



Apresentação de Resultados

4T24

14 de março de 2025

Relações com Investidores

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Informações legais

Esta apresentação contém declarações e informações relacionadas à RNI Negócios Imobiliários que representam as visões atuais e/ou expectativas da Companhia e de sua administração com relação à sua performance, seus negócios e eventos futuros.

Projeções e tendências previamente citadas são intrinsicamente ligadas a resultados futuros que podem diferir significativamente do que foi traçado. Mudanças que possam acontecer no contexto político e social em que a RNI está inserida, bem como as condições de mercado, a flutuação monetária e a inflação são fatores que estão além do controle da companhia.

As demonstrações utilizadas nesta apresentação compreendem as normas da Comissão de Valores Mobiliários (CVM) e os pronunciamentos do Comitê de Pronunciamentos Contábeis (CPC). Asseguram-se em práticas contábeis adotadas no Brasil, que estão em conformidade com as normas internacionais de contabilidade (International Financial Reporting Standards – IFRS) aplicáveis a entidades de incorporação imobiliária no Brasil, como aprovadas pelo (CPC), pela Comissão de Valores Mobiliários (CVM) e pelo Conselho Federal de Contabilidade (CFC).

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Destques

PROJEÇÃO DO CDI e DÍVIDA BRUTA no 4T24, tivemos uma mudança relevante na projeção do CDI, impactando diretamente nosso custo financeiro com a dívida bruta. Adotamos uma postura conservadora, adiando lançamentos planejados e focando na preservação de caixa, monetização de recebíveis e redução de despesas operacionais;

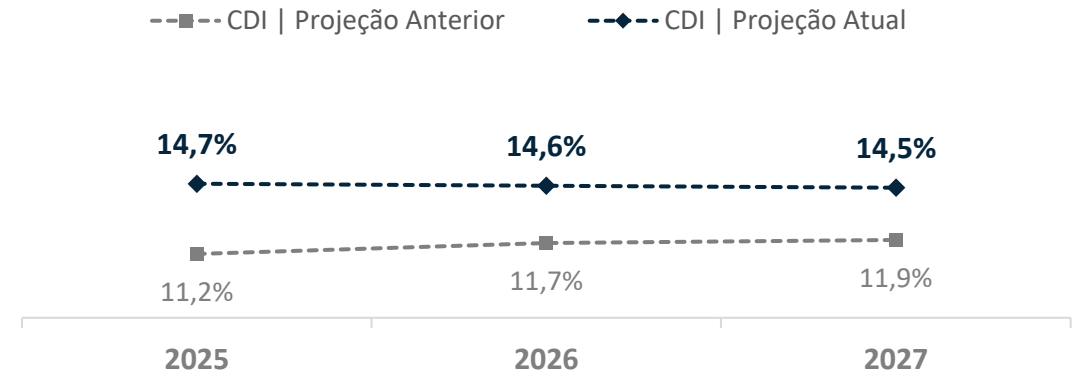
CONCLUSÃO DE OBRAS de dois empreendimentos no 4T24, totalizando R\$161 milhões em VGV e resultando na entrega de 574 unidades. Em 2024, entregamos seis empreendimentos, o que representa um crescimento de 113% em relação a 2023, com um total de R\$673 milhões em VGV e 2.838 unidades entregues;

UNIDADES FINANCIADAS totalizaram R\$383 milhões em 2024, com destaque para os produtos SBPE, que apresentaram um crescimento de 90% em relação a 2023, totalizando R\$153 milhões;

PREÇO MÉDIO - MCMV de R\$236 mil no 4T24, registrando um aumento de 6,3% em relação ao 4T23. No acumulado do ano, o preço médio atingiu R\$231 mil, representando um crescimento de 8,9% em comparação a 2023;

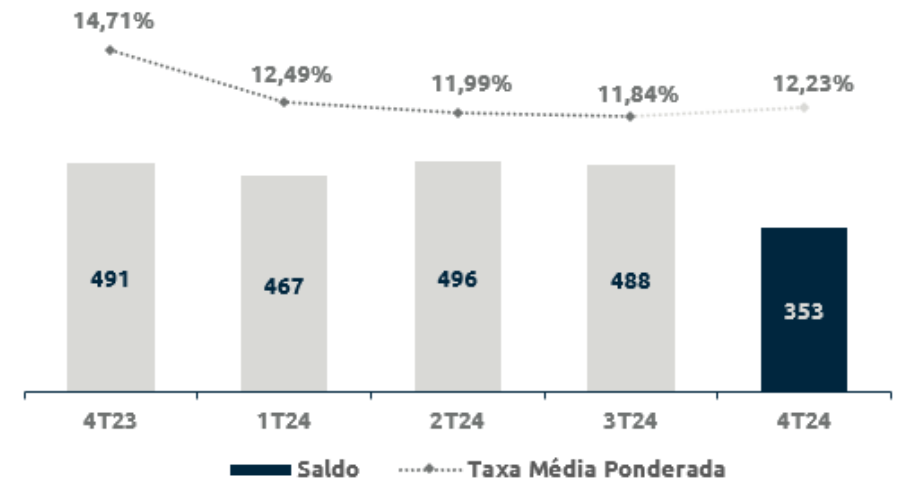
GANHO DE PREÇO NA REVENDA DE DISTRATOS de 10,1% no 4T24, totalizando R\$20 milhões em unidades revendidas. No acumulado de 2024, o valor total das vendas atingiu R\$145 milhões, com ganho de 9,4%;

PROJEÇÃO CDI – CENÁRIO 4T24



*Fonte B3

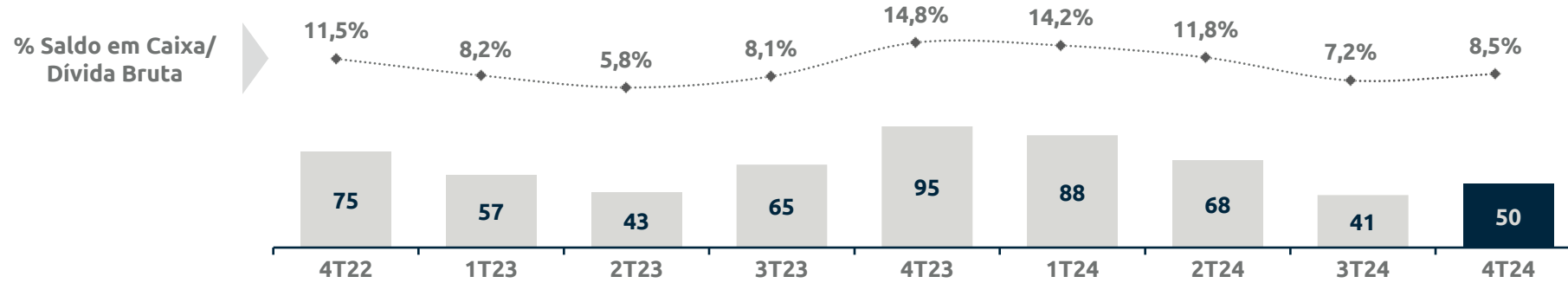
DÍVIDA DE PRODUÇÃO E TAXA PONDERADA R\$ milhões



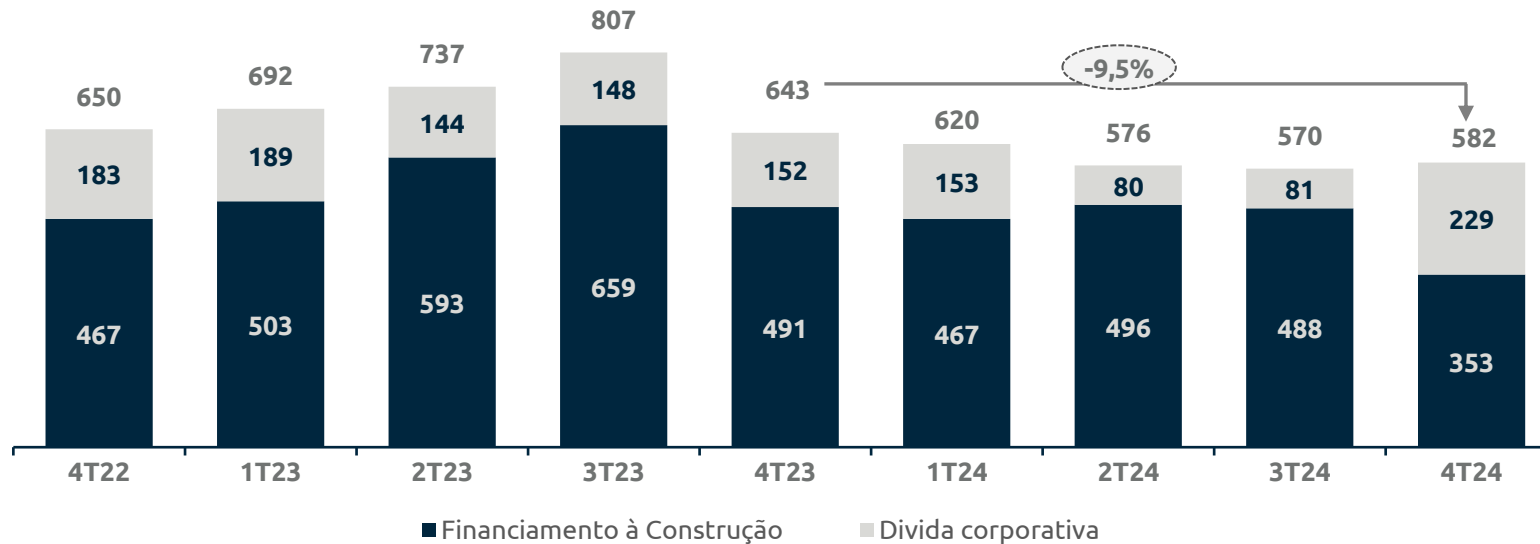
Saldo em Caixa e Dívida Bruta – 4T24

¹R\$ milhões

Saldo em Caixa¹



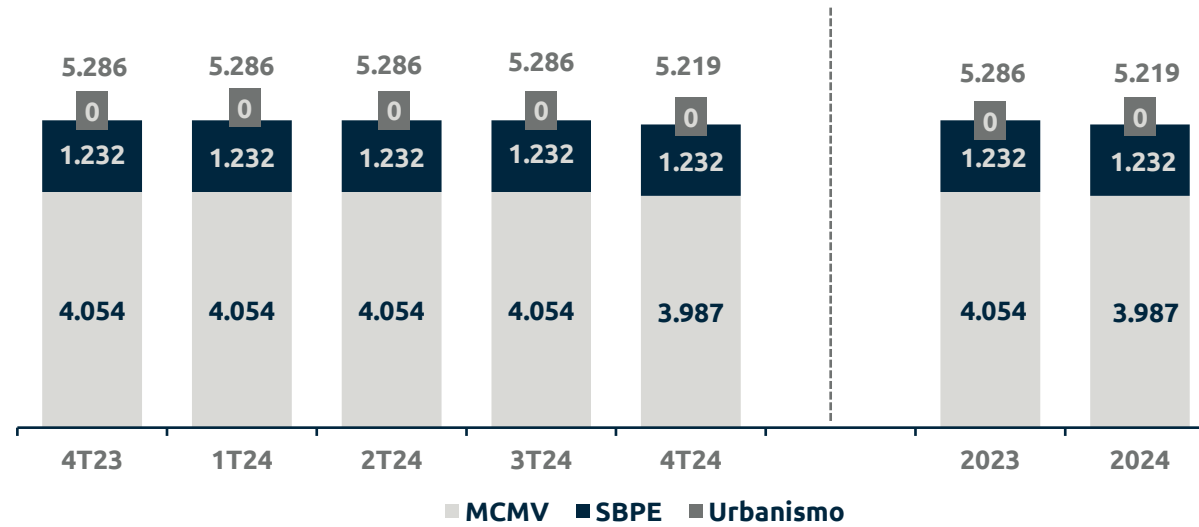
Dívida Bruta¹



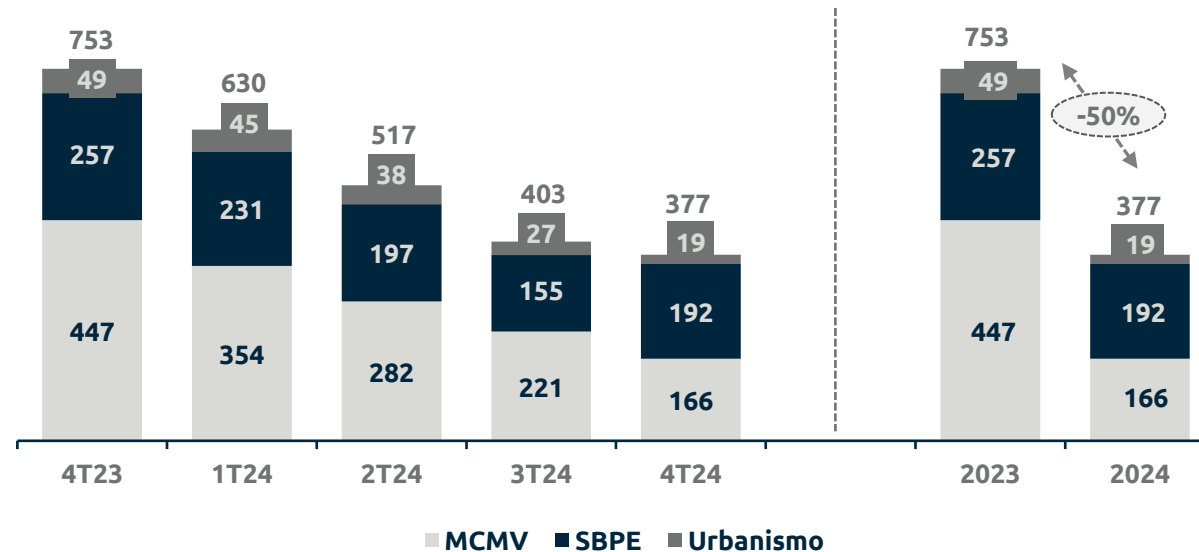
Desempenho Operacional – Landbank e Estoque

¹R\$ milhões

Landbank¹



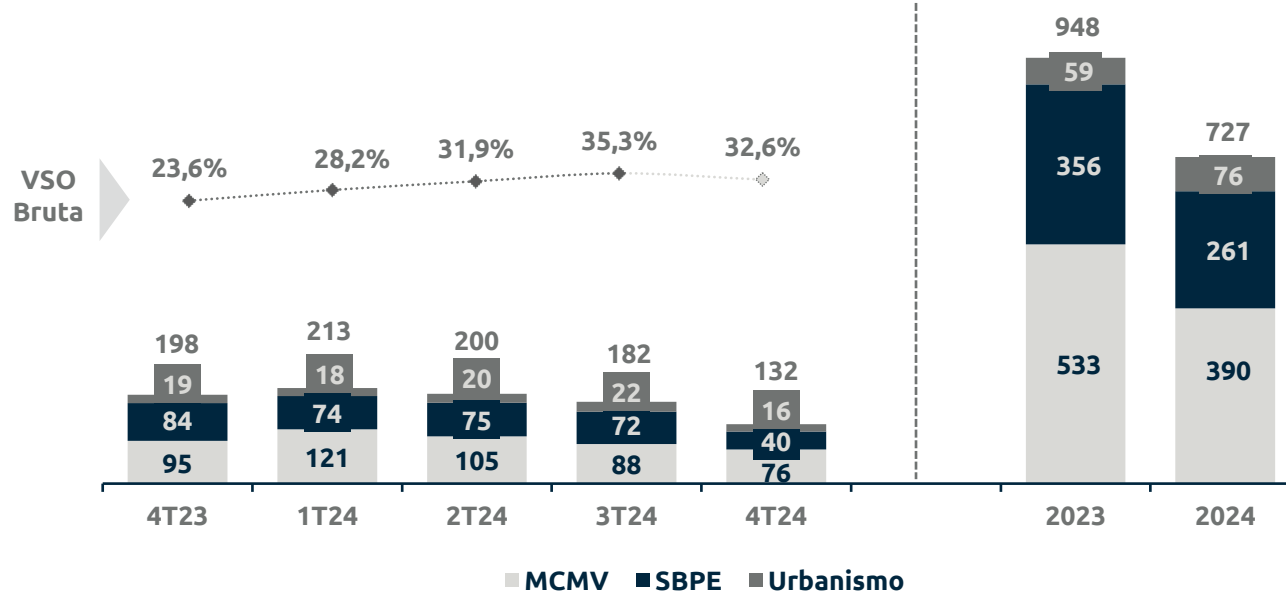
Estoque a Valor de Mercado¹



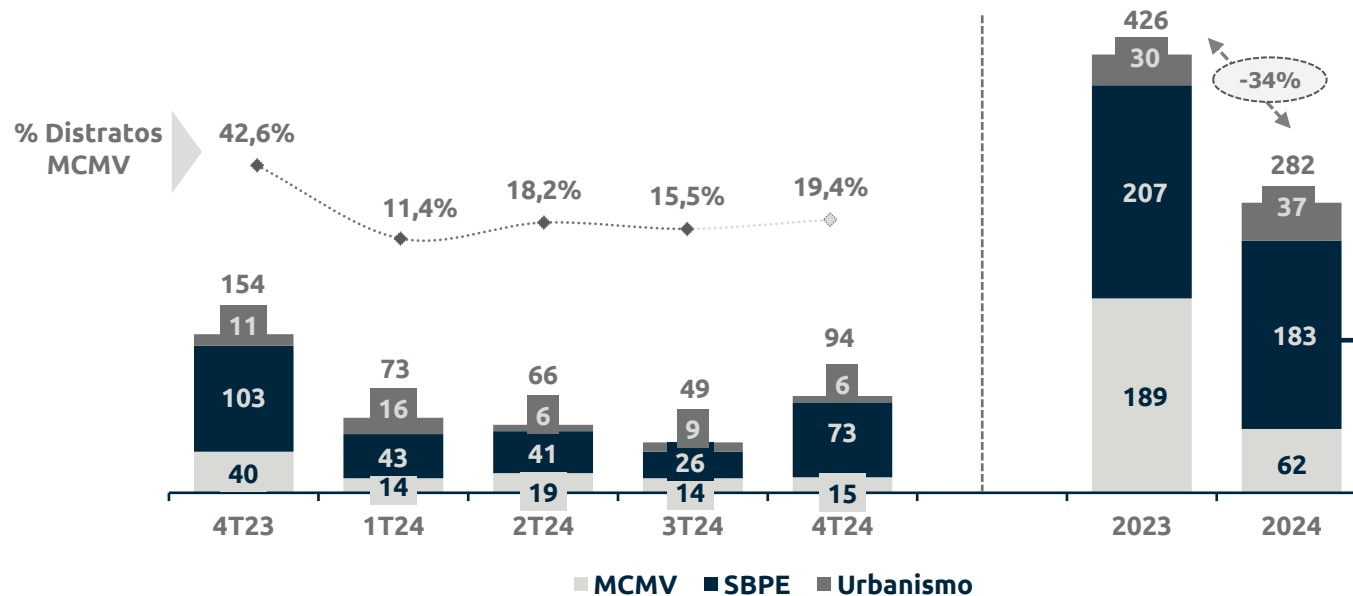
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¹R\$ milhões

Vendas Brutas¹



Distratos¹



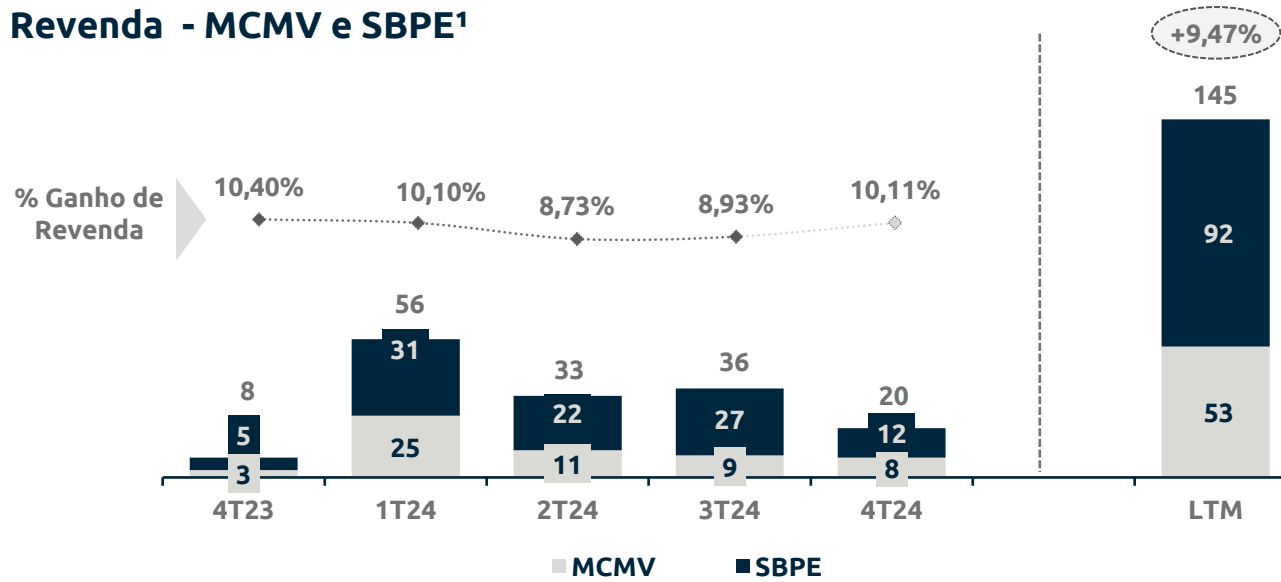
Efeito Temporal em Distratos: Concentrado em 3 empreendimentos:

- Origem do Sol – R\$43 milhões – 46%
- Origem Pelotas – R\$11 milhões – 12%
- Jardim Vicente Bissoni – R\$10 milhões – 11%

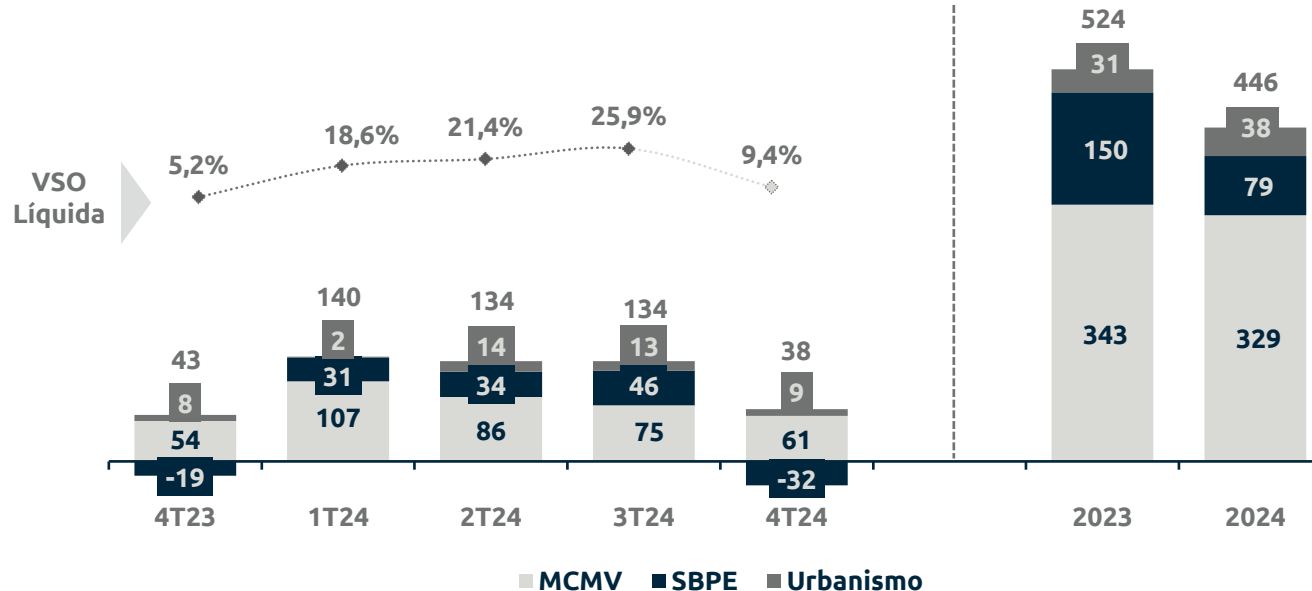
Desempenho Operacional – Revenda de Distratos e Vendas Líquidas

¹R\$ milhões

Ganho de Preço na Revenda - MCMV e SBPE¹



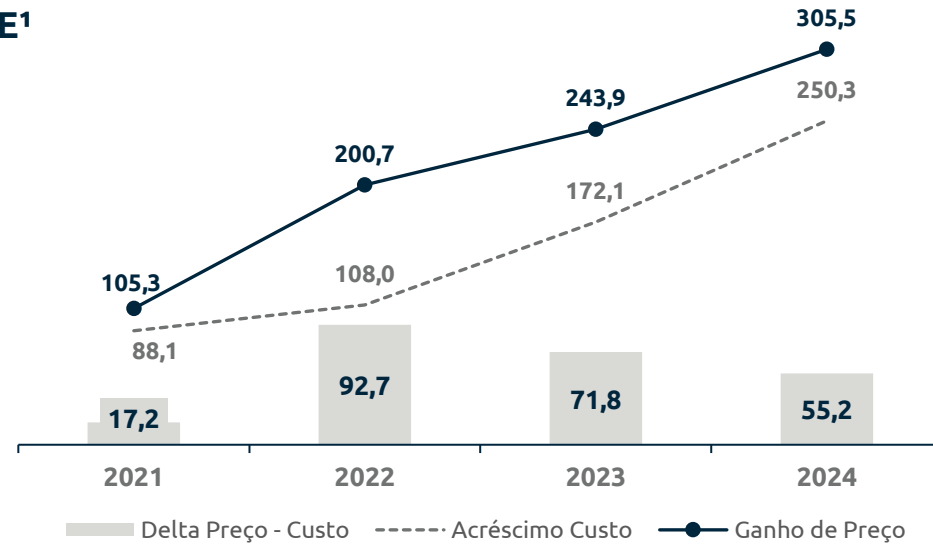
Vendas Líquidas¹



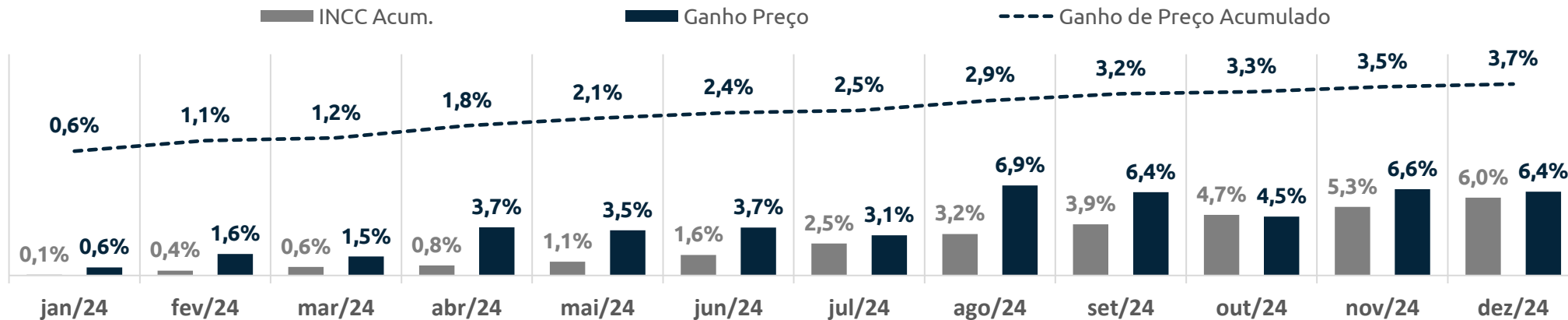
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¹R\$ milhões

Análise de preço vs. custo - MCMV e SBPE¹



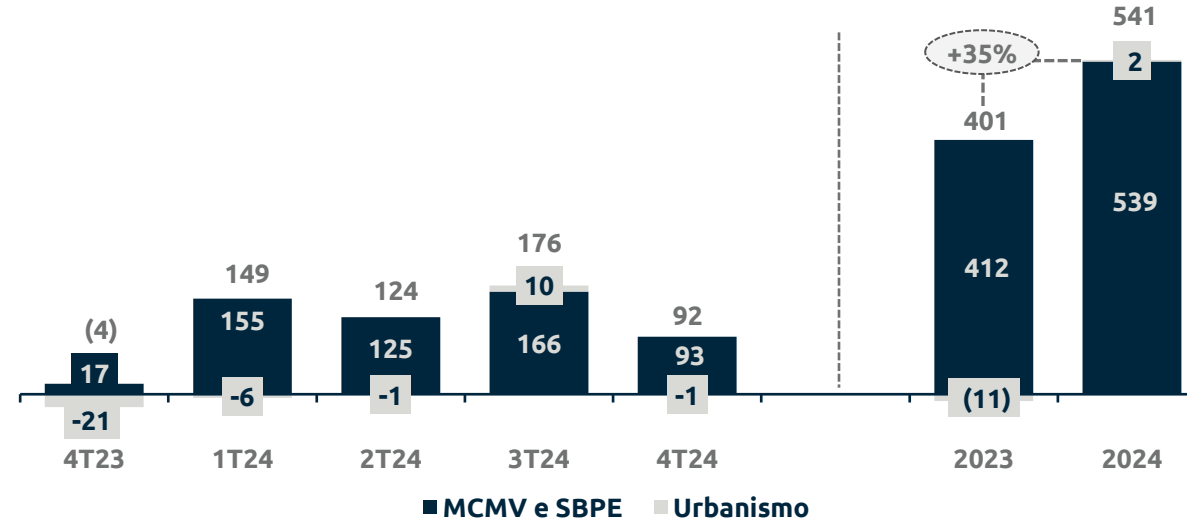
Análise de preço vs. INCC – MCMV e SBPE



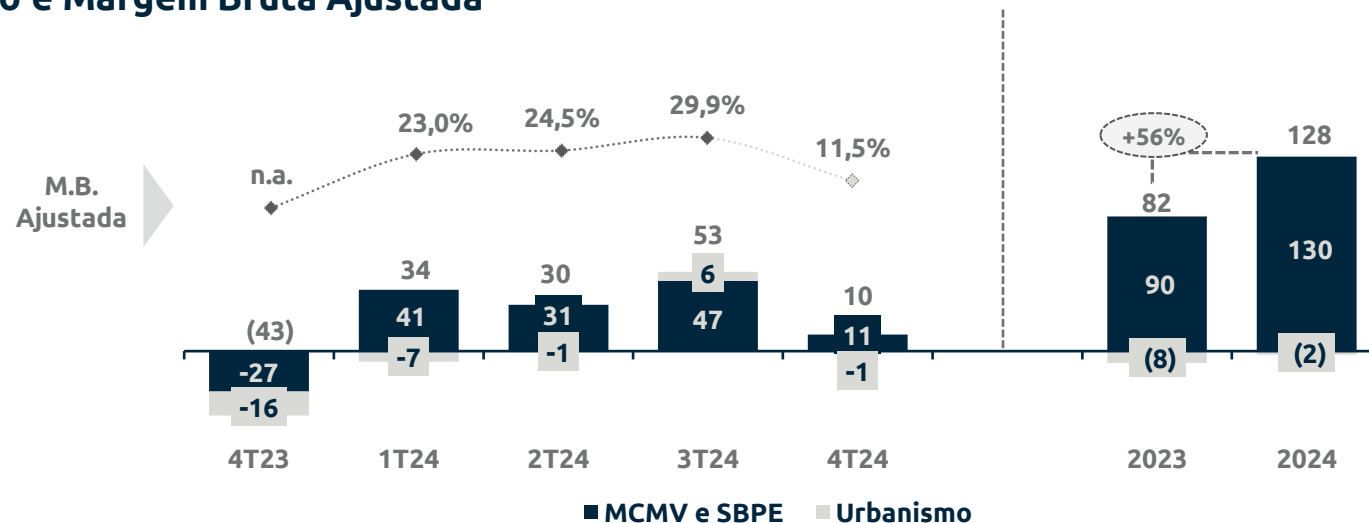
Desempenho Financeiro – Receita Líquida e Lucro Bruto Ajustado

¹R\$ milhões

Receita Líquida¹

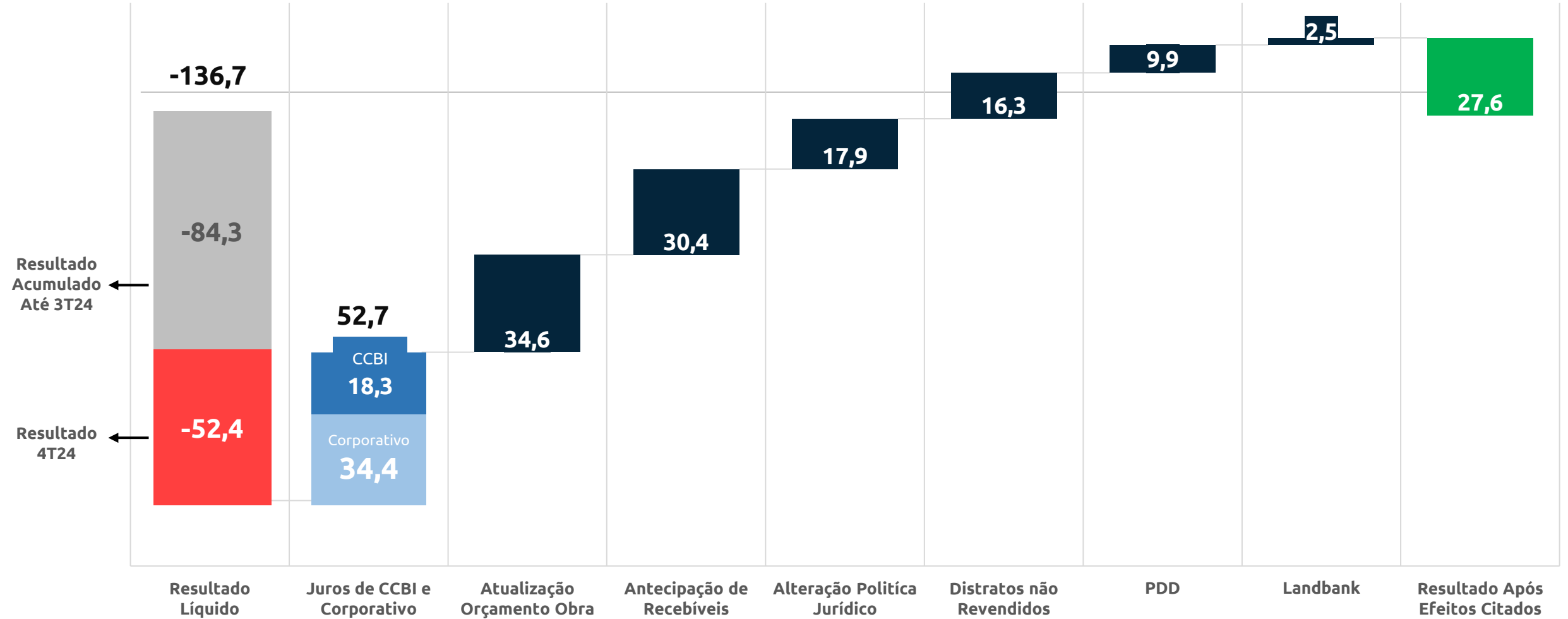


Lucro Bruto Ajustado e Margem Bruta Ajustada¹



Desempenho Financeiro – Resultados 2024

¹R\$ milhões



Desempenho Financeiro – DRE – 4T24

¹R\$ milhões

Demonstração de Resultados¹

| DRE (R\$ milhões) | 1T24 | 2T24 | 3T24 | 4T24 | 2024 | 2023 | A/A (%) |
|--|----------|----------|----------|---------|----------|----------|---------|
| RECEITA OPERACIONAL LÍQUIDA | 148.906 | 123.738 | 175.803 | 92.865 | 541.312 | 400.798 | 35% |
| CUSTO DOS EMPREENDIMENTOS VENDIDOS | -126.420 | -105.771 | -137.016 | -88.247 | -457.454 | -359.015 | 27% |
| LUCRO BRUTO | 22.486 | 17.967 | 38.787 | 4.618 | 83.858 | 41.783 | 101% |
| (DESPESAS) RECEITAS OPERACIONAIS | -30.746 | -29.564 | -30.387 | -43.265 | -133.962 | -155.146 | -14% |
| RESULTADO FINANCEIRO | -37.497 | -9.072 | -12.975 | -10.769 | -70.313 | -65.642 | 7% |
| IMPOSTO DE RENDA E CONTRIBUIÇÃO SOCIAL | -4.281 | -4.139 | -4.866 | -2.959 | -16.245 | -15.987 | 2% |
| LUCRO ANTES DAS PARTICIPAÇÕES MINORITÁRIAS | -50.038 | -24.808 | -9.440 | -52.375 | -136.661 | -194.992 | -30% |



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Earnings Presentation

4Q24

March 14, 2025

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Disclaimer

This presentation contains forward-looking statements and information related to RNI Negócios Imobiliários that reflect the current views and/or expectations of the Company and its management regarding its performance, business and future events.

Some forward-looking statements are subject to risks and uncertainties, and future results may differ materially from the projected results. Many of these risks and uncertainties are related to factors that are beyond RNI's capacity to control or estimate, such as market conditions, currency fluctuations, behavior of other market players, actions of regulatory authorities, the company's ability to continue to obtain financing, changes in the political and social scenario in which RNI operates or in economic trends and conditions, including fluctuations in inflation and changes in consumer confidence at the global, national or regional levels.

The financial statements used in this presentation are based on accounting practices adopted in Brazil that include the regulations of the Securities and Exchange Commission of Brazil (CVM) and the pronouncements of the Accounting Pronouncements Committee (CPC) and comply with the International Financial Reporting Standards (IFRS) applicable to real estate development companies in Brazil, as approved by the CPC, CVM and the Federal Accounting Council (CFC).

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 - *Net Cash and Gross Debt – 4Q24*
- Operating Results – 4Q24&2024
- Financial Results – 4Q24&2024
- Statement of Income – 4Q24&2024

Highlights

CDI AND GROSS DEBT PROJECTION we observed a significant change in the CDI projection, directly impacting our financial costs related to gross debt. We adopted a conservative approach by postponing planned launches, focusing on cash preservation, receivables monetization, and reducing operational expenses;

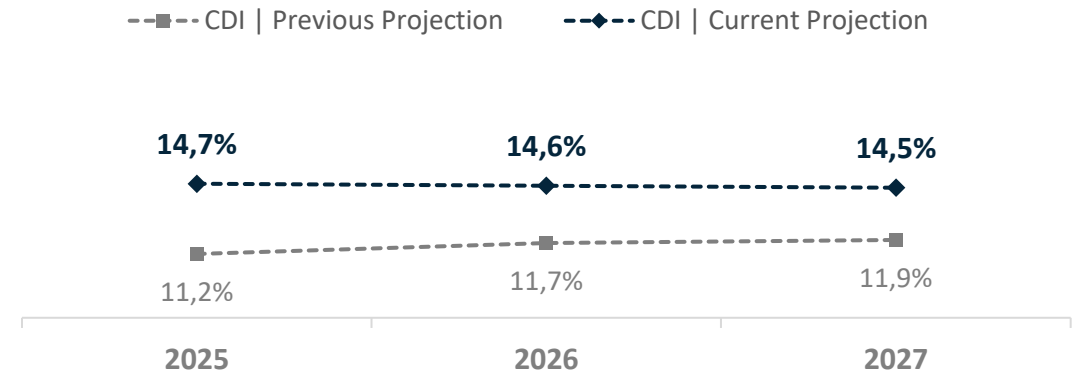
COMPLETION OF TWO PROJECTS in 4Q24, totaling R\$161 million in PSV and resulting in the delivery of 574 units. In 2024, we delivered six projects, representing a 113% growth compared to 2023, with a total of R\$673 million in PSV and 2,838 units delivered;

TRANSFERS totaled R\$383 million in 2024, with a highlight on SBPE products, which showed a 90% growth compared to 2023, totaling R\$153 million;

AVERAGE PRICE – MHML of R\$236 thousand in 4Q24, representing an increase of 6.3% compared to 4Q23. For the full year, the average price reached R\$231 thousand, reflecting a growth of 8.9% compared to 2023;

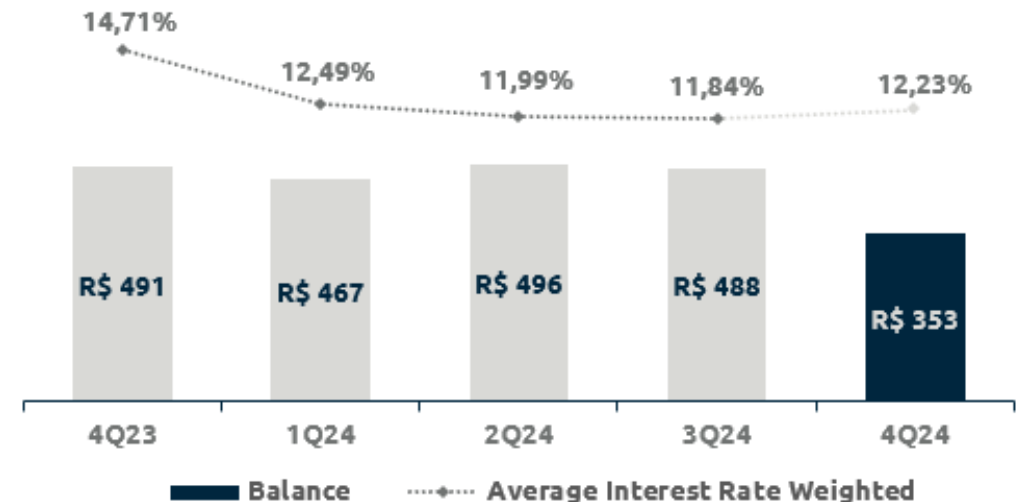
PRICE GAIN ON RESALE OF CANCELLATIONS of 10.1% in 4Q24, totaling R\$ 20 million in units sold. For the full year of 2024, the total value of resales reached R\$ 145 million, with a gain of 9.4%.

CDI PROJECTION



*Source B3

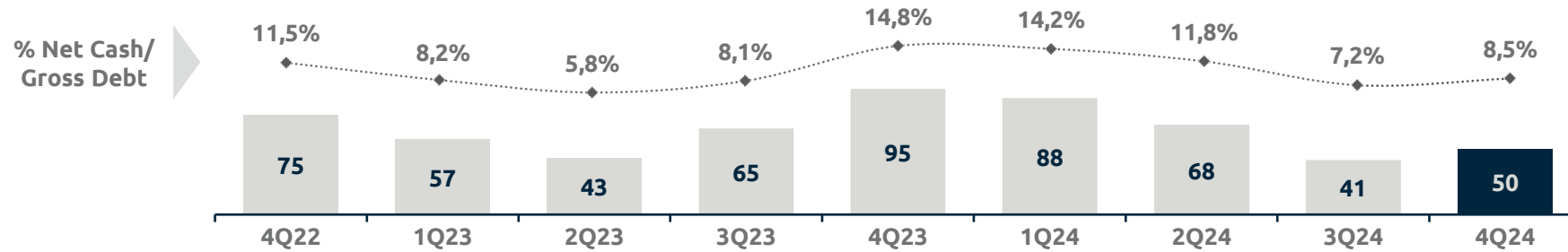
CONSTRUCTION FUNDING AND WEIGHTED RATE R\$ million



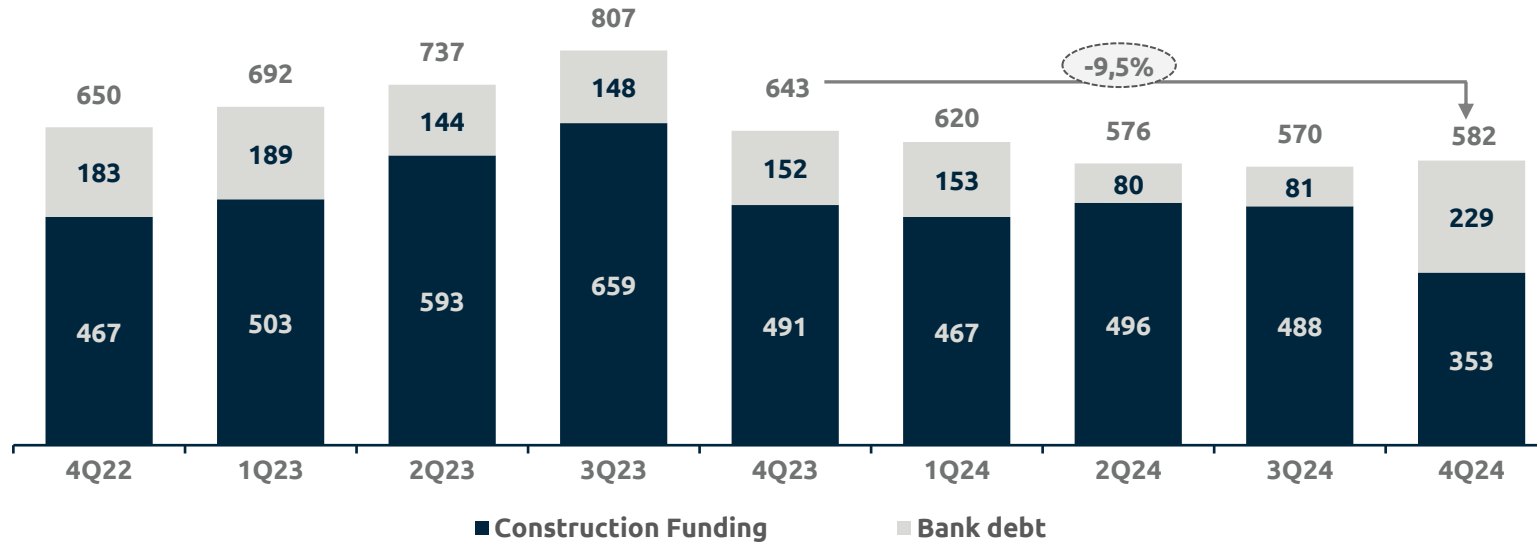
Net Cash and Gross Debt – 4Q24

¹R\$ million

Net Cash¹



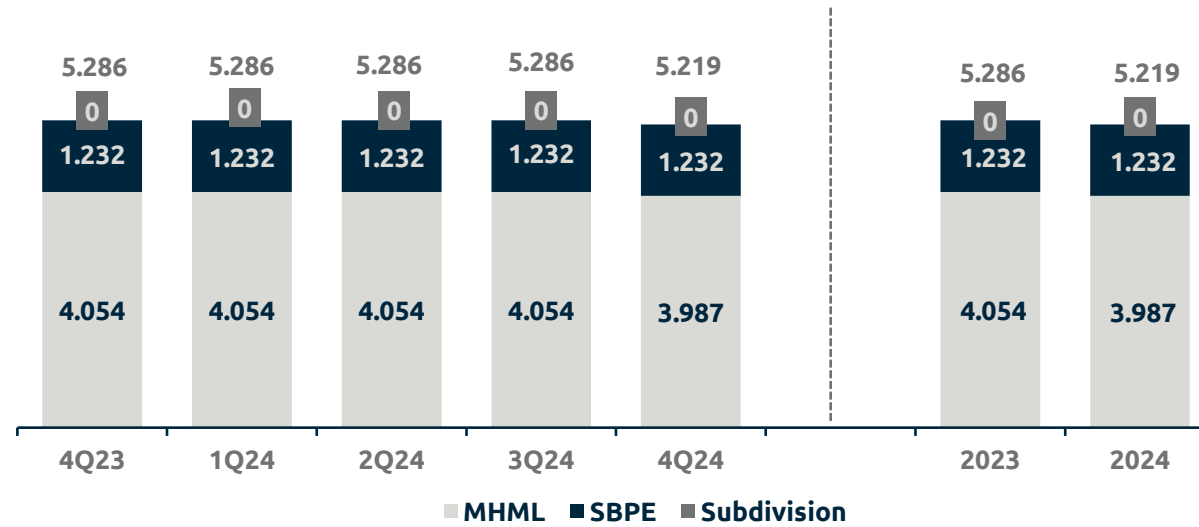
Gross Debt¹



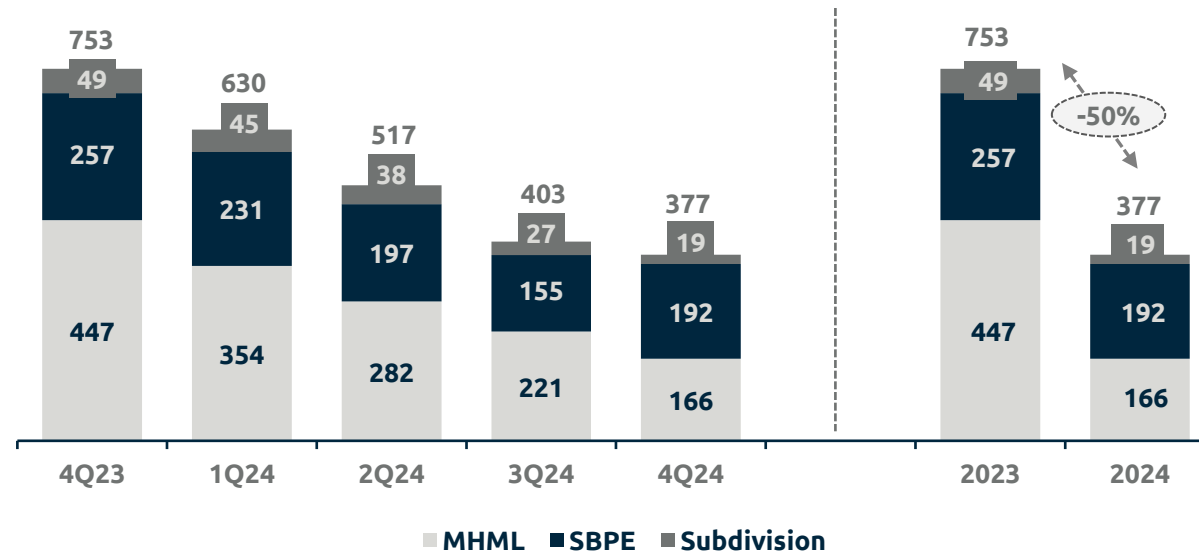
Operating Results – Landbank and Inventory at Market Value

¹R\$ million

Landbank¹



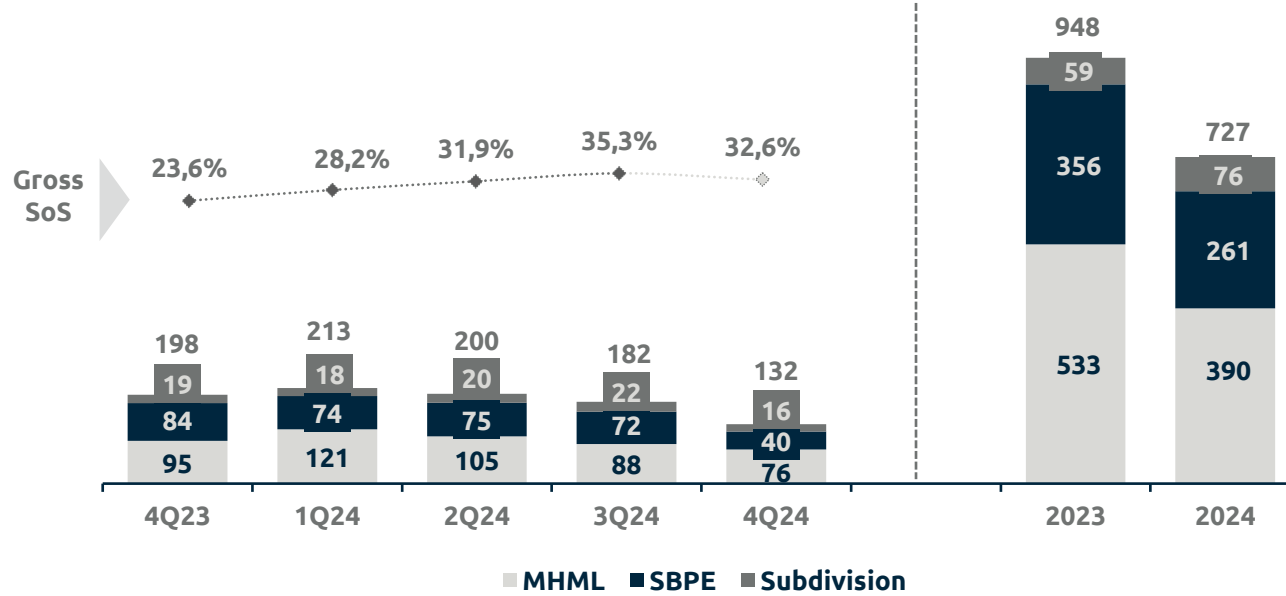
Inventory at Market Value¹



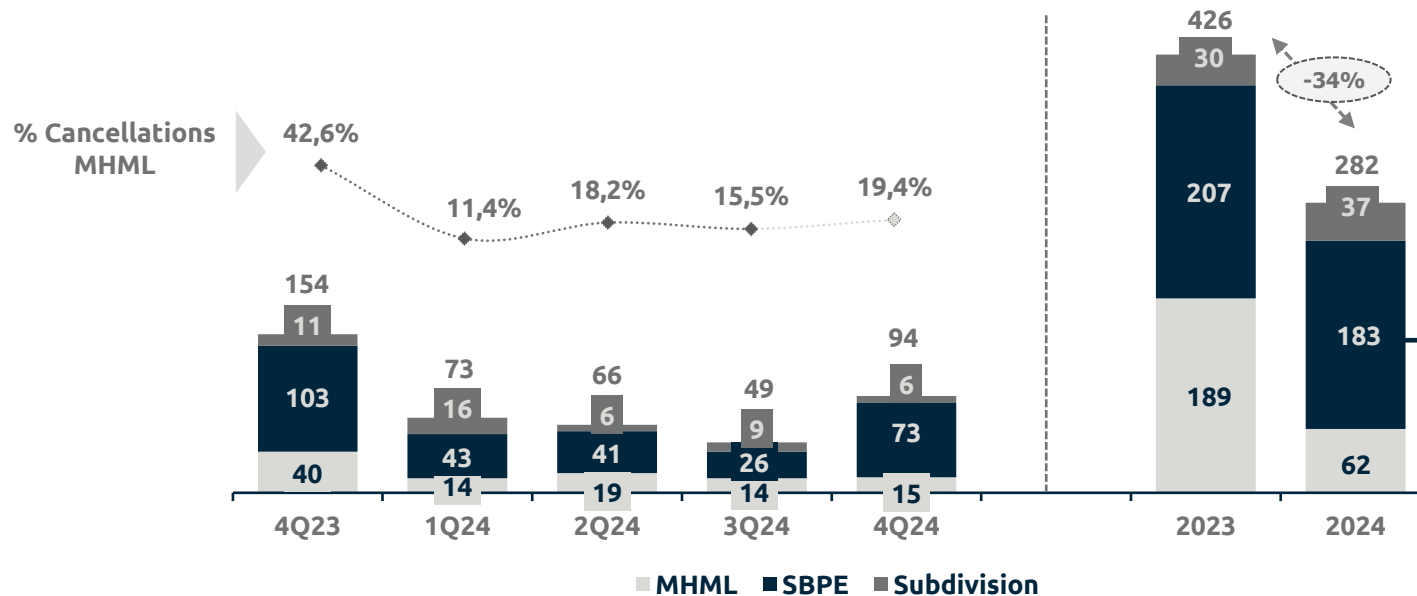
Operating Results – Gross Sales and Cancellations

¹R\$ million

Gross Sales¹



Cancellations¹



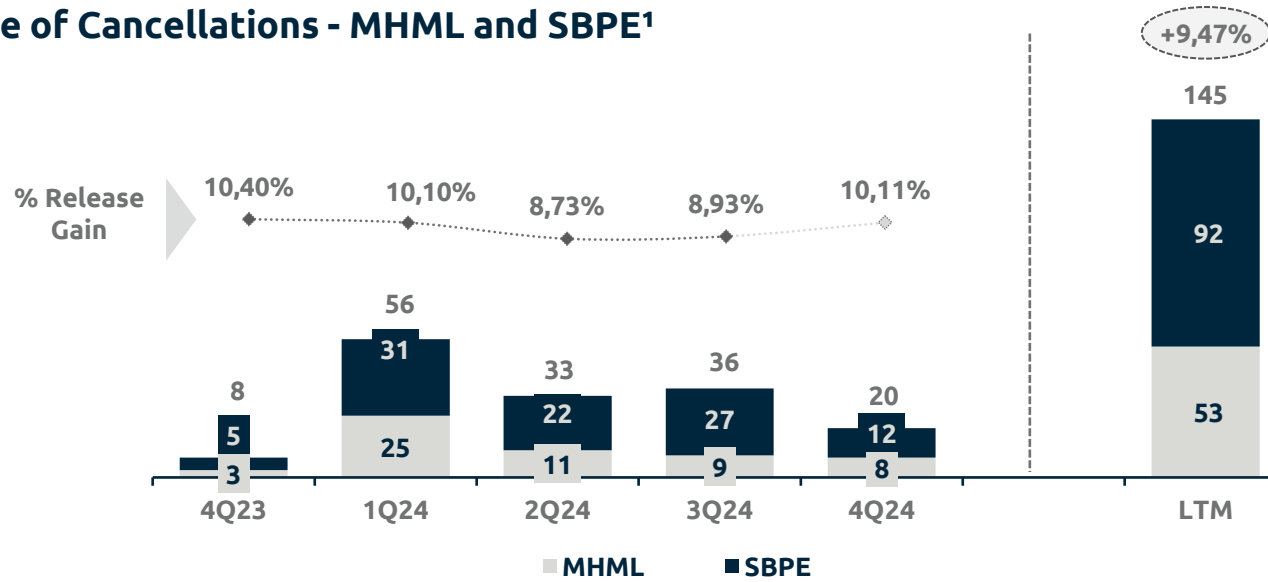
Temporal Effect on Cancellations, Concentrated in 3 Projects:

- Origem do Sol – R\$43 million – 46%
- Origem Pelotas – R\$11 million – 12%
- Jardim Vicente Bissoni – R\$10 million – 11%

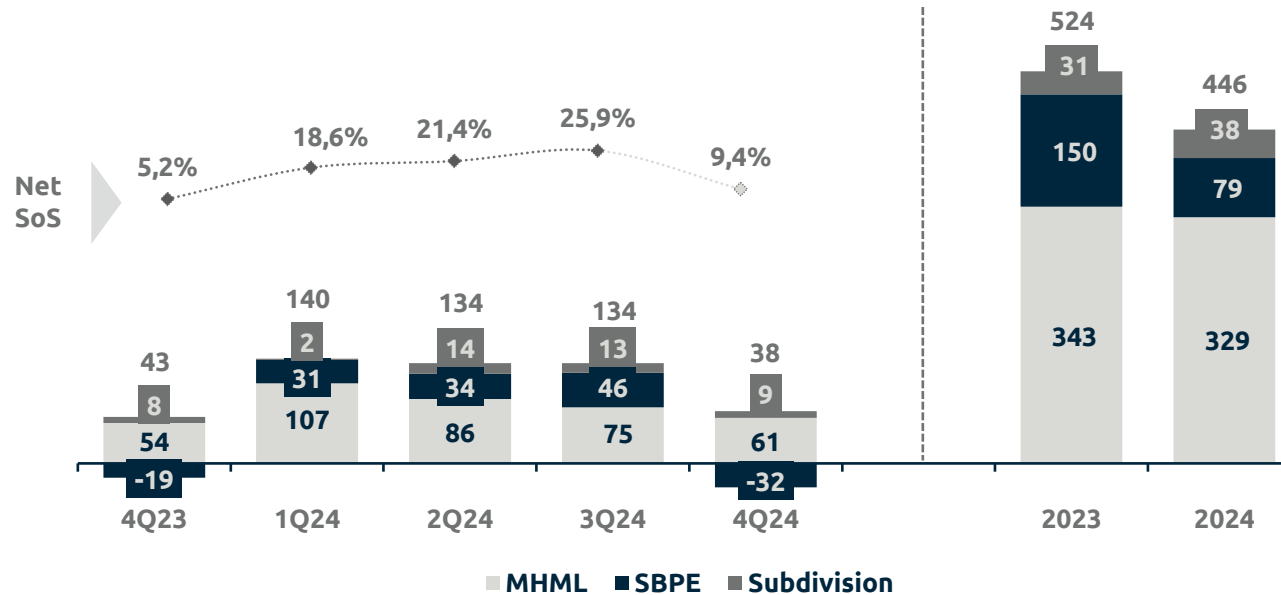
Operating Results – Resale of Cancellations and Net Sales

¹R\$ million

Price Gain on Resale of Cancellations - MHML and SBPE¹



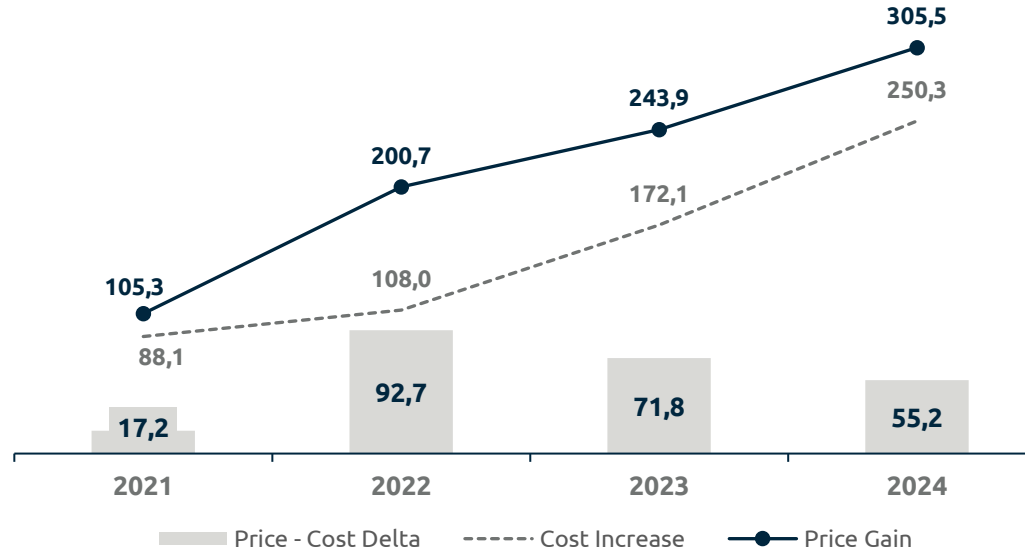
Net Sales¹



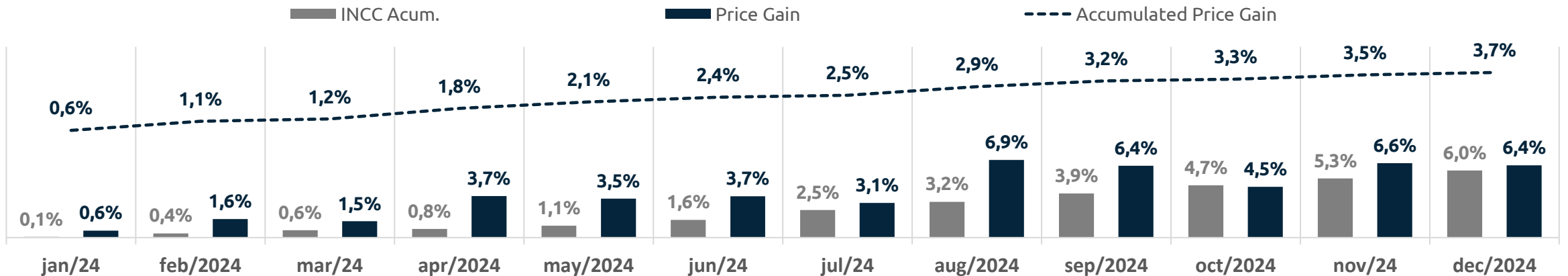
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¹R\$ million

Price vs. Cost Analysis – MHML and SBPE¹



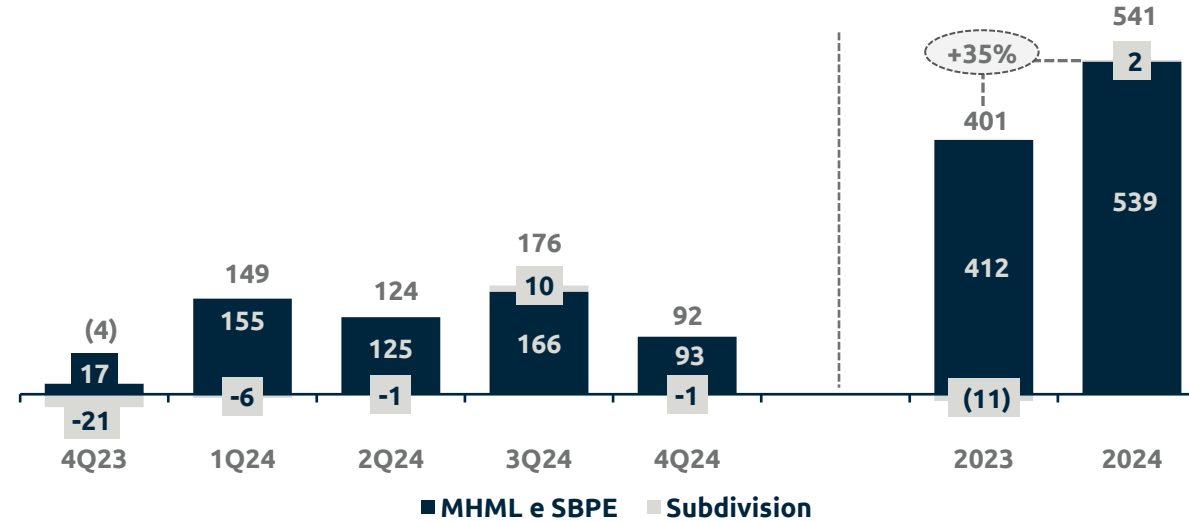
Price vs. INCC Analysis – MCMV and SBPE



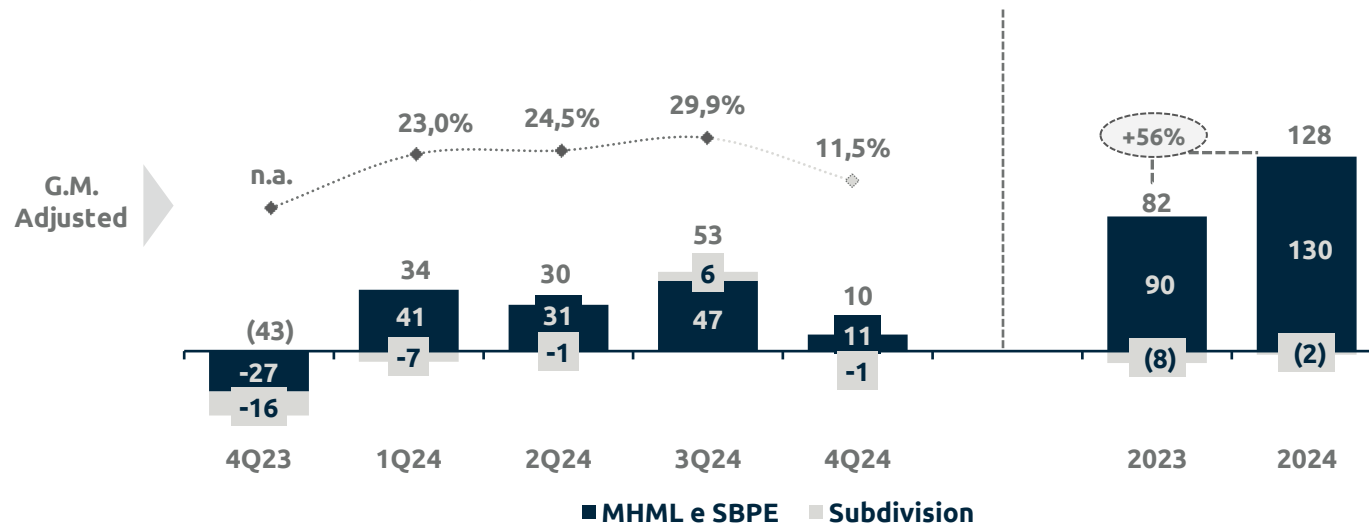
Financial Results – Net Revenue and Adjusted Gross Profit

¹R\$ million

Net Revenue¹

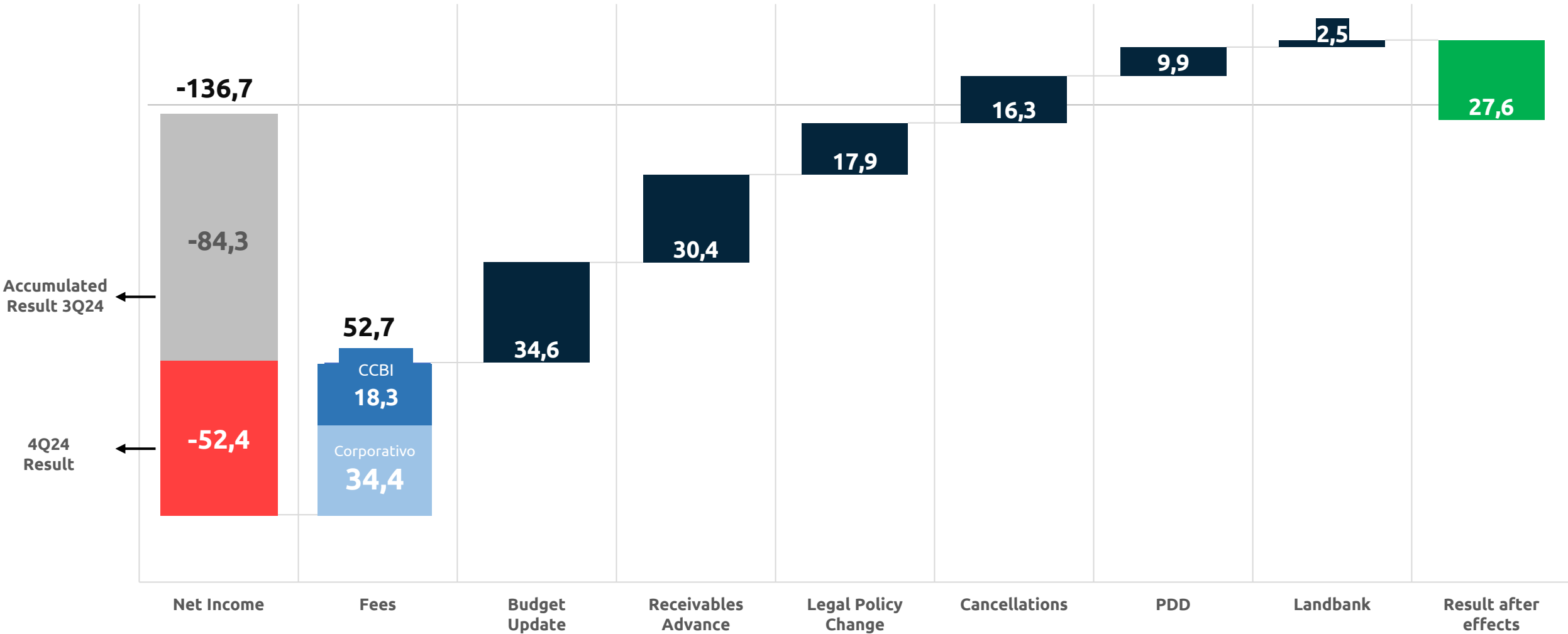


Adjusted Gross Profit and Adjusted Gross Margin¹



Financial Results – Results 2024

¹R\$ million



Financial Results – Income Statement – 4Q24

¹R\$ million

| INCOME STATEMENT (R\$ million) | 1Q24 | 2Q24 | 3Q24 | 4Q24 | 2024 | 2023 | A/A (%) |
|------------------------------------|----------|----------|----------|---------|----------|----------|---------|
| NET OPERATING REVENUE | 148.906 | 123.738 | 175.803 | 92.865 | 541.312 | 400.798 | 35% |
| COST OF PROJECTS SOLD | -126.420 | -105.771 | -137.016 | -88.247 | -457.454 | -359.015 | 27% |
| GROSS PROFIT | 22.486 | 17.967 | 38.787 | 4.618 | 83.858 | 41.783 | 101% |
| <i>% Gross Margin</i> | 15% | 15% | 22% | 5% | 15% | 10% | 49% |
| OPERATING INCOME (EXPENSES) | -30.746 | -29.564 | -30.387 | -43.265 | -133.962 | -155.146 | -14% |
| NET INTEREST (EXPENSES) REVENUE | -37.497 | -9.072 | -12.975 | -10.769 | -70.313 | -65.642 | 7% |
| INCOME TAX AND SOCIAL CONTRIBUTION | -4.281 | -4.139 | -4.866 | -2.959 | -16.245 | -15.987 | 2% |
| NET INCOME BEFORE NON-CONTROLLING | -50.038 | -24.808 | -9.440 | -52.375 | -136.661 | -194.992 | -30% |
| <i>% Net Margin</i> | -34% | -20% | -5% | -56% | -25% | -49% | -48% |



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