2Q26 Results Presentation

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LPS Brasil

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2Q26 Highlights

Launches
R$ 5.2 bn in 2Q26 | **+7%** vs. 2Q25
R$ 9.8 bn in 1H26 | **+9%** vs. 1H25

Transaction Closed
R$ 2.6 bn in 2Q26 | **-20%** vs. 2Q25
R$ 5.1 bn in 1H26 | **-16%** vs. 1H25

CrediPronto Mortgage Volume
R$ 1.6 bn in 2Q26 | **+93%** vs. 2Q25
R$ 3.1 bn in 1H26 | **+44%** vs. 1H25

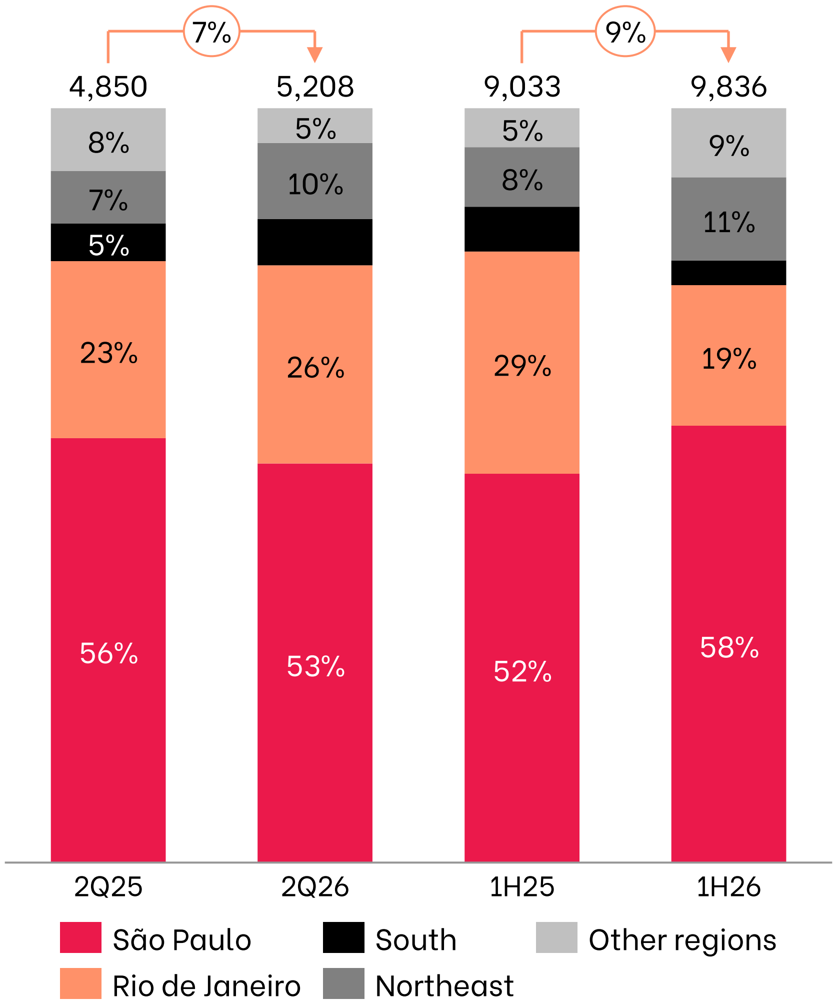
CrediPronto Portfolio Balance
R$ 20.2 bn in 2Q26 | **+16%** vs. 2Q25

Net Revenue
R$ 54.6 mn in 2Q26 | **+7%** vs. 2Q25
R$ 103.8 mn in 1H26 | **+4%** vs. 1H25

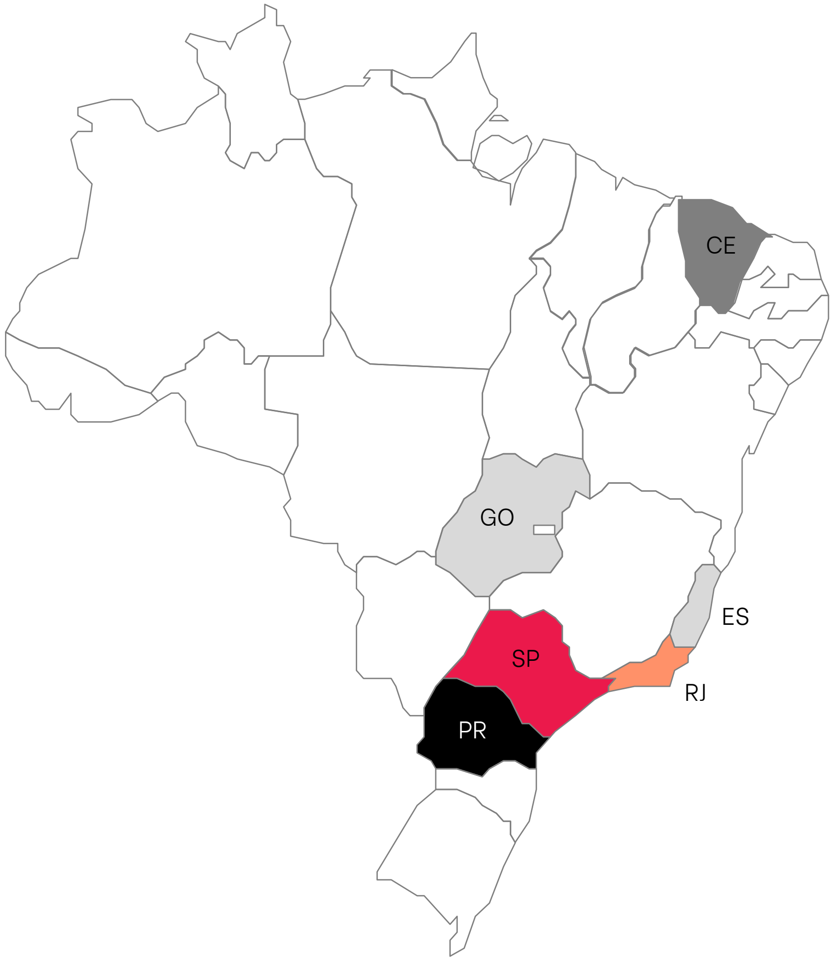
Net Income Consolidated Before IFRS
R$ 8.4 mn in 2Q26 | **-37%** vs. 2Q25
R$ 16.5 mn in 1H26 | **-19%** vs. 1H25

Lopes Launches

Lopes participated of **57 projects** in 1H26

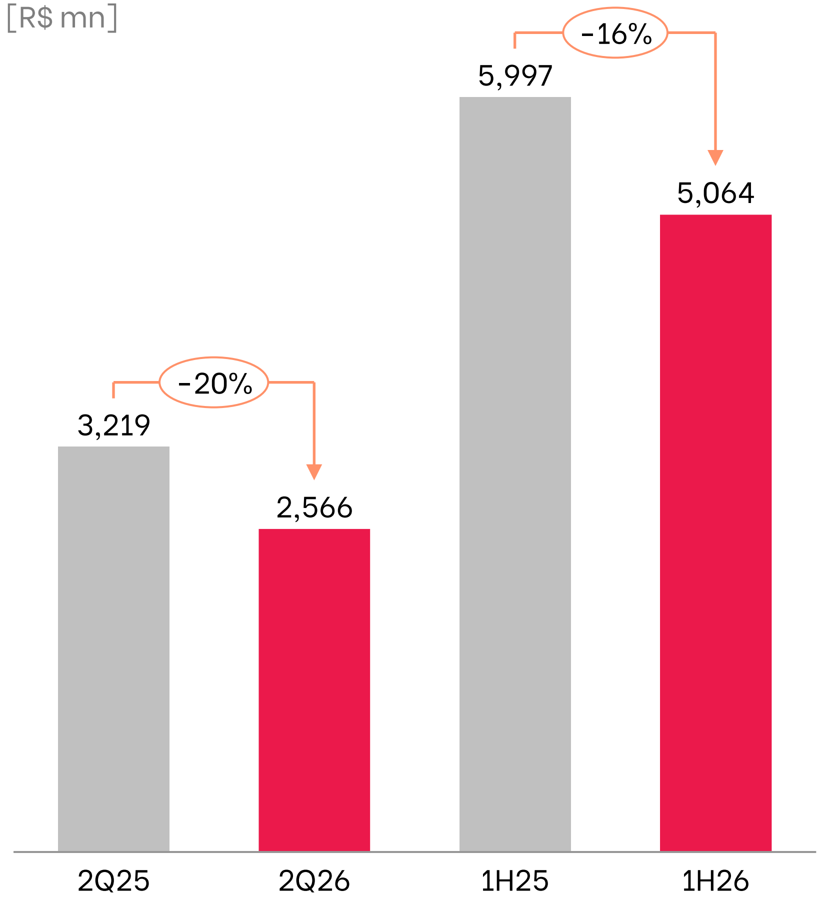


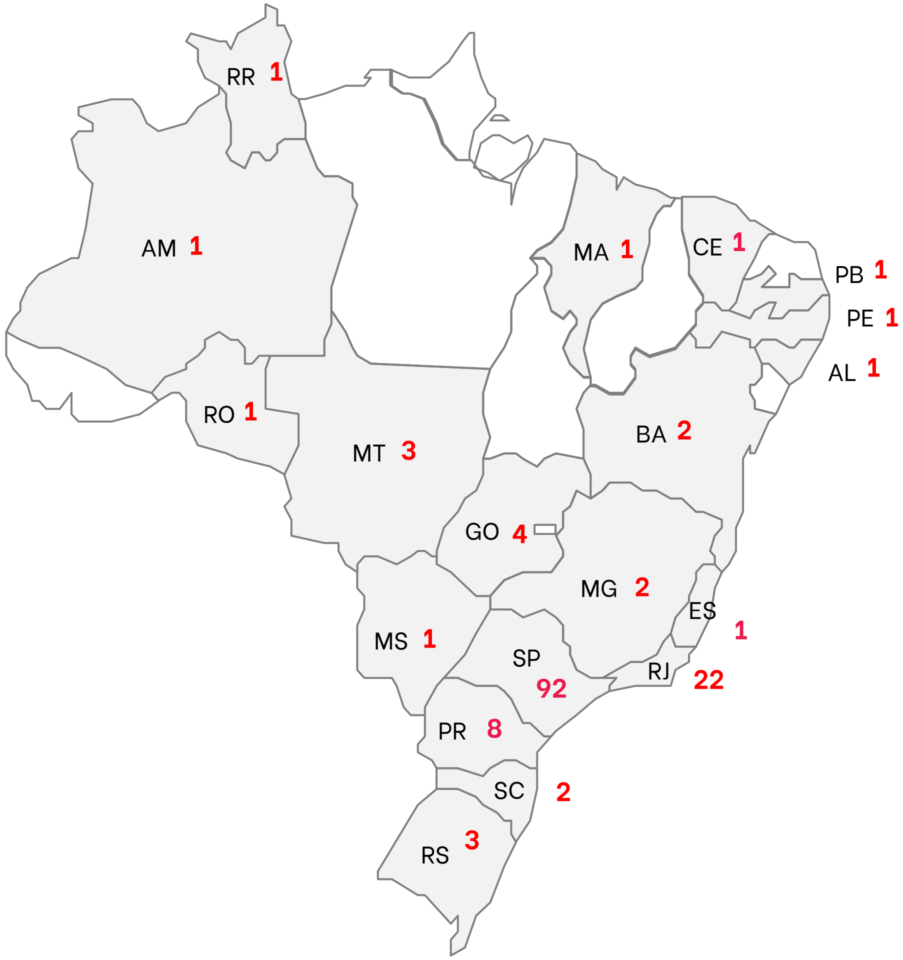
States with Launches in 1H26



Lopes Intermediation

The sales surpassed **R$ 5 billion** in the first six months of 2026





148 Stores

Lopes Intermediation

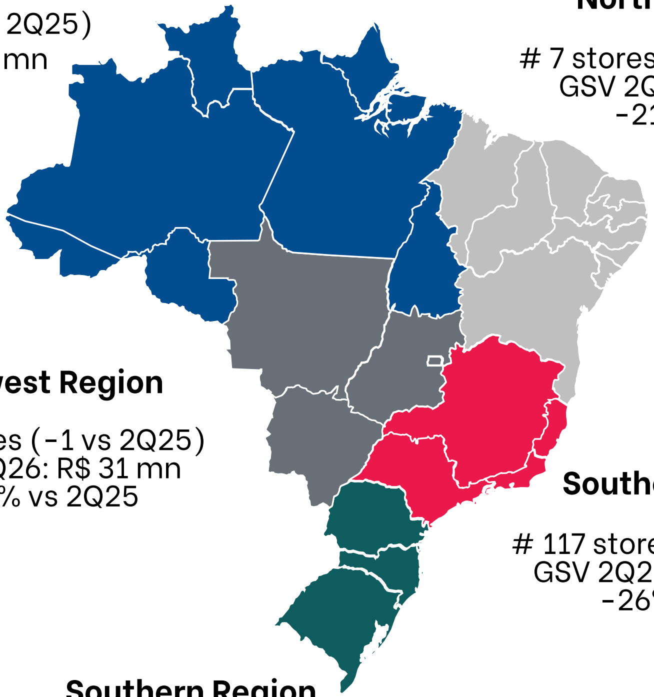
The São Paulo and Rio de Janeiro markets accounted for 69% of the Company's brokered Gross Sales Value (GSV) in the semester.

North region

3 stores (stable as 2Q25)
GSV 2Q26: R$ 4.3 mn
+57% vs 2Q25

Northeast Region

7 stores (stable as 2Q25)
GSV 2Q26: R$ 221 mn
-21% vs 2Q25



Midwest Region

8 stores (-1 vs 2Q25)
GSV 2Q26: R$ 31 mn
-41% vs 2Q25

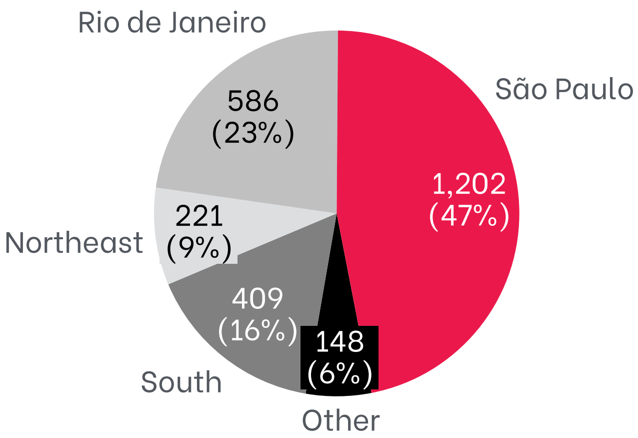
Southeast Region

117 stores (-20 vs 2Q25)
GSV 2Q26: R$ 1,902 mn
-26% vs 2Q25

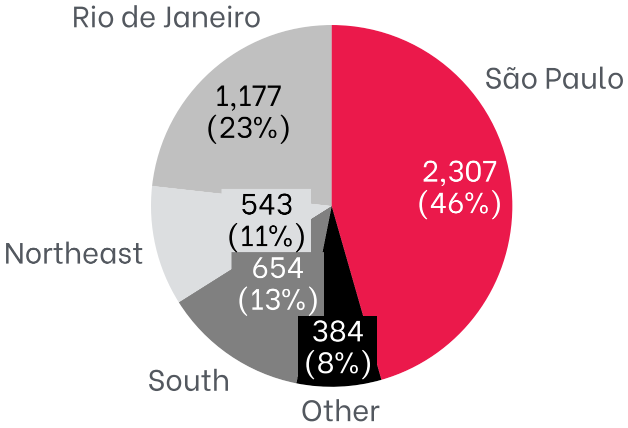
Southern Region

13 stores (-1 vs 2Q25)
GSV 2Q26: R$ 409 mn
+33% vs 2Q25

GSV 2Q26



VGV 1S26

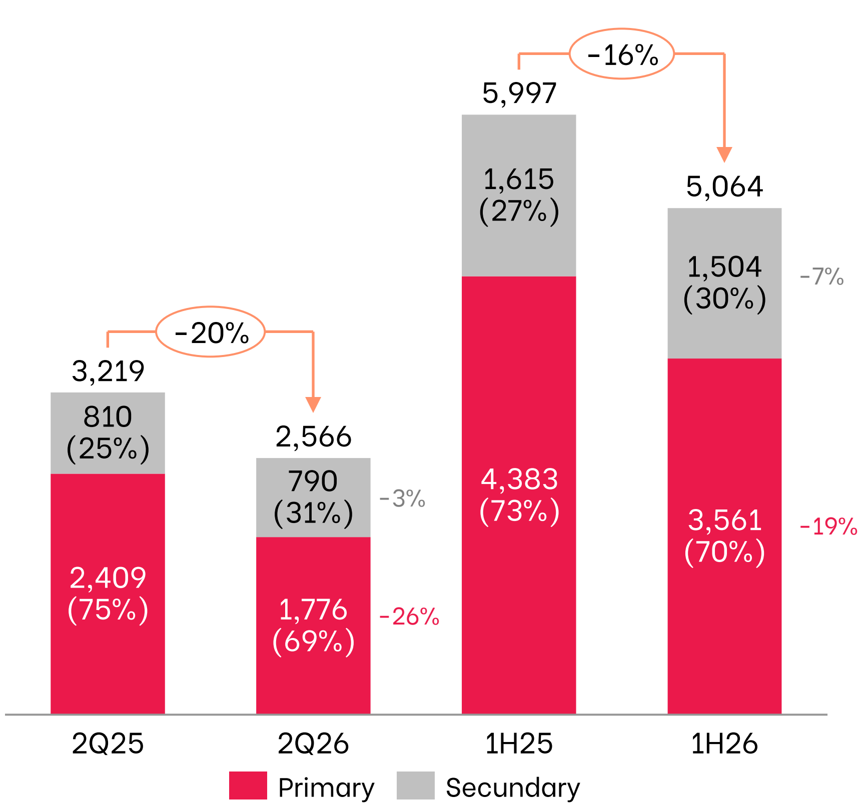


Lopes Intermediation

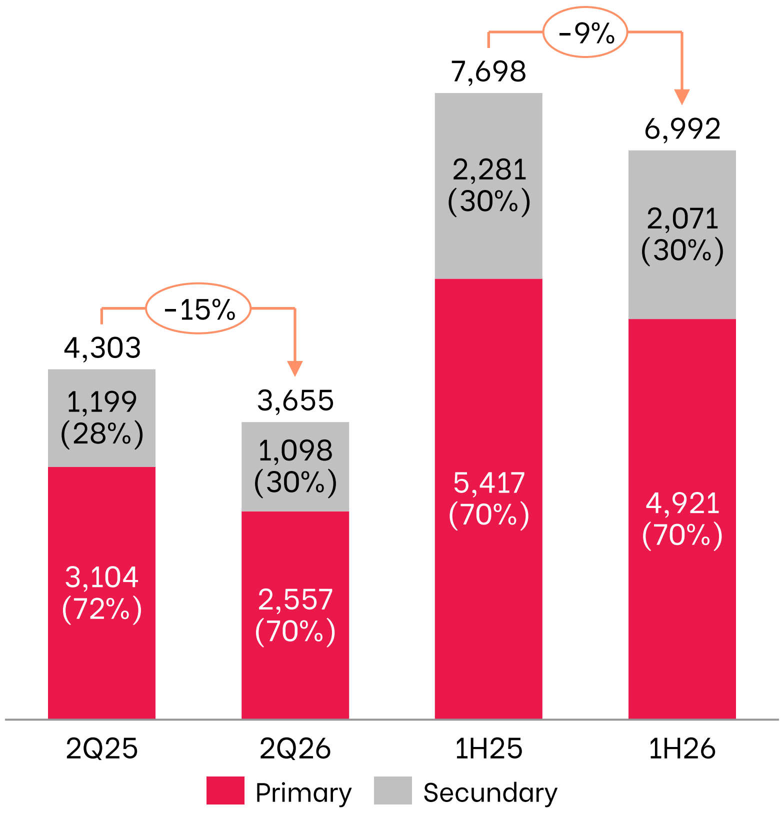
Primary market sales represent most of the transactions

GSV

[R$ mn]



Units

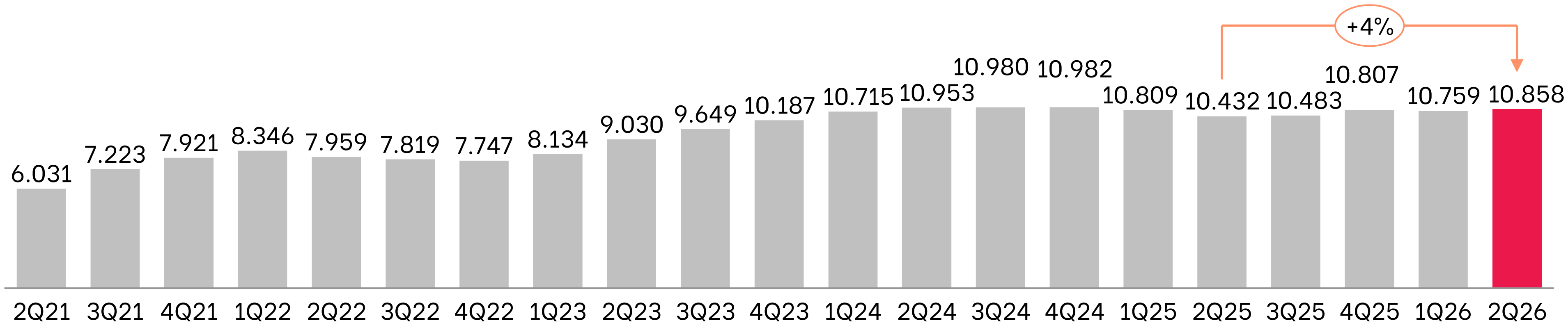


Lopes Labs

Portal Lopes
Organic data

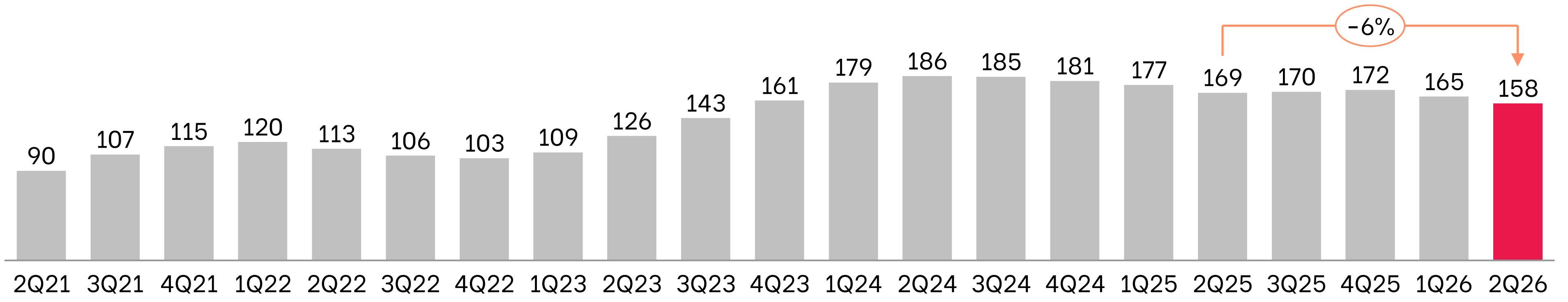
Website Organic Sessions - LTM

[thousand]



Leads from Organic Search – Website LTM

[thousand]



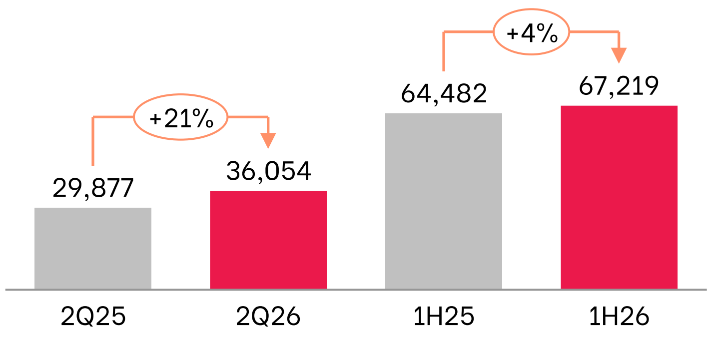
CrediPronto

Average portfolio balance of
R$ 20.2 billion

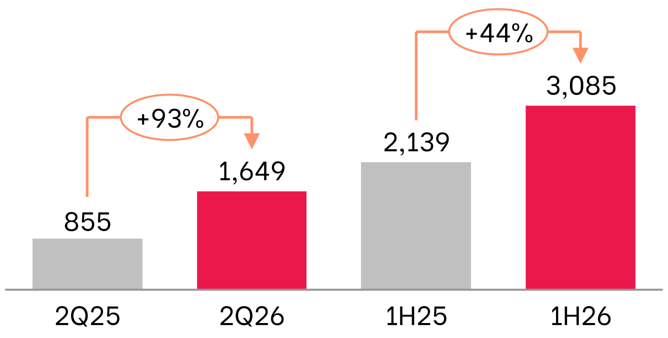
Lopes **holds 50%** of the CrediPronto portfolio

Mortgage Volume
[R$ mn]

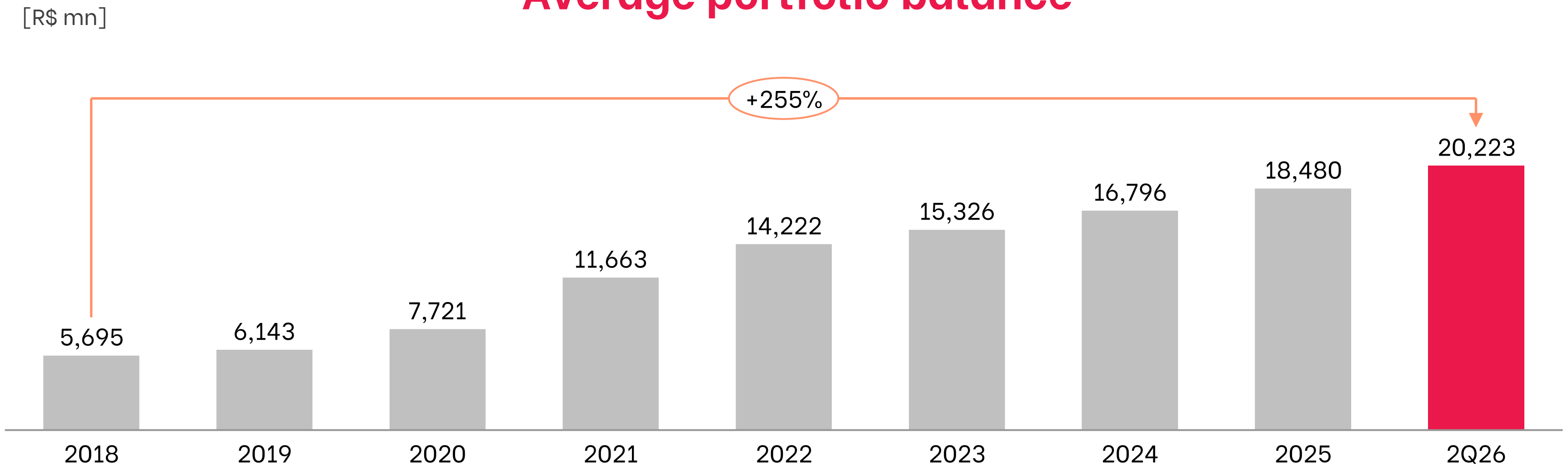
ABECIP – Private Banks



CrediPronto[1]



Average portfolio balance



[1] *Market share* of 8.1%. between private banks in 2Q26.

CrediPronto

The real estate financing market has resumed the pace of originations

Highlights 2Q26

- R$ 1.649 million of mortgage volume
  93% vs. 2Q25
- 3.009 new contracts
  69% vs. 2Q25
- Average LTV 63%
  Average rate 12%
- Average months of 367 months

Highlights 1H26

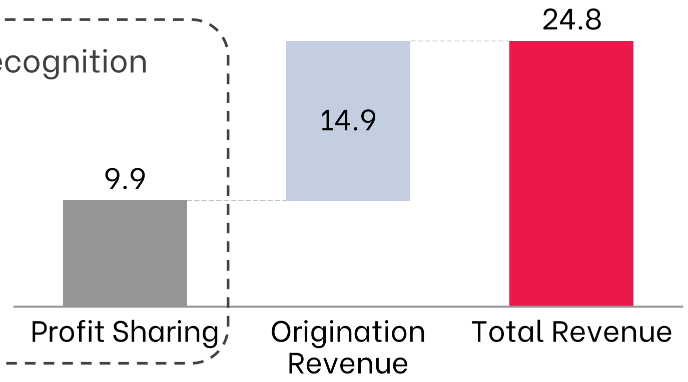
- R$ 3.085 million of mortgage volume
  +44% vs. 1S25
- 5.636 new contracts
  +20% vs. 1S25
- Average LTV 63%
  Average rate 12,1%
- Average months of 363 months

Gross Revenue Composition

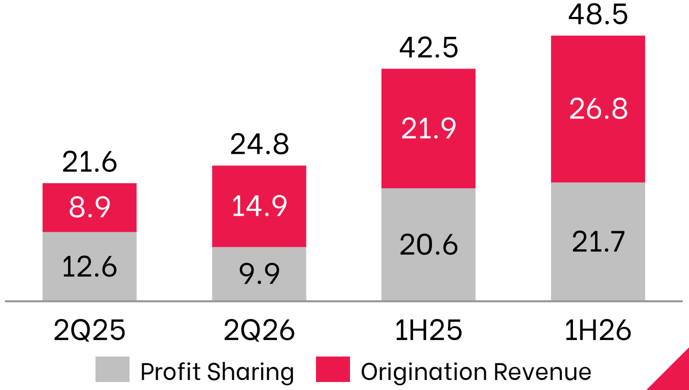
[R$ mn]

Profit Sharing Recognition

Mar-26	R$ 4,1 mn
Apr-26	R$ 2.3 mn
May-26	R$ 3.4 mn



Revenue Comparison



CrediPronto

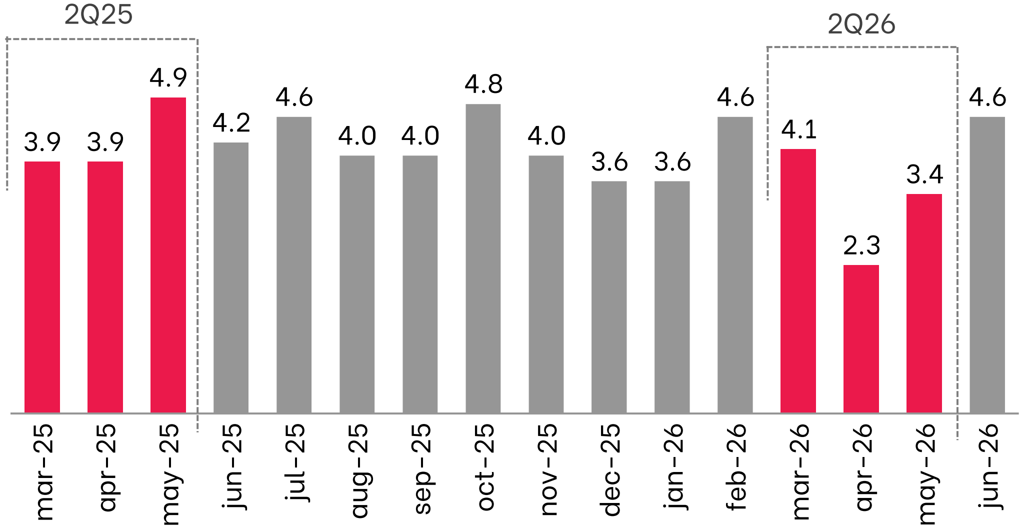
Profit Sharing Composition

P&L - CrediPronto (R$ million)	2Q25	2Q26	1H25	1H26
Financial Margin	**115.5**	**139.6**	**229.1**	**266.2**
(+) Financial Revenue	516.2	619.6	998.8	1207.9
(-) Financial Expenses	(400.8)	(480)	(769.7)	(941.8)
(-) Sales taxes	(5.6)	(6.7)	(11.1)	(12.9)
Costs and Expenses	**(39.3)**	**(69.5)**	**(90.1)**	**(120.2)**
(-) Backoffice Expenses	(11.5)	(24.2)	(24.9)	(45.7)
(-) Sales Expenses	(17.9)	(21.6)	(34.3)	(39.8)
(-) Commissions paid	(8.9)	(17.2)	(22.4)	(32.4)
(-) Insurance and claims (+/-)	(1.6)	(2.4)	(6.3)	(4.7)
(-) ADA	0.6	(4.1)	(2.2)	2.5
(-) Income and Social Contribution Taxes [1]	**(31.7)**	**(28.5)**	**(57.5)**	**(59.9)**
(-) Cost of Capital	**(13)**	**(14)**	**(27)**	**(27.8)**
(=) Net Result	**25.8**	**20.8**	**43.4**	**45.4**
% Net Margin	22%	15%	19%	17%
50% Profit Sharing	**12.9**	**10.4**	**21.7**	**22.7**
Profit recognition by period	**12.6**	**9.9**	**20.6**	**21.7**

[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

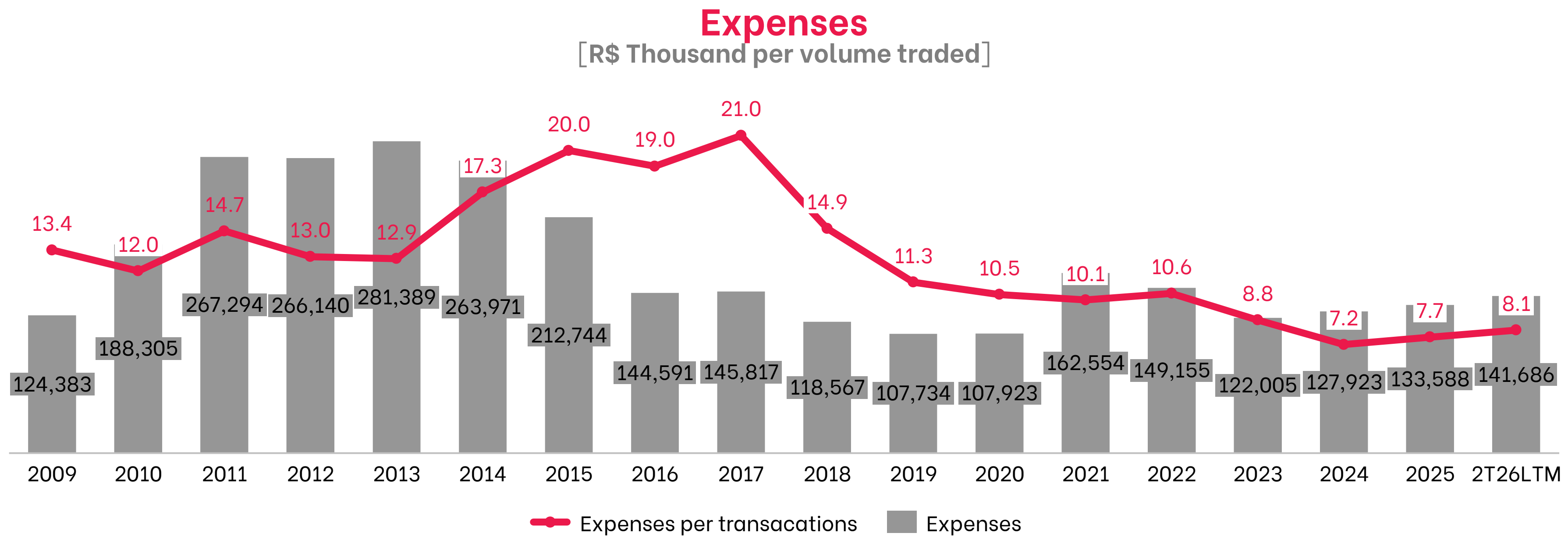
Lopes' Net Revenue reached **R$ 103.8 million** in the first half of 2026.

Revenue Composition [R$ thousand]	2Q25	2Q26	Var.	1H25	1H26	Var.
Intermediated GSV	**3,219,363**	**2,566,371**	**-20%**	**5,997,366**	**5,064,318**	**-16%**
Intermediation Comission	0.85%	1.14%	29 bps	0.88%	1.08%	21 bps
Intermdiation Gross Revenue	**27,439**	**29,266**	**7%**	**52,536**	**54,761**	**4%**
CrediPronto	21,575	24,794	15%	42,481	48,533	14%
Revenue to Accrue from Itaú Operations	3,625	3,625	0%	7,250	7,250	0%
Other Revenues	3,953	2,808	-29%	7,826	4,330	-45%
Total Gross Revenue	**56,592**	**60,493**	**7%**	**110,092**	**114,874**	**4%**
Revenue Deductions	(5,350)	(5,904)	10%	(10,620)	(11,107)	5%
Net Revenue*	**51,242**	**54,589**	**7%**	**99,472**	**103,767**	**4%**

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

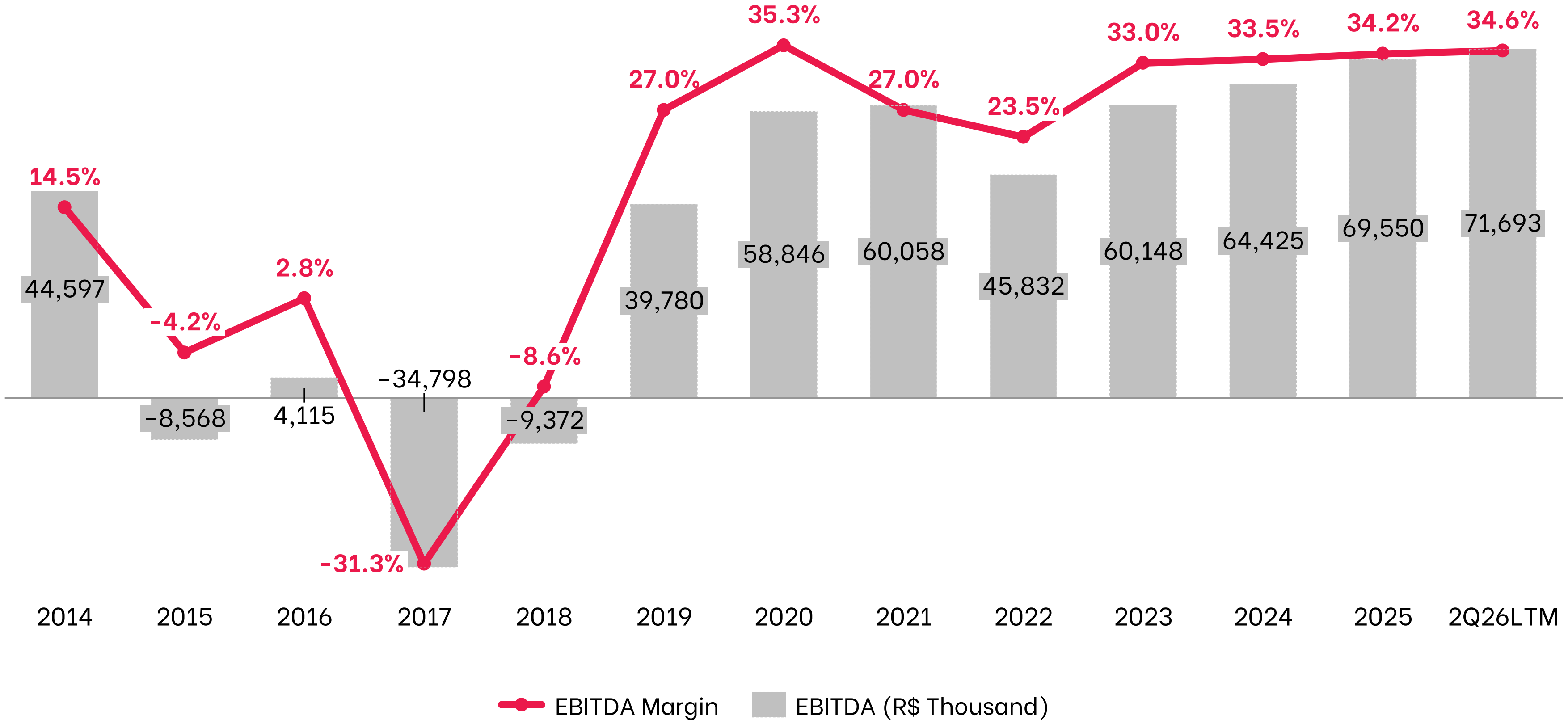
Costs and Expenses

Expenses by Segments (R$ million)	2Q25	2Q26	2Q26 x 2Q25	1H25	1H26	1H26 x 1H25
Intermediation	22,547	25,336	+12%	45,641	49,573	+9%
CrediPronto	9,049	14,188	+57%	21,265	25,430	+20%
TOTAL	**31,597**	**39,524**	**25%**	**66,906**	**75,004**	**+12%**



EBITDA & EBITDA Margin

Company focused on its operational efficiency



Segment Results

2Q26 Results Before IFRS by Segment			
(R$ thousand)	**Rede Lopes**	**CrediPronto**	**Consolidated**
Gross Service Revenue	**35,699**	**24,794**	**60,493**
Revenue from Services Rendered	32,074	14,891	46,965
Revenue to Accrue from Itaú Operations	3,625	-	3,625
Profit Sharing	-	9,903	9,903
Net Operating Revenue	**32,880**	**21,709**	**54,589**
(-)Costs and Expenses	(21,120)	(12,419)	(33,539)
(-)Shared Services	(4,038)	(2,666)	(6,704)
(-) Stock Option Expenses CPC10	(107)	-	(107)
(-) Expenses to Accrue from Itaú	(238)	-	(238)
(+/-) Equity Equivalence	167	897	1,064
(=)EBITDA	**7,544**	**7,521**	**15,065**
EBITDA Margin	22.90%	34.6%	27.60%
(-)Depreciation and amortization	(4,909)	(48)	(4,957)
(+/-) Financial Result	2,192	(11)	2,181
(-)Income tax and social contribution	(2,023)	(1,903)	(3,926)
(=)Net income before IFRS	**2,805**	**5,558**	**8,363**
Net Margin before IFRS	8.53%	25.6%	15.3%
(-) Non-controlling Shareholders			(3,845)
(=) Net Income Attributable to Controlling Shareholders			**4,518**
Net Margin Controlling Shareholders			8.280%

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

Segment Results

1S26 Results Before IFRS by Segment			
(R$ thousand)	**Rede Lopes**	**CrediPronto**	**Consolidated**
Gross Service Revenue	**66,341**	**48,533**	**114,874**
Revenue from Services Rendered	59,091	26,814	85,905
Revenue to Accrue from Itaú Operations	7,250	-	7,250
Profit Sharing	-	21,718	21,718
Net Operating Revenue	**61,153**	**42,614**	**103,767**
(-)Costs and Expenses	(42,912)	(22,280)	(65.192)
(-)Shared Services	(6,213)	(4,274)	(10,486)
(-) Stock Option Expenses CPC10	(214)	-	(214)
(-) Expenses to Accrue from Itaú	(477)	-	(477)
(+/-) Equity Equivalence	241	1,124	1,365
(=)EBITDA	**11,579**	**17,184**	**28,764**
EBITDA Margin	18.9%	40.3%	27.7%
(-)Depreciation and amortization	(9,390)	(96)	(9,486)
(+/-) Financial Result	4,410	(19)	4,391
(-)Income tax and social contribution	(3,160)	(4,024)	(7,184)
(=)Net income before IFRS	**3,440**	**13,044**	**16,485**
Net Margin before IFRS	5.63%	30.6%	15.9%
(-) Non-controlling Shareholders			(6,460)
(=) Net Income Attributable to Controlling Shareholders			**10,025**
Net Margin Controlling Shareholders			9,7%

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

IFRS Impacts

R$ Thousand

Description	2Q26 Before IFRS	2Q26 IFRS Effects*	2Q26 After IFRS	1H26 Before IFRS	1H26 IFRS Effects*	1H26 After IFRS	
Net Revenue	**54,589**	**-**	**54,589**	**103,767**	**-**	**103,767**	
Costs and Expenses	(39,524)	-	(39,524)	(75,003)	-	(75,003)	
Depreciation and Amortization	(4,957)	(434)	(5,391)	(9,486)	(868)	(10,354)	1
Financial Result	2,181	(1,500)	681	4,391	(6,921)	(2,530)	2
Operational Profit	**12,289**	**(1,934)**	**10,355**	**23,669**	**(7,789)**	**15,880**	
Income tax and social contribution	(3,926)	852	(3,074)	(7,184)	2,971	(4,213)	3
Net Income	**8,363**	**(1,082)**	**7,281**	**16,485**	**(4,818)**	**11,667**	
Non-controlling Shareholders	(3,845)	162	(3,683)	(6,460)	114	(6,346)	4
Net Income Controlling Shareholders	**4,518**	**(920)**	**3,598**	**10,025**	**(4,704)**	**5,321**	

(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;

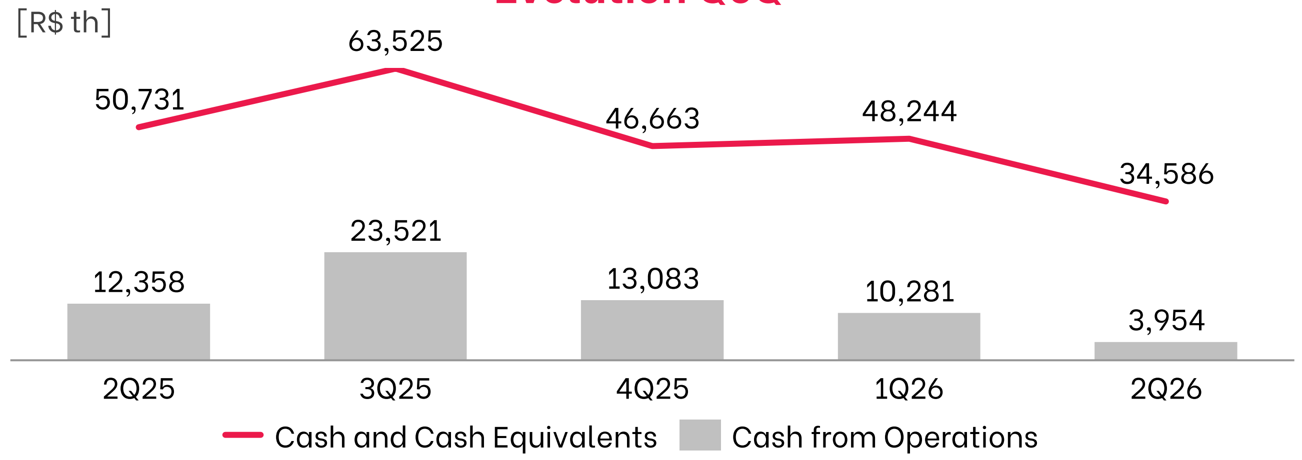
(3) Deferred income tax on intangible assets of LPS Brasil;

(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]	1Q26	2Q26	Variation
Cash and Cash Equivalents (BoP)	**46,663**	**48,244**	**3%**
From Operations	10,281	3,954	-62%
From Investment Activities	(4,731)	(579)	88%
From Financing Activities	(3,969)	(17,033)	-329%
Cash and Cash Equivalents (EoP)	**48,244**	**34,586**	**-28%**
Financial Investments (FI)	25,482	22,005	-14%
Cash and Cash Equivalents After FI	**73,726**	**56,591**	**-23%**

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

Q&A

Thank you

LPS Brasil

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