

Apresentação de Resultados 3T24

Apresentação:

Marcos Lopes - CEO

Francisco Lopes Neto - COO

Cyro Naufel - DRI

Robson Paim - CFO



LPSBrasil

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Destques 3T24 e 9M24



Lançamentos Rede Lopes

R\$ 9,7 bilhões no 3T24
+81% vs. 3T23

R\$ 18,6 bilhões no 9M24
+15% vs. 9M23



VGV Intermediado Total

R\$ 3,7 bilhões no 3T24
+39% vs. 3T23

R\$ 9,7 bilhões no 9M24
+24% vs. 9M23



Volume CrediPronto

R\$ 1,2 bilhão no 3T24
+81% vs. 3T23

R\$ 2,5 bilhões no 9M24
+9% vs. 9M23



Margem EBITDA

39,4% no 3T24
+1,3 pp vs. 3T23

38,3% no 9M24
+3,2 pp vs. 9M23



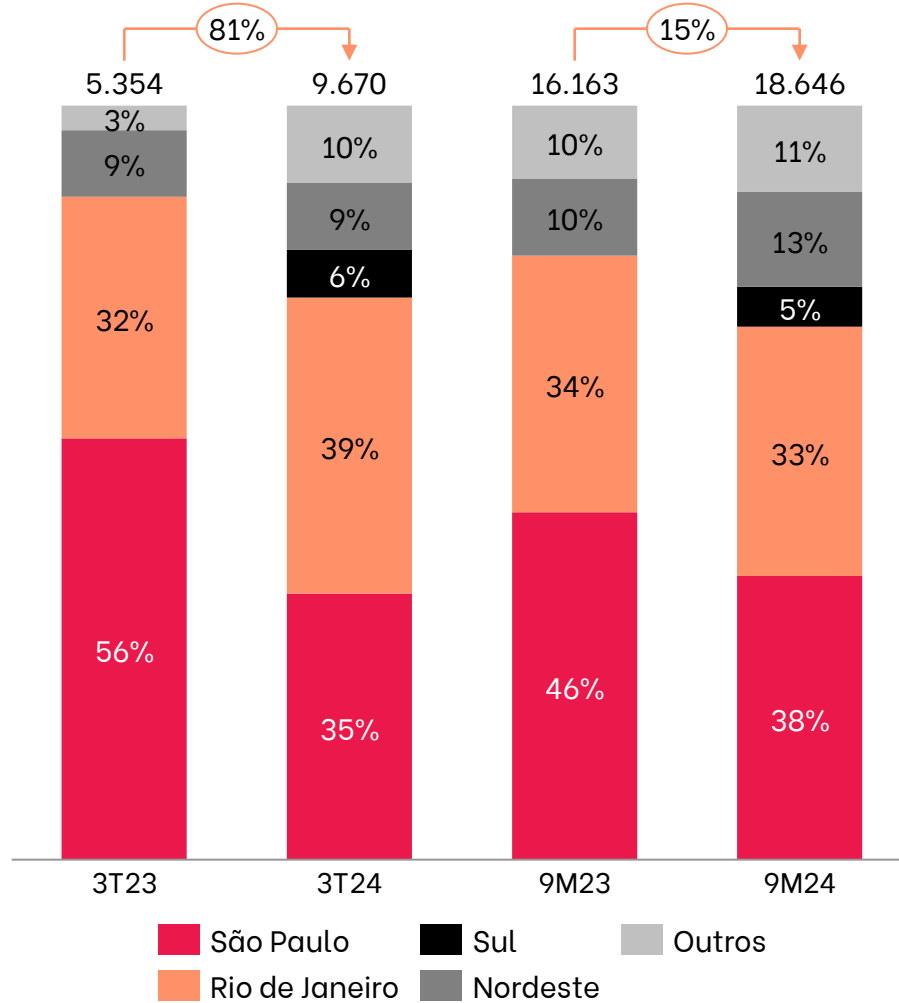
Lucro Líquido Antes IFRS

R\$ 14,9 milhões no 3T24
+22% vs. 3T23

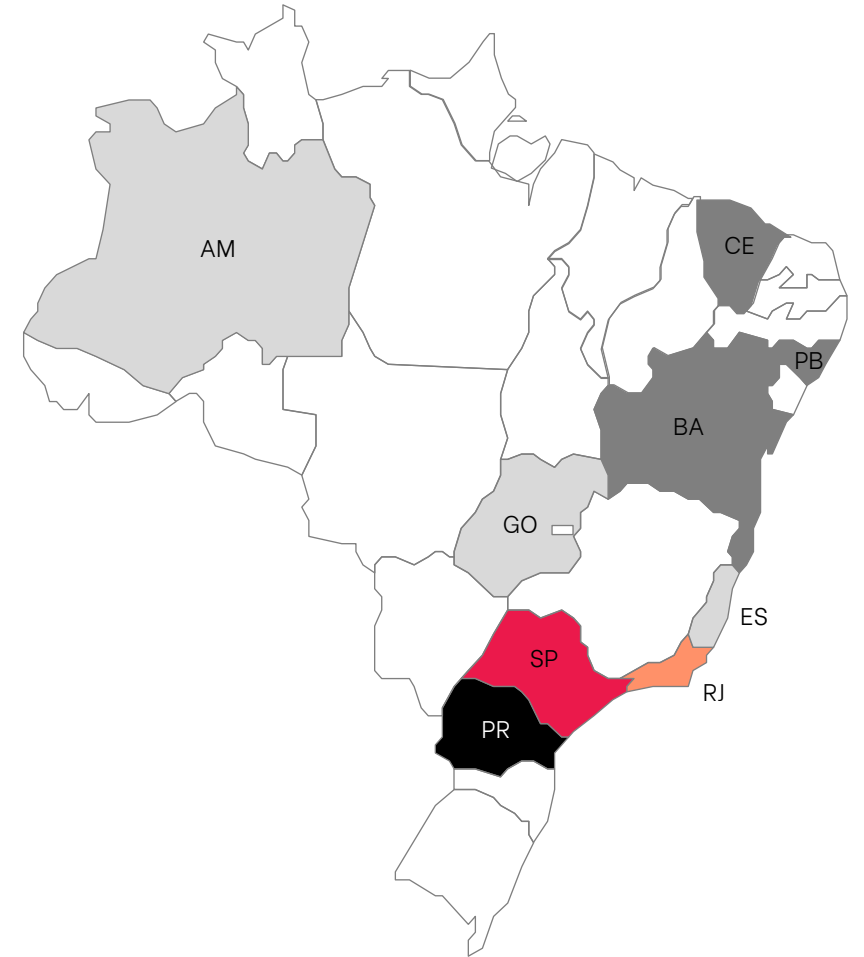
R\$ 34,3 milhões
+12% vs. 9M23

Lançamentos Rede Lopes

As lojas Lopes participaram do lançamento de **R\$ 9,7 bilhões** no 3T24, totalizando **R\$ 18,6 bilhões** no acumulado do ano

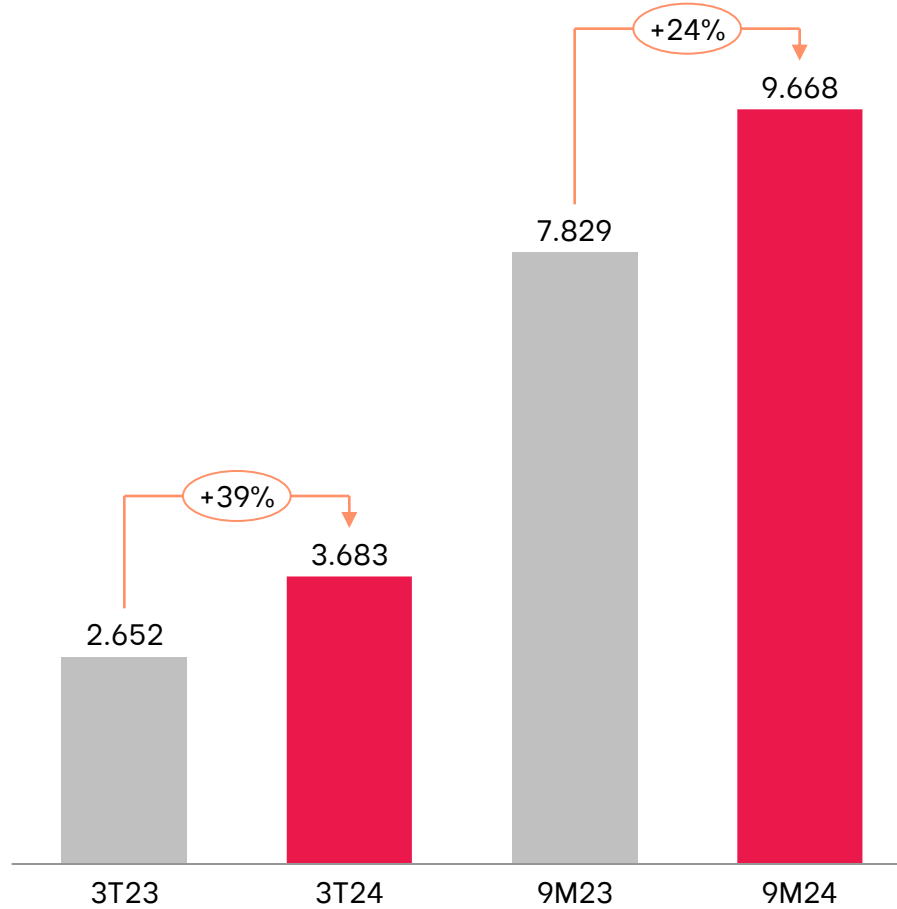


Estados com Lançamentos 9M24

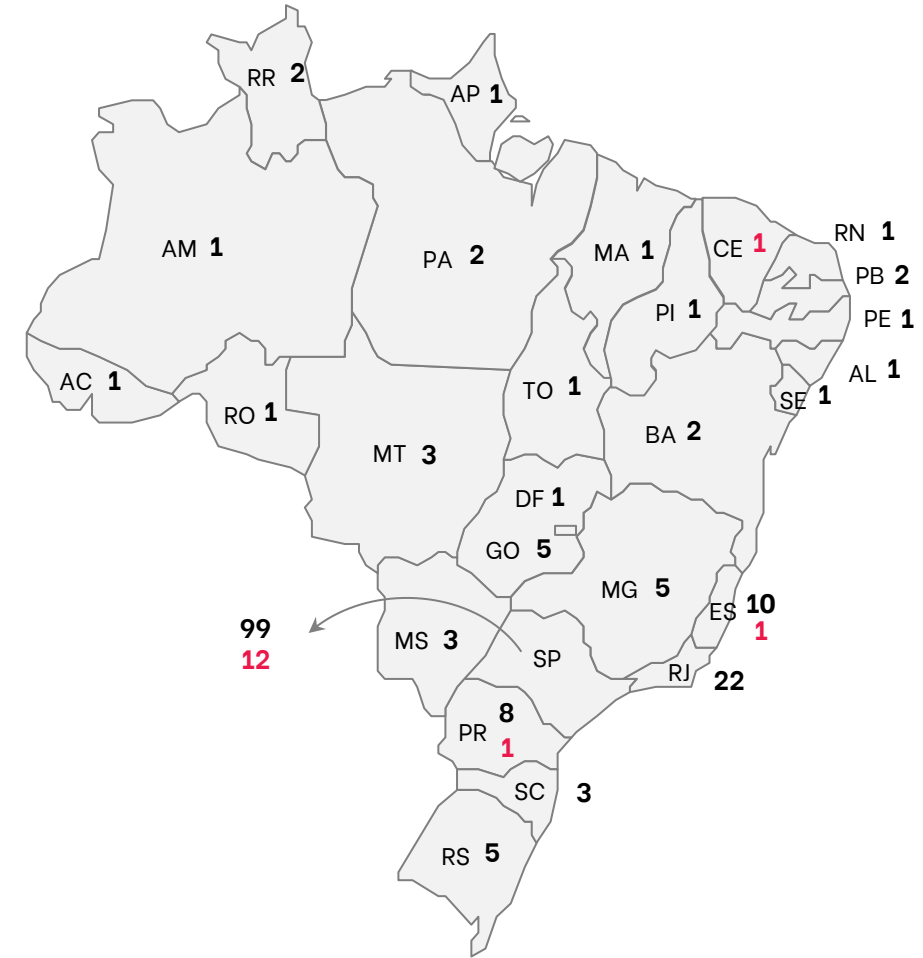


Intermediação Rede Lopes

As vendas atingiram **R\$ 3,7 bilhões** no trimestre + 39% vs 3T23. No acumulado do ano, crescimento de 24% comparado ao mesmo período de 2023.



Presença Nacional

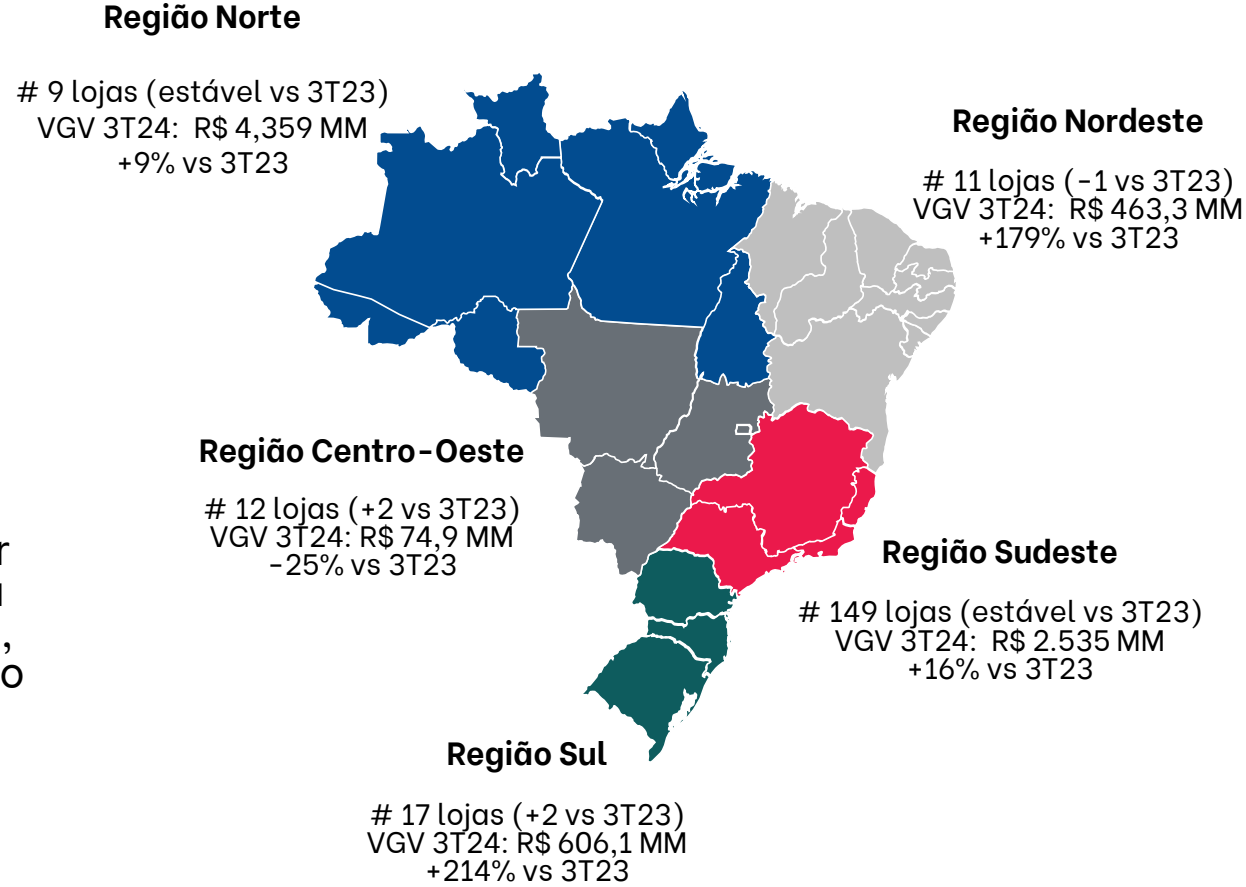


198 Lojas

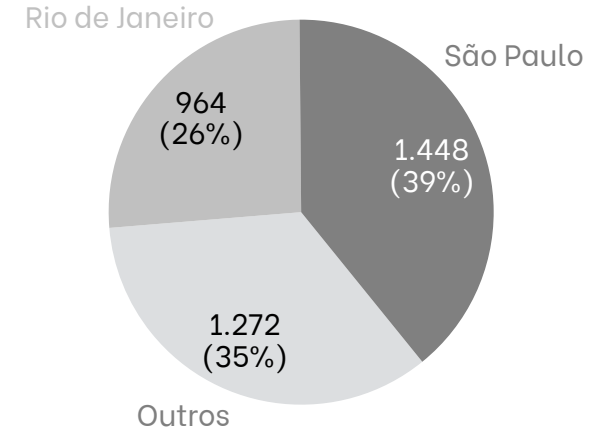
183 Franquias
15 Operações Próprias

Intermediação Rede Lopes

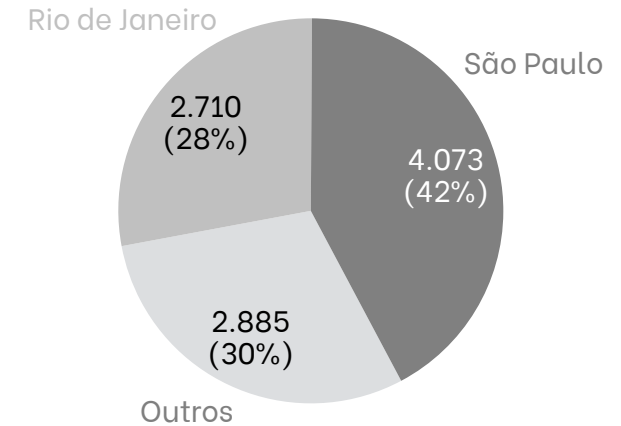
Performance das lojas por região: maior mercado da Lopes continua o Sudeste, com SP e RJ se destacando



VGV 3T24

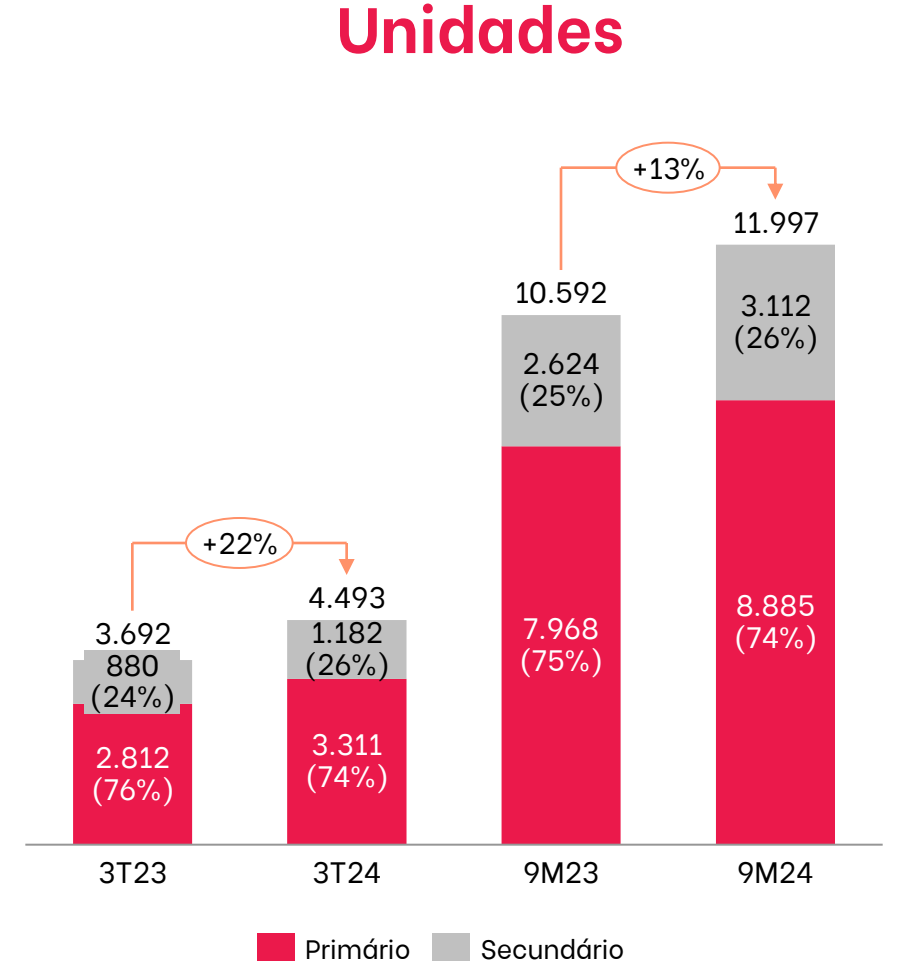
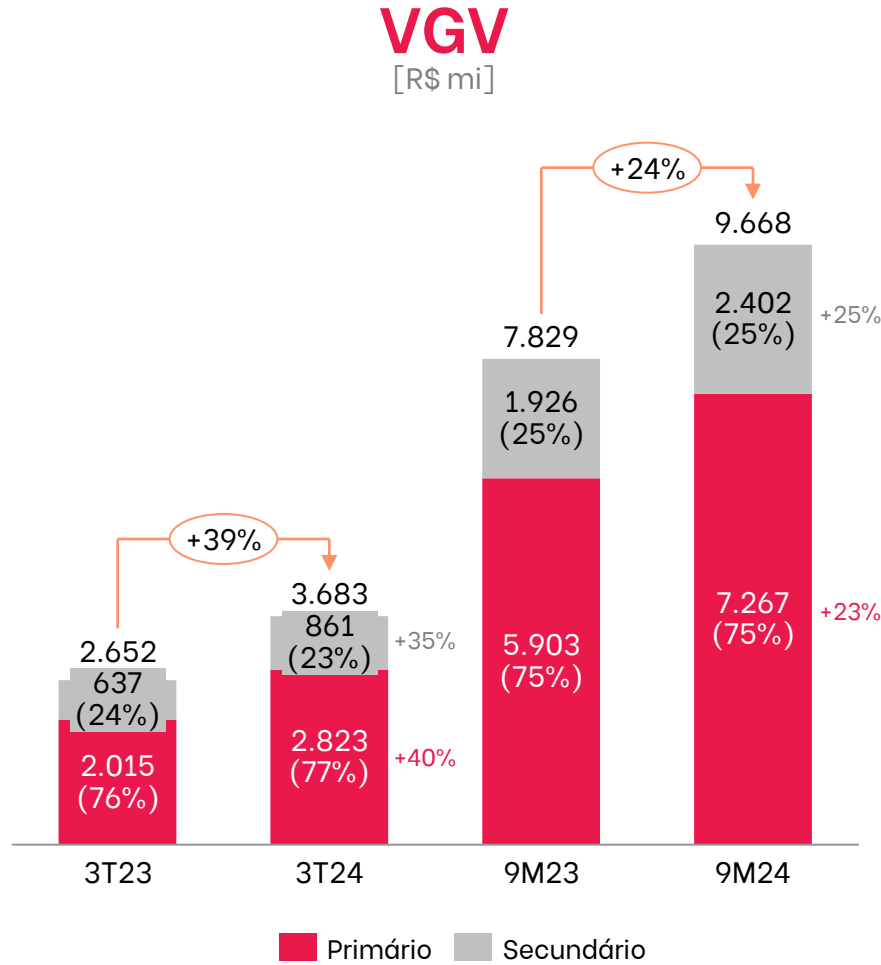


VGV 9M24



Intermediação Rede Lopes

As vendas no mercado primário somaram **R\$ 2,8 bilhões** e no mercado secundário, **R\$ 861 milhões** no 3T24.

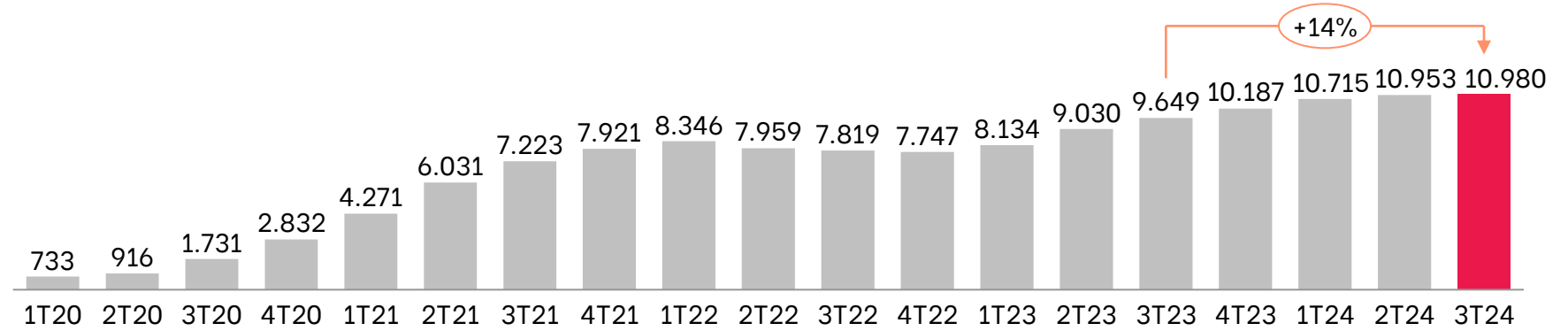


Lopes Labs

Evolução da
Plataforma e Melhora
Operacional

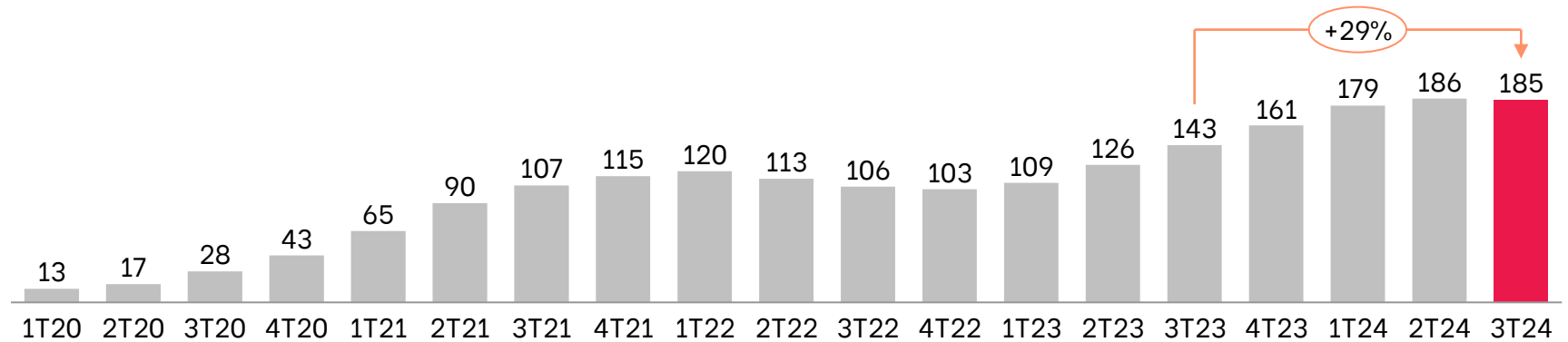
Sessões Orgânicas Portal - LTM

[mil]



Leads Busca Orgânica - Portal LTM

[mil]



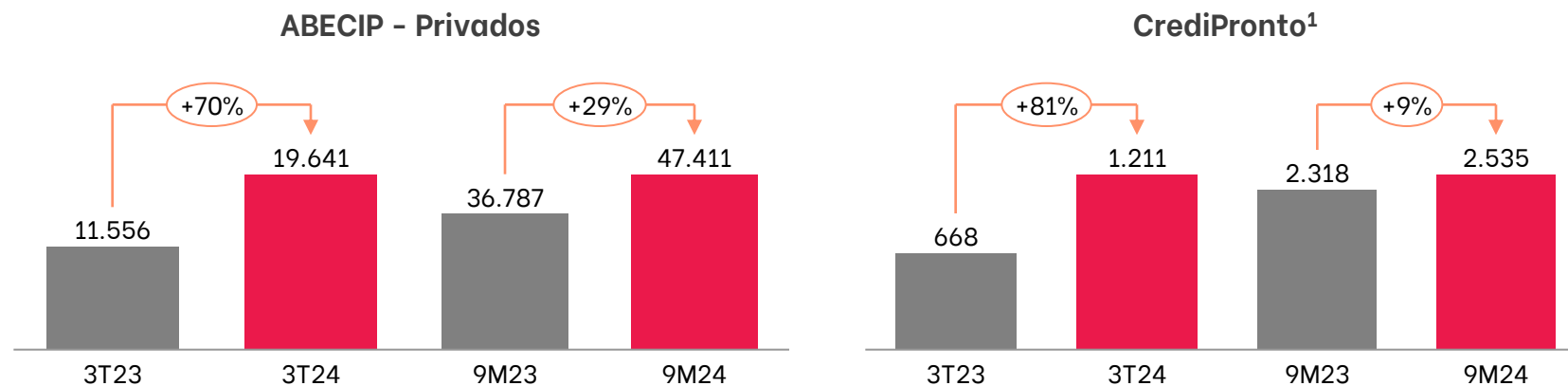
CrediPronto

Saldo Médio da Carteira é de R\$ 15,9 bilhões

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

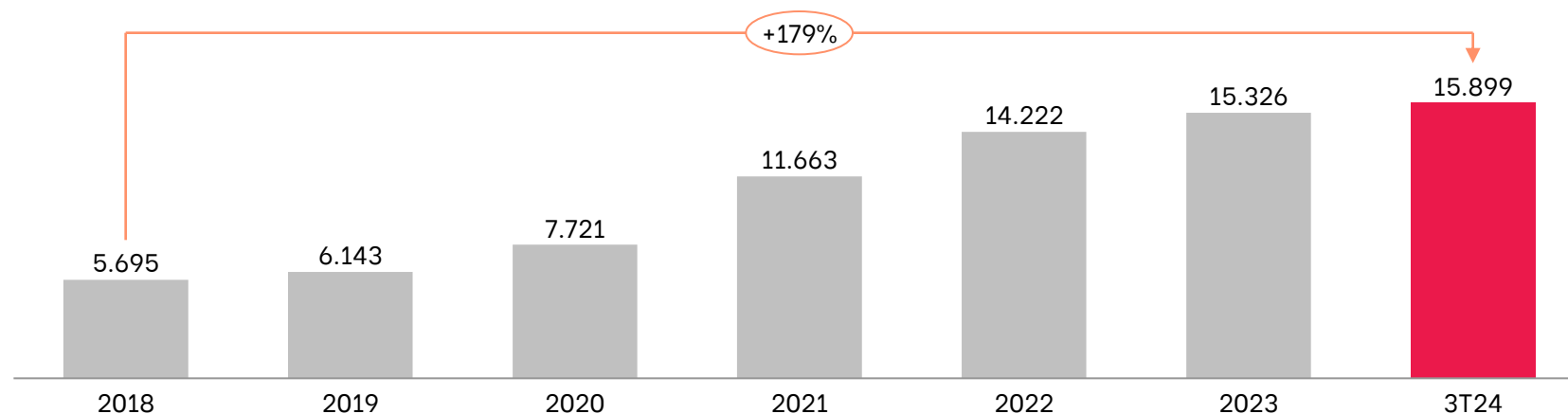
Volume Financiado

[R\$ mm]



Saldo Médio da Carteira

[R\$ mm]



¹ Market share de 6,2%, entre bancos privados

CrediPronto

O mercado de financiamento imobiliário retomou o ritmo de originações

Destques 3T24



R\$ 1.211 MM de volume financiado
81% vs. 3T23



2.574 novos contratos
120% vs. 3T23



LTV médio de 67%
Taxa média de 10,7%



Prazo médio de 366 meses

Destques 9M24



R\$ 2.535 MM de volume financiado
+9% vs. 9M23



4.865 novos contratos
+0,4% vs. 9M23



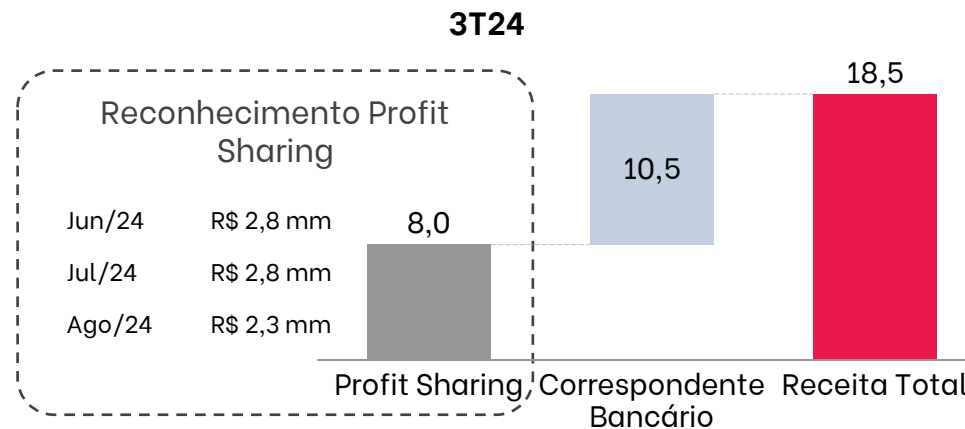
LTV médio de 63%
Taxa média de 11%



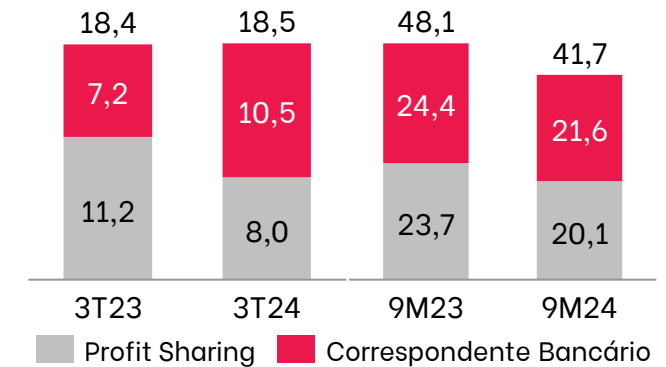
Prazo médio de 359 meses

Composição da Receita Bruta

[R\$ mi]



Evolução da Receita



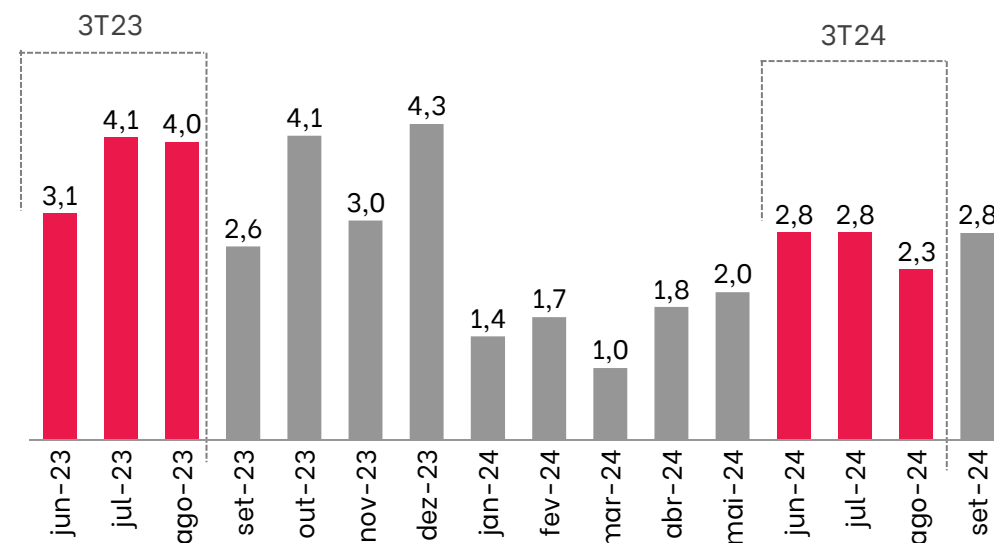
CrediPronto

Evolução do Profit Sharing – P&L Virtual

P&L - CrediPronto (R\$ milhões)	3T23	3T24	9M23	9M24
Margem Financeira	96,4	99,0	276,2	272,4
(+) Receita Financeira	421,6	403,3	1.226,2	1.166,0
(-) Despesa Financeira	(325,2)	(304,3)	(950,0)	(893,7)
(-) Tributos sobre Vendas	(4,6)	(4,8)	(13,2)	(12,9)
Custos e Despesas	(33,4)	(42,3)	(108,3)	(125,6)
(-) Despesas Itaú	(13,4)	(12,5)	(38,2)	(36,8)
(-) Despesas Olímpia	(11,3)	(14,4)	(38,7)	(41,3)
(-) Comissões Pagas	(6,7)	(13,0)	(23,3)	(27,2)
(-) Seguros e Sinistros	(4,5)	(3,8)	(12,0)	(16,0)
(-) PDD	2,5	1,5	4,0	(4,3)
(-) IRPJ/CSLL ¹	(26,3)	(23,4)	(69,6)	(60,3)
(-) Custo de Capital	(10,7)	(12,6)	(40,5)	(36,4)
(=) Resultado líquido	21,5	15,9	44,6	37,2
% Margem Líquida	22%	16%	16%	14%
50% Profit Sharing	10,7	8,0	22,3	18,6
Reconhecimento dos Lucros por período	11,2	8,0	23,7	20,1

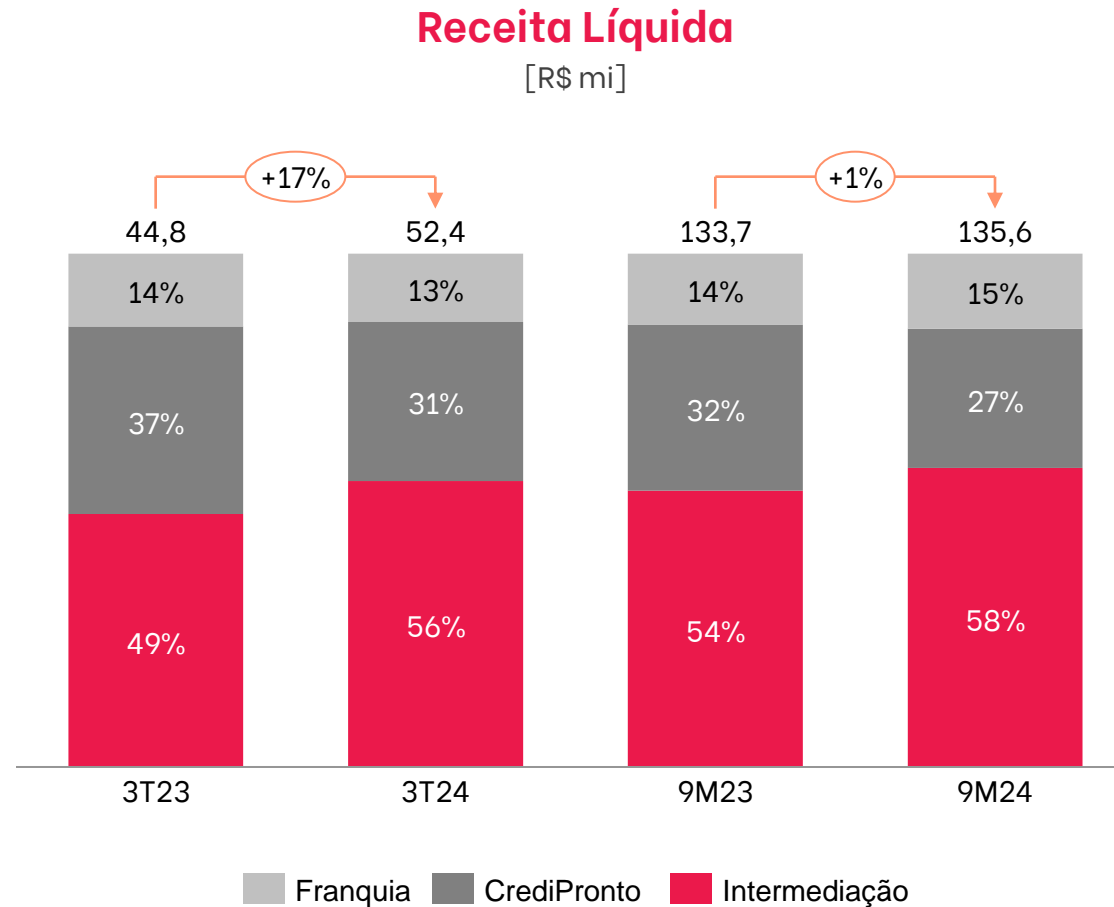
¹ 45% para instituições financeiras

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



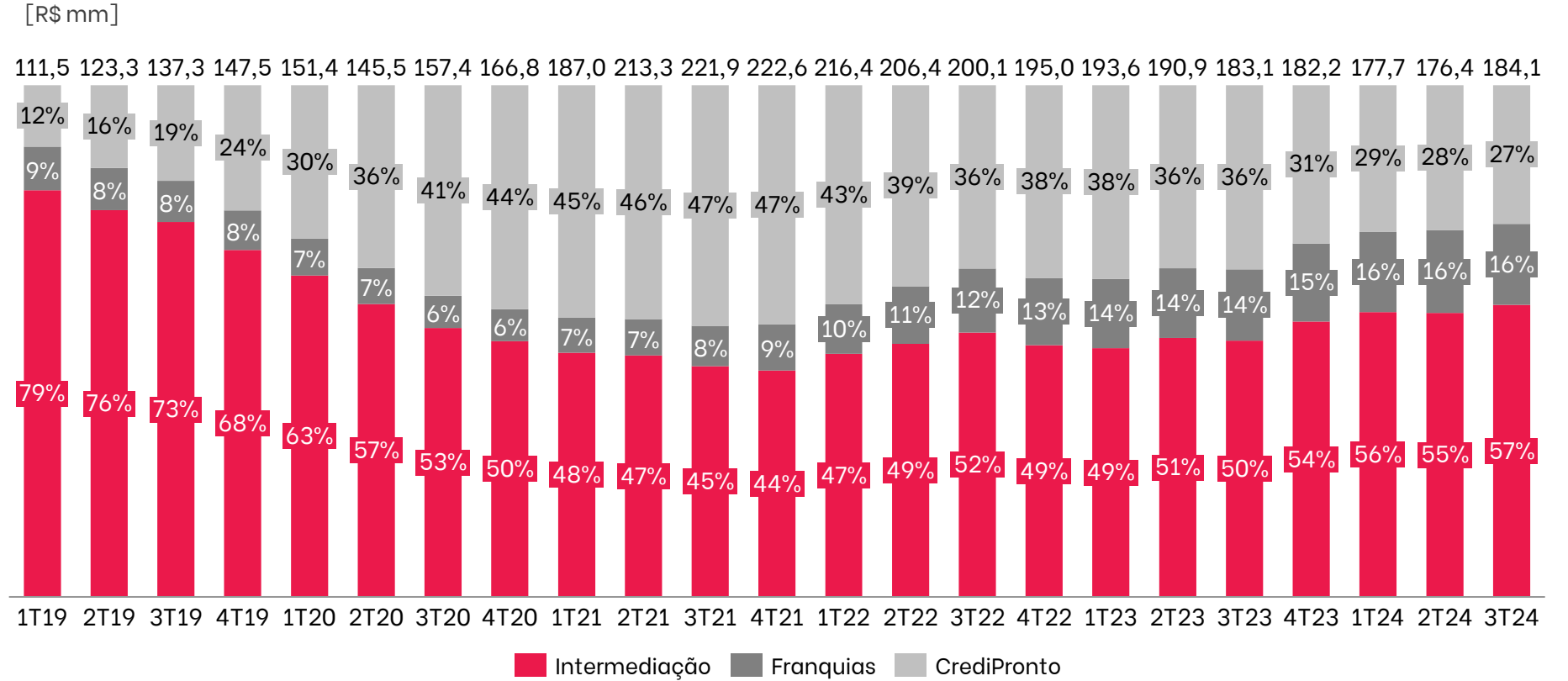
Receita Líquida

A receita líquida da Companhia totalizou **R\$ 52,4 milhões** no 3T24 e **R\$ 135,6 milhões** no 9M24



Receita Líquida

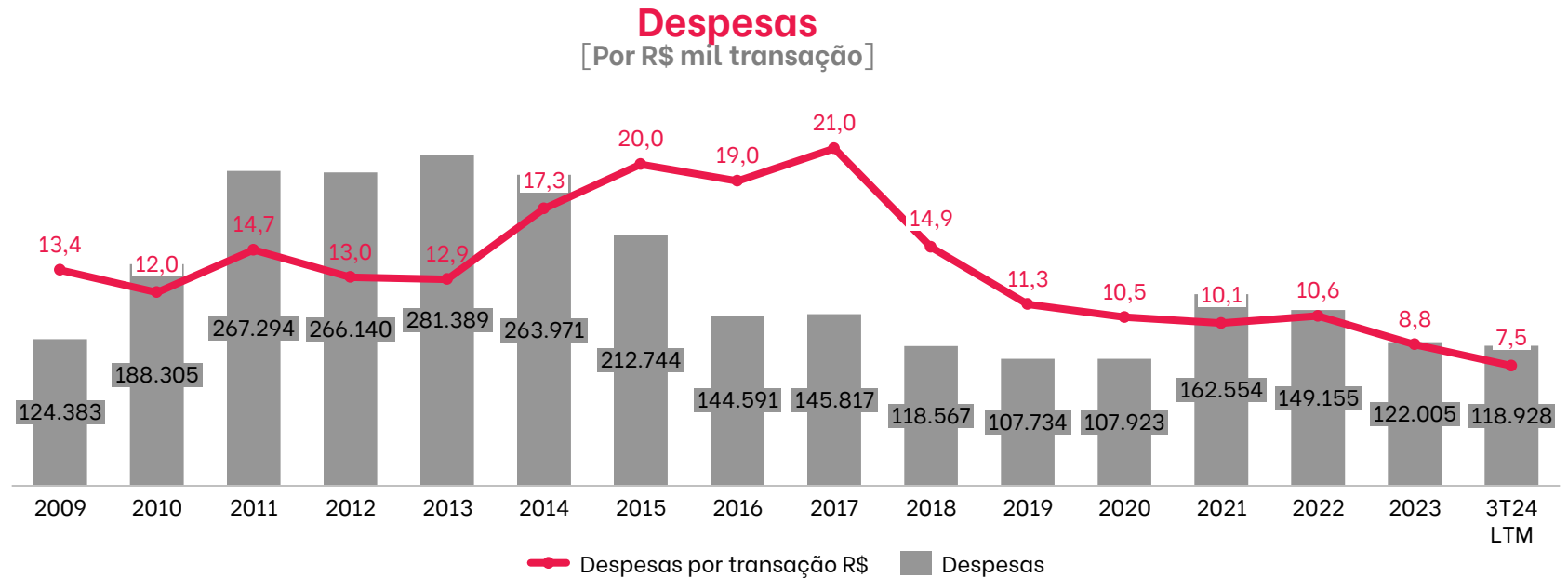
Receita Líquida LTM
por Segmento



Despesas Operacionais

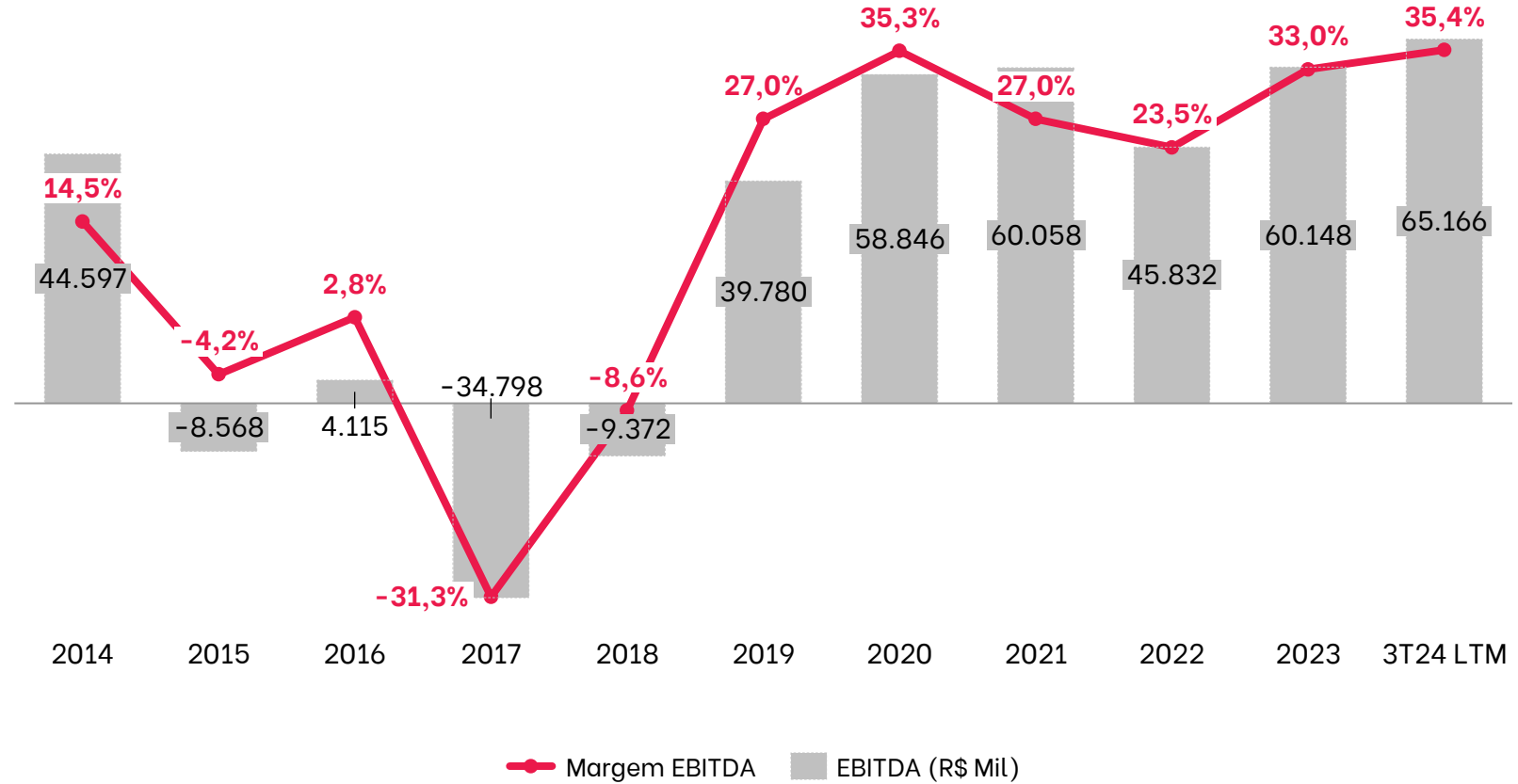
Contínuo foco no controle das despesas

Despesa por Segmento (em milhões R\$)	3T24	3T23	3T23 x 3T24	9M24	9M23	9M24 x 9M23
Operações Próprias	17,915	17,368	3%	52,873	54,858	-4%
Franquias	3,809	2,393	59%	10,679	7,688	39%
CrediPronto	10,065	7,940	27%	20,108	24,192	-17%
TOTAL	31,790	27,701	15%	83.660	86,737	-4%



EBITDA e Margem EBITDA

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



Melhor Margem EBITA desde 2014

Impactos IFRS

[R\$ mil]

Descrição	3T24			9M24		
	Antes do IFRS	Efeitos do IFRS	Após IFRS	Antes do IFRS	Efeitos do IFRS*	Após IFRS
Receita Operacional Líquida	52.439	-	52.439	135.601	-	135.601
Custos e Despesas	(31.790)	-	(31.790)	(83.660)	-	(83.660)
Depreciação e amortização	(4.299)	(543)	(4.842)	(12.810)	(1.628)	(14.438) (1)
Resultado Financeiro	1.362	(6.808)	(5.446)	4.188	(5.677)	(1.489) (2)
Lucro Operacional	17.712	(7.351)	10.361	43.319	(7.305)	36.014
Imposto de Renda e Contribuição Social	(2.831)	783	(2.048)	(9.043)	924	(8.119) (3)
Lucro Líquido	14.881	(6.568)	8.313	34.276	(6.381)	27.895
Acionistas não controladores	(3.914)	1.148	(2.766)	(13.119)	996	(12.123) (4)
Lucro Líquido Controladora	10.967	(5.420)	5.547	21.157	(5.385)	15.772

(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;

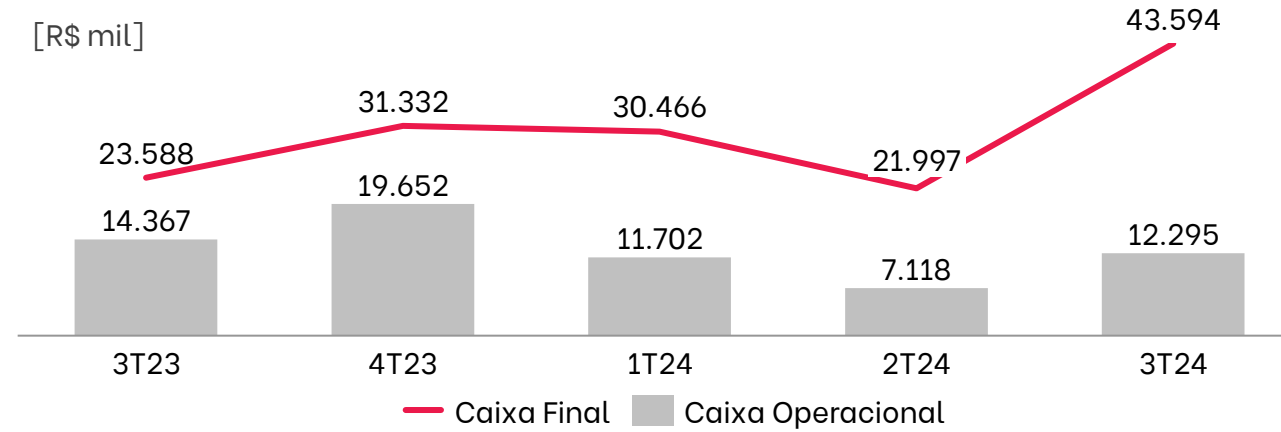
(3) IR Diferido sobre ativos intangíveis, calls e puts da LPS Brasil;

(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\$ mm]	2T24	3T24	Varição
Saldo de Disponibilidades Inicial	30.466	21.997	-28%
Das Operações	7.118	12.295	73%
Das Atividades de Investimento	(3.253)	14.963	560%
Das Atividades de Financiamento	(12.334)	(5.661)	54%
Saldo de Disponibilidades Final	21.997	43.594	98% ↑
Aplicações Financeiras (AF)	39.285	21.473	-45%
Saldo de Disponibilidades Após AF	61.282	65.067	6% ↑

+10,3 milhões de ações disponíveis em tesouraria em 30/09/2024

Obrigado

LPS Brasil

Equipe de Relações com Investidores

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

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3Q24 Result Presentation

Presenters:

Marcos Lopes - CEO

Francisco Lopes Neto - COO

Cyro Naufel - IRO

Robson Paim - CFO



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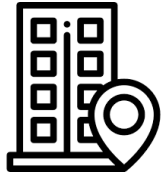
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Highlights 3Q24 and 9M24



Launches

R\$ 9.7 billion in 3Q24
+81% vs. 3Q23

R\$ 18.6 billion in 9M24
+15% vs. 9M23



CrediPronto Mortgage Volume

R\$ 1.2 billion in 3Q24
+81% vs. 3Q23

R\$ 2.5 billion in 9M24
+9% vs. 9M23



Net Income Before IFRS

R\$ 14.9 million in 3Q24
+22% vs. 3Q23

R\$ 34.3 million in 9M24
+12% vs. 9M23



Total Transactions Closed

R\$ 3.7 billion in 3Q24
+39% vs. 3Q23

R\$ 9.7 billion in 9M24
+24% vs. 9M23



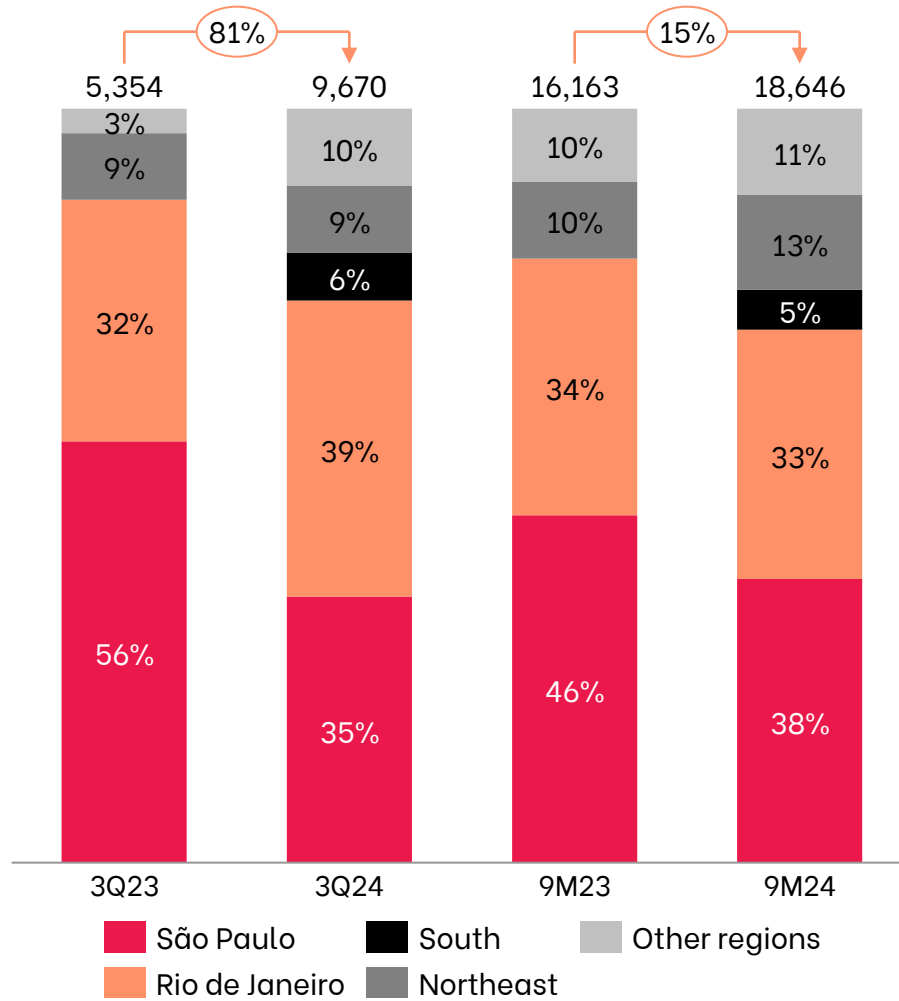
EBITDA Margin:

39,4% in 3Q24
+130 bps vs. 3Q23

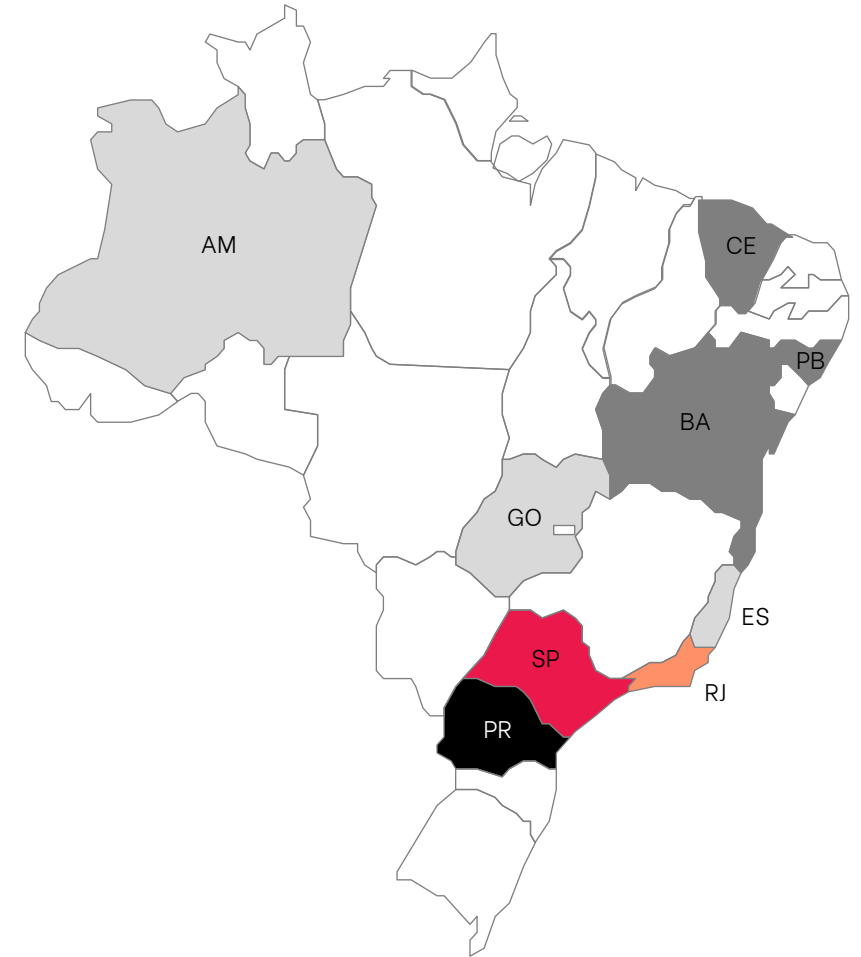
38,3% in 9M24
+320 bps vs. 9M23

Rede Lopes Launches

Launches with Lopes' participation in 3Q24 totaled **R\$ 9.7 billion** and **R\$ 18.6 billion** in 9M24

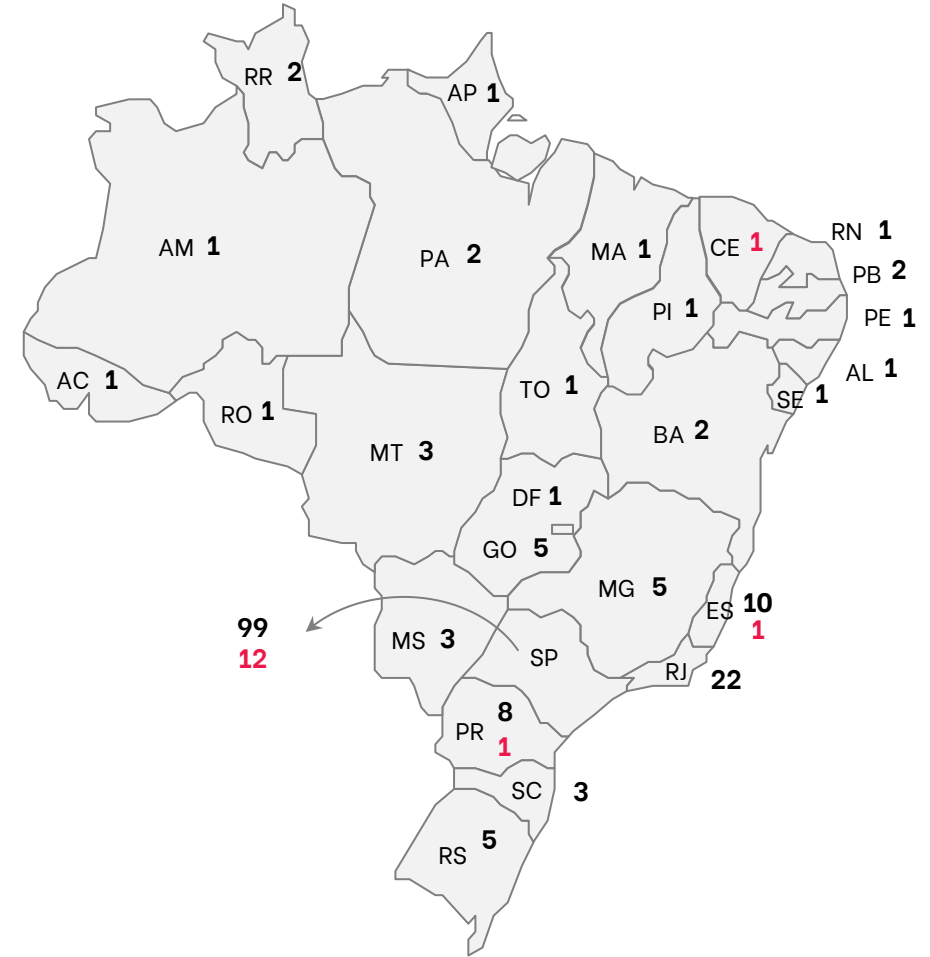
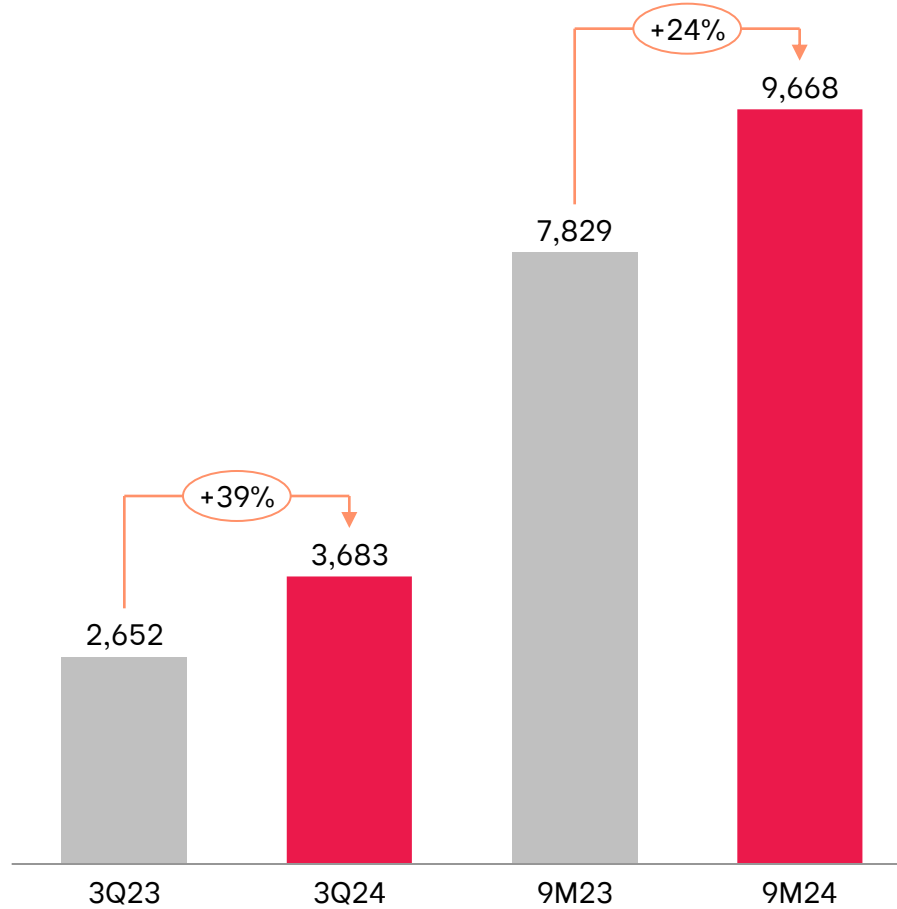


States with Launches in 9M24



Rede Lopes Intermediation

Intermediation reached **R\$ 3.7 billion** in the 3Q24, + 39% vs 3Q23. Year to date, growth of 24% compared to the same period of 2023.

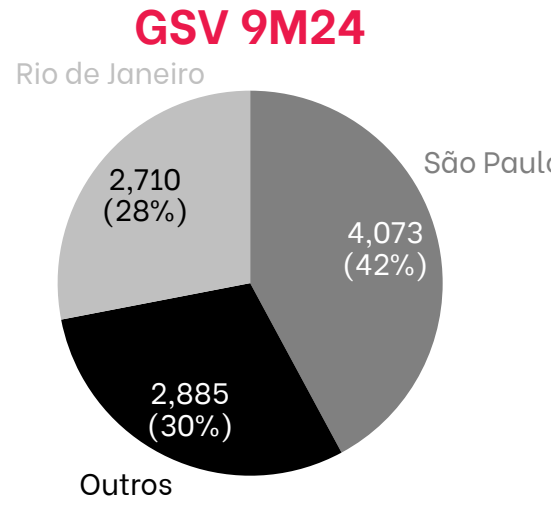
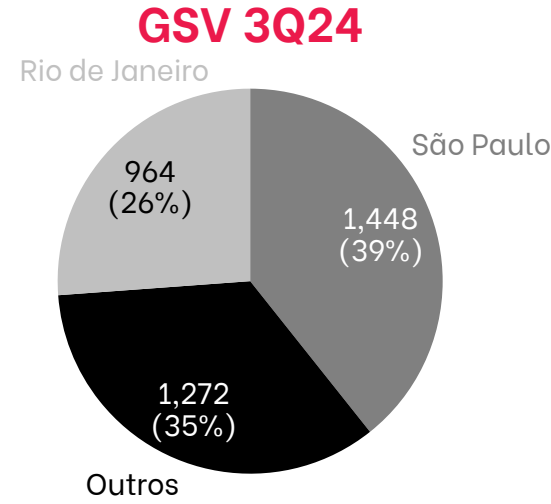
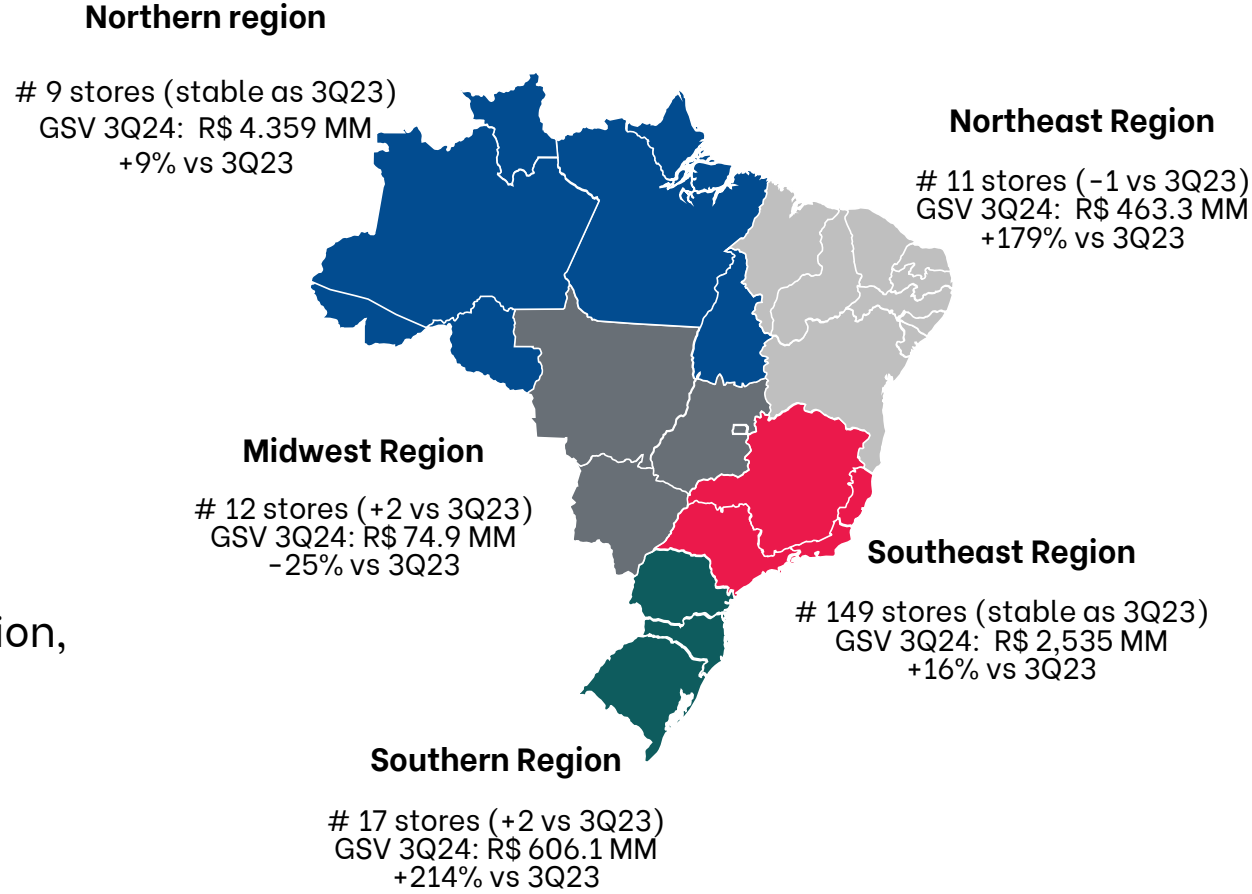


198 Stores

183 Franchises
15 Own Operations

Rede Lopes Intermediation

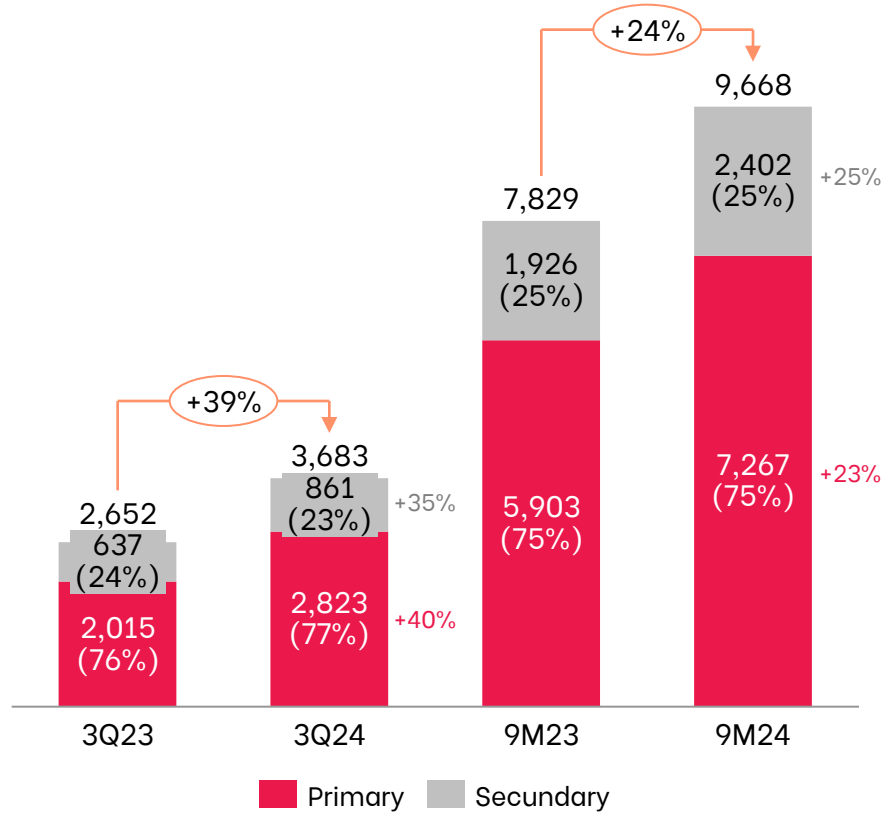
Performance by region
Lopes' most relevant market remains the Southeastern region, with SP and RJ standing out



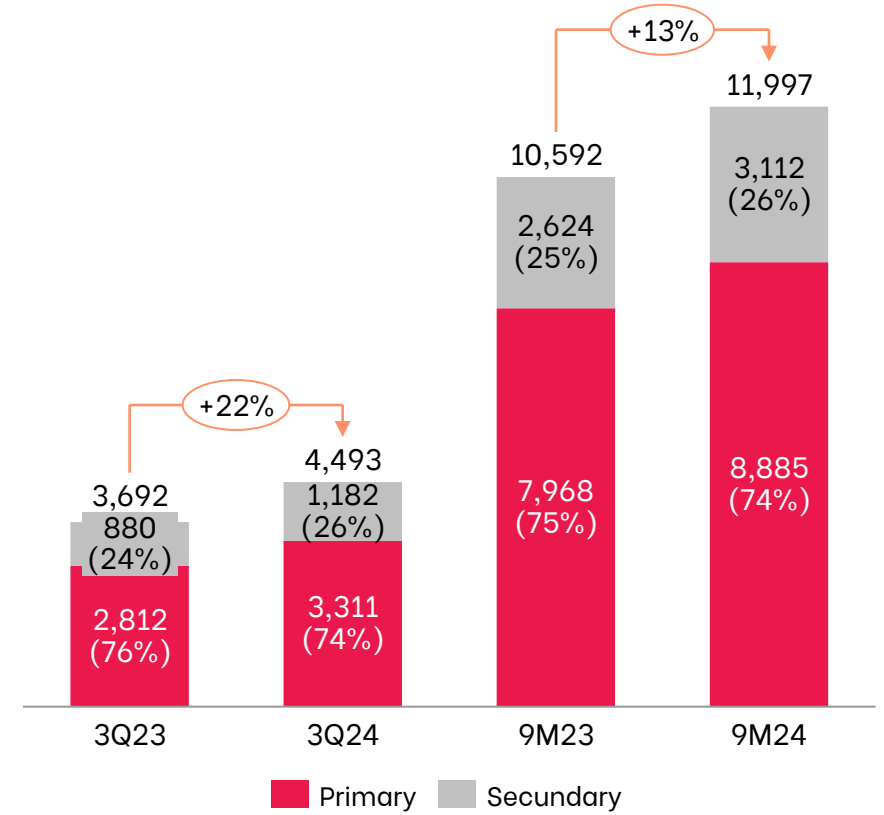
Rede Lopes Intermediation

Intermediation in the primary market added to **R\$ 2.8 billion** and **R\$ 861 million** on the secondary market in 3Q24

GSV [R\$ mn]



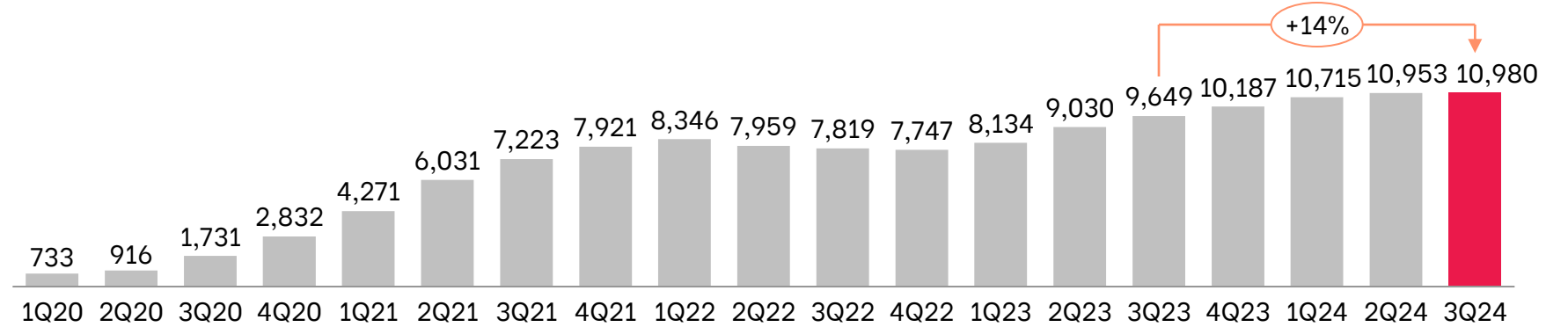
Units



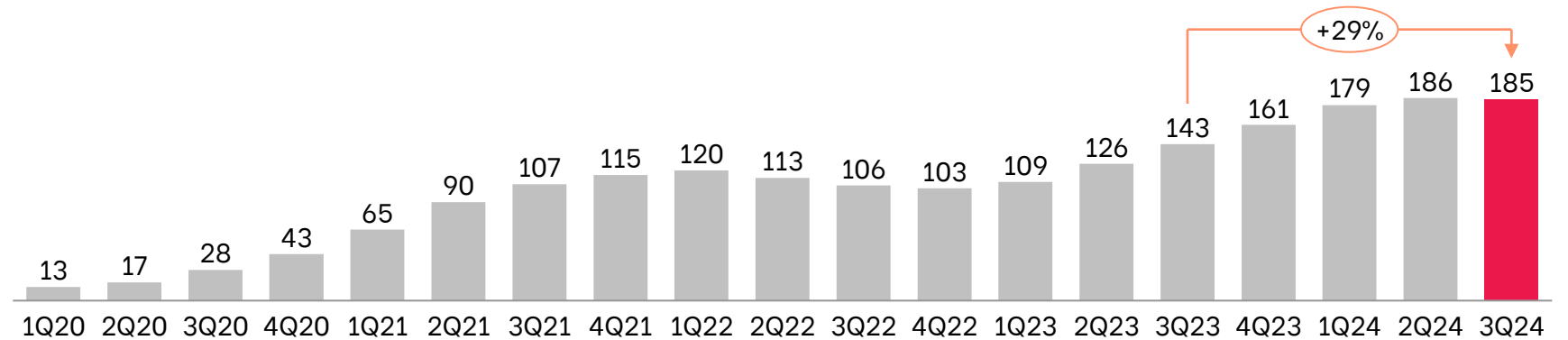
Lopes Labs

Platform Evolution
and operational
efficiency

Website Organic Sessions - LTM [thousand]



Leads from Organic Search - Website LTM [thousand]

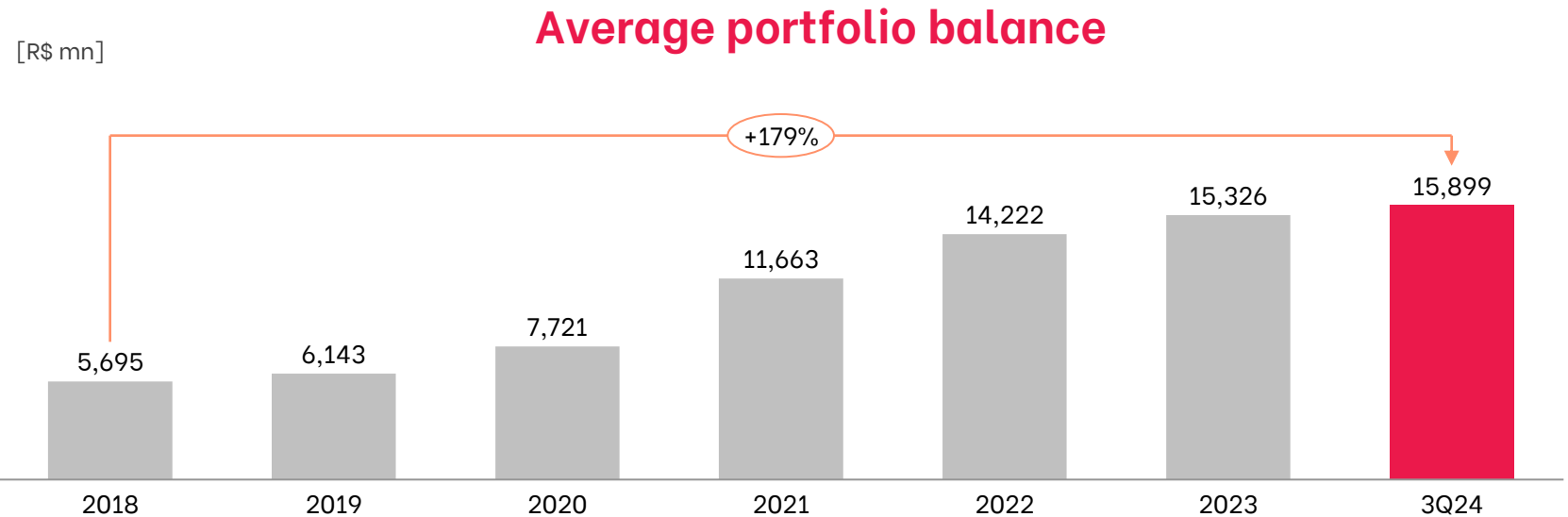
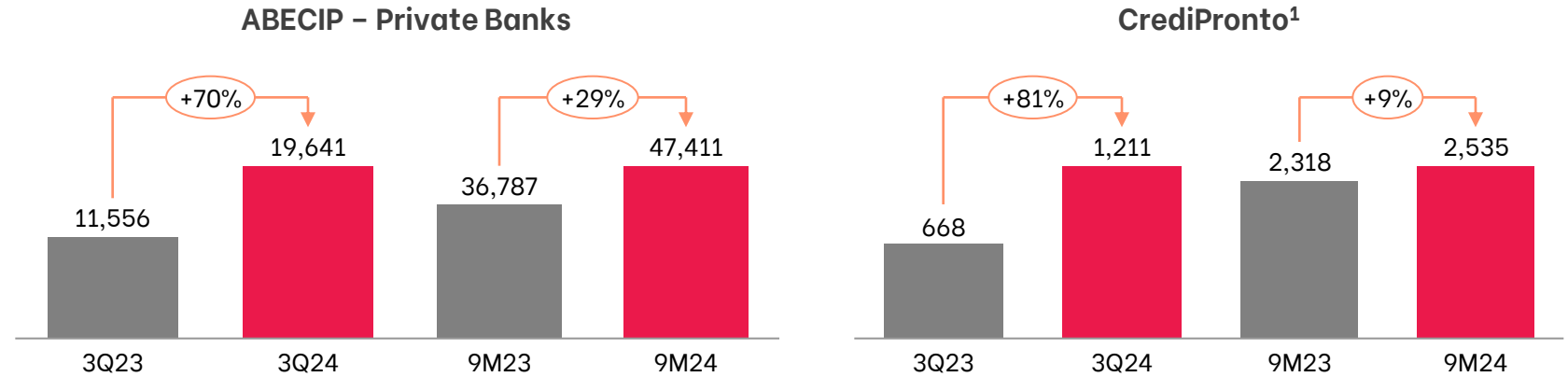


CrediPronto

Average portfolio balance of R\$ 15.9 billion

Lopes holds 50% of the CrediPronto portfolio

Mortgage Volume [R\$ mm]







¹ Market share of 6.2%, between private banks





CrediPronto

The real estate financing market has resumed the pace of originations

Highlights 3Q24

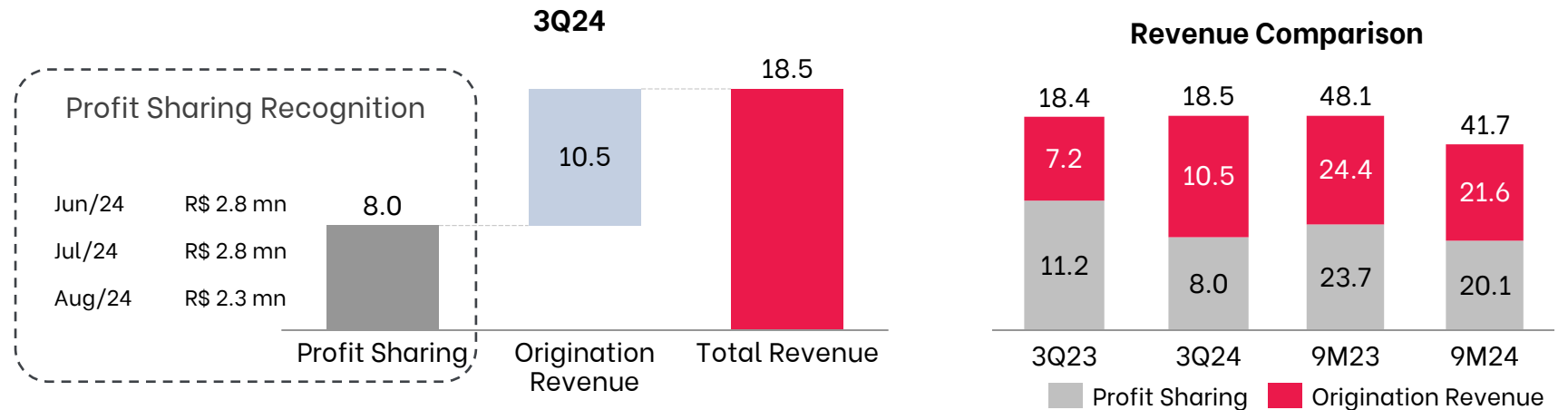
-  R\$ 1.211 million of mortgage volume
81% vs. 3Q23
-  2.574 new contracts
120% vs. 3Q23
-  Average LTV 67%
Average rate 10,7%
-  Average months of 366 months

Highlights 9M24

-  R\$ 2.535 million of mortgage volume
+9% vs. 9M23
-  4.865 new contracts
+0,4% vs. 9M23
-  Average LTV 63%
Average rate 11%
-  Average months of 359 months

Gross Revenue Composition

[R\$ mn]



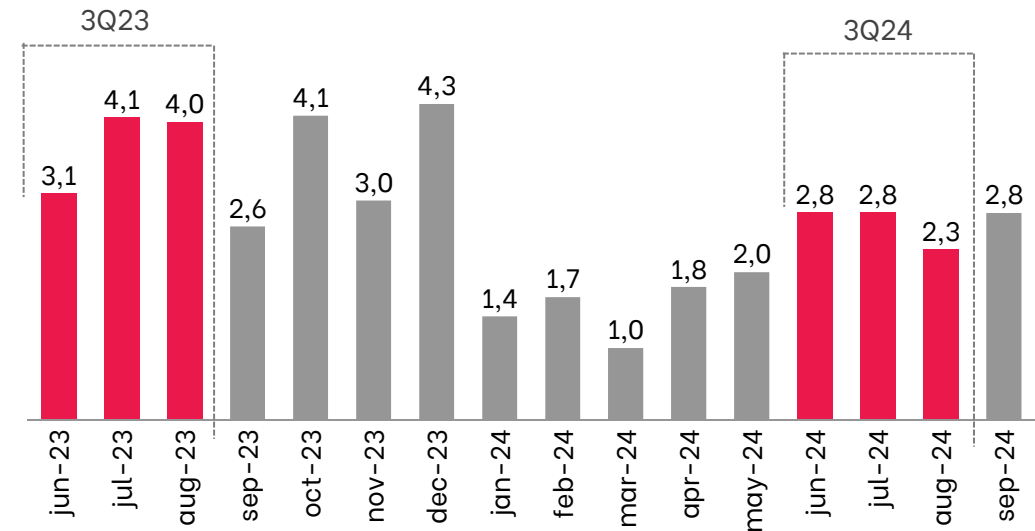
CrediPronto

Profit Sharing Composition

P&L - CrediPronto (R\$ million)	3Q23	3Q24	9M23	9M24
Financial Margin	96.4	99	276.2	272.4
(+) Financial Revenue	421.6	403.3	1226.2	1166
(-) Financial Expenses	(325.2)	(304.3)	(950)	(893.7)
(-) Sales taxes	(4.6)	(4.8)	(13.2)	(12.9)
Costs and Expenses	(33.4)	(42.3)	(108.3)	(125.6)
(-) Backoffice Expenses	(13.4)	(12.5)	(38.2)	(36.8)
(-) Sales Expenses	(11.3)	(14.4)	(38.7)	(41.3)
(-) Commissions paid	(6.7)	(13)	(23.3)	(27.2)
(-) Insurance and claims (+/-)	(4.5)	(3.8)	(12)	(16)
(-) ADA	2.5	1.5	4	(4.3)
(-) Income and Social Contribution Taxes ¹	(26.3)	(23.4)	(69.6)	(60.3)
(-) Cost of Capital	(10.7)	(12.6)	(40.5)	(36.4)
(=) Net Result	21.5	15.9	44.6	37.2
% Net Margin	22%	16%	16%	14%
50% Profit Sharing	10.7	8	22.3	18.6
Profit recognition by period	11.2	8	23.7	20.1

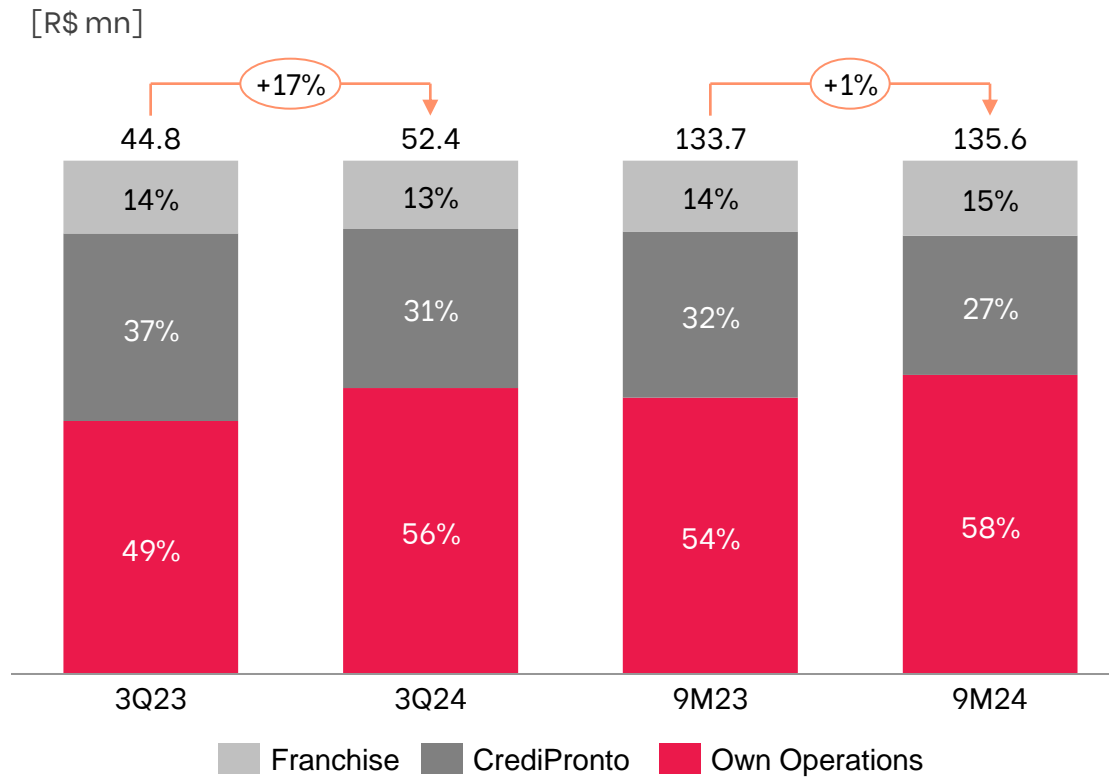
¹ Rate of 45% for Financial Institutions

CrediPronto Monthly Net Result Recognition [R\$ mn]



Net Revenue

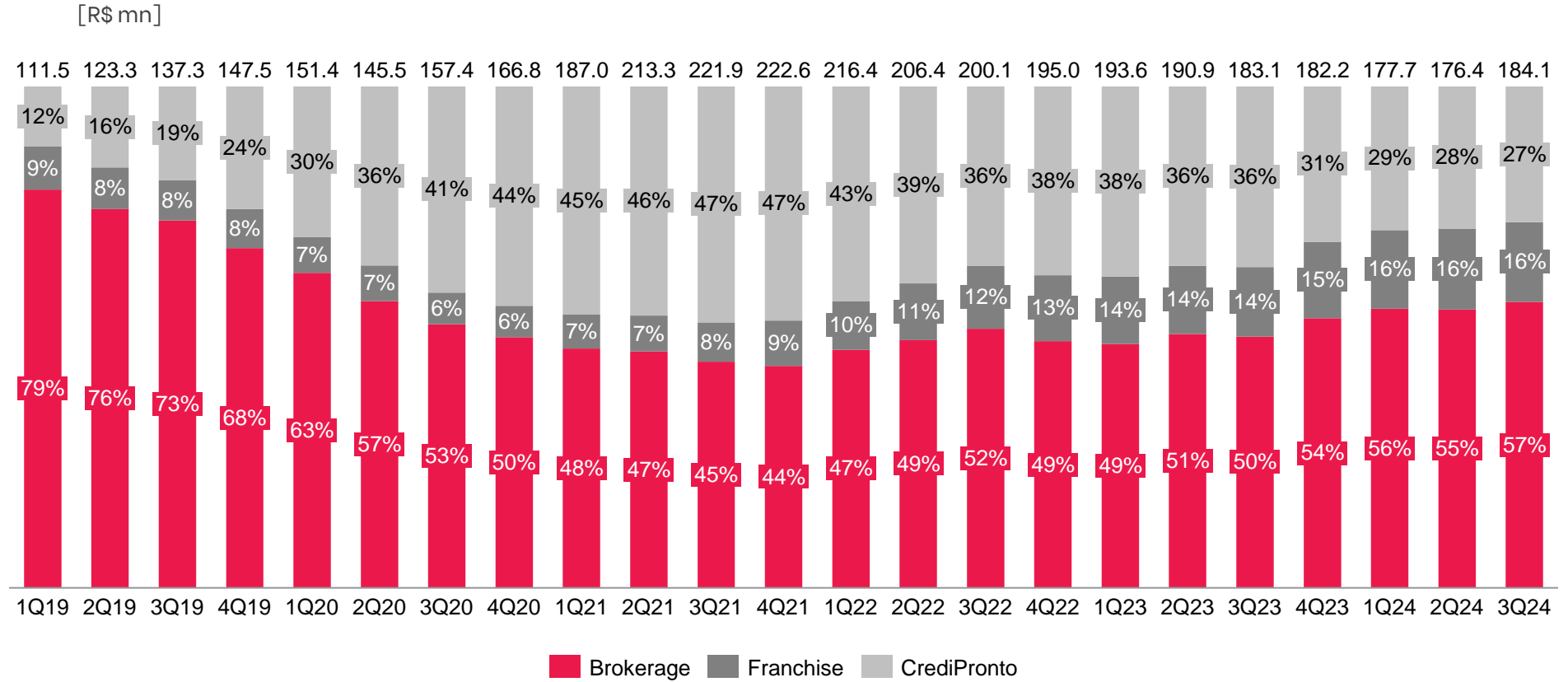
Lopes's net revenue totaled **R\$ 52.4 million** in 3Q24 and **R\$ 135.6 million** in 9M24



* Gross Revenue impacted by accounting standards of approx. R\$1.1 million. This value does not necessarily reflect the franchises' contractual agreements.

Net Revenue By Segment

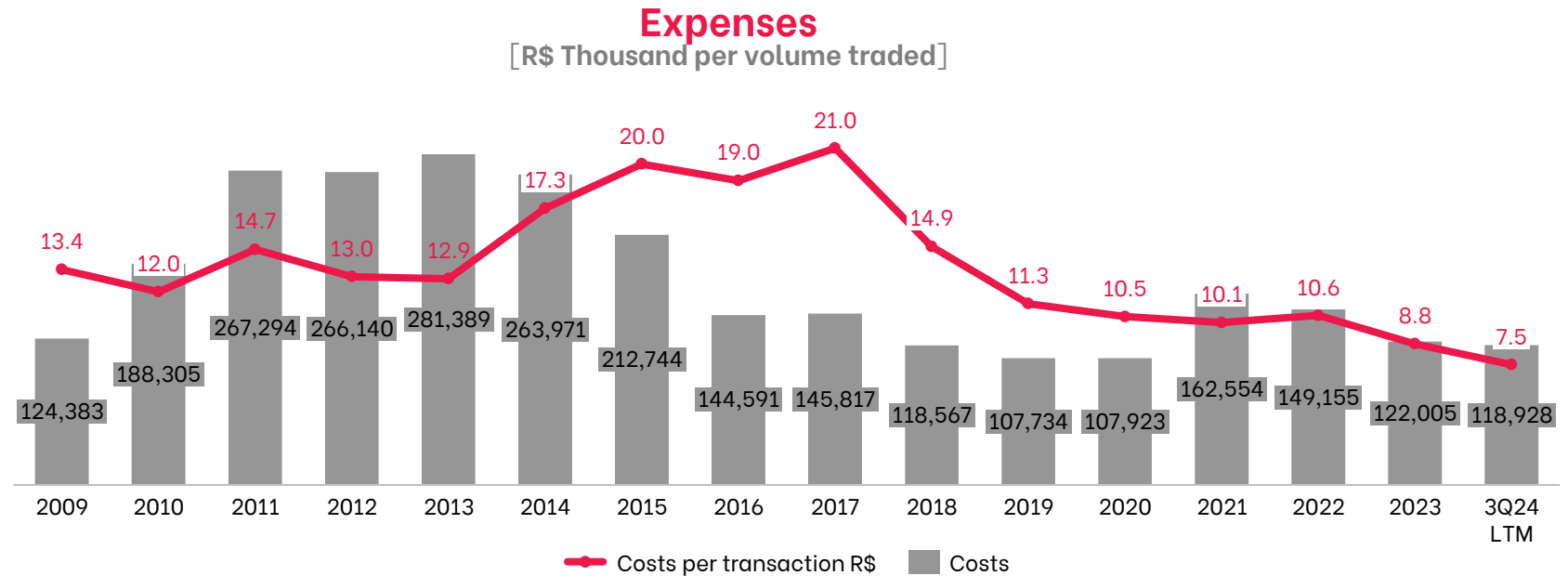
LTM Net Revenue shows the Franchise segment with 16% share among other revenues



Costs and Expenses

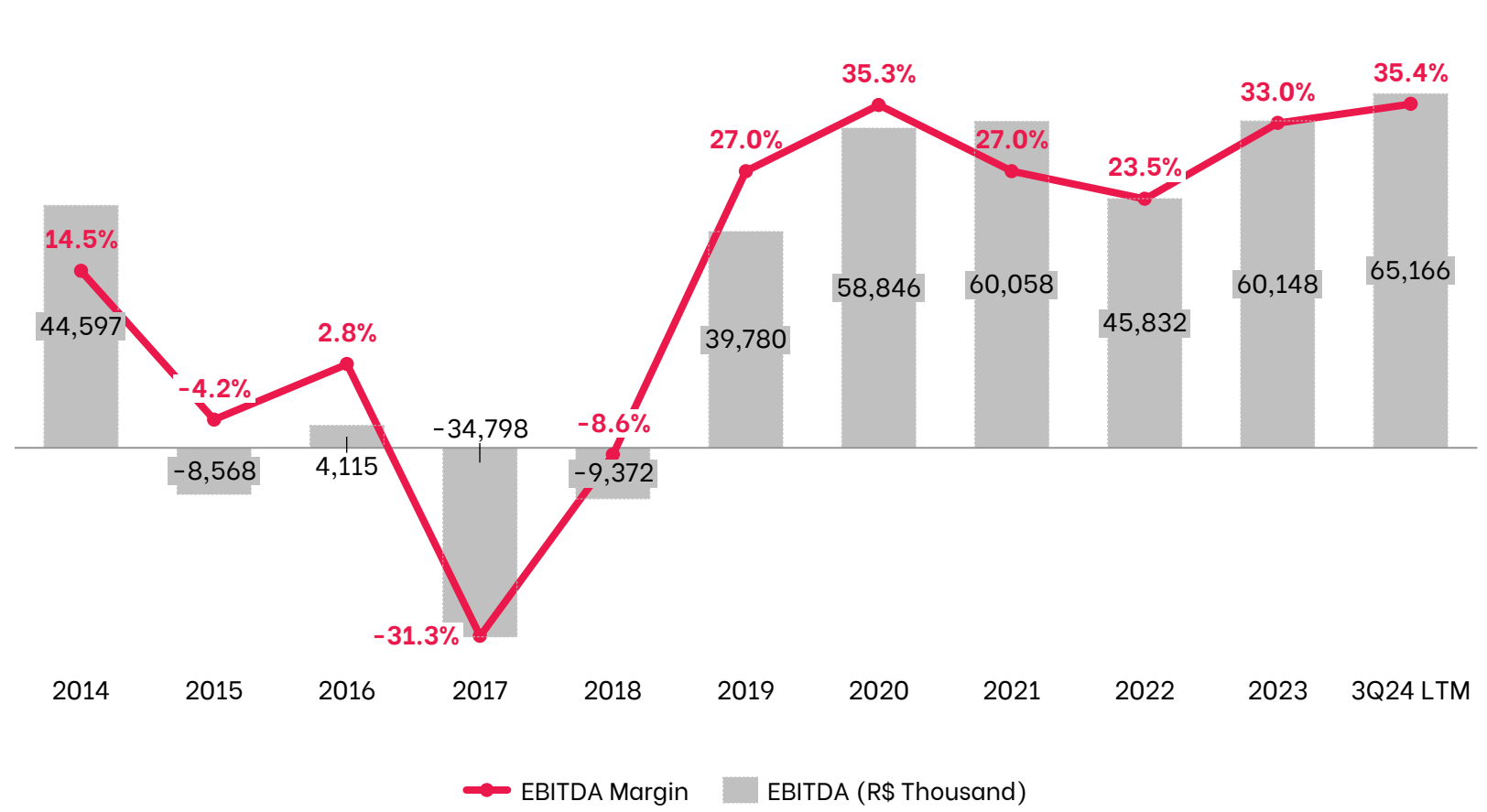
Continuous focus on controlling expenses

Costs by Segments (R\$ million)	3Q24	3Q23	3Q23 x 3Q24	9M24	9M23	9M24 x 9M23
Own Operations	17.915	17.368	3%	52.873	54.858	-4%
Franchises	3.809	2.393	59%	10.679	7.688	39%
CrediPronto	10.065	7.940	27%	20.108	24.192	-17%
TOTAL	31.790	27.701	15%	83.660	86.737	-4%



EBITDA & EBITDA Margin

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



Better
EBITDA margin
since 2014

IFRS Impacts

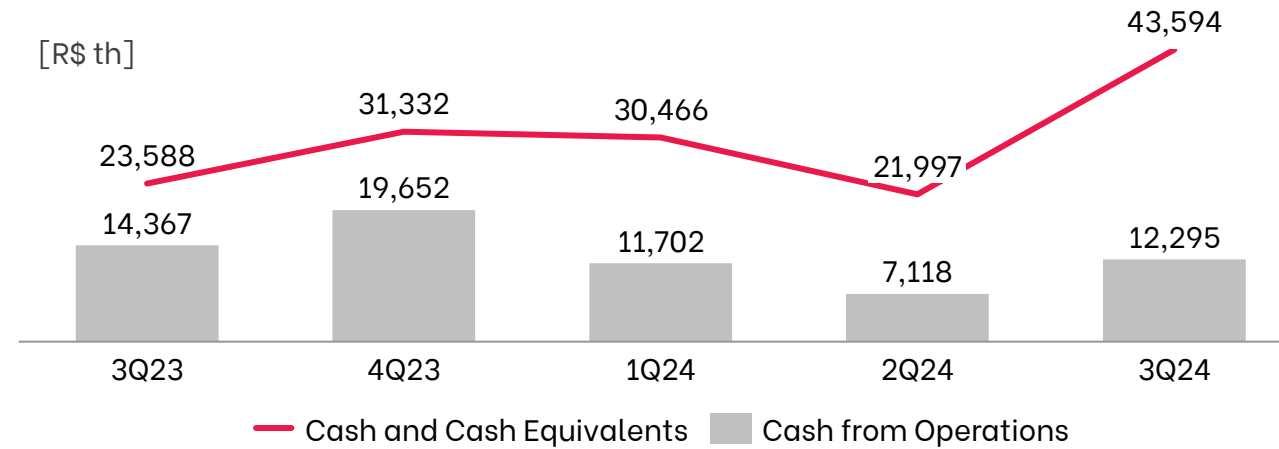
R\$ Thousand		3Q24			9M24		
Description	Before IFRS	IFRS Effects*	After IFRS	Before IFRS	IFRS Effects*	After IFRS	
Net Revenue	52,439	-	52,439	135,601	-	135,601	
Costs and Expenses	(31,790)	-	(31,790)	(83,660)	-	(83,660)	
Depreciation and Amortization	(4,299)	(543)	(4,842)	(12,810)	(1,628)	(14,438) (1)	
Financial Result	1,362	(6,808)	(5,446)	4,188	(5,677)	(1,489) (2)	
Operational Profit	17,712	(7,351)	10,361	43,319	(7,305)	36,014	
Income tax and social contribution	(2,831)	783	(2,048)	(9,043)	924	(8,119) (3)	
Net Income	14,881	(6,568)	8,313	34,276	(6,381)	27,895	
Non-controlling Shareholders	(3,914)	1,148	(2,766)	(13,119)	996	(12,123) (4)	
Net Income Controlling Shareholders	10,967	(5,420)	5,547	21,157	(5,385)	15,772	

- (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]	2Q24	3Q24	Variation
Cash and Cash Equivalents (BoP)	30,466	21,997	-28%
From Operations	7,118	12,295	73%
From Investment Activities	(3,253)	14,963	560%
From Financing Activities	(12,334)	(5,661)	54%
Cash and Cash Equivalents (EoP)	21,997	43,594	98% ↑
Financial Investments (FI)	39,285	21,473	-45%
Cash and Cash Equivalents After FI	61,282	65,067	6% ↑

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

Thank you

LPSBrasil

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