

3Q22 RESULTS

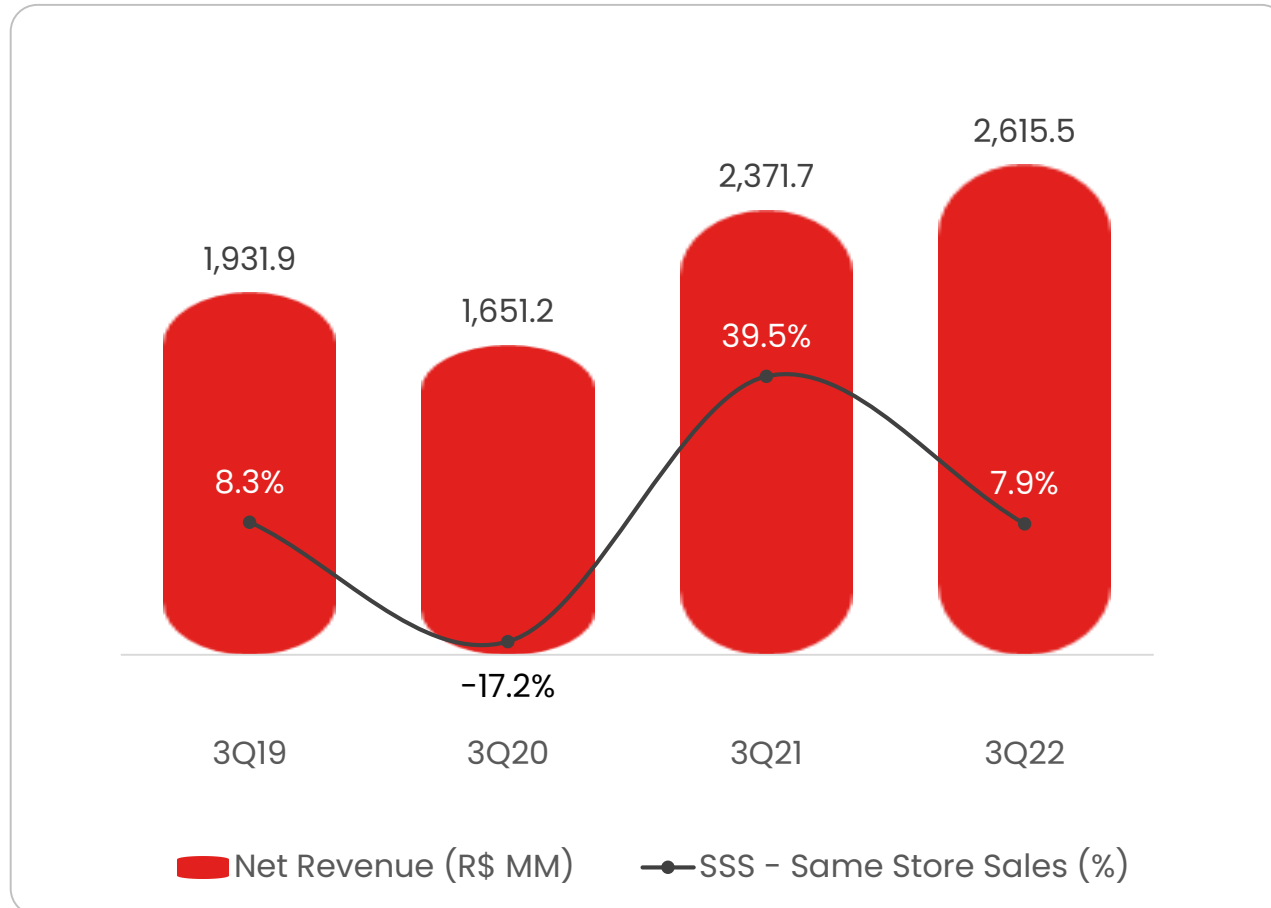
LOJAS RENNER S.A.

 RENNER

CAMICADO youcom realize repassa



Net revenue from retailing with consistent growth vs 2019 and 2021 and consecutive gain in market share

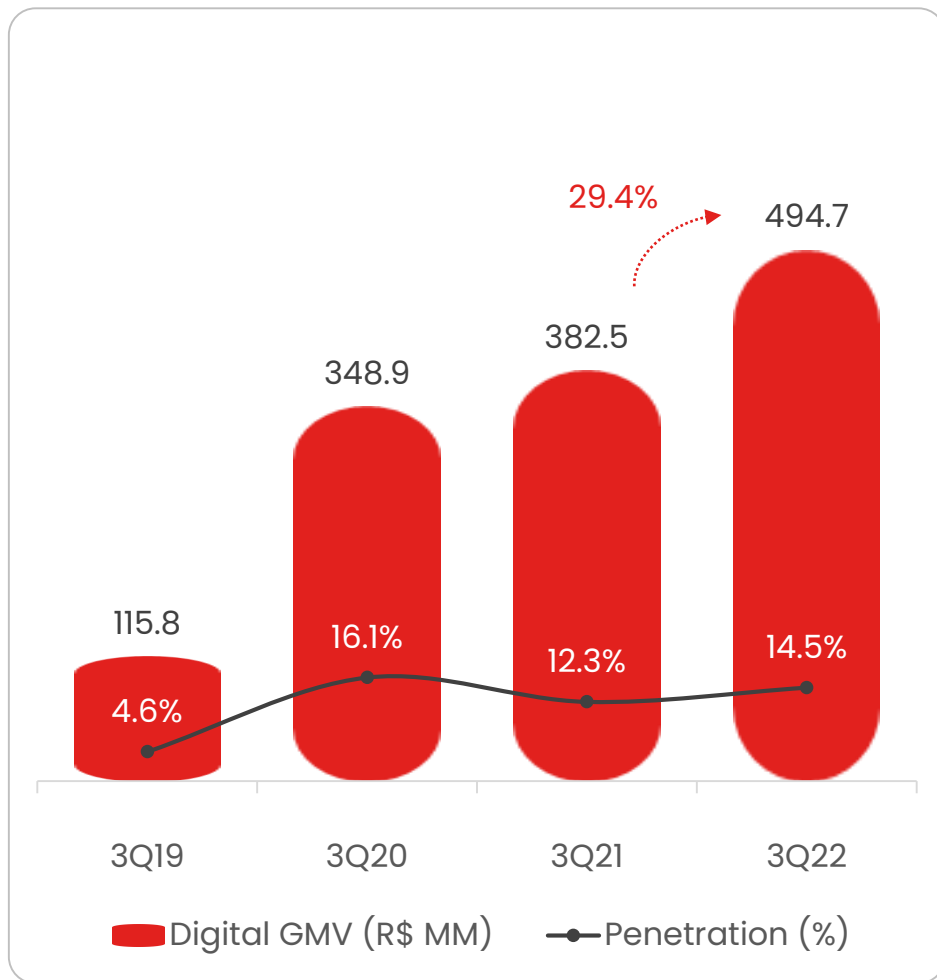


+10.3%
versus 3Q21

+35.4%
versus 3Q19

- Consecutive gain in market share
- Consistent growth despite anticipation of winter in 2Q and cooler temperatures in 3Q
- Efficiency gains as a result of Omni initiatives (technology, data and execution)

Digital GMV: consistent growth, with new channels gaining relevance

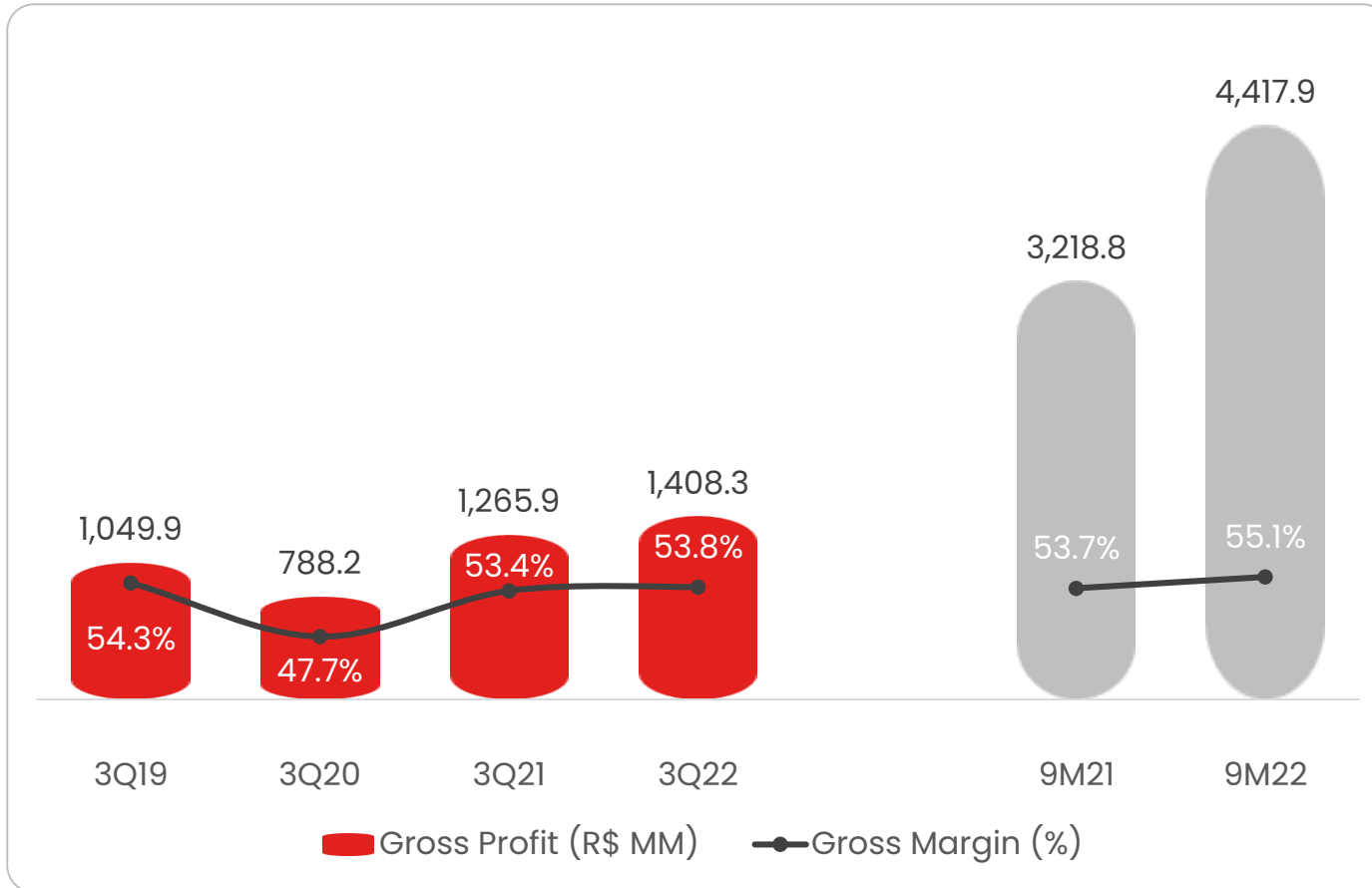


Marketplace
represents 9.8% of the
Digital GMV

Renner: 337 Sellers
Camicado: 466 sellers



Gross Margin at similar levels to 2019 with **Markdowns** at their historical lowest

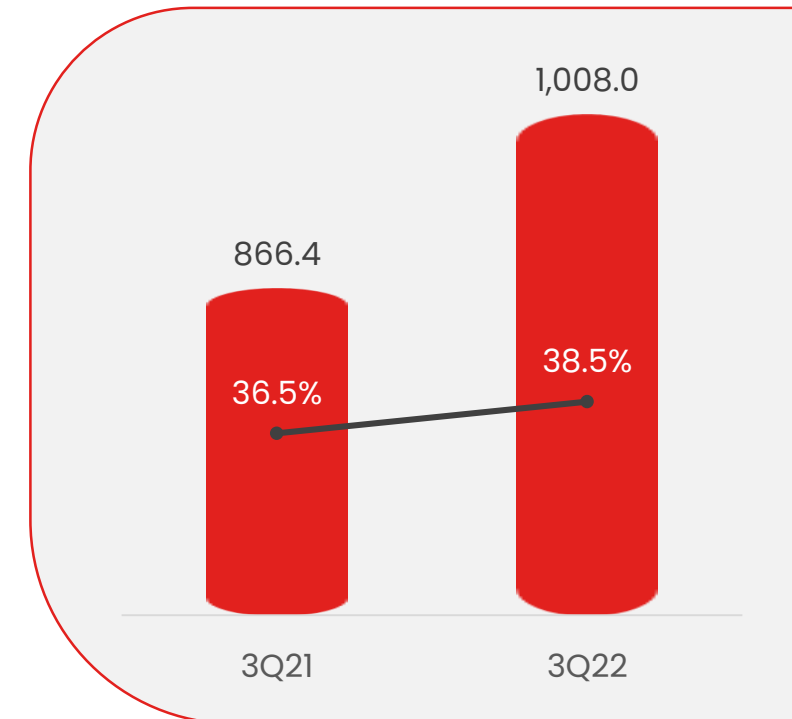
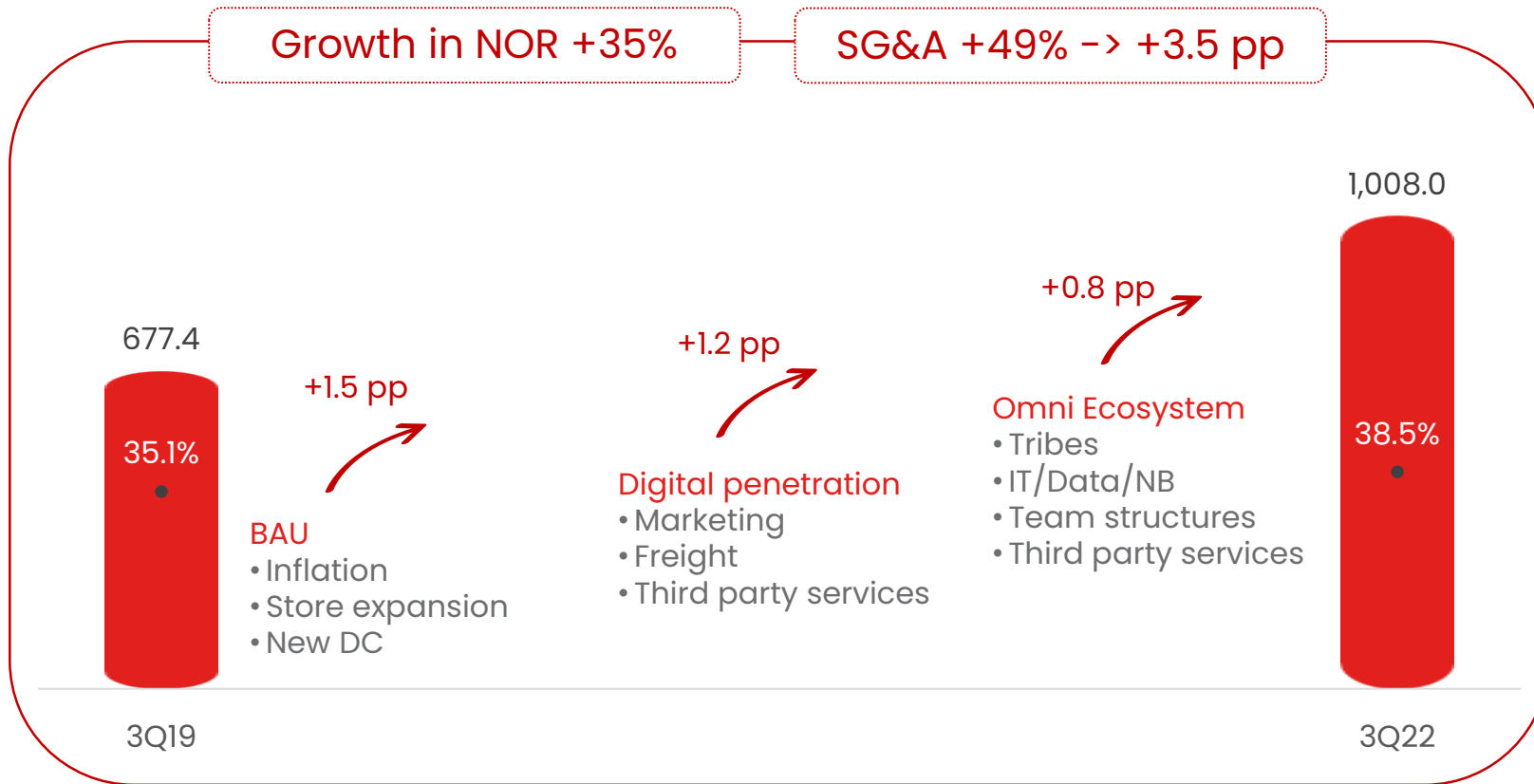


+0.4 pp
in Margin
versus 3Q21

-0.5 pp
in Margin
versus 3Q19

- Continuing low markdown levels
- Lower share of spring-summer items pressured gross margin

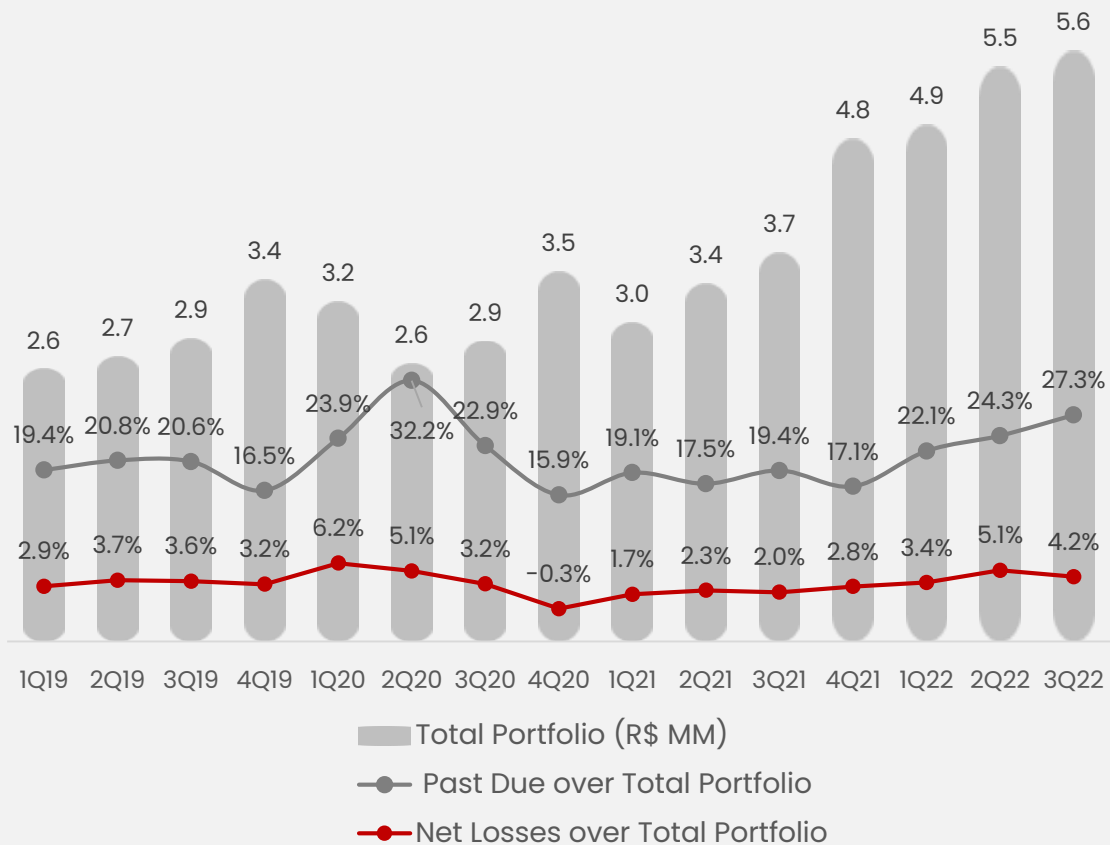
SG&A Operating Expenses: similar performance to that of the last few quarters with sequential gains in productivity



SG&A post-IFRS 16
 % of NOR

Increase in delinquency levels, reflecting the macroeconomic scenario of greater levels of household debt and reduced portfolio oxygenation

Total portfolio x past due x losses

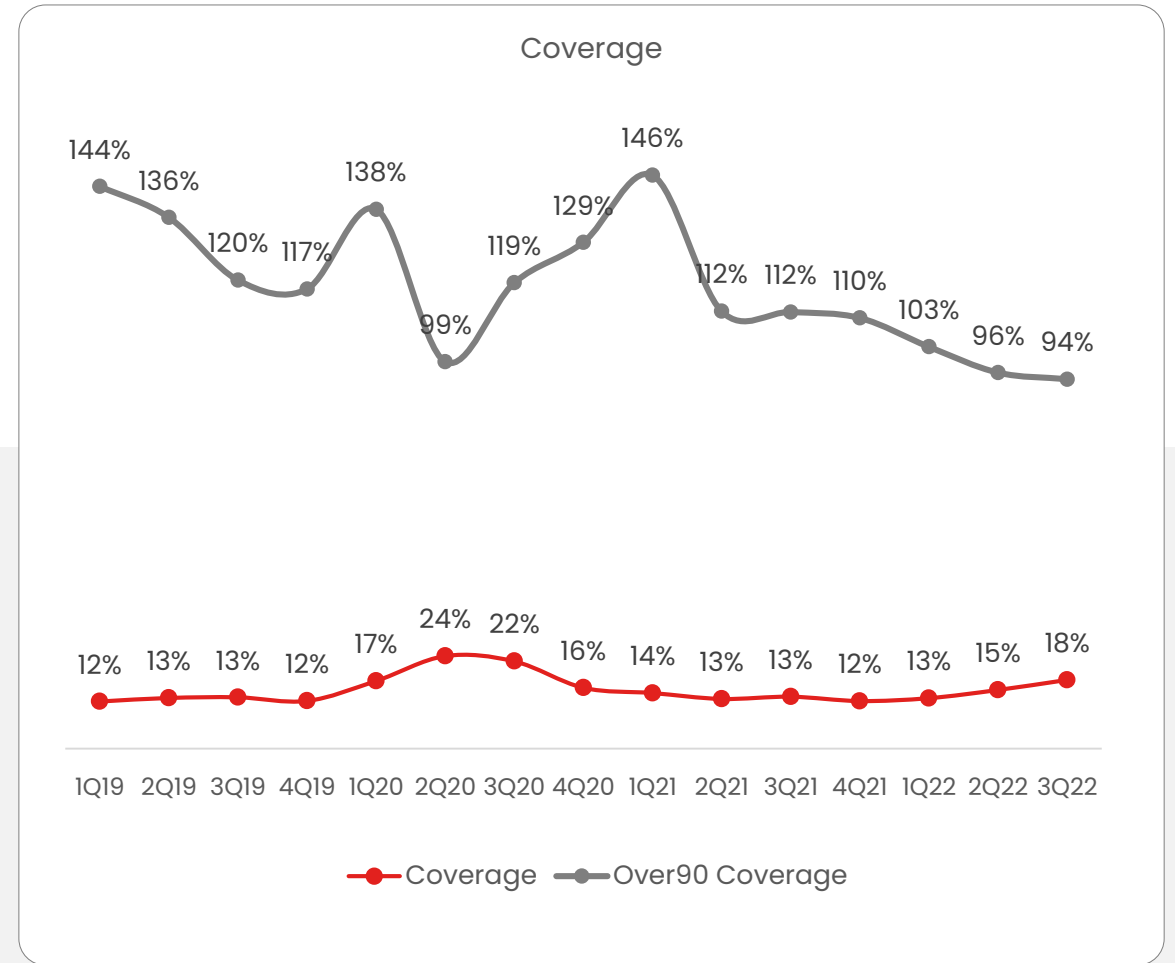
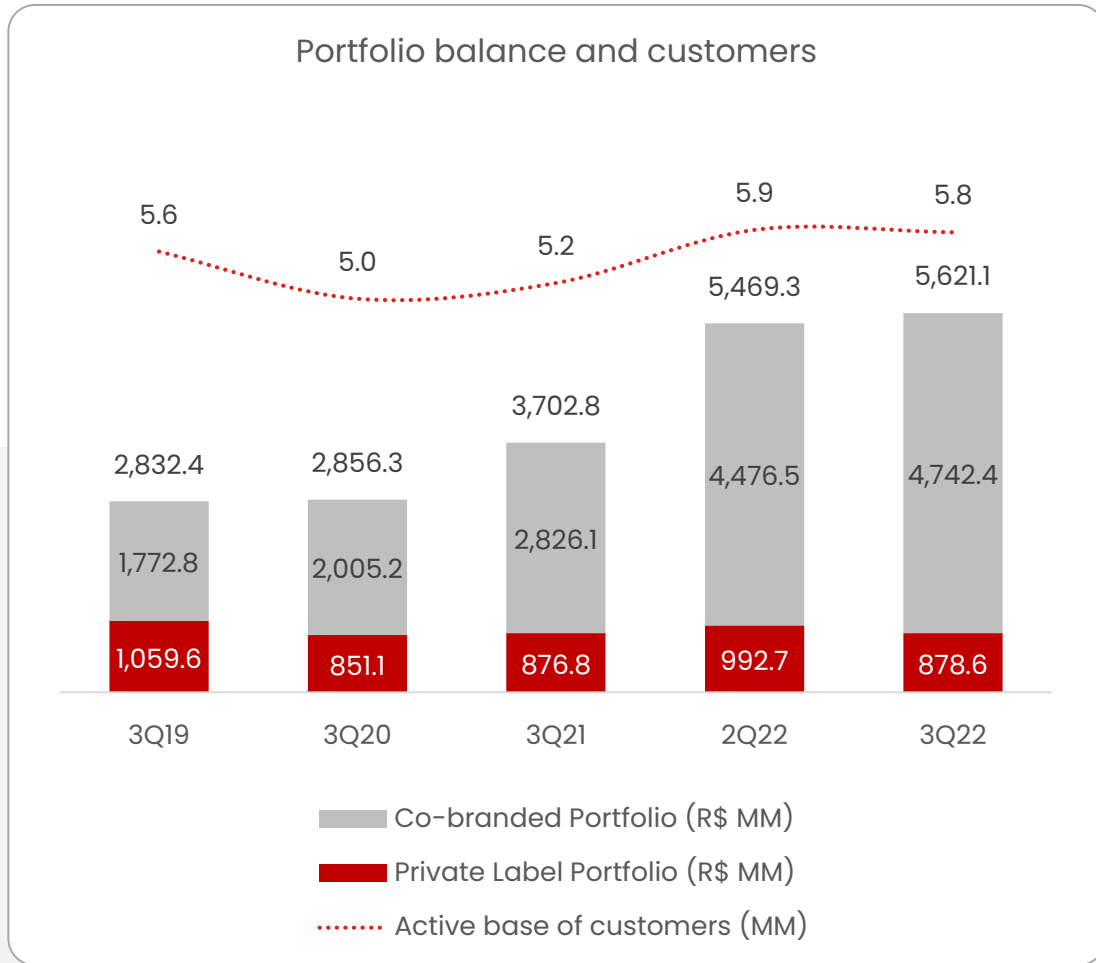


% past due by ranges

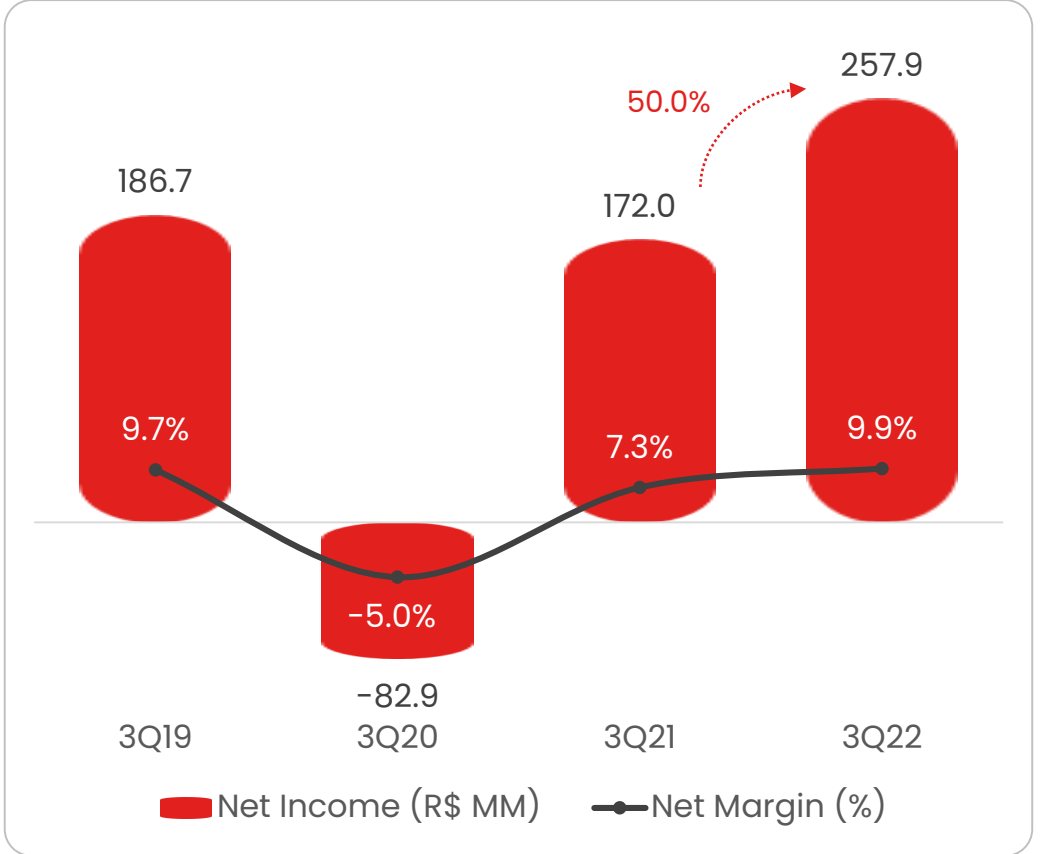
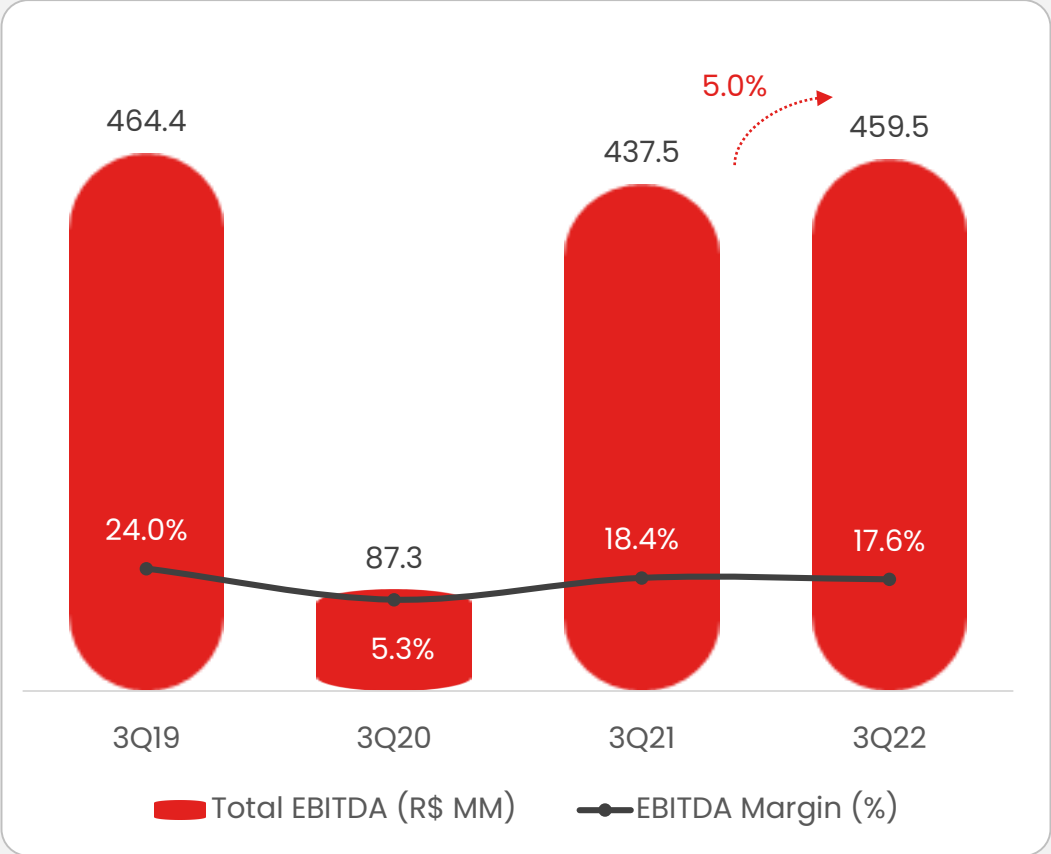
Portfolio until 360 days



Lower portfolio growth, reflecting stability in the client base vs 2Q22
 Total portfolio coverage reaches ~18%



Total Adjusted EBITDA higher than 3Q21 and **Net Income** 38% higher than pre-pandemic level (2019)



And so, we move ahead into the fourth quarter! Aware of the external challenges but confident in our capacity to continue enchanting customers and increasing market share

● **Retail Sales**

Despite the colder temperatures in October, we believe that 4Q22 growth will be similar to 3Q22 vs 2019

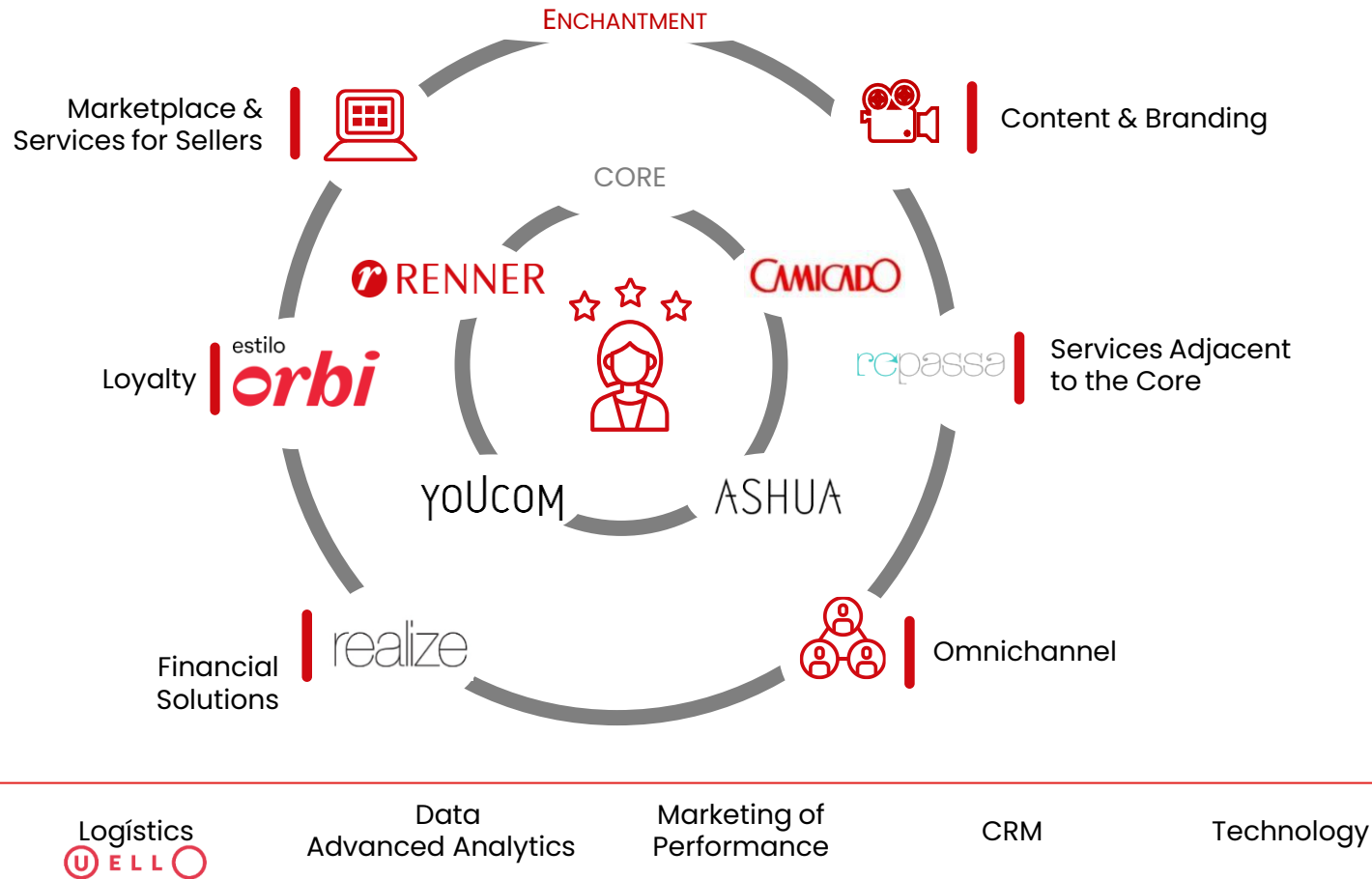
● **2023 and the next few years**

Preparation for growth over the upcoming years ramping up gains in profitability

● **Total EBITDA***

Similar to 2019 levels

We continue developing our **fashion and lifestyle ecosystem**

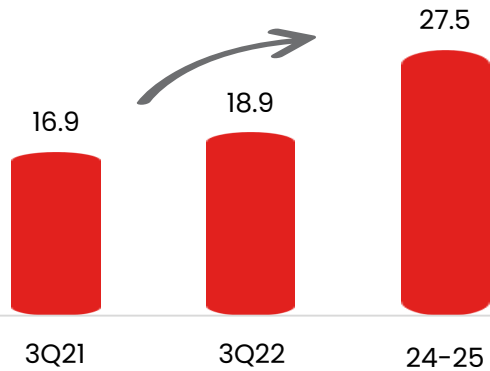


3Q22 Highlights

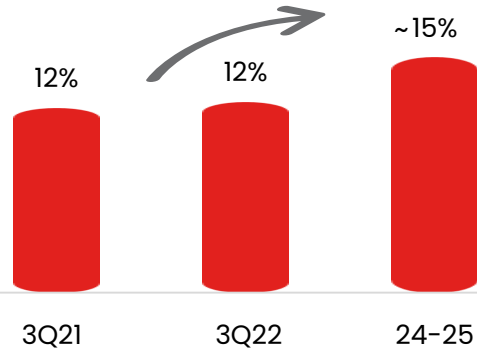
- **Rollout** of 12 stores, 10 in new municipalities
- **Checkout:** expansion of self checkouts, this equipment now totaling 111
- Launch of **Estilo Orbi Loyalty Program** and the **Orbi Bank** financial digital platform
 - Progress in **tests of automation technologies** and **integration between** the systems at the new DC
- Brazilian fashion retailer with the **largest number of followers on Instagram** in August
- Continuous advances in **level of service**

We have made great progress in the development of the **Ecosystem**, and there is still much more to come...

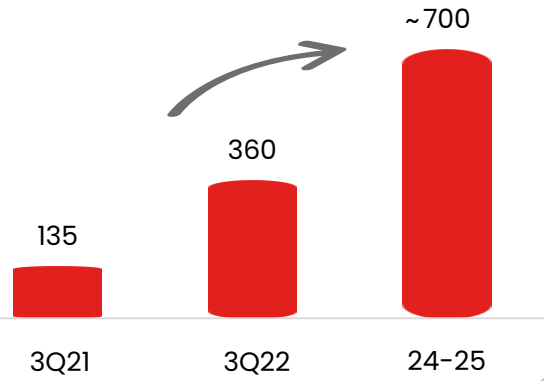
Ecosystem Active Customers



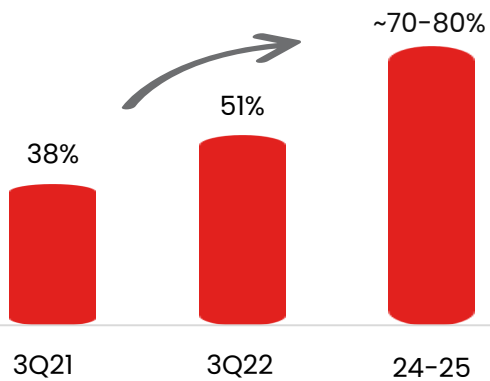
Omni customer base



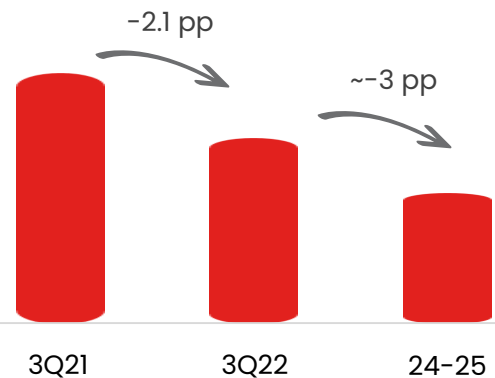
Digital Assortment



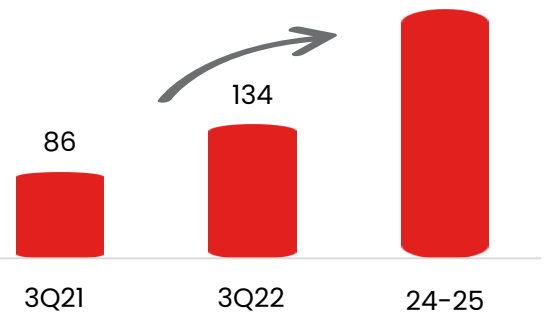
D+2 Deliveries



CAC / Retail Revenues



% Service Revenues at Realize





Question 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.



Raise Hand

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



Q&A

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All variations presented herein are calculated on the basis of numbers in thousands of Reais as well as those numbers which have been rounded.