3Q26 Results Presentation



LPS Brasil

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3Q26 Highlights

Launches

R$ 6.4 bn in 3Q26 | **+4%** vs. 3Q25
R$ 16.2 bn in 9M26 | **+7%** vs. 9M25

Transaction Closed

R$ 2.3 bn in 3Q26 | **-34%** vs. 3Q25
R$ 7.4 bn in 9M26 | **-22%** vs. 9M25

CrediPronto Mortgage Volume

R$ 1.7 bn in 3Q26 | **+70%** vs. 3Q25
R$ 4.8 bn in 9M26 | **+53%** vs. 9M25

CrediPronto Portfolio Balance

R$ 21.1 bn in 3Q26 | **+18%** vs. 3Q25

Net Revenue

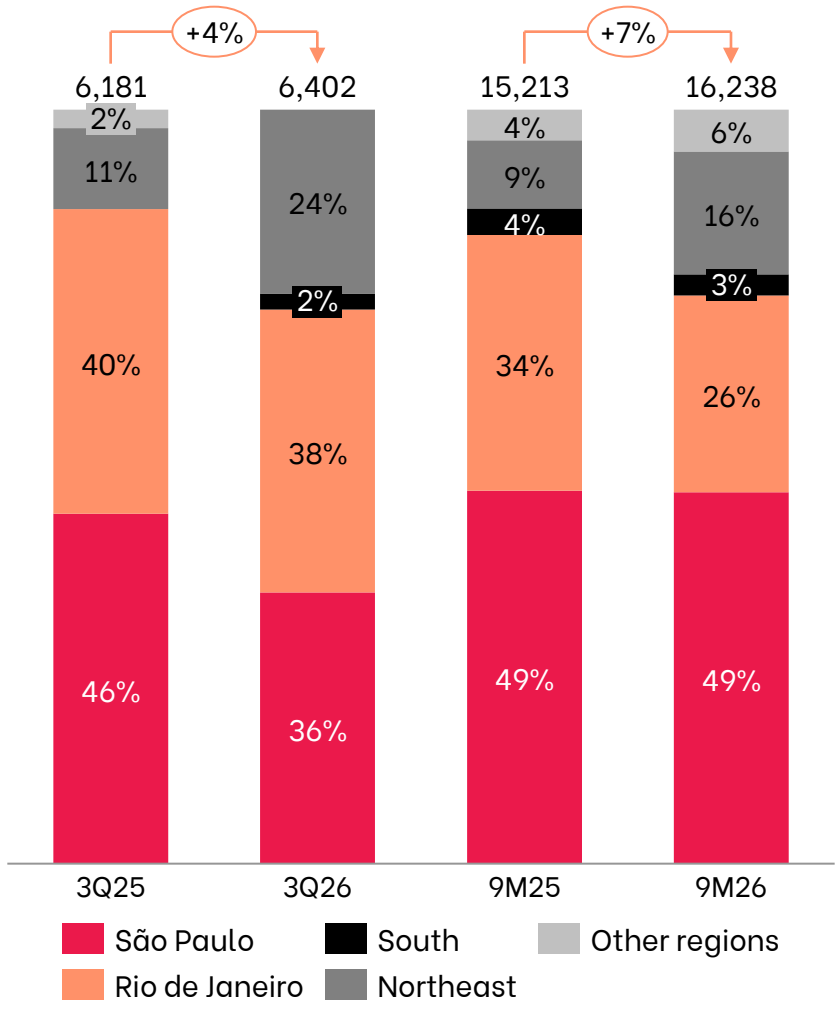
R$ 50.8 mn in 3Q26 | **-1%** vs. 3Q25
R$ 154.6 mn in 9M26 | **+2%** vs. 9M25

Net Income Consolidated Before IFRS

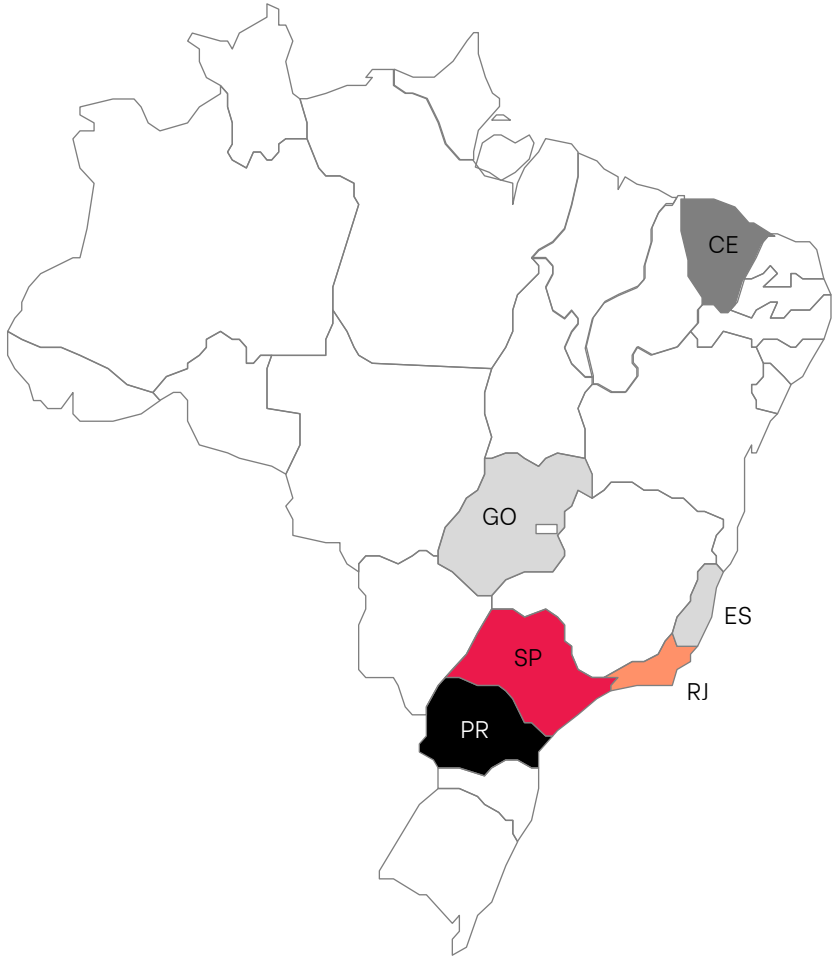
R$ 4.3 mn in 3Q26 | **-75%** vs. 3Q25
R$ 20.8 mn in 9M26 | **-45%** vs. 9M25

Lopes Launches

Lopes participated of 93 **projects** in 9M26

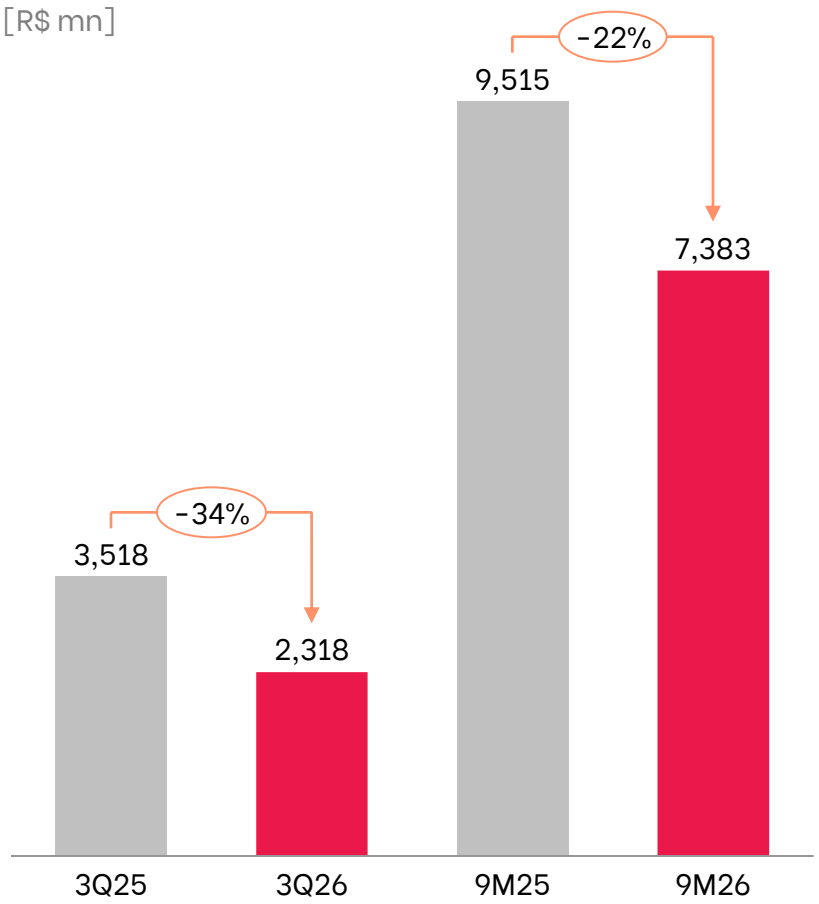


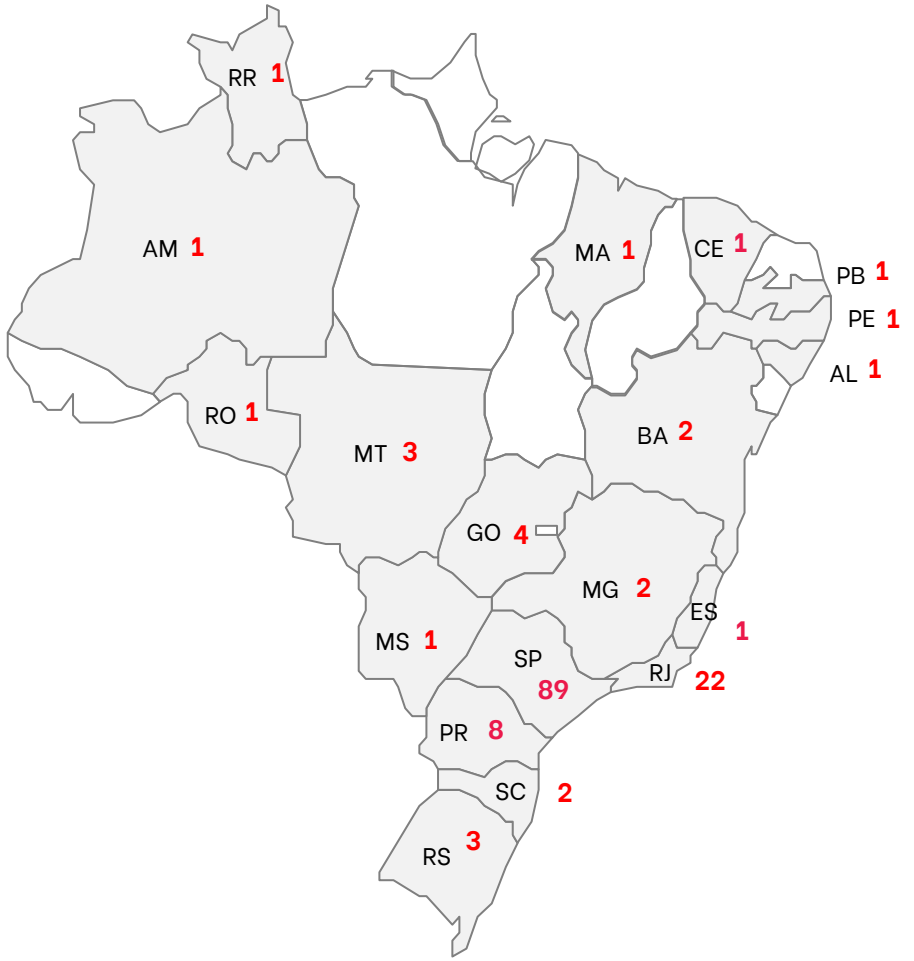
States with Launches in 9M26



Lopes Intermediation

The sales surpassed **R$ 7.4 billion** in the first nine months of 2026





145 Stores

Lopes Intermediation

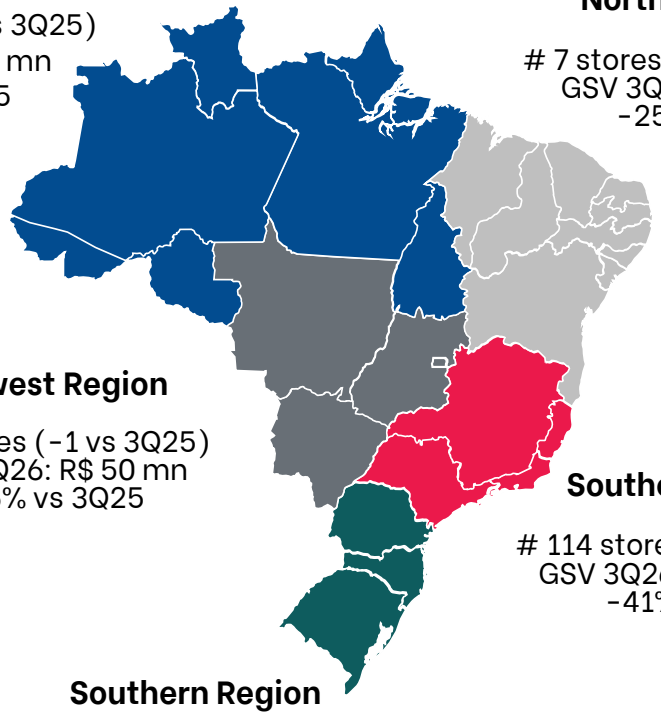
The São Paulo and Rio de Janeiro markets accounted for 69% of the Company's brokered Gross Sales Value (GSV) in the semester.

North region

3 stores (stable as 3Q25)
GSV 3Q26: R$ 3.7 mn
+338% vs 3Q25

Northeast Region

7 stores (stable as 3Q25)
GSV 3Q26: R$ 245 mn
-25% vs 3Q25



Midwest Region

8 stores (-1 vs 3Q25)
GSV 3Q26: R$ 50 mn
-26% vs 3Q25

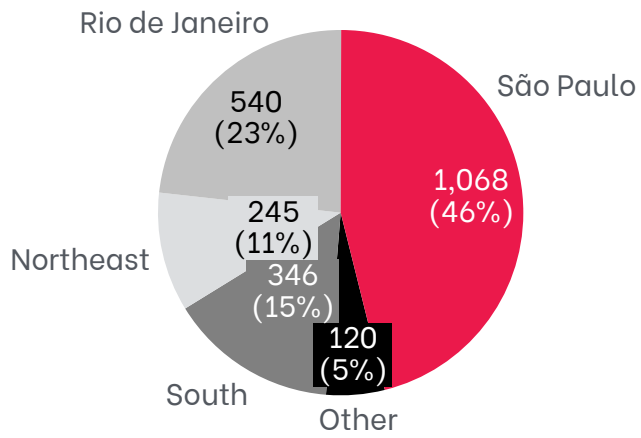
Southeast Region

114 stores (-16 vs 3Q25)
GSV 3Q26: R$ 1,674 mn
-41% vs 3Q25

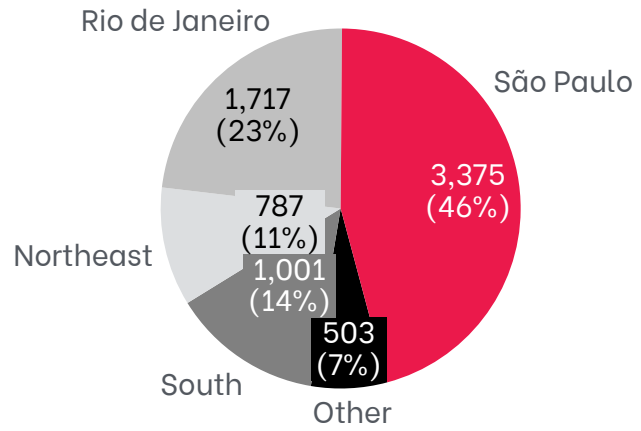
Southern Region

13 stores (stable vs 3Q25)
GSV 3Q26: R$ 346 mn
+22% vs 3Q25

GSV 3Q26



VGV 9M26

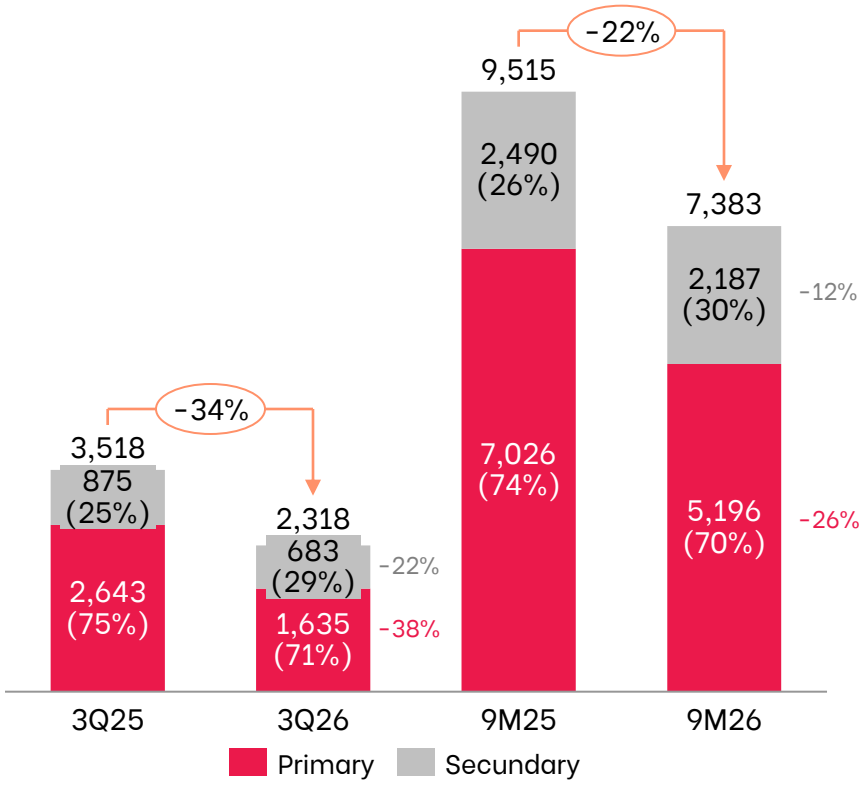


Lopes Intermediation

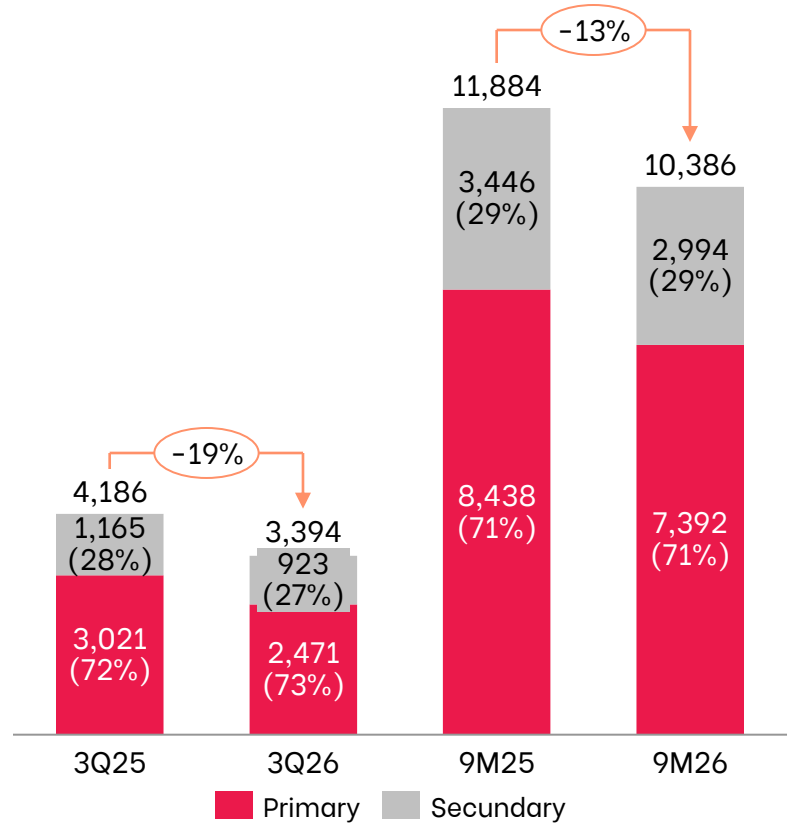
Primary market sales represent most of the transactions

GSV

[R$ mn]



Units

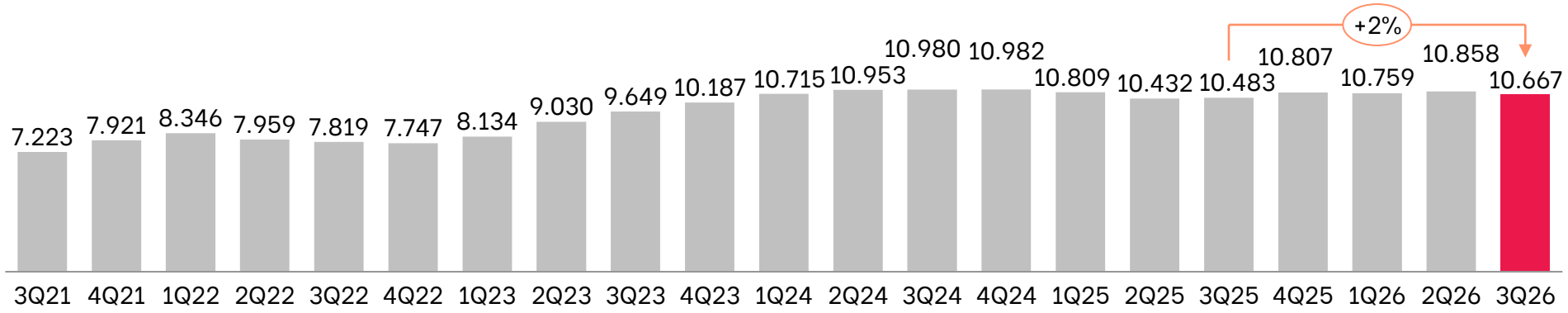


Lopes Labs

Portal Lopes
Organic data

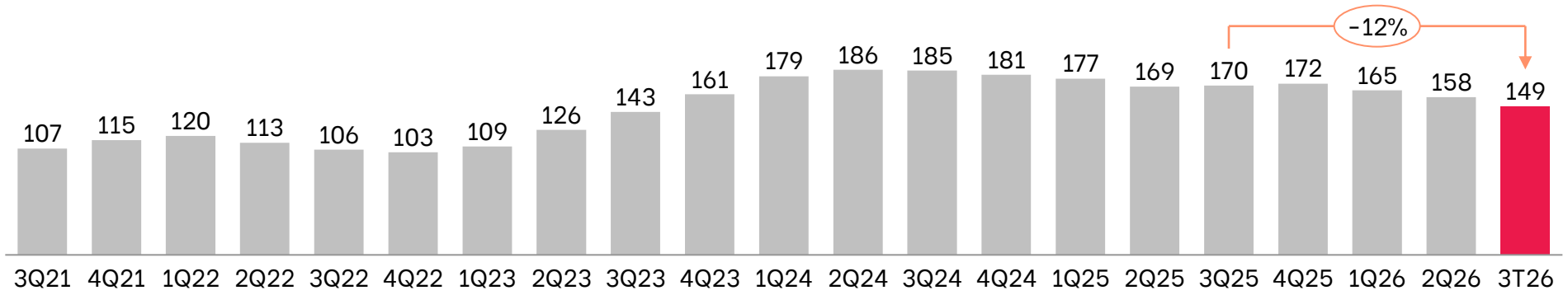
Website Organic Sessions - LTM

[thousand]



Leads from Organic Search – Website LTM

[thousand]



CrediPronto

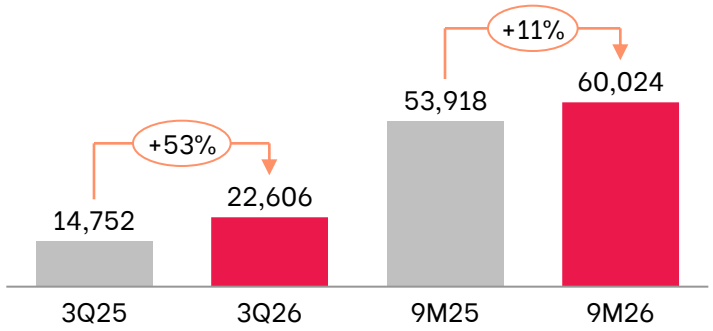
Average portfolio balance of **R$ 21.1 billion**

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

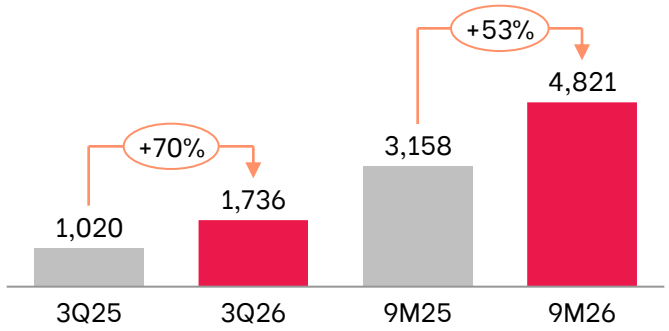
Mortgage Volume

[R$ mn]

ABECIP – Private Banks

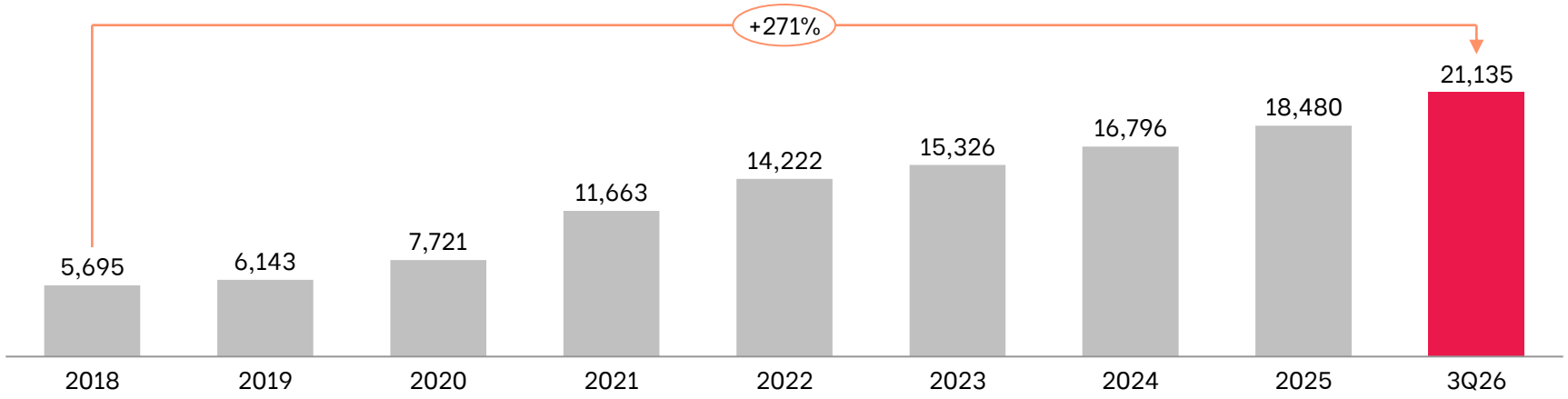


CrediPronto[1]



Average portfolio balance

[R$ mn]



[1] *Market share* of 7.7%. between private banks in 3Q26.

CrediPronto

The real estate financing market has resumed the pace of originations

Highlights 3Q26

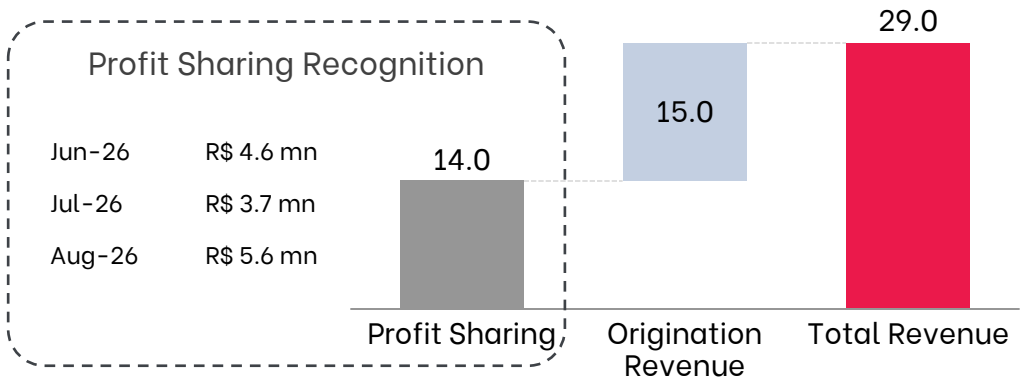
- R$ 1,736 million of mortgage volume
  70% vs. 3Q25
- 3,124 new contracts
  61% vs. 3Q25
- Average LTV 62%
  Average rate 12%
- Average months of 370 months

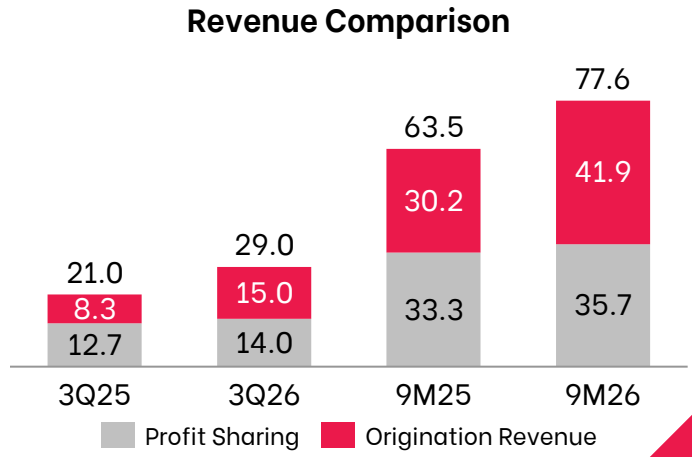
Highlights 9M26

- R$ 4,821 million of mortgage volume
  +53% vs. 9M25
- 8,760 new contracts
  +32% vs. 9M25
- Average LTV 63%
  Average rate 12,1%
- Average months of 366 months

Gross Revenue Composition

[R$ mn]





CrediPronto

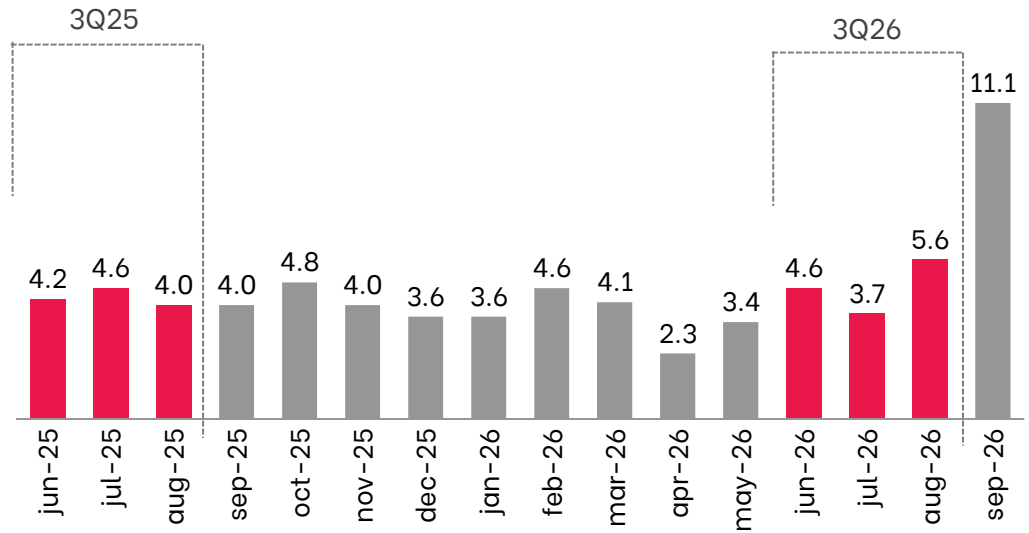
Profit Sharing Composition

P&L - CrediPronto (R$ million)	3Q25	3Q26	9M25	9M26
Financial Margin	**118.7**	**146.7**	**347.8**	**412.9**
(+) Financial Revenue	540.4	659.6	1539.2	1867.5
(-) Financial Expenses	(421.7)	(512.9)	(1191.4)	(1454.7)
(-) Sales taxes	(5.8)	(7)	(16.9)	(19.9)
Costs and Expenses	**(45.2)**	**(38.6)**	**(135.4)**	**(158.8)**
(-) Backoffice Expenses	(16.8)	2.1	(41.7)	(43.6)
(-) Sales Expenses	(16.4)	(20.8)	(50.7)	(60.6)
(-) Commissions paid	(10.7)	(18.7)	(33.1)	(51)
(-) Insurance and claims (+/-)	(2)	(2.4)	(8.2)	(7.1)
(-) ADA	0.7	1.1	(1.6)	3.6
(-) Income and Social Contribution Taxes [1]	**(30.5)**	**(45.5)**	**(88)**	**(105.4)**
(-) Cost of Capital	**(12.1)**	**(14.6)**	**(39.1)**	**(42.4)**
(=) Net Result	**25.1**	**40.9**	**68.5**	**86.4**
% Net Margin	21%	28%	20%	21%
50% Profit Sharing	**12.6**	**20.5**	**34.2**	**43.2**
Profit recognition by period	**12.7**	**14**	**33.3**	**35.7**

[1] Rate of 45% for Financial Institutions

CrediPronto Monthly Net Result Recognition

[R$ mn]



The recognition of Lopes' participation in CrediPronto's profit-sharing has a delay of approximately 40 days. respecting the contractual deadlines for calculation and receipt.

Net Revenue

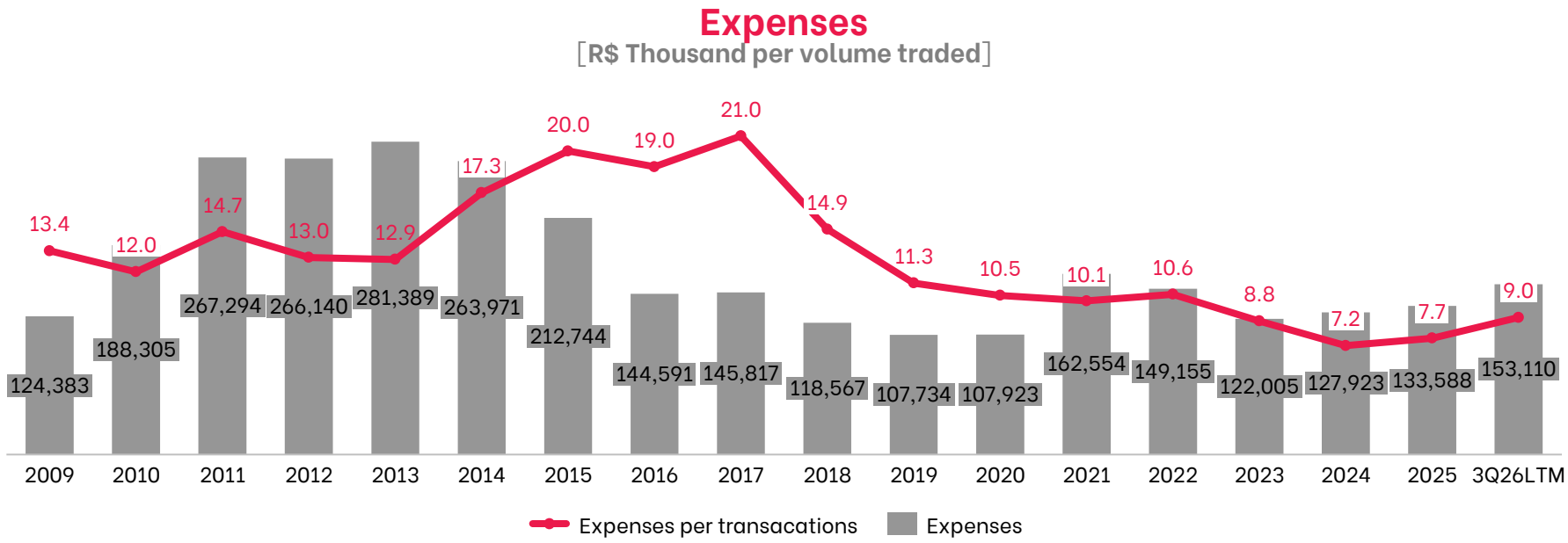
Lopes' Net Revenue reached **R$ 171.4 million** in 9M26.

Revenue Composition [R$ thousand]	3Q25	3Q26	Var.	9M25	9M26	Var.
Intermediated GSV	**3,518,048**	**2,318,468**	**-34%**	**9,515,415**	**7,382,786**	**-22%**
Intermediation Comission	0.83%	0.9%	7 bps	0.86%	1.01%	15 bps
Intermdiation Gross Revenue	**29,075**	**20,780**	**-29%**	**81,611**	**74,350**	**-9%**
CrediPronto	21,009	29,041	38%	63,490	77,574	22%
Revenue to Accrue from Itaú Operations	3,625	3,625	0%	10,875	10,875	0%
Other Revenues	3,147	3,100	-1%	10,973	8,621	-21%
Total Gross Revenue	**56,856**	**56,546**	**-1%**	**166,949**	**171,420**	**3%**
Revenue Deductions	(5,299)	(5,723)	8%	(15,920)	(16,829)	6%
Net Revenue*	**51,557**	**50,823**	**-1%**	**151,029**	**154,590**	**2%**

Net Revenue in accordance with accounting standards that do int necessarily reflect the Company's comnercial agreements.

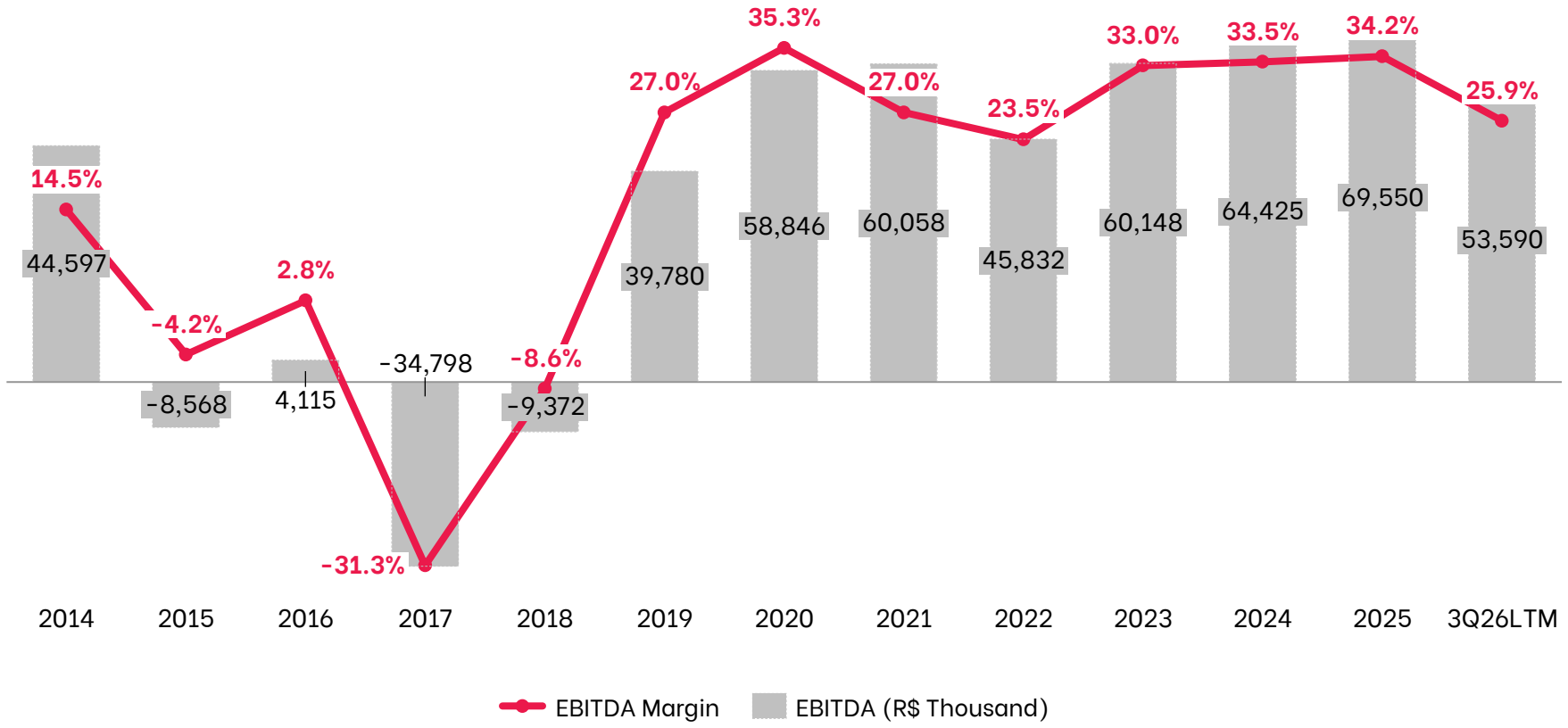
Costs and Expenses

Expenses by Segments (R$ million)	3Q25	3Q26	3Q26 x 3Q25	9M25	9M26	9M26 x 9M25
Intermediation	19,582	25,775	+32%	65,222	75,348	+16%
CrediPronto	9,060	14,291	+58%	30,325	39,721	+31%
TOTAL	**28,642**	**40,066**	**40%**	**95,548**	**115,070**	**+20%**



EBITDA & EBITDA Margin

Company focused on its operational efficiency



Segment Results

3Q26 Results Before IFRS by Segment			
(R$ thousand)	**Rede Lopes**	**CrediPronto**	**Consolidated**
Gross Service Revenue	**27,505**	**29,041**	**56,546**
Revenue from Services Rendered	23,880	15,049	38,929
Revenue to Accrue from Itaú Operations	3,625	-	3,625
Profit Sharing	-	13,992	13,992
Net Operating Revenue	**25,277**	**25,546**	**50,823**
(-)Costs and Expenses	(23,127)	(12,434)	(35,561)
(-)Shared Services	(2,478)	(2,505)	(4,983)
(-) Stock Option Expenses CPC10	(107)	-	(107)
(-) Expenses to Accrue from Itaú	(238)	-	(238)
(+/-) Equity Equivalence	175	648	823
(=)EBITDA	**(498)**	**11,255**	**10,757**
EBITDA Margin	-1.97%	44.1%	21.20%
(-)Depreciation and amortization	(5,106)	(48)	(5,154)
(+/-) Financial Result	1,816	(5)	1,811
(-)Income tax and social contribution	(483)	(2,611)	(3,094)
(=)Net income before IFRS	**(4,271)**	**8,591**	**4,320**
Net Margin before IFRS	-16.9%	33.6%	8.50%
(-) Non-controlling Shareholders			(1,067)
(=) Net Income Attributable to Controlling Shareholders			**3,253**
Net Margin Controlling Shareholders			6.40%

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

Segment Results

9M26 Results Before IFRS by Segment			
(R$ thousand)	**Rede Lopes**	**CrediPronto**	**Consolidated**
Gross Service Revenue	**93,846**	**77,574**	**171,420**
Revenue from Services Rendered	82,971	41,864	124,834
Revenue to Accrue from Itaú Operations	10,875	-	10,875
Profit Sharing	-	35,710	35,710
Net Operating Revenue	**86,430**	**68,160**	**154,590**
(-)Costs and Expenses	(66,038)	(34,714)	(100.752)
(-)Shared Services	(8,691)	(6,779)	(15,469)
(-) Stock Option Expenses CPC10	(320)	-	(320)
(-) Expenses to Accrue from Itaú	(715)	-	(715)
(+/-) Equity Equivalence	416	1,772	2,188
(=)EBITDA	**11,081**	**28,439**	**39,521**
EBITDA Margin	12.8%	41.7%	25.6%
(-)Depreciation and amortization	(14,495)	(145)	(14,640)
(+/-) Financial Result	6,226	(23)	6,202
(-)Income tax and social contribution	(3,642)	(6,636)	(10,278)
(=)Net income before IFRS	**(831)**	**21,635**	**20,805**
Net Margin before IFRS	-0.96%	31.7%	13.5%
(-) Non-controlling Shareholders			(7,527)
(=) Net Income Attributable to Controlling Shareholders			**13,278**
Net Margin Controlling Shareholders			8,6%

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

IFRS Impacts

R$ Thousand

Description	3Q26 Before IFRS	3Q26 IFRS Effects*	3Q26 After IFRS	9M26 Before IFRS	9M26 IFRS Effects*	9M26 After IFRS	
Net Revenue	**50,823**	-	**50,823**	**154,590**	-	**154,590**	
Costs and Expenses	(40,066)	-	(40,066)	(115,069)	-	(115,069)	
Depreciation and Amortization	(5,154)	(434)	(5,588)	(14,640)	(1,302)	(15,942)	1
Financial Result	1,811	5,545	7,356	6,202	(1,376)	4,826	2
Operational Profit	**7,414**	**5,111**	**12,525**	**31,083**	**(2,678)**	**28,405**	
Income tax and social contribution	(3,094)	(1,827)	(4,921)	(10,278)	1,144	(9,134)	3
Net Income	**4,320**	**3,284**	**7,604**	**20,805**	**(1,534)**	**19,271**	
Non-controlling Shareholders	(1,067)	110	(957)	(7,527)	224	(7,303)	4
Net Income Controlling Shareholders	**3,253**	**3,394**	**6,647**	**13,278**	**(1,310)**	**11,968**	

(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;

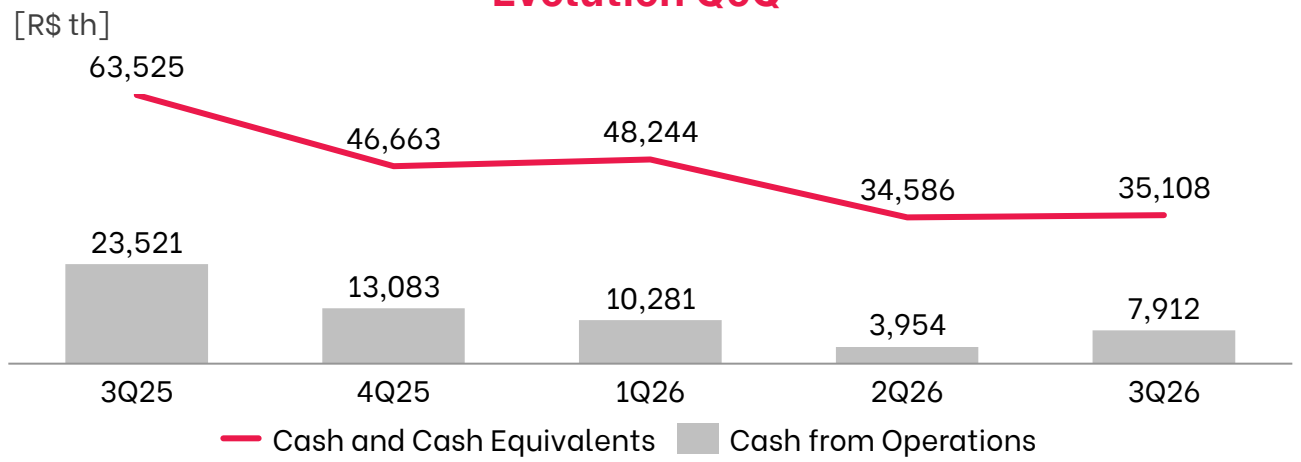
(3) Deferred income tax on intangible assets of LPS Brasil;

(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]	2Q26	3Q26	Variation
Cash and Cash Equivalents (BoP)	**48,244**	**34,586**	**-28%**
From Operations	3,954	7,912	100%
From Investment Activities	(579)	(2,824)	-388%
From Financing Activities	(17,033)	(4,566)	73%
Cash and Cash Equivalents (EoP)	**34,586**	**35,108**	**2%** ↑
Financial Investments (FI)	22,005	22,476	2%
Cash and Cash Equivalents After FI	**56,591**	**57,584**	**2%** ↑

+10.3 million shares from the buyback program in September 30th 2026

Q&A



Thank you

LPS Brasil

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