

2Q23 RESULTS

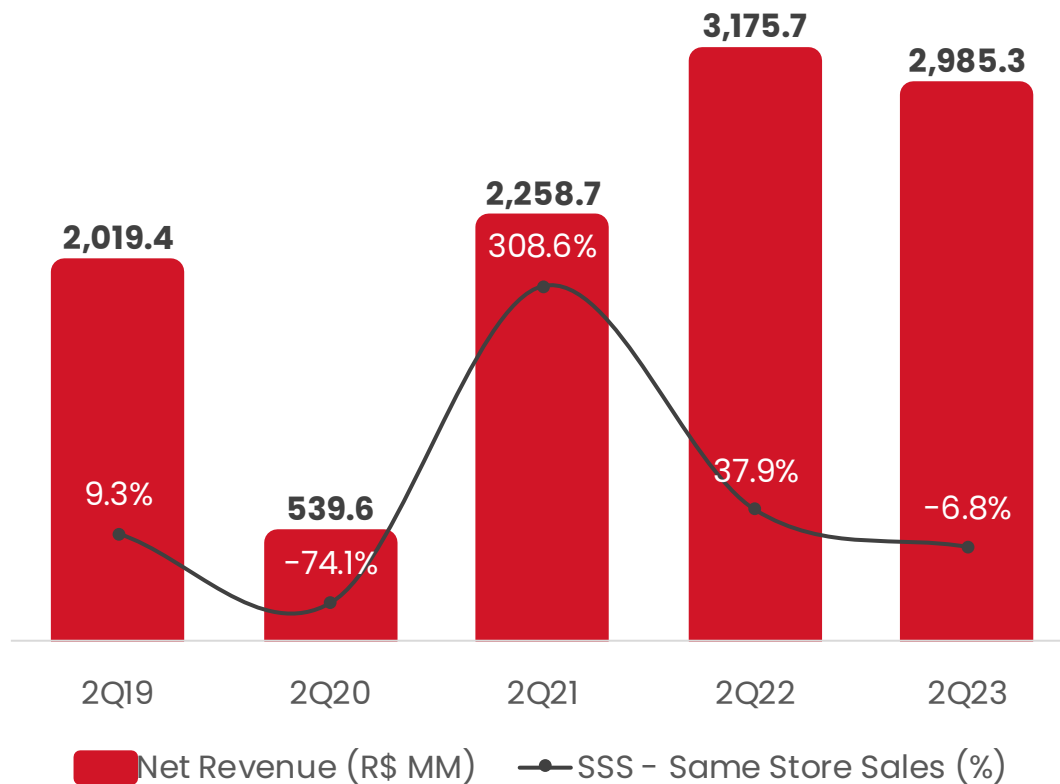
LOJAS RENNER S.A.



CMICADO youcom realize repassa



Net revenue from retailing: reduction vs 2Q22, but with growth in June and thereafter

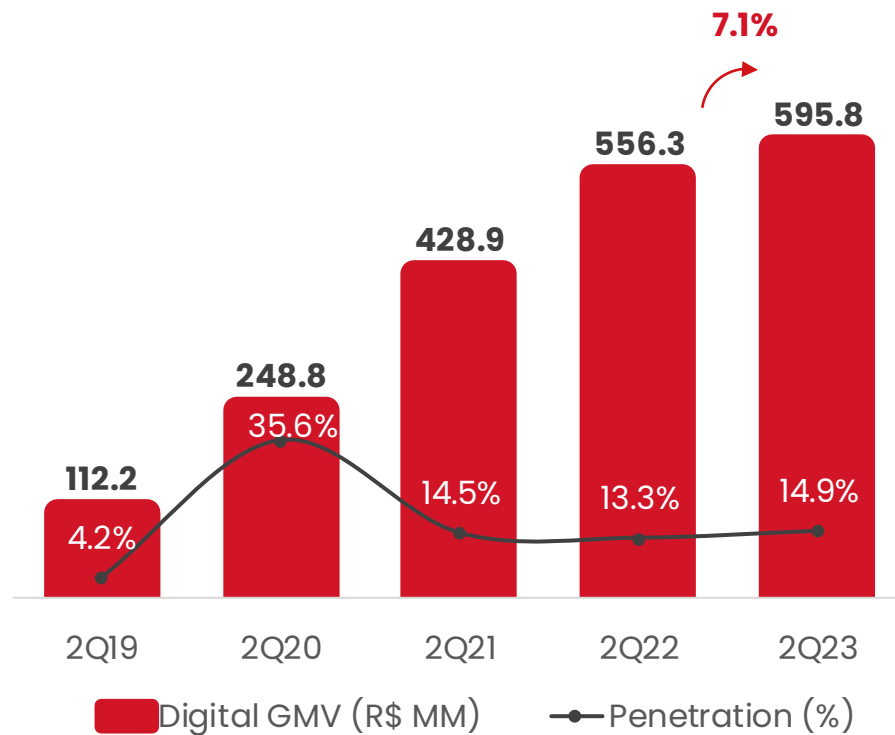


NET REVENUE
FROM RETAILING

-6.0%
VERSUS 2Q22

- Macro context
- Strong comparative base
- Winter late arriving and less intense
- Improvement in price perception
- Positive June in terms of pieces
- Sales trends has continued positive in the following weeks

Digital GMV: growth with greater profitability

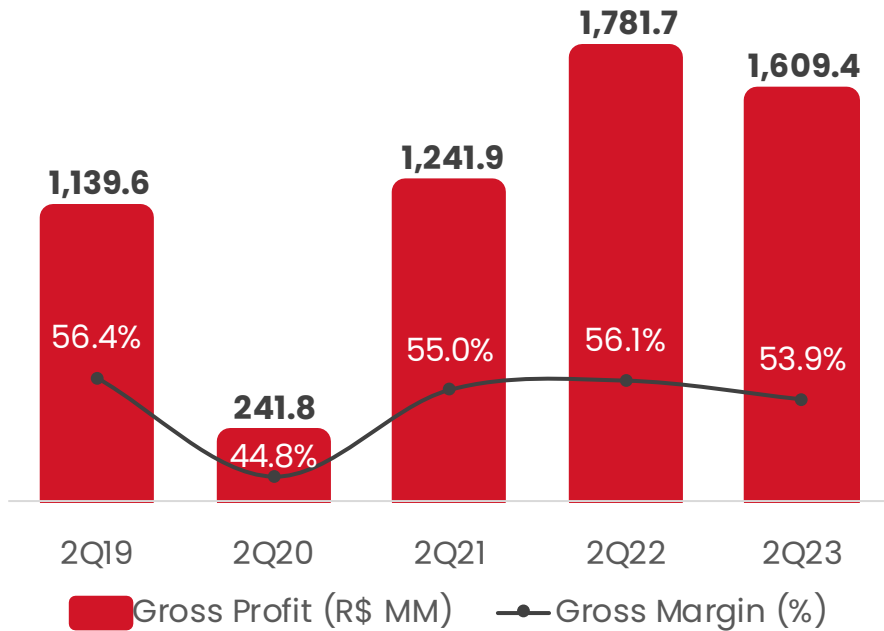


Online penetration **14.9%**

Better level of service **+4.0p.p.**
In deliveries within D+2

Expenses/NOR **-4.1p.p.**

Gross Margin: greater markdowns to adjust inventories



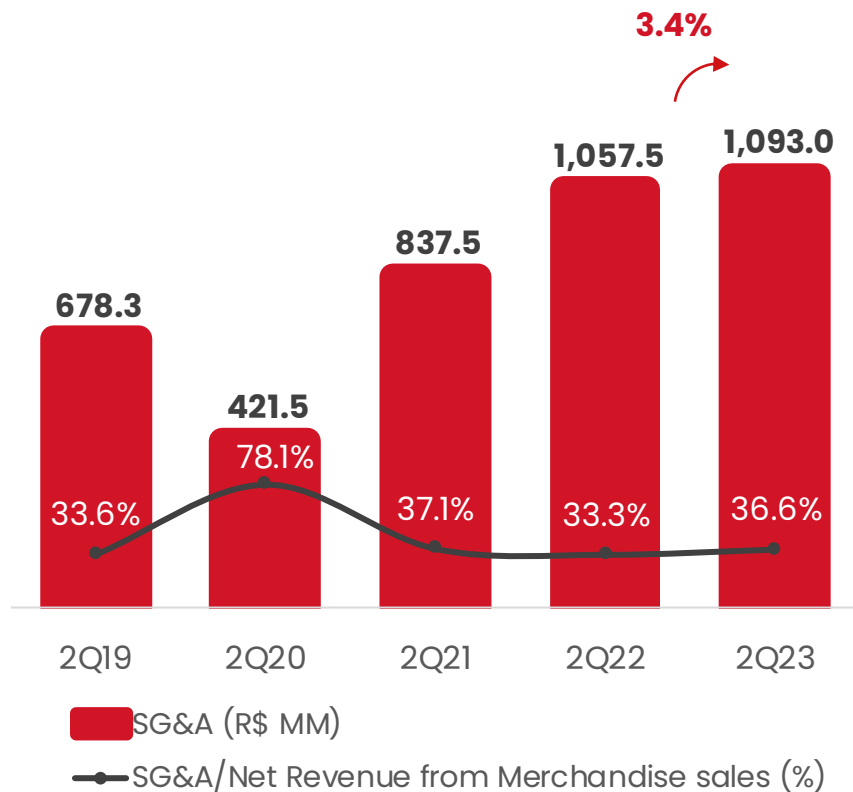
GROSS MARGIN

-2.2p.p.
VERSUS 2Q22

- Strong comparative base with markdowns below the historical average in the 2Q22
- Lower participation of winter items in sales
- Camicado +1.6pp
- Youcom -0.3pp



Lower operational leverage, but with **structural adjustments** made

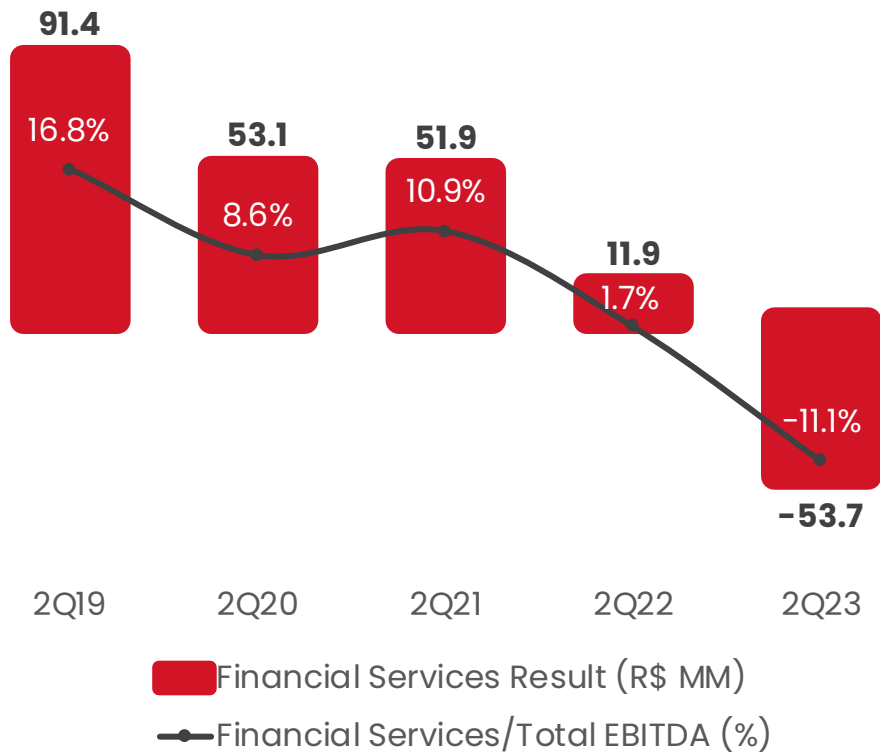


- Lower sales volume
- Expenses with new SP DC
- Adjustments in structural expenses

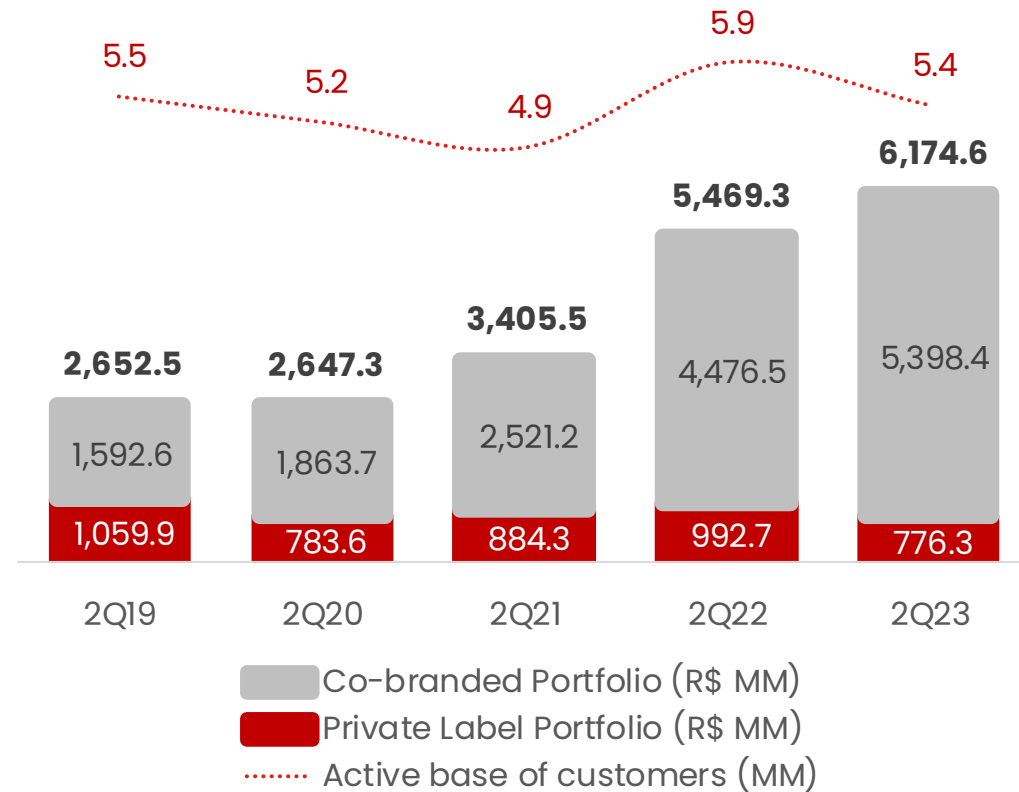


Financial Services: delinquency scenario still under pressure

Financial services result

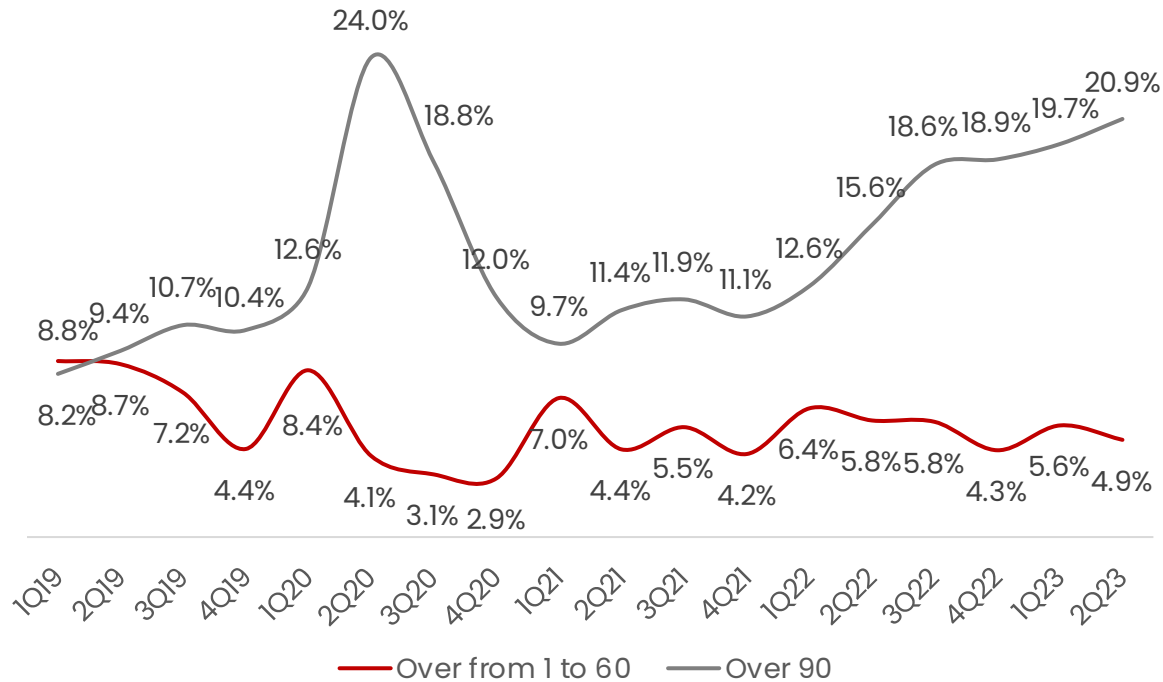


Portfolio balance and customer base

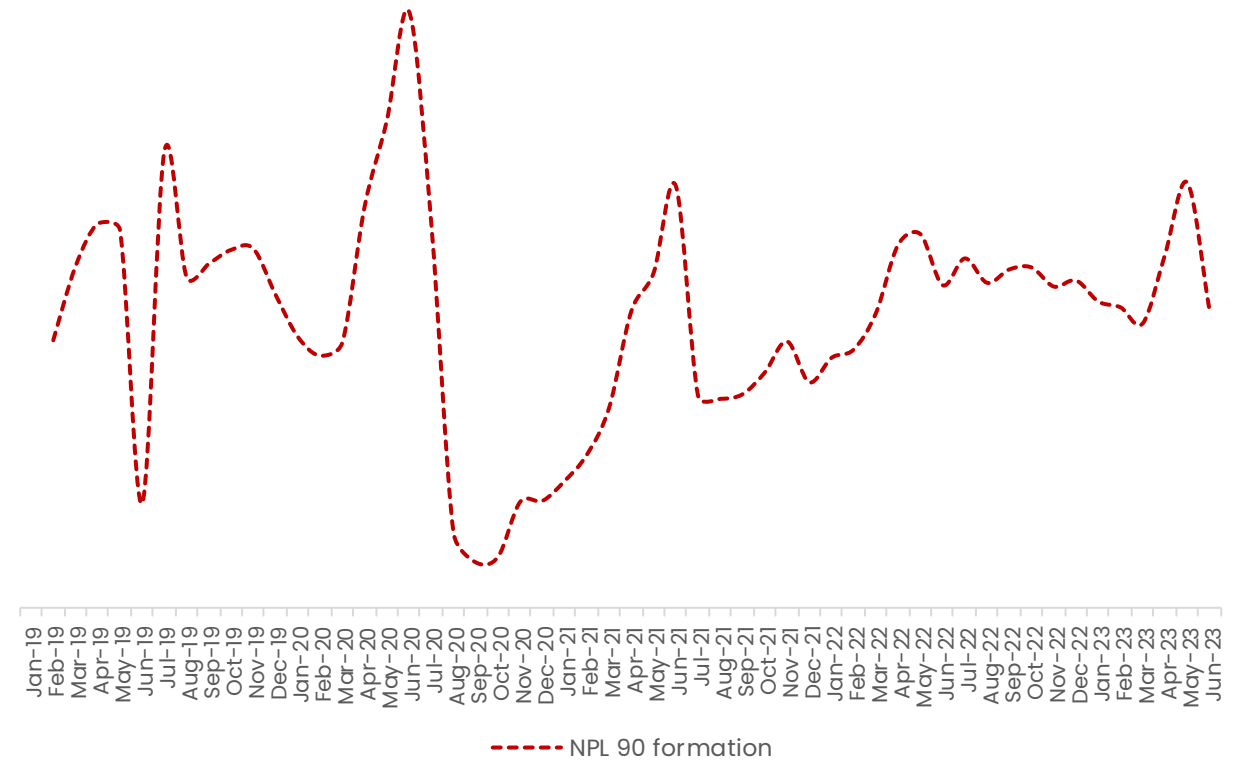


NPL formation for June **at its lowest level** for the past 15 months

% overdues by category: portfolio up to 360 days

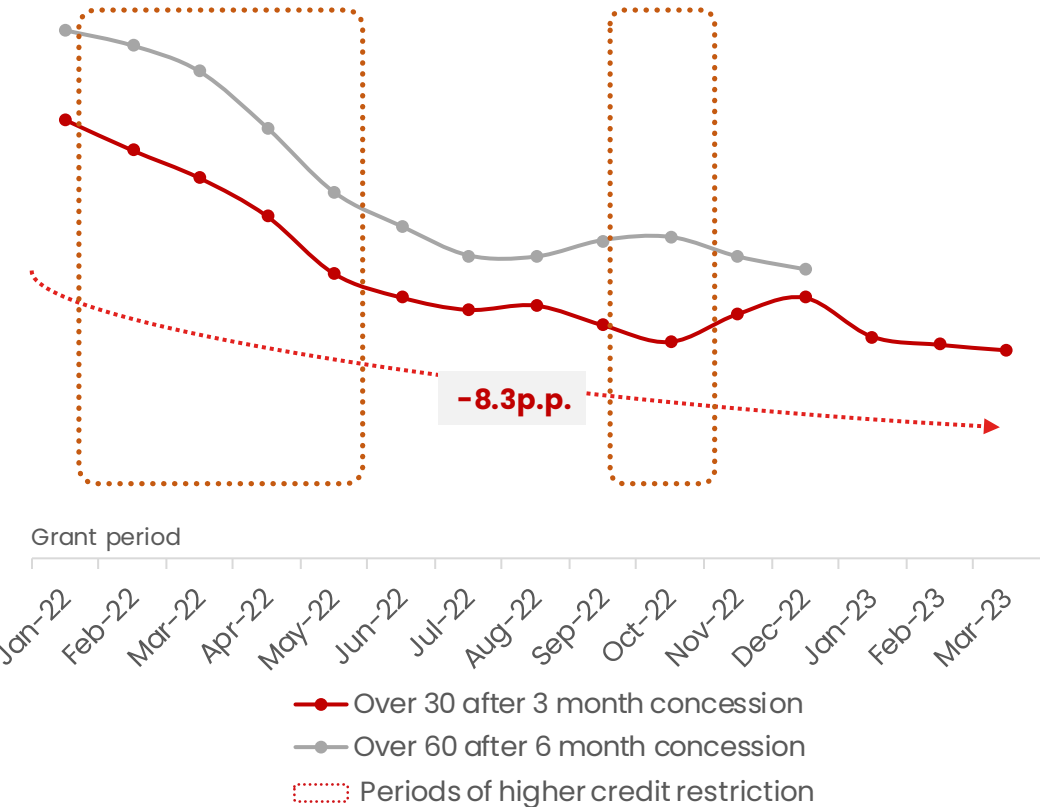


Monthly NPL 90 formation over portfolio (%)

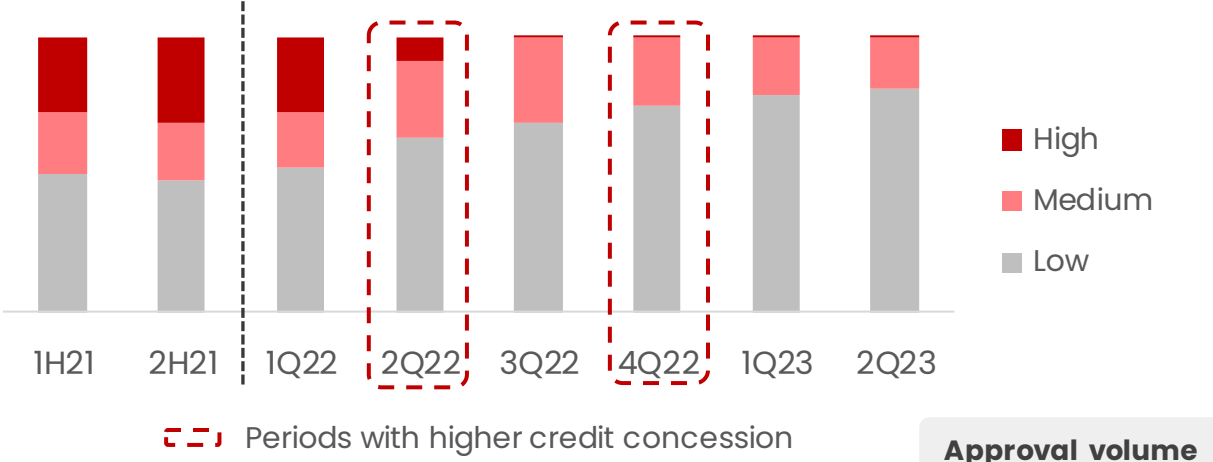


And **new cohorts** continue to show **better performance**

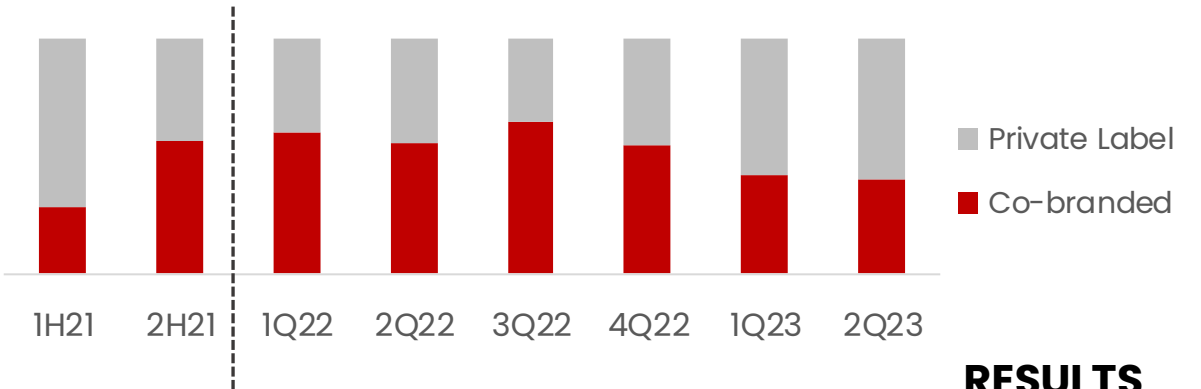
Delinquency of cohorts



Approval by risk profile

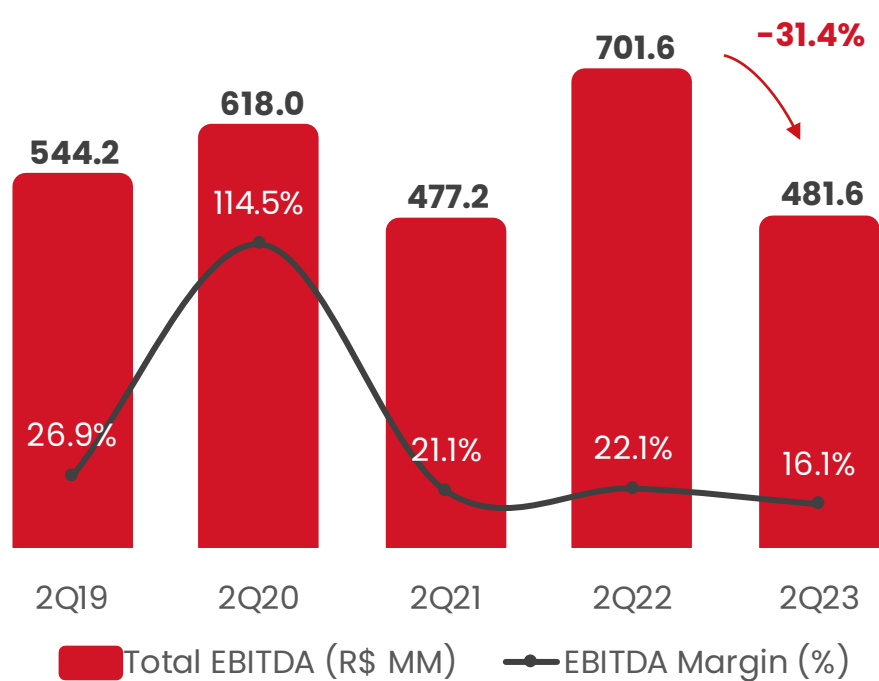


Approvals by Product

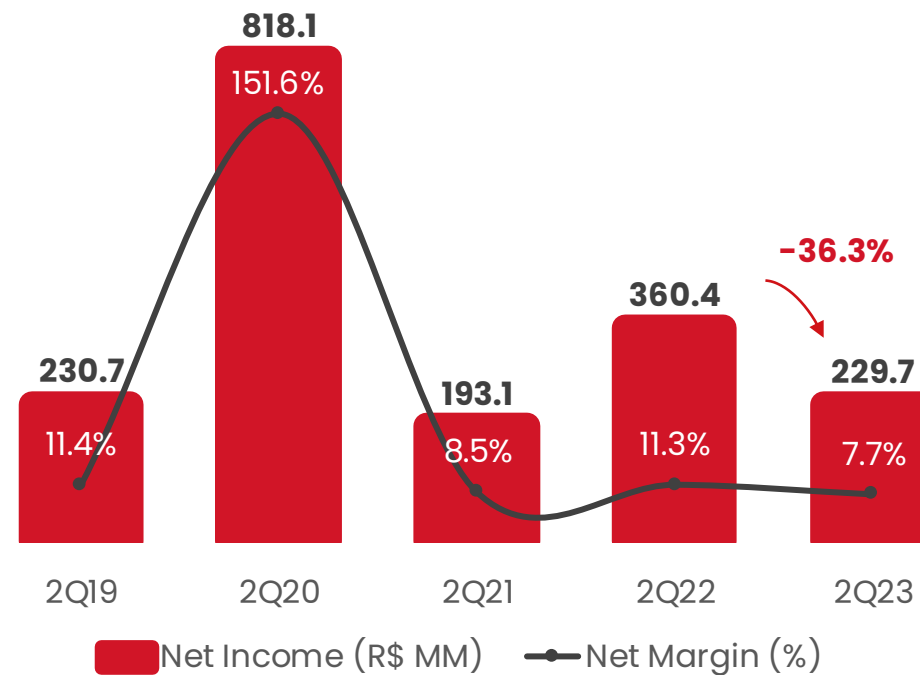


Total adjusted EBITDA and Net Income

Total adjusted EBITDA



Net income



- Underperforming financial services
- Operational deleveraging

We move
into the
second
half of the
year...



...with important **structural adjustments** making for a more **competitive** Lojas Renner and prepared for **growth** with **profitability**

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.



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

