



DIVULGAÇÃO DE RESULTADOS 4T24 E 2024

12 DE MARÇO DE 2025

Relações com Investidores
ri@cury.net

CURY
B3 LISTED NM

ICON B3
IGCT B3

IMOB B3
IGCX B3

IBRA B3
IGNM B3

SMLL B3
ITAG B3



CEO



Fabio Elias Cury

VP Comercial



Leonardo Mesquita

DRI

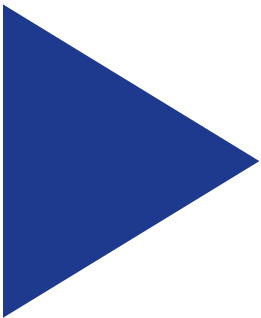


Ronaldo Cury

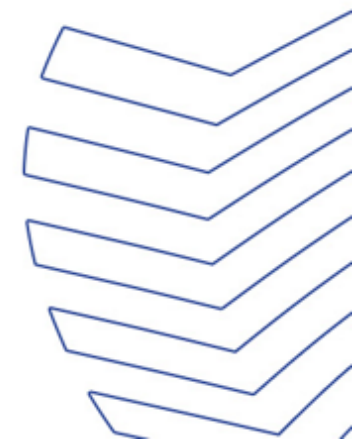
CFO



João Mazzuco, CFA

A solid blue triangle pointing to the right, positioned to the left of the text.

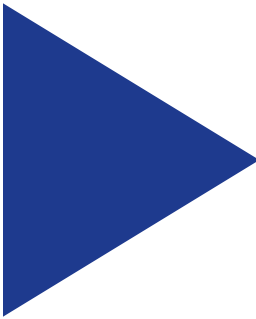
Fabio Cury
CEO





MENSAGEM DA ADMINISTRAÇÃO



A solid blue triangle pointing to the right, positioned to the left of the name "Ronaldo Cury".

Ronaldo Cury

DRI, Diretor de Relações Institucionais e de Crédito Imobiliário





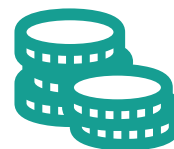
OPERACIONAIS

4T24

- LANÇAMENTOS: R\$ 1.399,8 MM
- VENDAS LÍQUIDAS: R\$ 1.423,7 MM
- VSO LÍQUIDA: 43,7%
- GERAÇÃO DE CAIXA OPERACIONAL: R\$ 150,4 MM

2024

- LANÇAMENTOS: R\$ 6.579,6 MM
- VENDAS LÍQUIDAS: R\$ 6.162,3 MM
- VSO LÍQUIDA: 77,1%
- GERAÇÃO DE CAIXA OPERACIONAL: R\$ 466,7 MM



FINANCEIROS

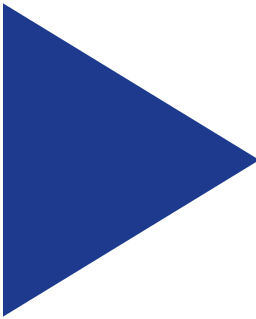
4T24

- RECEITA LÍQUIDA: R\$ 1.035,0 MM
- MARGEM BRUTA AJUSTADA: 39,3%
- LUCRO LÍQUIDO: R\$ 188,9 MM
- MARGEM LÍQUIDA: 18,2%

2024

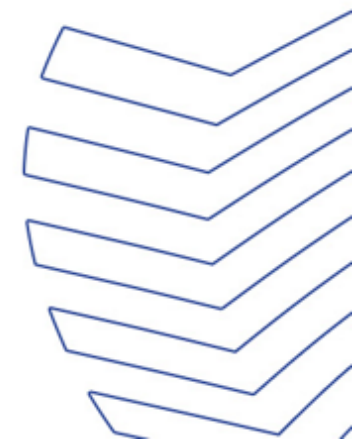
- RECEITA LÍQUIDA: R\$ 3.926,3 MM
- MARGEM BRUTA AJUSTADA: 38,7%
- LUCRO LÍQUIDO: R\$ 698,8 MM
- MARGEM LÍQUIDA: 17,8%



A solid blue triangle pointing to the right, positioned to the left of the name.

Leonardo Mesquita

Vice Presidente Comercial



DESTAQUES DE LANÇAMENTOS – VENDAS ATUALIZADAS ATÉ 10/03/2025

São Paulo

Lyne Campo Limpo



Out/2024

VGv R\$ 245 MM

Zona Sul

99% vendido

Máximo Vila Mascote



Nov/2024

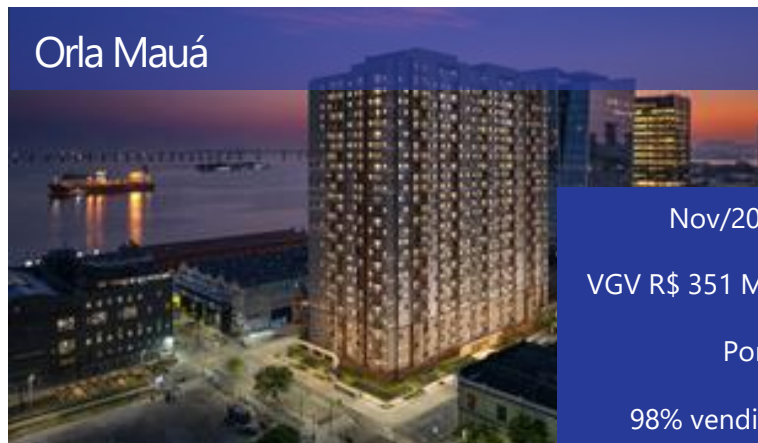
VGv R\$ 166 MM

Zona Sul

98% vendido

Rio de Janeiro

Orla Mauá



Nov/2024

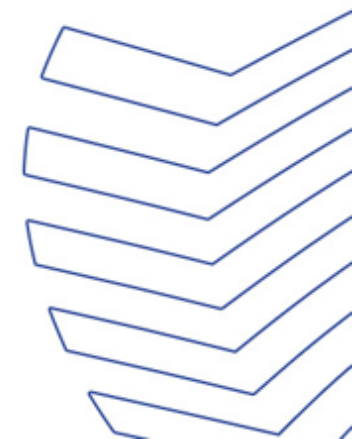
VGv R\$ 351 MM

Porto

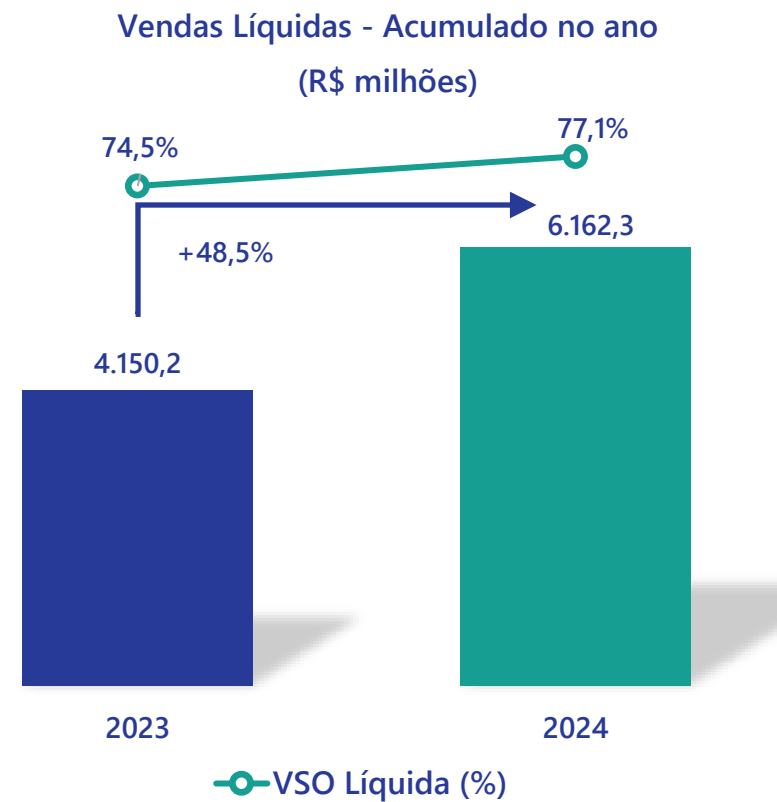
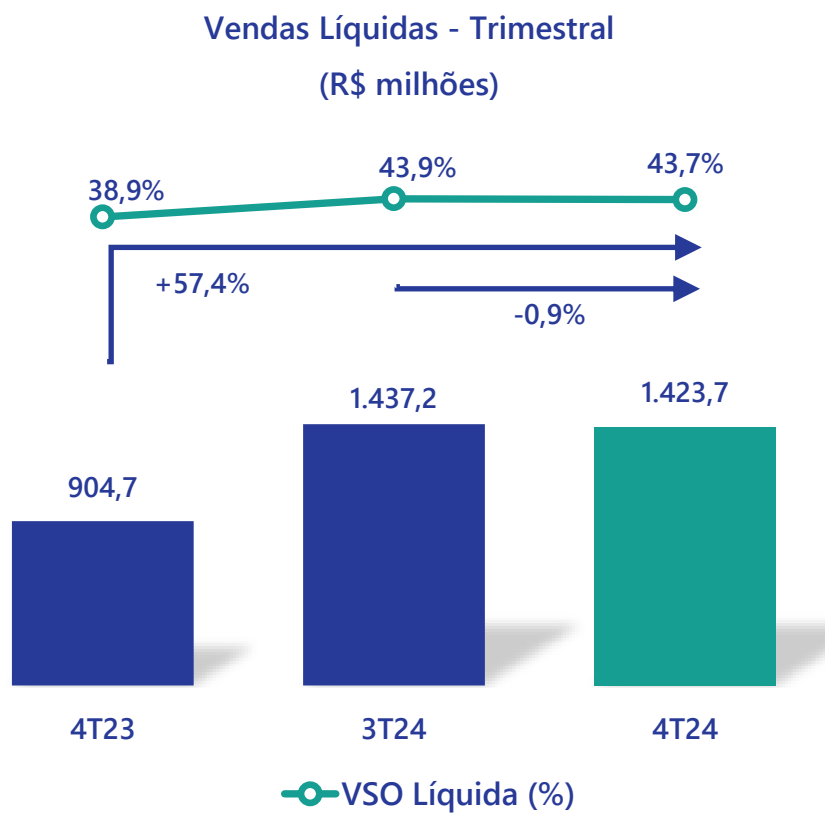
98% vendido

7 empreendimentos no
4T24

VGv de R\$ 1.399,8
milhões



INDICADORES OPERACIONAIS

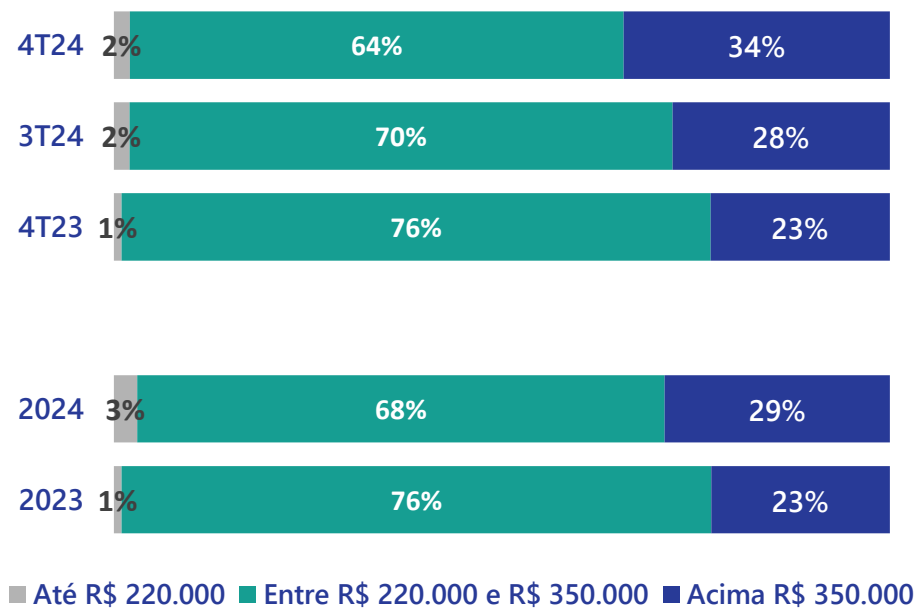


ESTRATÉGIA DE VENDAS

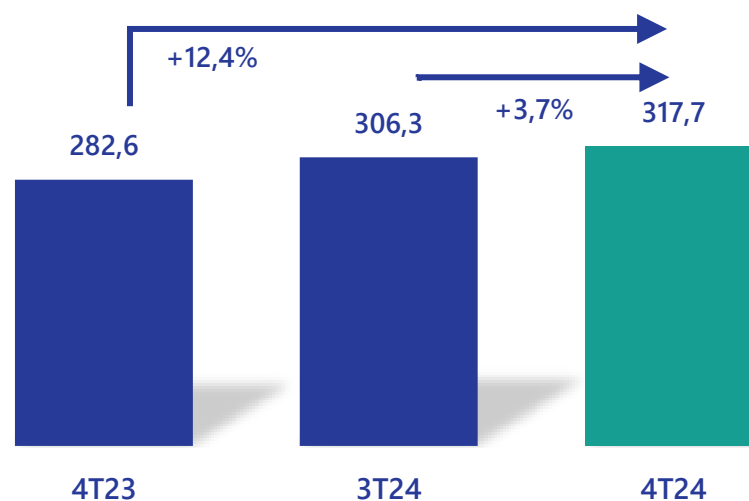
FOCADA NAS FAIXAS MAIS ALTAS E FORA DO PROGRAMA MCMV



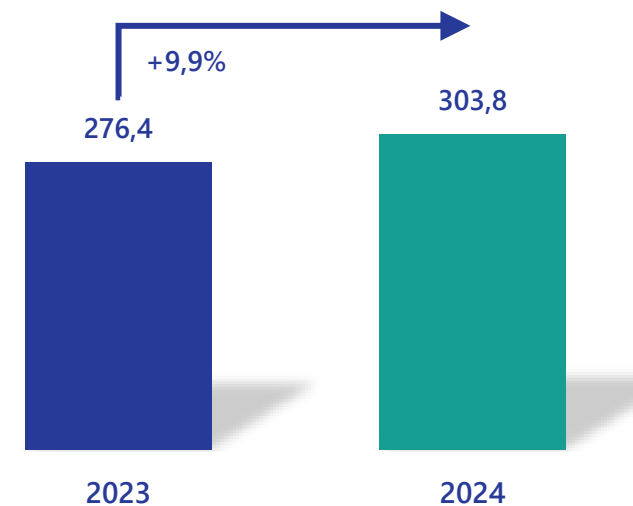
% de participação por faixa de preço



Preço Médio por unidade - Trimestral
(R\$ mil)



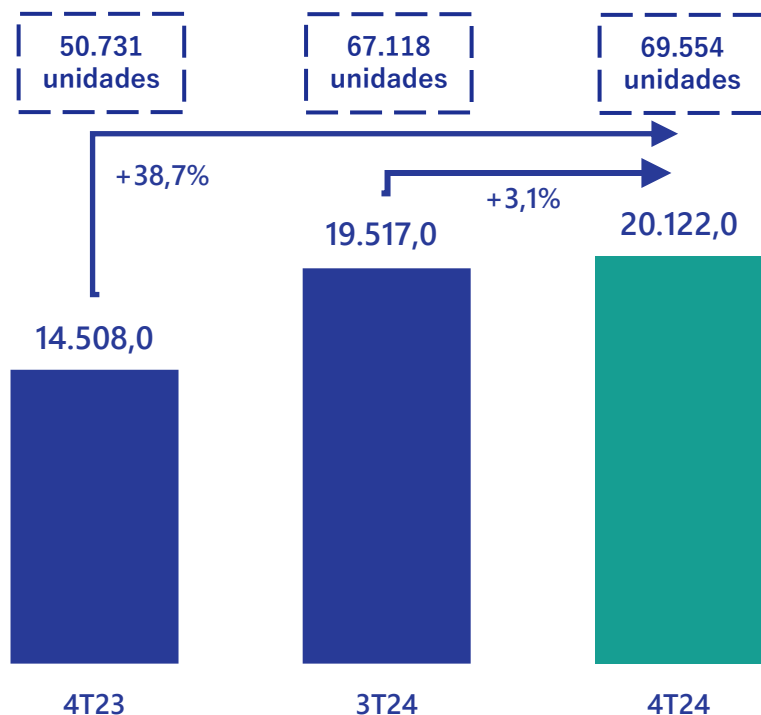
Preço Médio por unidade - Acumulado no ano
(R\$ mil)



INDICADORES OPERACIONAIS

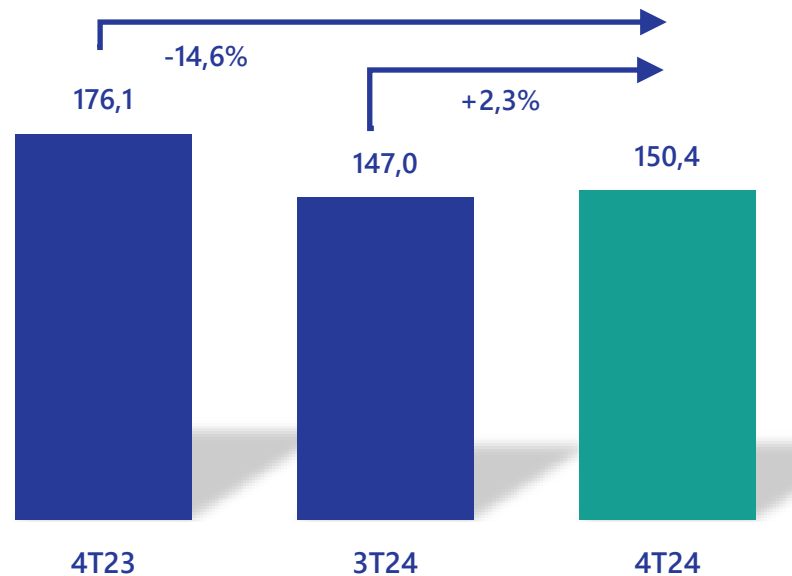
Landbank - VGV Potencial

(R\$ milhões)



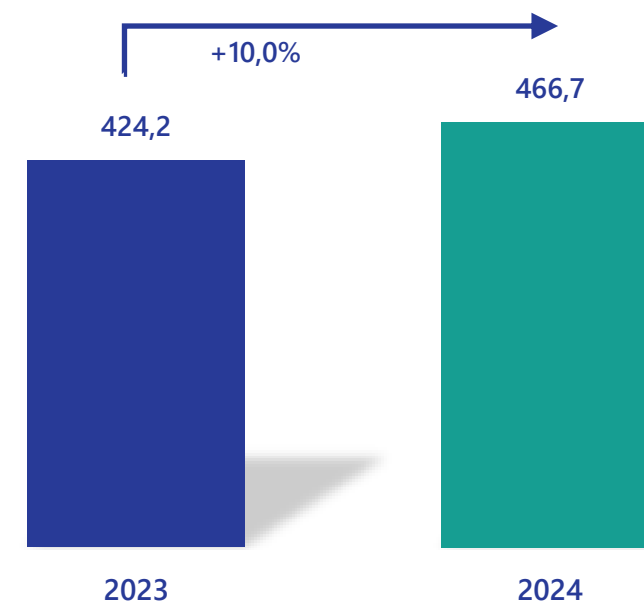
Geração de Caixa - Trimestral

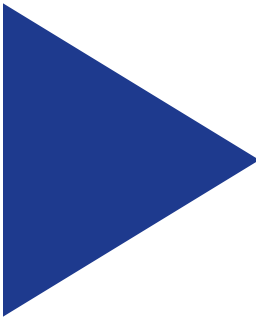
(R\$ milhões)



Geração de Caixa - Acumulado do ano

(R\$ milhões)

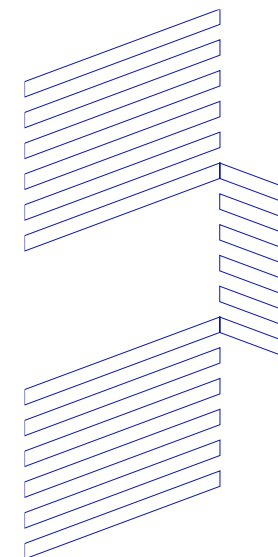
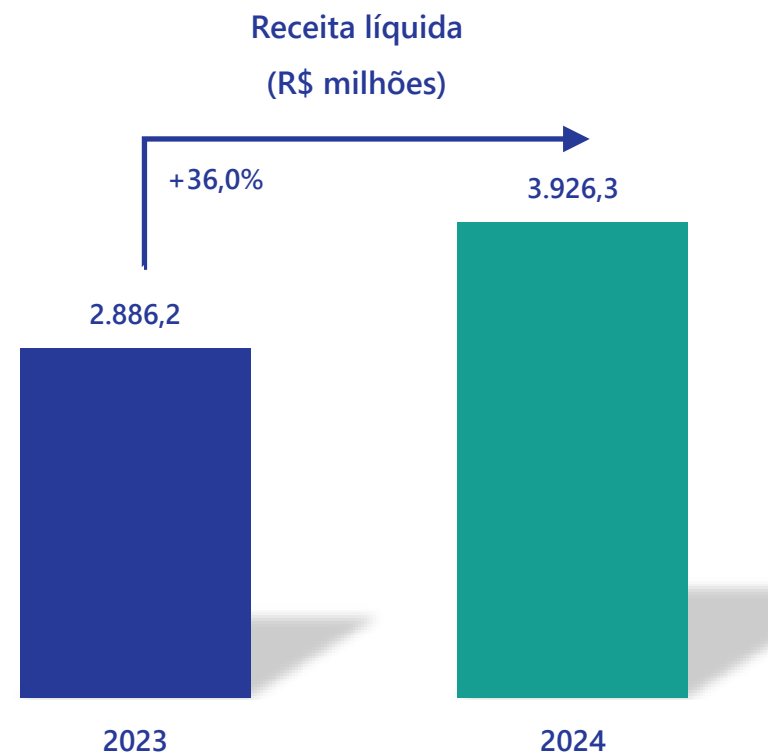
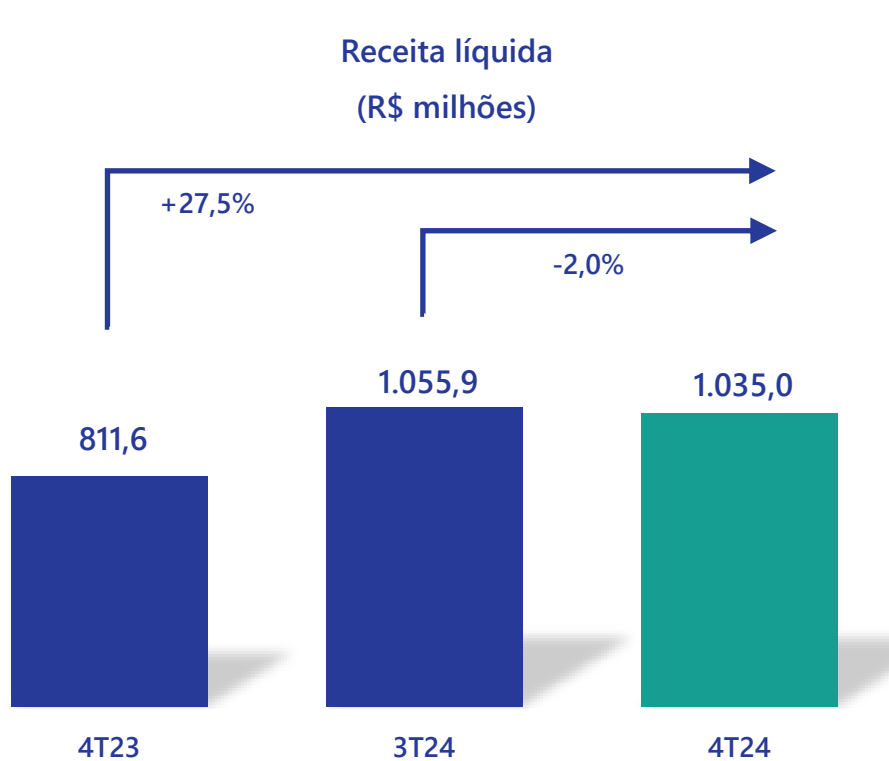




João Mazzuco, CFA
CFO

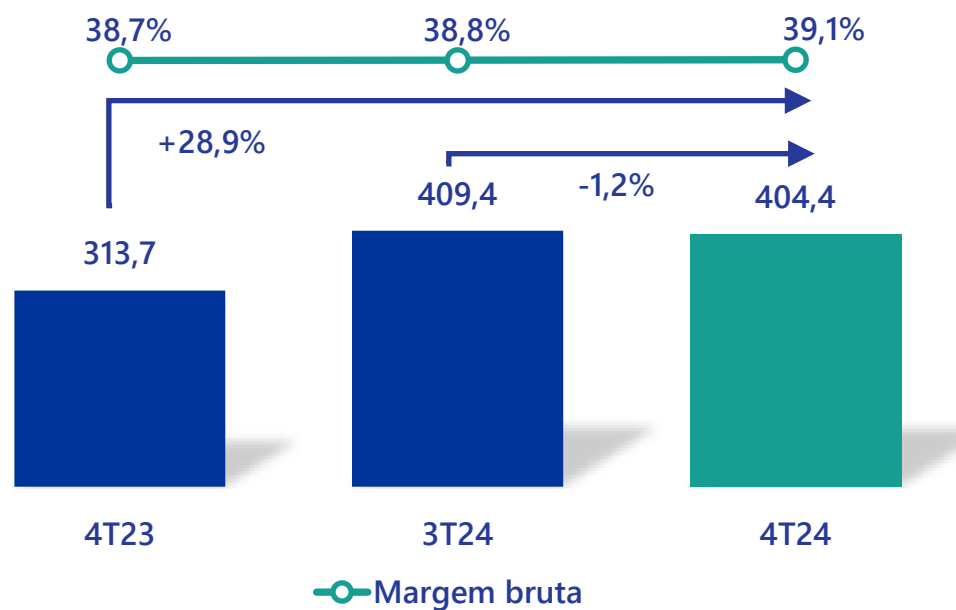


INDICADORES FINANCEIROS

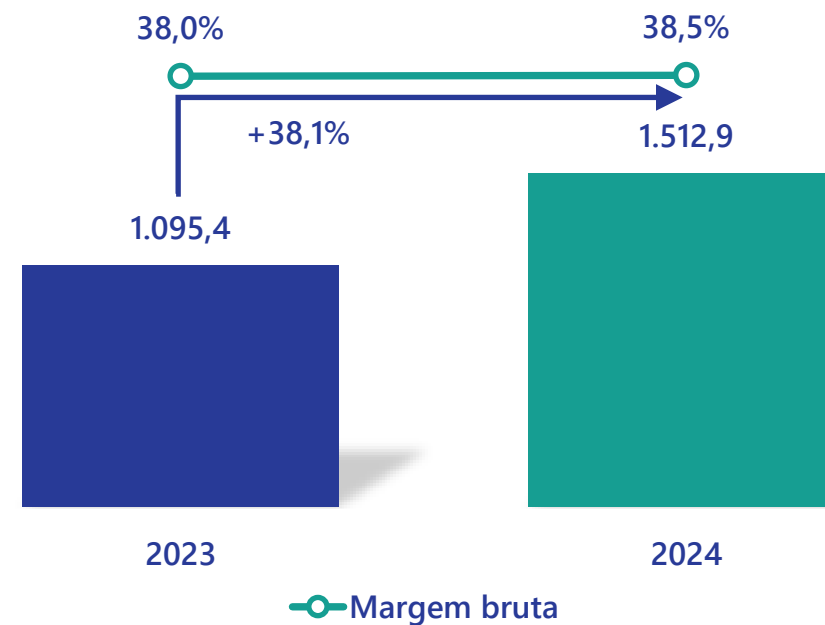


INDICADORES FINANCEIROS

Lucro bruto e margem bruta
(R\$ milhões e %)

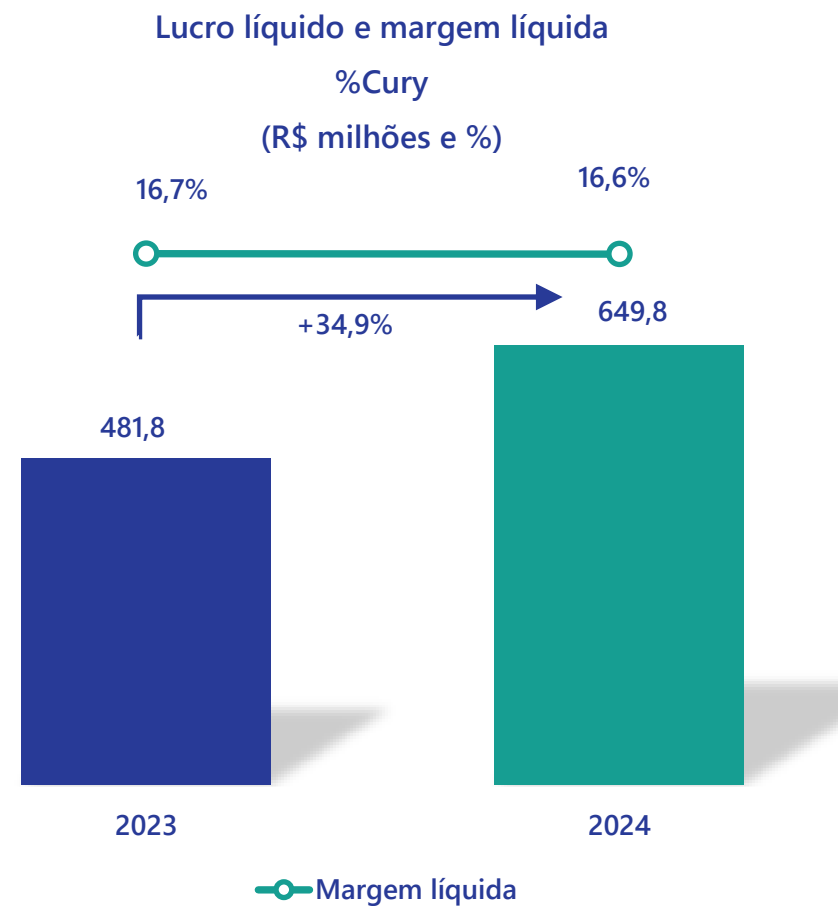
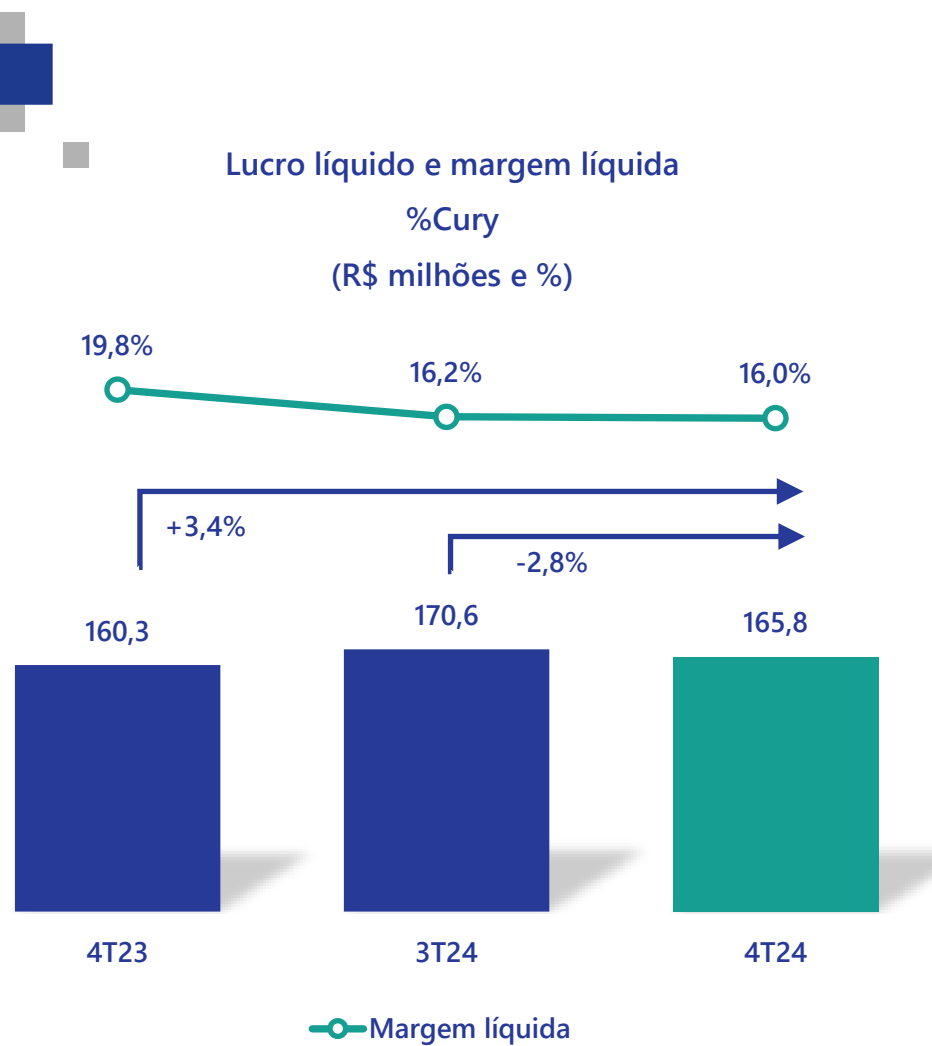


Lucro bruto e margem bruta
(R\$ milhões e %)

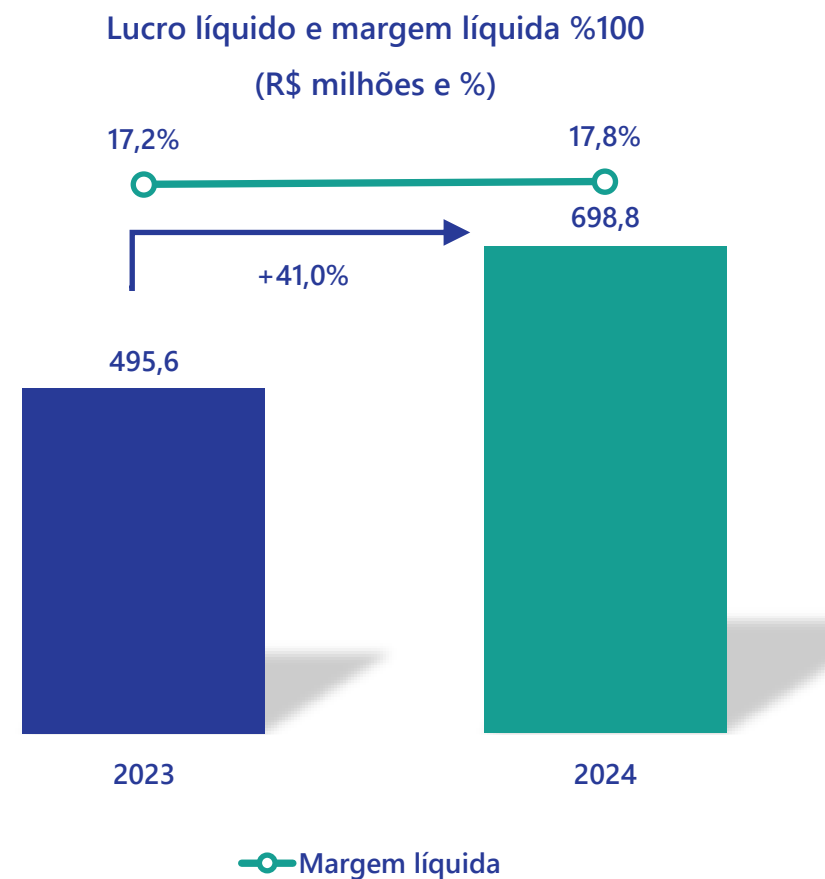
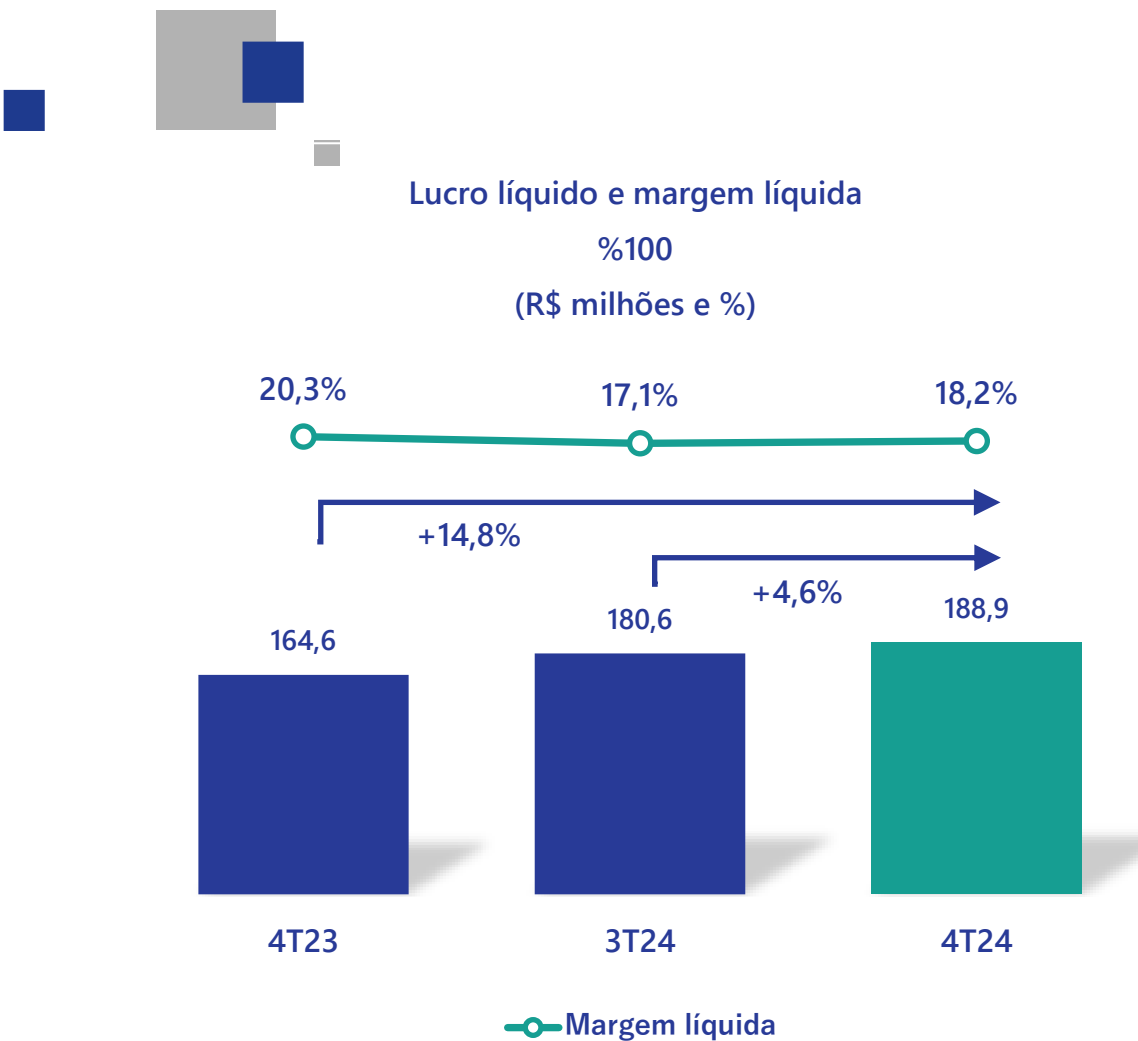


Margem Bruta Ajustada 4T24: 39,3% 2024: 38,7%

INDICADORES FINANCEIROS



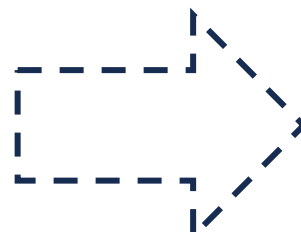
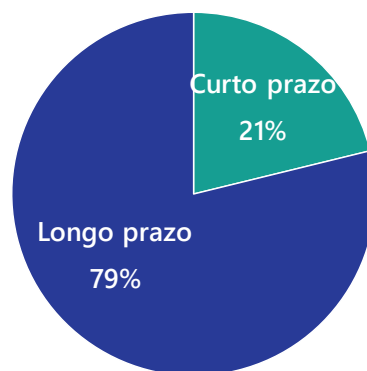
INDICADORES FINANCEIROS



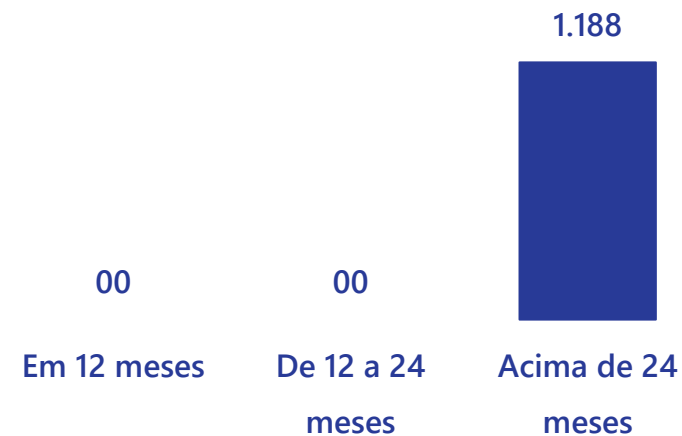
INDICADORES FINANCEIROS



Perfil do endividamento Corporativo
31/12/2024



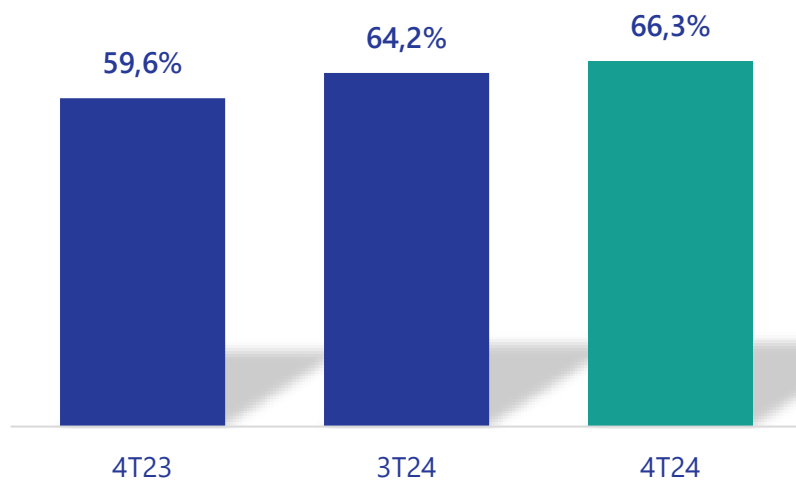
Cronograma de Amortização 31/12/2024
da Dívida Corporativa Ajustada por
Eventos Subsequentes
(R\$ milhões)



Caixa Líquido R\$ 429,8 milhões

INDICADORES FINANCEIROS

Retorno sobre o PL
(ROE - Return on Equity)



Asset Light



Geração de Caixa



Distribuição de Dividendos

Relações com Investidores

Diretor de RI: Ronaldo Cury

Gerente de RI: Nádia Santos

Supervisor de RI: João Vitor Varricchio

Analista de RI: Thiago Leal

Estagiária: Mariana Sarmento

ri@cury.net

CURY **ICON B3 IMOB B3 IBRA B3 SMLL B3**
B3 LISTED NM IGCT B3 IGCX B3 IGNM B3 ITAG B3

Esta apresentação pode conter considerações futuras referentes às perspectivas do negócio, estimativas de resultados operacionais e financeiros. Essas informações e dados se baseiam exclusivamente nas expectativas da administração em relação ao futuro do negócio e seu contínuo acesso a capitais para financiar o plano de negócios da Companhia. Tais considerações futuras dependem, substancialmente, de mudanças nas condições de mercado, regras governamentais, pressões da concorrência, desempenho do setor e da economia brasileira, entre outros fatores e estão, portanto, sujeitas a mudança sem aviso prévio.





4Q24 and 2024 EARNINGS RESULTS

MARCH 12th, 2025

Investor Relations
ri@cury.net

CURY
B3 LISTED NM

ICON B3
IGCT B3

IMOB B3
IGCX B3

IBRA B3
IGNM B3

SMLL B3
ITAG B3



CEO



Fabio Elias Cury

VP Sales



Leonardo Mesquita

IRO

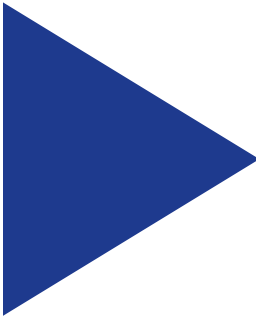


Ronaldo Cury

CFO



João Mazzuco, CFA

A solid dark blue triangle pointing to the right, positioned to the left of the text.

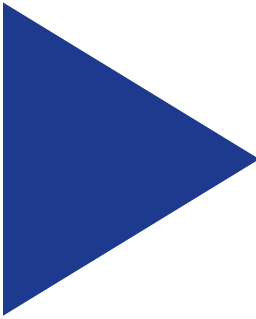
Fabio Cury
CEO





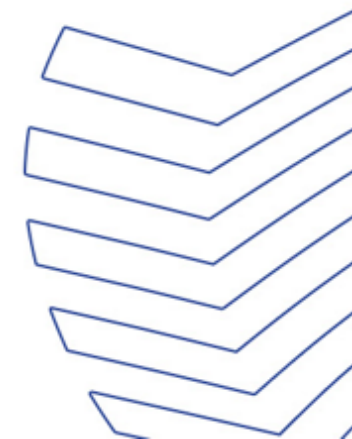
MESSAGE FROM MANAGEMENT



A solid blue triangle pointing to the right, positioned to the left of the name "Ronaldo Cury".

Ronaldo Cury

IRO, Institutional Relations and Real Estate Credit Officer





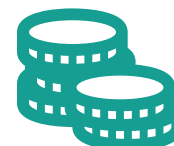
OPERATING

4Q24

- LAUNCHES: R\$ 1,399.8 million
- NET PRE-SALES: R\$ 1,423.7 million
- NET SOS: 43.7%
- OPERATING CASH GENERATION: R\$ 150.4 million

2024

- LAUNCHES: R\$ 6,579.6 million
- NET PRE-SALES: R\$ 6,162.3 million
- NET SOS: 77.1%
- OPERATING CASH GENERATION: R\$ 466.7 million



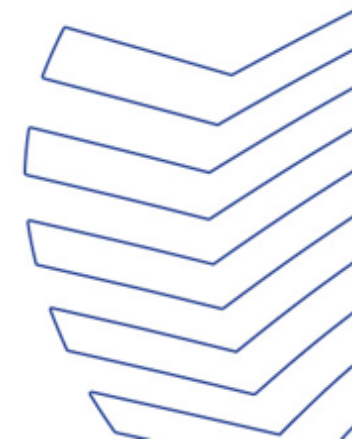
FINANCIAL

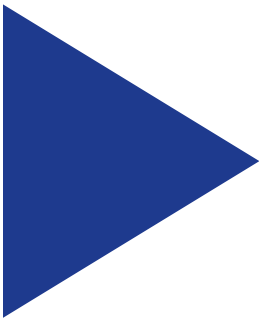
4Q24

- NET REVENUES: R\$ 1,035.0 million
- ADJUSTED GROSS MARGIN: 39.3%
- NET INCOME: R\$ 188.9 million
- NET MARGIN: 18.2%

2024

- NET REVENUES: R\$ 3,926.3 million
- ADJUSTED GROSS MARGIN: 38.7%
- NET INCOME: R\$ 698.8 million
- NET MARGIN: 17.8%



A solid blue triangle pointing to the right, positioned to the left of the text.

Leonardo Mesquita

VP Sales



LAUNCHES HIGHLIGHTS – SALES UPDATED UNTIL 03/10/2025

São Paulo

Lyne Campo Limpo



Oct/2024

PSV R\$ 245 MM

South Zone

99% sold

Máximo Vila Mascote



Nov/2024

PSV R\$ 166 MM

South Zone

98% sold

Rio de Janeiro

Orla Mauá



Nov/2024

PSV R\$ 351 MM

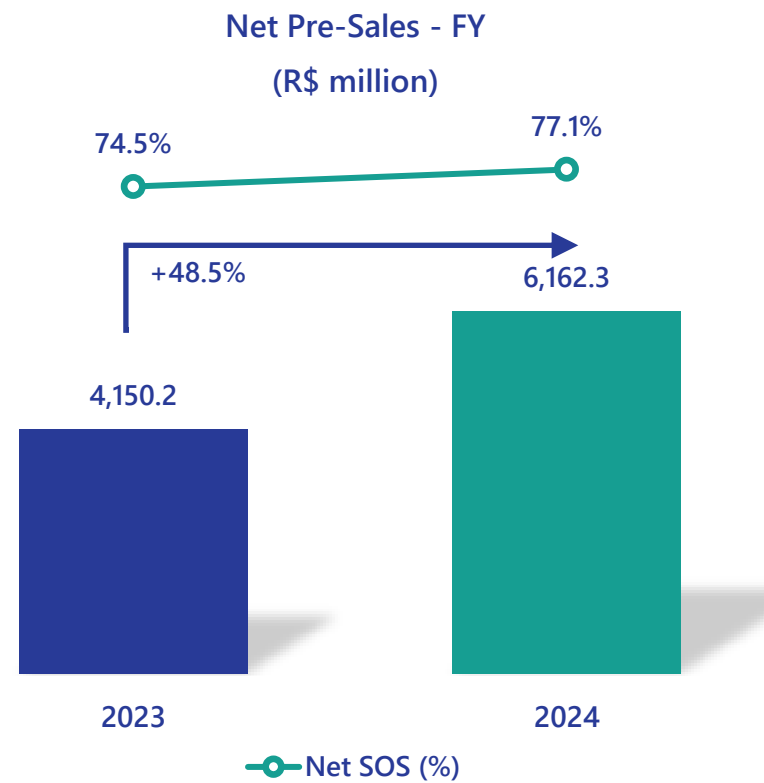
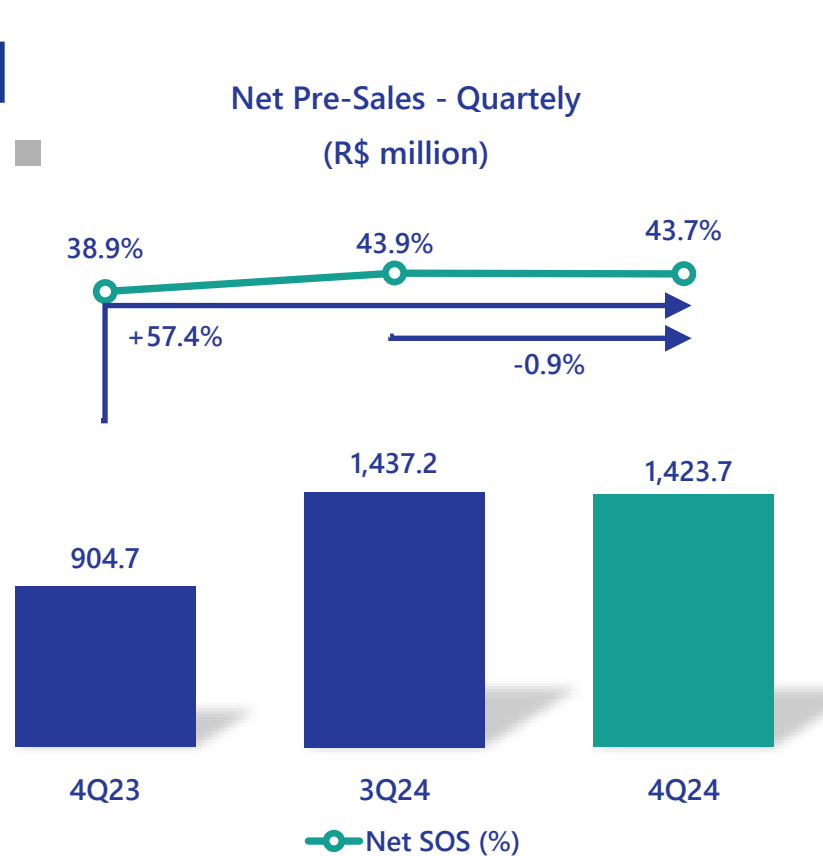
Porto region

98% sold

7 projects in 4Q24
PSV of R\$1,399.8
million



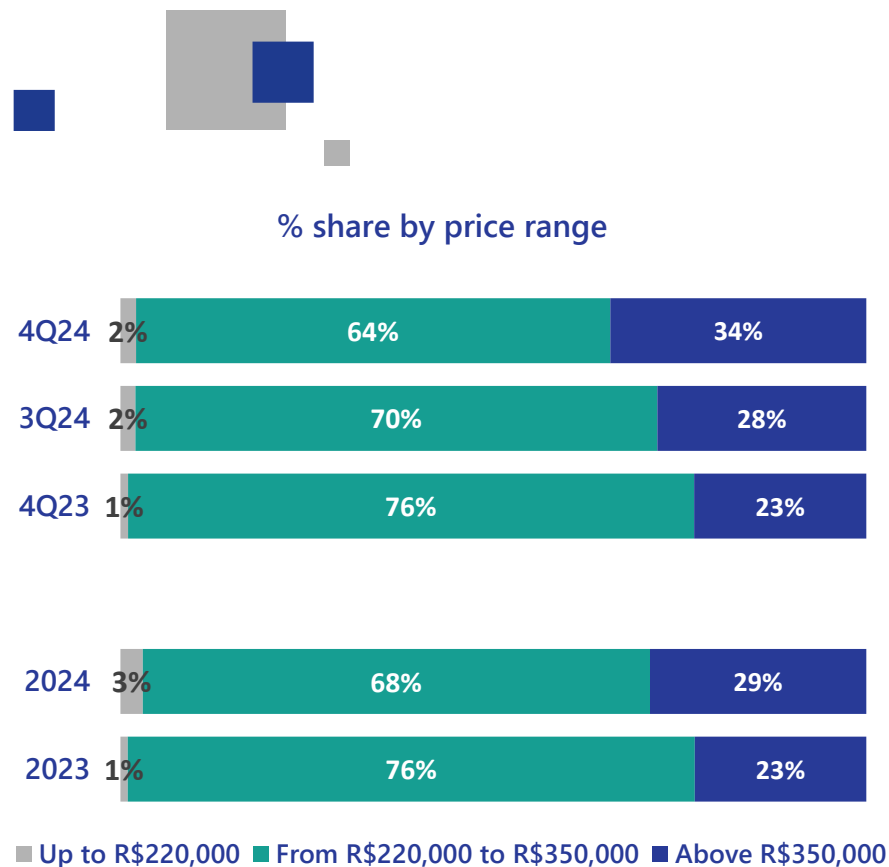
OPERATING INDICATORS



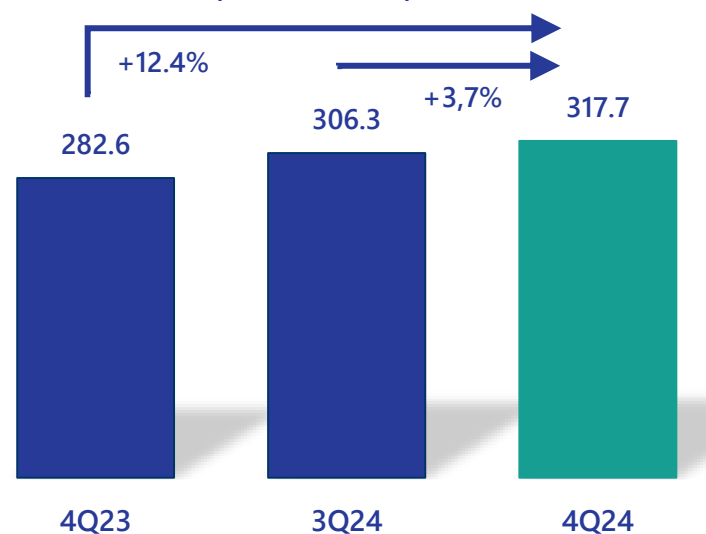
SALES STRATEGY

FOCUSED ON THE HIGH BRACKETS OF MCMV* PROGRAM AND ONE BRACKET ABOVE

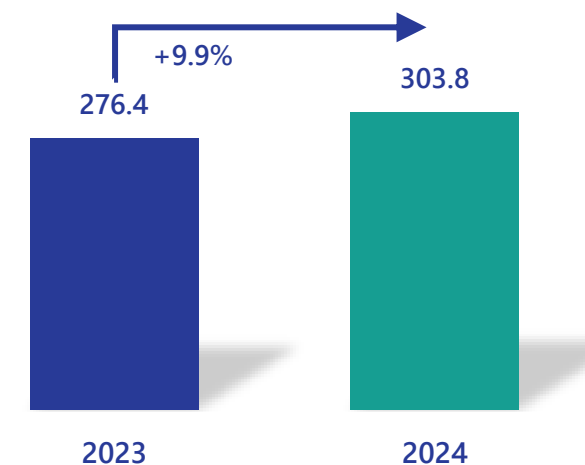
% share by price range



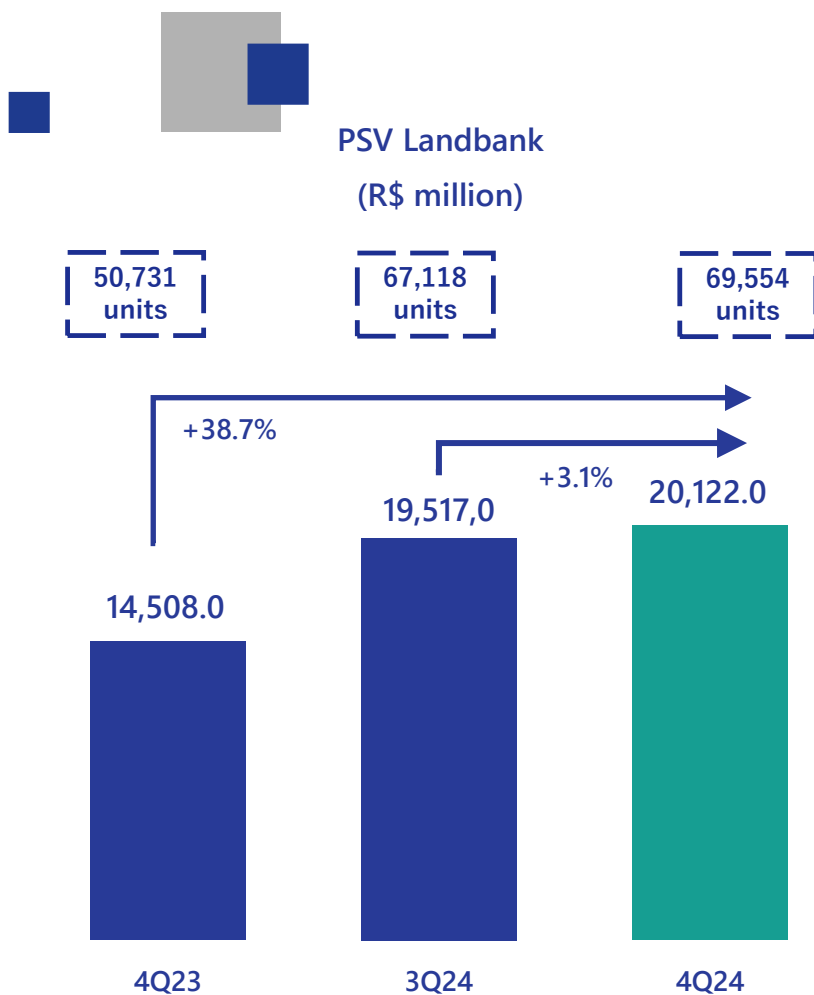
Average price by unit - Quarterly
(R\$ thousand)



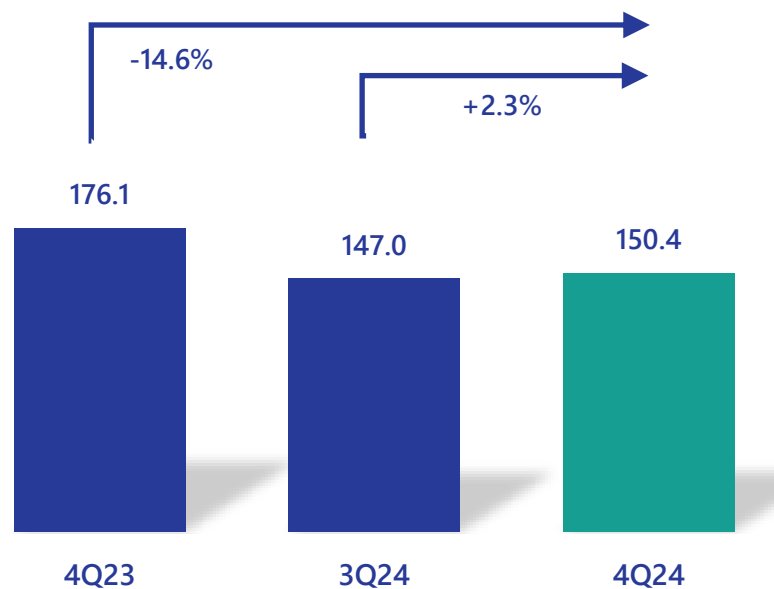
Average price by unit - FY
(R\$ thousand)



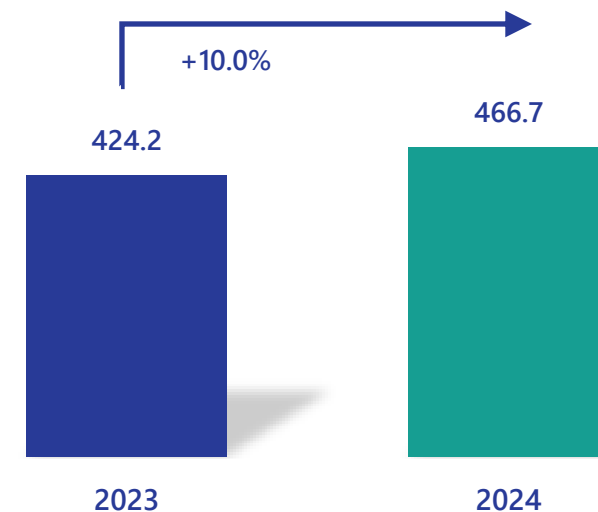
OPERATING INDICATORS

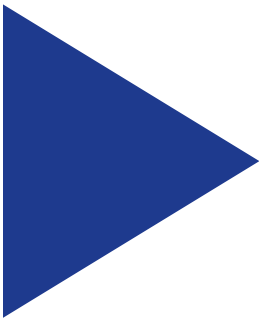


Cash Flow - Quarterly
(R\$ million)



Cash Flow - YTD
(R\$ million)

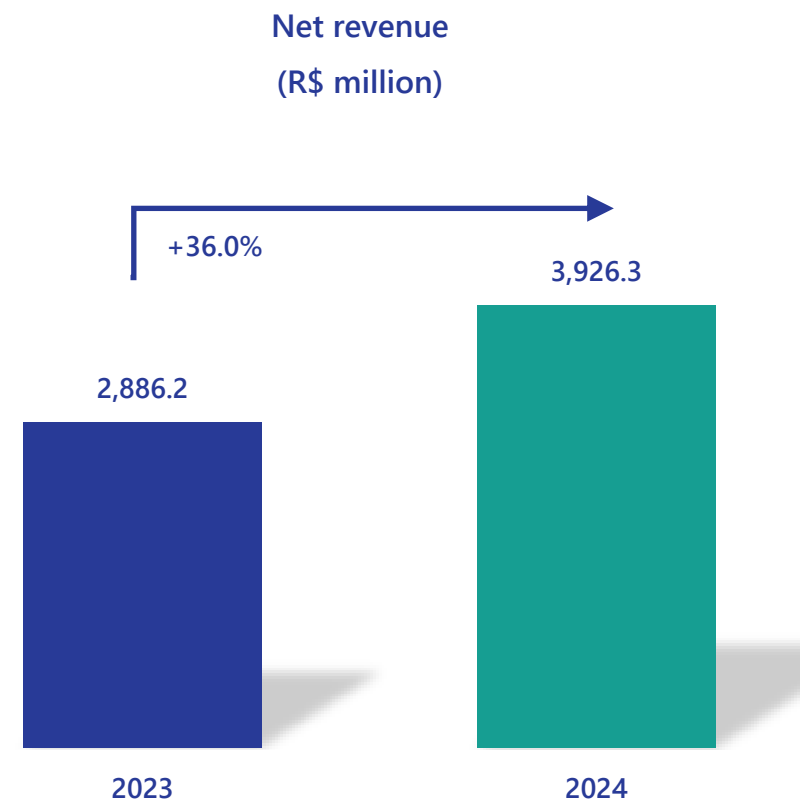
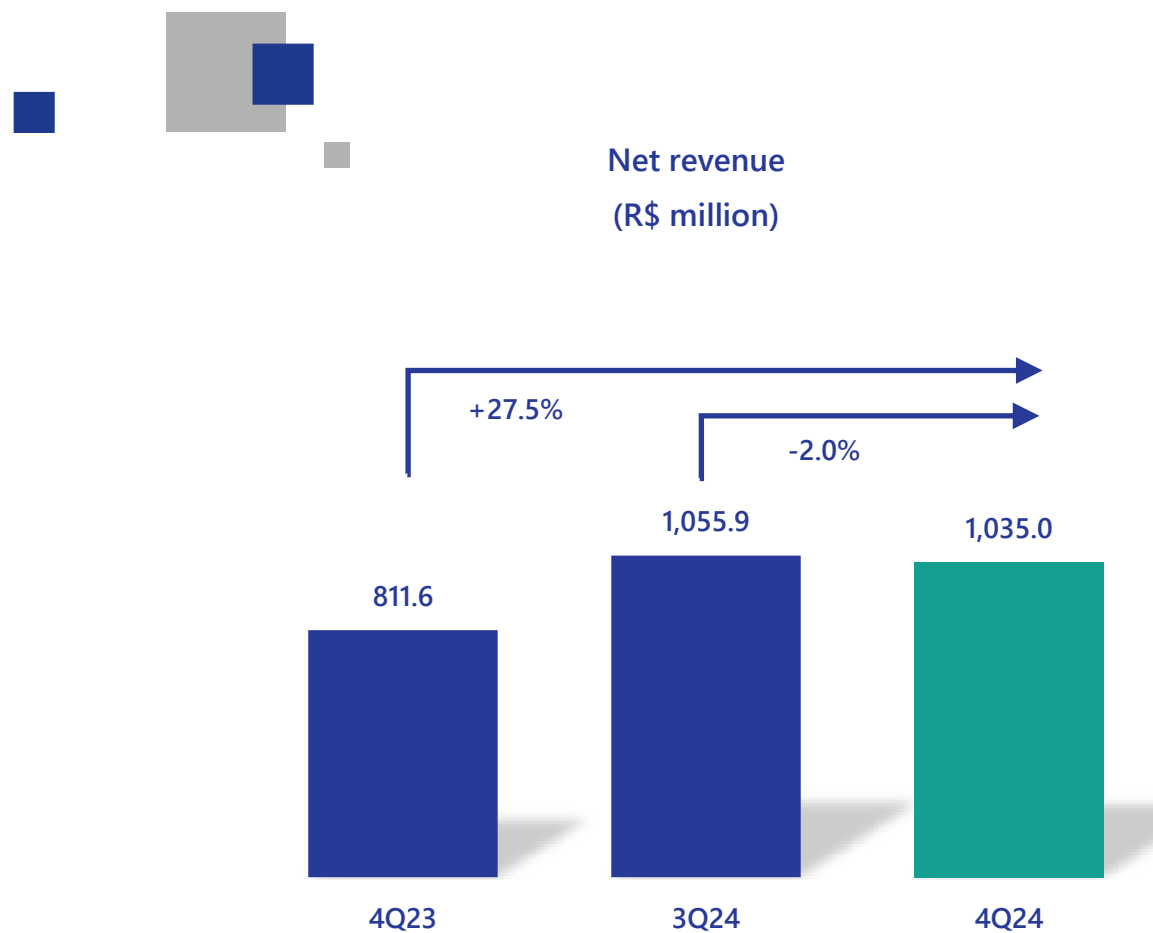


A solid blue triangle pointing to the right, positioned to the left of the text.

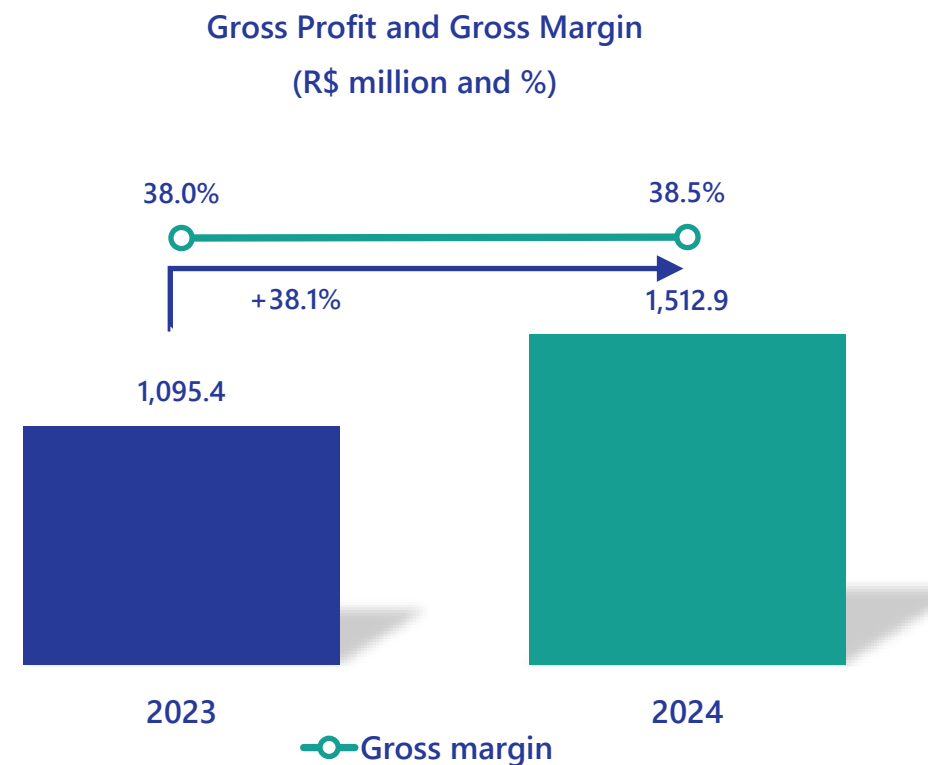
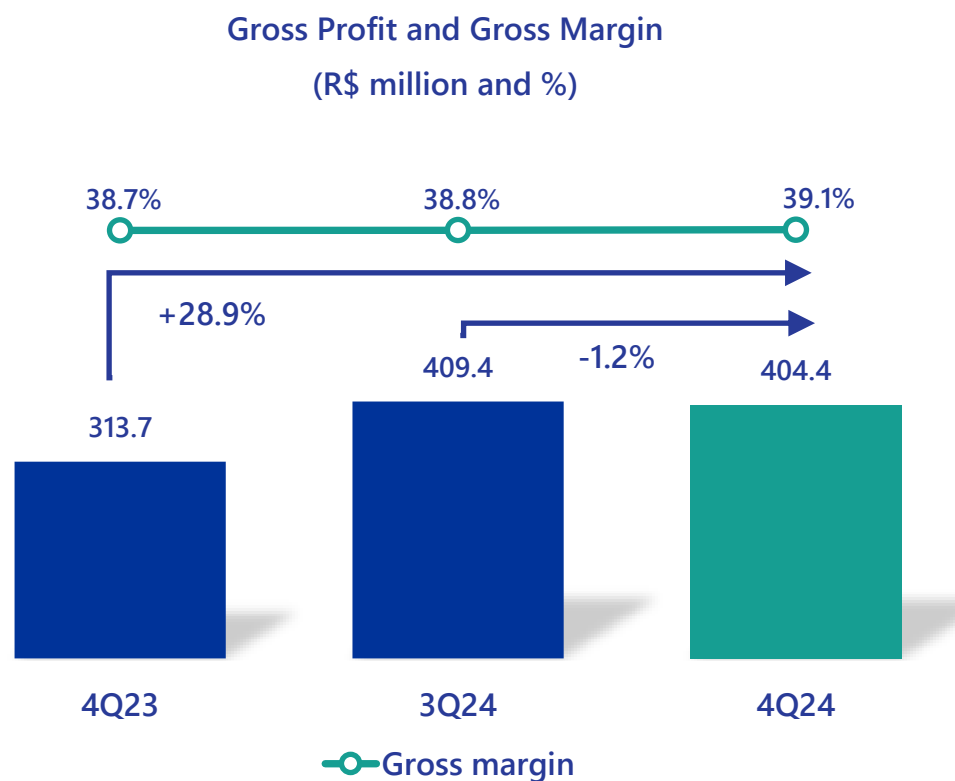
João Mazzuco, CFA
CFO



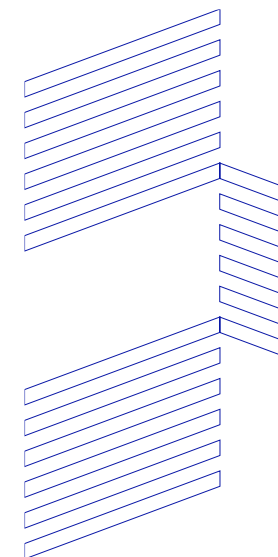
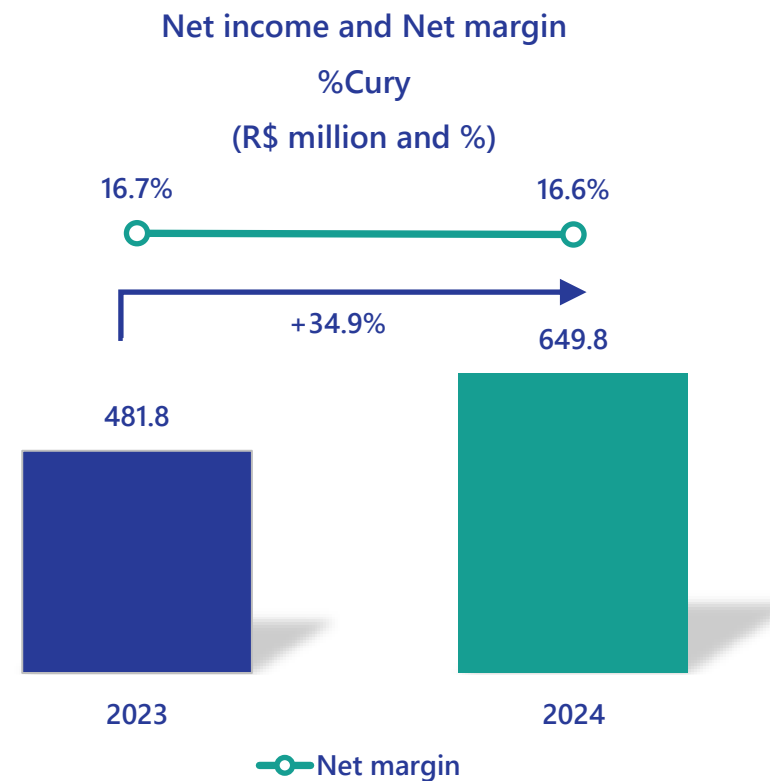
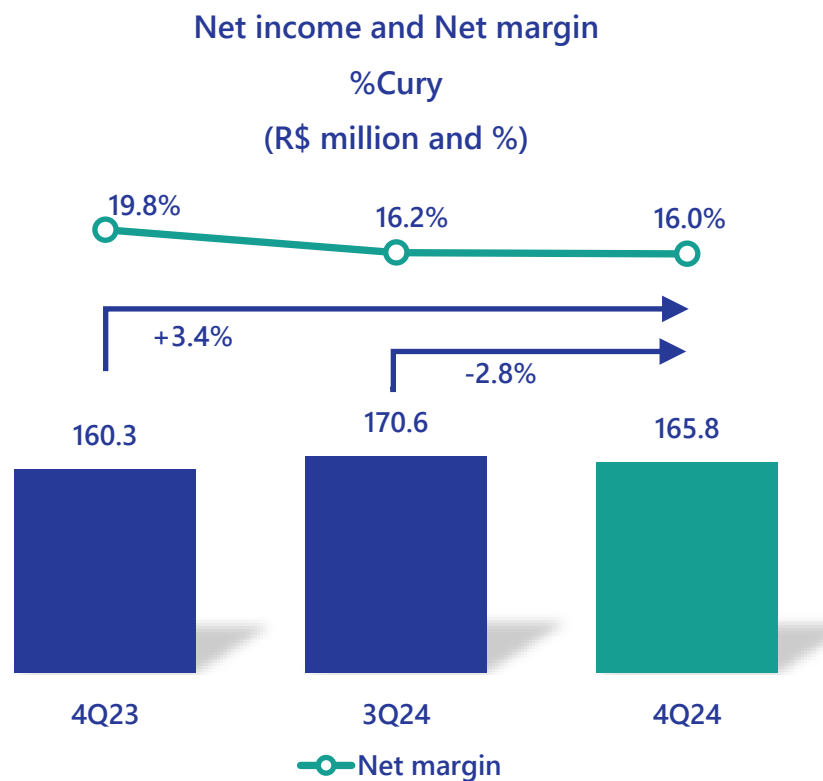
FINANCIAL INDICATORS



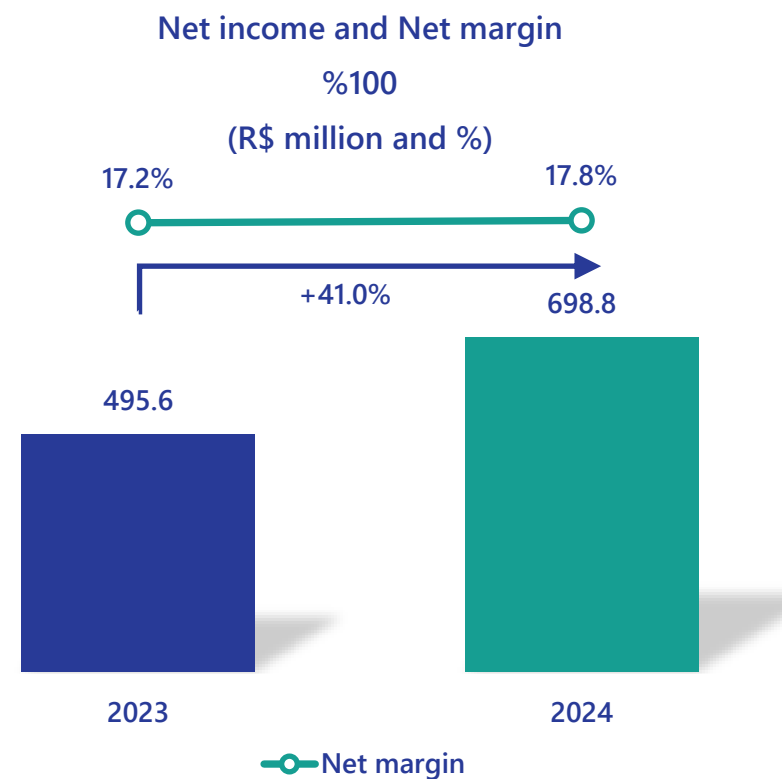
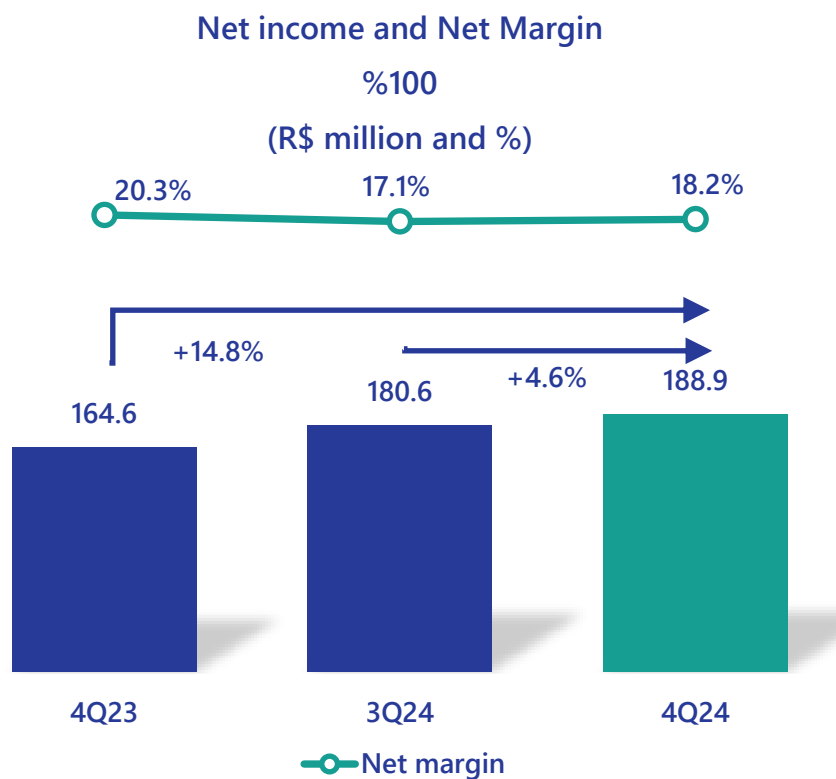
FINANCIAL INDICATORS



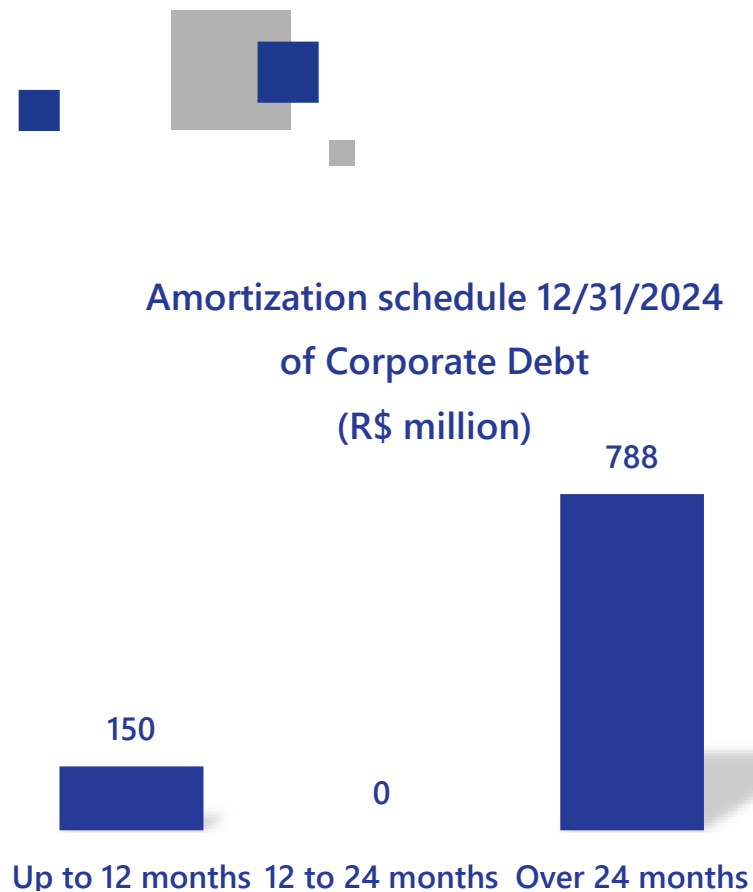
FINANCIAL INDICATORS



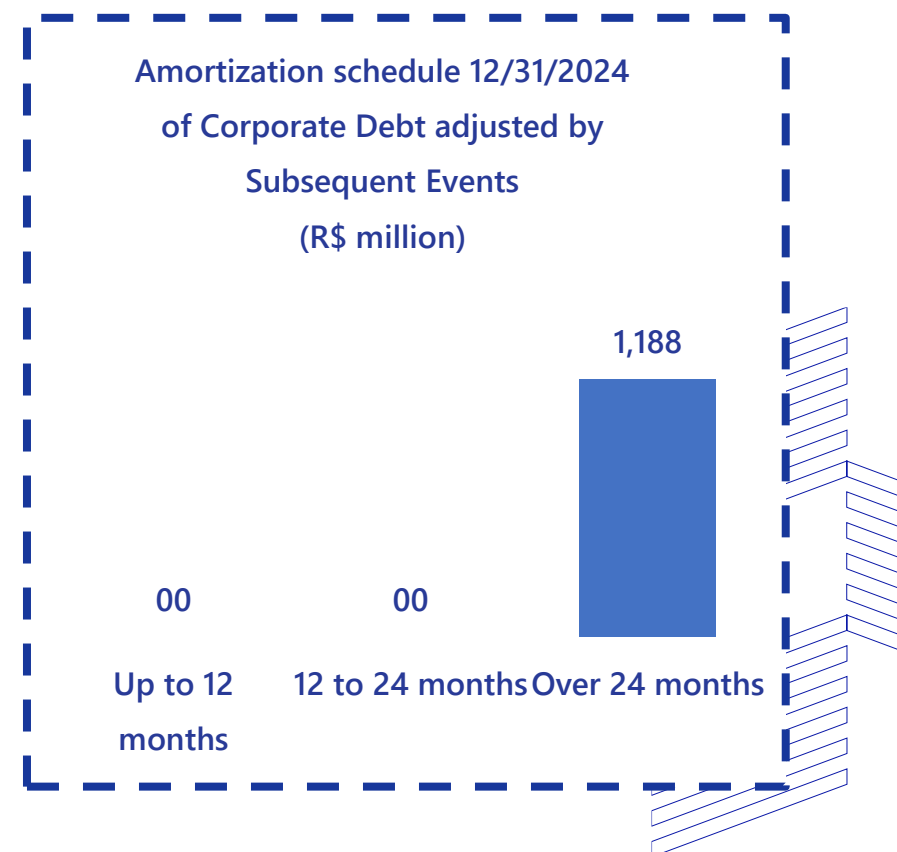
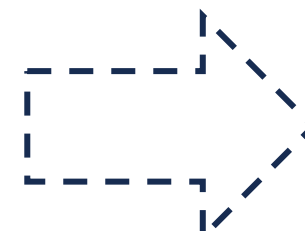
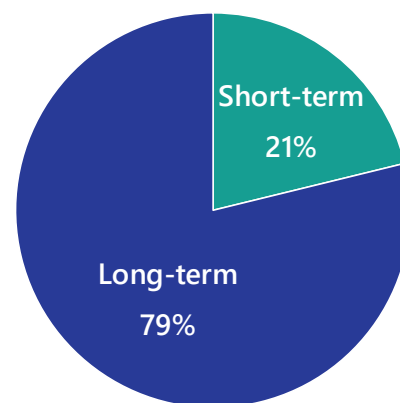
FINANCIAL INDICATORS



FINANCIAL INDICATORS



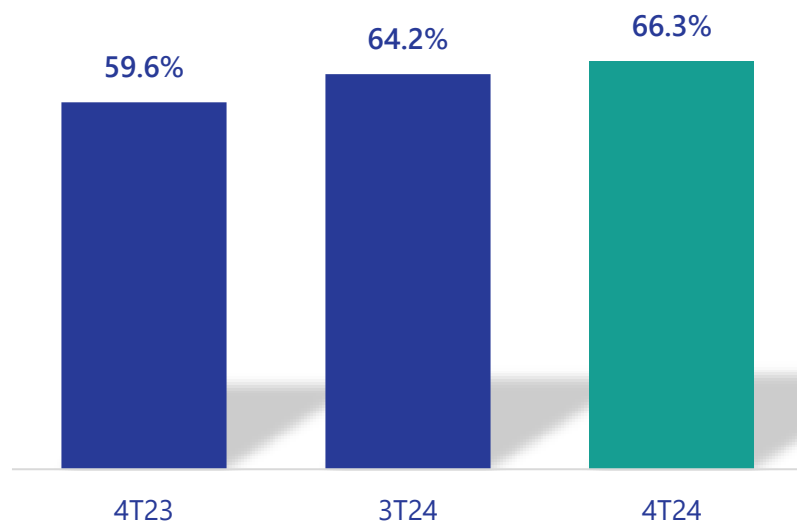
Corporate Debt profile
12/31/2024



Net Cash R\$429.8 million

FINANCIAL INDICATORS

ROE - Return on Equity



Asset Light

+

Cash Generation

+

Dividend Payout

Investor Relations

IR Officer: Ronaldo Cury

IR Manager: Nádia Santos

IR Supervisor: João Vitor Varrichio

IR Analyst: Thiago Leal

IR Intern: Mariana Sarmento

ri@cury.net

CURY
B3 LISTED NM **ICON B3 IMOB B3 IBRA B3 SMLL B3**
IGCT B3 IGCX B3 IGNM B3 ITAG B3

This presentation may contain information which is forward-looking and reflects management's current view and estimates of future economic circumstances, industry conditions, Company's performance and financial results. These are exclusively based on management's expectations regarding future business and continuous access to capital to finance the Company's business plan. Such future considerations rely substantially on changes in market conditions, government rules, competitor's pressure, segment performance and the Brazilian economy, among other factors and, therefore, can be modified without prior notice.

