

1Q25 Results Presentation

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LPSBrasil

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1Q25 Highlights



Launches

R\$ 4.2 bn in 1Q25 | **+26%** vs. 1Q24



Total Transactions Closed

R\$ 2.8 bn in 1Q25 | **+10%** vs. 1Q24



CrediPronto Mortgage Volume

R\$ 1.3 bn in 1Q25 | **+172%** vs. 1Q24



Net Revenue

R\$ 48.2 mn in 1Q25 | **+28%** vs. 1Q24

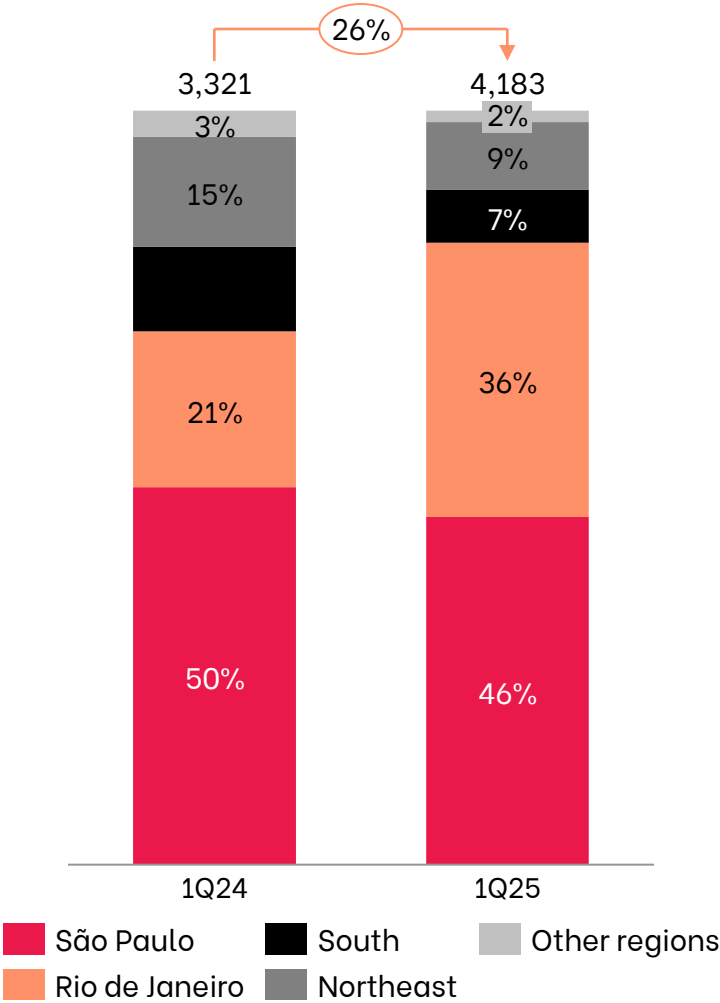


Net Income Controlling ex-IFRS

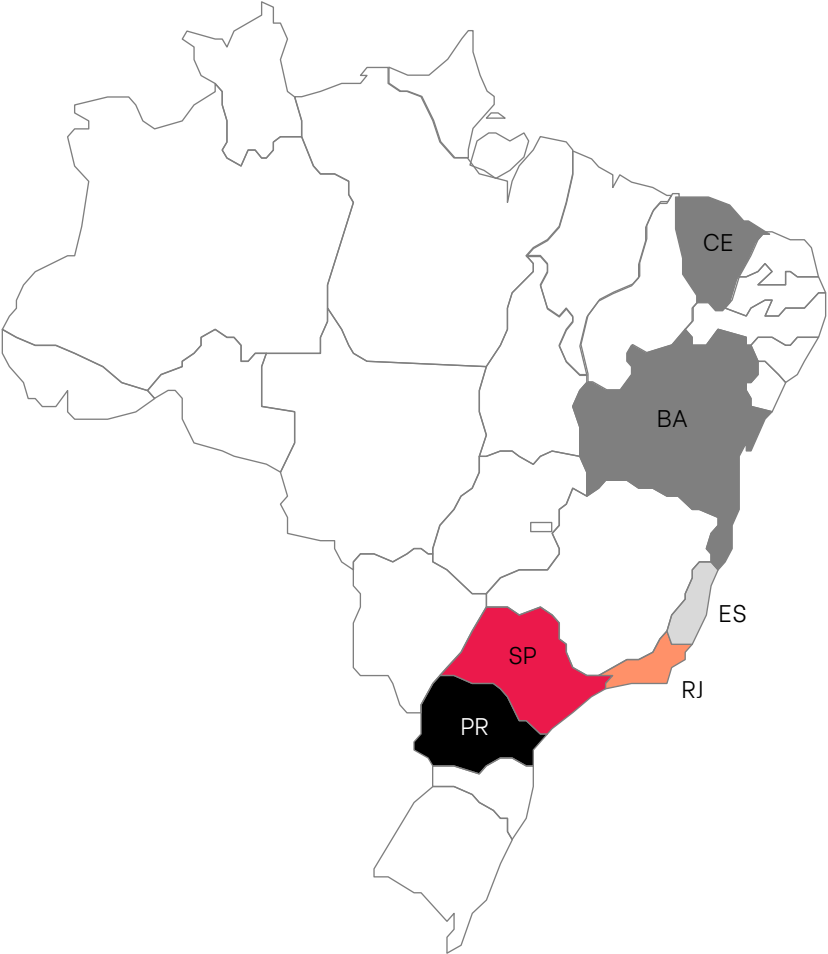
R\$ 5.7 mn in 1Q25 | **+74%** vs. 1Q24

Lopes Launches

Lopes participated of 30 projects in the 1Q25, totaled **R\$ 4.2 billion**

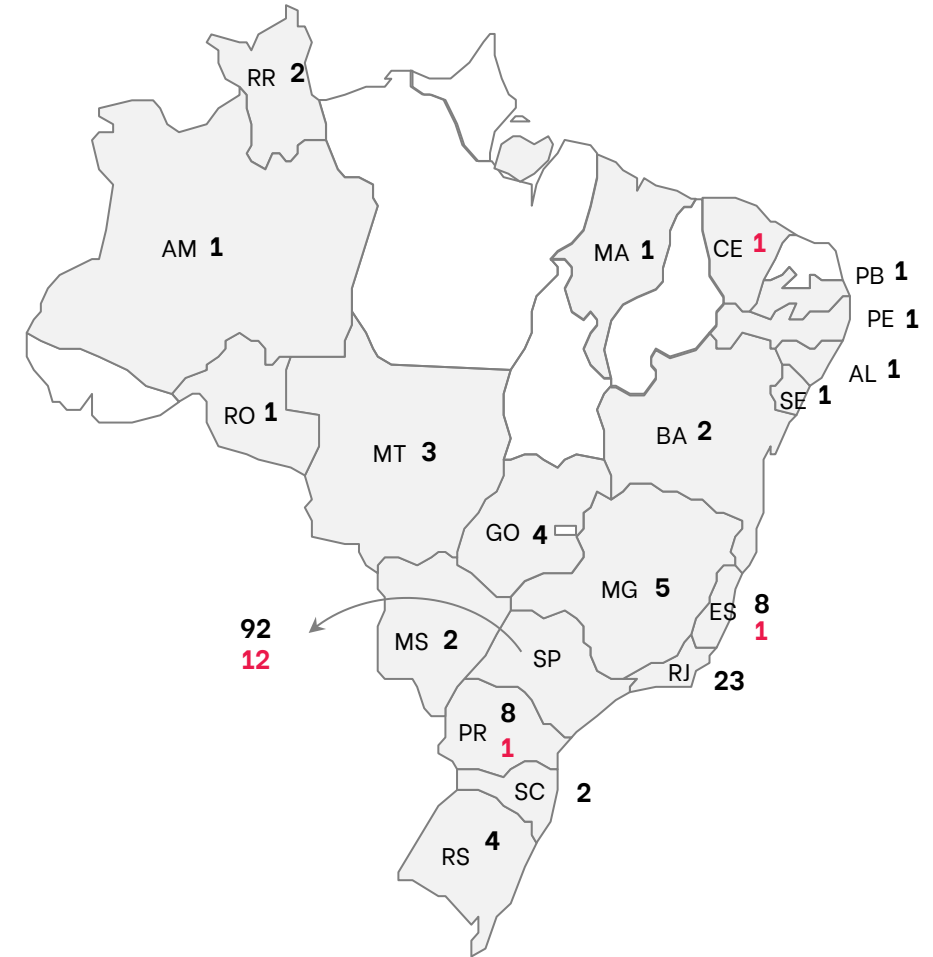
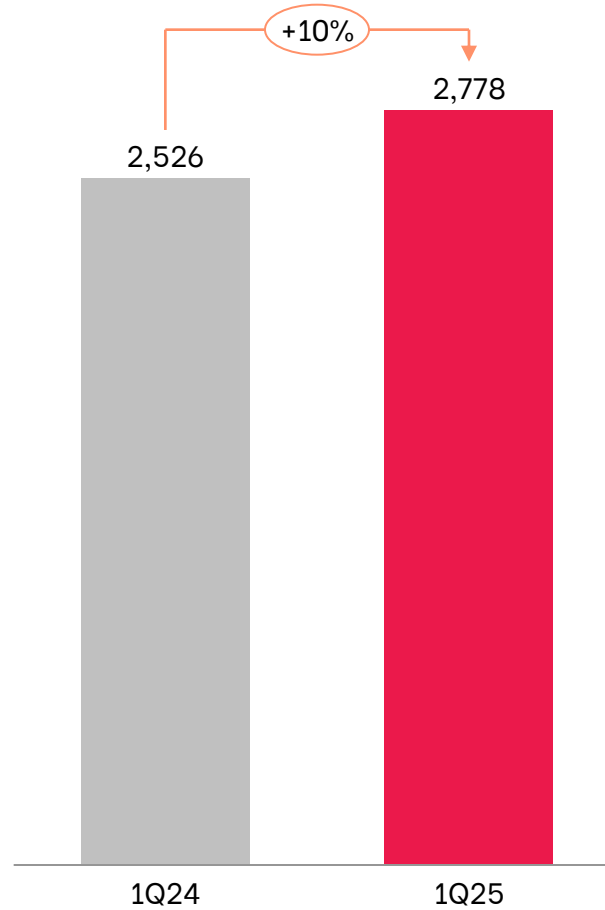


States with Launches in 2025



Lopes Intermediation

Intermediation reached **R\$ 2.8 billion** in the 1Q25, +10% vs 1Q24.



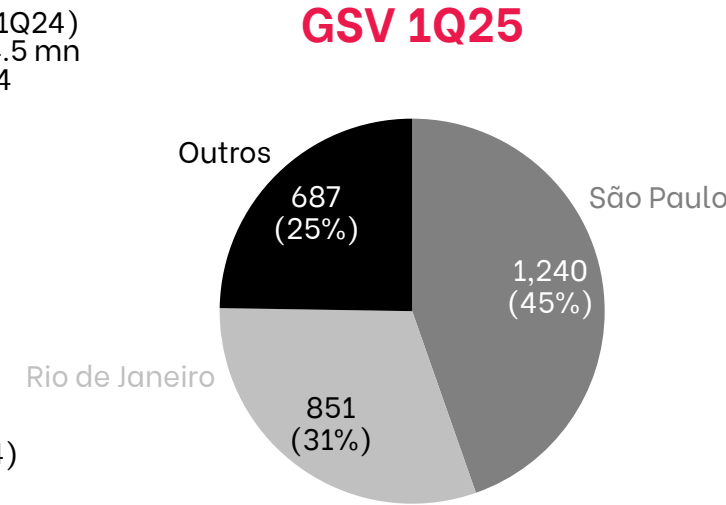
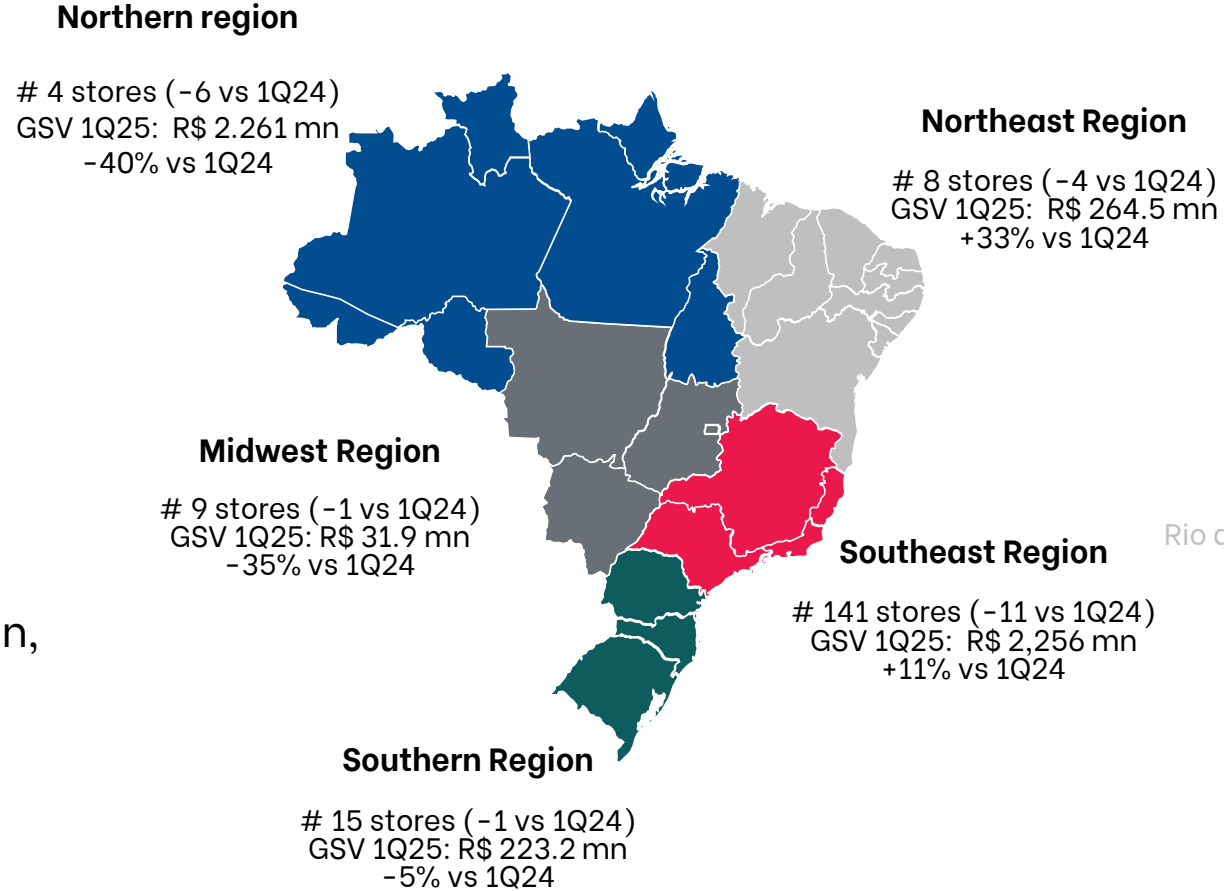
177 Stores

162 Franchises

15 Own Operations

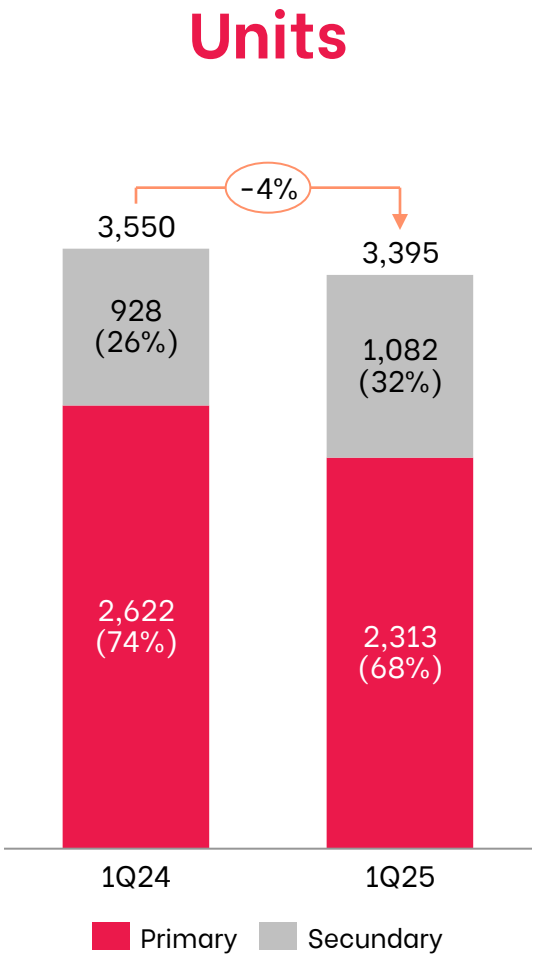
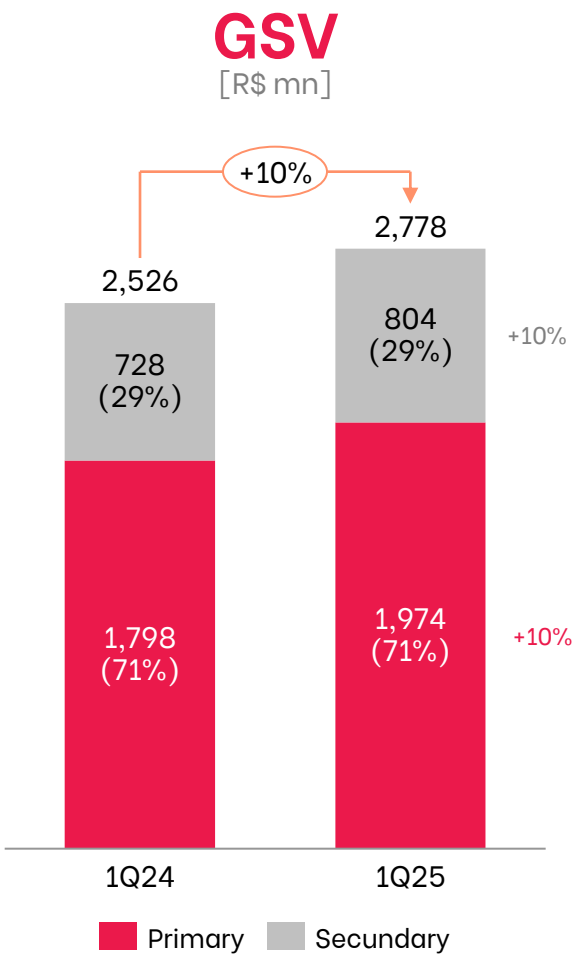
Lopes Intermediation

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



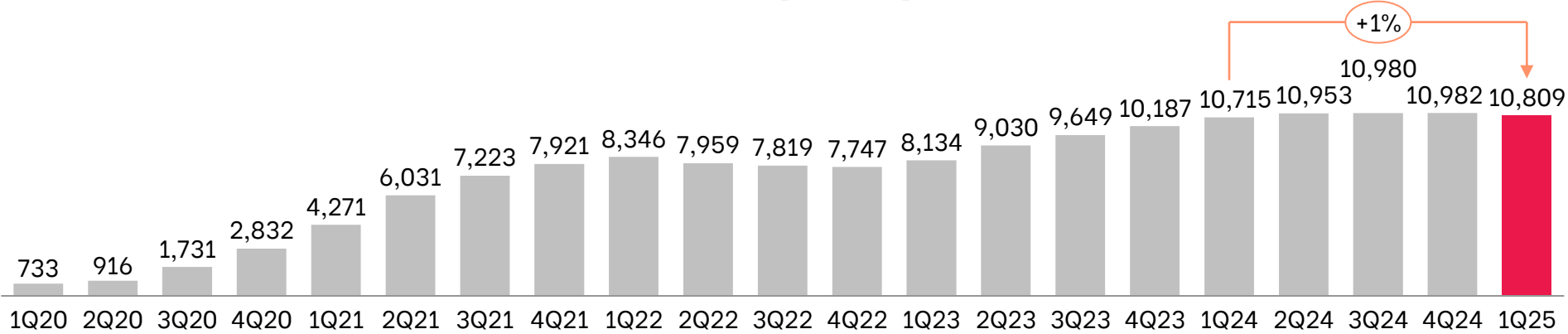
Lopes Intermediation

Intermediation in the primary market added to **R\$ 2.0 billion** and **R\$ 804 million** on the secondary market in the 1Q25



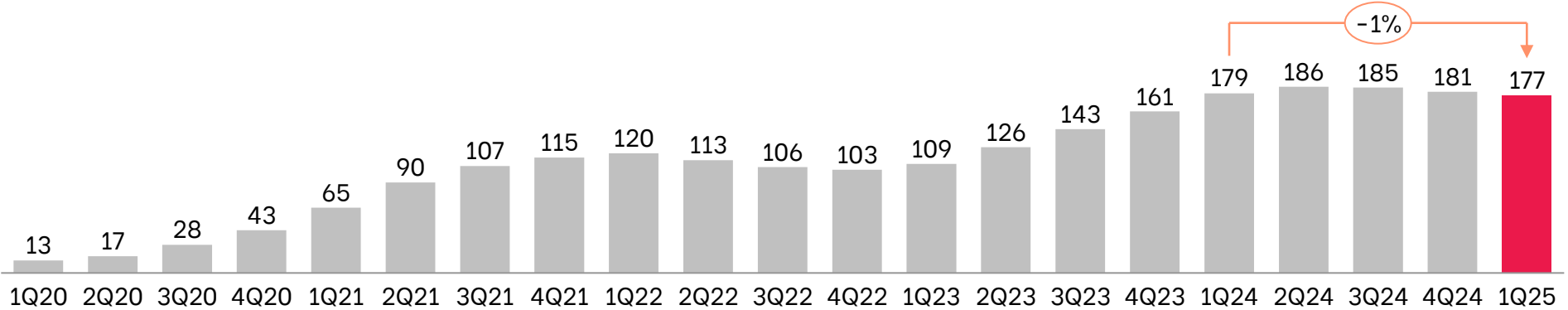
Website Organic Sessions - LTM

[thousand]



Leads from Organic Search - Website LTM

[thousand]



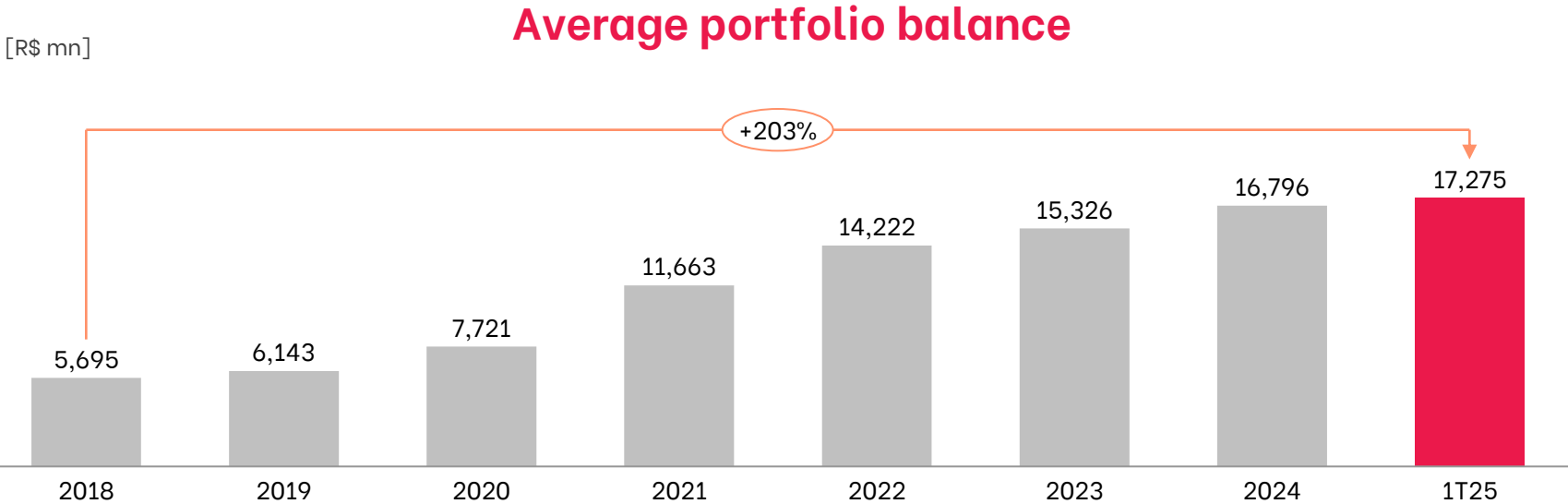
CrediPronto

Average portfolio
balance of
R\$ 17.3 billion

Lopes **holds 50%** of
the CrediPronto
portfolio

Mortgage Volume

[R\$ mm]



¹ Market share of 5.9%, between private banks

CrediPronto

The real estate financing market has resumed the pace of originations

Highlights 4Q24



R\$ 1.283 million of mortgage volume
172% vs. 1Q24



2.916 new contracts
239% vs. 1Q24



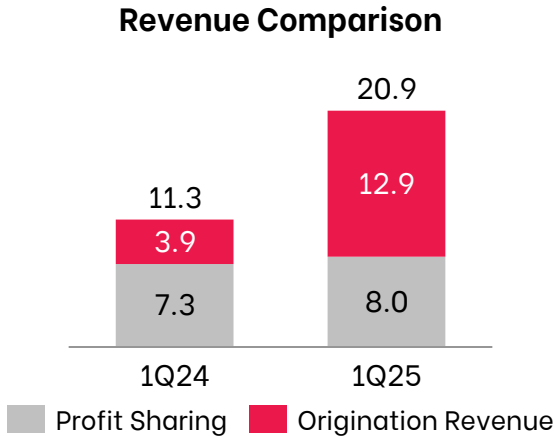
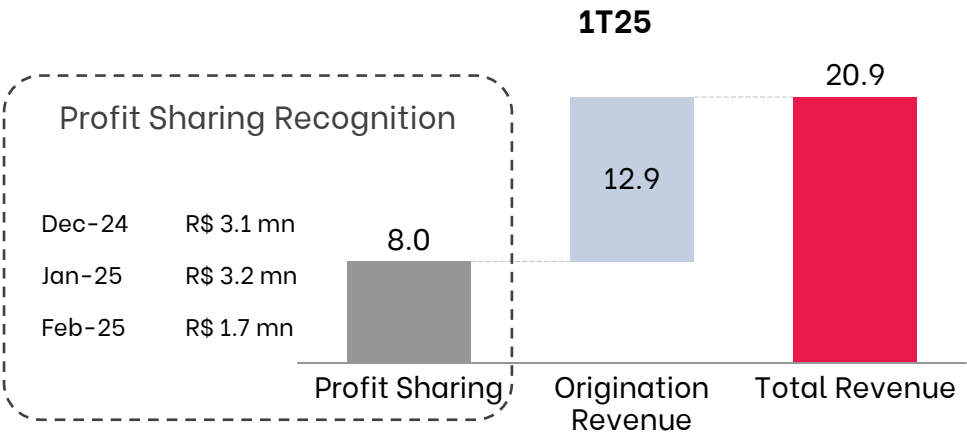
Average LTV 62%
Average rate 11,7%



Average months of 363 months

Gross Revenue Composition

[R\$ mn]



CrediPronto

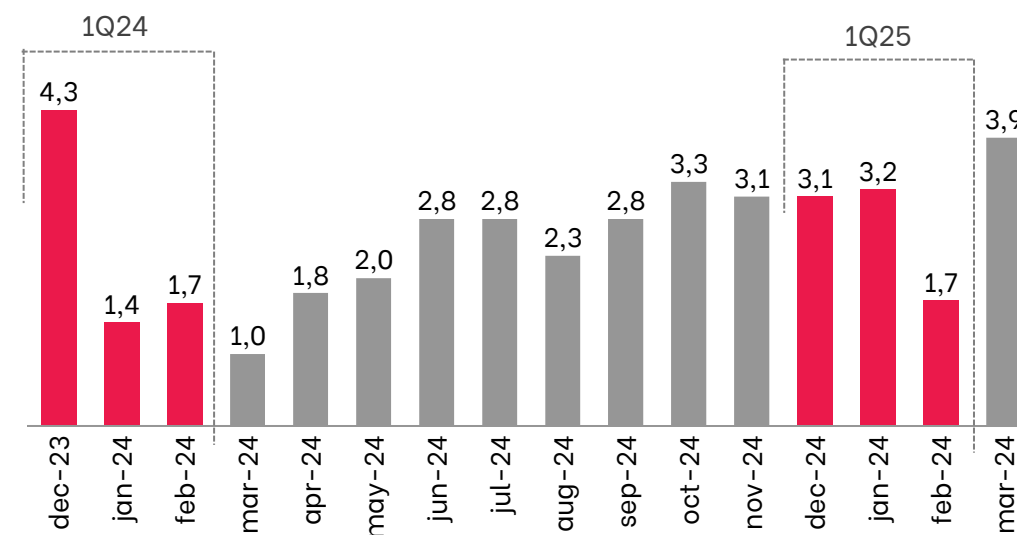
Profit Sharing Composition

P&L - CrediPronto (R\$ million)	1Q24	1Q25
Financial Margin	81.2	113.7
(+) Financial Revenue	376	482.6
(-) Financial Expenses	(294.8)	(368.9)
(-) Sales taxes	(3.7)	(5.5)
Costs and Expenses	(41.3)	(50.8)
(-) Backoffice Expenses	(12.4)	(13.4)
(-) Sales Expenses	(10.7)	(16.5)
(-) Commissions paid	(5.1)	(13.5)
(-) Insurance and claims (+/-)	(6.9)	(4.7)
(-) ADA	(6.2)	(2.8)
(-) Income and Social Contribution Taxes ¹	(16.3)	(25.8)
(-) Cost of Capital	(11.8)	(13.9)
(=) Net Result	8.1	17.6
% Net Margin	10%	15%
50% Profit Sharing	4	8.8
Profit recognition by period	7.3	8

¹ Rate of 45% for Financial Institutions

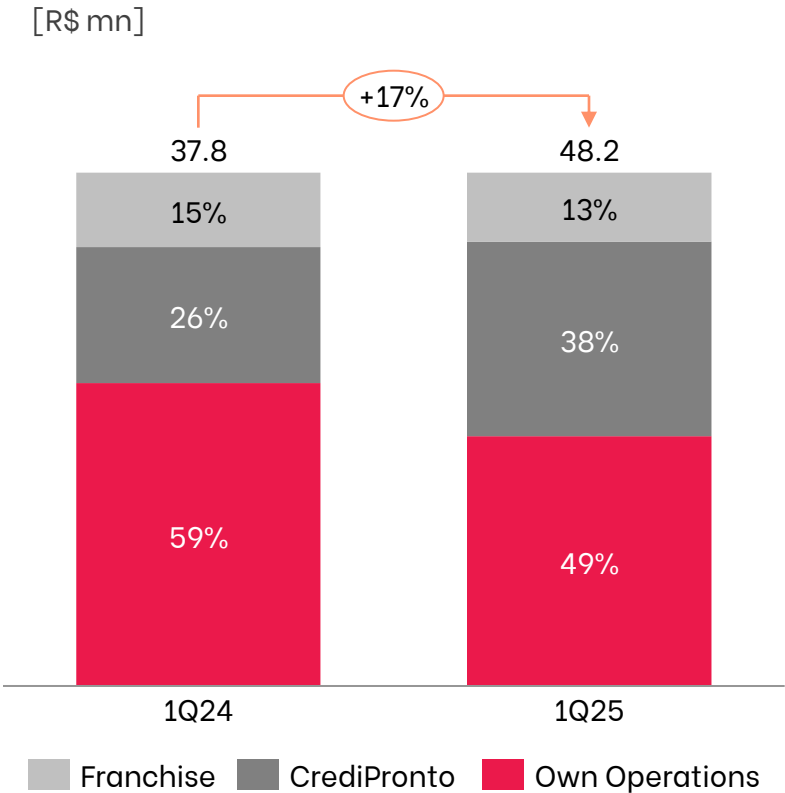
CrediPronto Monthly Net Result Recognition

[R\$ mn]



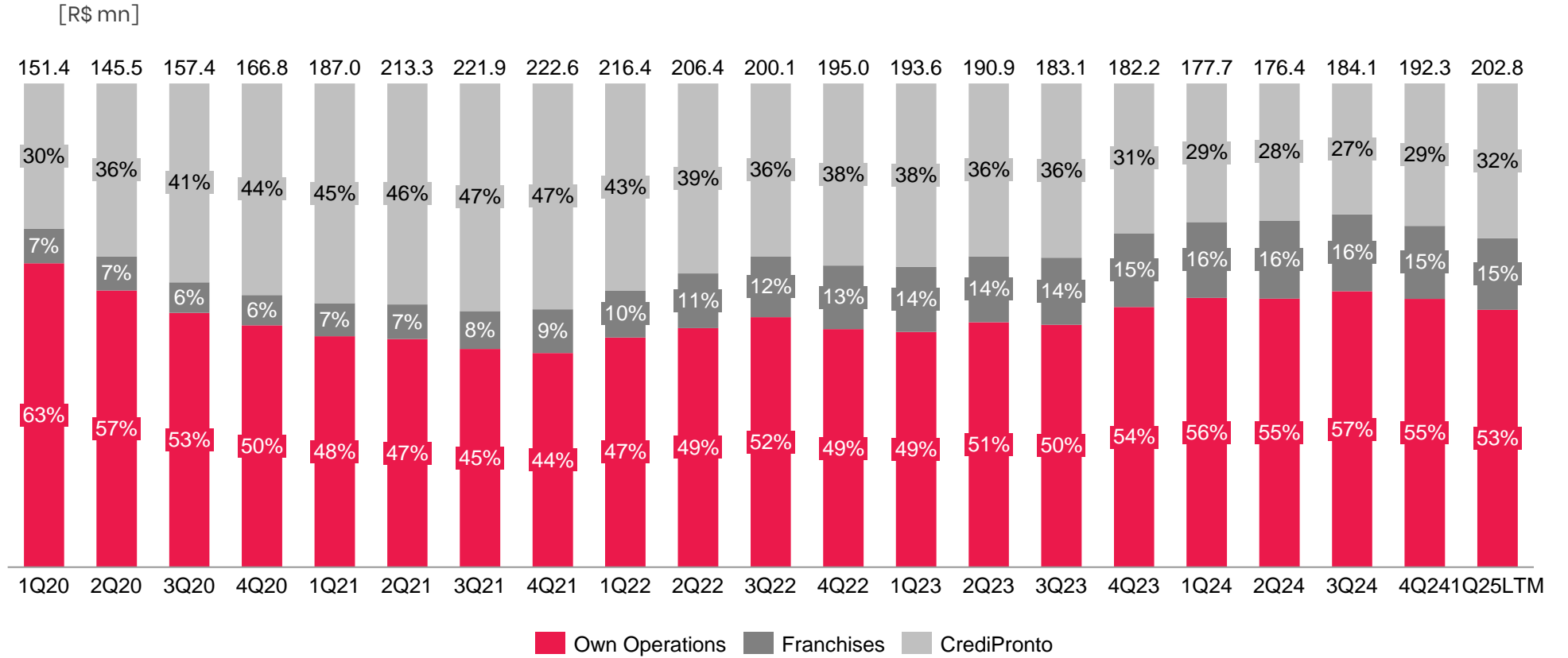
Net Revenue

Lopes's net revenue totaled **R\$ 48.2 million** in the 1Q25



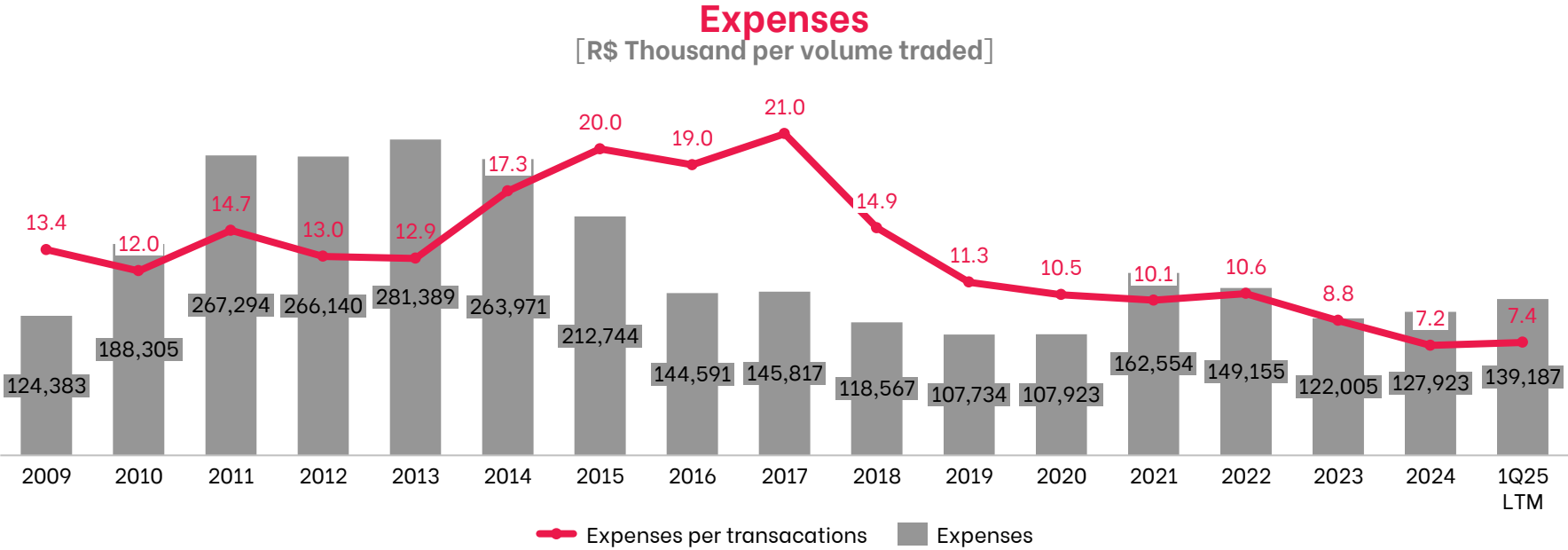
Net Revenue By Segment

LTM Net Revenue by Segment



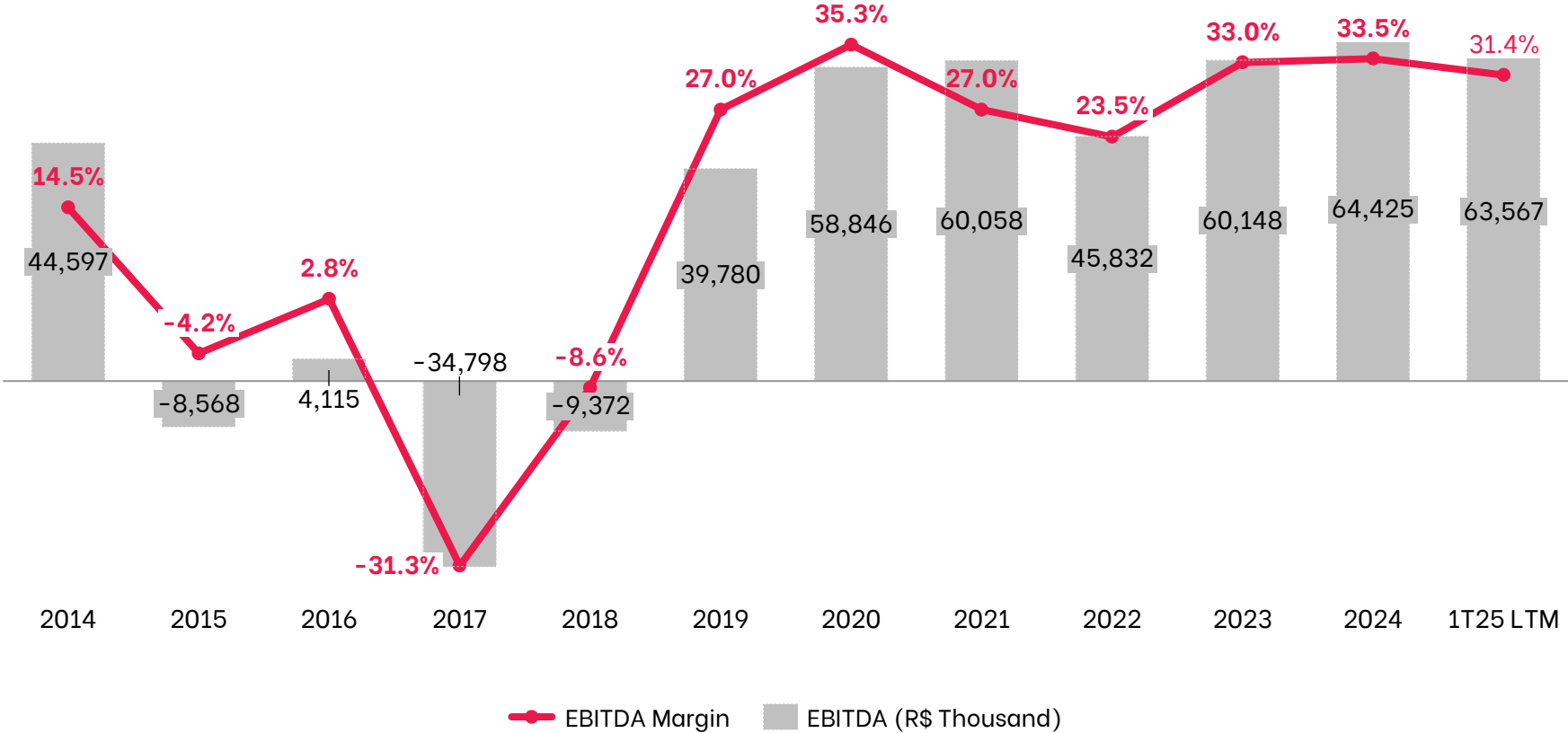
Costs and Expenses

Costs by Segments (R\$ million)	1Q25	1Q24	1Q24 x 1Q25
Own Operations	20.487	16.655	23%
Franchises	2.606	3.068	-15%
CrediPronto	12.215	4.322	183%
TOTAL	35.309	24.045	47%



EBITDA & EBITDA Margin

Company focused on its operational efficiency



IFRS Impacts

R\$ Thousand

Description	Before IFRS	1Q25	After IFRS
		IFRS Effects*	
Net Revenue	48,230	-	48,230
Costs and Expenses	(35,309)	-	(35,309)
Depreciation and Amortization	(4,544)	(434)	(4,978) (1)
Financial Result	1,926	(1,087)	839 (2)
Operational Profit	10,303	(1,521)	8,782
Income tax and social contribution	(3,273)	169	(3,104) (3)
Net Income	7,030	(1,352)	5,678
Non-controlling Shareholders	(1,319)	373	(946) (4)
Net Income Controlling Shareholders	5,711	(979)	4,732

(1) Amortization of Intangible Assets and CPC 06 (R2) (IFRS 16);

(2) Gains and Losses, with non-cash net effects, from the booking of earn outs and call and put options at subsidiaries, based on the fair value of future estimates;

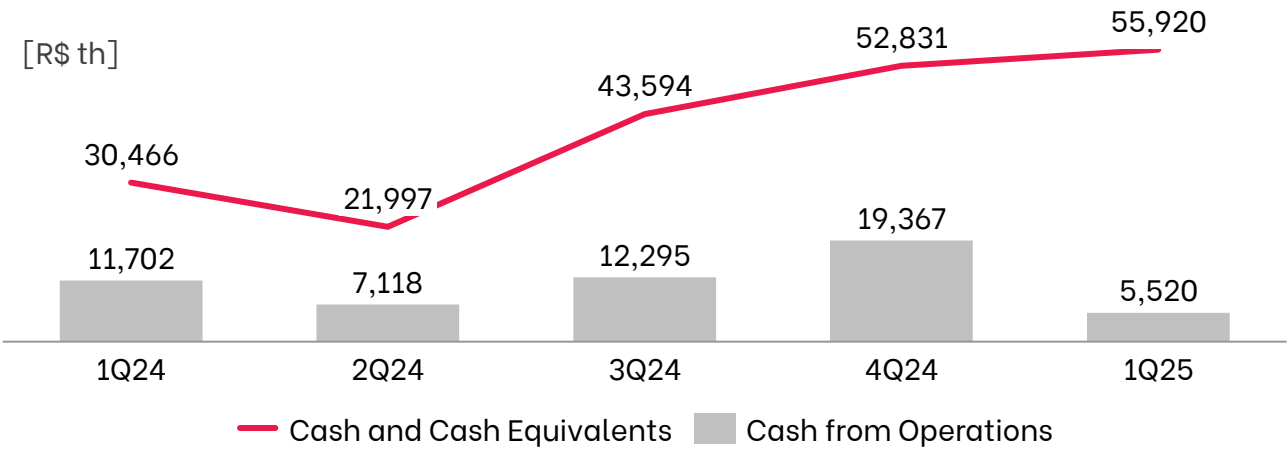
(3) Deferred income tax on intangible assets of LPS Brasil;

(4) Effects related to deferred income tax and amortization of intangible assets at non-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]	1Q24	1Q25	Variation
Cash and Cash Equivalents (BoP)	31,332	52,831	69%
From Operations	11,702	5,520	-53%
From Investment Activities	(9,008)	781	109%
From Financing Activities	(3,560)	(3,212)	10%
Cash and Cash Equivalents (EoP)	30,466	55,920	84% 
Financial Investments (FI)	39,852	20,854	-48%
Cash and Cash Equivalents After FI	70,318	76,774	9% 

+10.3 million shares from the buyback program in March 31th 2025

Q&A



Thank you

LPSBrasil

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