

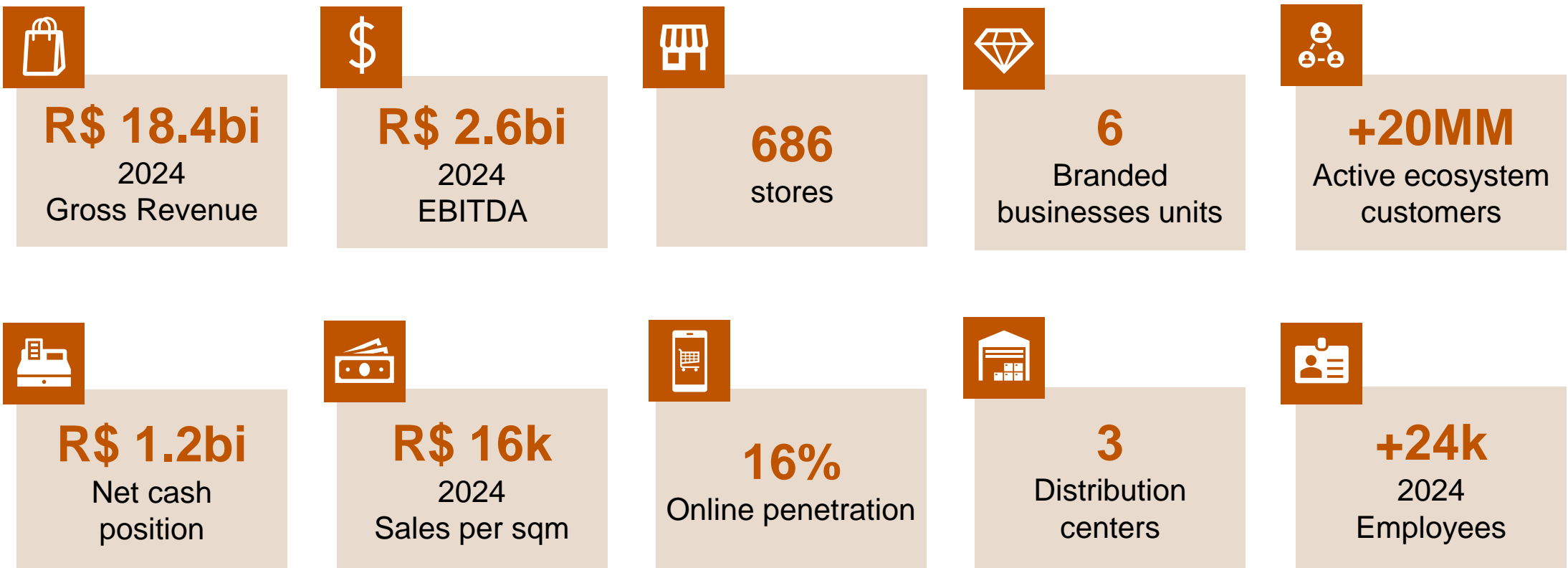


Investor Presentation

LOJAS RENNER S.A.

RENNER CMICADO youcom realize ASHUA repassa

Lojas Renner at a glance



Notes
Data as of March 2025, unless otherwise specified.
Ecosystem active customers in the last 12 months
Revenues: including retail and financial services total gross revenues

Leveraging **competitive advantages** while **evolving** our **business model** for consistent value creation

- Long-standing **market leadership** with a solid track record for consistently delivering **growth and profitability**
- Fashion at our core, **enchancing customers** with **segmented lifestyle concepts**, supported by **strong talent & culture**
- Significant **growth opportunities** ahead consolidating an expanding, underserved, fragmented and informal market
- Evolving our business model to be digital, **fully omni, data and productivity-driven**, with financial services as an enabler
- Leveraging our **long-term supplier relationship advantages**
- **Generate value through a sustainable agenda**, component of Dow Jones Sustainability, CDP and MSCI ESG indexes



Leading apparel retailer in Brazil with a compelling value proposition

#1

APPAREL RETAILER
in Brazil
~10% market share

#1

APPAREL BRAND
in Brazil*

*Interbrands ranking

VALUE PROPOSITION

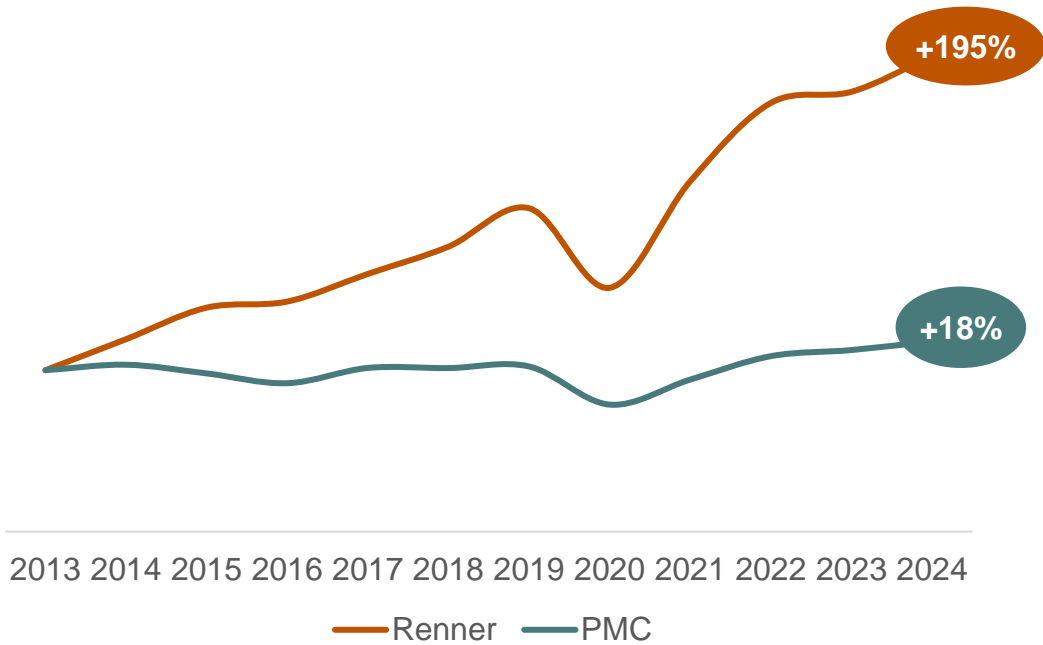
Enchanting our customers as the lifestyle and fashion go-to retailer



Strong value creation track record through growth and profitability

LOJAS RENNER

VS
MONTHLY RETAIL INDEX¹ FOR APPAREL AND
FOOTWEAR
(BRAZIL)

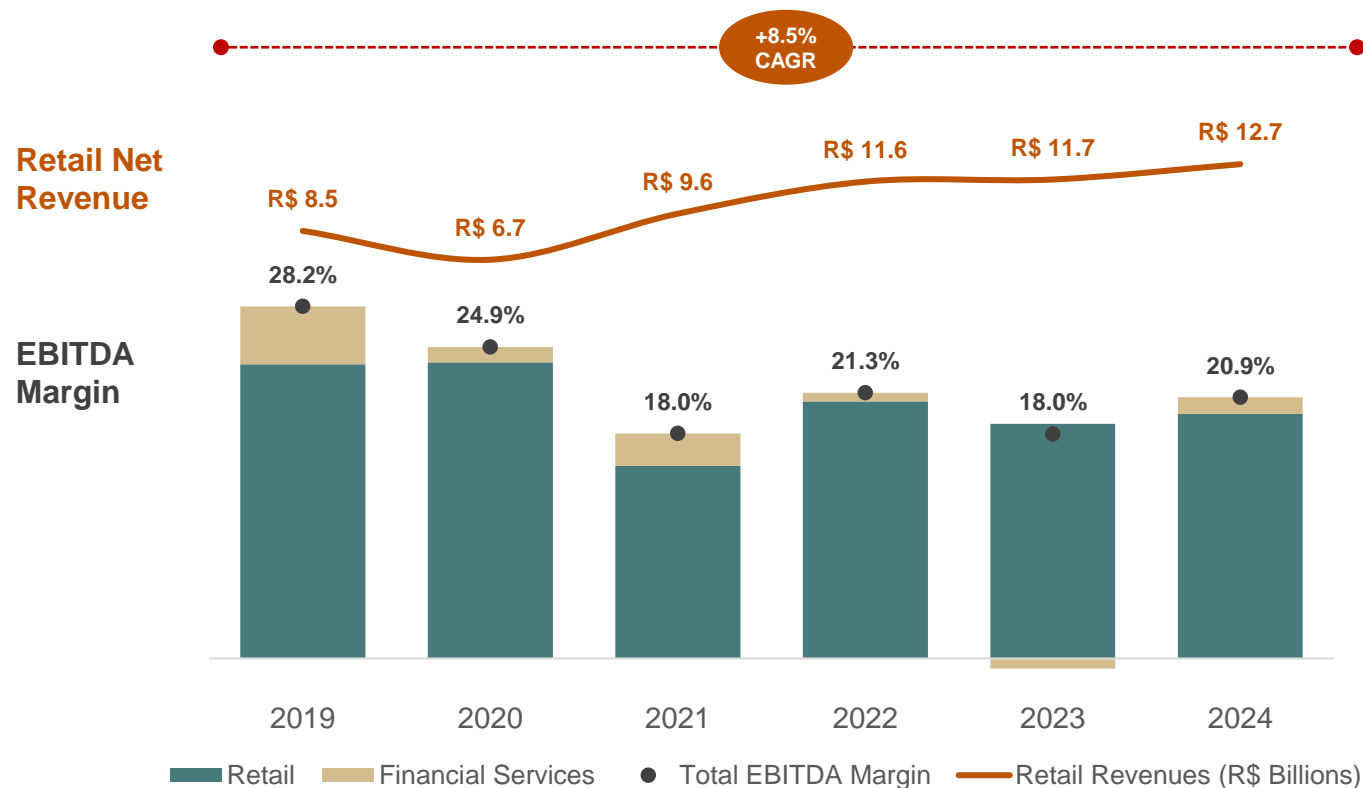


¹PMC: Monthly Retailing Index for Apparel

2014 - 2024

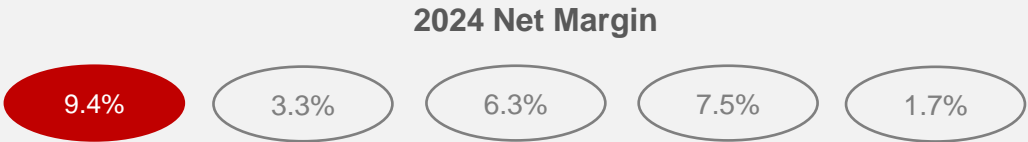
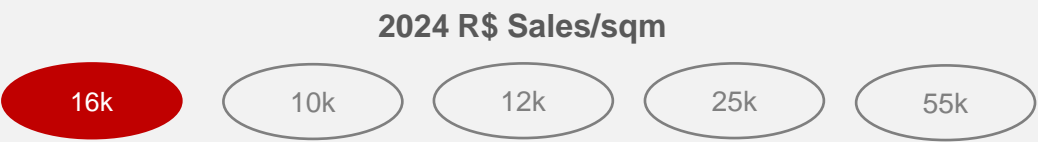
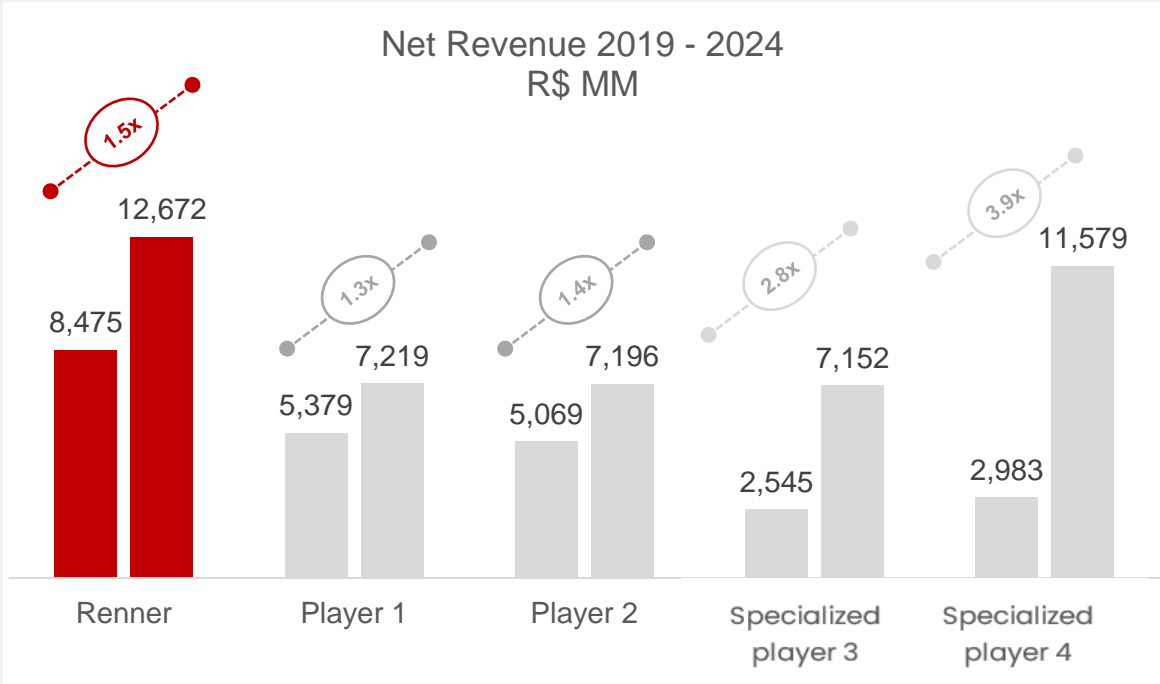
Net Revenue	11% CAGR
Retail Gross Profit	11% CAGR
Net Income	10% CAGR
ROIC	17% average

Regaining growth and profitability momentum following post pandemic macro and competitive headwinds



- Regaining **competitiveness** enabled by **fine-tuning our fashion & price pyramid securing a proper** value proposition appropriate for our target consumer
- Recovery at Realize following the Brazilian **subprime crisis**, that led to high delinquency and negative returns

Renner is the **undisputed fashion leader** in its category, leading in sales, profitability and **sales per square meter**







Leadership based on **enchanted consumer culture** executed through a **lifestyle-segmented approach** to collection design and store layout

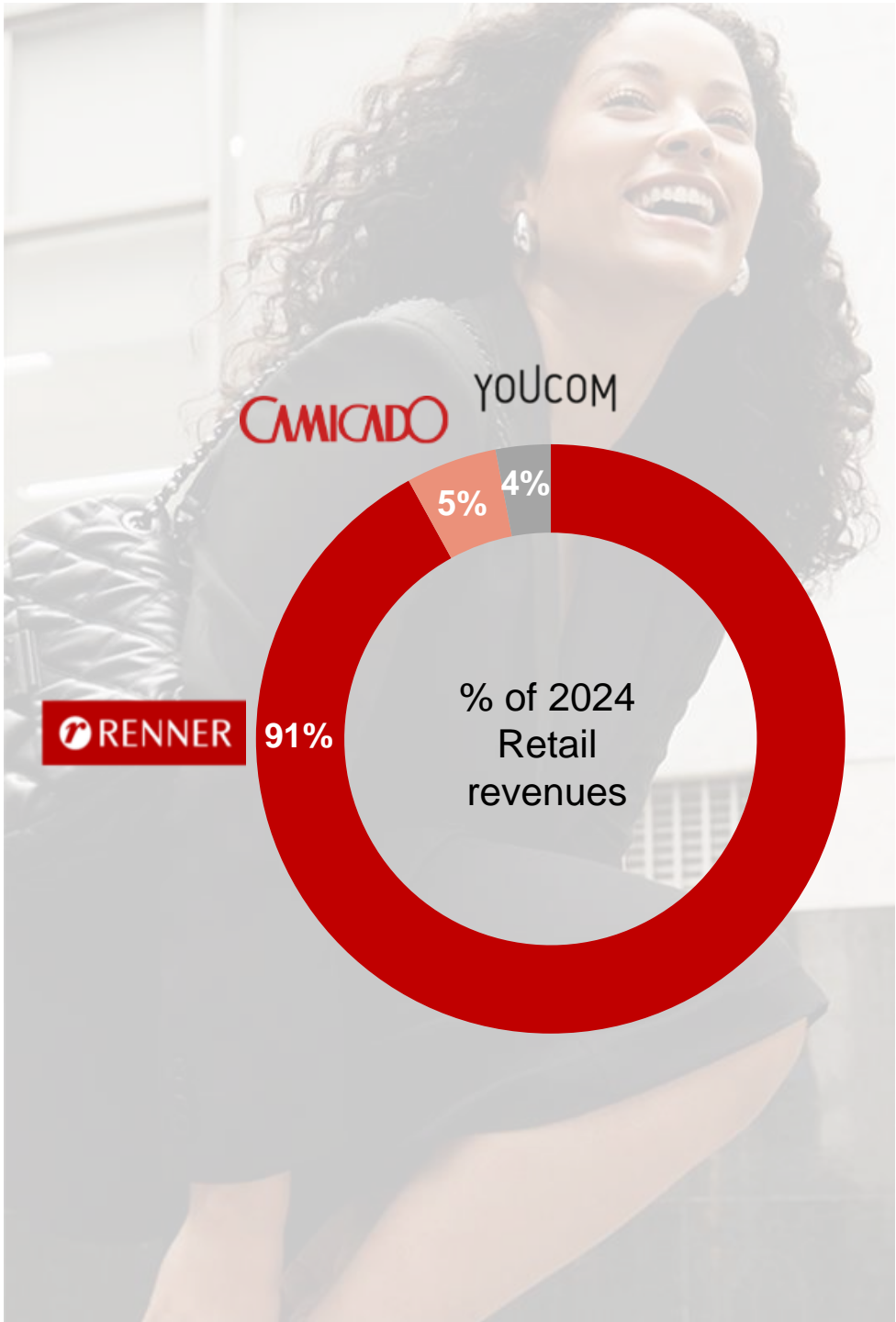
- **Lifestyle-segmented collections:** we design collections tailored to distinct lifestyle segments, ensuring each one meets specific consumer needs and preferences
- **Consumer-centric design:** we use consumer insights and feedback to create trend-driven practical collections
- **Store organization:** our stores are organized into different segments, with each area reflecting the essence of the corresponding lifestyle
- **Optimized shopping experience:** we prioritize convenience with clear layouts, easy navigation, and technology to enhance the shopping experience



Enchanting customers through four differentiated concepts

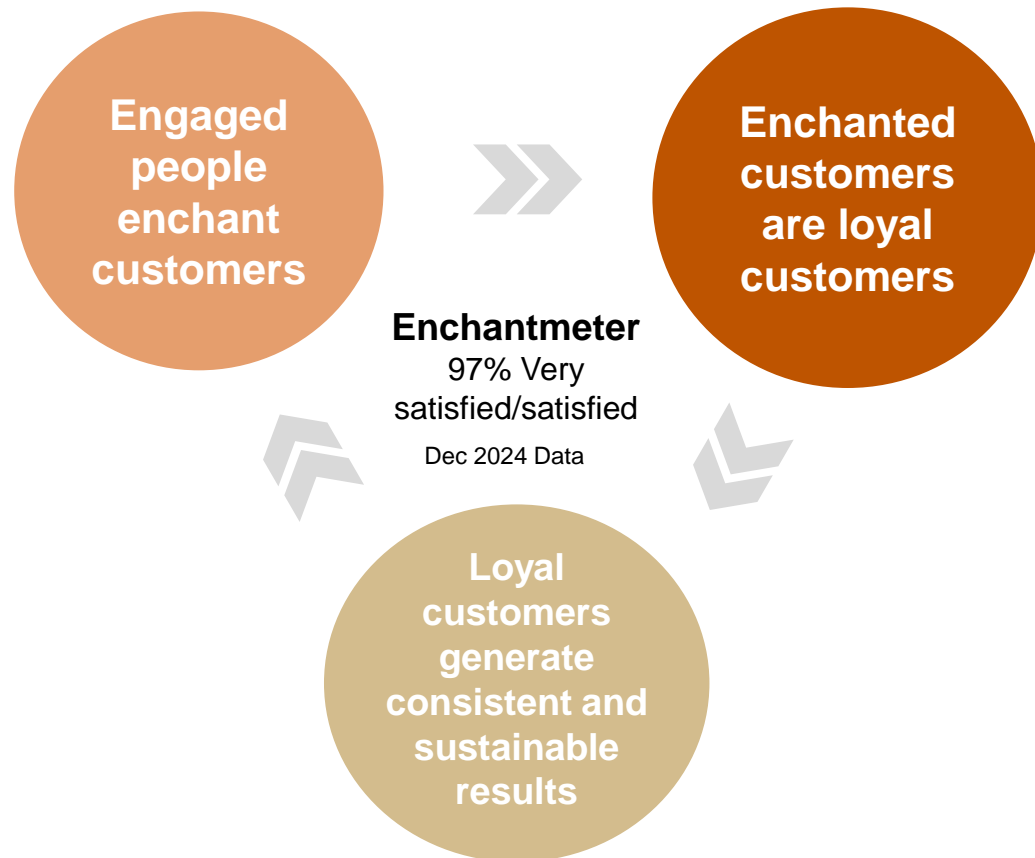
		Customer Segment	# of stores	Started/ acquired
	Largest fashion retailer in Brazil Presence in UY and AR	A-, B and C+	430	1965
	Leader in home and décor in Brazil	A-, B and C+	102	2011
	Specialized in young lifestyle	A-, B and C+	135	2013
	Specialized in curve & plus size	A-, B and C+	19	2016

*Presented in Renner’s income statement



A **strong culture** with **engaged** and **loyal talent** is key for enchantment and a significant **Renner differentiator**

Our enchantment virtuous cycle



High performance ranking in employee engagement since 2011

90%
2024 engagement score
(+3pp vs 2023)

Our employees:

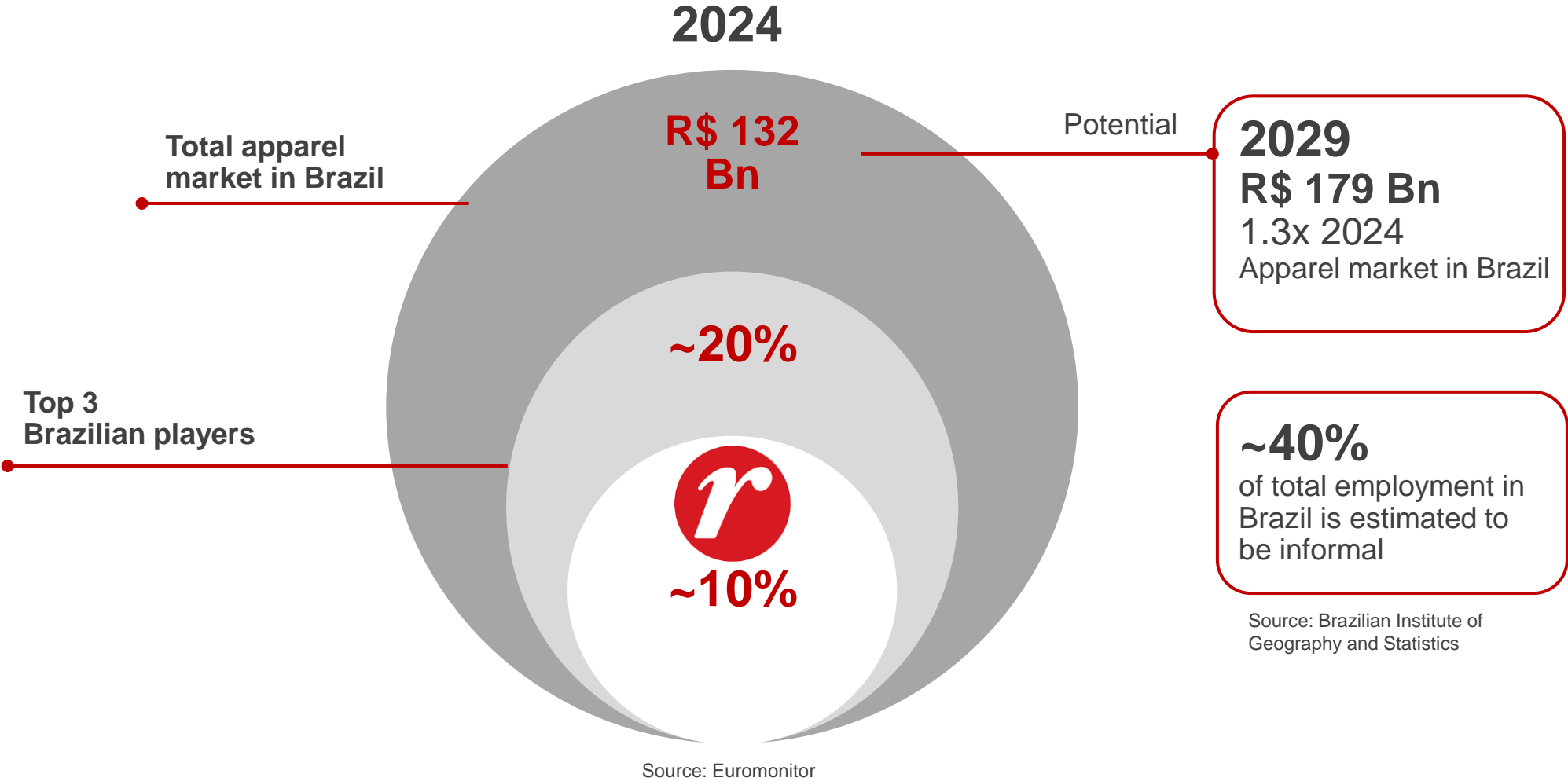
Speak well
Recommend the company to a friend

Ownership mindset
Motivated to contribute beyond what is expected

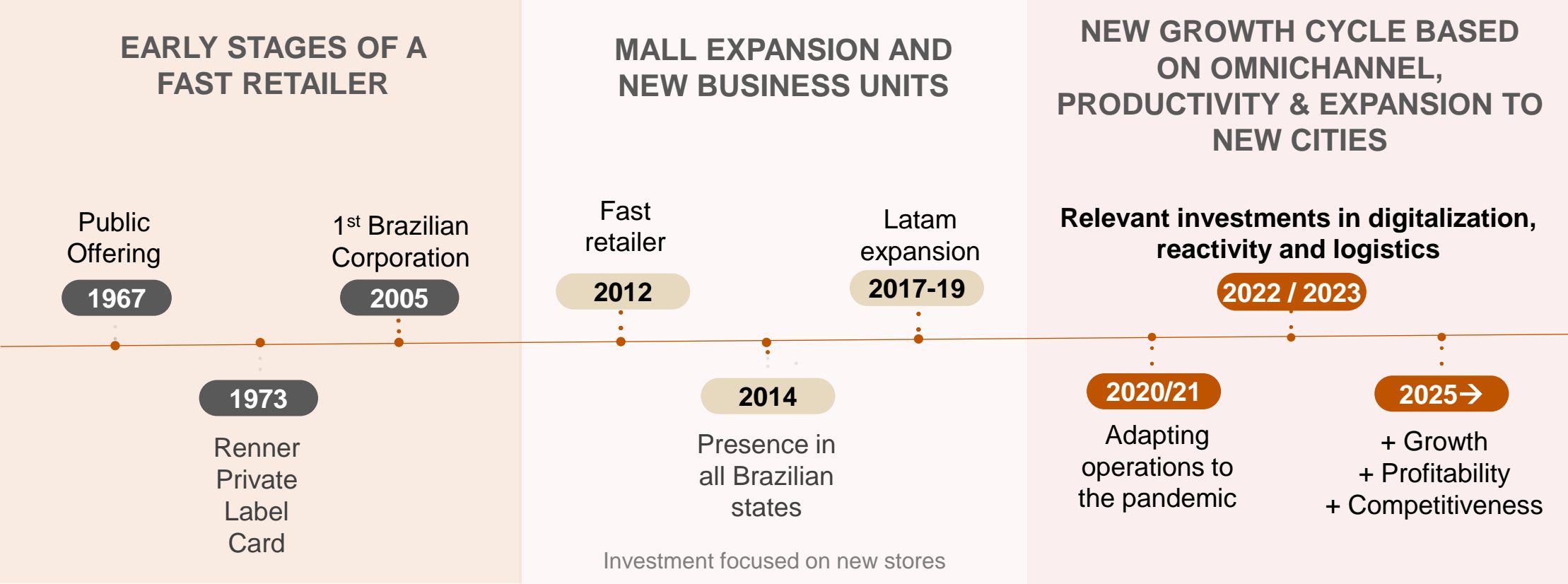
Are proud to be part of the company

Source: Willis Towers Watson engagement survey

Fashion in Brazil is a **growing** and **still fragmented market** within a relatively **informal economy**, providing significant **upside** to the market leader



Relevant **investments** in recent years to evolve our business model positioning us for a renewed **growth** and **profitability cycle ahead**



Evolving our **business model** to accelerate **growth**, improve **profitability** and enhance **competitive advantages**

Fashion execution



Faster and more precise collections supported by:

- AI-powered trend capture
- Integrated and responsive supplier network

Omni fulfillment model



End-to-end 100% SKU-based management system providing:

- Personalized inventory allocation
- Integrated on and offline inventory

Enchanting customer journey



Boost in store productivity as a result of:

- In-store technology investments
- Expansion into new, less penetrated geographic areas



Digital acceleration & omnichannel customer journey excellence



Realize:

- Credit serving retail
- Leveraging loyalty to expand customer base and lifetime value

A more **precise, integrated, agile** and **flexible** business model

Generating positive impact through responsible fashion

Key strategic levers to capture the growth opportunities ahead

Improve store productivity

Increase digital penetration through OMNI approach

Organic expansion in underserved locations

Existing and potential brands and lifestyles concepts



Fashion execution: upgrading our **collection development** and **supply chain integration** to a more **agile, responsive, and adaptative** model

Collection development

AI Driven

to identify trends & best-sellers

Agile

Less time-to market

Large in-season
open-to-buy

Fast-test

and calibrate
fashion bets in digital channels

Supply chain

Integrated platform

Capacity visibility and order traceability throughout the entire supply chain

Manufacturing consultancy

Third party consultancy to increase supplier productivity and responsiveness

Smaller batches

for testing result in quicker response to changes in demand and volatility mitigation

Long-term supplier relationships

A key competitive advantage

~70%

local & nearshoring suppliers

Long-standing local suppliers collaborate with product development

helping find price, deadline & speed solutions

Bangladesh Vietnam & China

presence in leading offshore supplier bases

100% of Renner's retail chain with socio-environmental certification for domestic and international

Omni fulfillment: New DC as key enabler of our **logistics transformation** leading to higher **precision**, **agility** and **omni operation**

Precision: 100% SKU-based fulfilment, personalized assortment per store



Greater precision, lower stockout and markdown

Lower operational cost

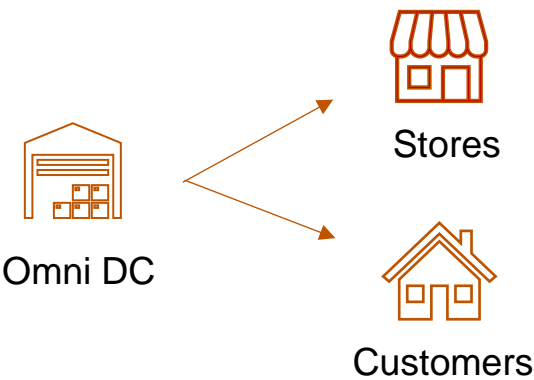
Agility: outbound lead time to be significantly reduced



Faster conversion and turnover

Network efficiency

OMNI operation: same inventory, fulfillment and DC for offline and online



100% assortment available online

Greater efficiency of digital freight (+ service at – cost)

Digital channel leveraged by B&M logistics

+sales + gross margin - SG&A + inventory turnover

Enchanting journey: Boost existing and future store productivity with new technologies



The right products at the right location at the right time

New 100%-SKU-based fulfillment model

Personalized assortment

Precise product placement and dynamic reallocation through real-time demand insights

Synchronized inventories across stores and e-commerce



In-store technology for enchanting customer experiences

Utilizing real-time data and automation at our stores

Faster store management and operation enabling better customer care

Seamless and autonomous journey

RFID technology used to streamline inventory management and consumer experience



Captivating customers with a dynamic and interactive store experience

New store model to optimize in-store customer engagement

Pleasant spaces that maximize architectural form and function

Intuitive layouts and enhanced product visibility

Innovative customer-oriented technology

Potential for **organic expansion** for Renner brand into **underserved locations**



33%
**current
presence**
at locations with
+50k inhabitants

~440
municipalities
where we are not
present, with qualified
demand of **+R\$ 40
billion**

90
**new
locations**
already
mapped

No cannibalization

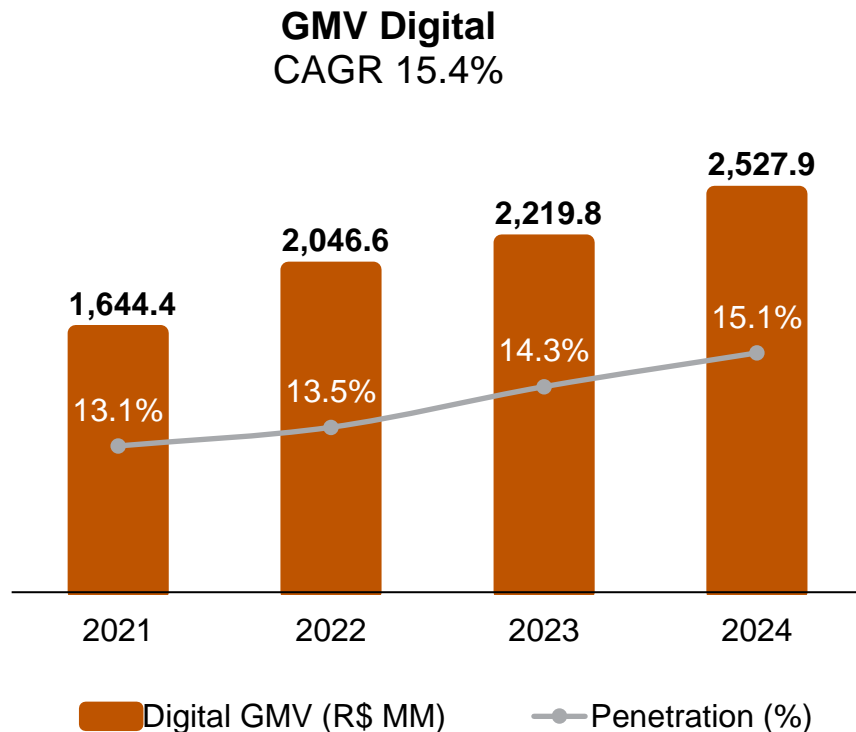
Higher ROIC than current stores

Slightly higher CAPEX/m², but more than offset by
faster than average maturity, **higher gross margin**
and **lower operating costs**

Scale of physical stores in new municipalities **leverage
digital sales**

Improving **competitiveness** and **growth** through **digital acceleration** and **omnichannel customer journey** excellence

Omni customer spends **3x more** than regular customers



- **Best-in-class omni experience:** on and offline channels real time integration to create a single commerce platform with **integrated inventories, operations and services**, such as, buy online, pick up in-store, 98% of returns made at stores, etc.
- Fluid UX with an increasingly personalized journey (both website and app), recognized by consumers: **winner of best fashion e-commerce in Brazil 2024***
- **E-commerce penetration** in Brazilian apparel market is still low, **great opportunity** for an omni player
- **Expansion into underserved locations** as a booster to digital penetration and omni customer

Growth opportunities through lifestyle concepts

YOUCOM

The opportunity: in 6 years, **50%** of the Brazilian population will be generations Z and Alpha*

*Source: Interactive Retail Show - Post NRF demographic data - Gouvêa Ecosystem - Feb 22

- Potential for ~200 new stores
- Sales/m2 evolution (~30% of stores still maturing)
- Digital acceleration (current penetration of 8%)

CAMICADO

- R\$ 150B market size and only 18% of cities with a Camicado store
- Digital acceleration (current penetration of 34%)
- Sales leveraged by **Home Style** private label

Potential new lifestyle concepts

Strong supply network, robust backend operations & consolidation of new logistics capabilities will provide a significant advantage to serve organic and inorganic expansion into potential lifestyles

Provide credit and differentiation through Realize as an enabler to boost customer base and lifetime value while delivering value as a unit

Realize boosts Renner's apparel business:

- **Drives sales and average order value:** Card holders spend 4x more and 2x more frequently (~30% sales through Realize). Credit access still relevant to B and C customer segments (~2/3 Renner sales)
- **Differentiation and brand engagement:** additional touchpoint, keeping the brand top-of-mind up to checkout
- **Fosters customer loyalty:** exclusive benefits, cashback, connected to Renner fashion ecosystem
- **Data-driven insights:** valuable customer data (shopping habits, preferences, and spending patterns), which can be leveraged to tailor marketing efforts and personalize offers

realize

Potential to deliver accretive return to the Company



- **Sophisticated credit and collection models:** low risk portfolio with a dynamic and regionalized risk governance driving delinquency rates under control
- **Captive potential customers within Renner Ecosystem:** 20M Renner retail customer base and potential new ecosystem customers
- **“Best-in-Class” processing systems** allowing flexibility in service offering and management
- **Positive contribution to the bottom line** at proper ROIC

Leading **sustainability standards** and **recognition** of our responsible and transparent practices set us apart among apparel retailers

Outstanding corporate governance practices

- 1st Brazilian Corporation (2005)
- 100% independent BoD, 38% women
- BoD, committees and statutory management assessment
- ESG-linked executive compensation since 2021
- 61% women in leading positions and 45% in top leadership

Responsible apparel retailer

- 100% of the supply chain socially and environmentally certified
- 81% less impactful products, with 100% certified cotton
- Online resale platform (Repassa)
- 100% of corporate energy consumption from renewable, low impact energy sources

Ratings & Recognitions



AA rating

Ranked 1st globally in Supply Chain
Labor Standards
Retail - consumer discretionary category



Component of the **DJSI World** and
DJSI Emerging Markets
portfolios



CDP Climate Change with an A
rating and **Water Security** with an
A- rating



CFO and IRO

Daniel Martins dos Santos

Investor Relations

Carla Sffair

Maurício Töller

Luciana Moura

Caroline Luccarini






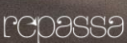
Corporate Governance

Diva Freire

Eloisa Sassen

Bruna Miranda

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