

1Q26 Results Presentation

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LPSBrasil

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1Q26 Highlights



Launches – São Paulo

R\$ 2.9 bn in 1Q26 | **+53%** vs. 1Q25



CrediPronto Mortgage

R\$ 1.4 bn in 1Q26 | **+12%** vs. 1Q25



CrediPronto Profit Sharing

R\$ 11.8 mn in 1Q26 | **+48%** vs. 1Q25



EBITDA

R\$ 13.7 mn in 1Q26 | **+6%** vs. 1Q25

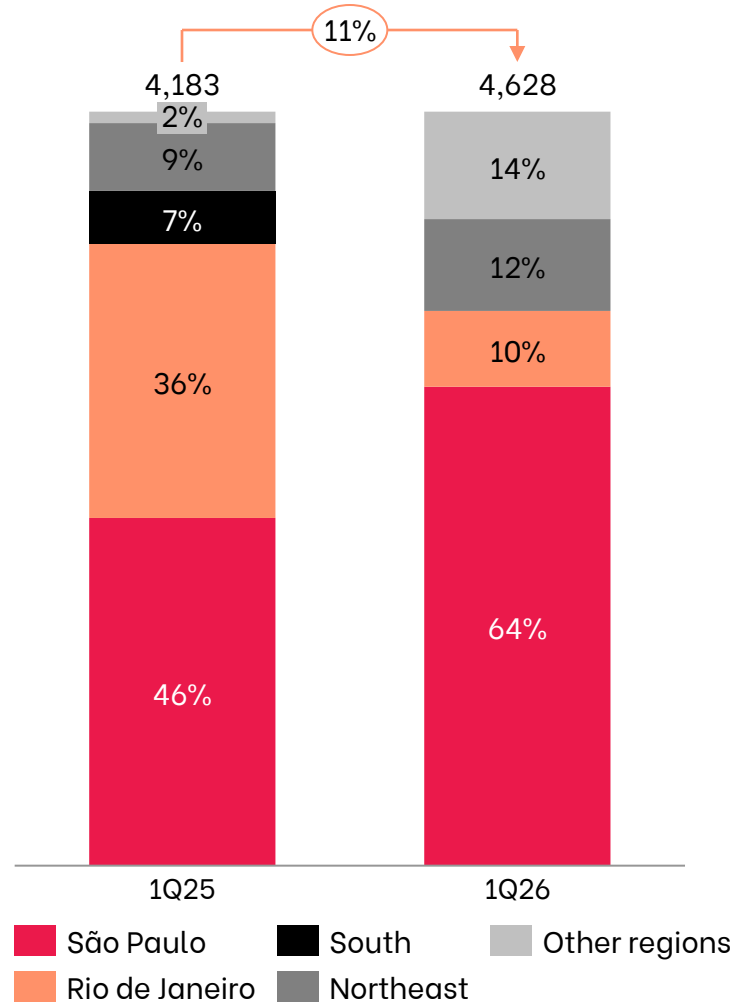


Consolidated Net Income ex-IFRS

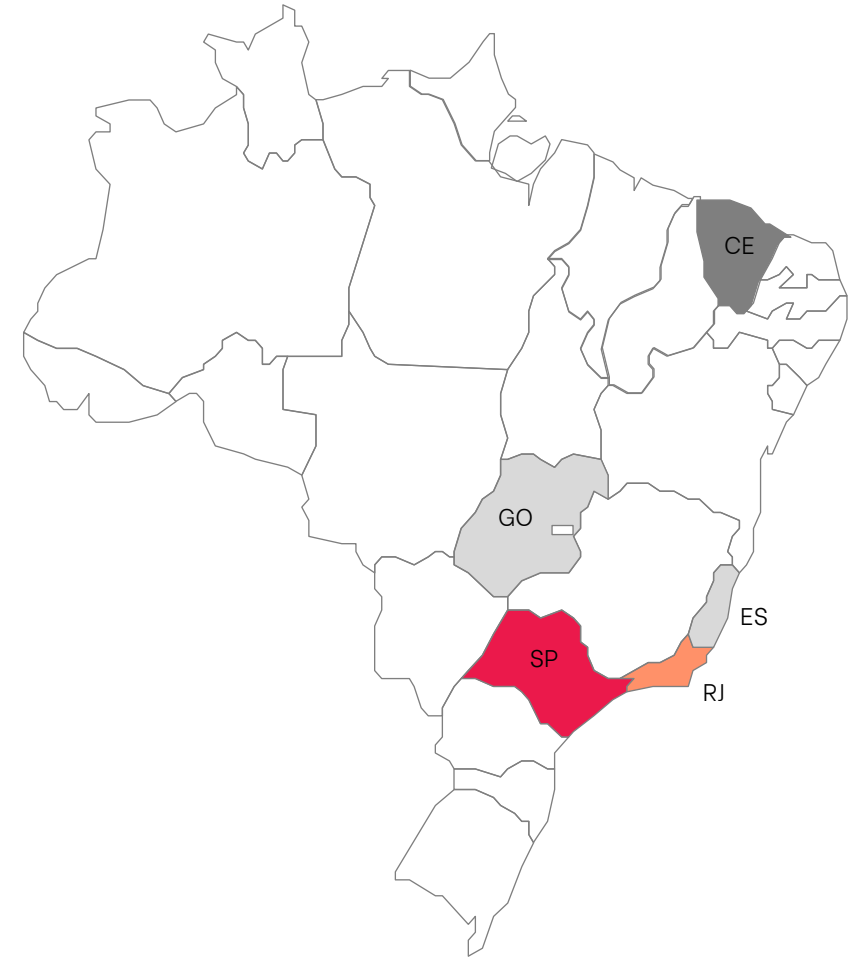
R\$ 8.1 mn in 1Q26 | **+16%** vs. 1Q25

Lopes Launches

Lopes participated of **26 projects** in 1Q26

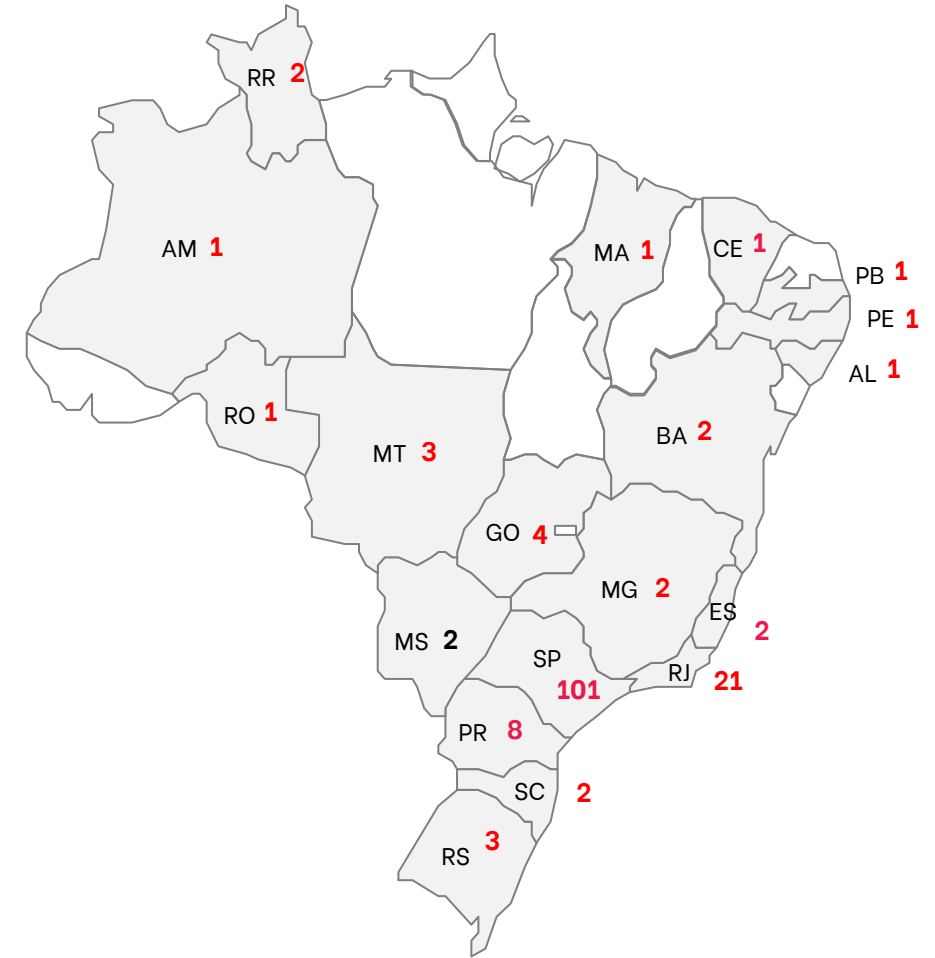
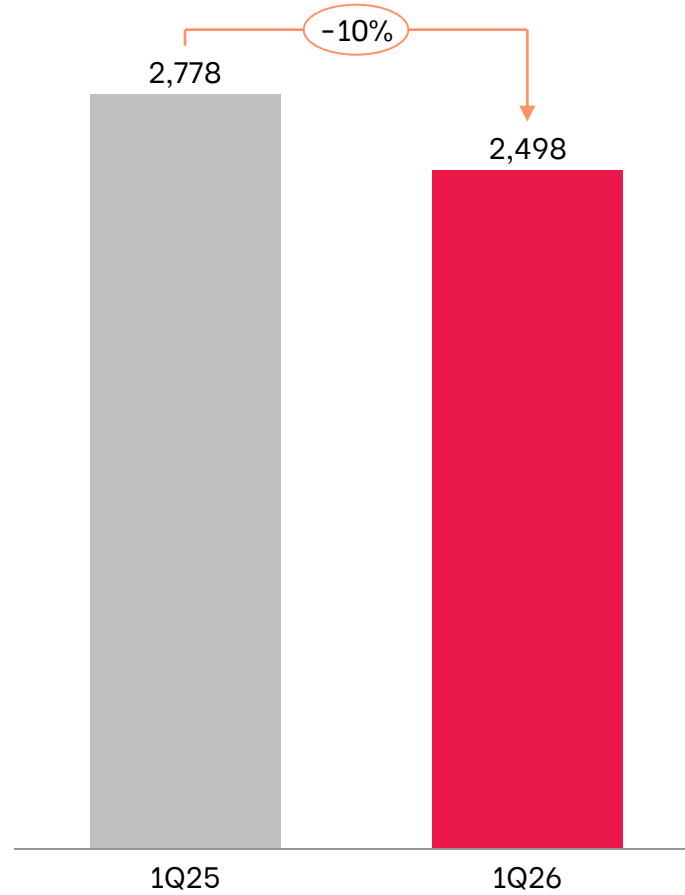


States with Launches in 1Q26



Lopes Intermediation

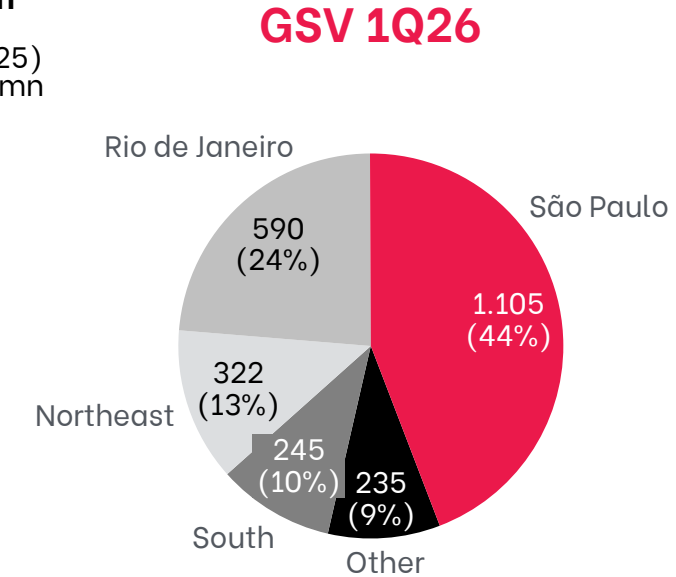
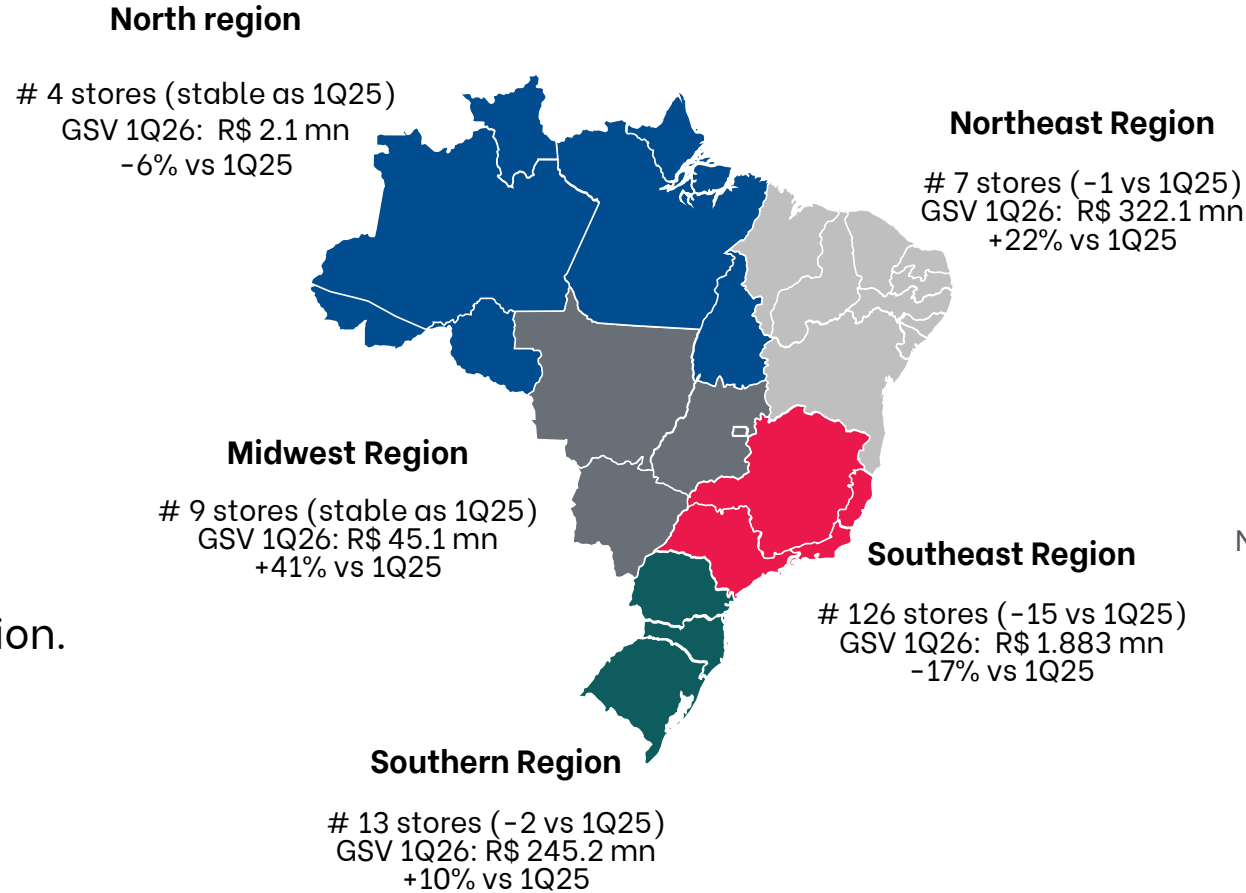
Intermediation reached **R\$ 2.5 billion** in 1Q26



159 Stores

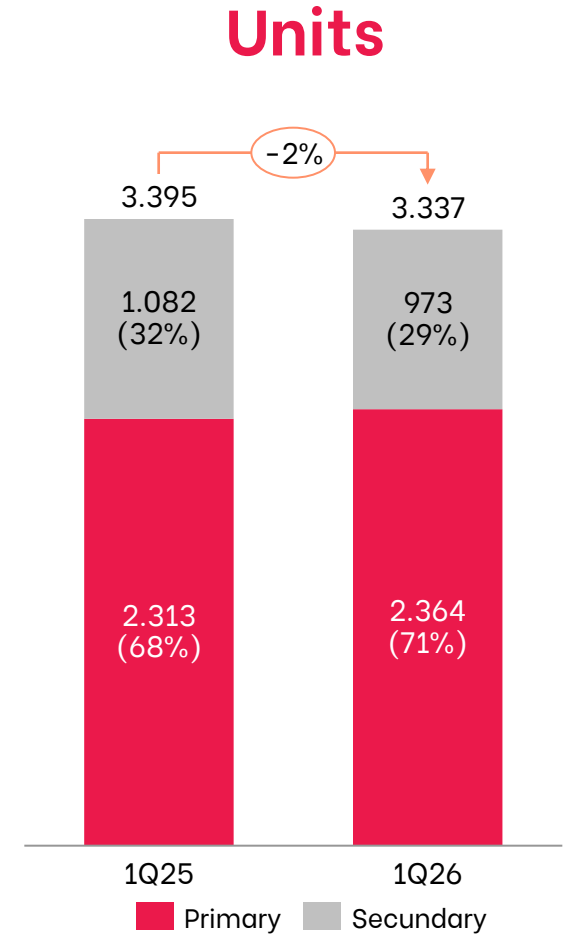
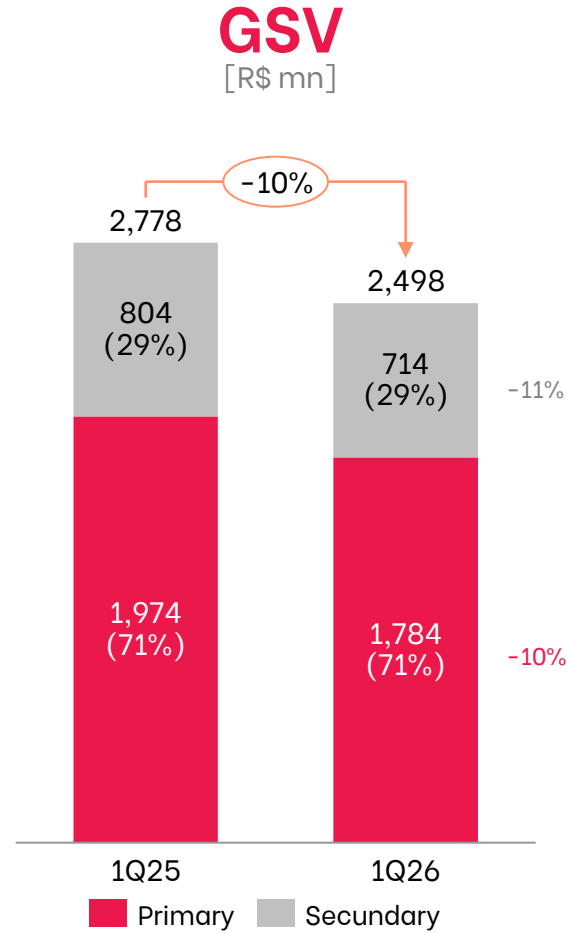
Lopes Intermediation

Performance by region
Lopes' most relevant market remains the Southeastern region, with SP and RJ standing out



Lopes Intermediation

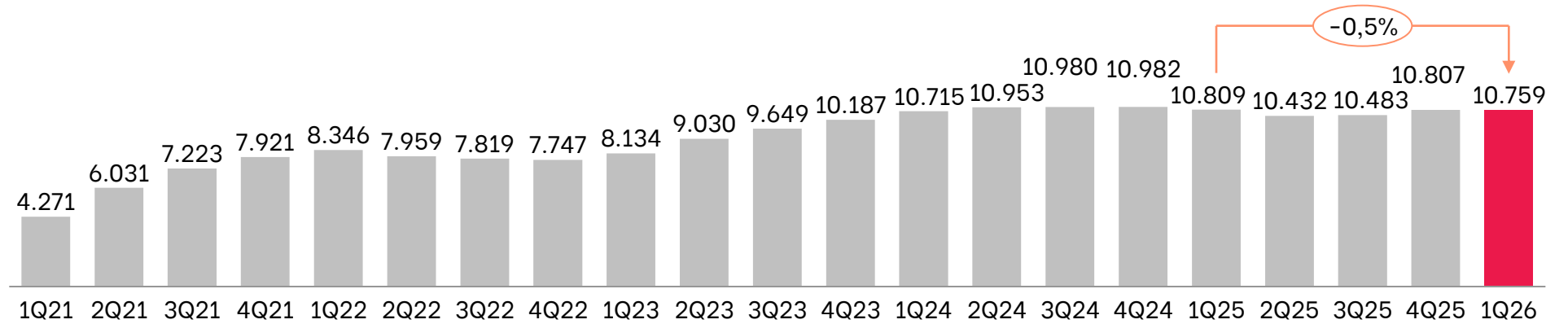
Primary market sales represent most of the transactions



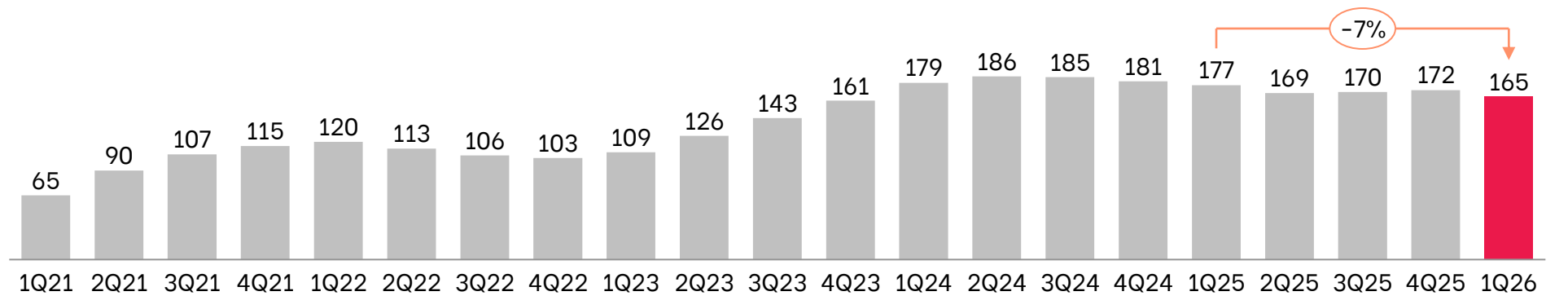
Lopes Labs

Portal Lopes
Organic data

Website Organic Sessions - LTM [thousand]



Leads from Organic Search - Website LTM [thousand]



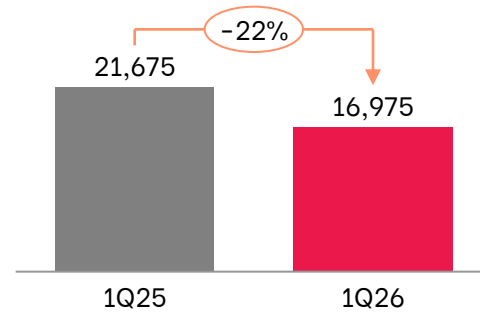
CrediPronto

Average portfolio balance of R\$ 19.3 billion

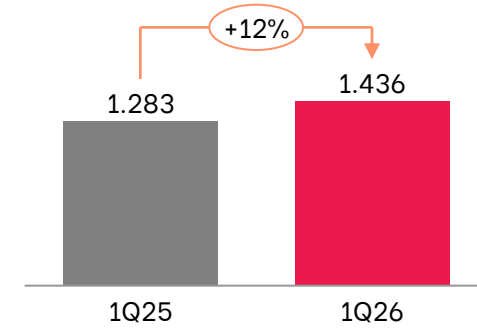
Lopes holds 50% of the CrediPronto portfolio

Mortgage Volume [R\$ mn]

ABECIP – Private Banks

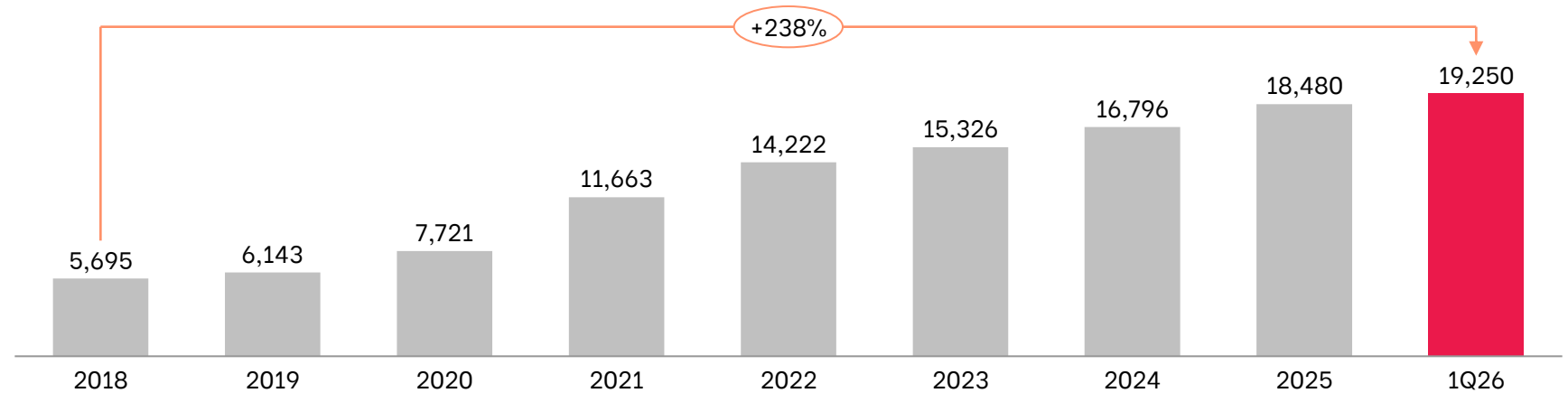


CrediPronto¹



[R\$ mn]

Average portfolio balance



¹ Market share of 8.5%. between private banks in 2026.

CrediPronto

The real estate financing market has resumed the pace of originations

Highlights 1Q26



R\$ 1.436 million of mortgage volume
12% vs. 1Q25



2.627 new contracts
-10% vs. 1Q25



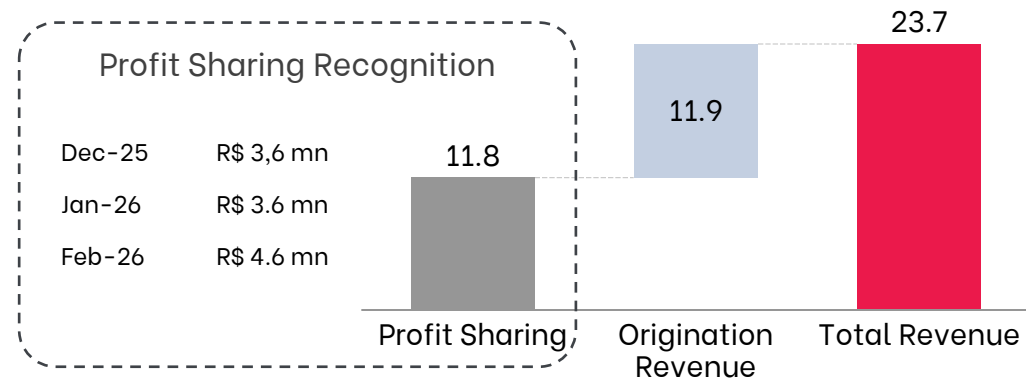
Average LTV 64%
Average rate 12,2%



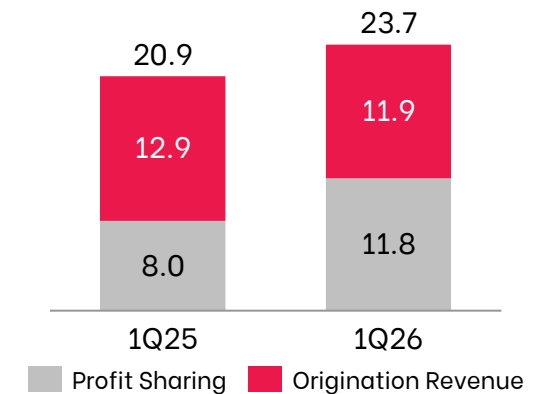
Average months of 360 months

Gross Revenue Composition

[R\$ mn]



Revenue Comparison



CrediPronto

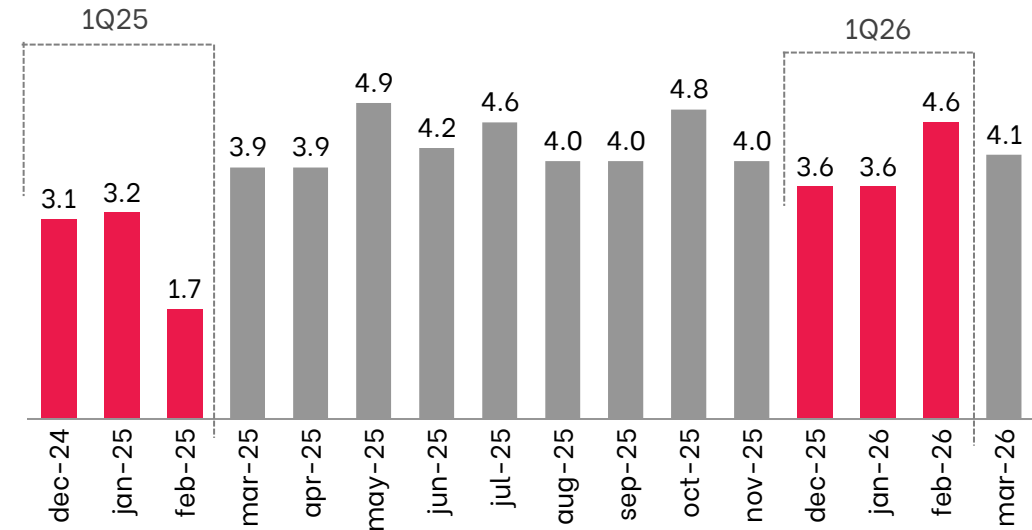
Profit Sharing Composition

P&L - CrediPronto (R\$ million)	1Q25	1Q26
Financial Margin	113.7	126.6
(+) Financial Revenue	482.6	588.3
(-) Financial Expenses	(368.9)	(461.7)
(-) Sales taxes	(5.5)	(6.2)
Costs and Expenses	(50.8)	(50.7)
(-) Backoffice Expenses	(13.4)	(21.6)
(-) Sales Expenses	(16.5)	(18.2)
(-) Commissions paid	(13.5)	(15.1)
(-) Insurance and claims (+/-)	(4.7)	(2.3)
(-) ADA	(2.8)	6.5
(-) Income and Social Contribution Taxes ¹	(25.8)	(31.4)
(-) Cost of Capital	(13.9)	(13.7)
(=) Net Result	17.6	24.6
% Net Margin	15%	19%
50% Profit Sharing	8.8	12.3
Profit recognition by period	8	11.8

¹ Rate of 45% for Financial Institutions

CrediPronto Monthly Net Result Recognition

[R\$ mn]



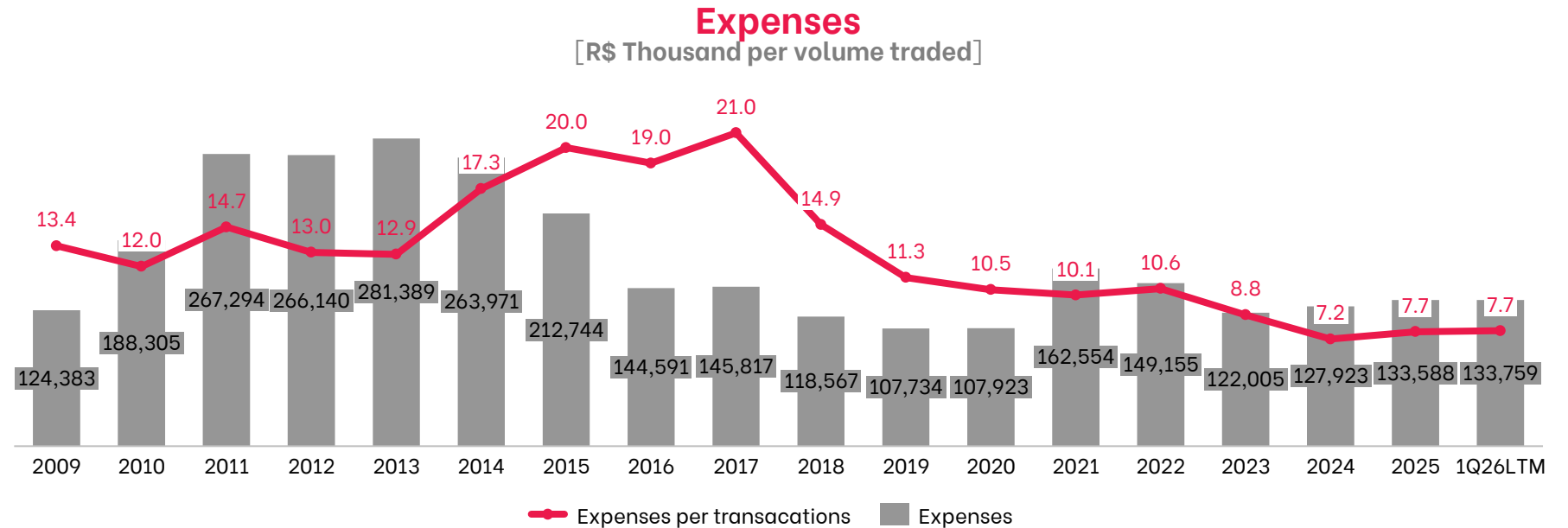
Net Revenue

Lopes's net revenue totaled **R\$ 49.2 million** in the 1Q26

Revenue Composition [R\$ thousand]	1Q25	1Q26	Var.
Intermediated GSV	2,778,003	2,497,947	-10%
Intermediation Commission	0.9%	1.02%	12 bps
Intermediation Gross Revenue	25,097	25,495	2%
CrediPronto	20,905	23,738	14%
Revenue to Accrue from Itaú Operations	3,625	3,625	0%
Other Revenues	3,873	1,522	-61%
Total Gross Revenue	53,501	54,381	2%
Revenue Deductions	(5,271)	(5,203)	-1%
Net Revenue*	48,230	49,178	2%

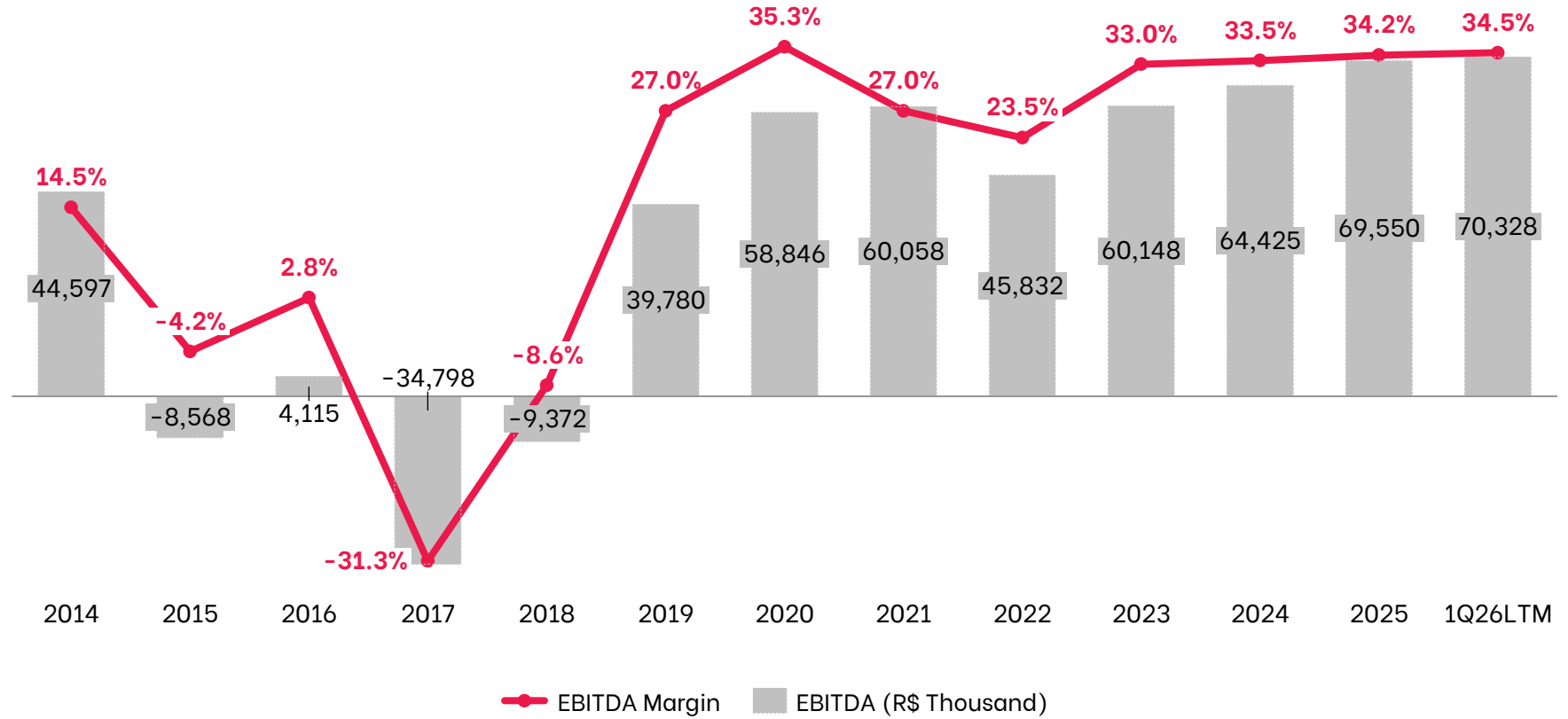
Costs and Expenses

Expenses by Segments (R\$ million)	1Q26	1Q25	1Q26 x 1Q25
Intermediation	24.237	23.093	+5%
CrediPronto	11.242	12.215	-8%
TOTAL	35.479	35.309	0.5%



EBITDA & EBITDA Margin

Company focused on its operational efficiency



Segment Results

1Q26 Results Before IFRS by Segment

(R\$ thousand)	Intermediation	CrediPronto	Consolidated
Gross Service Revenue	30,642	23,738	54,381
Revenue from Services Rendered	27,017	11,923	38,941
Revenue to Accrue from Itaú Operations	3,625	-	3,625
Profit Sharing	-	11,815	11,815
Net Operating Revenue	28,273	20,904	49,178
(-) Costs and Expenses	(21,792)	(9,861)	(31,653)
(-) Shared Services	(2,174)	(1,608)	(3,782)
(-) Stock Option Expenses CPC10	(107)	-	(107)
(-) Expenses to Accrue from Itaú	(238)	-	(238)
(+/-) Equity Equivalence	0	227	301
(=) EBITDA	4,036	9,662	13,699
EBITDA Margin	14.30%	46.2%	27.90%
(-) Depreciation and amortization	(4,481)	(48)	(4,529)
(+/-) Financial Result	2,218	(8)	2,210
(-) Income tax and social contribution	(1,137)	(2,121)	(3,258)
(=) Net income before IFRS	636	7,486	8,122
Net Margin before IFRS	2.25%	35.8%	16.5%
(-) Non-controlling Shareholders			(2,615)
(=) Net Income Attributable to Controlling Shareholders			5,507
Net Margin Controlling Shareholders			11.2%

*We consider the net income adjusted by non cash IFRS 3 effects (Business Combination) the best net income indicator.

Segment Results

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(-) Expenses to Accrue from Itaú	(238)	-	(238)
(+/-) Equity Equivalence	0	227	301
(=) EBITDA	4,037	9,662	13,699
EBITDA Margin	14.30%	46.2%	27.90%
(-) Depreciation and amortization	(4,915)	(48)	(4,963)
(+/-) Financial Result	(3,203)	-	(3,211)
(-) Income tax and social contribution	982	(2,121)	(1,139)
(=) Net income before IFRS	(3,100)	7,486	4,386
Net Margin before IFRS	-11.1%	35.8%	8.920%
(-) Non-controlling Shareholders			(2,663)
(=) Net Income Attributable to Controlling Shareholders			1,723
Net Margin Controlling Shareholders			3.50%

IFRS Impacts

R\$ Thousand

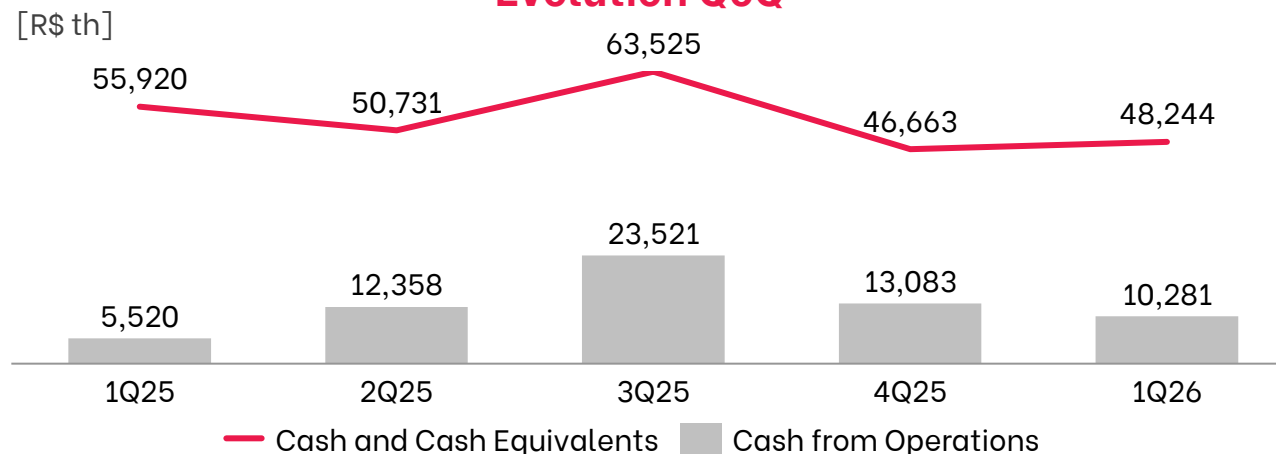
Description	1Q26		
	Before IFRS	IFRS Effects*	After IFRS
Net Revenue	49,178	-	49,178
Costs and Expenses	(35,479)	-	(35,479)
Depreciation and Amortization	(4,529)	(434)	(4,963) (1)
Financial Result	2,210	(5,421)	(3,211) (2)
Operational Profit	11,380	(5,855)	5,525
Income tax and social contribution	(3,258)	2,119	(1,139) (3)
Net Income	8,122	(3,736)	4,386
Non-controlling Shareholders	(2,615)	(48)	(2,663) (4)
Net Income Controlling Shareholders	5,507	(3,784)	1,723

- (1) Amortization of Intangible Assets and CPC 06 (R2) (IFRS 16);
- (2) Gains and Losses, with inn-cash net effects, from the booking of earn outs and call and put options at subsidiaries, based on the fair value of future estimates;
- (3) Deferred income tax on intangible assets of LPS Brasil;
- (4) Effects related to deferred income tax and amortization of intangible assets at inn-controlling shareholders.

Cash Flow and Equivalents

Evolution of the Cash Balance shows the Company's control even in more challenging quarters

Cash Flow Generated by Operating Activities Evolution QoQ



Equivalents

Cash Flow [R\$ thousand]	4Q25	1Q26	Variation
Cash and Cash Equivalents (BoP)	63,525	46,663	-27%
From Operations	13,083	10,281	-21%
From Investment Activities	(5,648)	(4,731)	16%
From Financing Activities	(24,297)	(3,969)	84%
Cash and Cash Equivalents (EoP)	46,663	48,244	3% ↑
Financial Investments (FI)	24,834	25,482	3%
Cash and Cash Equivalents After FI	71,497	73,726	3% ↑

+10.3 million shares from the buyback program in March 31th 2026

Q&A



Thank you

LPSBrasil

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