

Apresentação de Resultados 2T24

Apresentação:

Marcos Lopes - CEO

Francisco Lopes Neto - COO

Cyro Naufel - DRI

Robson Paim - CFO



LPSBrasil

Aviso Importante

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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.

Destques 2T24 e 1S24



VGV Intermediado Total

R\$ 3,5 bilhões no 2T24
+20% vs. 2T23

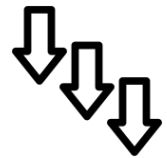
R\$ 6,0 bilhões no 1S24
+16% vs. 1S23



Volume CrediPronto

R\$ 852 milhões no 2T24
+9% vs. 2T23

R\$ 1,324 bilhão no 1S24
-20% vs. 1S23



Despesas Recorrentes

R\$ 27,8 milhões no 2T24
-8% vs. 2T23

R\$ 51,9 milhões no 1S24
-12% vs. 1S23



Margem EBITDA

38,6% no 2T24
+3,2 pp vs. 2T23

37,6% no 1S24
+4,0 pp vs. 1S23



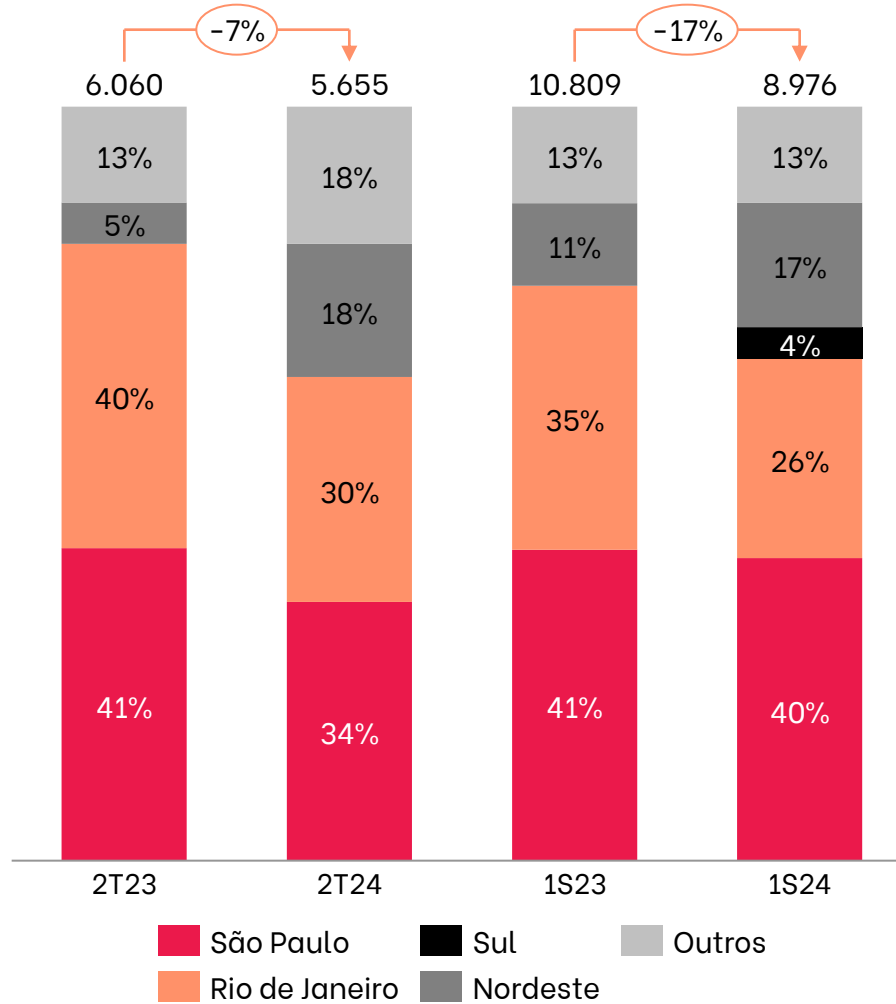
Lucro Líquido Antes IFRS

R\$ 11,9 milhões no 2T24
+10% vs. 2T23

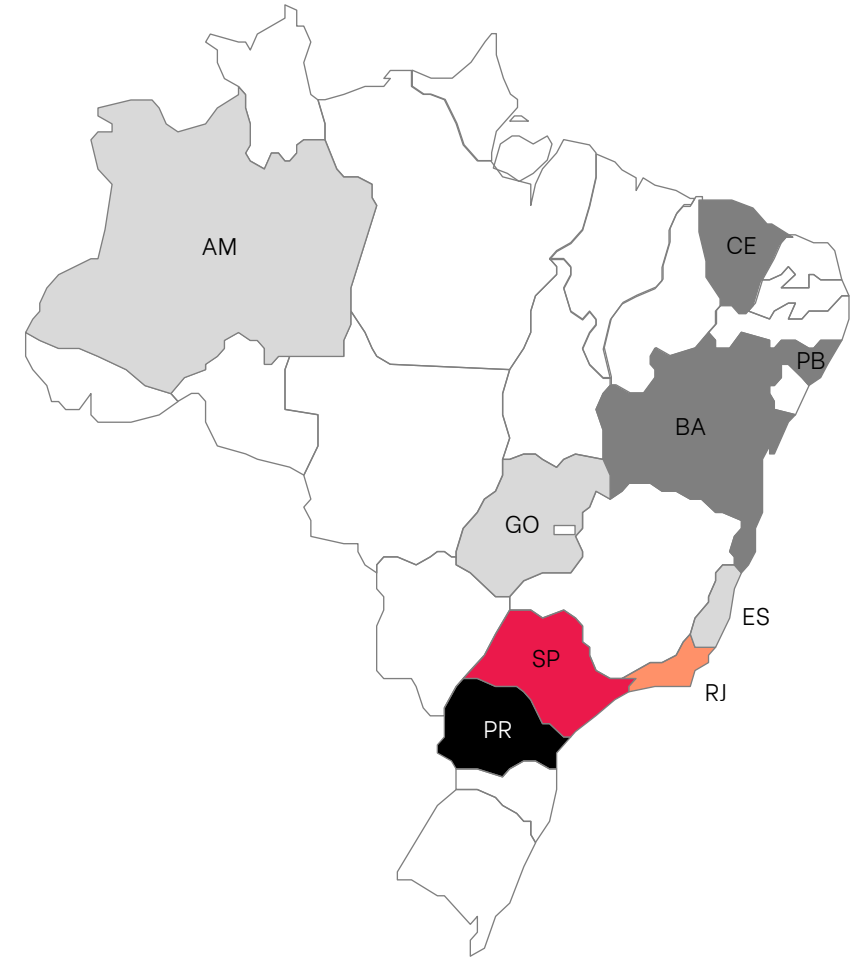
R\$ 19,4 milhões
+4,5% vs. 1S23

Lançamentos Rede Lopes

As lojas Lopes participaram do lançamento de **R\$ 5,7 bilhões** no 2T24 e de **R\$ 9,0 bilhões** no 1S24

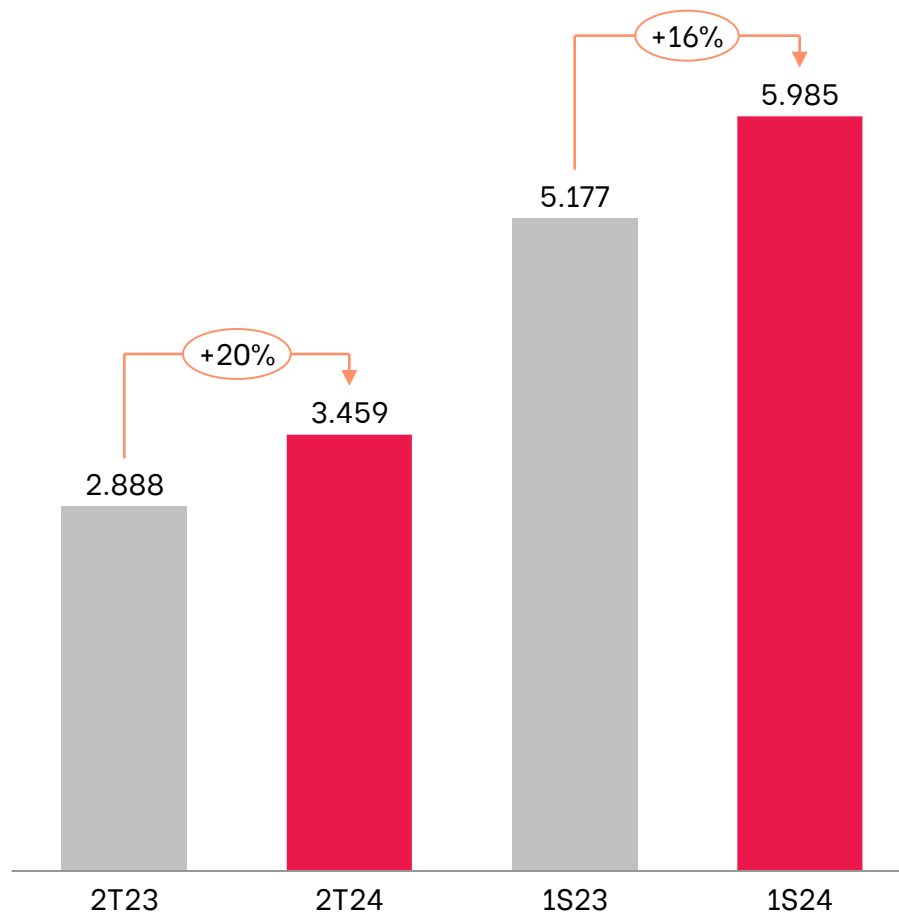


Estados com Lançamentos 1S24

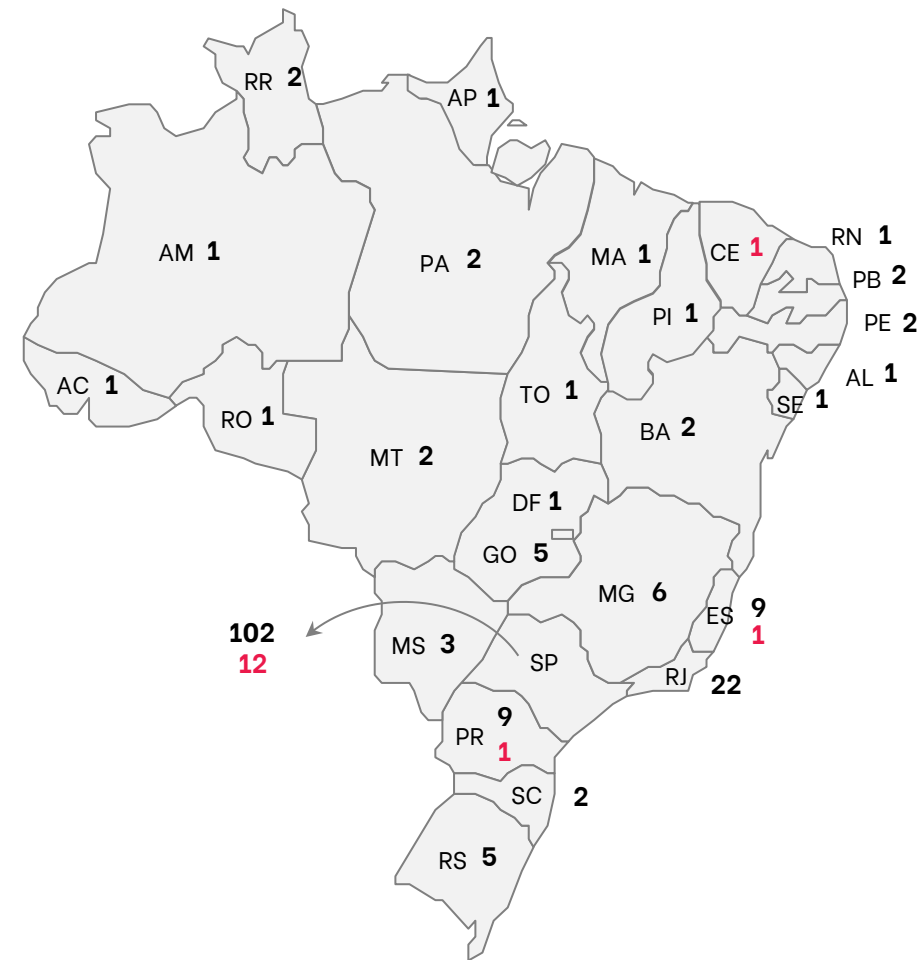


Intermediação Rede Lopes

As vendas atingiram **R\$ 3,5 bilhões** no trimestre + 20% vs 2T23. No acumulado do ano, crescimento de 16% comparado ao mesmo período de 2023.



Presença Nacional



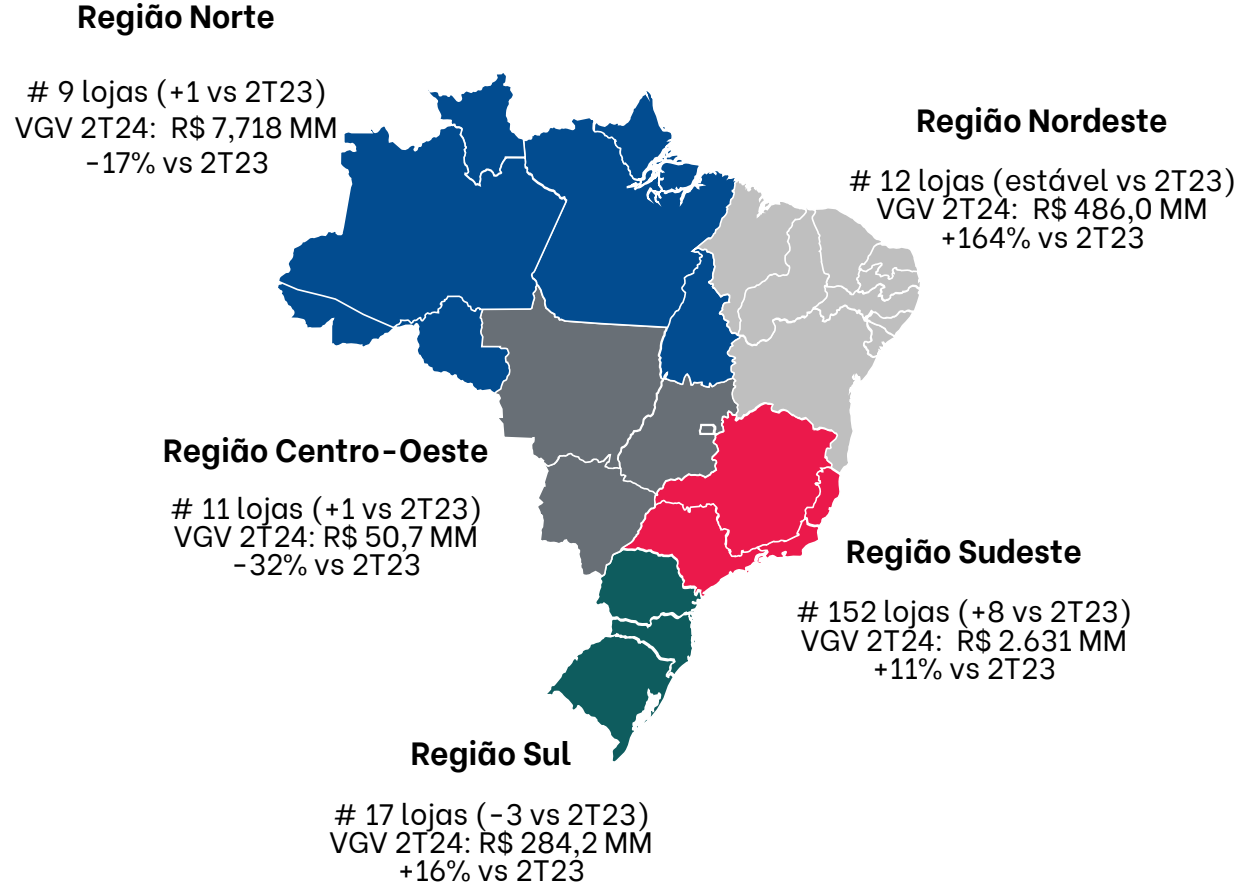
201 Lojas

186 Franquias

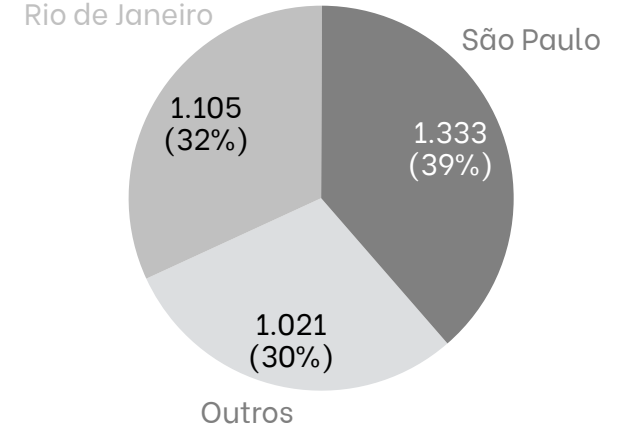
15 Operações Próprias

Intermediação Rede Lopes

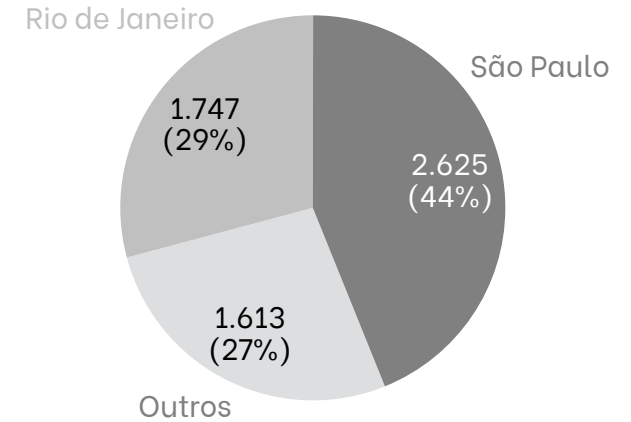
Performance das lojas por região: maior mercado da Lopes continua o Sudeste, com SP e RJ se destacando



VGV 2T24

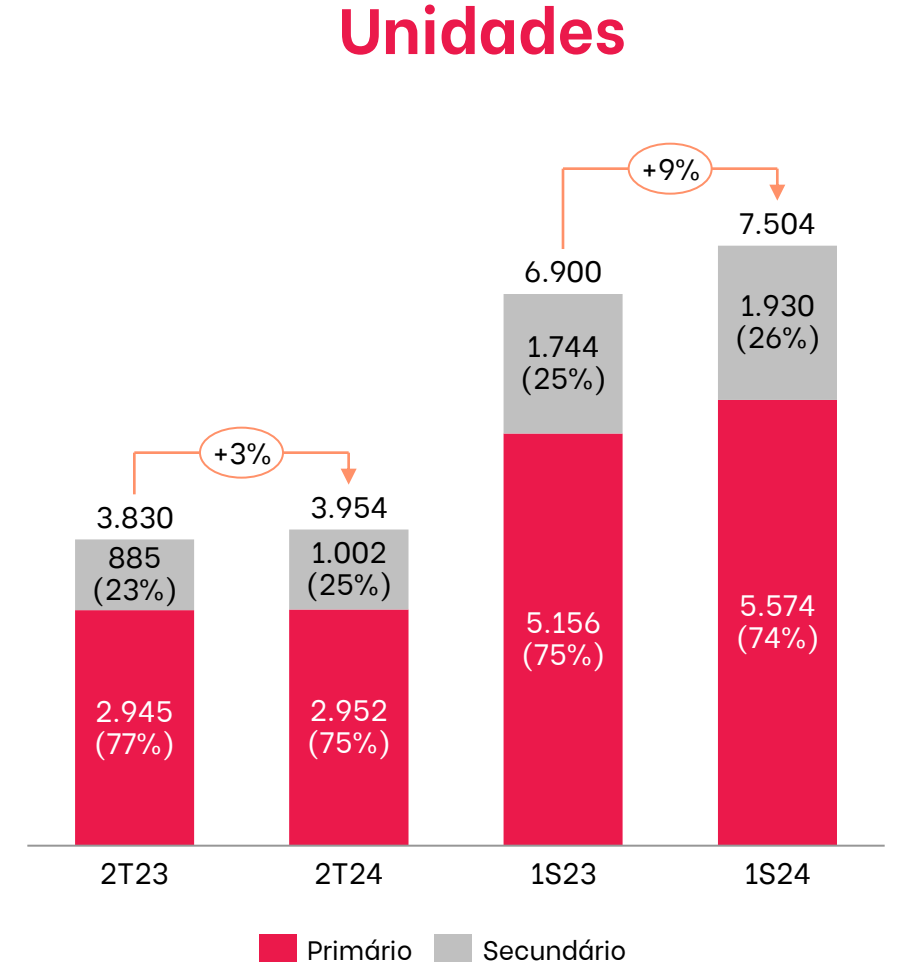
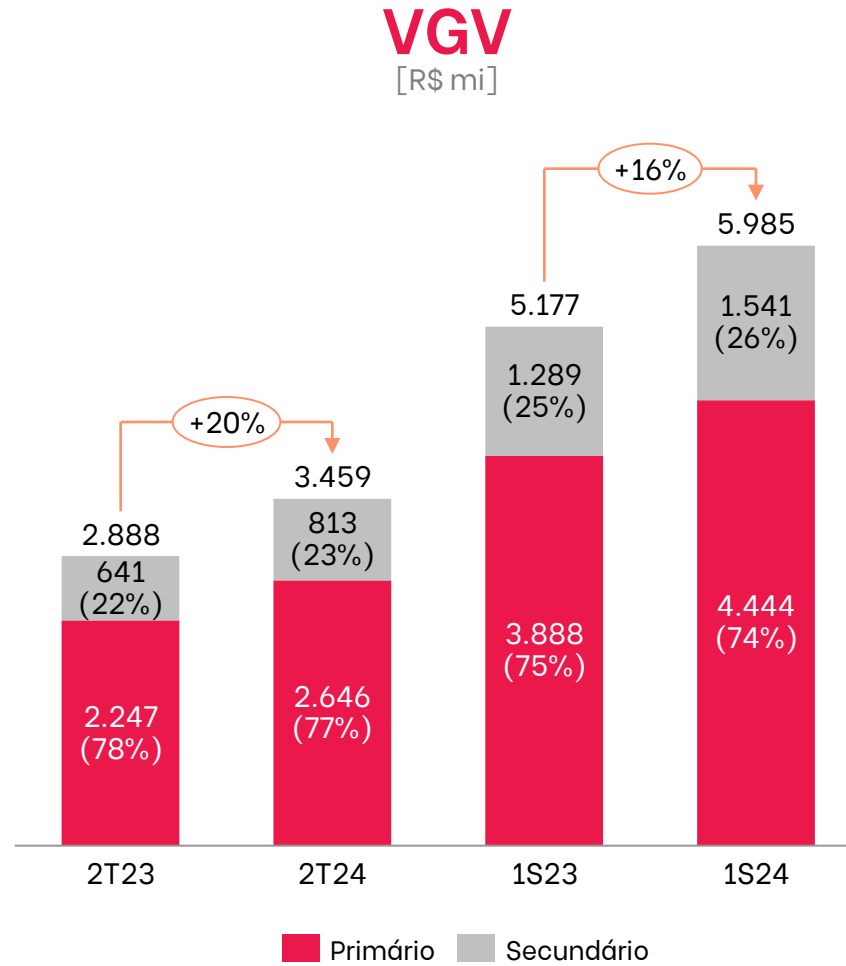


VGV 1S24



Intermediação Rede Lopes

As vendas no mercado primário somaram **R\$ 2,6 bilhões** e no mercado secundário, **R\$ 813 milhões** no 2T24.

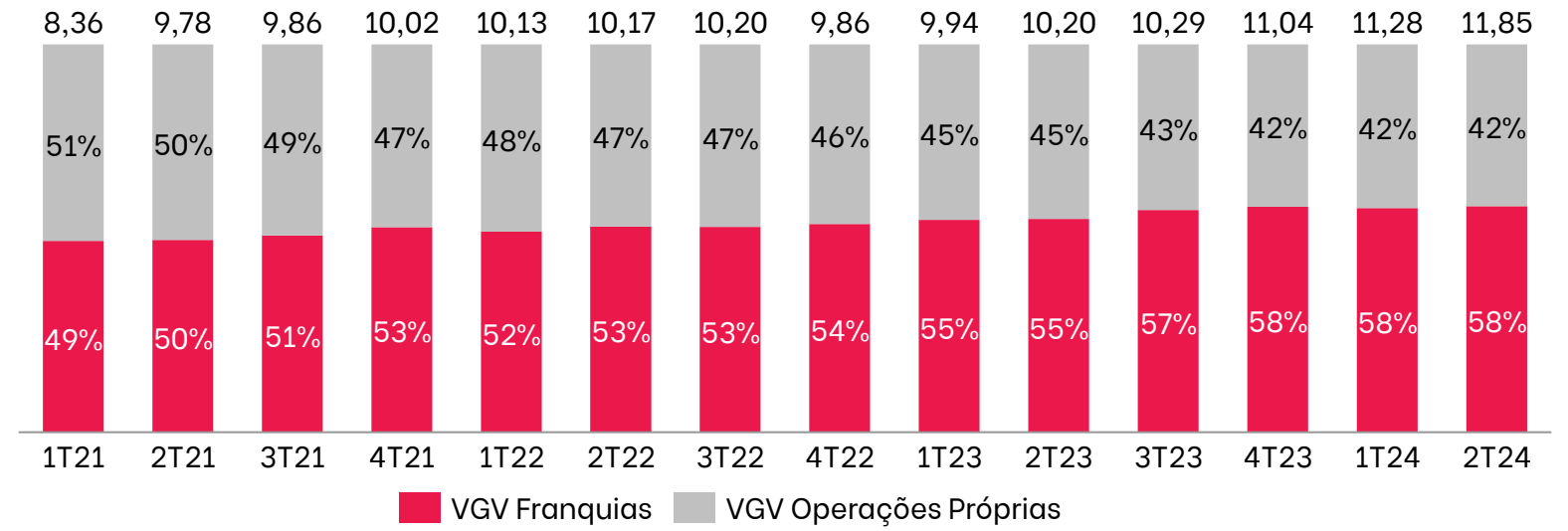


Franquias Rede Lopes

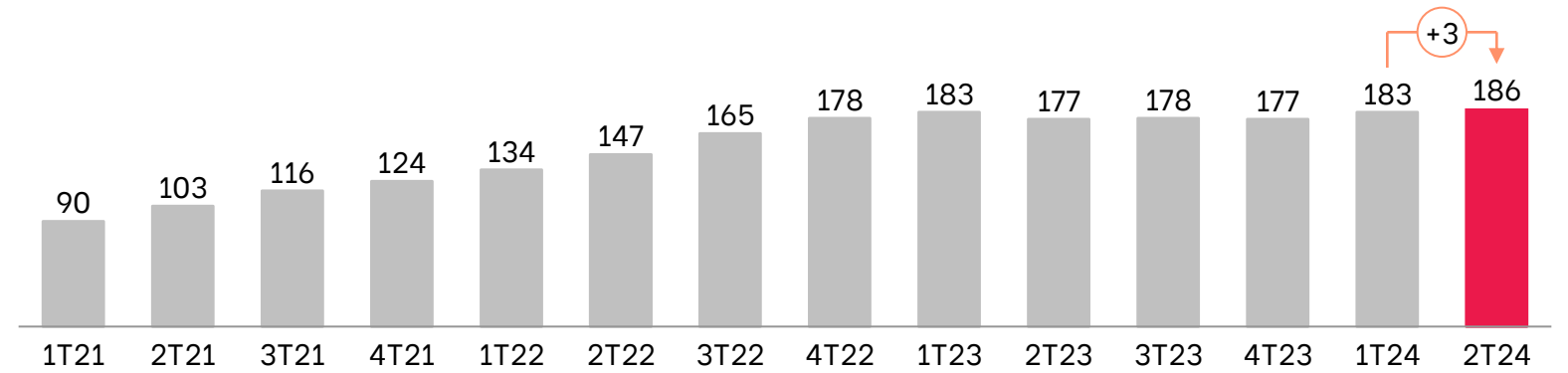
Participação do VGV das Franquias mantém-se próximo a 60% do VGV total intermediado

VGV Total LTM

[R\$ bi]



Número de Lojas

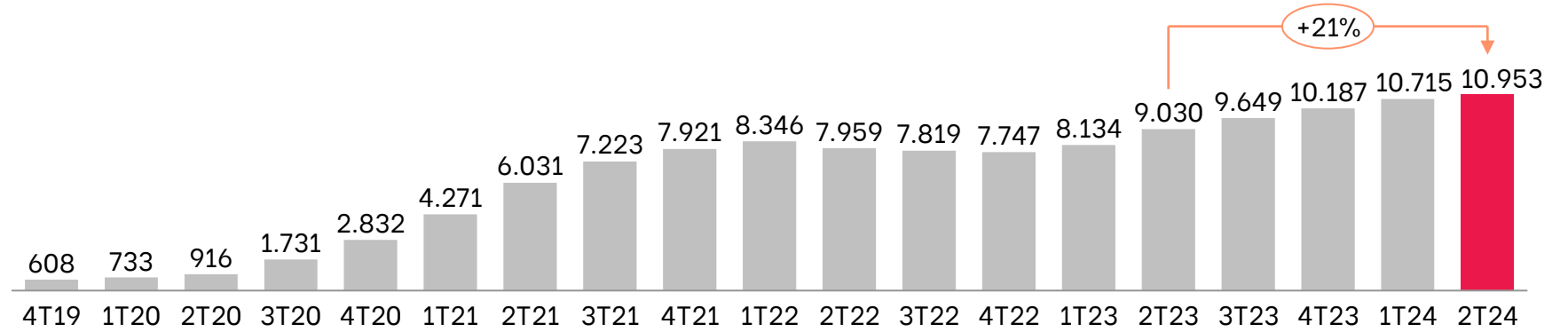


Lopes Labs

Evolução da
Plataforma e Melhora
Operacional

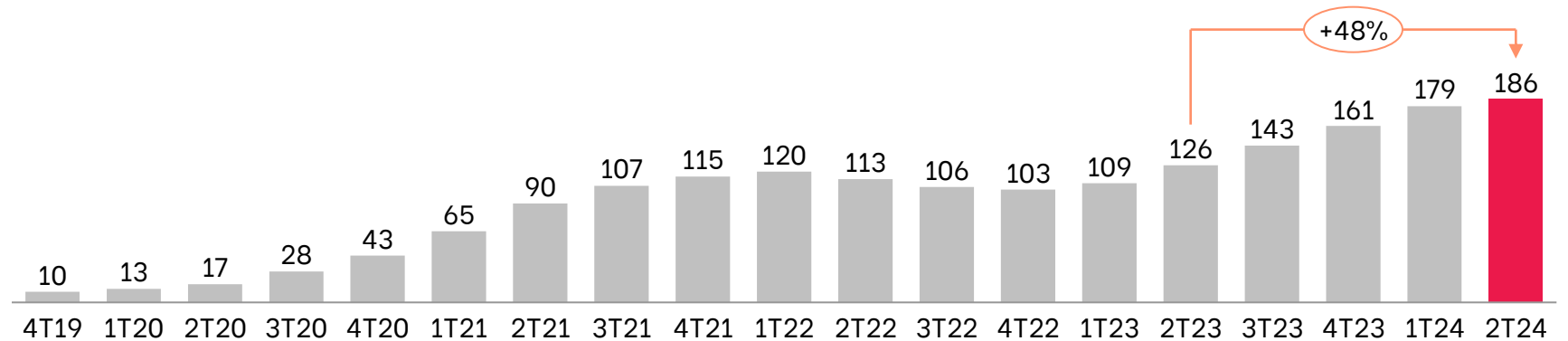
Sessões Orgânicas Portal - LTM

[mil]



Leads Busca Orgânica - Portal LTM

[mil]



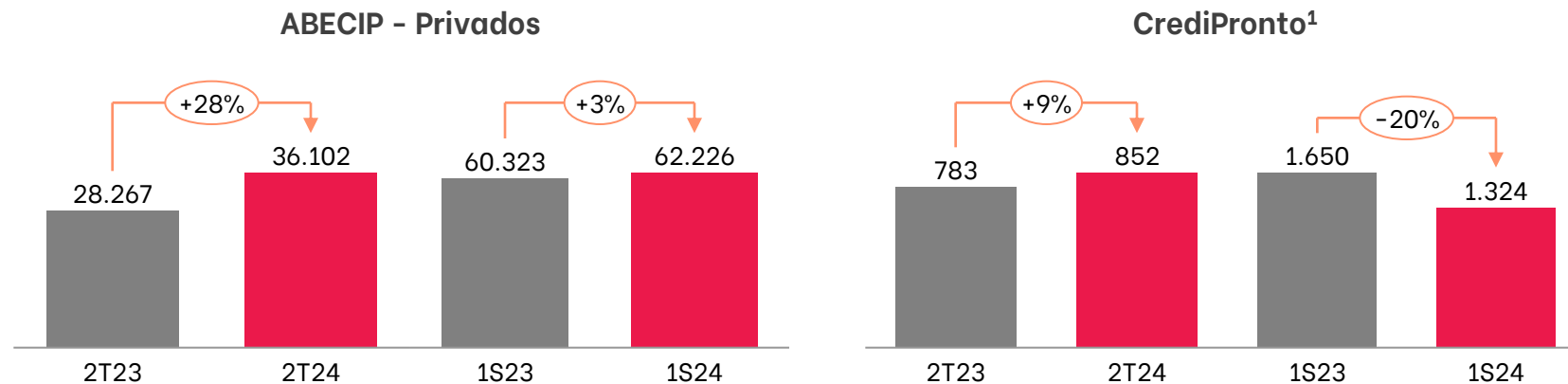
CrediPronto

Saldo Médio da Carteira é de R\$ 15,4 bilhões

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

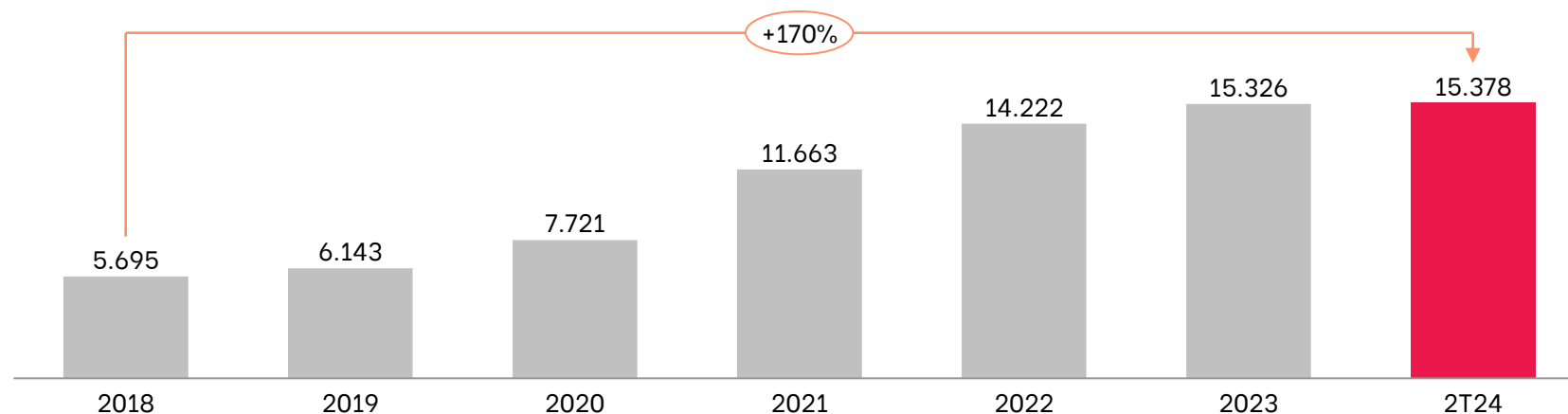
Volume Financiado

[R\$ mm]



Saldo Médio da Carteira

[R\$ mm]







¹ Market share de 5,3%, entre bancos privados





CrediPronto

O mercado de financiamento imobiliário retomou o ritmo de originações

Destaques 2T24

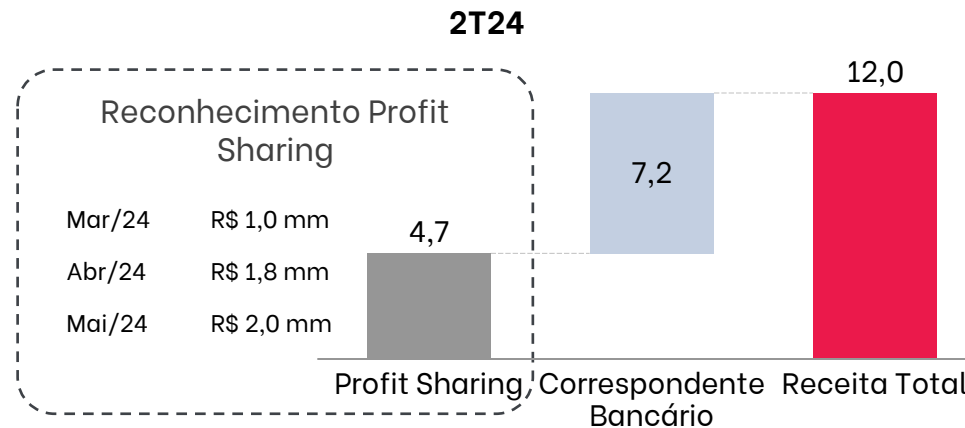
-  R\$ 852 MM de volume financiado
9% vs. 2T23
-  1.430 novos contratos
-7% vs. 2T23
-  LTV médio de 63%
Taxa média de 10,9%
-  Prazo médio de 358 meses

Destaques 1S24

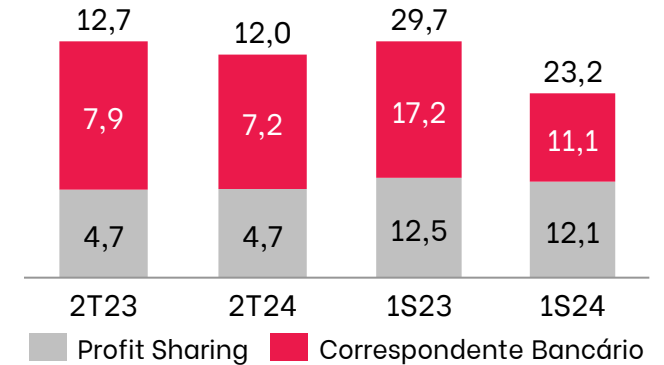
-  R\$ 1.324 MM de volume financiado
-20% vs. 1S23
-  2.291 novos contratos
-38% vs. 1S23
-  LTV médio de 62%
Taxa média de 11,2%
-  Prazo médio de 356 meses

Composição da Receita Bruta

[R\$ mi]



Evolução da Receita



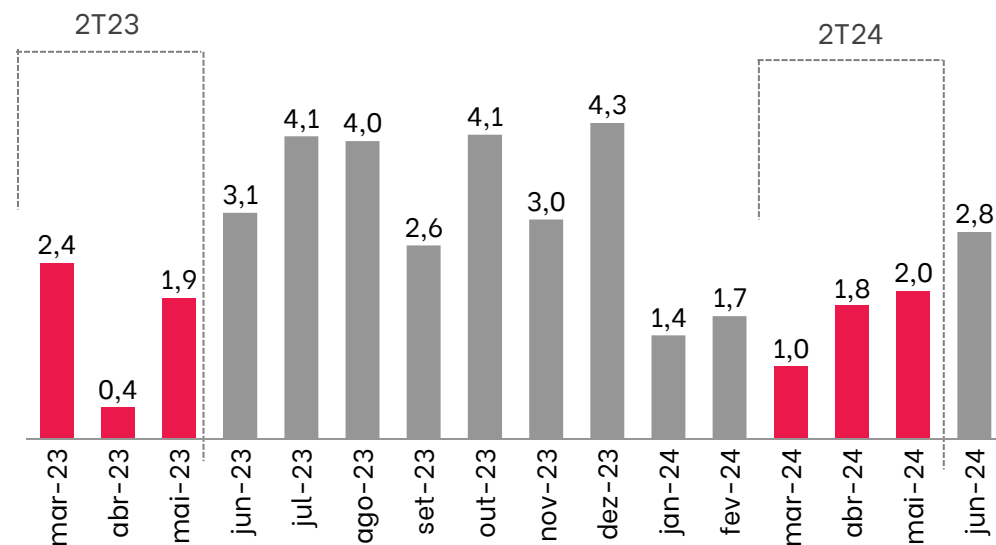
CrediPronto

Evolução do Profit Sharing – P&L Virtual

| P&L - CrediPronto (R\$ milhões) | 2T23 | 2T24 | 1S23 | 1S24 |
|--|---------------|---------------|---------------|---------------|
| Margem Financeira | 92,5 | 92,2 | 179,8 | 173,4 |
| (+) Receita Financeira | 407,2 | 386,8 | 804,5 | 762,8 |
| (-) Despesa Financeira | (314,7) | (294,6) | (624,7) | (589,4) |
| (-) Tributos sobre Vendas | (4,4) | (4,4) | (8,6) | (8,1) |
| Custos e Despesas | (40,6) | (42,0) | (74,9) | (83,3) |
| (-) Despesas Itaú | (13,3) | (11,9) | (24,9) | (24,3) |
| (-) Despesas Olímpia | (15,2) | (16,2) | (27,3) | (26,9) |
| (-) Comissões Pagas | (7,9) | (9,1) | (16,6) | (14,2) |
| (-) Seguros e Sinistros | (4,0) | (5,3) | (7,6) | (12,2) |
| (-) PDD | (0,2) | 0,5 | 1,5 | (5,7) |
| (-) IRPJ/CSLL ¹ | (21,3) | (20,6) | (43,3) | (36,9) |
| (-) Custo de Capital | (15,3) | (12,0) | (29,8) | (23,8) |
| (=) Resultado líquido | 10,8 | 13,2 | 23,1 | 21,3 |
| % Margem Líquida | 12% | 14% | 13% | 12% |
| 50% Profit Sharing | 5,4 | 6,6 | 11,6 | 10,7 |
| Reconhecimento dos Lucros por período | 4,7 | 4,7 | 12,5 | 12,1 |

¹ 45% para instituições financeiras

Resultado Líquido Mensal CrediPronto & Reconhecimento nos resultados da LPS Brasil [R\$ mm]



Receita

A receita líquida da Companhia totalizou R\$ 45,3 milhões no 2T24 e R\$ 83,2 milhões no 1S24

Receita Bruta 2T24

Operações Próprias

VGv: R\$ 1.479,7 mm
Comissão Líquida: 1,97%

Receita Bruta: R\$ 30,1 mm

Franquias

VGv: R\$ 1.979,5 mm

Receita Bruta: R\$ 7,8 mm

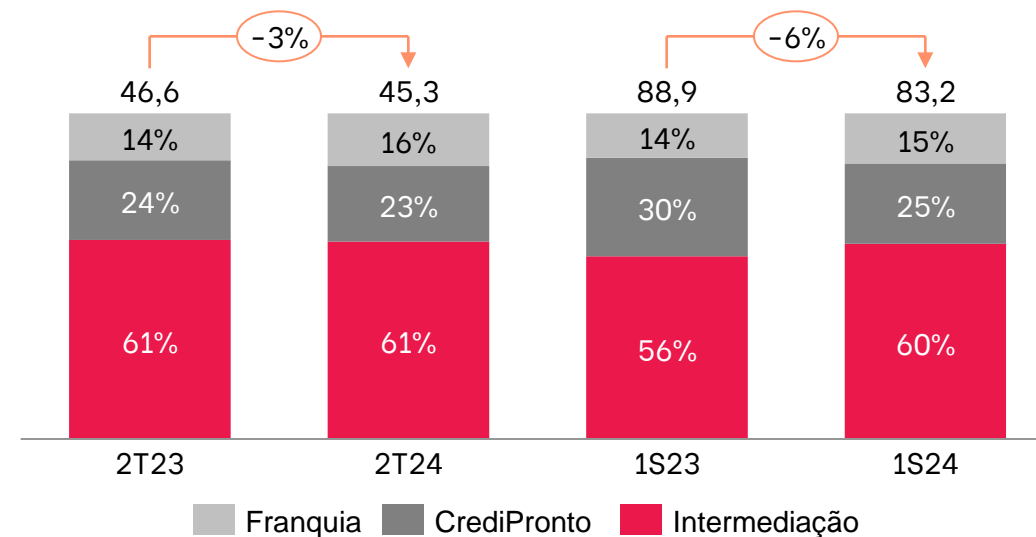
CrediPronto

Originação: R\$ 852 mm
Comissionamento: R\$ 7,208 mm
Profit-Sharing: R\$ 4,744 mm

Receita Bruta: R\$ 12,0 mm

Receita Líquida

[R\$ mi]



[R\$ mil]

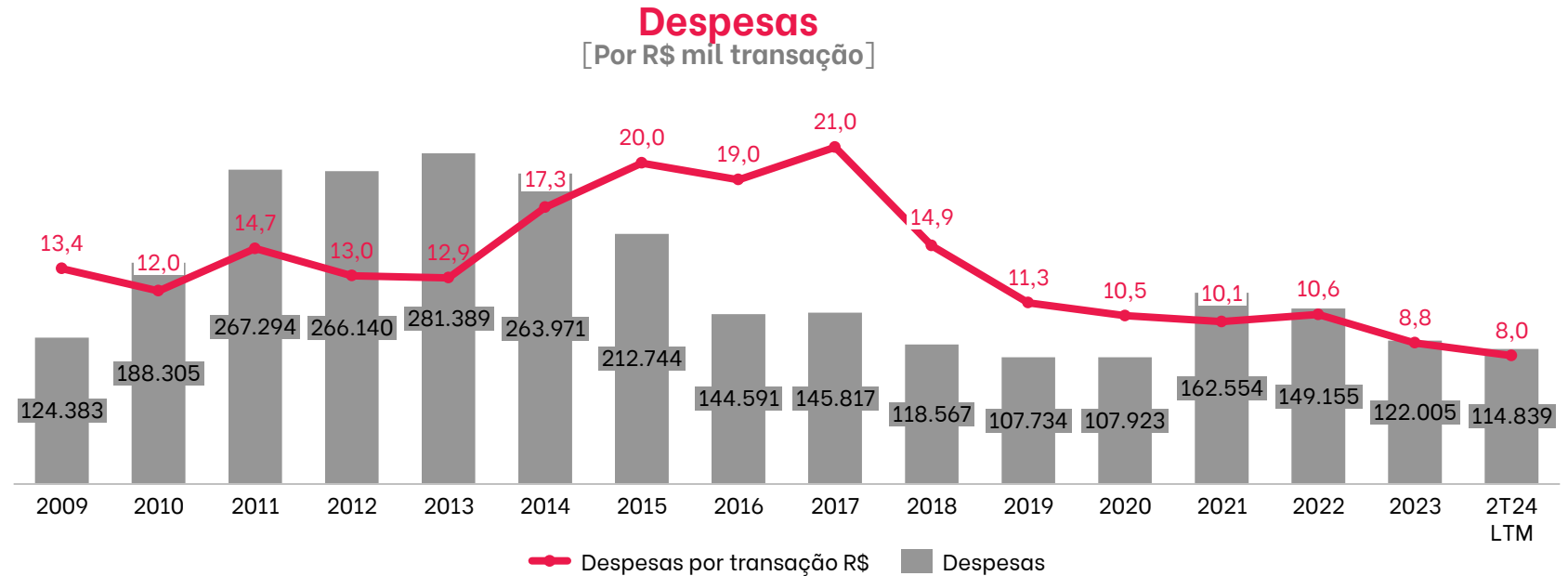
| Segmentação Receita Líquida | 2T23 | 2T24 | Var. (%) |
|-----------------------------|---------------|---------------|------------|
| Intermediação | 28.483 | 27.497 | -3% |
| Franquia | 6.740 | 7.355 | 9% |
| CrediPronto | 11.388 | 10.486 | -8% |
| Total | 46.611 | 45.338 | -3% |

| Segmentação Receita Líquida | 1S23 | 1S24 | Var. (%) |
|-----------------------------|---------------|---------------|------------|
| Intermediação | 49.896 | 49.816 | 0% |
| Franquia | 12.098 | 12.844 | 6% |
| CrediPronto | 26.898 | 20.501 | -24% |
| Total | 88.893 | 83.162 | -6% |

Despesas Operacionais

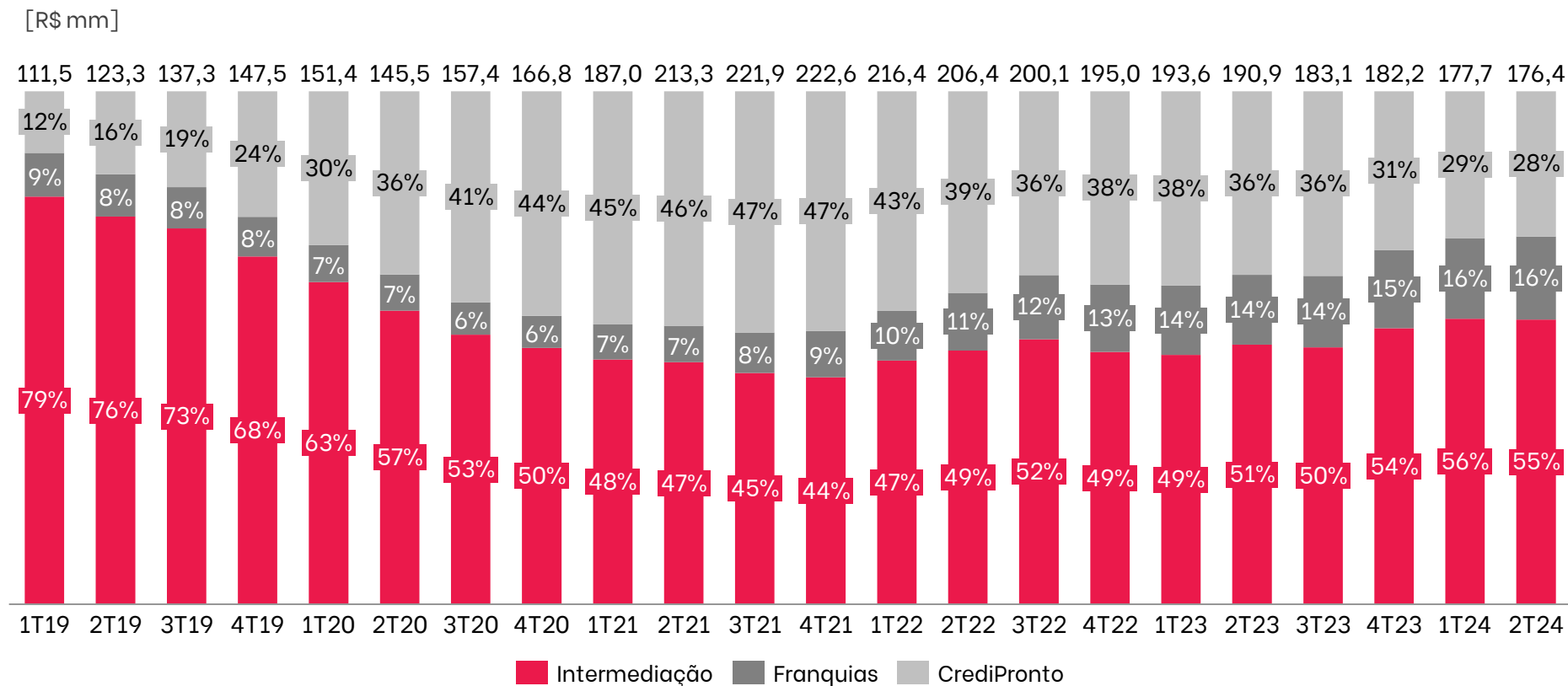
As despesas da Companhia continuam recuando, mostrando maior eficiência dos processos

| Despesa por Segmento (em milhões R\$) | 2T24 | 2T23 | 2T23 x 2T24 | 1S24 | 1S23 | 1S24 x 1S23 |
|--|---------------|---------------|----------------|---------------|---------------|----------------|
| Operações Próprias | 18,303 | 20,628 | -11% | 34,957 | 37,489 | -7% |
| Franquias | 3,801 | 2,433 | 56% | 6,869 | 5,295 | 30% |
| CrediPronto | 5,721 | 7,039 | -19% | 10,043 | 16,252 | -38% |
| TOTAL | 27,825 | 30,100 | -8% | 51,870 | 59,036 | -12% |



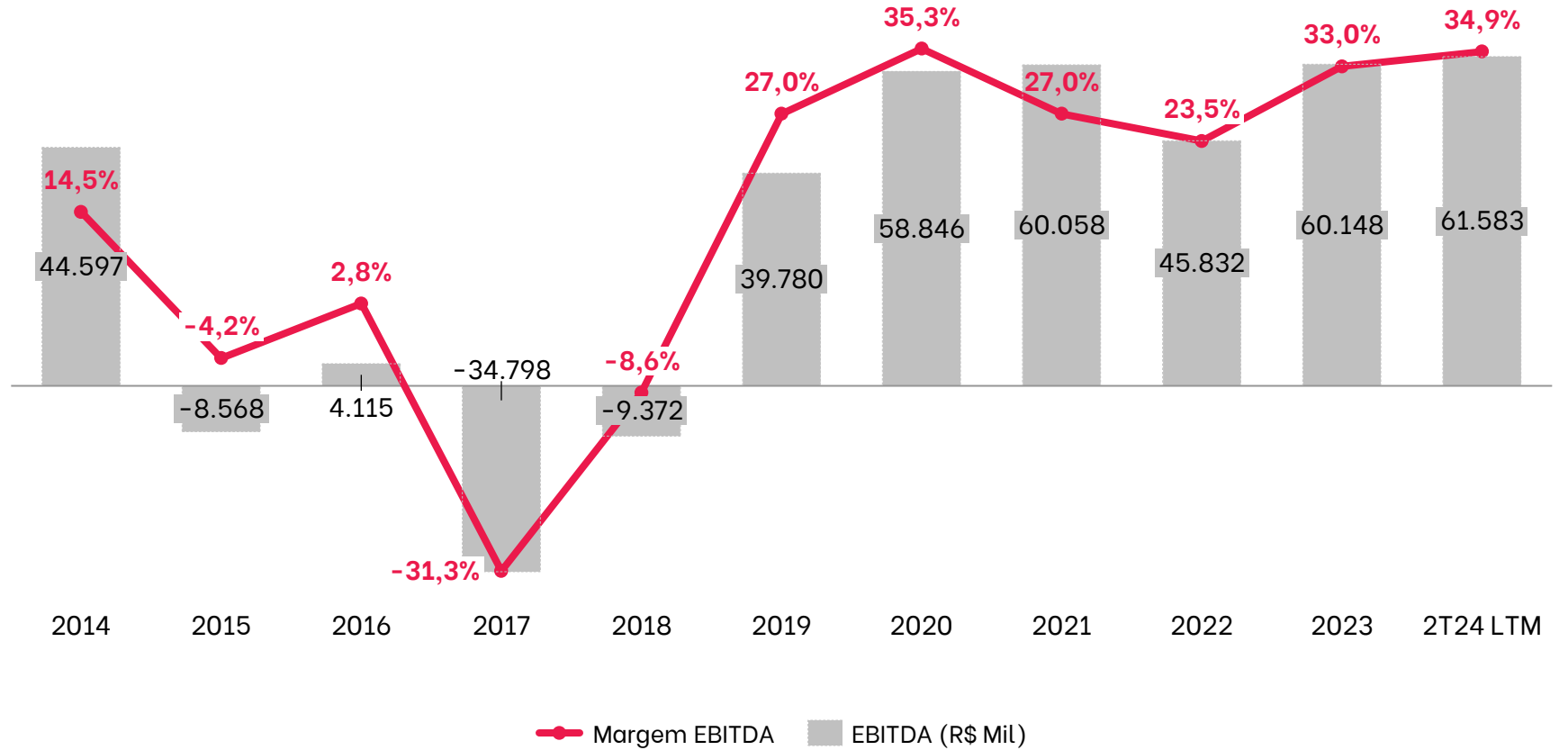
Receita Líquida por Segmento

A Receita Líquida LTM mostra o segmento de Franquias com share de 16% entre as outras receitas



EBITDA e Margem EBITDA

Companhia focada em sua eficiência operacional e mantendo o EBITDA acima de 30% na visão LTM



Resultado por Segmento

Resultado 2T24 Antes do IFRS e por Segmento

| (R\$ mil) | Intermediação | Franquia | CrediPronto | Consolidado |
|--|---------------|--------------|---------------|---------------|
| Receita Bruta de Serviços | 30.077 | 7.795 | 11.952 | 49.824 |
| Receita de Serviços Prestados | 26.452 | 7.795 | 7.208 | 41.455 |
| Apropriação de Receita da Operação Itaú | 3.625 | - | - | 3.625 |
| Profit Sharing CrediPronto | - | - | 4.744 | 4.744 |
| Receita Operacional Líquida | 27.497 | 7.355 | 10.486 | 45.338 |
| (-) Custos e Despesas | (12.388) | (3.801) | (5.479) | (21.669) |
| (-) Serviços Compartilhados | (5.408) | - | (1.627) | (7.036) |
| (-) Despesas de Stock Option CPC10 | (493) | - | - | (493) |
| (-) Apropriação de Despesas do Itaú | (238) | - | - | (238) |
| (+/-) Equivalência Patrimonial | 225 | - | 1.386 | 1.610 |
| (=) EBITDA | 9.194 | 3.554 | 4.765 | 17.513 |
| Margem EBITDA | 33,4% | 48,3% | 45,4% | 38,6% |
| (-) Depreciações e amortizações | (4.217) | (56) | (4) | (4.277) |
| (+/-) Resultado Financeiro | 1.262 | 164 | 0 | 1.427 |
| (-) Imposto de renda e contribuição social | (1.228) | (931) | (636) | (2.796) |
| (=) Lucro Líquido Antes do IFRS | 5.011 | 2.730 | 4.125 | 11.867 |
| Margem Líquida Antes IFRS | 18,2% | 37,1% | 39,3% | 26,2% |
| Sócios não controladores | | | | (4.952) |
| (=) Lucro Líquido Atribuível aos Controladores Antes IFRS | | | | 6.915 |
| Margem Líquida Controladores Antes IFRS | | | | 15,3% |

* 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 1S24 Antes do IFRS e por Segmento

| (R\$ mil) | Intermediação | Franquia | CrediPronto | Consolidado |
|--|---------------|---------------|---------------|---------------|
| Receita Bruta de Serviços | 54.712 | 13.628 | 23.204 | 91.544 |
| Receita de Serviços Prestados | 47.462 | 13.628 | 11.123 | 72.213 |
| Apropriação de Receita da Operação Itaú | 7.250 | - | - | 7.250 |
| Profit Sharing CrediPronto | - | - | 12.081 | 12.081 |
| Receita Operacional Líquida | 49.816 | 12.844 | 20.501 | 83.162 |
| (-) Custos e Despesas | (23.798) | (6.869) | (8.604) | (39.271) |
| (-) Serviços Compartilhados | (10.091) | - | (3.314) | (13.404) |
| (-) Despesas de Stock Option CPC10 | (995) | - | - | (995) |
| (-) Apropriação de Despesas do Itaú | (477) | - | - | (477) |
| (+/-) Equivalência Patrimonial | 403 | - | 1.875 | 2.278 |
| (=) EBITDA | 14.858 | 5.975 | 10.458 | 31.292 |
| Margem EBITDA | 29,8% | 46,5% | 51,0% | 37,6% |
| (-) Depreciações e amortizações | (8.389) | (114) | -7,96 | (8.511) |
| (+/-) Resultado Financeiro | 2.514 | 311 | 0 | 2.826 |
| (-) Imposto de renda e contribuição social | (2.586) | (1.624) | (2.002) | (6.212) |
| (=) Lucro Líquido Antes do IFRS | 6.397 | 4.548 | 8.448 | 19.395 |
| Margem Líquida Antes IFRS | 12,8% | 35,4% | 41,2% | 23,3% |
| Sócios não controladores | | | | (9.205) |
| (=) Lucro Líquido Atribuível aos Controladores Antes IFRS | | | | 10.190 |
| Margem Líquida Controladores Antes IFRS | | | | 12,3% |

* 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 | 2T24 | | | 1S24 | | |
|--|---------------|-----------------|---------------|---------------|------------------|---------------|
| | Antes do IFRS | Efeitos do IFRS | Após IFRS | Antes do IFRS | Efeitos do IFRS* | Após IFRS |
| Receita Operacional Líquida | 45.338 | - | 45.338 | 83.162 | - | 83.162 |
| Custos e Despesas | (27.825) | - | (27.825) | (51.870) | - | (51.870) |
| Depreciação e amortização | (4.277) | (542) | (4.819) | (8.511) | (1.085) | (9.596) (1) |
| Resultado Financeiro | 1.427 | 1.339 | 2.766 | 2.826 | 1.131 | 3.957 (2) |
| Lucro Operacional | 14.663 | 797 | 15.460 | 25.607 | 46 | 25.653 |
| Imposto de Renda e Contribuição Social | (2.796) | (42) | (2.838) | (6.212) | 141 | (6.071) (3) |
| Lucro Líquido | 11.867 | 755 | 12.622 | 19.395 | 187 | 19.582 |
| Acionistas não controladores | (4.952) | (76) | (5.028) | (9.205) | (152) | (9.357) (4) |
| Lucro Líquido Controladora | 6.915 | 679 | 7.594 | 10.190 | 35 | 10.225 |

(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;

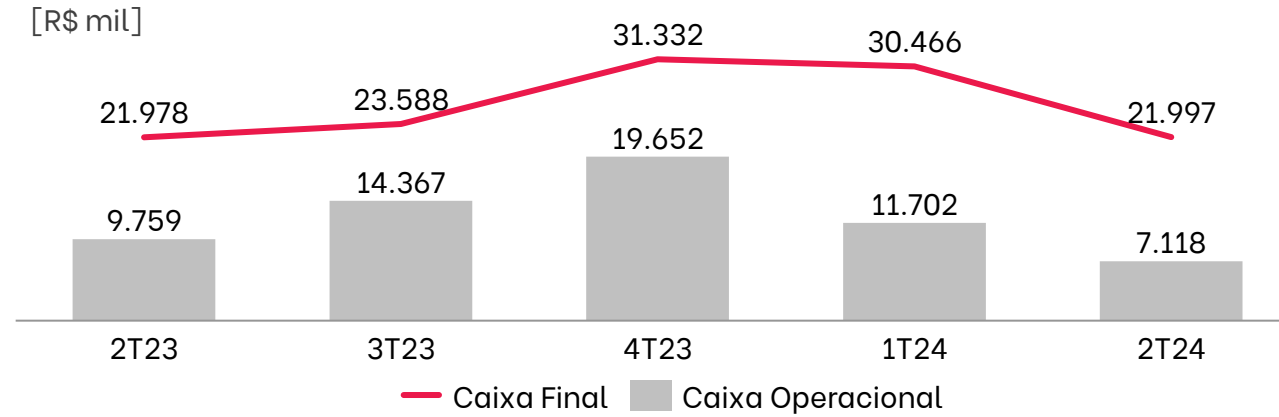
(3) IR Diferido sobre ativos intangíveis, calls e puts da LPS Brasil;

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

Caixa e Disponibilidades

Evolução do Saldo de Caixa mostra controle da Companhia mesmo em trimestres mais desafiadores

Caixa Gerado nas Atividades Operacionais Evolução Trimestral do Caixa



Disponibilidades

| Fluxo de Caixa [R\$ mil] | 1T24 | 2T24 | Varição |
|--|---------------|---------------|---------------|
| Saldo de Disponibilidades Inicial | 31.332 | 30.466 | -3% |
| Das Operações | 11.702 | 7.118 | -39% |
| Das Atividades de Investimento | (9.008) | (3.253) | 64% |
| Das Atividades de Financiamento | (3.560) | (12.334) | -246% |
| Saldo de Disponibilidades Final | 30.466 | 21.997 | -28% ↓ |
| Aplicações Financeiras (AF) | 39.852 | 39.285 | -1% |
| Saldo de Disponibilidades Após AF | 70.318 | 61.282 | -13% ↓ |

+10,3 milhões de ações disponíveis em tesouraria em 30/06/2024

Obrigado

LPS Brasil

Equipe de Relações com Investidores

- Cyro Naufel Filho DRI
- Gabriel Carvalho Gerente de RI
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2Q24 Result Presentation

Presenters:

Marcos Lopes - CEO

Francisco Lopes Neto - COO

Cyro Naufel - IRO

Robson Paim - CFO



LPSBrasil

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Highlights 2Q24 and 1H24



Total Transactions Closed

R\$ 3.5 billion in 2Q24
+20% vs. 2Q23

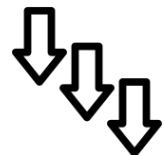
R\$ 6.0 billion in 1H24
+16% vs. 1H23



CrediPronto Mortgage Volume

R\$ 852 million in 2Q24
+9% vs. 2Q23

R\$ 1.324 billion in 1H24
-20% vs. 1H23



Costs and Expenses

R\$ 27.8 million in 2Q24
-8% vs. 2Q23

R\$ 51.9 million in 1H24
-12% vs. 1H23



EBITDA Margin:

38,6% in 2Q24
+320 bps vs. 2Q23

37,6% in 1H24
+400 bps vs. 1H23



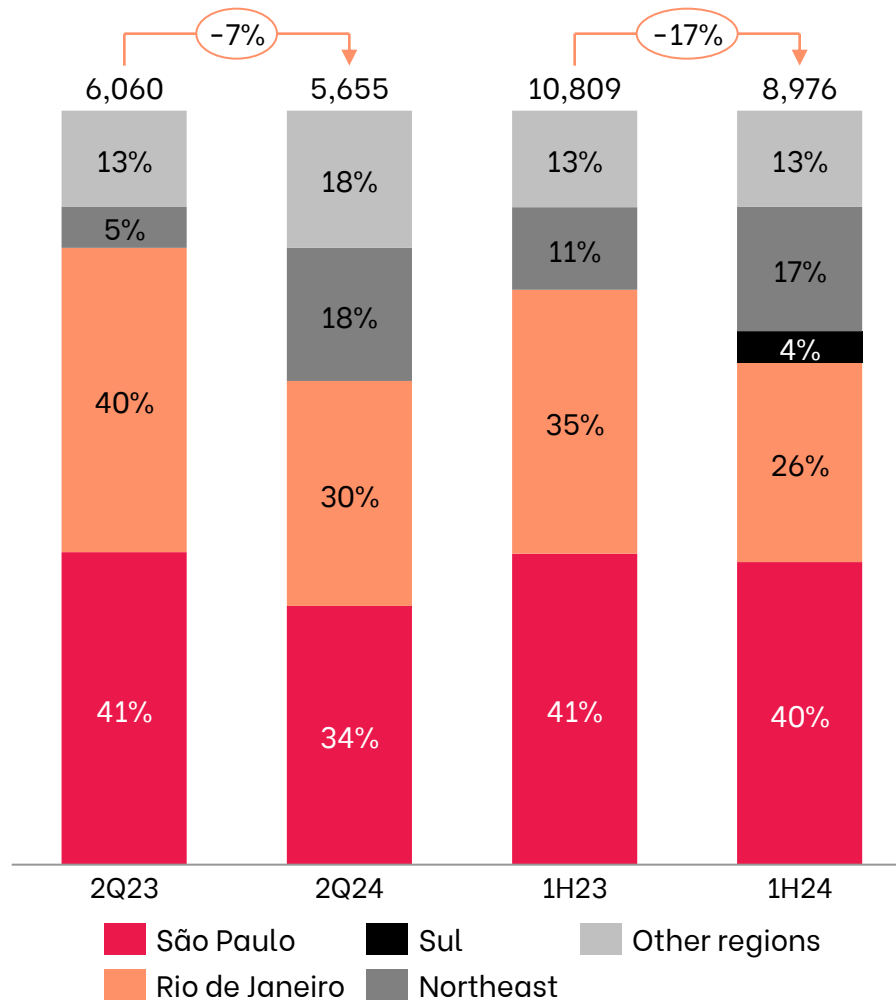
Net Income Before IFRS

R\$ 11.9 million in 2Q24
+10% vs. 2Q23

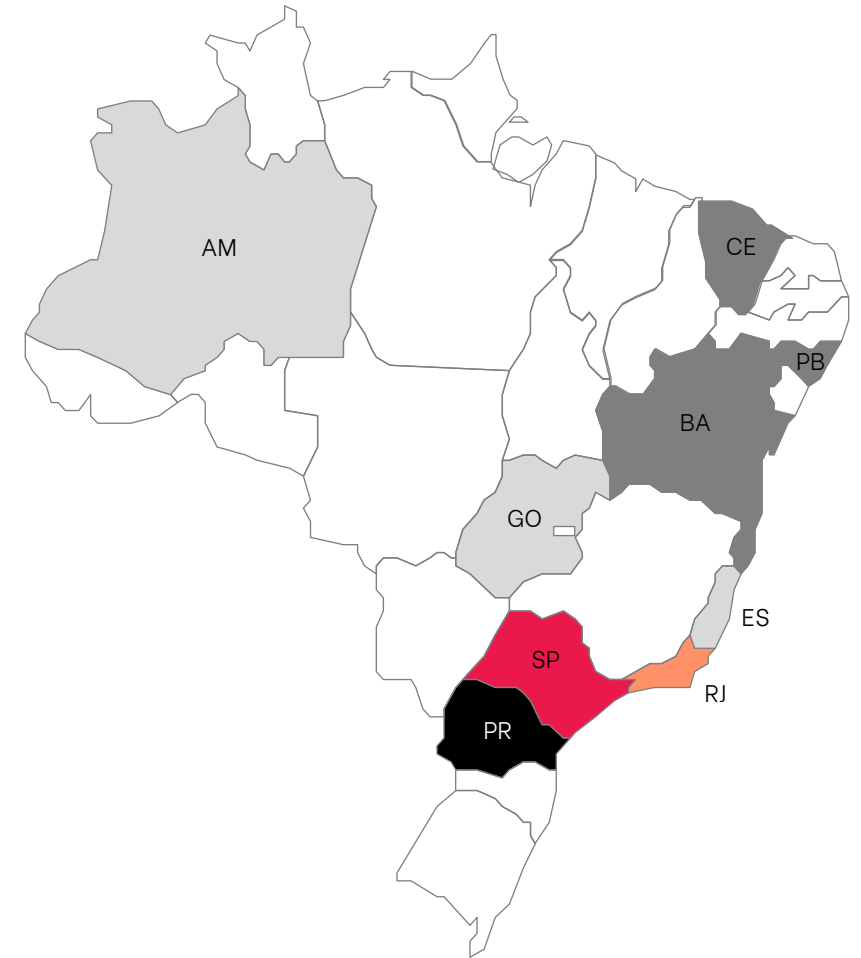
R\$ 19.4 million in 1H24
+4.5% vs. 1H23

Rede Lopes Launches

Launches with Lopes' participation in 2Q24 totaled **R\$ 5.7 billion** and **R\$ 9 billion** in 1H24

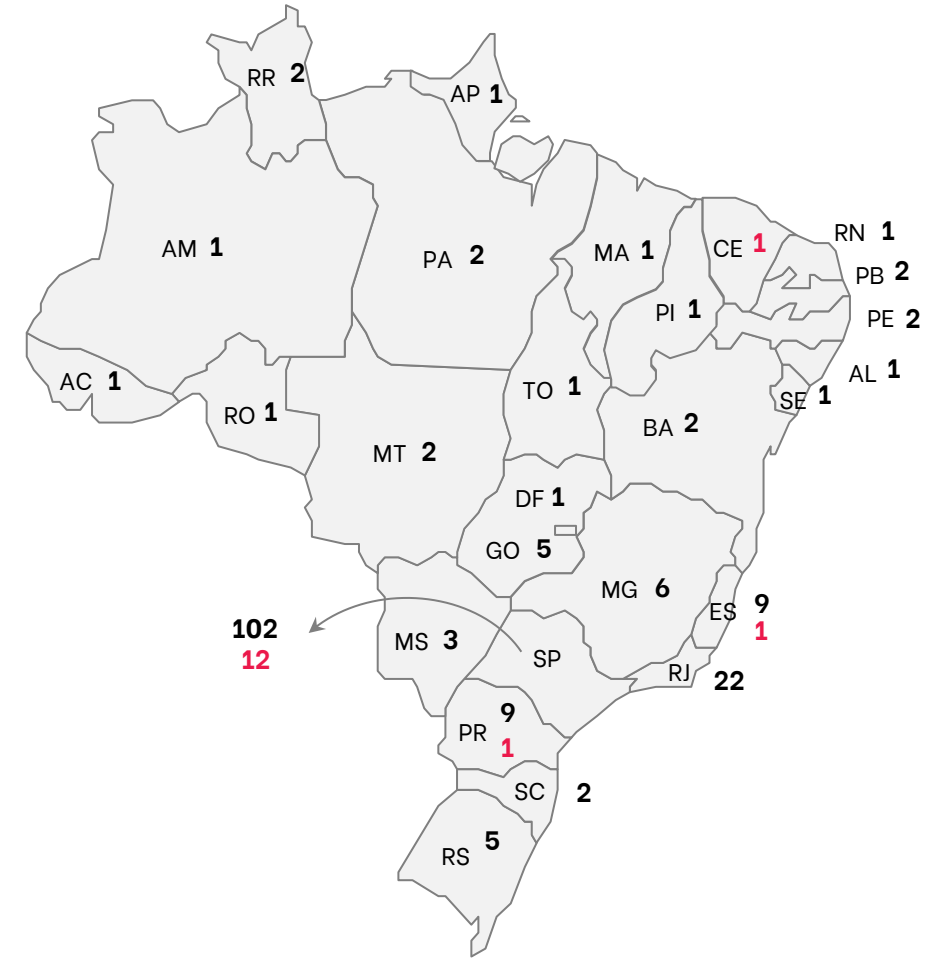
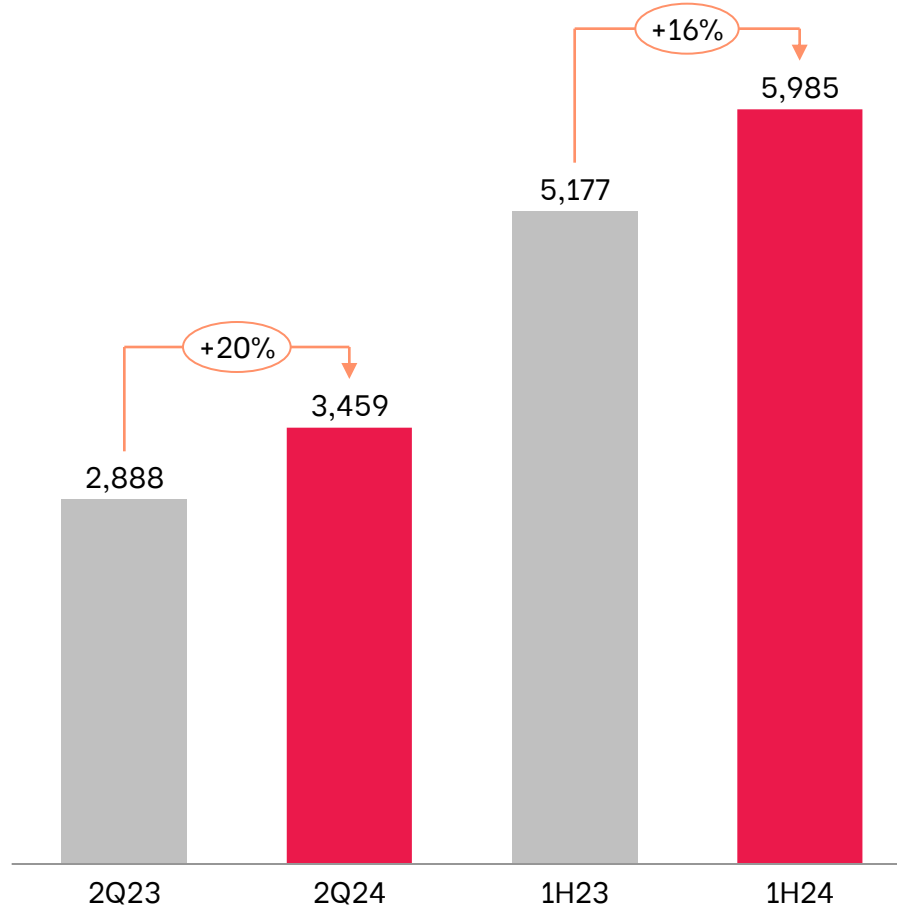


States with Launches in 1H24



Rede Lopes Intermediation

Intermediation reached **R\$ 3.5 billion** in the 2Q24, + 20% vs 2Q23. Year to date, growth of 16% compared to the same period of 2023.

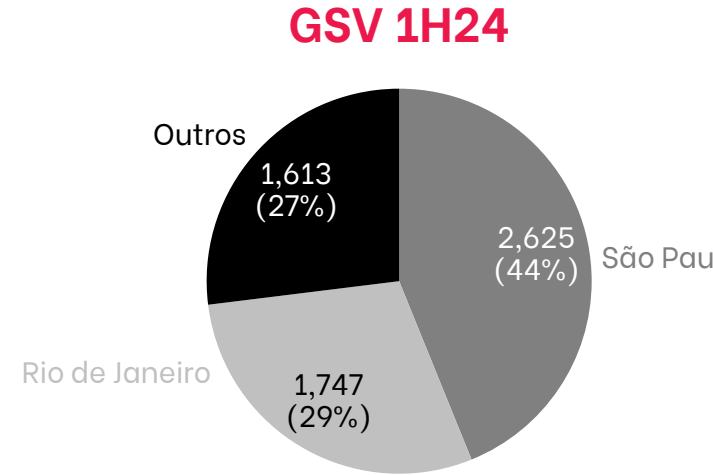
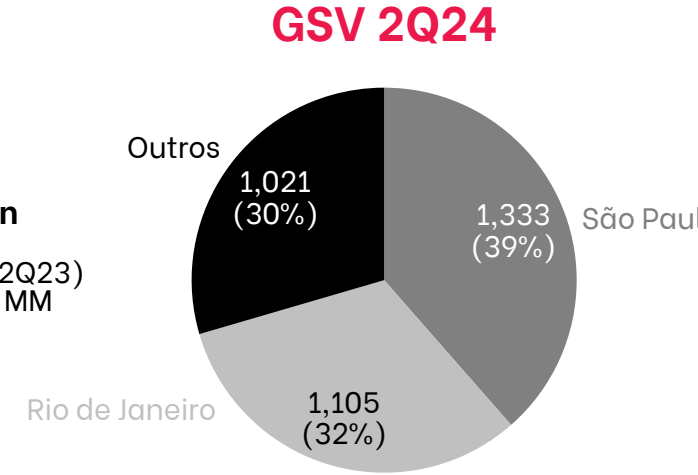
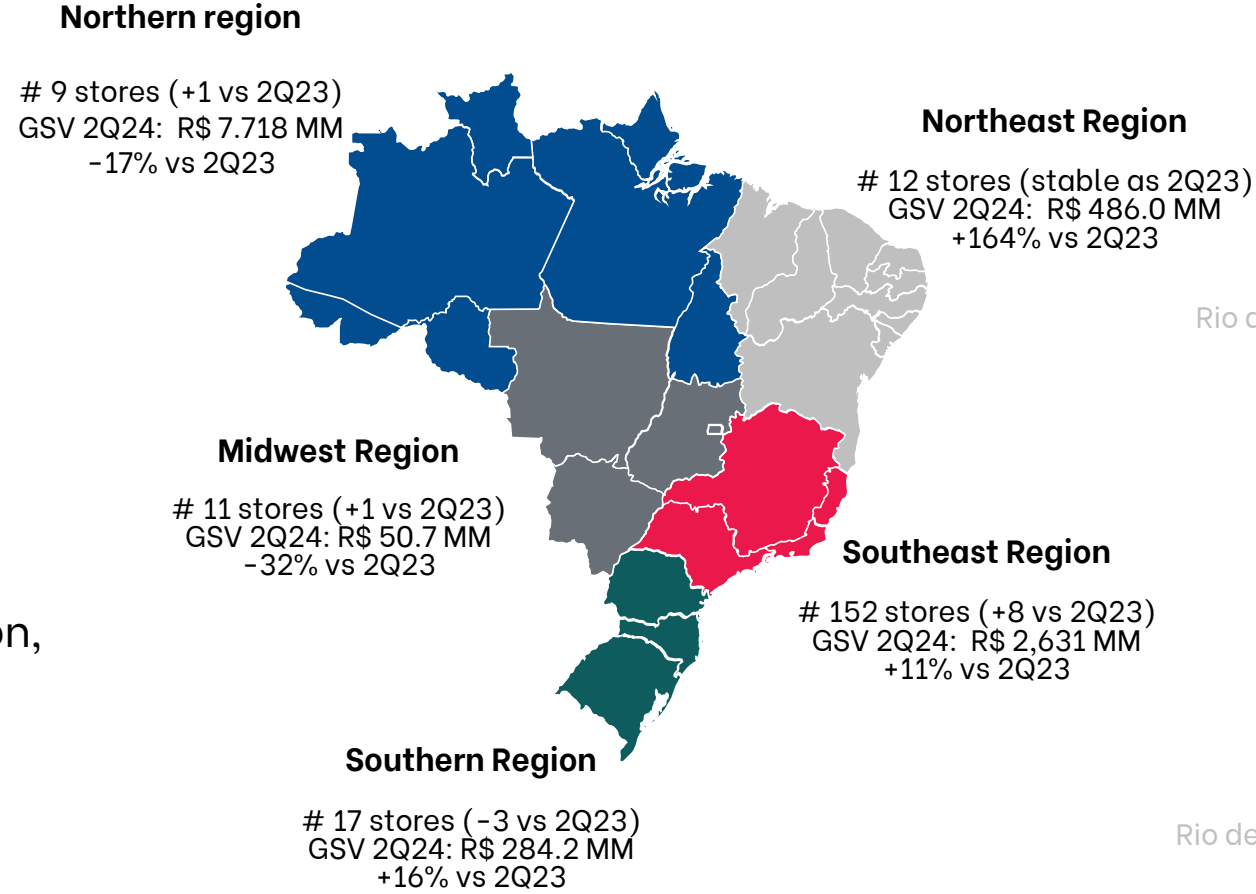


201 Stores

186 Franchises
15 Own Operations

Rede Lopes Intermediation

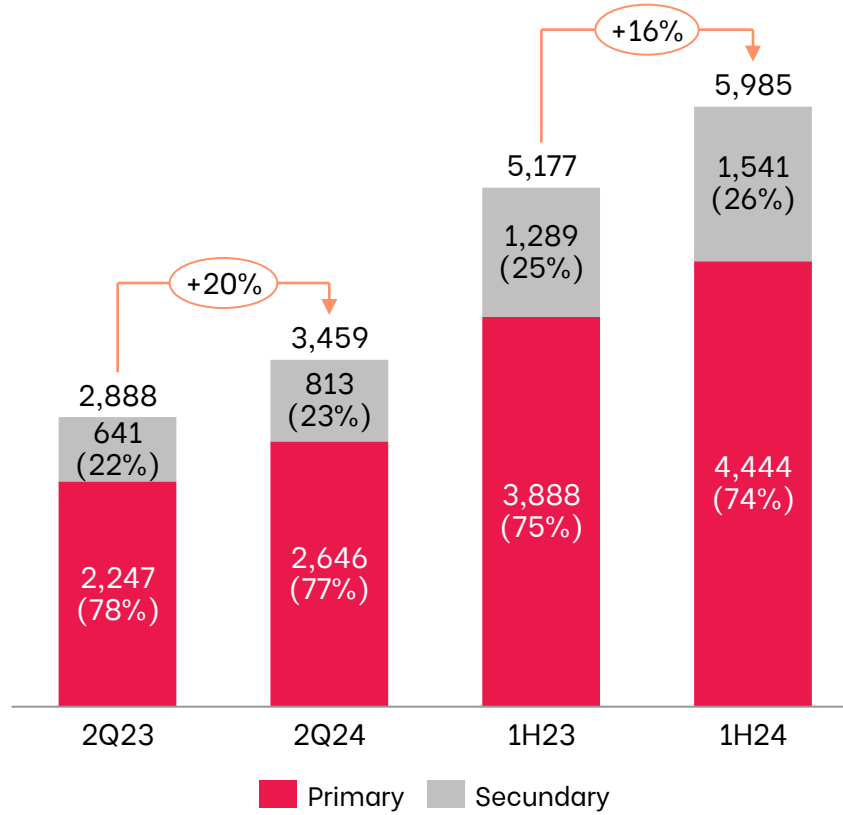
Performance by region
Lopes' most relevant market remains the Southeastern region, with SP and RJ standing out



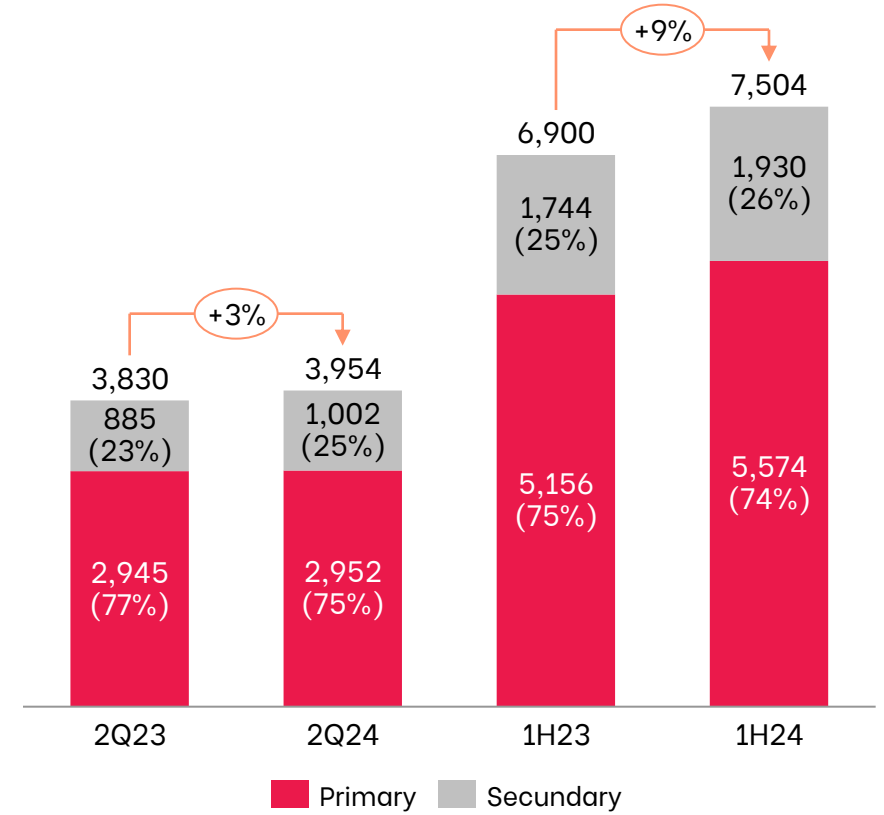
Rede Lopes Intermediation

Intermediation in the primary market added to **R\$ 2.6 billion** and **R\$ 813 million** on the secondary market in 2Q24

GSV [R\$ mn]



Units

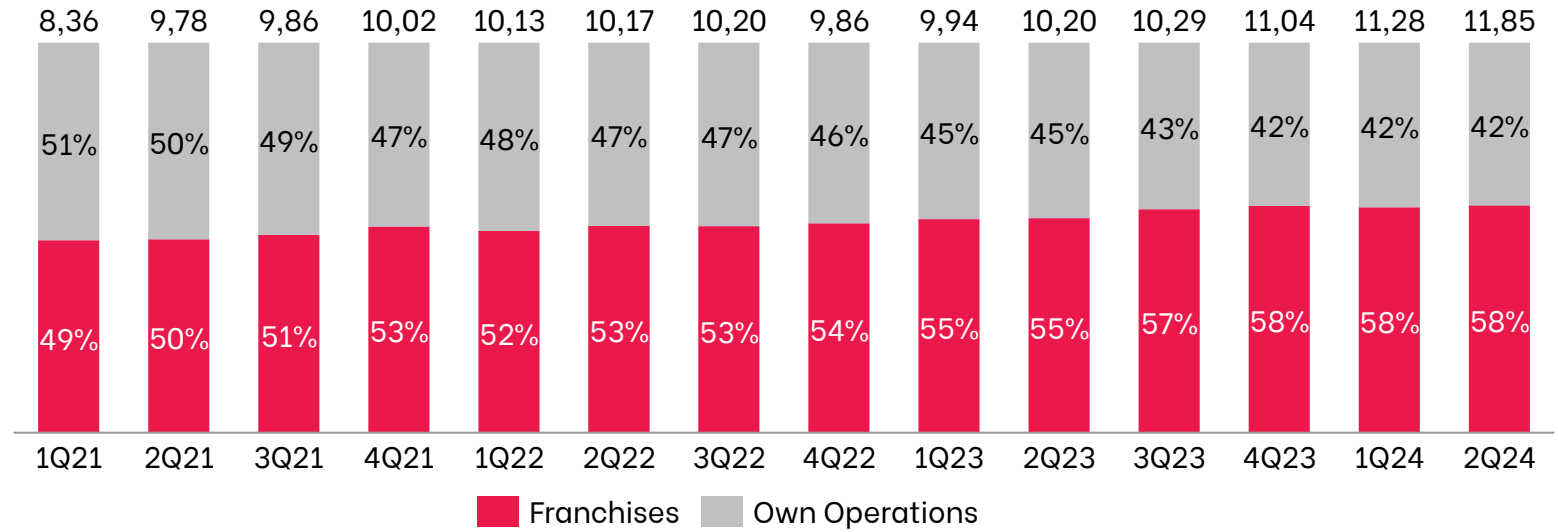


Rede Lopes Franchises

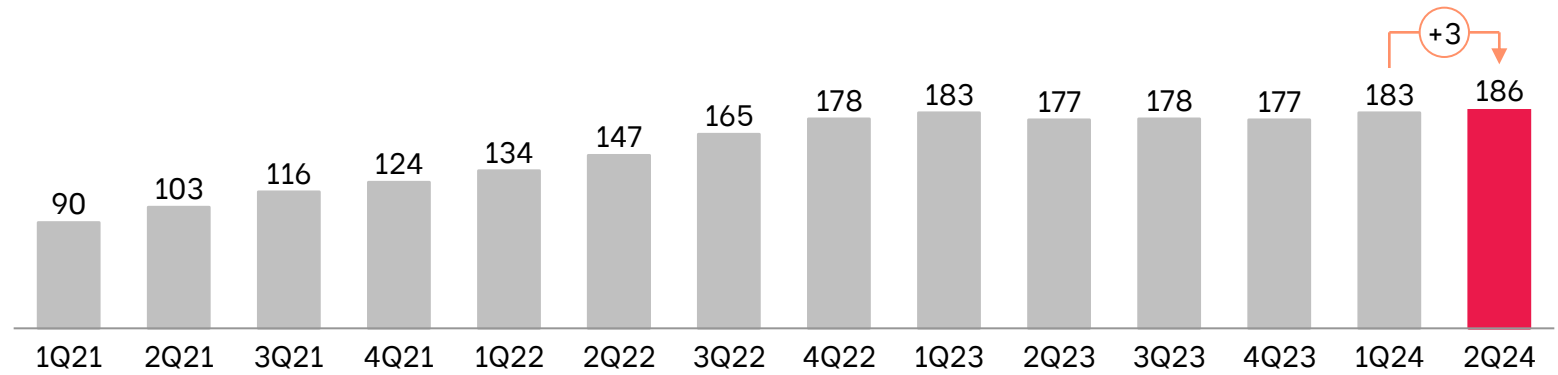
Participation of Franchise intermediation remains close to 60% of total intermediated GSV

Total GSV LTM

[R\$ bn]



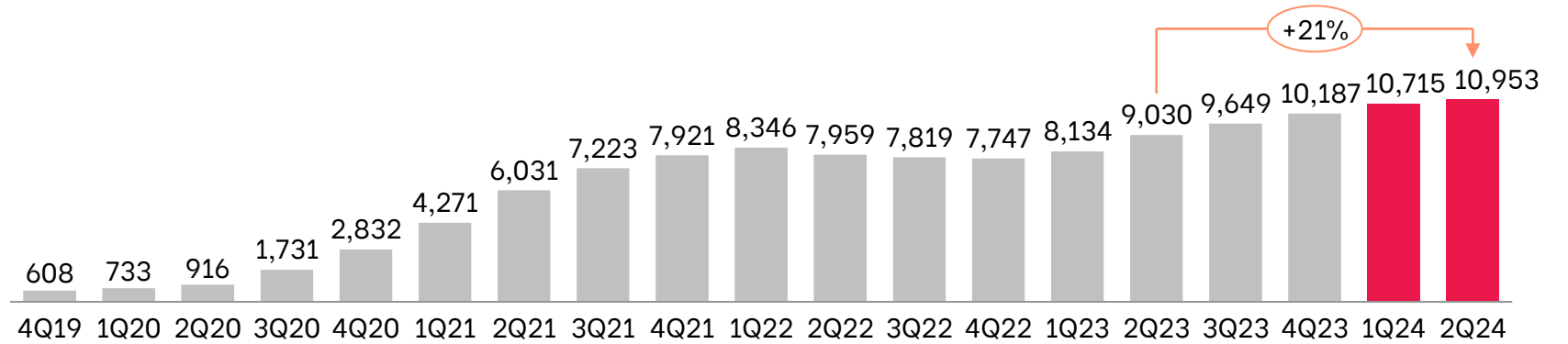
Number of Stores



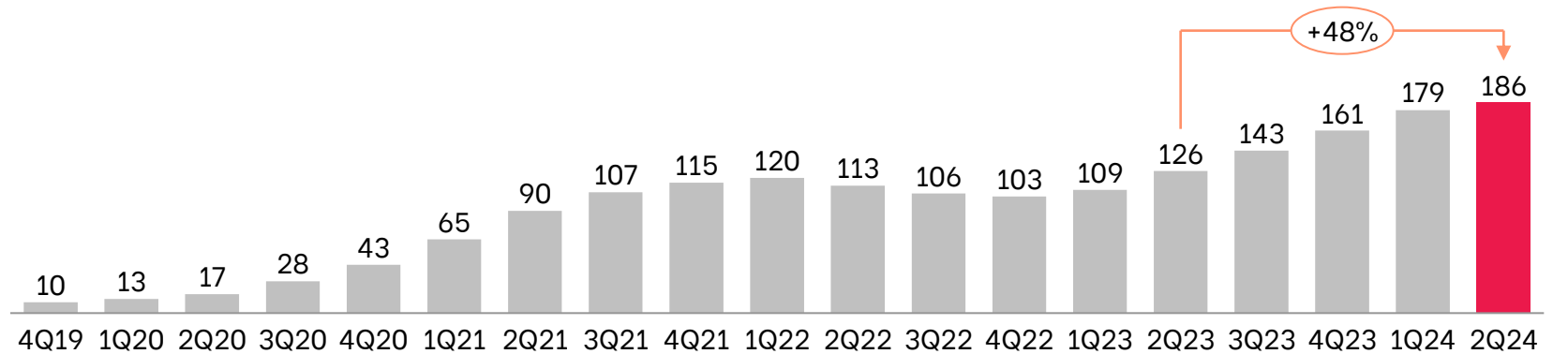
Lopes Labs

Platform Evolution
and operational
efficiency

Website Organic Sessions - LTM [thousand]



Leads from Organic Search - Website LTM [thousand]

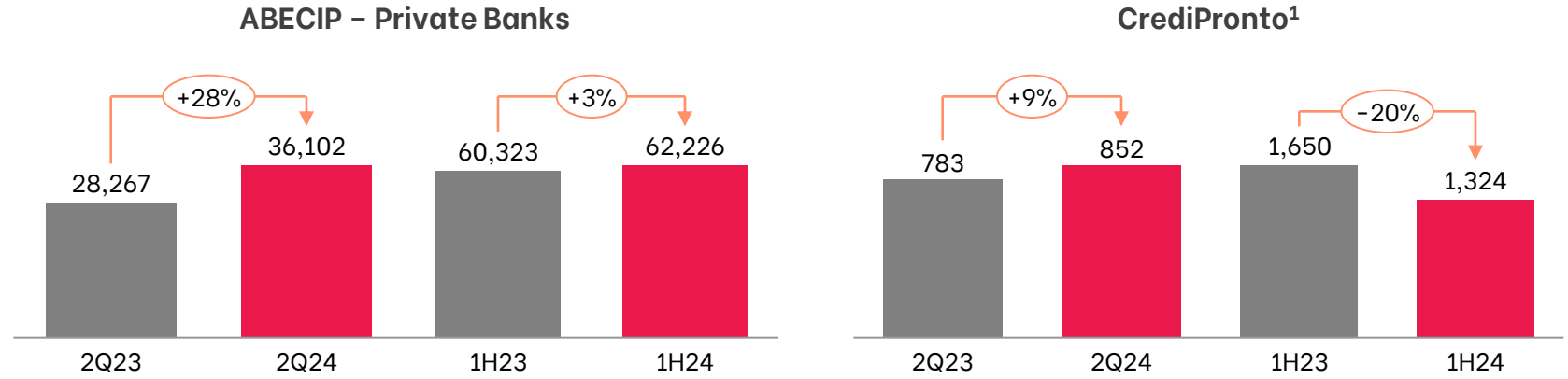


CrediPronto

Average portfolio balance of R\$ 15.4 billion

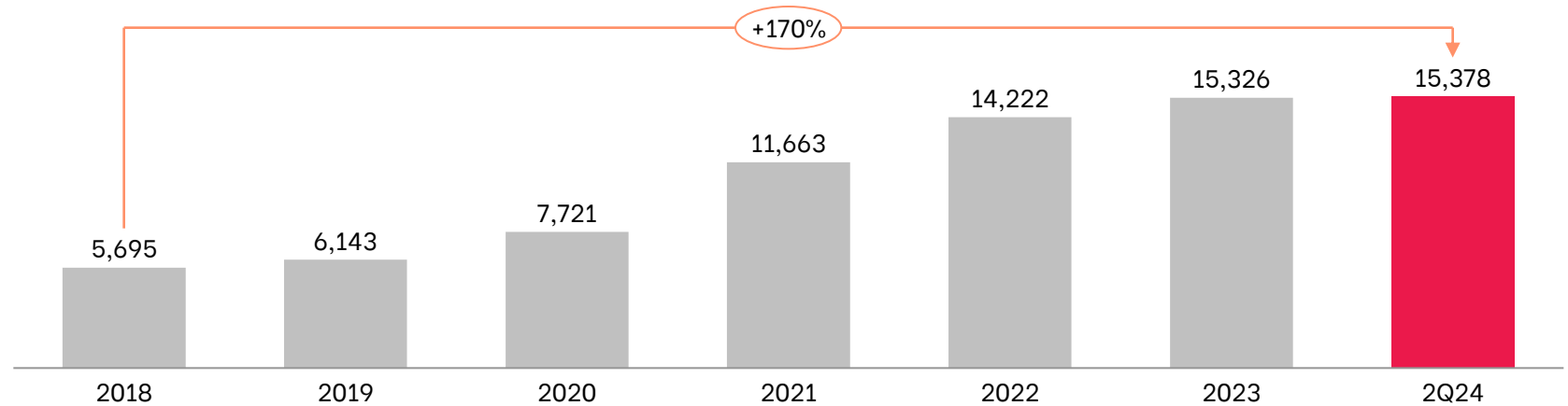
Lopes holds 50% of the CrediPronto portfolio

Mortgage Volume [R\$ mm]



[R\$ mn]

Average portfolio balance







¹ Market share de 5,3%, entre bancos privados





CrediPronto

The real estate financing market has resumed the pace of originations

Highlights 2Q24

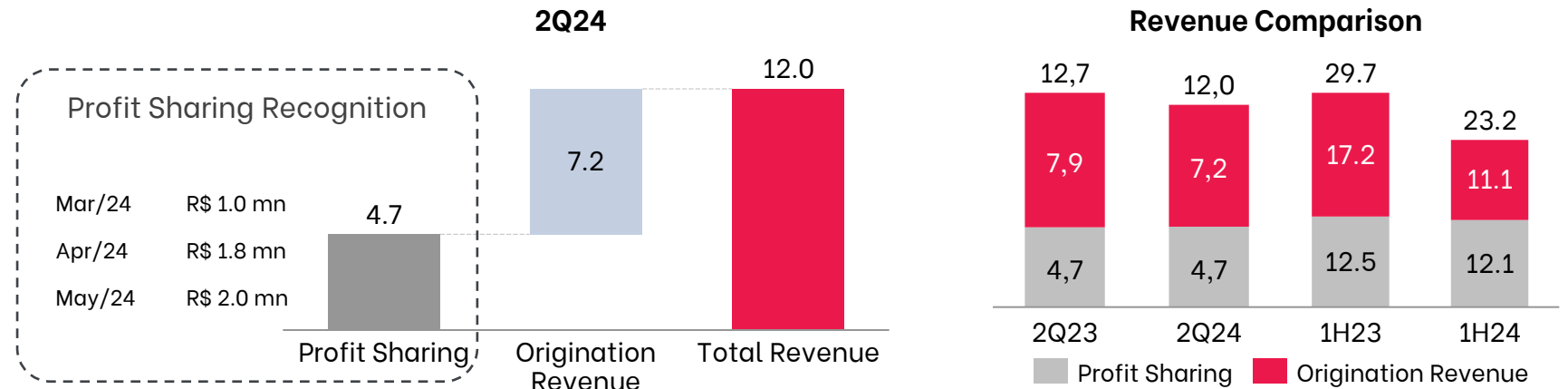
-  R\$ 852 million of mortgage volume
9% vs. 2Q23
-  1.430 new contracts
-7% vs. 2Q23
-  Average LTV 63%
Average rate 10,9%
-  Average months of 358 months

Highlights 1H24

-  R\$ 1.324 million of mortgage volume
-20% vs. 1S23
-  2.291 new contracts
-38% vs. 1S23
-  Average LTV 62%
Average rate 11,2%
-  Average months of 356 months

Gross Revenue Composition

[R\$ mn]



CrediPronto

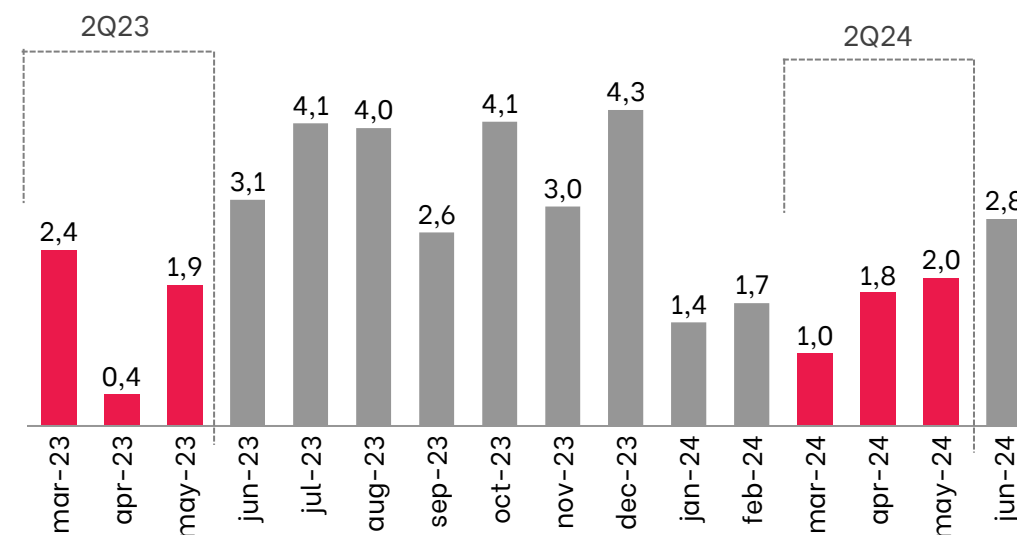
Profit Sharing Composition

| P&L - CrediPronto (R\$ million) | 2Q23 | 2Q24 | 1H23 | 1H24 |
|--|---------------|---------------|---------------|---------------|
| Financial Margin | 92.5 | 92.2 | 179.8 | 173.4 |
| (+) Financial Revenue | 407.2 | 386.8 | 804.5 | 762.8 |
| (-) Financial Expenses | (314.7) | (294.6) | (624.7) | (589.4) |
| (-) Sales taxes | (4.4) | (4.4) | (8.6) | (8.1) |
| Costs and Expenses | (40.6) | (42) | (74.9) | (83.3) |
| (-) Backoffice Expenses | (13.3) | (11.9) | (24.9) | (24.3) |
| (-) Sales Expenses | (15.2) | (16.2) | (27.3) | (26.9) |
| (-) Commissions paid | (7.9) | (9.1) | (16.6) | (14.2) |
| (-) Insurance and claims (+/-) | (4) | (5.3) | (7.6) | (12.2) |
| (-) ADA | (0.2) | (0.5) | 1.5 | (5.7) |
| (-) Income and Social Contribution Taxes ¹ | (21.3) | (20.6) | (43.3) | (36.9) |
| (-) Cost of Capital | (15.3) | (12) | (29.8) | (23.8) |
| (=) Net Result | 10.8 | 13.2 | 23.1 | 21.3 |
| % Net Margin | 12% | 14% | 13% | 12% |
| 50% Profit Sharing | 5.4 | 6.6 | 11.6 | 10.7 |
| Profit recognition by period | 4.7 | 4.7 | 12.5 | 12.1 |

¹ Rate of 45% for Financial Institutions

CrediPronto Monthly Net Result Recognition

[R\$ mn]



Revenue

Lopes's net revenue totaled **R\$ 45.3 million** in 2Q24 and **R\$ 83.2 million** in 1H24

Gross Revenue

Own Operations

GSV: R\$ 1,479.7 mn
Net Comission: 1.97%

Gross Revenue: R\$ 30.1 mn

Franchise

GSV: R\$ 1,979.5 mn

Gross Revenue: R\$ 7.8 mn

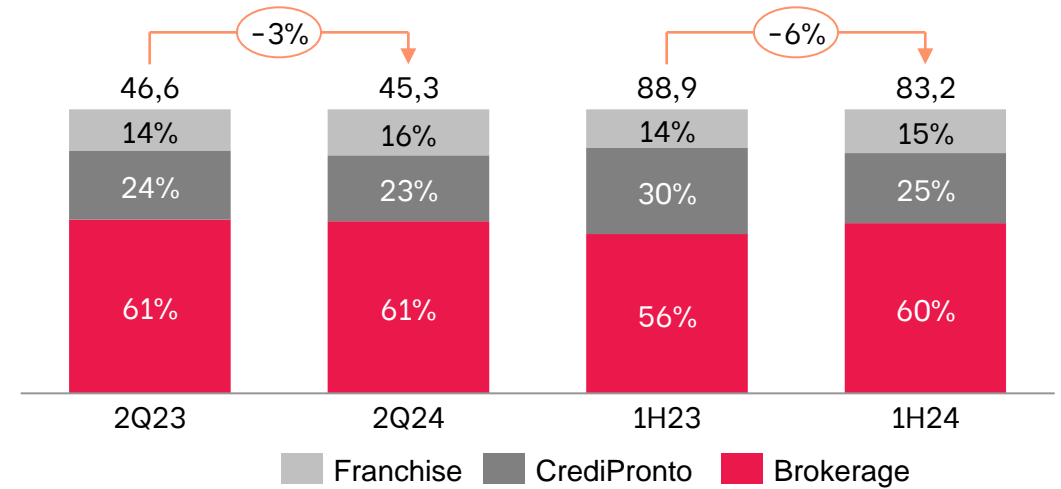
CrediPronto

Origination: R\$ 852 mn
Commissioning: R\$ 7.208 mn
Profit-Sharing: R\$ 4.744 mn

Gross Revenue: R\$ 12.0 mn

Net Revenue

[R\$ mn]



[R\$ th]

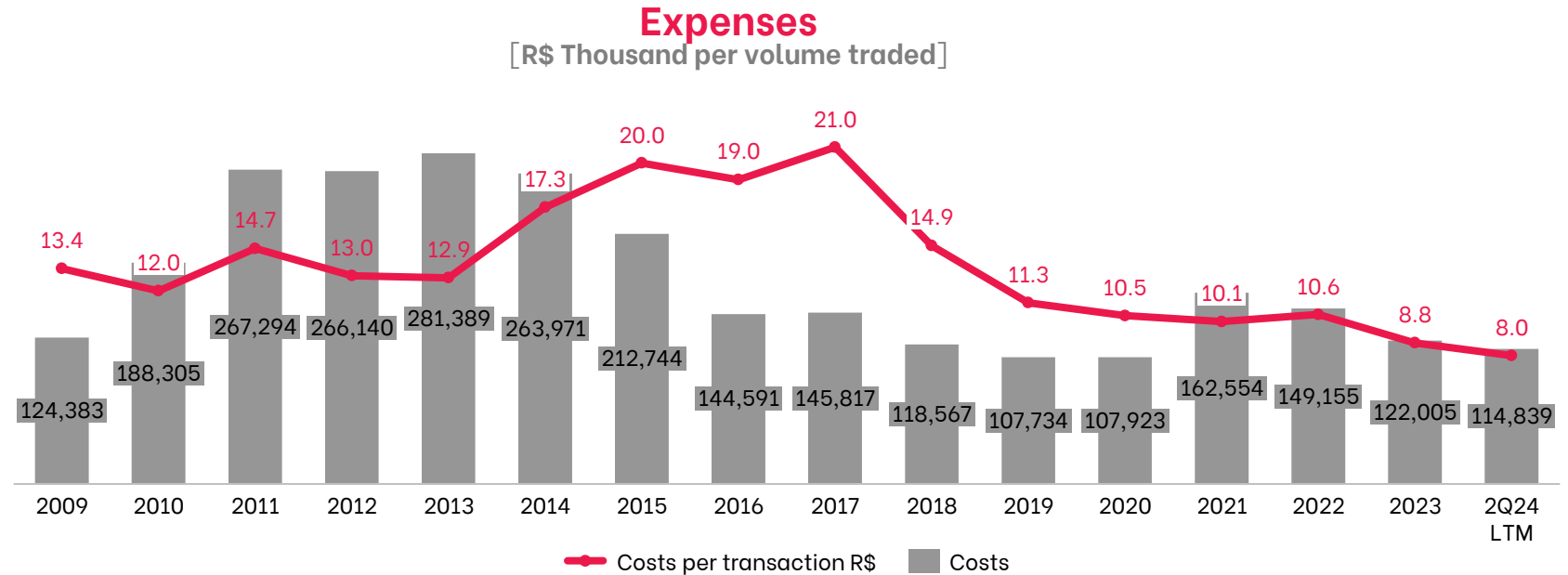
| Net Revenue by Segment | 2Q23 | 2Q24 | Var. (%) |
|------------------------|---------------|---------------|------------|
| Brokerage | 28,483 | 27,497 | -3% |
| Franchise | 6,740 | 7,355 | 9% |
| CrediPronto | 11,388 | 10,486 | -8% |
| Total | 46,611 | 45,338 | -3% |

| Net Revenue by Segment | 1H23 | 1H24 | Var. (%) |
|------------------------|---------------|---------------|------------|
| Brokerage | 49,896 | 49,816 | 0% |
| Franchise | 12,098 | 12,844 | 6% |
| CrediPronto | 26,898 | 20,501 | -24% |
| Total | 88,893 | 83,162 | -6% |

Costs and Expenses

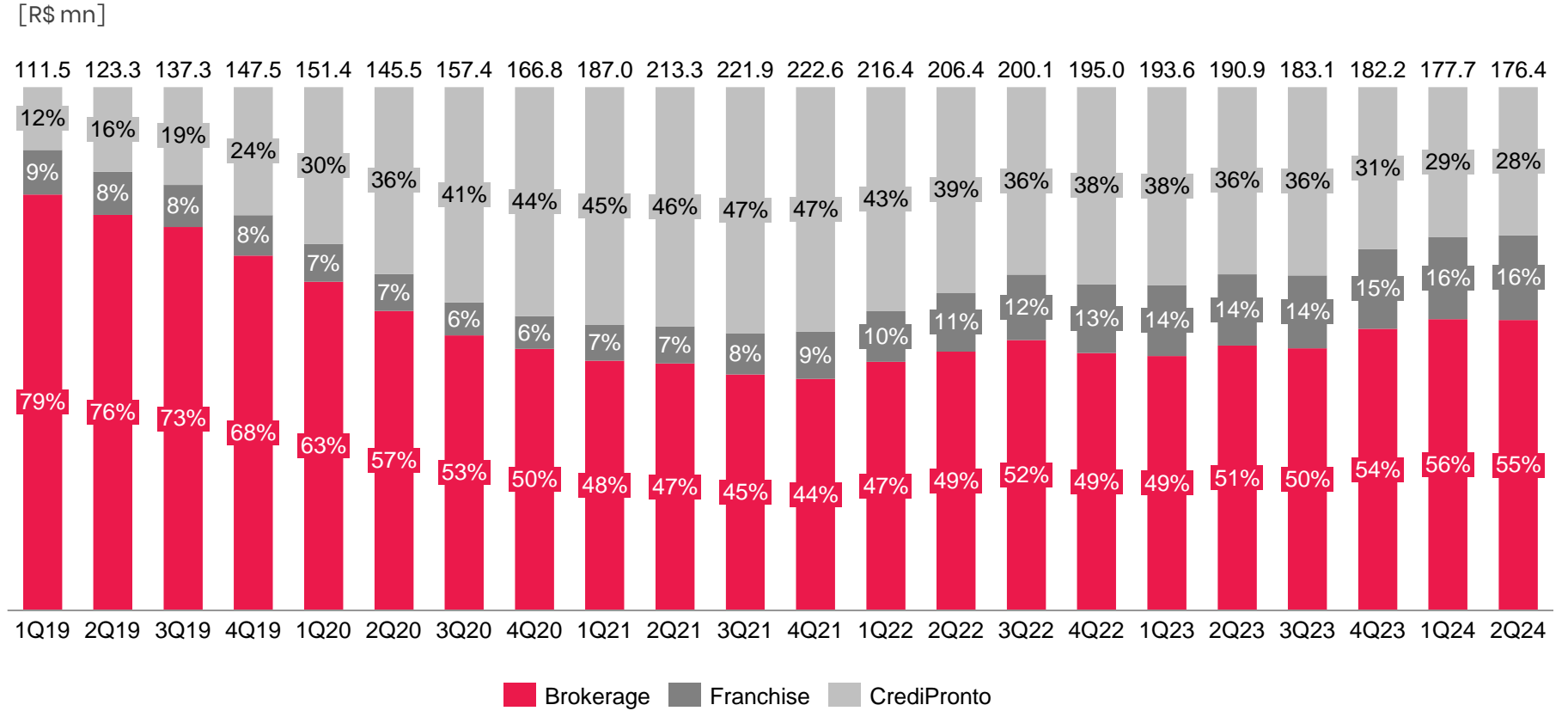
The Company's expenses continue to decline, showing greater process efficiency

| Costs by Segments (R\$ million) | 2Q24 | 2Q23 | 2Q23 x 2Q24 | 1H24 | 1H23 | 1H24 x 1H23 |
|---------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|
| Own Operations | 18.303 | 20.628 | -11% | 34.957 | 37.489 | -7% |
| Franchises | 3.801 | 2.433 | 56% | 6.869 | 5.295 | 30% |
| CrediPronto | 5.721 | 7.039 | -19% | 10.043 | 16.252 | -38% |
| TOTAL | 27.825 | 30.100 | -8% | 51.870 | 59.036 | -12% |



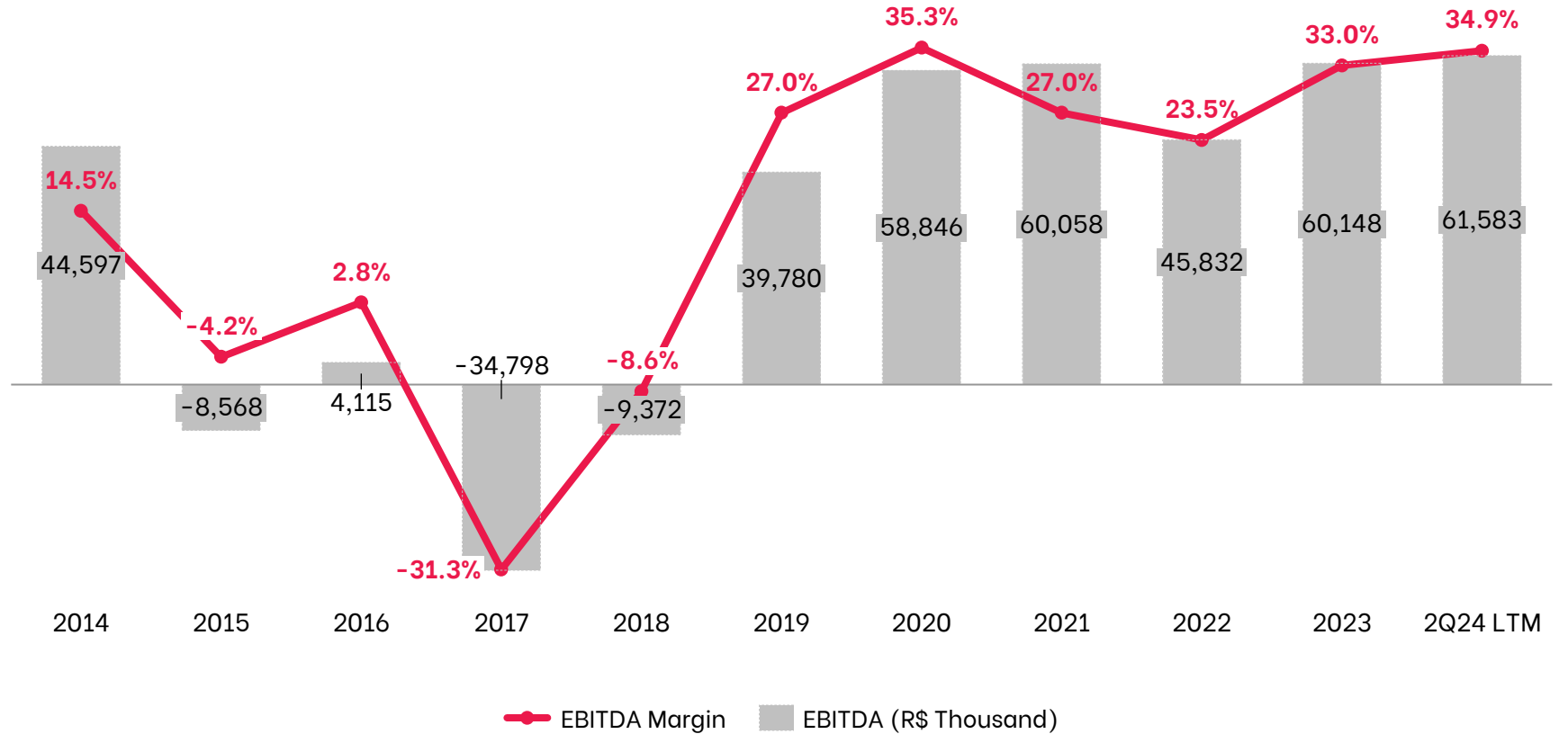
Net Revenue By Segment

LTM Net Revenue shows the Franchise segment with 16% share among other revenues



EBITDA & EBITDA Margin

Company focused on its operational efficiency and maintaining EBITDA at around 30% in LTM vision



Results by Segment

| 2Q24 Results Before IFRS by Segment | | | | |
|--|---------------|--------------|---------------|---------------|
| (R\$ thousand) | Brokerage | Franchise | CrediPronto | Consolidated |
| Gross Service Revenue | 30,077 | 7,795 | 11,952 | 49,824 |
| Revenue from Services Rendered | 26,452 | 7,795 | 7,208 | 41,455 |
| Revenue to Accrue from Itaú Operations | 3,625 | - | - | 3,625 |
| Profit Sharing | - | - | 4,744 | 4,744 |
| Net Operating Revenue | 27,497 | 7,355 | 10,486 | 45,338 |
| (-) Costs and Expenses | (12,388) | (3,801) | (5,479) | (21,669) |
| (-) Shared Services | (5,408) | - | (1,627) | (7,036) |
| (-) Stock Option Expenses CPC10 | (493) | - | - | (493) |
| (-) Expenses to Accrue from Itaú | (238) | - | - | (238) |
| (+/-) Equity Equivalence | 225 | - | 1,386 | 1,610 |
| (=) EBITDA | 9,194 | 3,554 | 4,765 | 17,513 |
| EBITDA Margin | 33.40% | 48.30% | 45.4% | 38.60% |
| (-) Depreciation and amortization | (4,217) | (56) | (4) | (4,277) |
| (+/-) Financial Result | 1,263 | 164 | - | 1,427 |
| (-) Income tax and social contribution | (1,228) | (931) | (636) | (2,796) |
| (=) Net income before IFRS | 5,012 | 2,730 | 4,125 | 11,867 |
| Net Margin before IFRS | 18.2% | 37.1% | 39.3% | 26.2% |
| (-) Non-controlling Shareholders | | | | (4,952) |
| (=) Net Income Attributable to Controlling Shareholders | | | | 6,915 |
| Net Margin Controlling Shareholders | | | | 15.3% |

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

Results by Segment

1S24 Results Before IFRS by Segment

| (R\$ thousand) | Brokerage | Franchise | CrediPronto | Consolidated |
|--|---------------|---------------|---------------|---------------|
| Gross Service Revenue | 54,712 | 13,628 | 23,204 | 91,544 |
| Revenue from Services Rendered | 47,462 | 13,628 | 11,123 | 72,213 |
| Revenue to Accrue from Itaú Operations | 7,250 | - | - | 7,250 |
| Profit Sharing | - | - | 12,081 | 12,081 |
| Net Operating Revenue | 49,816 | 12,844 | 20,501 | 83,162 |
| (-) Costs and Expenses | (23,798) | (6,869) | (8,604) | (39,271) |
| (-) Shared Services | (10,091) | - | (3,314) | (13,404) |
| (-) Stock Option Expenses CPC10 | (995) | - | - | (995) |
| (-) Expenses to Accrue from Itaú | (477) | - | - | (477) |
| (+/-) Equity Equivalence | 403 | - | 1,875 | 2,278 |
| (=) EBITDA | 14,858 | 5,975 | 10,458 | 31,292 |
| EBITDA Margin | 29.8% | 46.5% | 51.0% | 37.6% |
| (-) Depreciation and amortization | (8,389) | (114) | (8) | (8,511) |
| (+/-) Financial Result | 2,514 | 311 | - | 2,826 |
| (-) Income tax and social contribution | (2,586) | (1,624) | (2,002) | (6,212) |
| (=) Net income before IFRS | 6,397 | 4,548 | 8,448 | 19,395 |
| Net Margin before IFRS | 12.8% | 35.4% | 41.2% | 23.3% |
| (-) Non-controlling Shareholders | | | | (9,205) |
| (=) Net Income Attributable to Controlling Shareholders | | | | 10,190 |
| Net Margin Controlling Shareholders | | | | 12.3% |

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

IFRS Impacts

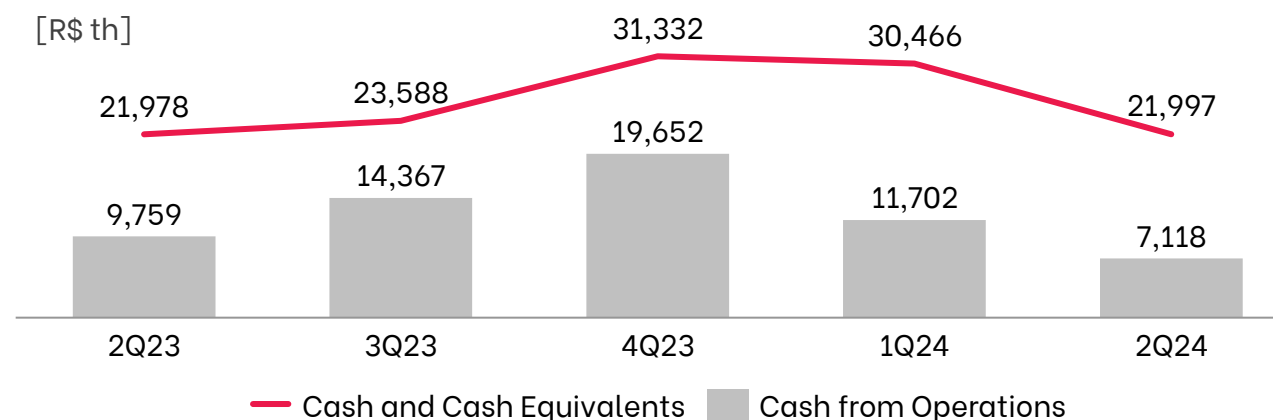
| R\$ Thousand | | | 2Q24 | | | 1H24 | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|-------|--|
| Description | Before IFRS | IFRS Effects* | After IFRS | Before IFRS | IFRS Effects* | After IFRS | | |
| Net Revenue | 45,338 | - | 45,338 | 83,162 | - | 83,162 | | |
| Costs and Expenses | (27,825) | - | (27,825) | (51,870) | - | (51,870) | | |
| Depreciation and Amortization | (4,277) | (542) | (4,819) | (8,511) | (1,085) | (9,596) | (1) | |
| Financial Result | 1,427 | 1,339 | 2,766 | 2,826 | 1,131 | 3,957 | (2) | |
| Operational Profit | 14,663 | 797 | 15,460 | 25,607 | 46 | 25,653 | | |
| Income tax and social contribution | (2,796) | (42) | (2,838) | (6,212) | 141 | (6,071) | (3) | |
| Net Income | 11,867 | 755 | 12,622 | 19,395 | 187 | 19,582 | | |
| Non-controlling Shareholders | (4,952) | (76) | (5,028) | (9,205) | (152) | (9,357) | (4) | |
| Net Income Controlling Shareholders | 6,915 | 679 | 7,594 | 10,190 | 35 | 10,225 | | |

- (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 | 2Q24 | Variation |
|---|---------------|---------------|---------------|
| Cash and Cash Equivalents (BoP) | 31,332 | 30,466 | -3% |
| From Operations | 11,702 | 7,118 | -39% |
| From Investment Activities | (9,008) | (3,253) | 64% |
| From Financing Activities | (3,560) | (12,334) | -246% |
| Cash and Cash Equivalents (EoP) | 30,466 | 21,997 | -28% ↓ |
| Financial Investments (FI) | 39,852 | 39,285 | -1% |
| Cash and Cash Equivalents After FI | 70,318 | 61,282 | -13% ↓ |

+10.3 million shares from the buyback program in June 30th 2024

Thank you

LPSBrasil

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