

A photograph of two women standing outdoors against a clear blue sky with a hint of sunset. The woman on the left has dark hair and is wearing a light-colored, long-sleeved button-down blouse and a matching skirt. She is looking slightly upwards and to the right. The woman on the right has long blonde hair and is wearing a light-colored, off-the-shoulder, long-sleeved blouse. She is smiling and looking towards the camera. The overall mood is bright and positive.

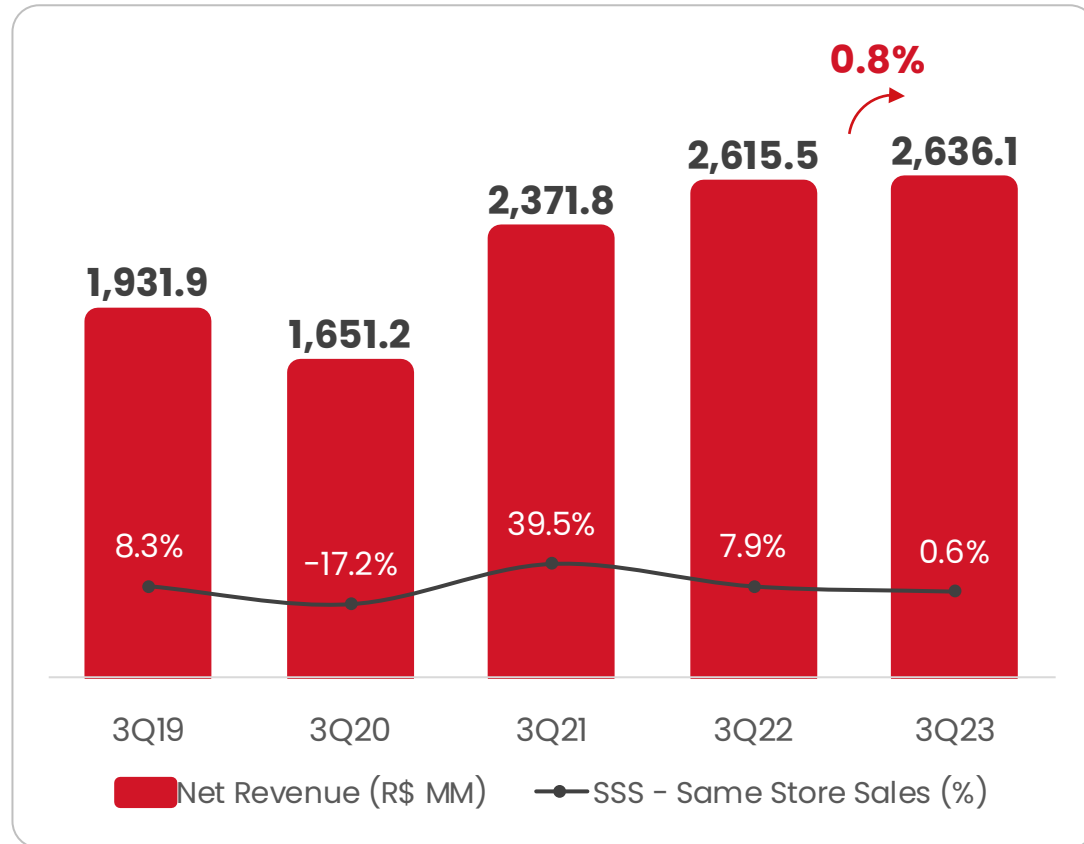
3Q23 RESULTS

LOJAS RENNER S.A.



AMIGADO youcom realize ASHUA repassa

Net revenue from retailing: slight growth vs 3Q22, with increased sale of pieces since September



NET REVENUE
FROM RETAILING
RENNER BRAZIL

2.0%
VERSUS 3Q22

- Macro context
- Strong comparative base
- Renner Brazil SSS 1.5%
- Improvement in price perception
- Camicado: B&M SSS +9%

Digital GMV: growth with a continuous improvement in profitability and service levels

Online penetration

15.3%

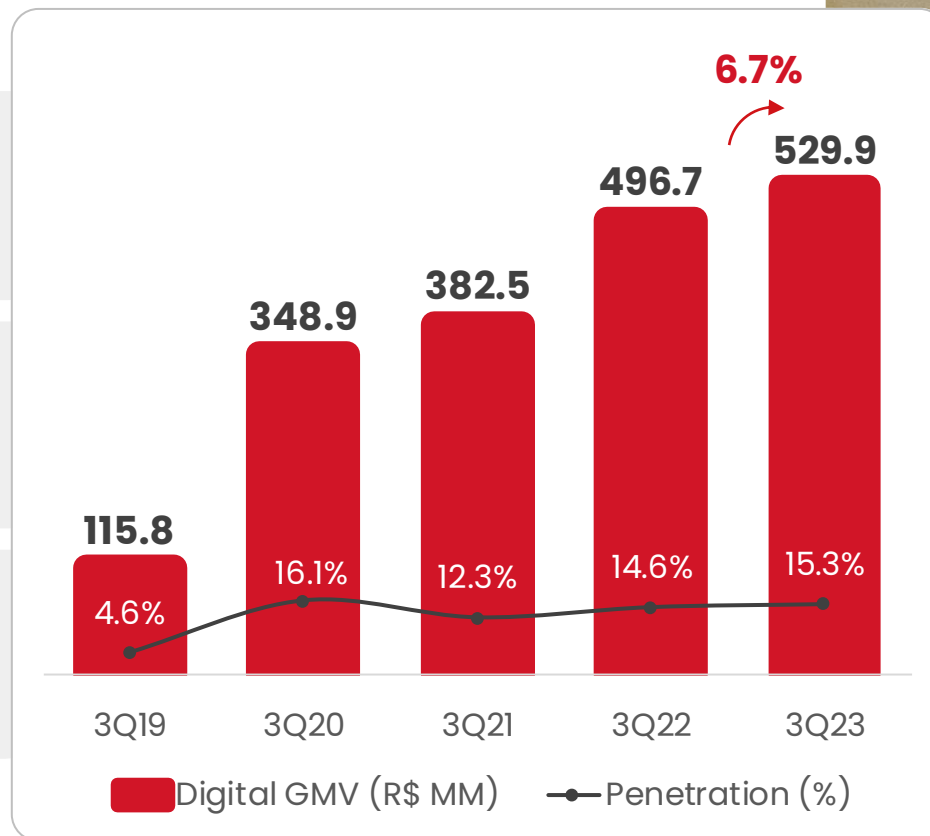
Better level of service

+1.0p.p.

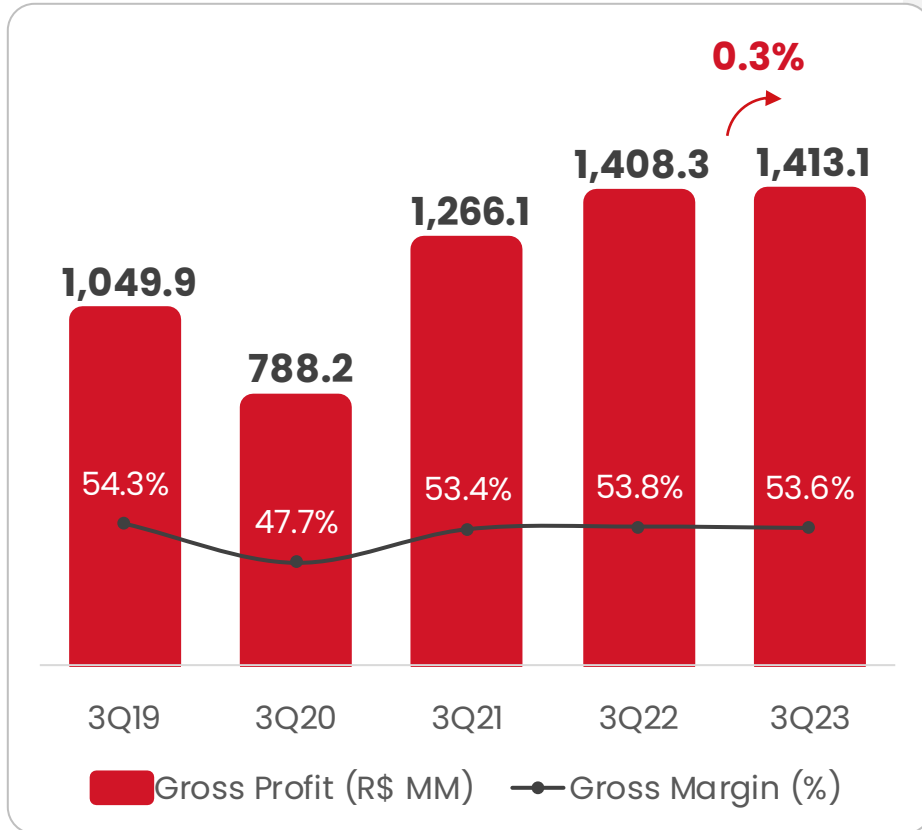
In deliveries within D+2

Expenses/NOR

-6.6p.p.



Gross Margin: stable with healthy levels of markdowns and balanced inventory



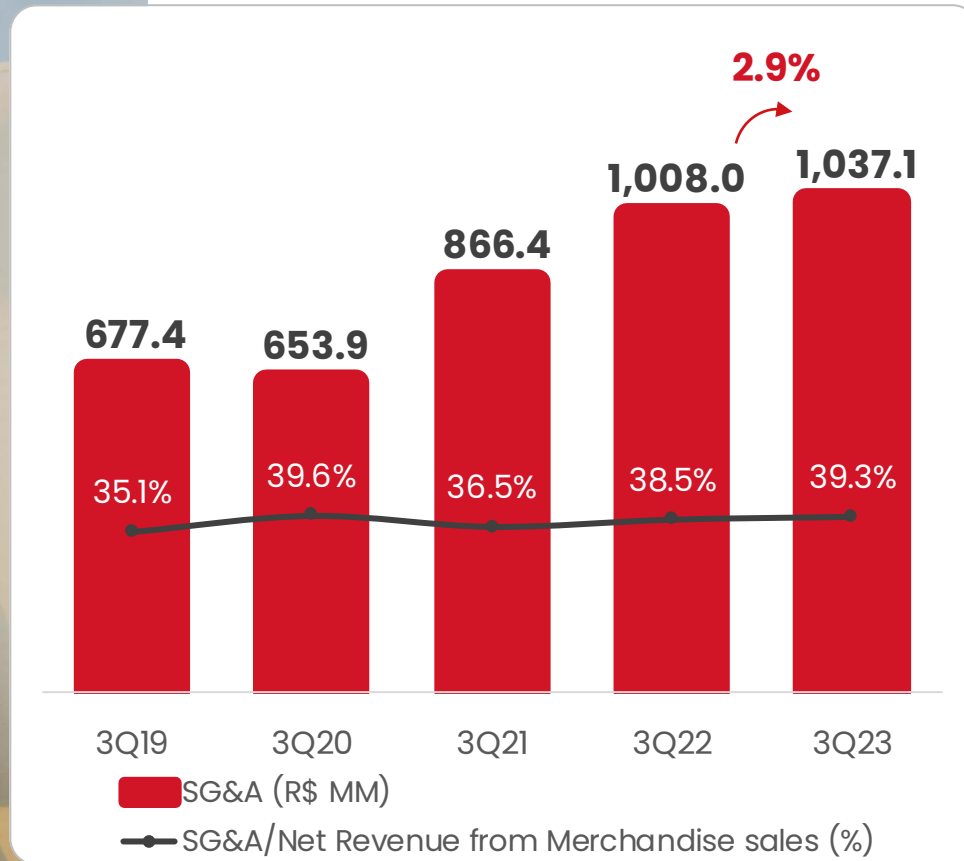
GROSS MARGIN

-0.2p.p.
VERSUS 3Q22

- +0.3p.p. on a comparable bases (DIFAL impact of 0.5p.p.)
- Markdowns in line with historical average
- Adequate inventory for the transition to the high-summer collection
- Entry margin of new items in line with track record



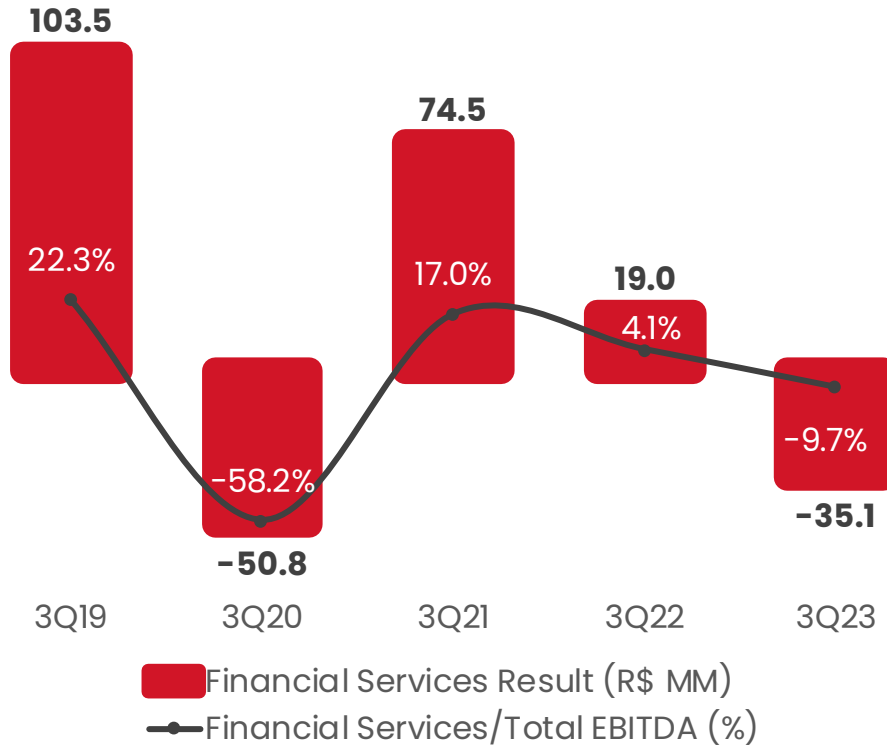
SG&A: stability, ex additional DC SP expenditures in the quarter



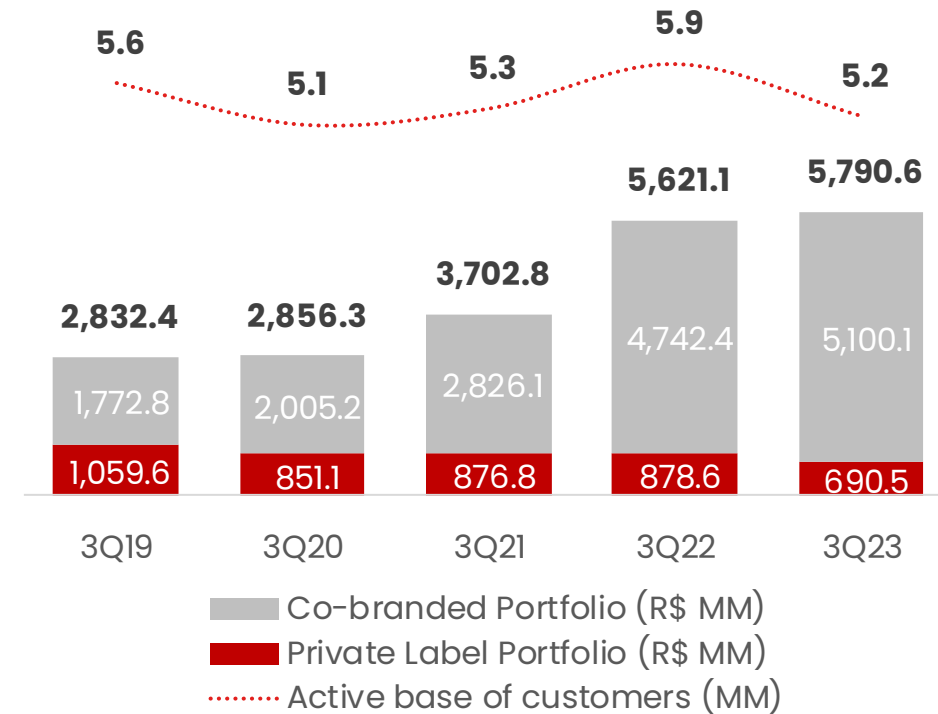
- Lower sales volume
- Additional DC expenses of R\$ 27 MM
- Decrease of 4% in G&A ex additional for DC
- Continuation of evolution in digital expenses/Digital NOR
- Operation leverage in September

Financial Services: performance still under pressure although positive in September and October

Financial services result

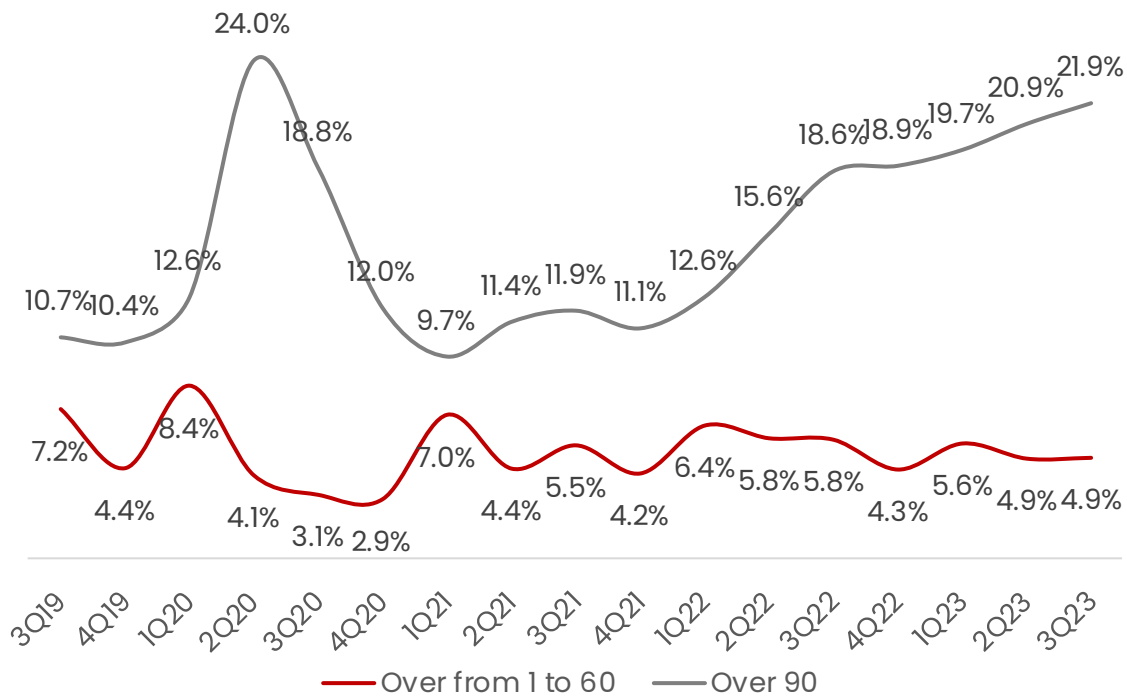


Portfolio balance and customer base

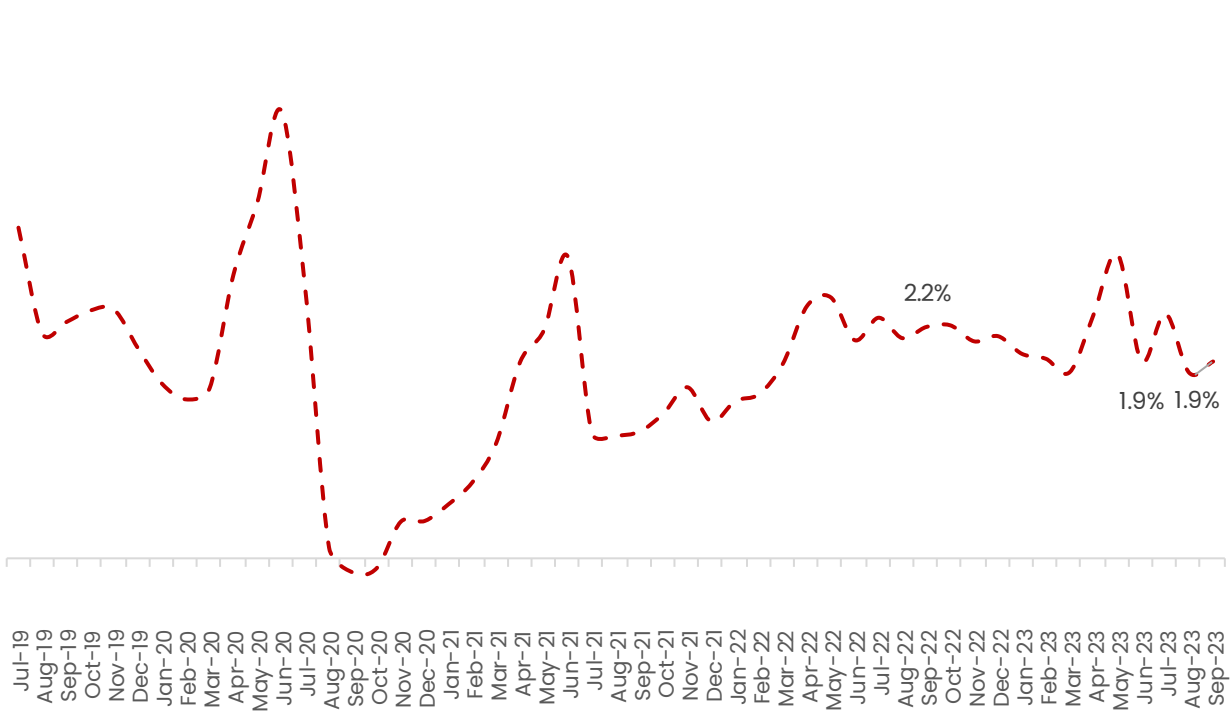


Nominal **NPL formation** with a reduction vs 3Q22 and 2Q23

% overdues by category: portfolio up to 360 days

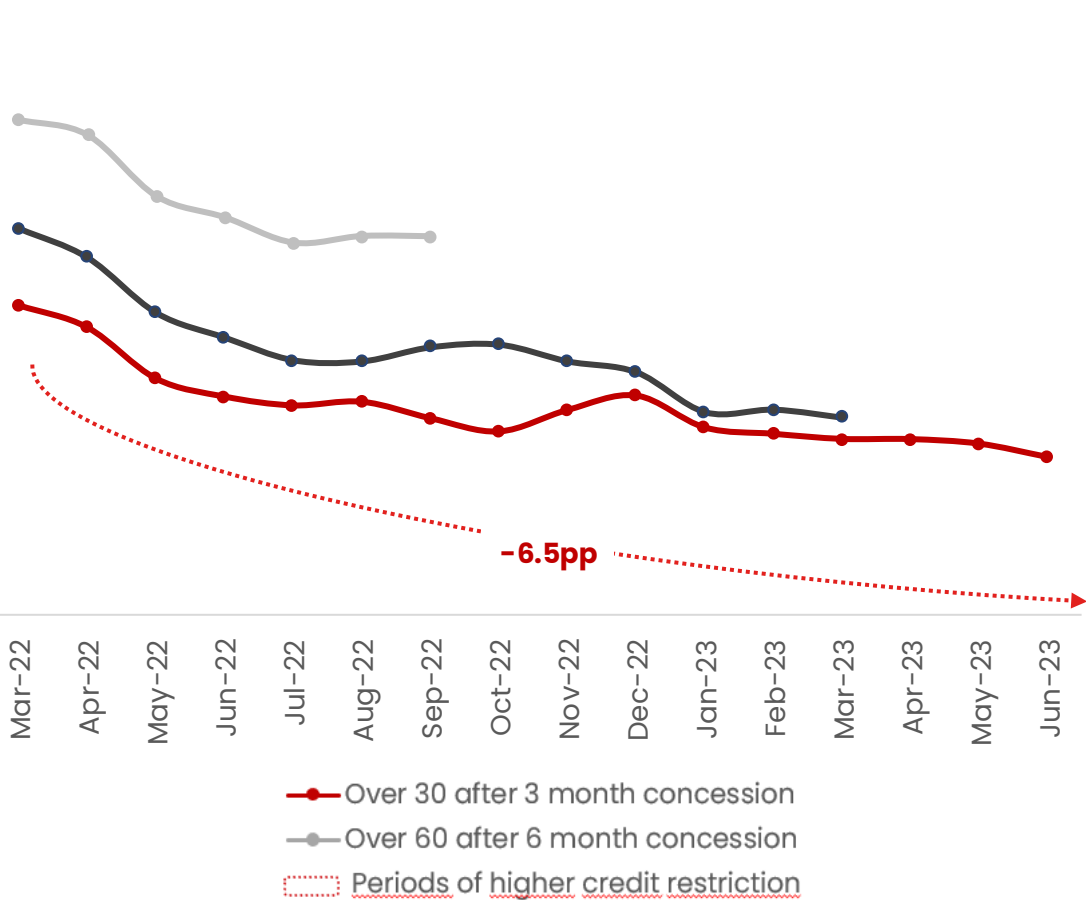


Monthly NPL 90 formation over portfolio (%)

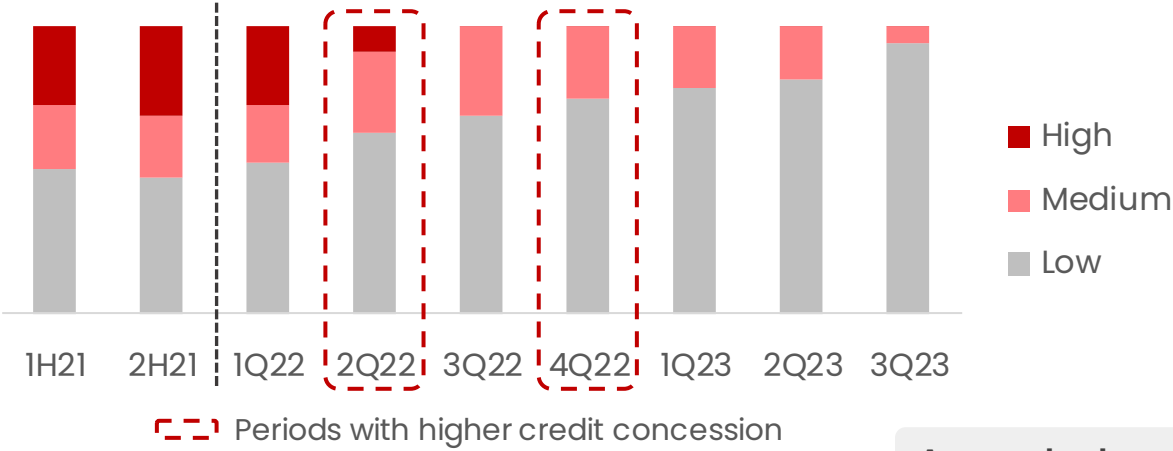


And the **new cohorts** have continued to show **better behavior**

Delinquency of cohorts

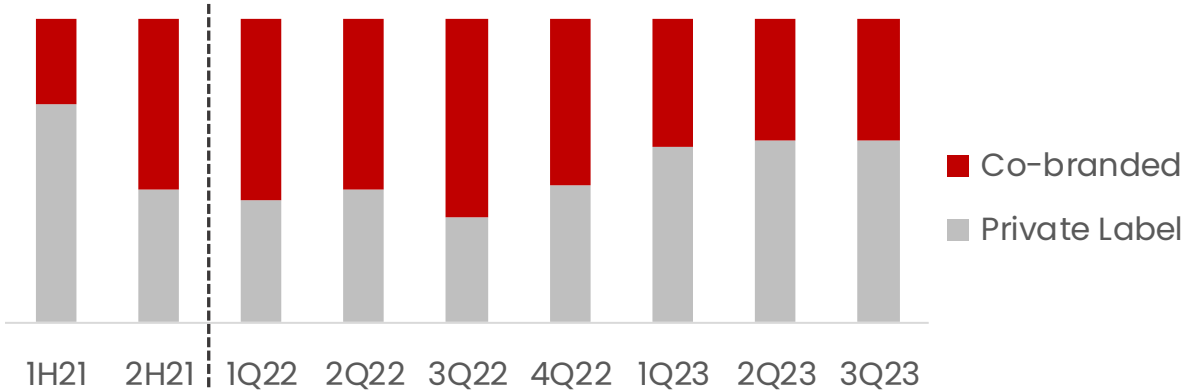


Approval by risk profile



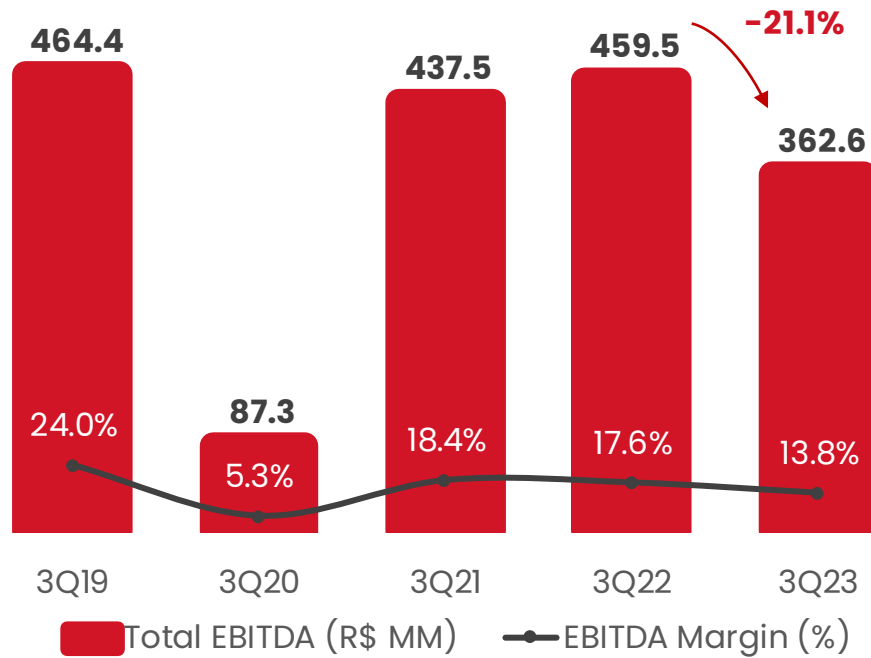
Approval volume
3Q23 vs 3Q22: **-39%**

Approvals by Product

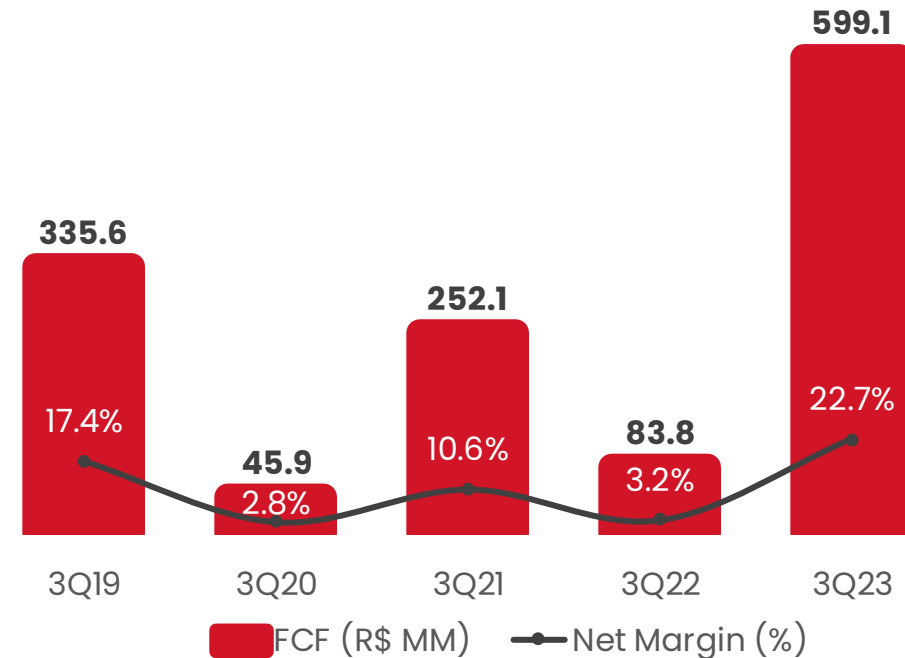


Total adjusted EBITDA and Free Cash Flow

Total adjusted EBITDA



Free Cash Flow



- Financial services under pressure and a non-recurring comparative bases
- Additional DC costs (R\$ 27MM)
- Non-comparability of Other Operational Costs (R\$ 24MM)

Questions and Answers

For live questions via **audio**, **raise your hand** to join the line.

On being announced, a **request to activate your microphone** will appear on the screen, upon which you should activate your microphone to ask the questions.

Please note that all questions should be **made at one time**.

Or should you prefer, **write your question** directly in the **Q&A** icon to be found on the lower part of the screen.



Legal Notice

The statements contained in this document relate to the prospects for the business, estimates for operating and financial results, and those related to growth prospects of Lojas Renner S.A. are merely projections and, as such, are based exclusively on the expectations of the Company's management with respect to the future of the business. Such forward-looking statements depend substantially on changes in market conditions, the performance of the Brazilian economy, the sector and the international markets and are therefore subject to change without prior notice.

All variations and totals as well as roundings presented herein are calculated on the basis of numbers in thousands of Reais.