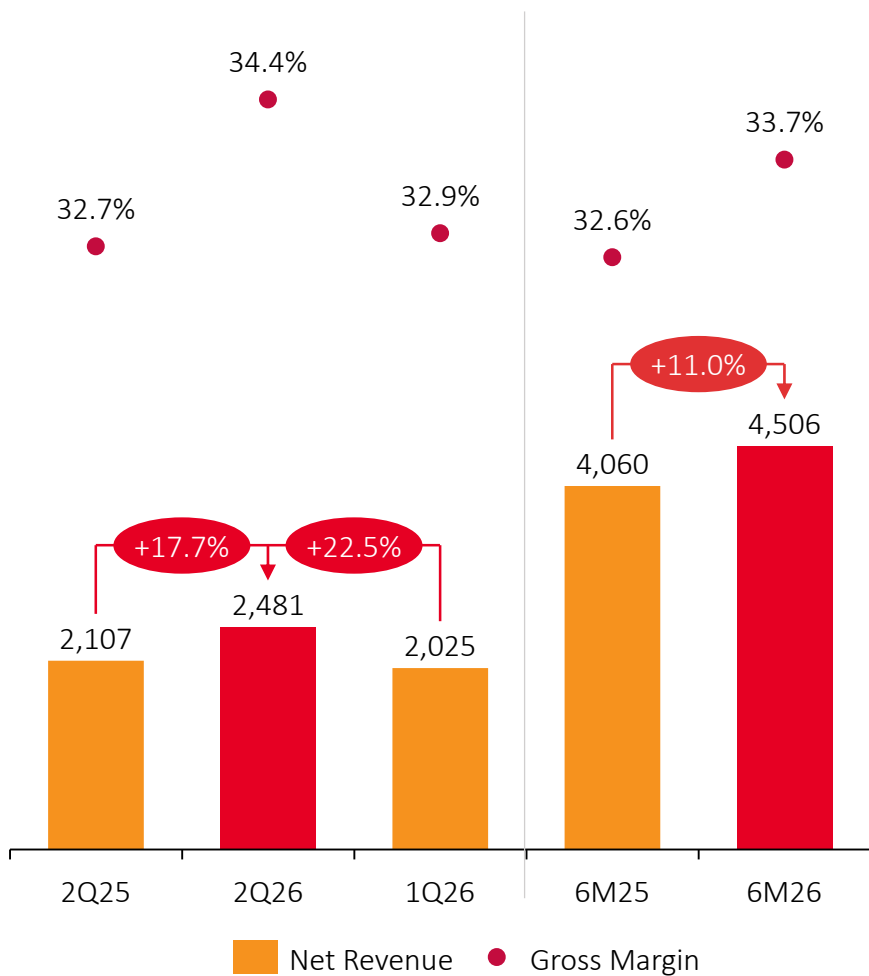
(R\$ millions)



FINANCIAL RESULTS

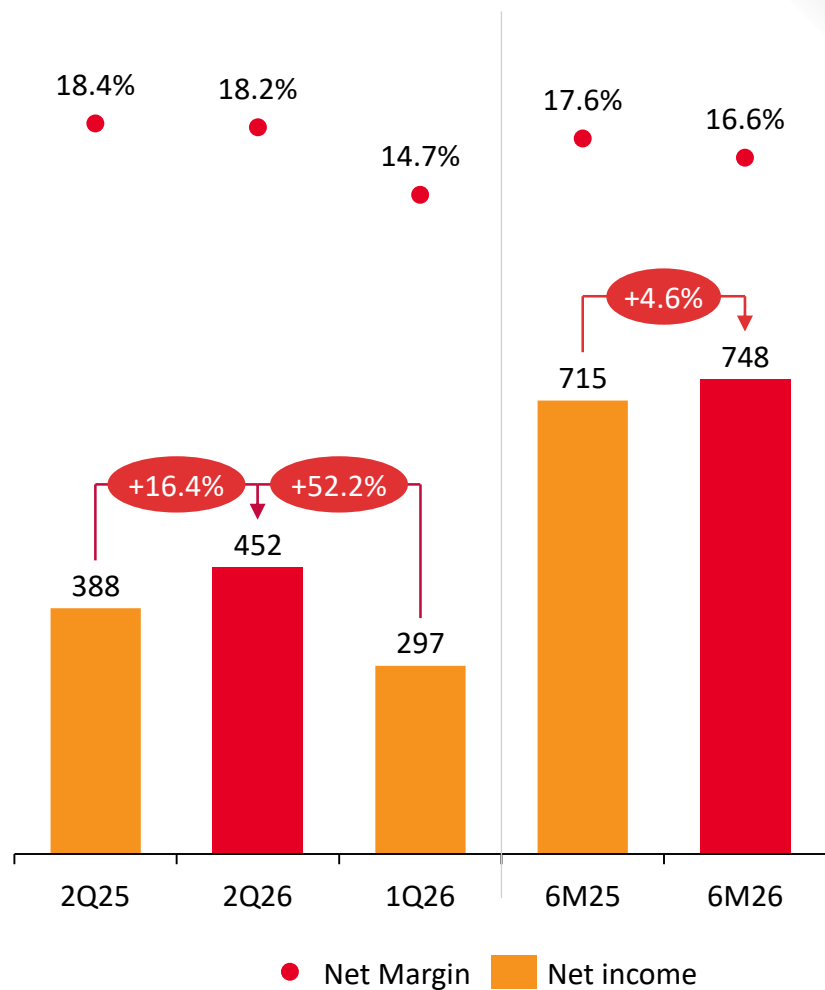
NET REVENUE AND GROSS MARGIN

(R\$ millions)



NET INCOME AND NET MARGIN

(R\$ millions)

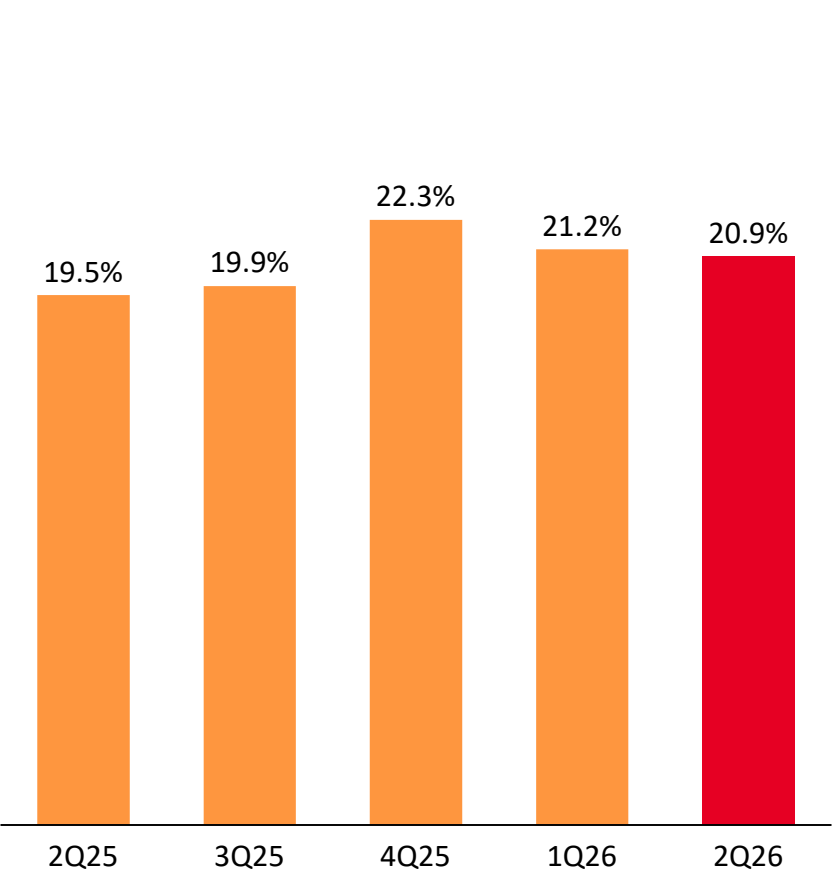


FINANCIAL RESULTS

CYRELA

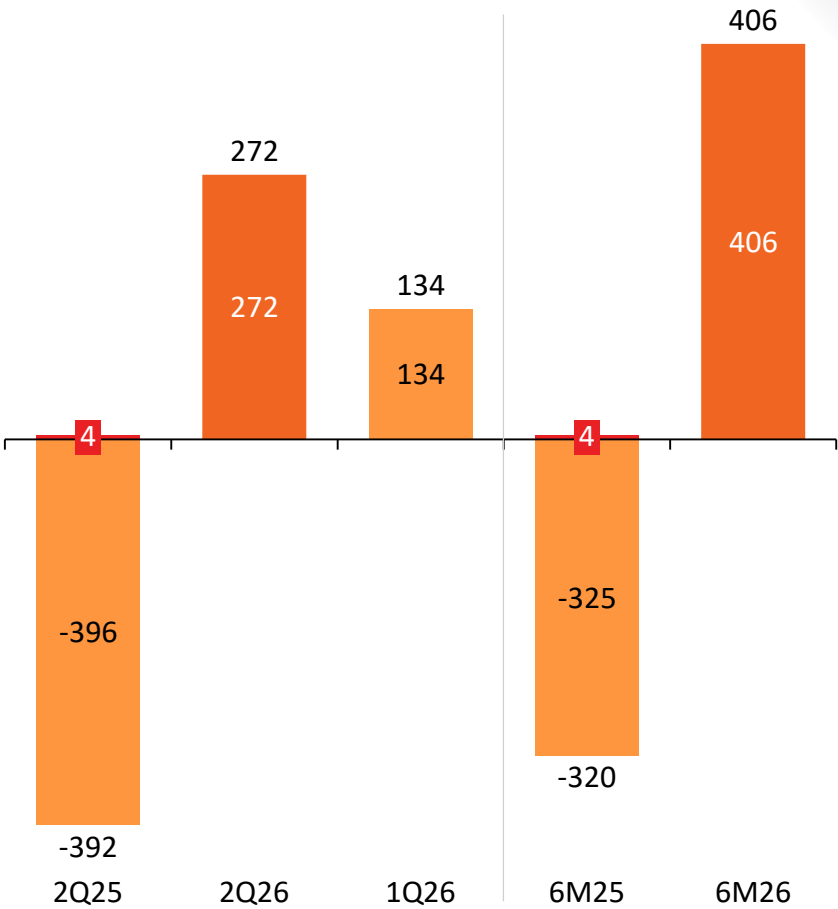
ROE – RETURN ON EQUITY

(%)



CASH GENERATION / CONSUMPTION

(R\$ millions)



■ Non-Recurring

CY'RELA

[CLICK HERE](#) TO SEE THE FULL REPORT WITH 2Q26 RESULTS



PORTFOLIO | CYRELA

PORTFOLIO

Tallest residential building in Latin America (2006)

Ballroom on the 41st floor

First project with different typologies in the same project

**MANDARIM
SÃO PAULO (2006)**



CYRELA



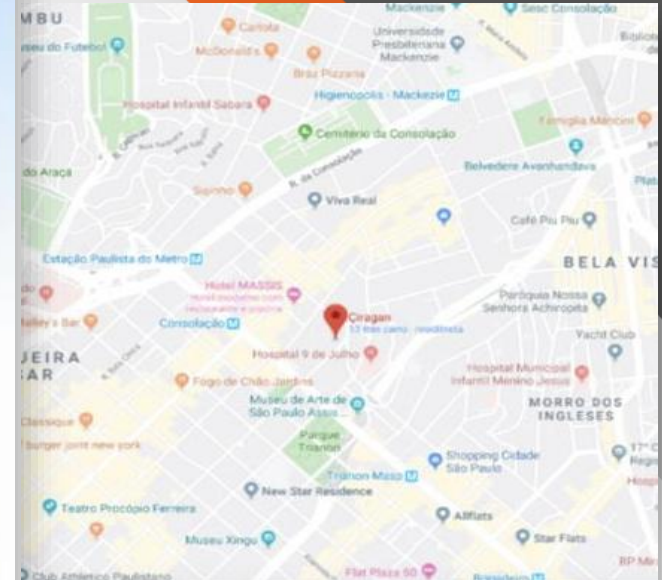
PORTFOLIO

First project to aggregate a residential and a commercial tower in the same project

**CIRAGAN
SÃO PAULO (2007)**



CYRELA



PORTFOLIO

PARQUE ALFREDO VOLPI
SÃO PAULO (2007)



CYRELA



PORTFOLIO

Architecture inspired in historic buildings

The buildings were restored and adapted with common areas

**LE PALAIS
RIO DE JANEIRO (2010)**



CYRELA



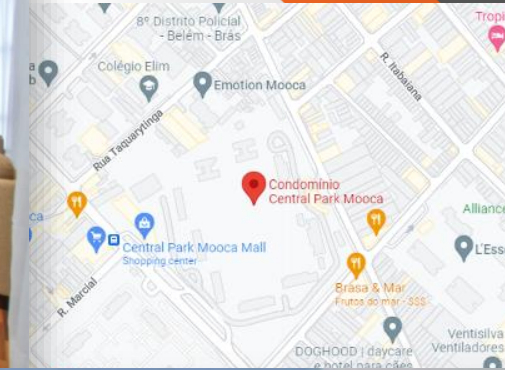
PORTFOLIO

First project launched in an industrial area in São Paulo (Mooca)

Innovation with an internal park

560 units sold in 10 days

**CENTRAL PARK MOOCA
SÃO PAULO (2010)**



CYRELA

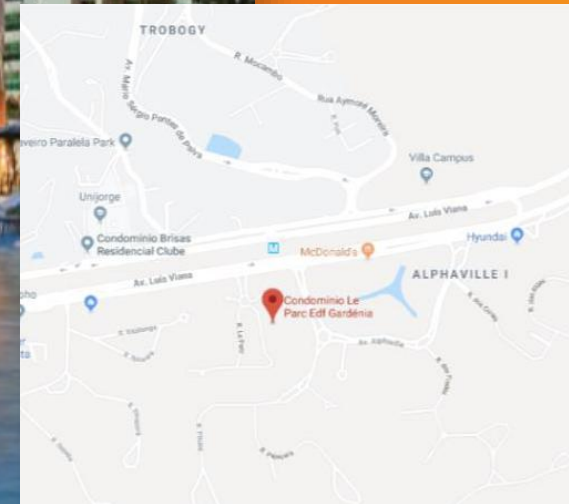


PORTFOLIO

CY'ELA



LE PARC
SALVADOR/BA (2012)

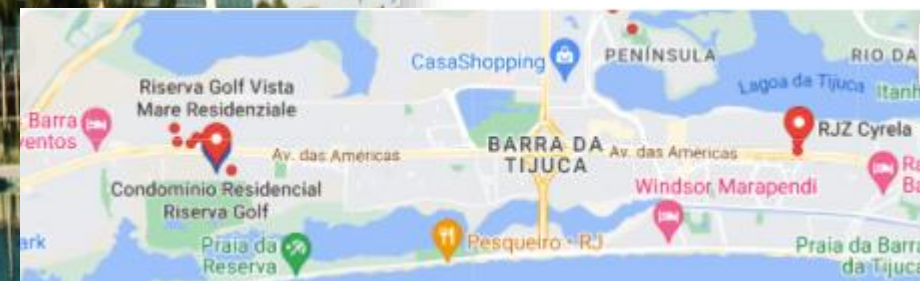


PORTFOLIO

CYRELA



RISERVA GOLF RIO DE JANEIRO (2014)



PORTFOLIO



CYRELA BY PININFARINA SÃO PAULO (2014)

Facade signed by Pininfarina



CYRELA



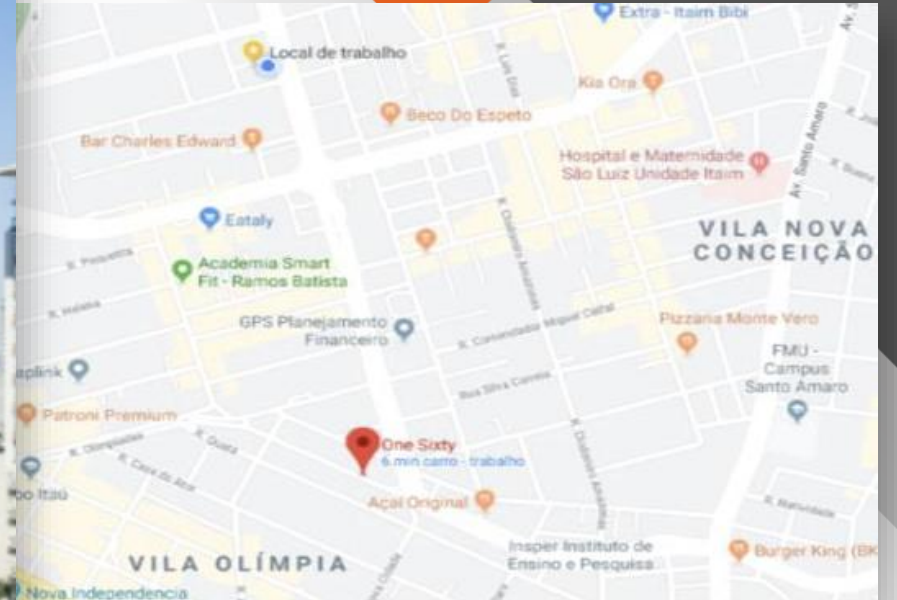
PORTFOLIO

CYRELA

Project signed by Yoo Studio

A single tower on 5,650m² of land in the middle of Av. Faria Lima, in São Paulo, with pool houses, tennis court, spa and Olympic-sized swimming pools

**ONE SIXTY
SÃO PAULO (2015)**



PORTFOLIO

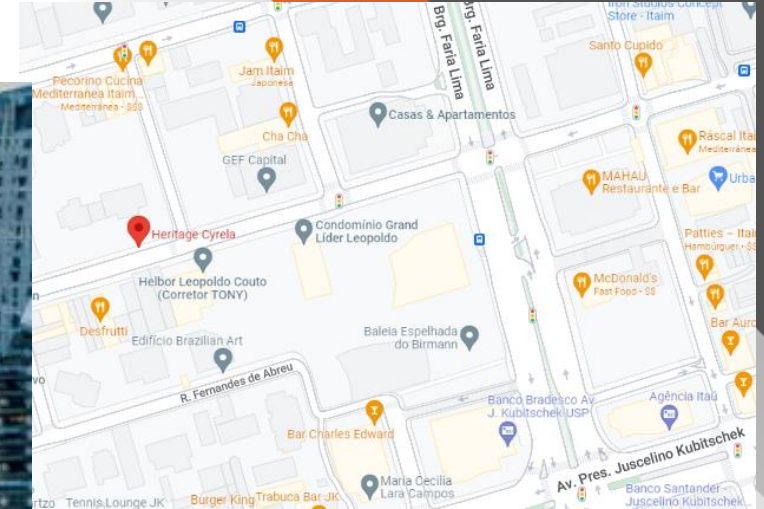
CYRELA

Heritage has its facade signed by Pininfarina

Floor plan with layout flexibility, including for bathrooms

Box space and private deposit for all units

**HERITAGE
SÃO PAULO (2017)**



PORTFOLIO

All residences facing the beach and Parque do Flamengo;

The perfect mix between the design signed by Yoo Studio and the exuberance of the Marvelous City.

RIO BY YOO
RIO DE JANEIRO (2018)



CY'RELA



PORTFOLIO

Apartments in Vila Clementino, a few meters from Ibirapuera;

Double height ballroom.

**ICONYC
SÃO PAULO (2019)**



CY'RELA



PORTFOLIO

CY'RELA



ON THE PARC
SÃO PAULO (2020)



PORTFOLIO

Outdoor and indoor pool with 25m lane, rooftop lounges, clay tennis court and much more.

**THE PARK INSPIRED BY DROR
PORTO ALEGRE (2020)**

PORTFOLIO

Outdoor and indoor pool with 25m lane, rooftop lounges, clay tennis court and much more.

**THE PARK INSPIRED BY DROR
PORTO ALEGRE (2020)**

THE PARK INSPIRED BY DROR PORTO ALEGRE (2020)



CYRELA

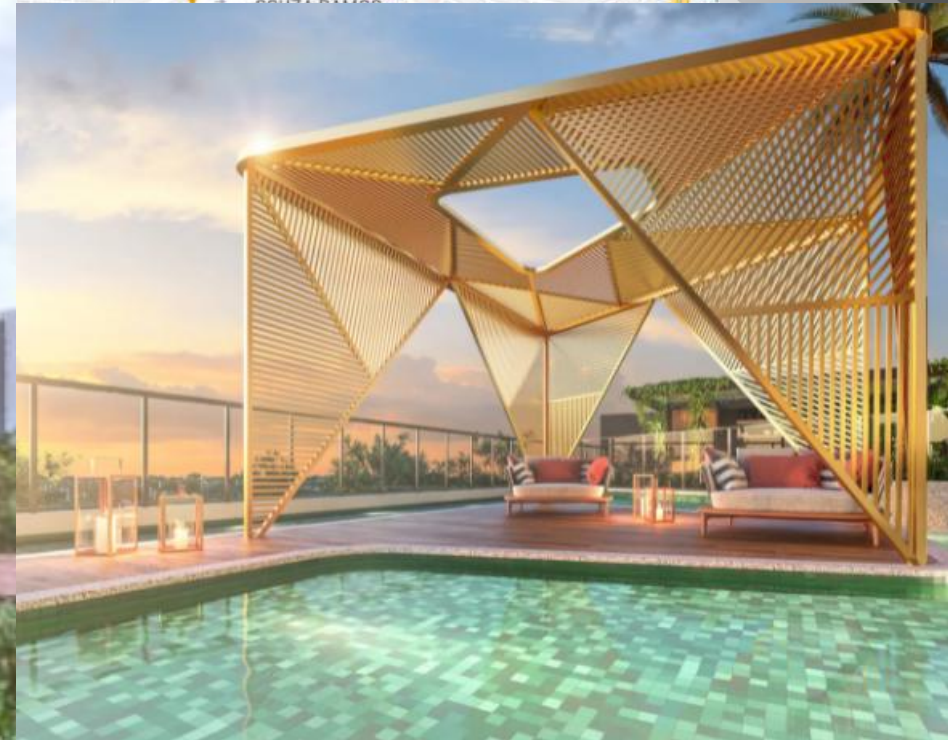


PORTFOLIO

N.A.U
SÃO PAULO (2021)



CYRELA



PORTFOLIO

CYRELA

HAUS PORSCHE
CONSULTING
PORTO ALEGRE (2021)

PORTFOLIO

CYRELA

HAUS PORSCHE
CONSULTING
PORTO ALEGRE (2021)



**HAUS PORSCHE
CONSULTING
PORTO ALEGRE (2021)**



PORTFOLIO

LE JARDIN CYRELA BY YOO SÃO PAULO (2021)



CYRELA



PORTFOLIO

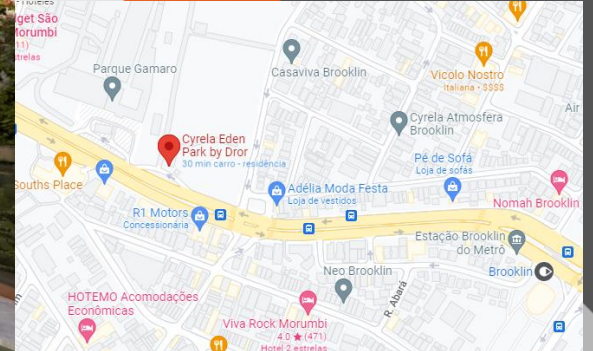


**WAVE BY YOO
RIO DE JANEIRO (2022)**



PORTFOLIO

CY'RELA



EDEN
SÃO PAULO (2022)



PORTFOLIO

VISTA CYRELA FURNISHED BY ARMANI CASA



CYRELA



PORTFOLIO

EPIC JARDIM EUROPA
DESIGN BY PININFARINA



CYRELA



PORTFOLIO

CY'RELA

CAPRI LIFESTYLE BY DOLCE&GABBANA CASA



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CYRE IBOVESPA B3 IMOB B3 IGCT B3 INDX B3 SMLL B3 IGC B3
B3 LISTED NM IBRX50 B3 ICON B3 IBRA B3 IVBX B3 IDIV B3 ITAG B3

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