



3Q24 RESULTS

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A more **PRECISE, INTEGRATED, AGILE** and **FLEXIBLE** model for a new cycle of growth, profitability and competitiveness

FASHION EXECUTION

Faster and more precise collections, featuring:



AI-powered trend capture and digitization of collections



Integrated and responsive supplier network

OMNI FULFILLMENT MODEL

100% supply by SKU, providing:



Personalized inventory allocation



Integrated on and offline inventory

ENCHANTING CUSTOMER JOURNEY



digital acceleration & omnichannel journey excellence



increased productivity: in-store technology and expansion to new markets



Realize: credit and loyalty



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FINANCIAL INFORMATION

DANIEL SANTOS

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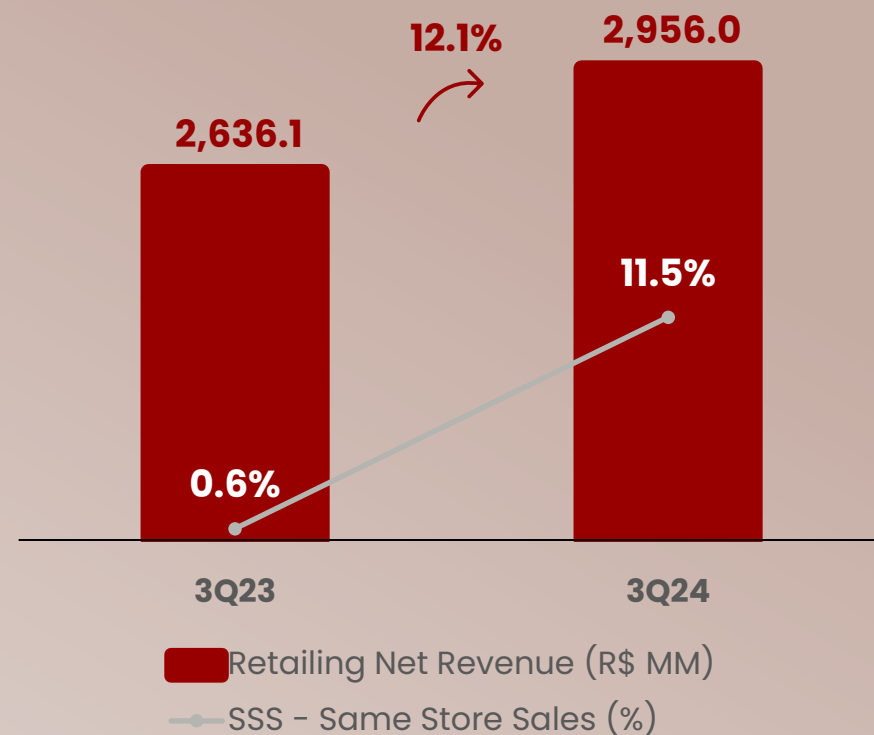
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Strong sales growth:

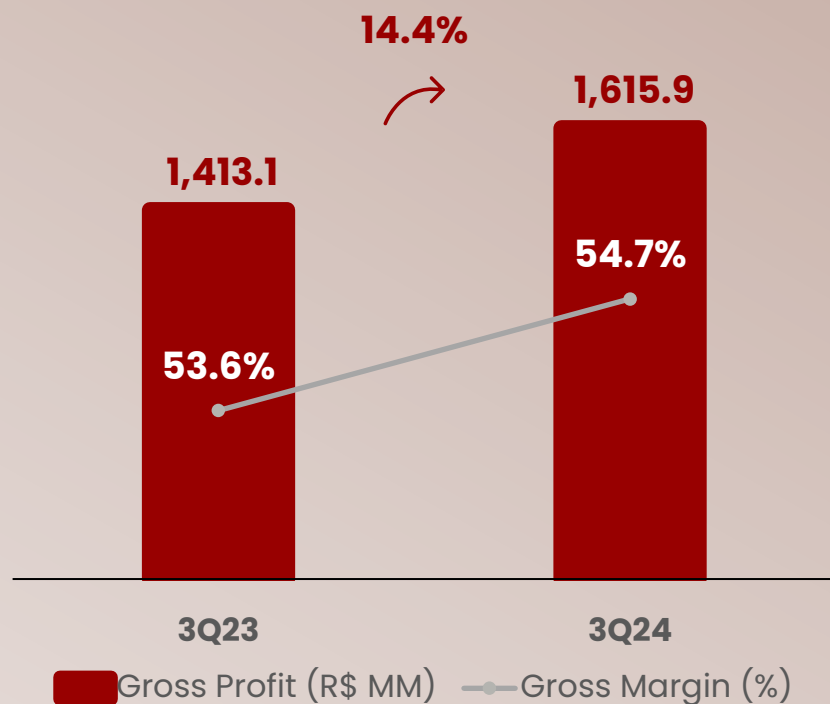
fourth consecutive quarter of increased sales driven by pieces and transactions



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Gross Margin expansion:

Accuracy and agility of the fashion execution model



RETAIL GROSS MARGIN

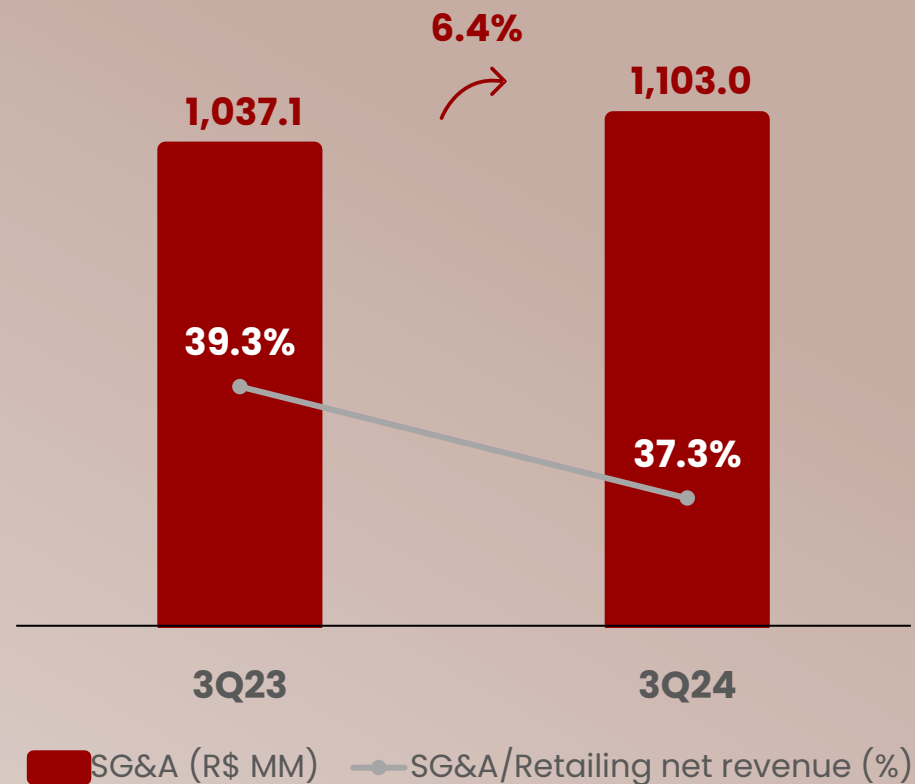
+1.1p.p.

VERSUS 3Q23

- Increase in inventory turnover
- Significant reduction in older items
- Apparel Brazil 55.9%

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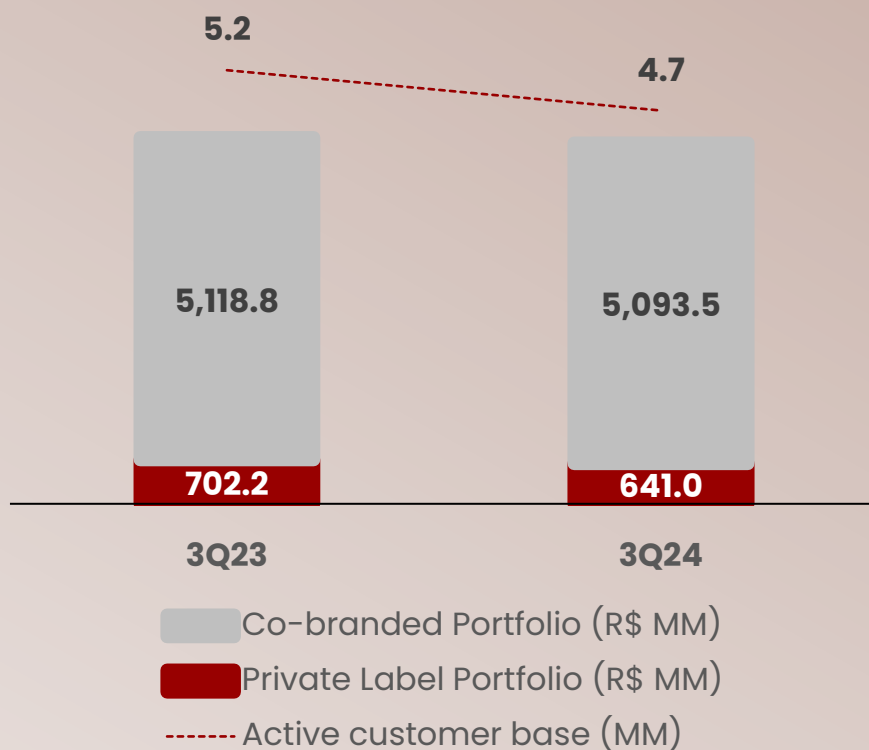
Operating leverage (SG&A): ongoing expense control



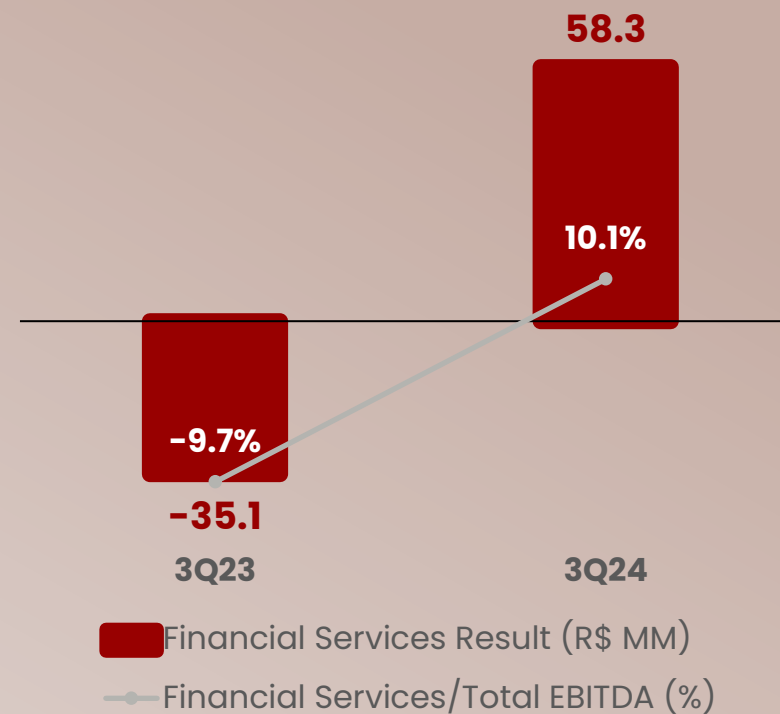
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REALIZE: Fourth consecutive quarter of **positive results** with a robust reduction in net losses

Portfolio balance and customer base



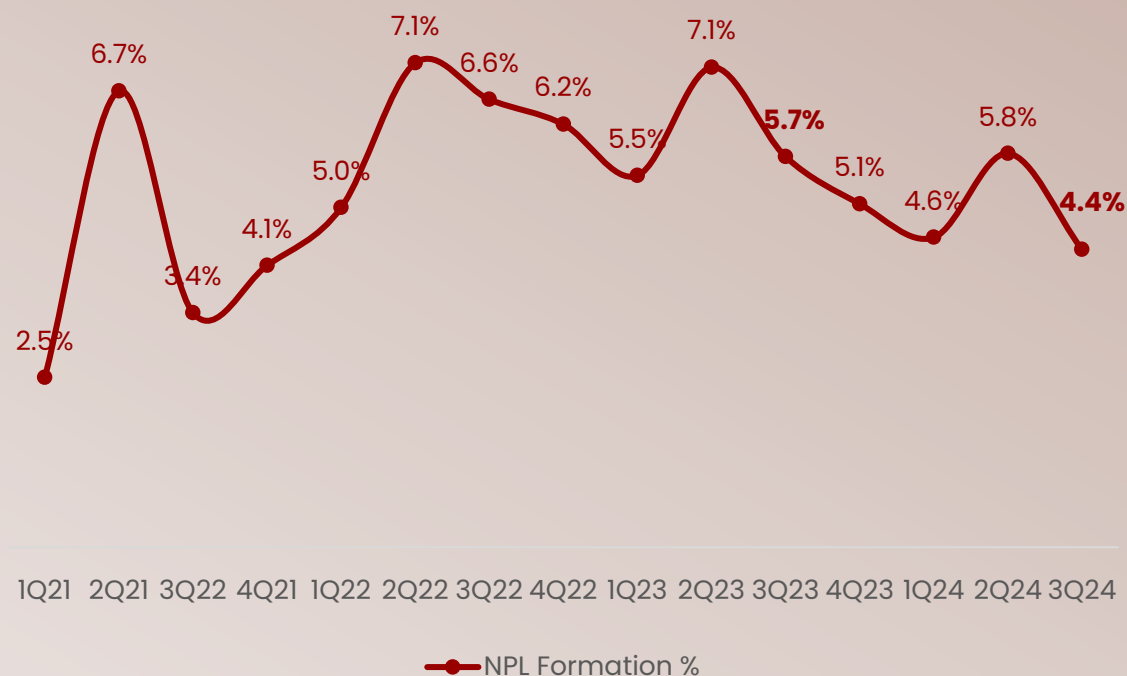
Financial services result



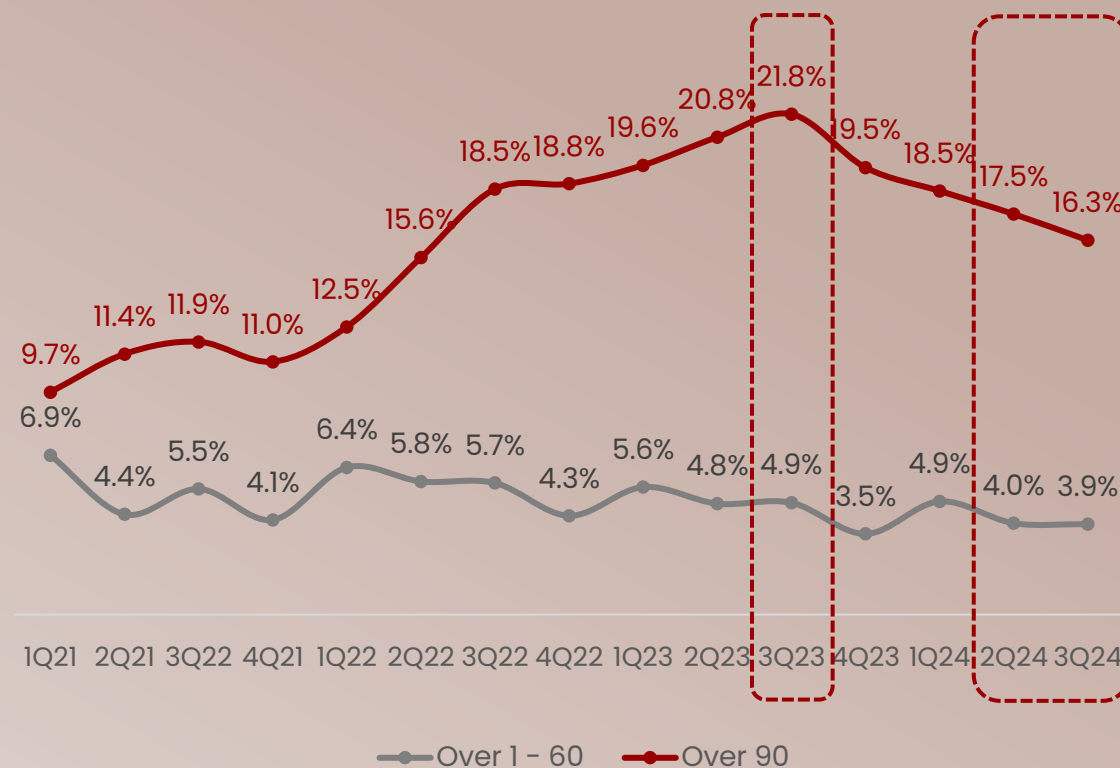
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REALIZE: continuation of lower nominal **NPL formation** and sequential reduction of **Over90**

Quarterly NPL 90 formation (R\$ MM) over portfolio (%)

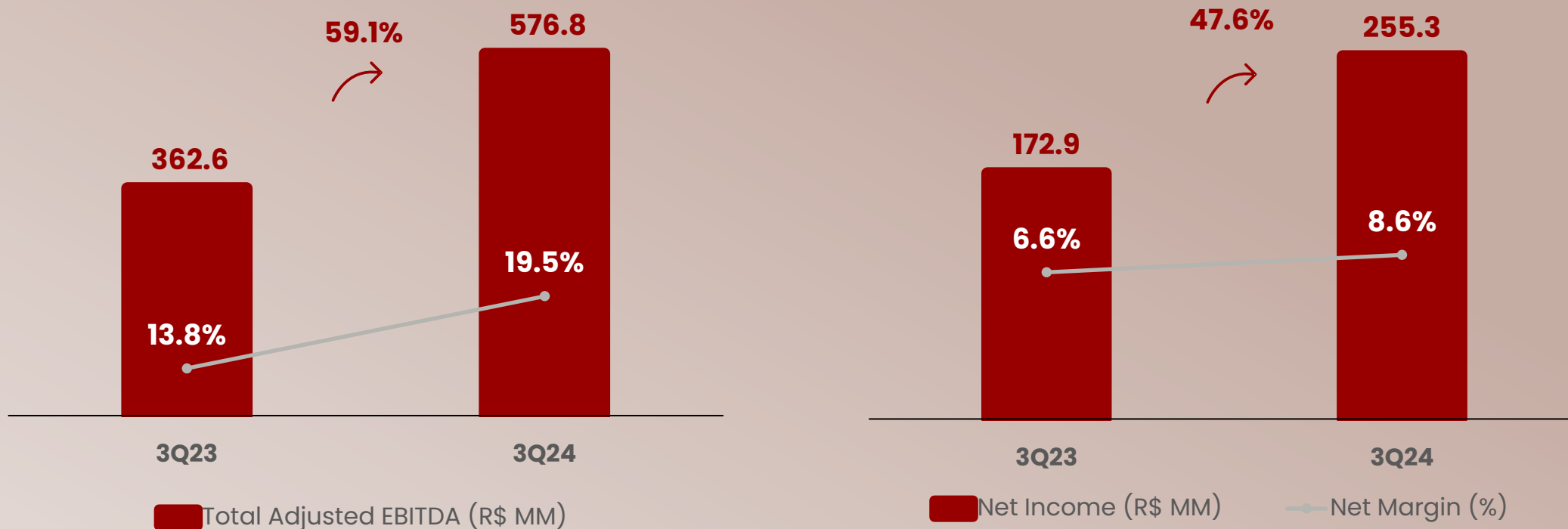


% Overdues by category



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Significant improvement in **TOTAL EBITDA**, **Net Income** and **Cash Flow Generation**



- **ROIC LTM: 12.7%** (+2.9p.p. vs. 3Q23)
- 3Q24 FCF of R\$412 MM and record FCF for the 9M24 (38% increase vs 9M23)

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Continued progress
capturing
opportunities,
leveraging
**Lojas Renner's value
creation potential**

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Q & A

Click on the *Raise Hand* icon to ask your question.

When announced, a request to activate your microphone will appear on the screen, please activate your microphone.

To optimize time and accommodate the largest number of participants, we recommend that each analyst only ask one question at a time and, if necessary, return to the queue for additional questions.

It is mandatory to identify yourself with full name and company.

Legal Notice

The statements contained within 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 rounded numbers presented herein are calculated in thousands of Reais.

