Apresentação de Resultados 3T26



LPS Brasil

Apresentação:

Marcos Lopes - CEO

Francisco Lopes Neto - COO

Cyro Naufel – DRI

Robson Paim - CFO

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Esta apresentação não constitui uma oferta, convite ou pedido de qualquer forma, para a subscrição ou compra de ações ou qualquer outro instrumento financeiro, nem esta apresentação ou qualquer informação aqui contida formam a base de qualquer tipo de contrato ou compromisso.

O material que se segue contém informações gerais sobre os negócios da LPS Brasil – Consultoria de imóveis S.A. e controladas ("LPS") datadas de 30 de setembro de 2026. Esta apresentação não deve ser entendida como aconselhamento a potenciais investidores. Estas informações não se propõem estarem completas e estão sob a forma de resumo. Nenhuma confiança deveria ser realizada na exatidão das informações aqui presentes e nenhuma representação ou garantia, expressa ou implícita, é feita em relação à exatidão da informação aqui presente.

Esta apresentação contém afirmações que podem contemplar previsões futuras e estas são somente previsões, não garantias de desempenho futuro. Os investidores são avisados de que tais previsões acerca do futuro estão e serão sujeitas a inúmeros riscos, incertezas e fatores relacionados às operações e aos ambientes de negócios da LPS, tais como: pressões concorrenciais, o desempenho da economia brasileira e da indústria, mudanças em condições de mercado, entre outros fatores presentes nos documentos divulgados pela LPS. Tais riscos podem fazer com que os resultados da LPS sejam materialmente diferentes de quaisquer resultados futuros expressos ou implícitos em tais afirmações acerca do futuro.

A LPS acredita que, baseada nas informações atualmente disponíveis para os seus Administradores, as expectativas e hipóteses refletidas nas afirmações acerca do futuro são razoáveis. Também, a LPS não pode garantir eventos ou resultados futuros, bem como expressamente nega qualquer obrigação de atualizar qualquer previsões futuras aqui presentes.

Destaques 3T26

Lançamentos

R$ 6,4 bi no 3T26 | **+4%** vs. 3T25
R$ 16,2 bi no 9M26 | **+7%** vs. 9M25

VGV Intermediado

R$ 2,3 bi no 3T26 | **-34%** vs. 3T25
R$ 7,4 bi no 9M26 | **-22%** vs. 9M25

Originação CrediPronto

R$ 1,7 bi no 3T26 | **+70%** vs. 3T25
R$ 4,8 bi no 9M26 | **+53%** vs. 9M25

Carteira CrediPronto

R$ 21,1 bi no 3T26 | **+18%** vs. 3T25

Receita Líquida

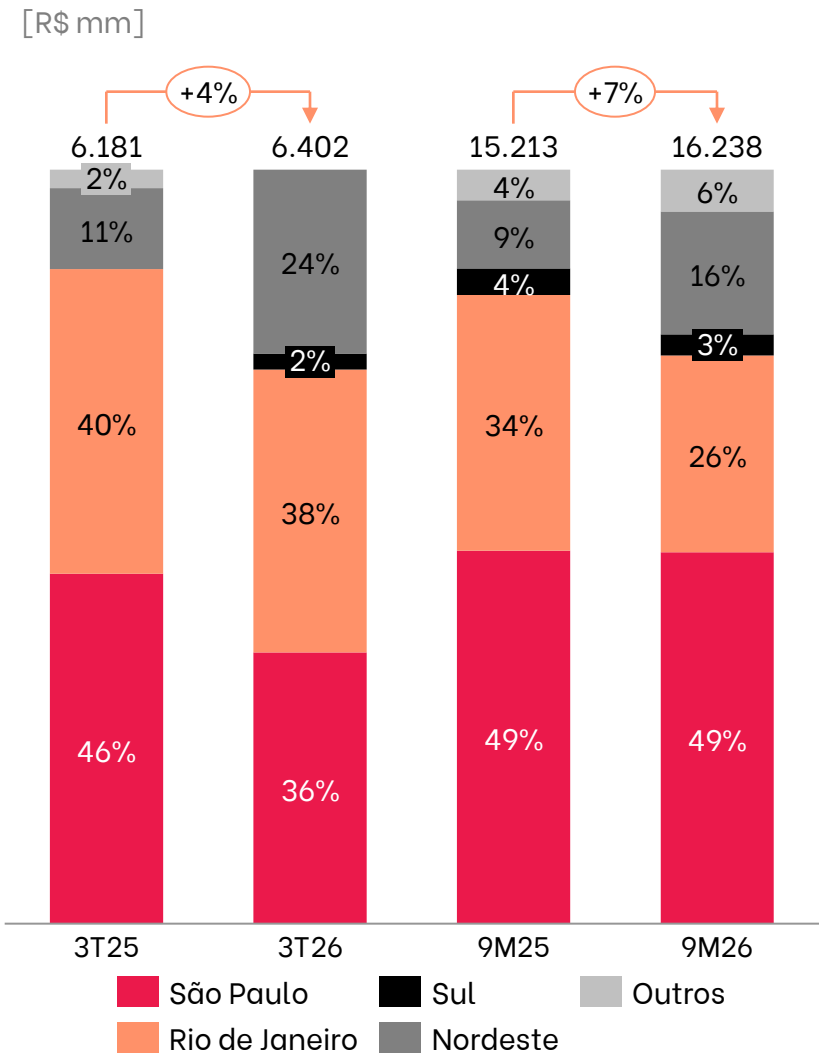
R$ 50,8 mm no 3T26 | **-1%** vs. 3T25
R$ 154,6 mm no 9M26 | **+2%** vs. 9M25

Lucro Líquido Consolidado Antes IFRS

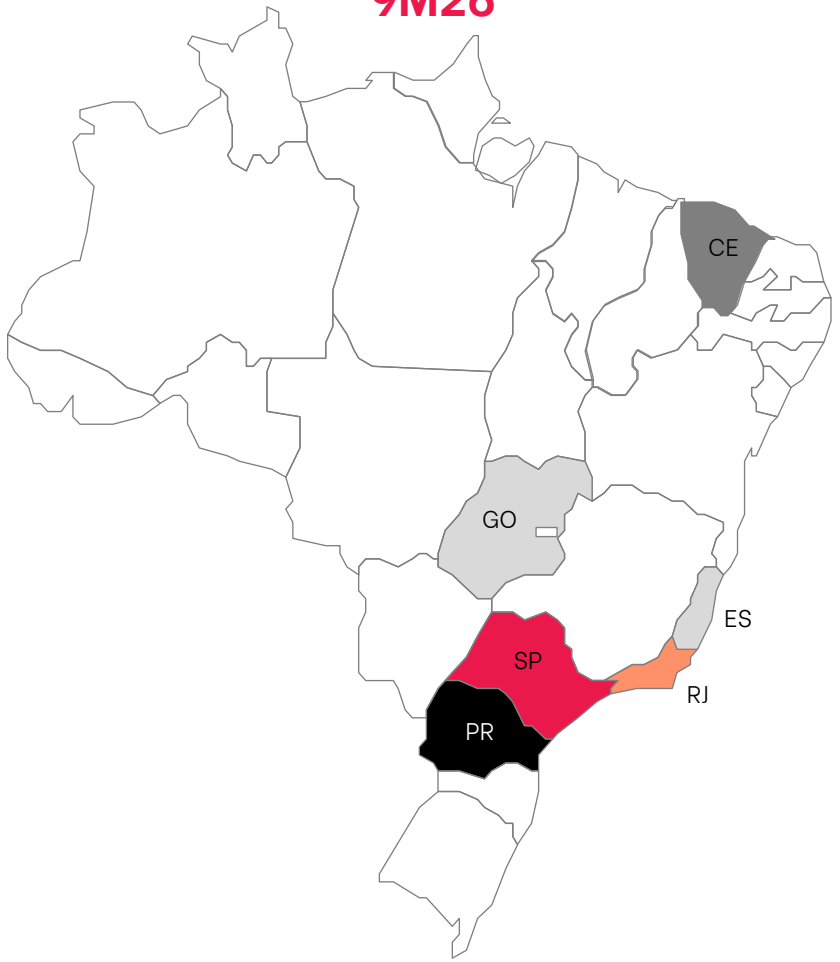
R$ 4,3 mm no 3T26 | **-75%** vs. 3T25
R$ 20,8 mm no 9M26 | **-45%** vs. 9M25

Lançamentos Lopes

A Lopes participou de **93 projetos** até setembro.

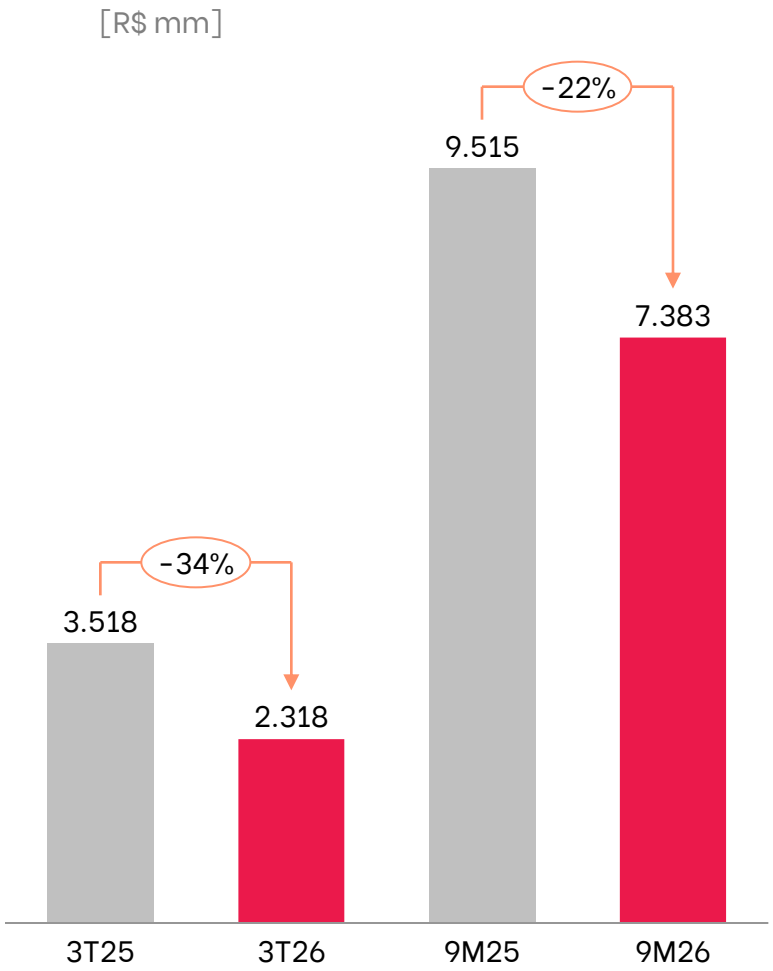


Estados com Lançamentos no 9M26

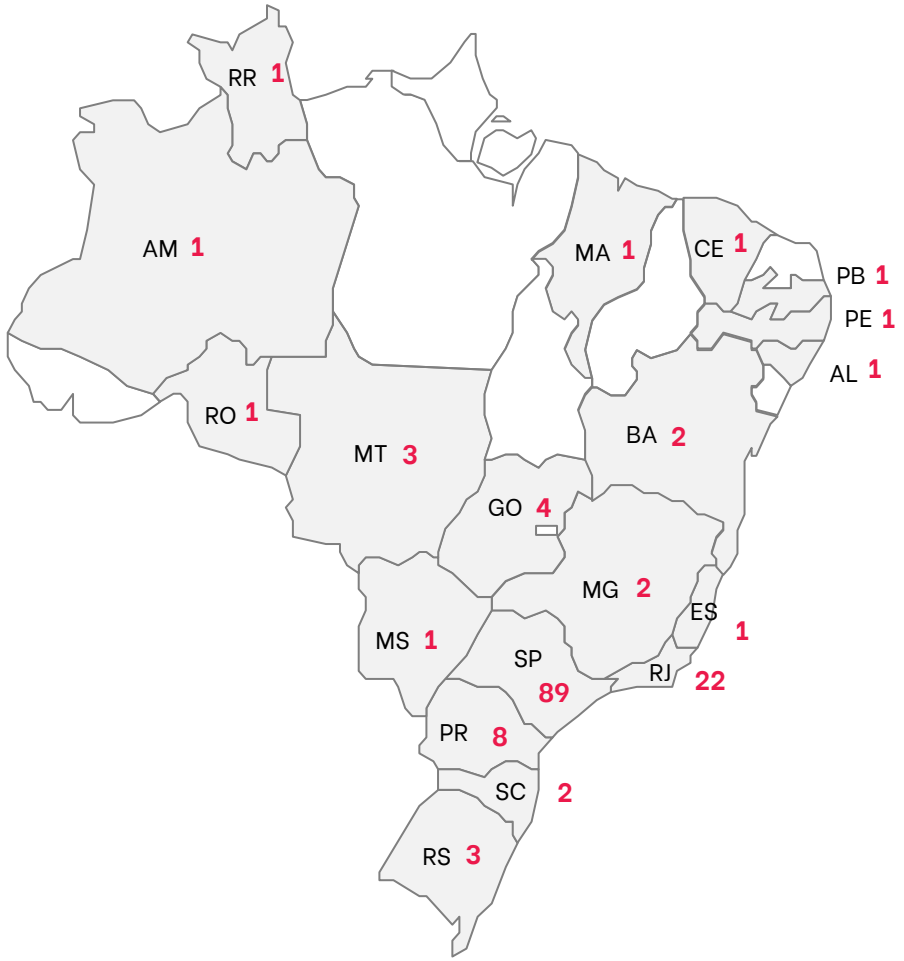


Intermediação Lopes

As vendas da Companhia somam **R$ 7,4 bilhões** nos nove primeiro meses de 2026



Presença Nacional



145 Lojas

Intermediação Lopes

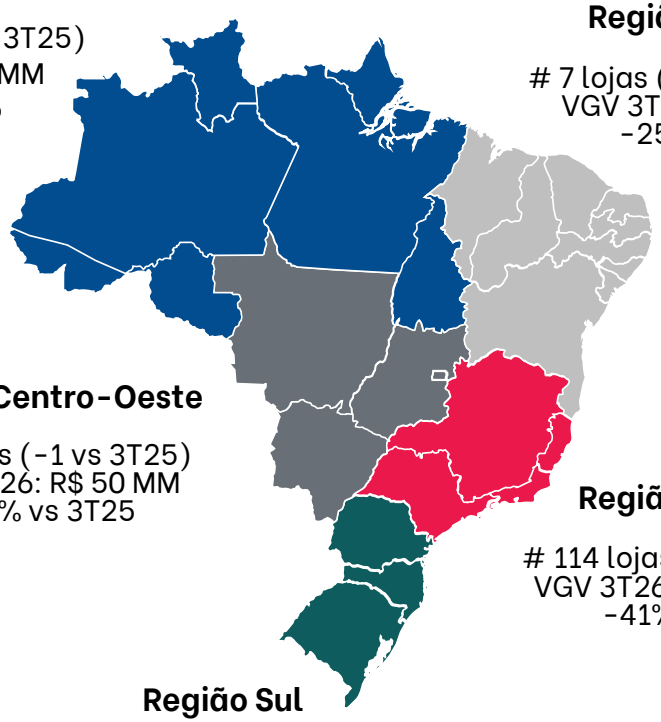
As praças de São Paulo e do Rio de Janeiro correspondem a 69% do VGV Intermediado no semestre

Região Norte

3 lojas (estável vs 3T25)
VGV 3T26: R$ 3,7 MM
+338% vs 3T25

Região Nordeste

7 lojas (estável vs 3T25)
VGV 3T26: R$ 245 MM
-25% vs 3T25



Região Centro-Oeste

8 lojas (-1 vs 3T25)
VGV 3T26: R$ 50 MM
-26% vs 3T25

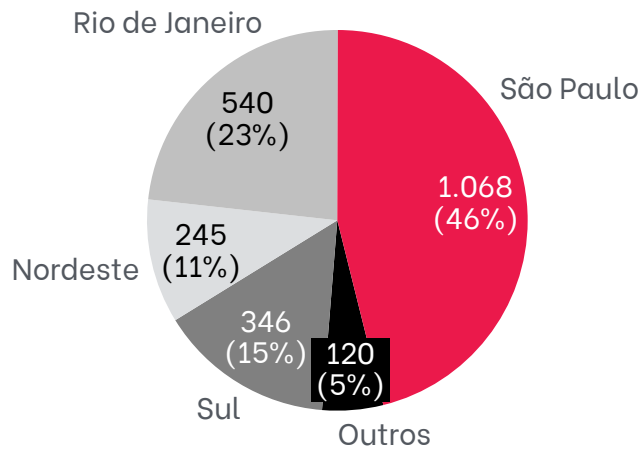
Região Sudeste

114 lojas (-16 vs 3T25)
VGV 3T26: R$ 1.674 MM
-41% vs 3T25

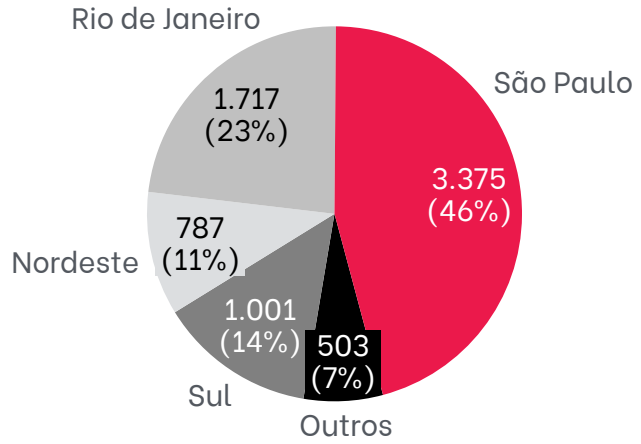
Região Sul

13 lojas (estável vs 3T25)
VGV 3T26: R$ 346 MM
+22% vs 3T25

VGV 3T26



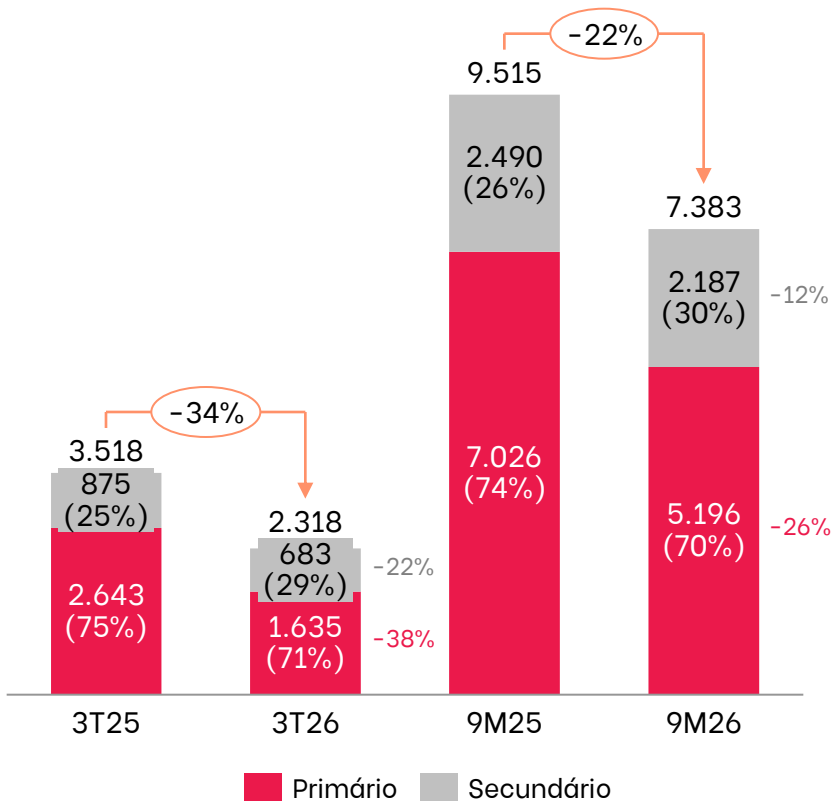
VGV 9M26



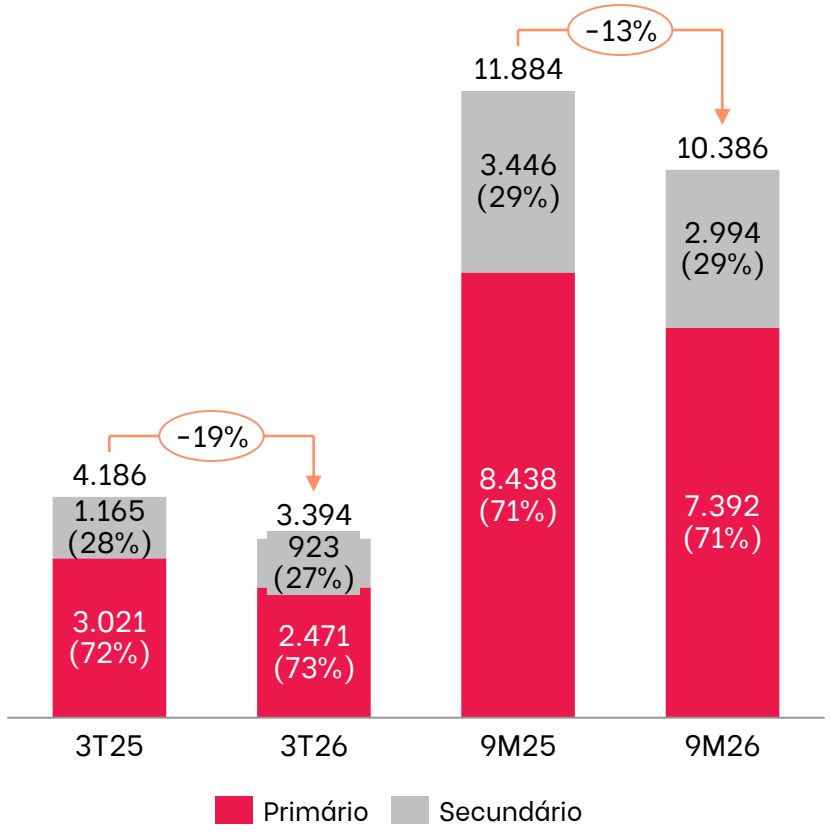
Intermediação Lopes

As vendas no **mercado primário** representam a maior parte das intermediações

VGV
[R$ mm]



Unidades

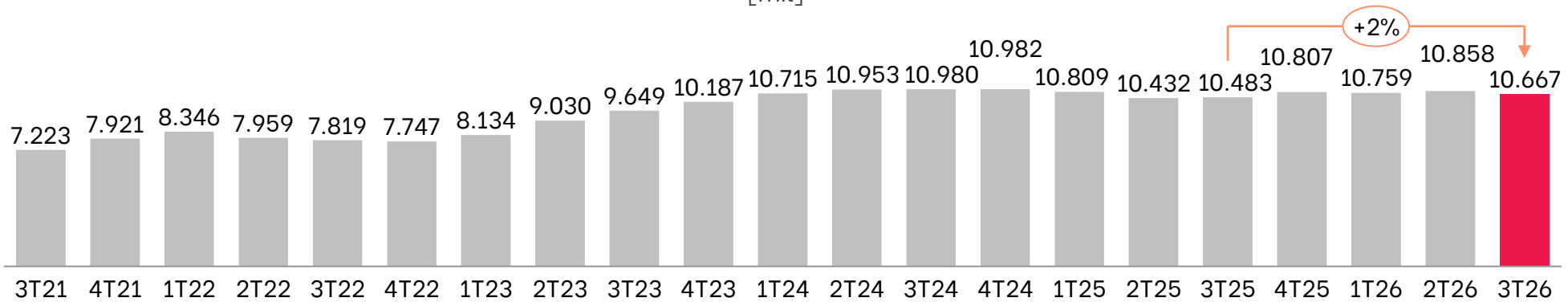


Lopes Labs

Portal Lopes
Dados orgânicos

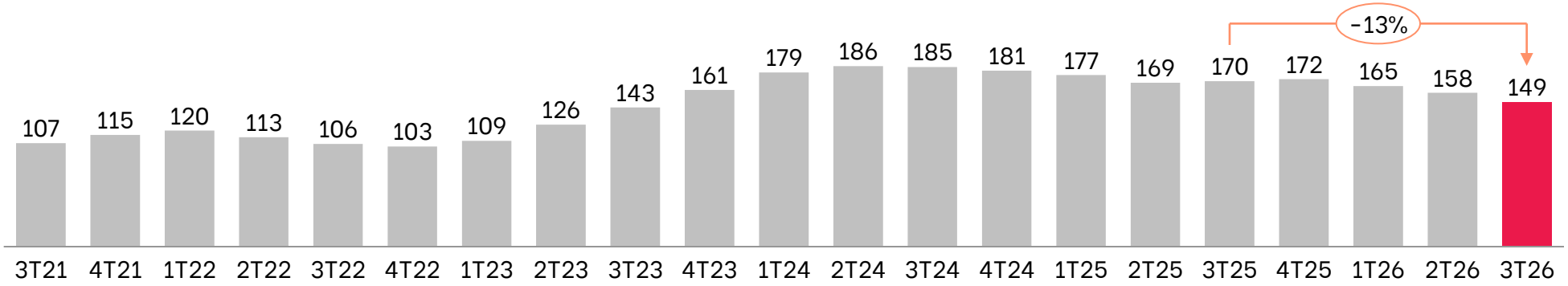
Sessões Orgânicas Portal - LTM

[mil]



Leads Busca Orgânica – Portal LTM

[mil]



CrediPronto

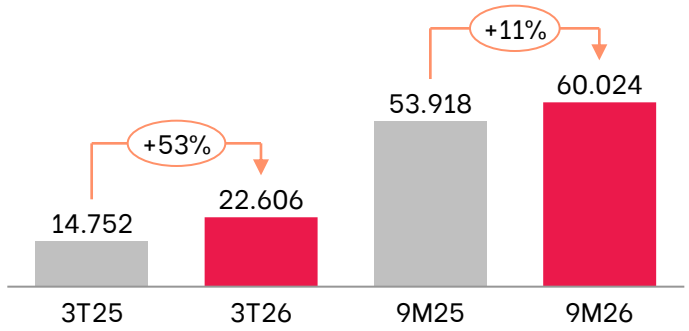
Saldo Médio da Carteira é de **R$ 21,1 bilhões**

A Lopes **detém 50% do portfólio** da CrediPronto

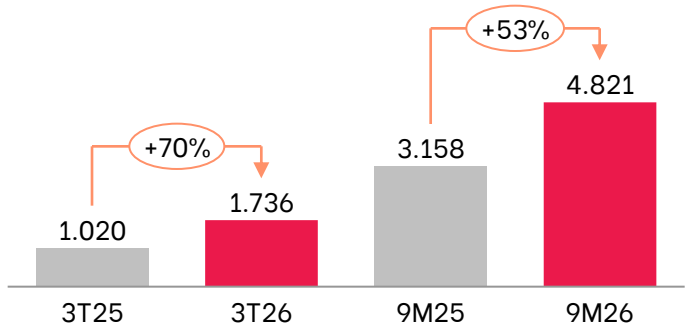
Volume Financiado

[R$ mm]

ABECIP - Privados

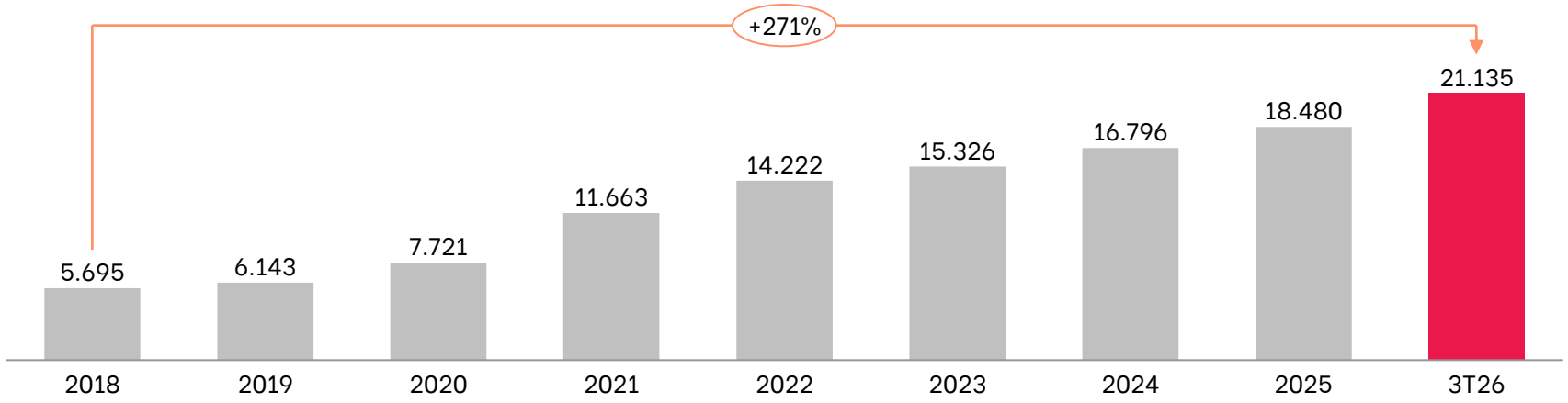


CrediPronto[1]



Saldo Médio da Carteira

[R$ mm]



[1] *Market share* de 7,7%, entre bancos privados no 3T26.

CrediPronto

O mercado de financiamento imobiliário retomou o ritmo de originações

Destaques 3T26

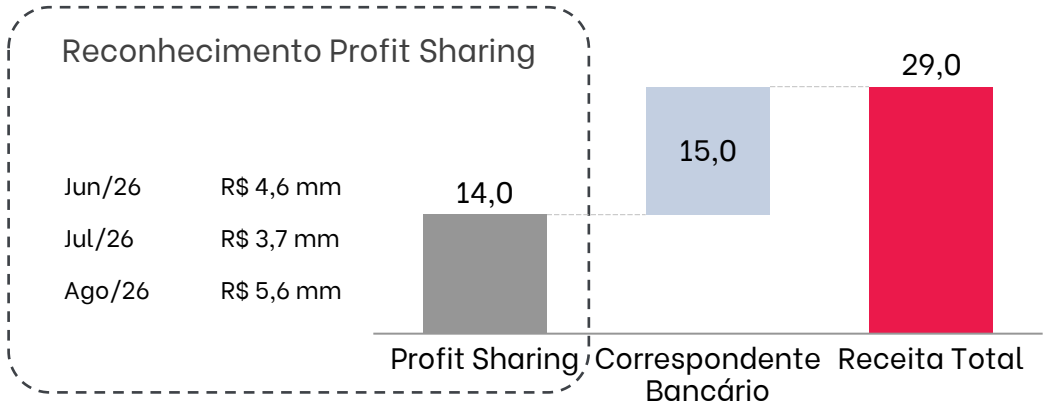
- R$ 1.736 MM de volume financiado
  70% vs. 3T25
- 3.124 novos contratos
  62% vs. 3T25
- LTV médio de 62%
  Taxa média de 12%
- Prazo médio de 370 meses

Destaques 9M26

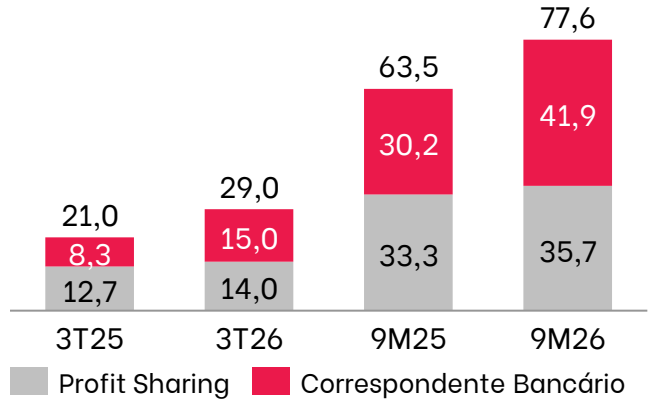
- R$ 4.821 MM de volume financiado
  +53% vs. 9M25
- 8.760 novos contratos
  +32% vs. 9M25
- LTV médio de 63%
  Taxa média de 12,1%
- Prazo médio de 366 meses

Composição da Receita Bruta

[R$ mi]



Evolução da Receita



CrediPronto

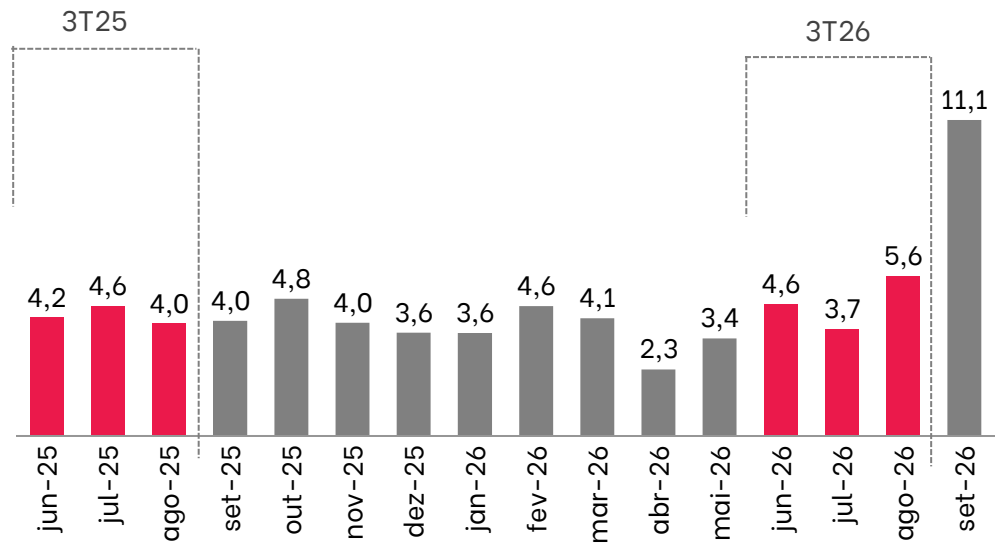
Evolução do Profit Sharing – P&L Virtual

P&L - CrediPronto (R$ milhões)	3T25	3T26	9M25	9M26
Margem Financeira	**118,7**	**146,7**	**347,8**	**412,9**
(+) Receita Financeira	540,4	659,6	1.539,2	1.867,5
(-) Despesa Financeira	(421,7)	(512,9)	(1.191,4)	(1.454,7)
(-) Tributos sobre Vendas	(5,8)	(7,0)	(16,9)	(19,9)
Custos e Despesas	**(45,2)**	**(38,6)**	**(135,4)**	**(158,8)**
(-) Despesas Itaú	(16,8)	2,1	(41,7)	(43,6)
(-) Despesas Olímpia	(16,4)	(20,8)	(50,7)	(60,6)
(-) Comissões Pagas	(10,7)	(18,7)	(33,1)	(51,0)
(-) Seguros e Sinistros	(2,0)	(2,4)	(8,2)	(7,1)
(-) PDD	0,7	1,1	(1,6)	3,6
(-) IRPJ/CSLL [1]	**(30,5)**	**(45,5)**	**(88,0)**	**(105,4)**
(-) Custo de Capital	**(12,1)**	**(14,6)**	**(39,1)**	**(42,4)**
(=) Resultado líquido	**25,1**	**40,9**	**68,5**	**86,4**
% Margem Líquida	21%	28%	20%	21%
50% Profit Sharing	**12,6**	**20,5**	**34,2**	**43,2**
Reconhecimento dos Lucros	**12,7**	**14,0**	**33,3**	**35,7**

[1] 45% para instituições financeiras

Resultado Líquido Mensal CrediPronto & Reconhecimento nos resultados da LPS Brasil

[R$ mm]



O reconhecimento da participação da Lopes no profit-sharing da CrediPronto tem um descasamento de 40 dias aproximadamente, respeitando os prazos contratuais de apuração e recebimento.

Composição da Receita

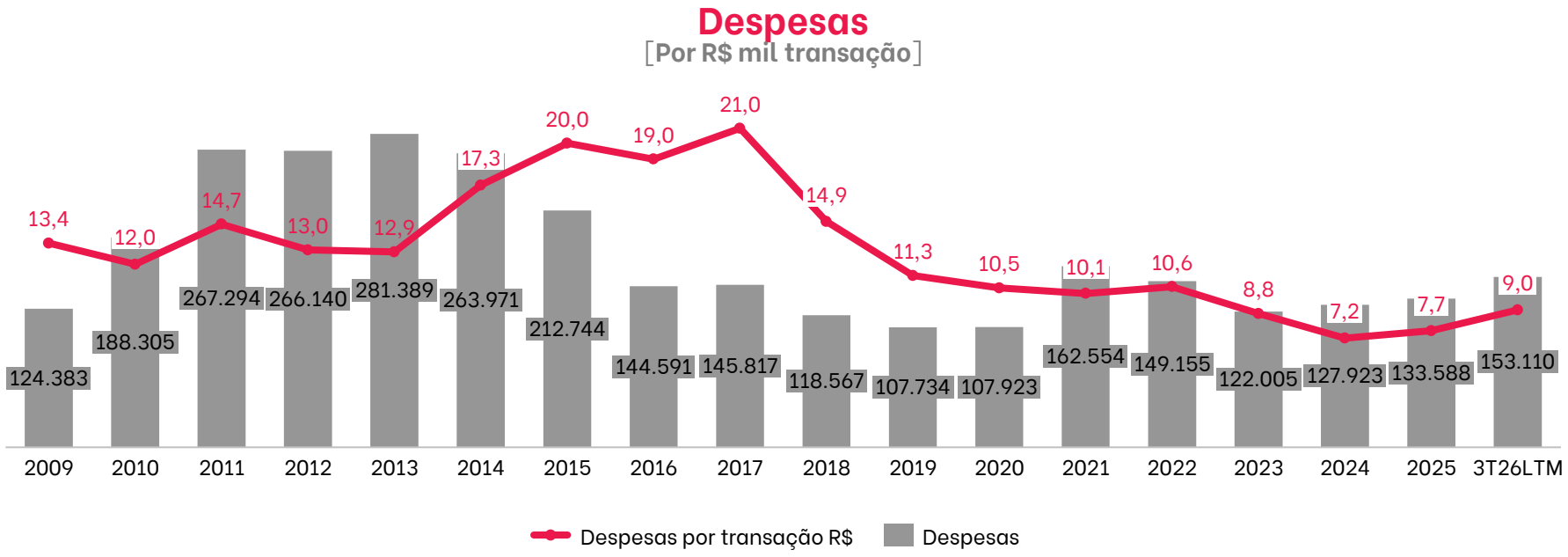
A receita líquida da Companhia atingiu **R$ 171,4 milhões** nos primeiros nove meses de 2026

Composição da Receita [R$ mil]	3T25	3T26	Var.	9M25	9M26	Var.
VGV Intermediado	**3.518.048**	**2.318.468**	**-34%**	**9.515.415**	**7.382.786**	**-22%**
Taxa Intermediação	0,83%	0,90%	0,07 pp	0,86%	1,01%	0,15 pp
Receita Bruta com Intermediação	**29.075**	**20.780**	**-29%**	**81.611**	**74.350**	**-9%**
CrediPronto	21.009	29.041	38%	63.490	77.574	22%
Apropriação de Receita da operação Itaú	3.625	3.625	0%	10.875	10.875	0%
Outras Receitas	3.147	3.100	-1%	10.973	8.621	-21%
Receita Bruta Total	**56.856**	**56.546**	**-1%**	**166.949**	**171.420**	**3%**
Deduções da Receita	(5.299)	(5.723)	8%	(15.920)	(16.829)	6%
Receita Líquida*	**51.557**	**50.823**	**-1%**	**151.029**	**154.590**	**2%**

*Receita Liquida da Companhia de acordo com normas contábeis que não refletem, necessariamente, os acordos comerciais da Companhia.

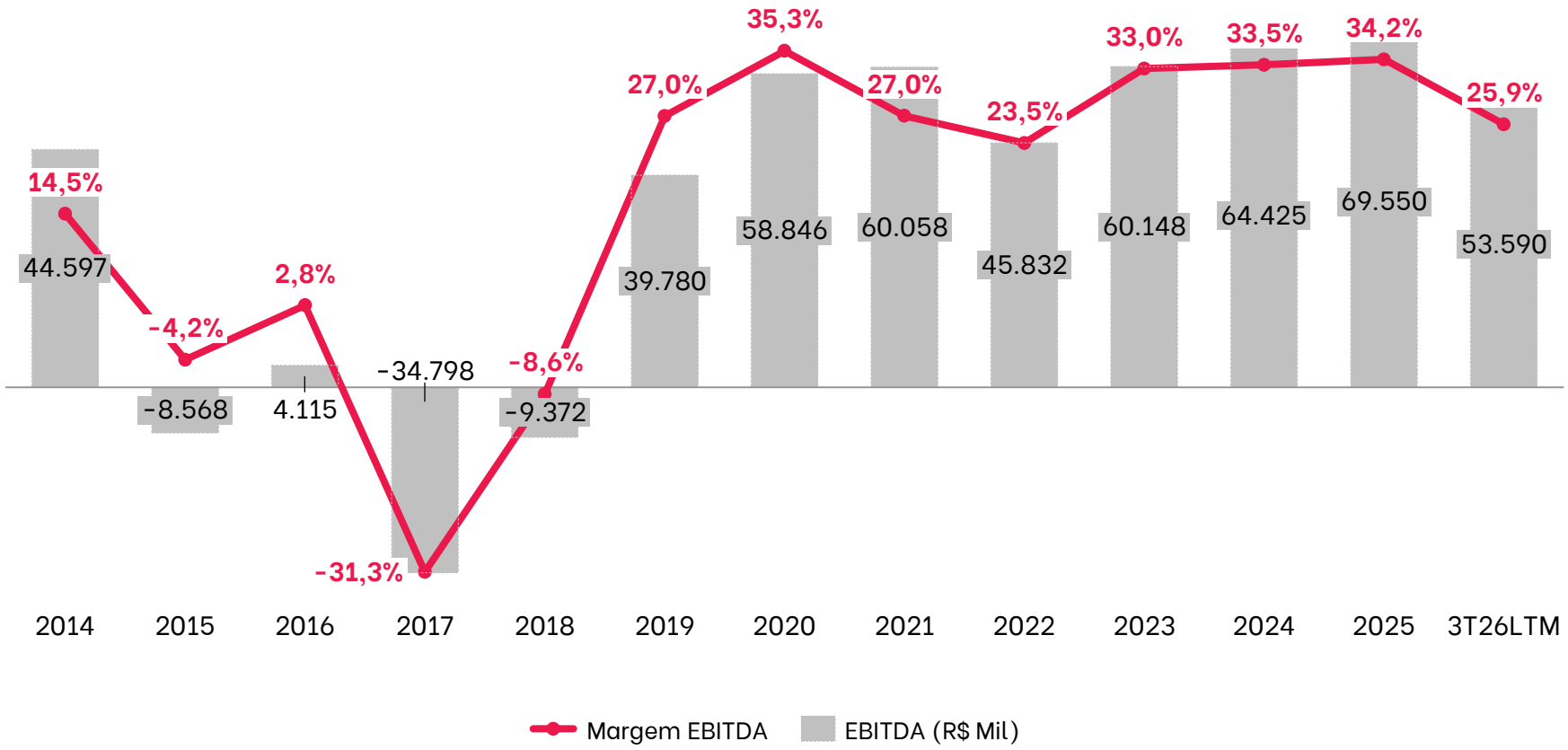
Despesa por Segmento (em milhões R$)	3T25	3T26	3T26 x 3T25	9M25	9M26	9M26 x 9M25
Intermediação	19.582	25.775	+32%	65.222	75.348	+16%
CrediPronto	9.060	14.291	+58%	30.325	39.721	+31%
TOTAL	**28.642**	**40.066**	**40%**	**95.548**	**115.070**	**+20%**

Despesas Operacionais



EBITDA e Margem EBITDA

Companhia focada em sua eficiência operacional



Resultado por Segmento

Resultado 3T26 Antes do IFRS e por Segmento			
(R$ mil)	**Rede Lopes**	**CrediPronto**	**Consolidado**
Receita Bruta de Serviços	**27.505**	**29.041**	**56.546**
Receita de Serviços Prestados	23.880	15.049	38.929
Apropriação de Receita da Operação Itaú	3.625	-	3.625
Profit Sharing CrediPronto	-	13.992	13.992
Receita Operacional Líquida	**25.277**	**25.546**	**50.823**
(-)Custos e Despesas	(23.127)	(12.434)	(35.561)
(-)Serviços Compartilhados	(2.478)	(2.505)	(4.983)
(-)Despesas de Stock Option CPC10	(107)	-	(107)
(-)Apropriação de Despesas do Itaú	(238)	-	(238)
(+/-) Equivalência Patrimonial	175	648	823
(=)EBITDA	**(498)**	**11.255**	**10.757**
Margem EBITDA	-2,0%	44,1%	21,2%
(-)Depreciações e amortizações	(5.106)	(48)	(5.154)
(+/-)Resultado Financeiro	1.816	(5)	1.811
(-)Imposto de renda e contribuição social	(483)	(2.611)	(3.094)
(=)Lucro Líquido Antes do IFRS	**(4.271)**	**8.591**	**4.320**
Margem Líquida Antes IFRS	-16,9%	33,6%	8,5%
Sócios não controladores			(1.067)
(=)Lucro Líquido Atribuível aos Controladores Antes IFRS			**3.253**
Margem Líquida Controladores Antes IFRS			6,4%

* Consideramos o Lucro Líquido ajustado por efeitos não caixa com IFRS 3 (Combinação de Negócios) o indicador de Lucro mais apurado para medir a performance da Companhia.

Resultado por Segmento

Resultado 9M26 Antes do IFRS e por Segmento			
(R$ mil)	**Rede Lopes**	**CrediPronto**	**Consolidado**
Receita Bruta de Serviços	**93.846**	**77.574**	**171.420**
Receita de Serviços Prestados	82.971	41.864	124.834
Apropriação de Receita da Operação Itaú	10.875	-	10.875
Profit Sharing CrediPronto		35.710	35.710
Receita Operacional Líquida	**86.430**	**68.160**	**154.590**
(-)Custos e Despesas	(66.038)	(34.714)	(100.752)
(-)Serviços Compartilhados	(8.691)	(6.779)	(15.469)
(-)Despesas de Stock Option CPC10	(320)	-	(320)
(-)Apropriação de Despesas do Itaú	(715)	-	(715)
(+/-) Equivalência Patrimonial	416	1.772	2.188
(=)EBITDA	**11.081**	**28.439**	**39.521**
Margem EBITDA	12,8%	41,7%	25,6%
(-)Depreciações e amortizações	(14.495)	(145)	(14.640)
(+/-)Resultado Financeiro	6.226	(23)	6.202
(-)Imposto de renda e contribuição social	(3.642)	(6.636)	(10.278)
(=)Lucro Líquido Antes do IFRS	**(831)**	**21.635**	**20.805**
Margem Líquida Antes IFRS	-1,0%	31,7%	13,5%
Sócios não controladores			(7.527)
(=)Lucro Líquido Atribuível aos Controladores Antes IFRS			**13.278**
Margem Líquida Controladores Antes IFRS			8,6%

* Consideramos o Lucro Líquido ajustado por efeitos não caixa com IFRS 3 (Combinação de Negócios) o indicador de Lucro mais apurado para medir a performance da Companhia.

Impactos IFRS

[R$ mil]

Descrição	3T26 Antes do IFRS	3T26 Efeitos do IFRS	3T26 Após IFRS	9M26 Antes do IFRS	9M26 Efeitos do IFRS*	9M26 Após IFRS	
Receita Operacional Líquida	**50.823**	**-**	**50.823**	**154.590**	**-**	**154.590**	
Custos e Despesas	(40.066)	-	(40.066)	(115.069)	-	(115.069)	
Depreciação e amortização	(5.154)	(434)	(5.588)	(14.640)	(1.302)	(15.942)	1
Resultado Financeiro	1.811	5.545	7.356	6.202	(1.376)	4.826	2
Lucro Operacional	**7.414**	**5.111**	**12.525**	**31.083**	**(2.678)**	**28.405**	
Imposto de Renda e Contribuição Social	(3.094)	(1.827)	(4.921)	(10.278)	1.144	(9.134)	3
Lucro Líquido	**4.320**	**3.284**	**7.604**	**20.805**	**(1.534)**	**19.271**	
Acionistas não controladores	(1.067)	110	(957)	(7.527)	224	(7.303)	4
Lucro Líquido Controladora	**3.253**	**3.394**	**6.647**	**13.278**	**(1.310)**	**11.968**	

(1) Amortização de intangíveis;

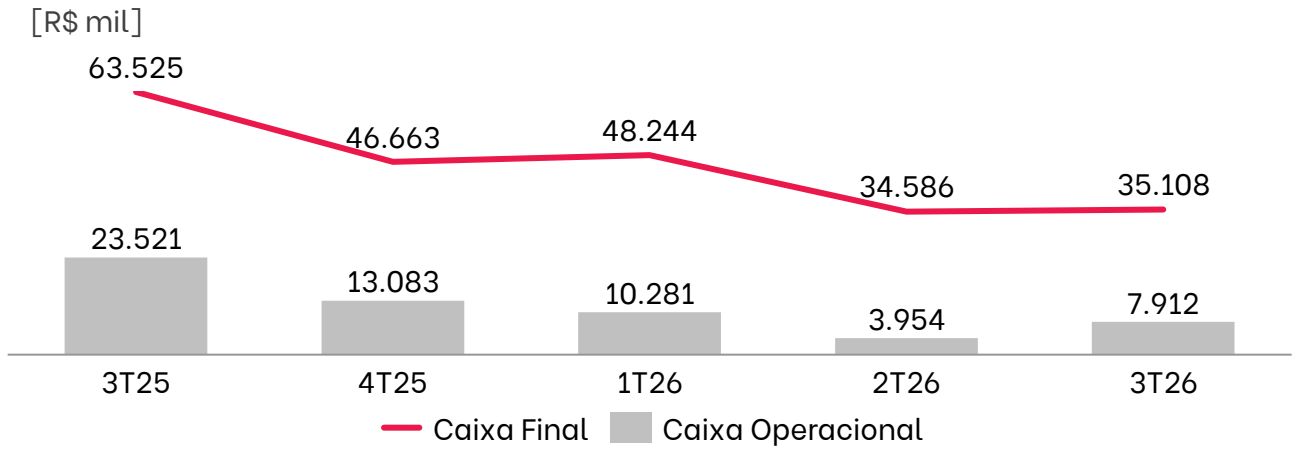
(2) Ganhos e Perdas com efeitos líquidos não caixa das contabilizações de earn outs e das opções de call e put das empresas controladas, baseado em valor justo conforme estimativas futuras;

(3) IR Diferido sobre ativos intangíveis, calls e puts da LPS Brasil;

(4) Efeitos relacionados com IR diferido e amortização de intangíveis nos acionistas não controladores.

Caixa e Disponibilidades

Caixa Gerado nas Atividades Operacionais
Evolução Trimestral do Caixa



Disponibilidades

Fluxo de Caixa [R$ mm]	2T26	3T26	Variação
Saldo de Disponibilidades Inicial	**48.244**	**34.586**	**-28%**
Das Operações	3.954	7.912	100%
Das Atividades de Investimento	(579)	(2.824)	-388%
Das Atividades de Financiamento	(17.033)	(4.566)	73%
Saldo de Disponibilidades Final	**34.586**	**35.108**	**2%**
Aplicações Financeiras (AF)	22.005	22.476	2%
Saldo de Disponibilidades Após AF	**56.591**	**57.584**	**2%**

+10,3 milhões de ações disponíveis em tesouraria em 30/09/2026

Q&A



Obrigado

LPS Brasil

Equipe de Relações com Investidores

- Cyro Naufel Filho — DRI
- Gabriel Carvalho — Gerente de RI
- Natália Cantagallo — Coordenadora de RI

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3Q26 Results Presentation



LPS Brasil

Presenters:

Marcos Lopes – CEO

Francisco Lopes Neto – COO

Cyro Naufel – IRO

Robson Paim – CFO

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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

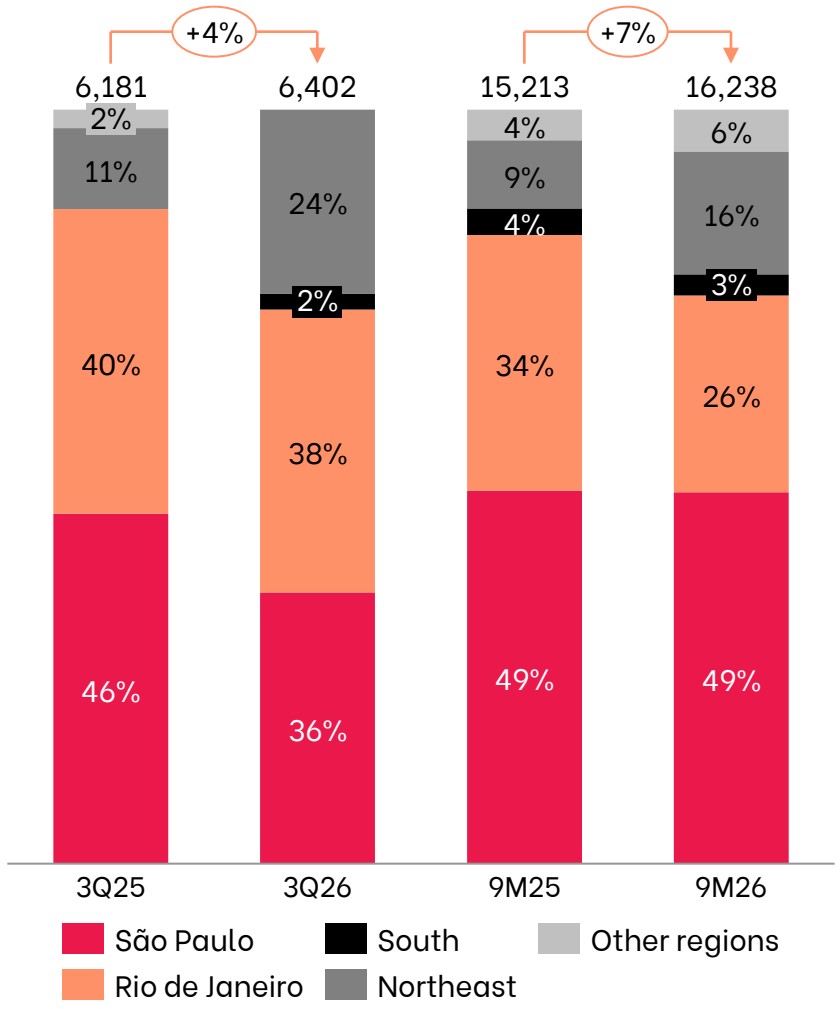
R$ 50.8 mn in 3Q26 | **-1%** vs. 3Q25
R$ 154.6 mn in 9M26 | **+2%** vs. 9M25

Net Income Consolidated Before IFRS

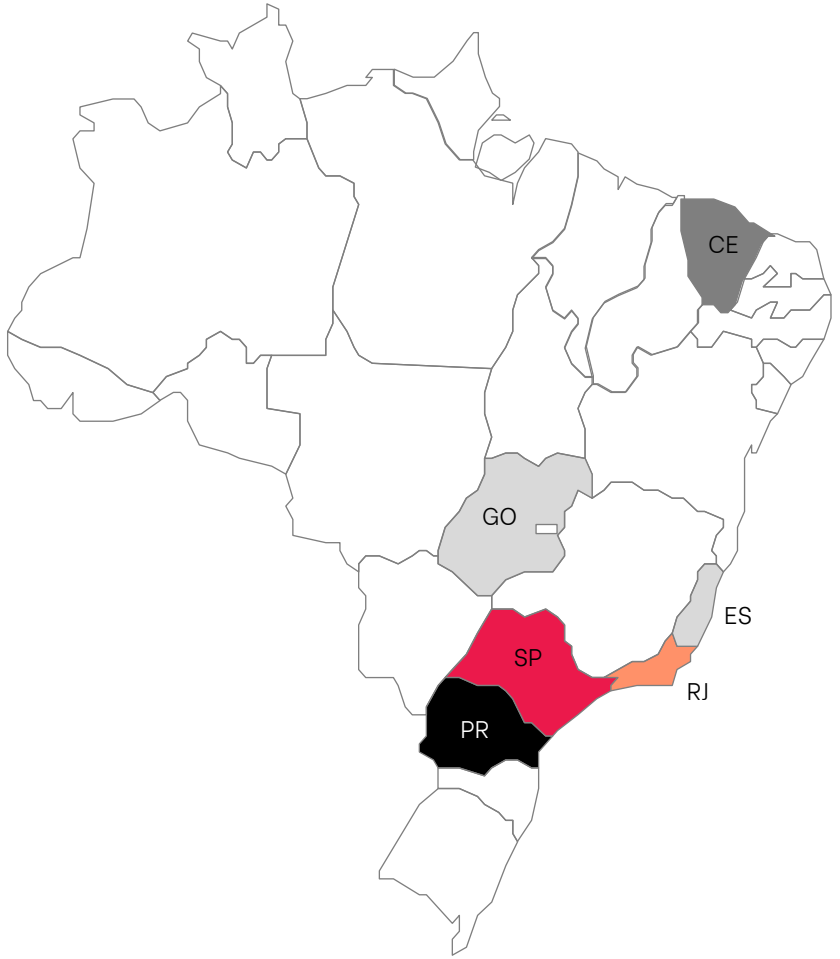
R$ 4.3 mn in 3Q26 | **-75%** vs. 3Q25
R$ 20.8 mn in 9M26 | **-45%** vs. 9M25

Lopes Launches

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

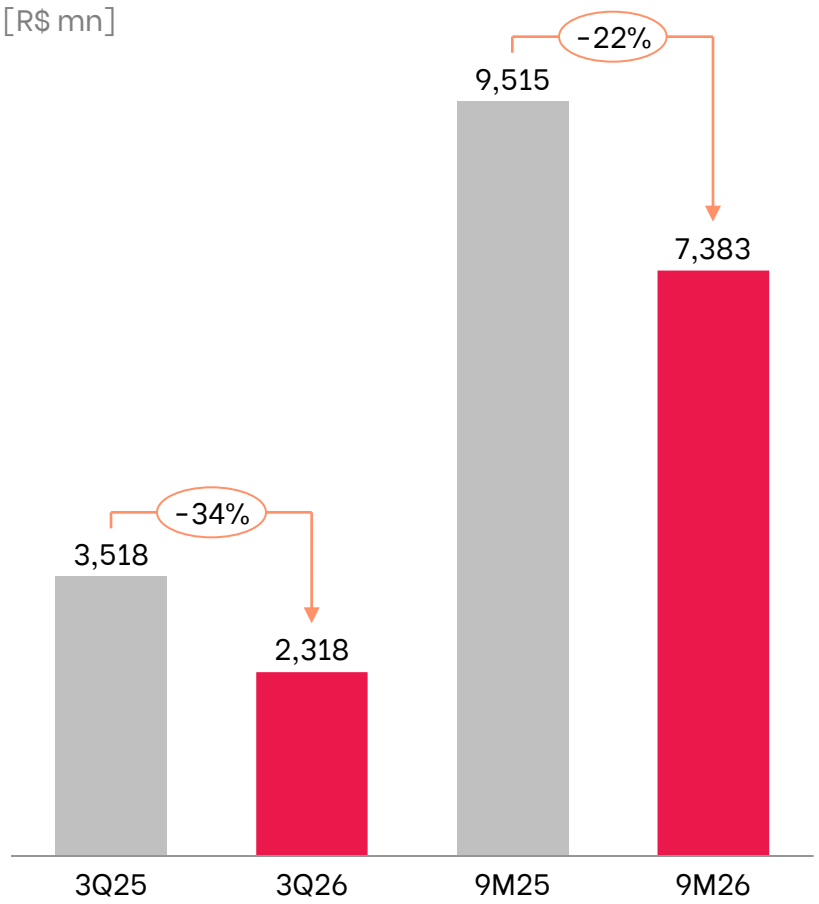


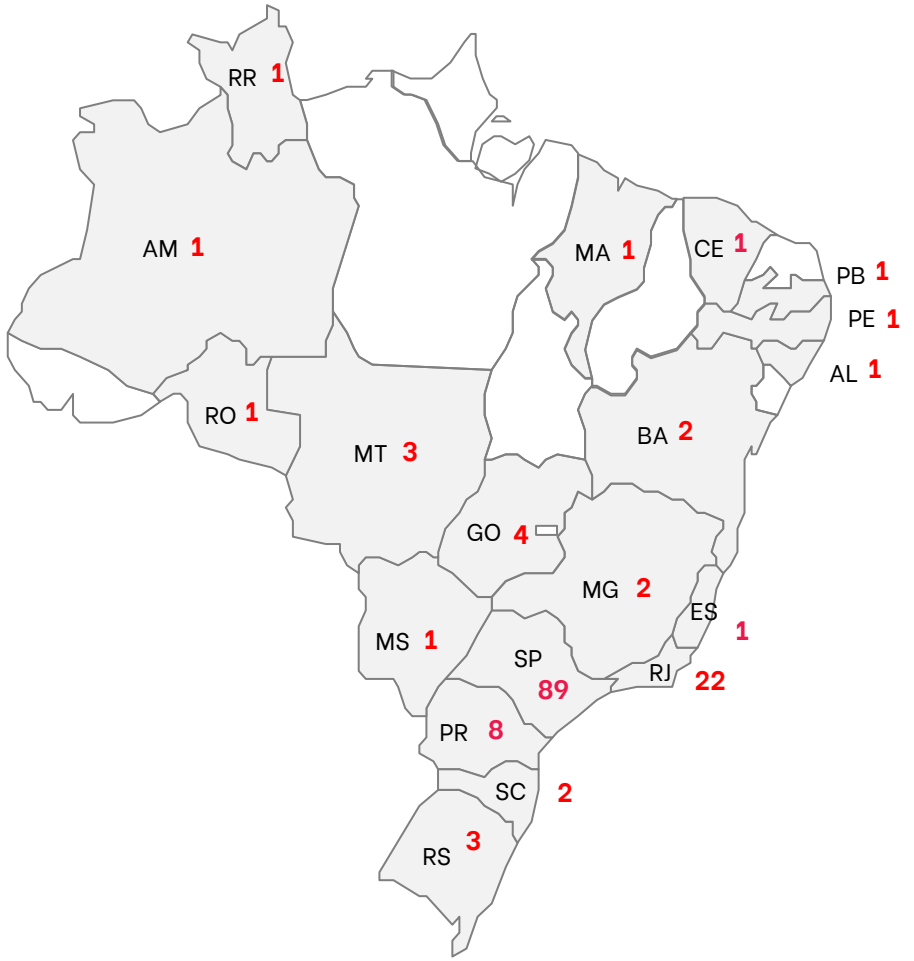
States with Launches in 9M26



Lopes Intermediation

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





145 Stores

Lopes Intermediation

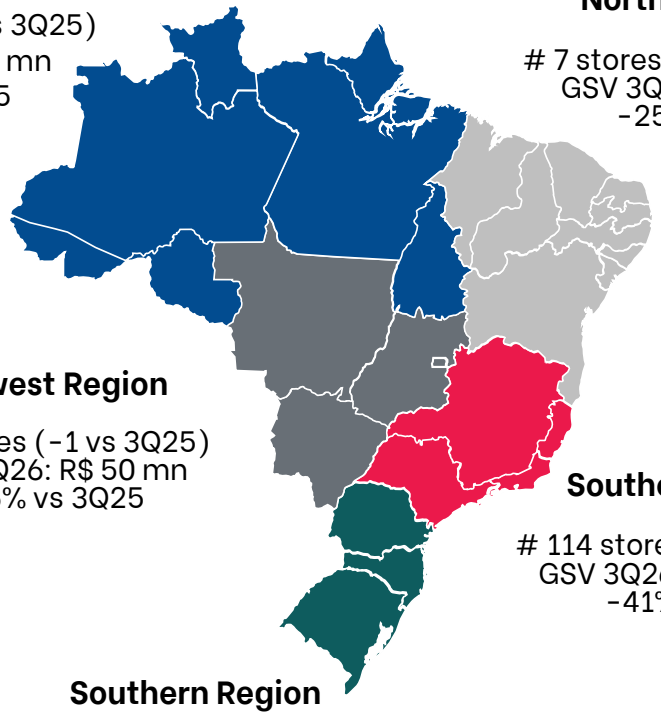
The São Paulo and Rio de Janeiro markets accounted for 69% of the Company's brokered Gross Sales Value (GSV) in the semester.

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

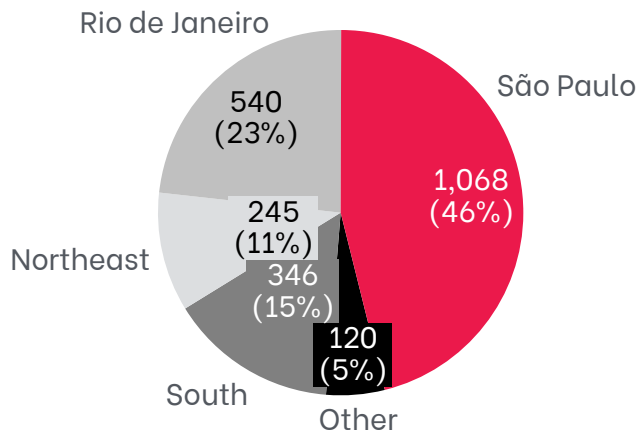
Southeast Region

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

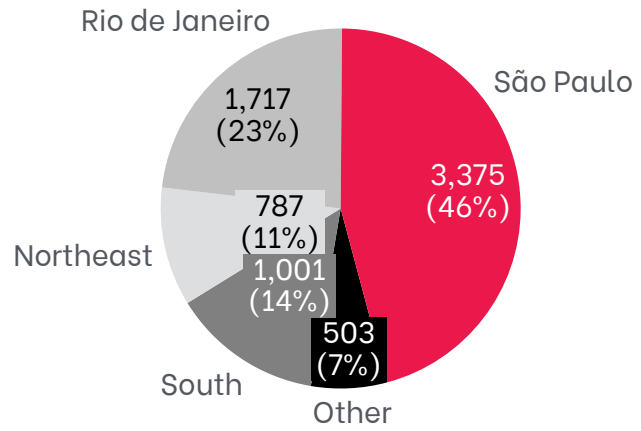
Southern Region

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

GSV 3Q26



VGV 9M26

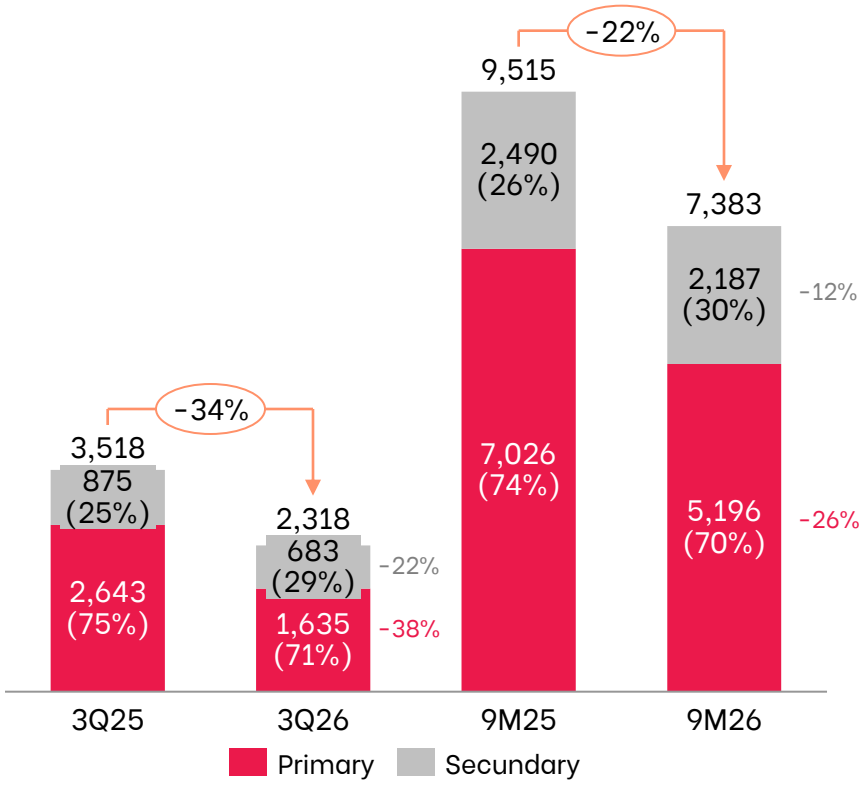


Lopes Intermediation

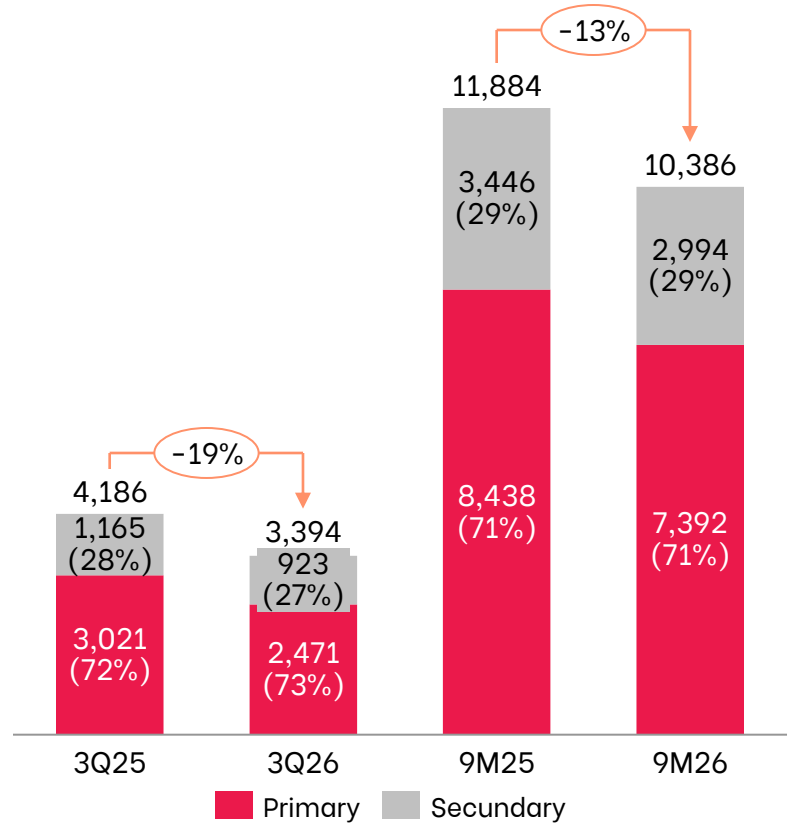
Primary market sales represent most of the transactions

GSV

[R$ mn]



Units

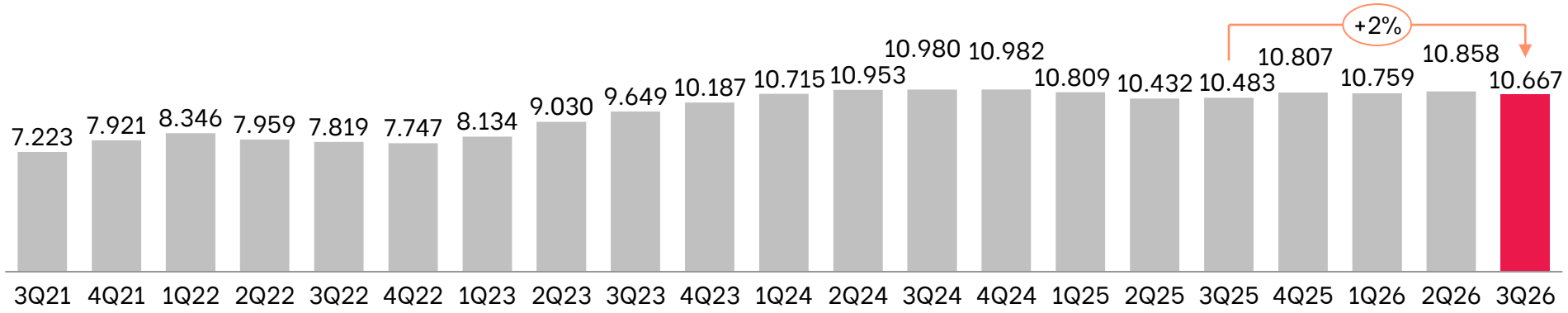


Lopes Labs

Portal Lopes
Organic data

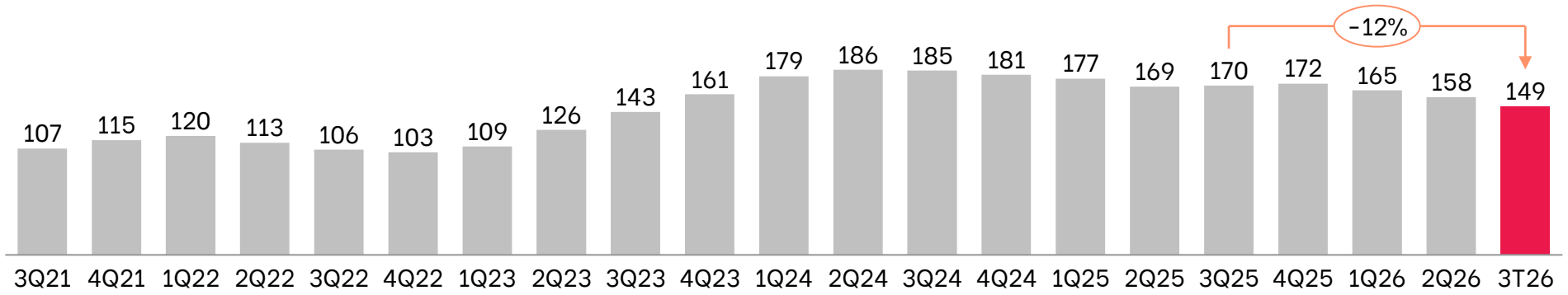
Website Organic Sessions - LTM

[thousand]



Leads from Organic Search – Website LTM

[thousand]



CrediPronto

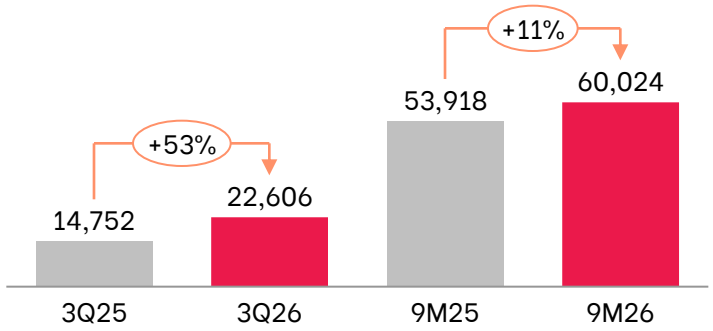
Average portfolio balance of **R$ 21.1 billion**

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

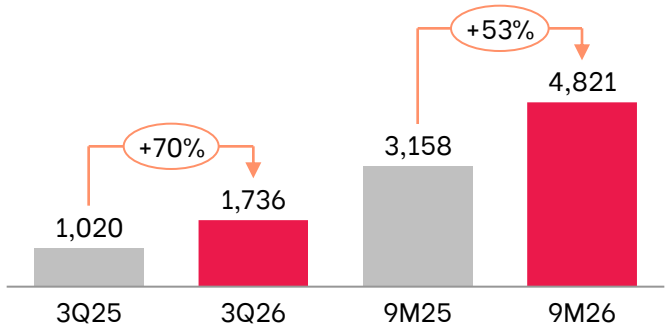
Mortgage Volume

[R$ mn]

ABECIP – Private Banks

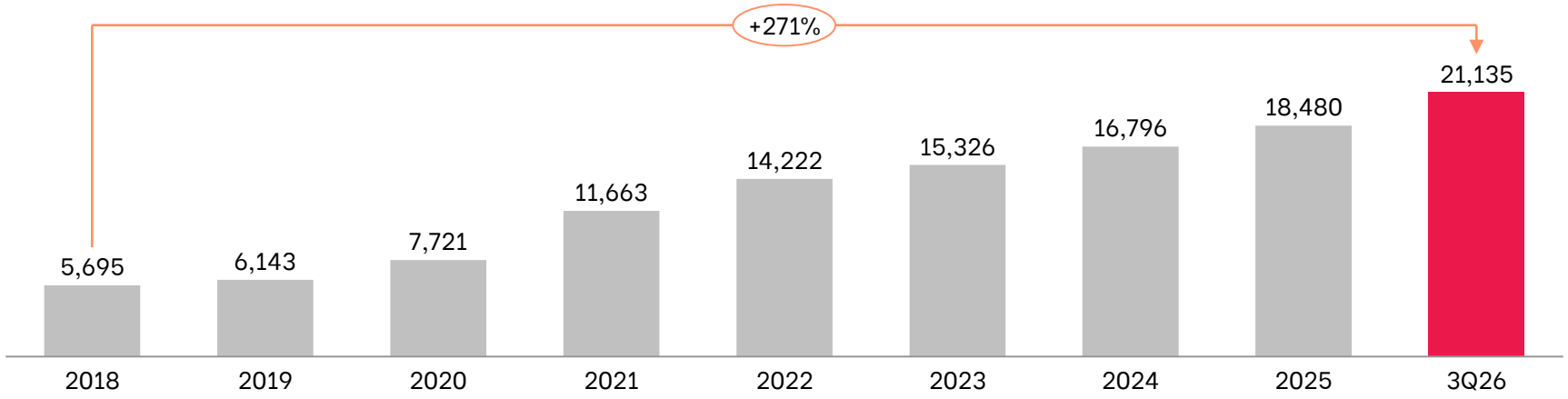


CrediPronto[1]



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

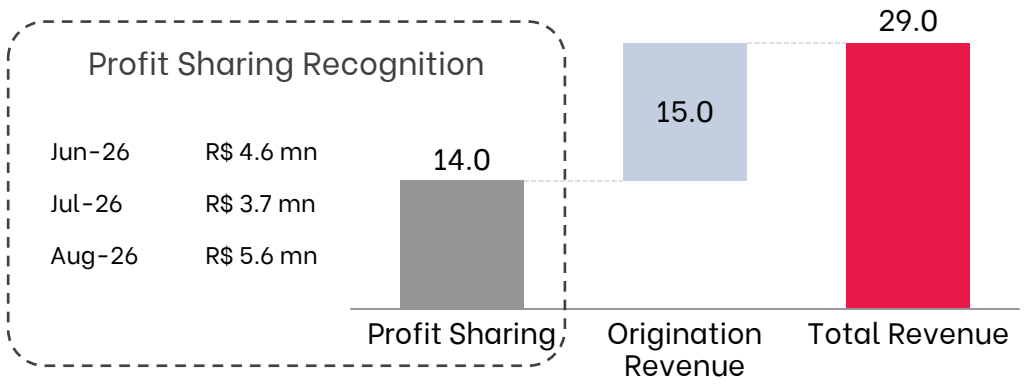
- R$ 1,736 million of mortgage volume
  70% vs. 3Q25
- 3,124 new contracts
  61% vs. 3Q25
- Average LTV 62%
  Average rate 12%
- Average months of 370 months

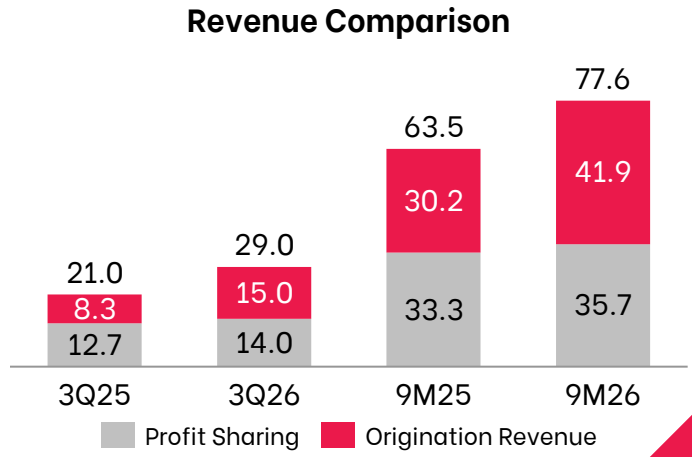
Highlights 9M26

- 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

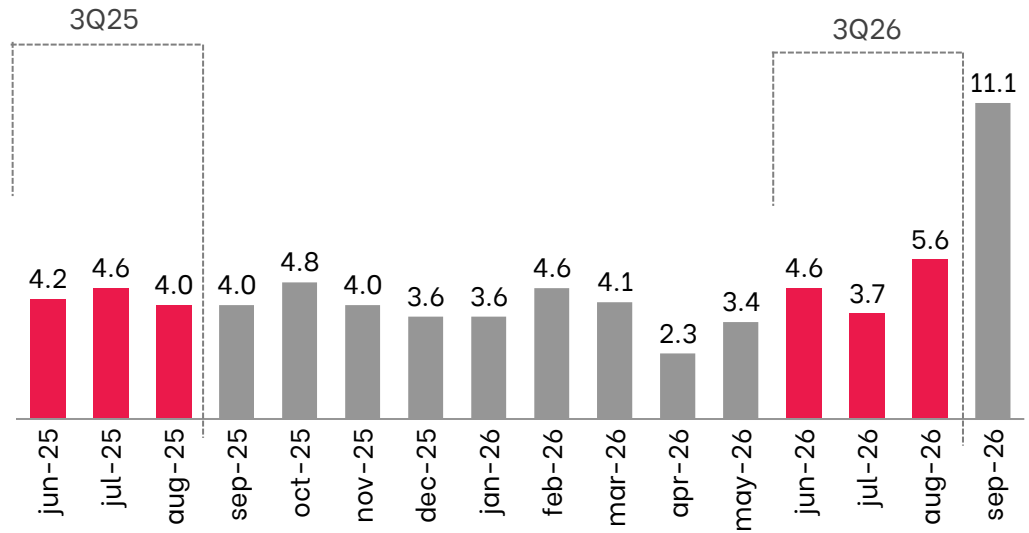
Profit Sharing Composition

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

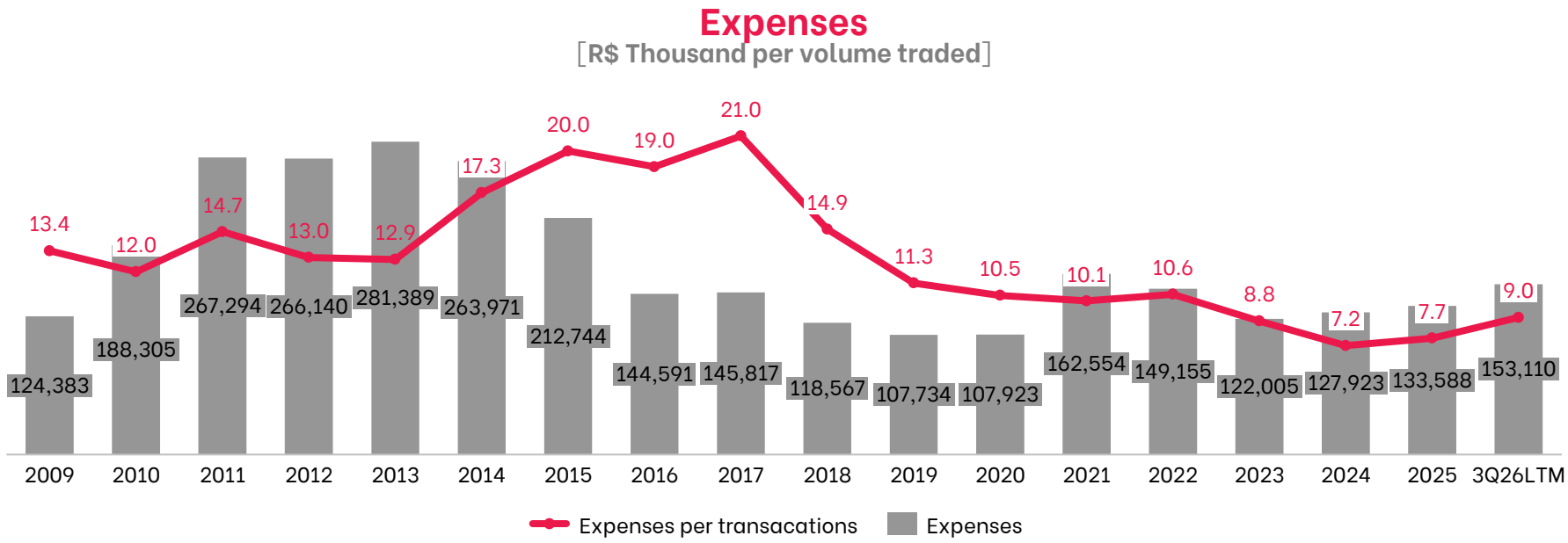
Lopes' Net Revenue reached **R$ 171.4 million** in 9M26.

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.

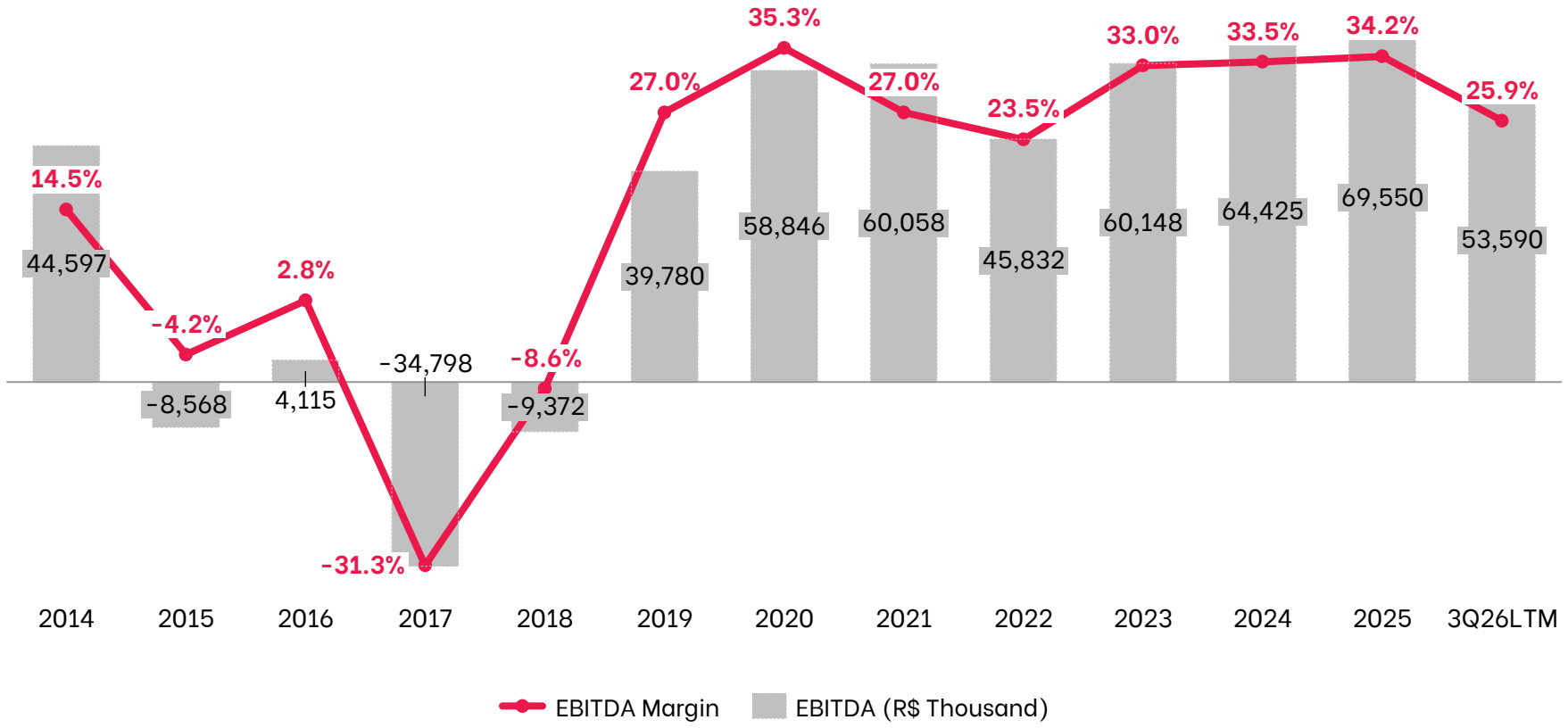
Costs and Expenses

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;

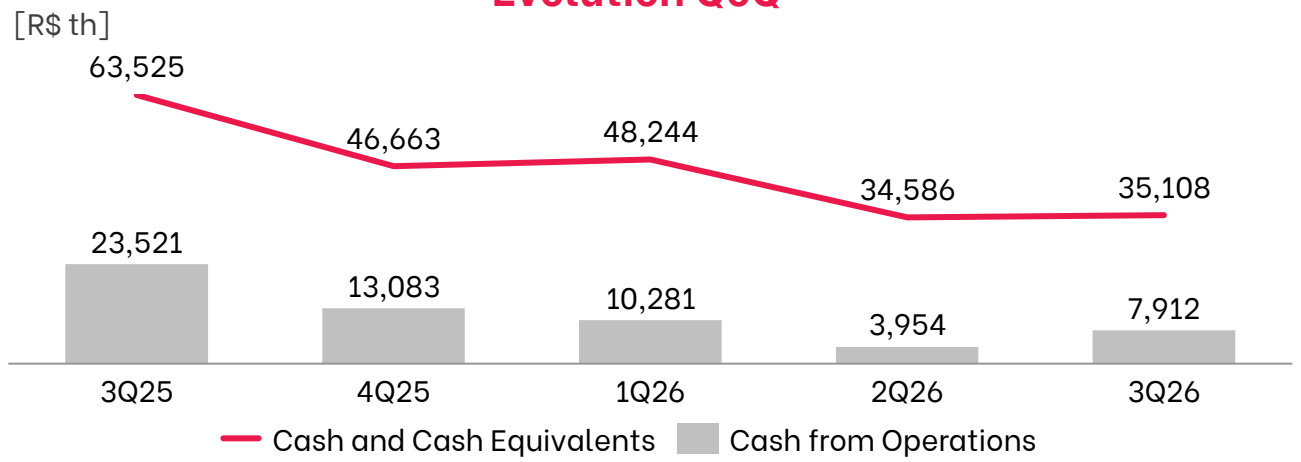
(3) Deferred income tax on intangible assets of LPS Brasil;

(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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