3Q23 RESULTS

LOJAS RENNER S.A.

Highlights

- During 3T23, advances of actions implemented in the previous months have already been noticed, with and improvement in NPS across all businesses and growth in volume since September until now, despite the challenging macro scenario and the strong comparative base of 3Q22, when there was a year-on-year increase of 10.3%, a quarter when we reported growth at twice the market average (PMC- Monthly Retailing Survey).
- The price factor lost its significance as a detractor in the customer journey, a reflection of punctual adjustments to the price pyramid, strengthening our positioning and improving competitiveness, resulting in the recent months a better sell through rate for the new collection and, at the same time, preserving entry margins.
- At the end of the quarter, a series of reinforcement and brand presence campaigns were launched for stimulating customers to visit our stores. Combined with a more competitive value proposition, this gradually contributed to growth in the number of pieces.
- We exceeded pre-pandemic reactivity levels with a greater portion of the collection being developed and purchased in season, which gives us more flexibility to meet customer demand, as well as an increasingly integrated, partner and agile supply chain. These factors have contributed to well adjusted inventories and the gross margin at healthy levels.
- Equilibrium in expenses on the back of adjustments to structures during 1H23. If the additional expenditures arising from the transition process of the new DC are excluded, there was stability and in September, despite these temporary expenses, there was operational leverage. Once more, our digital channel posted enhanced efficiency with a leverage of 6.6p.p., thanks to initiatives for improving the management of the channel together with better levels of service.
- At Realize, we recorded a positive result in September and October. The NPL 90 formation decelerated in the quarter on the back of measures taken to improve credit quality contributing to the new customer cohorts.
- As for the SP DC, the ramp-up of the apparel businesses continues in line with plan, with more than 90% of the volume being purchased, stored, and processed in SKU format. During this process, there are additional costs and impacts in the execution characteristics of a transition of this size. However, upon implementation opportunities arise for new levels of productivity, accuracy, and level of service. At Camicado, whose migration started in 1H22 and where the operation is already stabilized, there was a notable reduction in lead time of store fulfillment as well as in costs.
- We reported robust liquidity (R$ 3.3 billion), with the generation of a significant FCF (~R$ 600 million), key aspects in confronting the current challenging environment. We are also adopting actions and making the necessary investments to ensure competitiveness and growth with profitability for the forthcoming periods.

Robust cash position of R$ 3.3 billion, with net cash of R$ 1.1 billion, R$ 538MM more than 2Q23

SSS Renner BR: +1.5% versus 3Q22, above the consolidated

September positive in pieces with growth versus September/22, a tendency which has continued

Record FCF generation for a 3Q, of ~R$ 600MM versus R$ 84MM in 3Q22 and lower Financial Cycle

Equilibrium in expenses ex additional DC expenditures in the quarter with leverage in September

Improvement in NPS at all the businesses during the quarter

Realize reports a positive EBITDA in September and October and lower formation of nominal NPL vs 2Q23

Store digitalization: Self-checkout totems represented 37.6% of sales at stores where these devices are installed (+11.6p.p.)

Camicado: SSS at physical stores +9.0% and 3.7p.p. gain in Gross Margin (7th consecutive quarter of increase), with a reduction of 35% in inventory

Adjusted inventories by value (R$): -3.3% versus 3Q22 and suitable levels in relation to the entry of the High Summer collection

Percentage of deliveries in up to 2 days (SP and RJ) improved 1.5p.p., reaching more than 79%

Digital efficiency: a participation reduction of 6.6p.p. in expenses on digital sales, for the 9th consecutive quarter, CAC being particularly outstanding

Minority investment by RX Ventures in Connectly, an American startup in Artificial Intelligence for conversational commerce

Approval of R$ 172MM in IOC for 3Q and payment of R$ 346MM with respect to 1Q and 2Q

Results Video Conference
November 10, 2023
11:00 a.m. (BRT) | 9:00 a.m. (US-EST)
Access the webcast here or through the QR code.

Reference in fashion and lifestyle

- The Renner brand continued to report progress in reactivity with approximately 40% of the collection being developed and purchased in season, a result of initiatives with the supplier chain, which brings greater flexibility and accuracy in relation to customer requirements as well as increased speed in acting on decisions involving the collections. In addition, the process of increasing the representativity of more affordable prices has enabled the Company to be more competitive in the items of the new collection, strengthening its positioning.
- During the quarter, substantial improvements were made to instruments for detecting fashion trends. Based on domestic and international fashion market data, the instruments have been potentialized to increase the precision and number of recommendations which are informed to the styling teams and incorporated in routines for creation of reactivity pieces. This combination permits greater chances of success by offering customers products with greater trends to generate customer appeal.
- And finally, in 3Q23 the system for transferring products between stores and DCs was implemented. This step forward has allowed the Company to make adjustments for the reallocation of merchandise, the outcome being greater agility and precision in meeting the demand.



Reference in responsible fashion

- During the quarter, the Company became a component of IDIVERSA, the first Diversity index and the tenth in B3's series of ESG indices, being the fifth company with the greatest weighting in the portfolio on the index's launch date.
- Lojas Renner S.A. received an AA classification (on a scale that varies from CCC to AAA) from MSCI ESG Ratings, reinforcing the Company's commitment with environmental, social and governance issues.
- The Pitch Day for Sustainability Innovation Challenge was held during the period, with three startups (Aiper and ESG Now from Brazil and the German Rittec) being chosen for developing innovative projects supporting the ecosystem in the development of a more circular and regenerative supply chain with the aim of achieving the climatic neutrality.
- Finally, the Company announced to the market its Report on the Brazilian Corporate Governance Code 2023 showing 98.1% adhesion, a level that has been maintained since 2019, making the Company one of the corporations with the greatest adherence to the Code in the Report. In line with the leading corporate governance codes in the world, the Brazilian Code adopts the "apply or explain" approach and contains information on best practices for Shareholders, Board of Directors, Executive Board, Supervisory and Control Bodies, and Ethics and Conflict of Interests.

Reference in enchanting experiencies

OMNICHANNEL

- At the Renner brand, the store digitalization process through the expansion of self-checkout totems has brought benefits to the customer journey, mainly through the reduction in checkout lines, resulting in a significant improvement in NPS in the physical stores (+7p.p.). At the end of the quarter, this technology was installed in 196 stores compared with 65 in 3Q22. Transactions using these devices account for 37.6% of the sales at these stores, an increase of 12p.p. versus the same period in 2022. This initiative together with the other digital payment modalities made by electronic devices, such as 'Venda Móvel' and 'Pague Digital', account for about 40% of total sales (+11p.p.).
- In relation to service levels, at Renner, deliveries within 2 days (Brazil) reached 52% of all online orders, +1p.p. compared with 3Q22. In turn, in the greater São Paulo and Rio de Janeiro regions, deliveries in up to 1 day (same day/next day) represented 51% of the orders while those in up to 2 days were 79% (+1.5p.p.).
- Additionally, the ramp up of the transfer process of apparel operations to the new Omni DC, continued to proceed according to plan and is at the final stages of implementation, with more than 90% of volume being purchased, stored and processed in SKU. It is important to mention that during this phase, there are additional costs and inefficiencies in execution characteristic of a transition of this size, however, once implemented, it will enable new levels of precision in the fulfillment of stores, with a completely omnichannel and much more agile operation. Already stabilized, the Camicado operation reported a significant reduction in lead time for store fulfillment as well as in costs.

CONTENT AND CUSTOMERS

- The content front continued to focus on fomenting organic traffic for e-commerce, through an expanded presence in the Company's channels, exploring fashion and lifestyle trends. The result was an increase in visits via social media of 43% in 3Q23 versus the same period in 2022.
- The main campaign of the period was the launch of the Spring-Summer collection with integrated actions on all content fronts, with influencers that generated 35% of the visits to the site/app of this origin in 3Q23, in addition to content conveyed in the proprietary social media and the Estilo Renner Blog. The campaign launch live reached a relevant audience and generated an average ticket of 110% higher than the e-commerce average.
- These initiatives are important catalysts for creating linkage and complicity through a communication strategy based on the behavioral knowledge and the customer life cycle in each one of the brands.

18.2MM ACTIVE CUSTOMERS

31% OMNI CUSTOMER PARTICIPATION IN SALES

3X MORE OMNI CUSTOMER EXPENDITURE

77% IDENTIFIED TRANSACTIONS

83% IDENTIFIED SALES

FINANCIAL SOLUTIONS – REALIZE CFI

- Realize CFI continued to work on its proposition to provide retail-related financial solutions, with a focus on fostering customer frequency and average spending. Based on this strategy, Renner launched in th equarter, the 'Cashback Next Purchase' pilot operation at 25 of its stores offering 10% cashback on future purchases for Renner Card customers (Private Label and Co-branded).
- Revenue from Financial Services recorded a total of R$ 142MM in 3Q23, a growth of 6.7% versus 3Q22, and representing 26.6% of revenues. In addition, Meu Cartão TPV, totaling R$ 3.9 billion, a growth of 1.1% versus 3Q22.

FINANCIAL PERFORMANCE

Consolidated Information

(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Net Revenue from Retailing Operation[1]	2,636.1	2,615.5	0.8%	7,899.4	8,020.9	-1.5%
Growth in Same Store Sales	0.6%	7.9%	-	-2.5%	31.0%	-
Digital GMV	529.9	496.7	6.7%	1,574.4	1,495.0	5.3%
Digital Sales Penetration	15.3%	14.6%	0.7p.p.	15.1%	14.3%	0.8p.p.

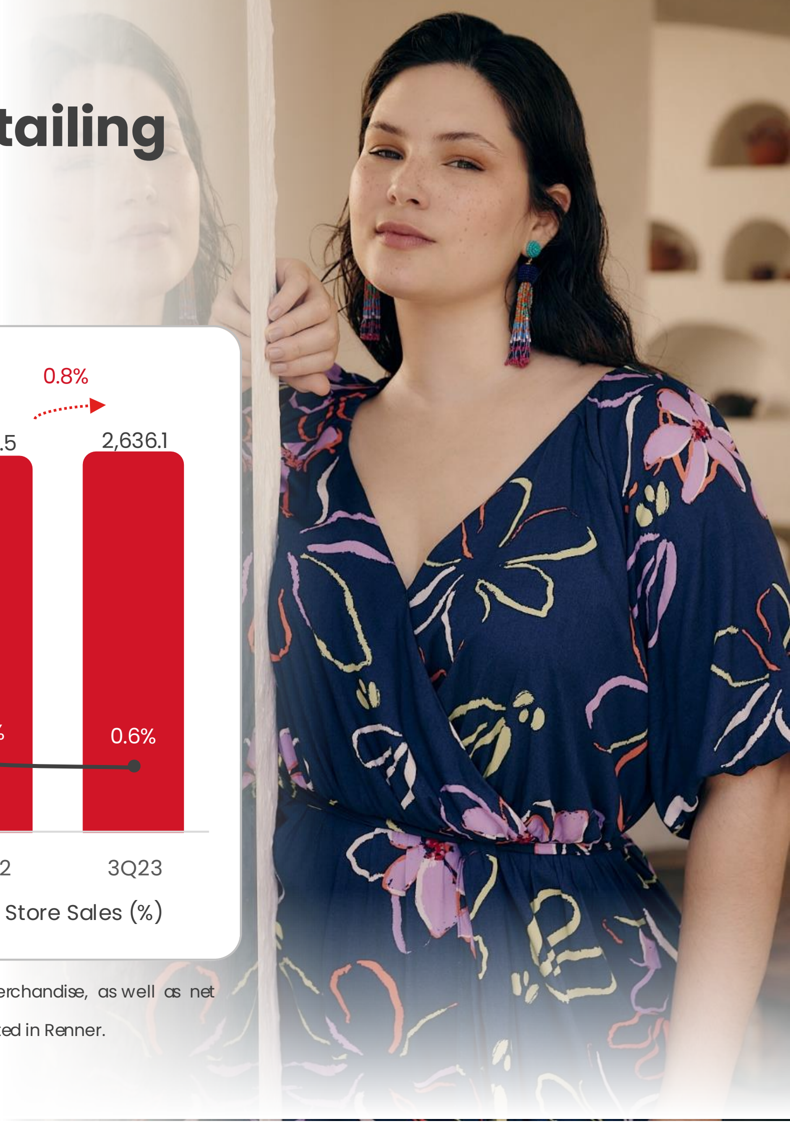
(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Gross Profit from Retailing Operation	1,413.1	1,408.3	0.3%	4,256.0	4,417.9	-3.7%
Gross Margin from Retailing Operation	53.6%	53.8%	-0.2p.p.	53.9%	55.1%	-1.2p.p.
Operating Expenses (SG&A)[2]	(1,037.1)	(1,008.0)	2.9%	(3,139.5)	(2,993.5)	4.9%
SG&A as a % of Net Revenue from Retailing Operation	39.3%	38.5%	0.8p.p.	39.7%	37.3%	2.4p.p.

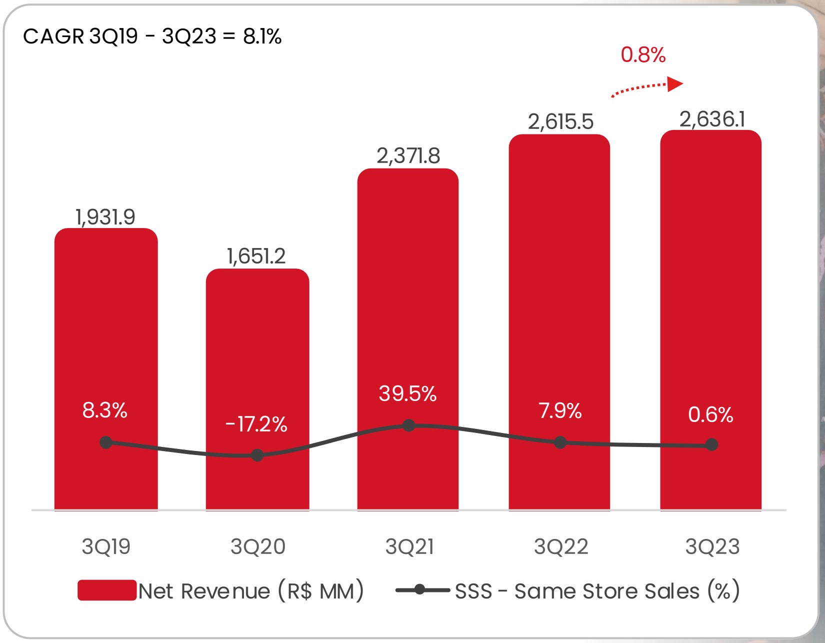
(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Adjusted EBITDA from Retailing Operation[3]	397.6	440.5	-9.7%	1,195.0	1428.2	-16.3%
Adjusted EBITDA Margin from Retailing Operation[3]	15.1%	16.8%	-1.7p.p.	15.1%	17.8%	-2.7p.p.
Financial Services Result	(35.1)	19.0	NA	(99.1)	116.2	-185.3%
Adjusted Total EBITDA[3]	362.6	459.5	-21.1%	1,096.0	1,544.4	-29.0%
Adjusted Total EBITDA Margin[3]	13.8%	17.6%	-3.8p.p.	13.9%	19.3%	-5.4p.p.

(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Net Result	172.9	257.9	-32.9%	449.4	809.9	-44.5%
Net Margin	6.6%	9.9%	-3.3p.p.	5.7%	10.1%	-4.4p.p.
Earnings per share	0.18	0.26	-30.5%	0.47	0.82	-42.5%
ROIC LTM	9.8%	11.6%	-1.8p.p.	9.8%	11.6%	-1.8p.p.

[1] The Retailing Operation includes revenue from merchandise sales as well as revenue net of services and costs relating to retailing.
[2] Operating Expenses (SG&A) not including Depreciation and Amortization expenses.
[3] Total Adjusted EBITDA (post-IFRS 16), without depreciation and financial expenses relating to leasing.

Net Revenue from Retailing





The Retailing Operation includes net revenue from the sale of merchandise, as well as net revenues from services related to retailing.
Ashua's sales revenue and Repassa services revenue are consolidated in Renner.

- During 3Q23, the scenario for consumption remained challenging, particularly in August. This impact continued more pronounced in stores with a more popular profile and exposed to consumers with more limited purchasing power and higher credit risk in the current context. However, in September sales reported an evolution with growth in the number of transactions and items per shopping bag, a tendency which persisted in October. In the light of the performance in domestic sales of apparel in Brazil alone, net revenue of the quarter increased 2.0% versus 3Q22.
- Additionally, it is important to mention the comparison basis for 3Q22, when the Company grew 10.3% year-on-year, and on average double the IBGE's Monthly Retailing Survey (PMC) for Apparel, which influenced the performance until September 2023.
- Adjustments introduced for improving perception of price through modifications in visual merchandising and execution, prioritizing the display of products with a lower price entry range as well as improving the offer of more affordable price items were reflected in the evolution of customer price perception and enhancing the positioning. In this context, the spring-summer collection presented a more competitive value proposition and a good sell-through of entry price products.
- Complementary to this, at the end of the quarter, marketing campaigns were launched, with the aim of promoting engagement and presence of the Renner brand, as well as stimulating customers to visit the stores.
- Finally, SSS accounted 0.6% in the quarter, while taking into consideration only Renner's operations in Brazil the growth was 1.5%, with a notably strong performance in September. This difference is due to the results from the Argentine business, impacted by restrictions on imports by the units in that country as well as currency devaluation during the period.

Net Revenue from Retailing (continuation)

BREAKDOWN BY BUSINESSS

(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Consolidated	**2,636.1**	**2,615.5**	**0.8%**	**7,899.4**	**8,020.9**	**-1.5%**
(+) Apparel	2,516.7	2,488.3	1.1%	7,549.3	7,624.8	-1.0%
Renner Brazil*	2,335.8	2,290.5	2.0%	7,017.0	7,056.3	-0.6%
Renner Latam and others**	89.7	109.7	-18.2%	266.4	305.8	-12,9%
Youcom	91.2	88.1	3.5%	265.9	262.7	1.2%
(+) Camicado	119.3	127.2	-6.2%	350.2	396.2	-11.6%

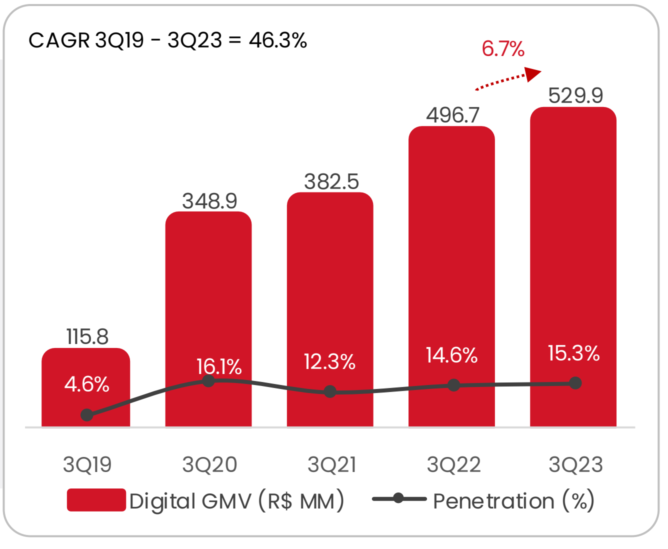
* Includes Ashua' sales.
**Operations in Uruguay and Argentina, Uello and Repassa.

- **Youcom** reported growth in sales, reflecting the assertiveness of the collection and the greater concentration on light-weight items in the summer collection, notwithstanding the scenario for consumption remaining challenging. Changes were also made in visual merchandising, with greater displays of best-seller products such as dresses and skirts.
- The digital channel posted an increase of 29% versus 3Q22 and continued on its trajectory of increasing the active customer base as well a reduction in CAC. There was also an expansion in omni modalities such as the pickup in store and ship from store same day.
- Finally, mention should be made of the brand's NPS notably in September (+5p.p.), the key factors driving this performance being product quality and service.

- **Camicado** posted lower revenues due to a reduction in square meterage in the light of the closure of units during the year. However, sales per m² recorded an increase of 6.1%. Worthy of note was the 9.0% growth in same store sales at the physical stores.
- Revenue from the new sales channels registered more than 100% year-on-year growth, of particular note being sales through Whatsapp and accounting for 17% of the total.
- The participation of digital sales rose 33% in the quarter, due to the investments in the channel as well as the implementation of omni cashback and improvements made to the site and the brand's app.
- The proprietary brand 'Home Style' continued its growth trajectory, registering an increase in percentage share of 6p.p. (64% of the total) versus 3Q22, offering exclusive products to the customers.

DIGITAL SALES

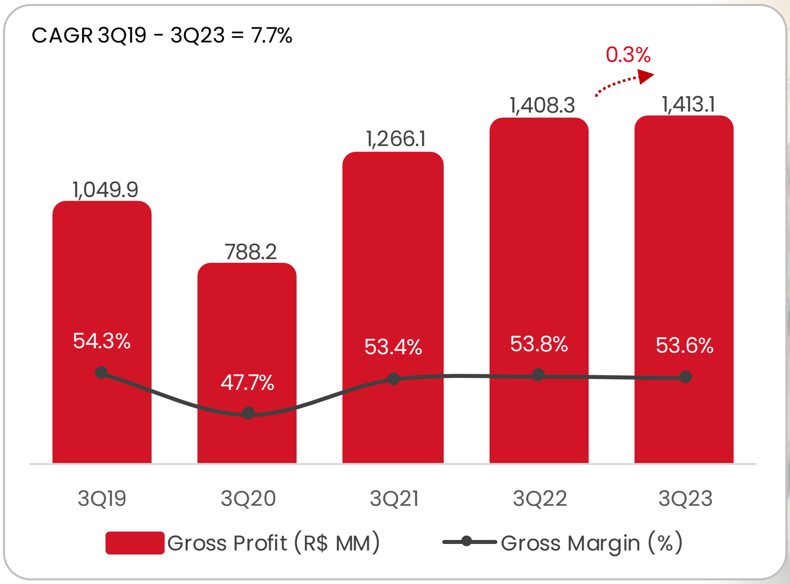
- Sales originating through the digital channels reported an increase versus 3Q22, a reflection of a larger customer base and greater conversion.
- And with greater efficiency (a decline of 6.6p.p. in SG&A/NOR) and the level of service provided.
- The Renner app continued to lead the market in terms of installed base, visits, downloads and MAU among the domestic fashion market players.



App Renner

INSTALLED BASE	**5.3 MM**	
MONTHLY ACTIVE USERS (MAU)	**6.3 MM**	
ONLINE TRAFFIC	**43.5 MM**	

Gross Margin from Retailing



The Retailing Operation includes net revenue from the sale of merchandise, as well as net revenues from services related to retailing.
Ashua's sales revenue and Repassa services revenue are consolidated in Renner.

- Gross margin from retailing was stable year-on-year and in line with the Company's forecasts, driven by a balance of costs and exchange rate as well as a lower level of markdowns in relation to 3Q22. The intensification of promotions during the 2Q23 was important for adjusting inventory at the stores to make way for the spring-summer collection as well as the correct execution of the ramp-up process at the new DC.
- Important to mention should be made of the negative impact of 0.5p.p. on gross margin during the third quarter due to Difal (sales tax differential), the collection of which was introduced on interstate operations transacted with the final consumer since January 2023. On a comparable basis, there was a year-on-year increase of 0.3p.p.
- Also, the higher levels of reactivity reached with a large part of the collection being developed and purchased in season has given greater flexibility to the operation. Thus, the Company's inventory fell 3.3% by value and turnover remained balanced, which when combined with the lower cost dynamic, will enable greater competitivity and continued healthy levels of gross margin.

BREAKDOWN BY BUSINESSS

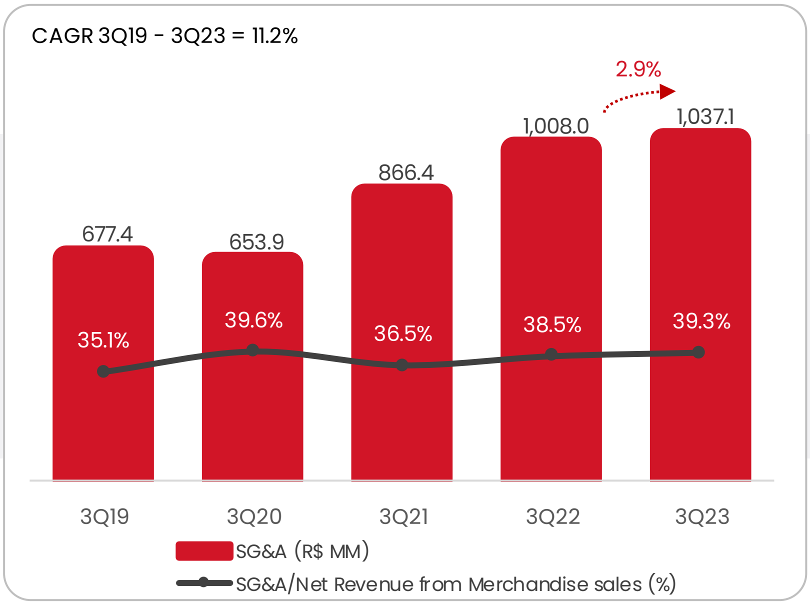
(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Consolidated	**53.6%**	**53.8%**	**-0.2p.p.**	**53.9%**	**55.1%**	**-1.2p.p.**
Renner	53.4%	53.5%	-0.1p.p.	53.7%	54.9%	-1.2p.p.
Camicado	54.3%	50.6%	3.7p.p.	53.1%	50.6%	2.5p.p.
Youcom	59.3%	61.4%	-2.1p.p.	60.6%	61.0%	-0.4p.p.

- For the seventh consecutive quarter, Camicado reported improvements in gross margin. This was the result of the continuing improvement in the operational and commercial execution of the business as well as more efficient inventory management, resulting in a reduction of approximately 35% against 3Q22 levels, and a greater percentage in own brand sales where margins are higher. In addition, the gross margin from digital business posted a 2.1 p.p. increase versus 3Q22, the result of efficient cost management.
- Finally, gross margin at Youcom narrowed due to higher levels of markdowns in the period, particularly in July and August, a reflection of above normal winter temperatures and the greater concentration of stores in colder regions of the country.

Operating Expenses

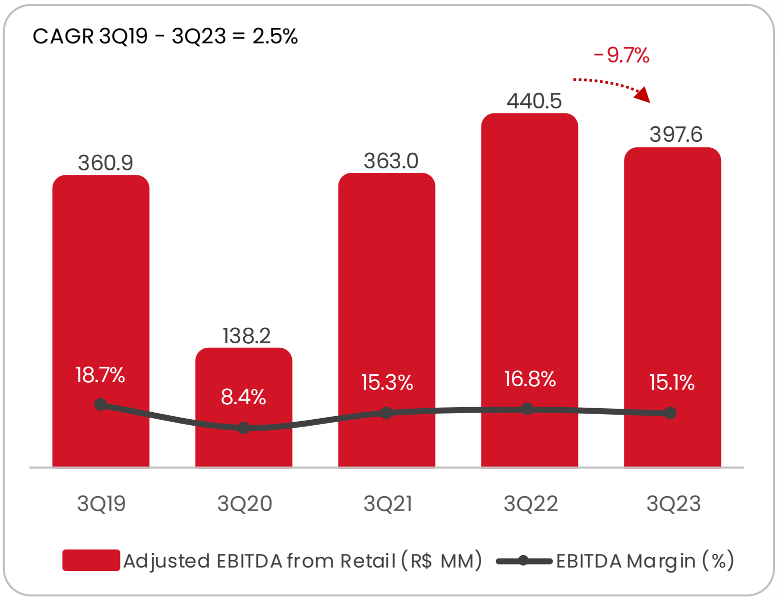
(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Sales, General and Administrative	**(1,037.1)**	**(1,008.0)**	**2.9%**	**(3,139.5)**	**(2,993.4)**	**4.9%**
% of Net Revenue from Retailing	*39.3%*	*38.5%*	*0.8p.p.*	*39.7%*	*37.3%*	2.4p.p.
Sales	(690.5)	(675.5)	2.2%	(2,103.4)	(2,034.9)	3.4%
% of Net Revenue from Retailing	*26.2%*	*25.8%*	*0.4p.p.*	*26.6%*	*25.4%*	*1.2p.p.*
General and Administrative	(346.6)	(332.5)	4.2%	(1,036.1)	(958.5)	8.1%
% of Net Revenue from Retailing	*13.1%*	*12.7%*	*0.4p.p.*	*13.1%*	*12.0%*	*1.1p.p.*
Other Operating Results	**20.9**	**39.5**	**-47.1%**	**76.5**	**2.1**	**NA**
Profit Sharing Program	(0.1)	(0.5)	-80.9%	(1.5)	(57.7)	-97.4%
Recovery of Tax Credits	20.1	43.8	-54.1%	66.1	63.2	4.5%
Other revenues/operating expenses	0.9	(3.8)	NA	11.9	(3.4)	NA
Total Operating Expenses, Net	**(1,016.2)**	**(968.5)**	**4.9%**	**(3,063.0)**	**(2,991.3)**	**2.4%**
% of Net Revenue from Retailing	*38.5%*	*37.0%*	*1.5p.p.*	*38.8%*	*37.3%*	1.5p.p.

- Sales, General and Administrative Expenses as a percentage of Net Revenue from Retailing rose in relation to 3Q22, largely due to lower sales volume. However, an analysis of the result for September, when volumes rose, shows there was operational leverage.
- The increase in General and Administrative Expenses were reflected largely in additional expenditure relative to the new SP DC, impacting this line by approximately 8% (R$27.0 million). If this effect is excluded, General and Administrative expenses would have shown a decrease of 4% in relation to the same quarter in 2022. Still, the adjustments in administrative and operational structures in 1H23, benefited the expenses dynamic.
- Excluding DC expenses, the participation of SG&A in relation to Net Revenue from Retailing would have been 38.3% in 3Q23, stable versus 3Q22 (-0.2p.p.), reflecting measures taken by the Company for adjusting structures over the course of 1H23.
- The digital channel continued to report improving efficiency with a reduction of 6.6p.p. in expenses relative to online revenue at Renner versus 3Q22, of particular note being the reduction in advertising.
- Finally, Other Operating Results were year-on-year lower in 3Q23 given the non-comparability of R$ 43.8 million in Tax Credits recovered in 3Q22.



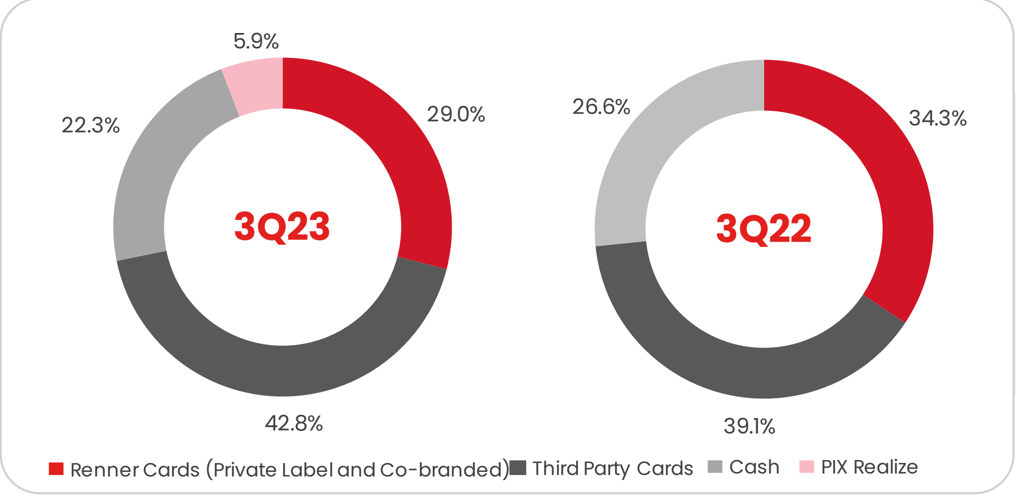
Operating Expenses do not include Depreciation and Amortization expenses.

Adjusted EBITDA from Retailing



- The lower Adjusted EBITDA from Retailing is due mainly to the reduced operational leverage and the non-comparability of the Other Operating Results line.

Payment Conditions



- The Company had a total of 5.2 million active cards in the period, equivalent to 29.0% of retail sales, a decrease of 5.3p.p. compared with 3Q22. This reduction was largely due to a greater level of competition in the credit segment as well as restrictions on concession and origination. Finally, it is worth pointing out the increased participation of payments via PIX enabled by Realize CFI, with a corresponding reduction in financial costs.

Financial Services Result

(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Revenues, net of cost of funding	**434.6**	**367.9**	**18.1%**	**1,392.0**	**1,157.9**	**20.2%**
Renner Card	31.2	8.2	281.2%	134.5	115.7	16.3%
% of Renner Card portfolio	*4.3%*	*0.9%*	*3.4p.p.*	*16.6%*	*11.8%*	*4.8p.p.*
Co-Branded Card	402.1	358.1	12.3%	1255.0	1,036.3	21.1%
% of Meu Cartão portfolio	*7.7%*	*7.8%*	*-0.1p.p.*	*23.7%*	*24.6%*	*-0.9p.p.*
Other operating revenues	1.3	1.6	-18.8%	2.5	5.9	-57.5%
Credit losses, net of recoveries	**(329.5)**	**(236.9)**	**39.1%**	**(1,072.5)**	**(685.8)**	**56.4%**
Renner Card	(27.4)	(6.9)	299.4%	(104.9)	(71.7)	46.3%
% of Renner Card portfolio	*3.7%*	*0.7%*	*3.0p.p.*	*13.0%*	*7.3%*	*5.7p.p.*
Co-Branded Card	(302.1)	(230.0)	31.3%	(967.6)	(614.1)	57.6%
% of Meu Cartão portfolio	*5.8%*	*5.0%*	*0.8p.p.*	*18.3%*	*14.6%*	*3.7p.p.*
Operating Expenses	**(140.1)**	**(112.0)**	**25.1%**	**(418.5)**	**(355.8)**	**17.6%**
% of total portfolio	*2.4%*	*2.0%*	*0.4p.p.*	*7.2%*	*6.3%*	*0.9p.p.*
Financial services result	**(35.0)**	**19.0**	**NA**	**(99.0)**	**116.2**	**NA**
% of total portfolio	*-0.6%*	*0.3%*	*-0.9p.p.*	*-1.7%*	*2.1%*	*-3.8p.p.*
% of Total Adjusted EBITDA	*-9.7%*	*4.1%*	*-13.8p.p.*	*-9.0%*	*7.5%*	*-16.6p.p.*

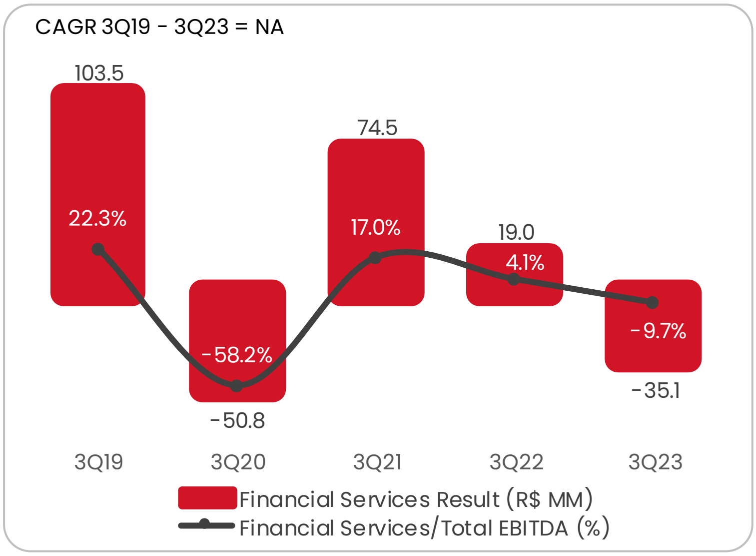
- The growth in revenues was higher that that of the credit portfolio and reflecting improved portfolio management and adjustments in risks pricing. However, in the quarter changes were made to the invoice closing date, bringing a mismatch in revenue flows, in turn negatively impacting this line in ~R$ 14 million, and whose value will recover throughout the 4Q23.

- Net Losses continued to be impacted by the persistently difficult macroeconomic conjuncture together with household indebtedness, the latter remaining at high levels, resulting in the need for greater provisioning for past due portfolio losses and ensuring necessary coverage. Data published by Serasa Experian to date, has once more shown an increase in the default base: 71.5 million at the end of 2Q23 to 71.8 million in September. At Realize, this trend was more accentuated for cohorts more than 12 months overdue, and, in more recent cohorts, there has been a continued improvement in delinquency levels. Also, it is important to remember that in 3Q22, the Company sold its written-off credit portfolio (maturities of more than 360 days), which benefited this line in the third quarter last year in the amount of R$ 23.8 million.

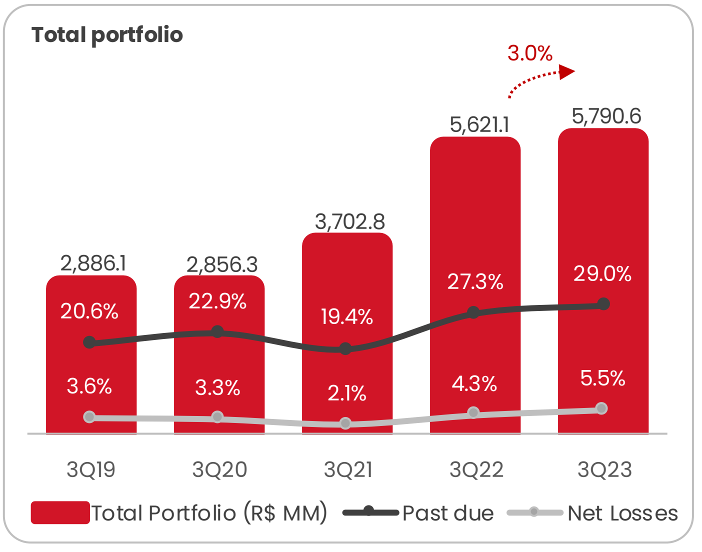
- In the quarter, there was an improvement in the outstanding balance of more than 90 days nominal (NPL90 formation), 20.9% and 5.9% lower versus 2Q23 and 3Q22, respectively.

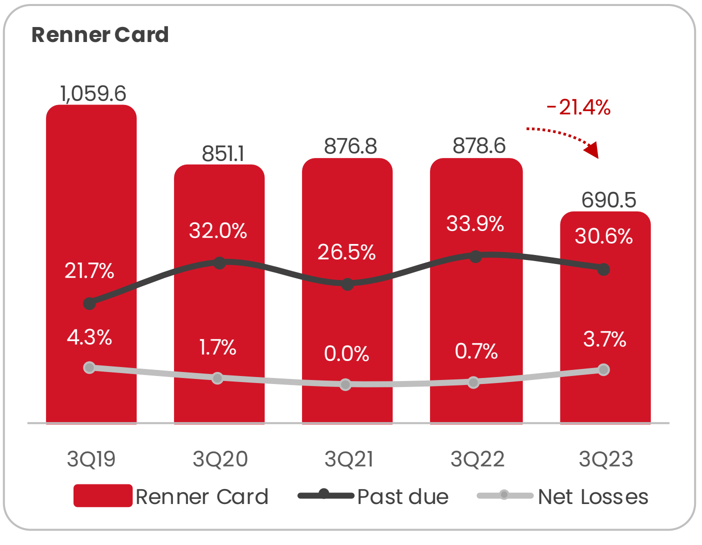
- Operational expenses as a percentage of the total portfolio increased relative to the preceding year, due to the low level of growth of the portfolio against its structure of fixed expenses and non-recurring credits booked in 3Q22.

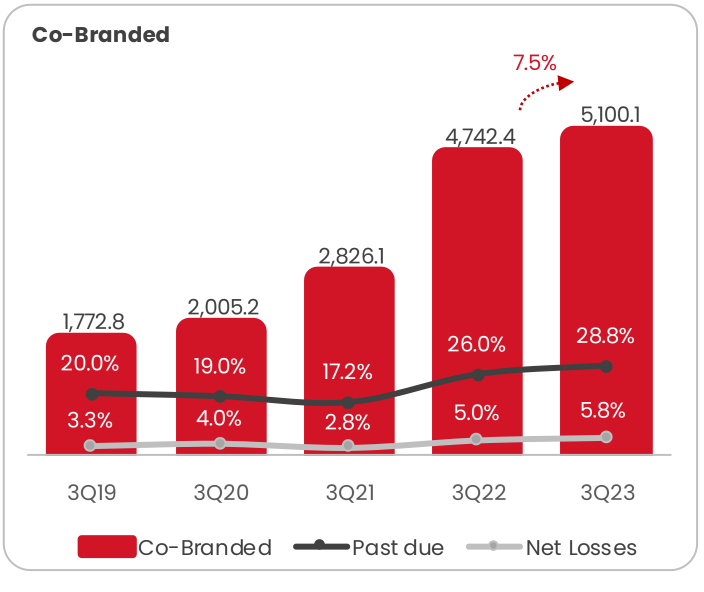
- Finally, the Financial Services Result was lower than in 3Q22, albeit with sequential evolution versus 2Q23, September reporting a result already at positive levels and October revealing the same tendency.



Credit Portfolio





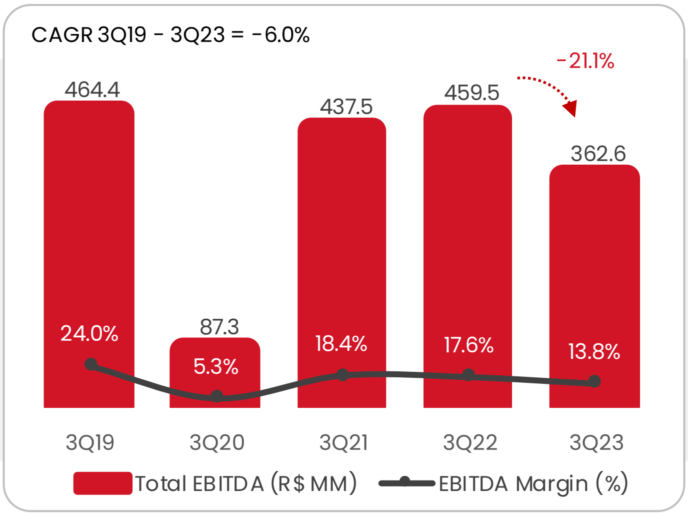


- The total portfolio reported a slight growth compared with 3Q22, driven by greater volumes transacted in the Co-branded card, as well as an increase in overdue volumes for this product. Based on an analysis exclusively for the due portfolio, there was stability. Compared with 2Q23, the total portfolio fell 6.2% while on due credits fell 6.8%.
- The macroeconomic scenario continues to be a challenging one with household debt at record levels impacting purchasing power and consumer habits. Consequently, lower consumption in the period, a more conservative credit policy as well as a lower card base able to consume, has resulted in a lower degree of portfolio renewal.
- In the light of this scenario, Realize has maintained its restrictions on the offer of credit, focusing on better customer profiles as well as a more balanced product offering. Credit approval rates (~30% in September/23), posted a year-on-year decline of more than 17p.p. and 8.6p.p. versus June/23. In relation to customer mix approved, those ranked as minimal or low risk, stood at 94% of the total (versus 69% in September/22).
- Total past dues increased versus the same quarter in 2022, reflecting default levels in the market, which remained challenging. Again, in the quarter, there was an improvement in the NPL90 formation, 20.9% and 5,9% lower versus 2Q23 and 3Q22, respectively. As a percentage of the portfolio, there was an increase of 1.0p.p., sequentially versus 2Q23, reflecting low volumetry in the formation of new credits. Also, the behavior of customers among the new cohorts continued to indicate good quality albeit still at low levels in relation to the total customer base.
- Higher net losses were reflected in increased provisioning of the overdues portfolio, ensuring the necessary coverage for possible credit losses as well as higher levels of effective losses and reduced recoveries. Once more, it should be pointed out that the assignment of overdue credits worth R$23.8 million in 3Q22 impacted the year-on-year comparison as mentioned above. Total coverage was 21.1%, +3.5p.p. versus 3Q22 and +1.2p.p. more than in 2Q23. Coverage for the NPL90 increased from 94.4% in 3Q22 to 96.4%.

Total Adjusted EBITDA

(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Net Income for the Period	**172.9**	**257.9**	**-32.9%**	**449.4**	**809.9**	**-44.5%**
Income Tax and Social Contribution	(96.5)	(57.0)	69.4%	(218.9)	(17.0)	NA
Financial Result, Net	15.4	0.1	NA	59.1	(13.4)	NA
Depreciation and amortization	264.3	251.2	5.2%	768.5	737.3	4.2%
Total EBITDA	**356.1**	**452.2**	**-21.3%**	**1,058.1**	**1,516.8**	**-30.2%**
Stock Option Plan	6.5	6.5	0.2%	18.8	17.3	8.4%
Result of Disposals or Write-Offs of Fixed Assets	-	0.8	NA	19.1	10.3	84.5%
Total Adjusted EBITDA	**362.6**	**459.5**	**-21.1%**	**1,096.0**	**1,544.4**	**-29.0%**

- Total Adjusted EBITDA registered a decline year-on-year, largely a function of reduced performance on the part of the retailing and financial services segments.
- As already mentioned, certain non-recurring effects influenced the comparability of The Company's performance in approximately R$ 88 million (sale of the overdue portfolio, change invoice cut-off date, recovery of tax credits and additional expenses in relation to the SP DC).



Net Financial Result

(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Financial Revenues	**106.7**	**159.2**	**-33.0%**	**271.0**	**439.1**	**-38.3%**
Income from cash equivalents and financial investments	85.9	135.6	-36.6%	236.5	389.7	-39.3%
Selic interest on tax credits	20.8	23.6	-11.9%	34.5	49.4	-30.1%
Financial Expenses	**(100.6)**	**(145.7)**	**-31.0%**	**(293.2)**	**(418.1)**	**-29.9%**
Interest on loans, financing and debentures	(41.5)	(89.0)	-53.4%	(122.0)	(252.8)	-51.7%
Interest on leasing	(59.1)	(56.7)	4.3%	(171.2)	(165.3)	3.6%
Variations in foreign exchange and monetary restatement, net	**(28.3)**	**(13.1)**	**117.0%**	**(41.1)**	**(14.3)**	**187.2%**
Other revenues and expenses, net	**6.8**	**(0.6)**	**NA**	**4.1**	**6.7**	**-39.3%**
Financial Result, Net	**(15.4)**	**(0.1)**	**NA**	**(59.1)**	**13.4**	**542.0%**

- The Net Financial Result was negative at R$ 15.4 million versus R$ 0.1 million, also negative at 3Q22, the main reason being monetary corrections in Argentina.

Free Cash Flow

(R$ MM)	3Q23	3Q22	Var.	9M23	9M22	Var.
Total Adjusted EBITDA (Post IFRS 16)	**362.6**	**459.5**	**(97.0)**	**1,096.0**	**1,544.4**	**(448.4)**
(+/-) Income Tax, Social Contribution/Financial Revenue	76.1	118.0	(41.9)	198.9	320.0	(121.1)
Operating Cash Flow	**438.7**	**577.5**	**(138.8)**	**1,294.9**	**1,864.4**	**(569.5)**
(+/-) Variation in Working Capital	**415.4**	**(200.4)**	**615.8**	**(108.7)**	**(1,217.8)**	**1,109.1**
Accounts Receivable	443.5	226.1	217.4	833.6	(76.7)	910.3
Card Administrator Obligations	(54.0)	67.9	(121.9)	(157.4)	309.4	(466.8)
nventory	(40.7)	(180.1)	139.4	(142.7)	(437.5)	294.8
Suppliers	177.6	(51.9)	229.6	(208.6)	(255.8)	47.2
Taxes	11.0	(45.7)	56.7	18.5	(76.4)	94.8
Other Accounts Receivable/Payable	(122.0)	(216.7)	94.7	(452.0)	(680.7)	228.7
(-) Capex	**(255.0)**	**(281.2)**	**26.3**	**(533.8)**	**(674.9)**	**141.1**
(-) Investments in subsidiaries	**-**	**(12.0)**	**12.0**	**(8.7)**	**(98.8)**	**90.1**
(=) Free Cash Flow	**599.1**	**83.8**	**515.3**	**643.8**	**(127.0)**	**770.8**

- The better free cash flow generation in 3Q23, compared to the previous year, was mainly due to better working capital management, as well as greater reactivity, which was also reflected in the Financial Cycle, which reduced by 134 for 130 days.

(Cash) Net Debt

(R$ MM)	9/30/2023	9/30/2022
Loans and Financing	**1,131.3**	**2,296.2**
Current	631.5	1,195.2
Non-current	499.8	1,101.0
Financing of Customer Credit Operations	**1,029.5**	**1,111.5**
Current	365.1	764.3
Non-current	664.4	347.2
Gross Debt	**2,160.8**	**3,407.7**
Cash and Cash Equivalents and Financial Investments	**(3,273.8)**	**(4,406.3)**
Net (Cash) Debt	**(1,113.0)**	**(998.6)**
Net (Cash) Debt/Total Adjusted EBITDA (Post-IFRS 16) (LTM)	-0.55x	-0.43x
Net (Cash) Debt/Total Adjusted EBITDA (Ex-IFRS 16) (LTM)	-0.83x	-0.62x

- The Company again reported a net cash position, notwithstanding the use of resources for payment of Interest on Capital and for executing the Share Buyback Program in the amount of R$ 288 million, terminating in March 2023.

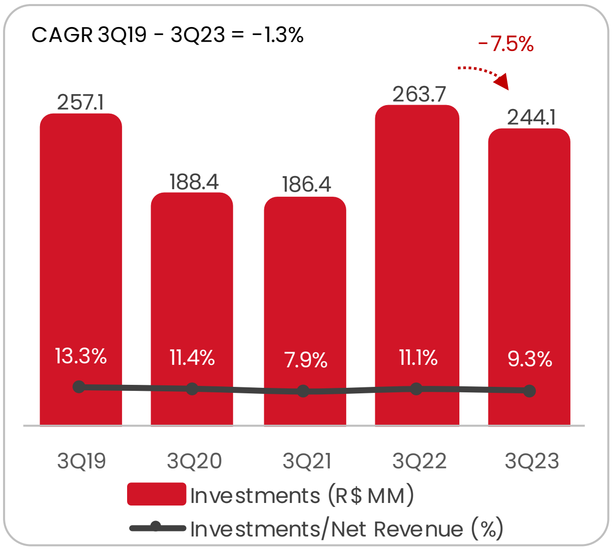
Investments

(R$ MM)	3Q23	3Q22	9M23	9M22
New stores	52.8	59.0	119.3	169.1
Remodeling of installations and others	85.5	52.1	169.4	92.2
IT equipment and systems	98.4	133.2	257.2	259.5
Distribution centers and others	7.4	19.5	15.5	65.7
Total investments	**244.1**	**263.7**	**561.4**	**586.5**

- In 3Q23, investments were lower than 3Q22, largely related to reduced CAPEX requirements for both the technological and logistics fronts (SP DC), despite greater investments for remodeling, which will contribute to the productivity of these stores. During the period, 12 stores had their remodeling completed.

- In the period, 6 Renner units were unveiled as well as 3 Youcom and 2 Ashua. In the first nine months of the year, 21 stores were inaugurated, of which 10 Renner, 90% in municipalities where the Company had previously no footprint, in addition to 7 Youcom and 4 Ashua, in line with the expansion plan for 2023. For the year to date, stores in new municipalities have posted EBITDA margins higher than remaining comparable cohorts.

- Depreciation and Amortization of fixed and intangible assets totaled R$ 146.1 million in the quarter, 15.3% greater than 3Q22 and reflecting an increase in fixed assets. Depreciation of Right of Use assets (IFRS 16) amounted to R$ 118.1 million, a 5,1% decrease due to contractual reevaluations of rental lease agreements with mall operators as well as the reduced inflationary effect on occupancy costs.

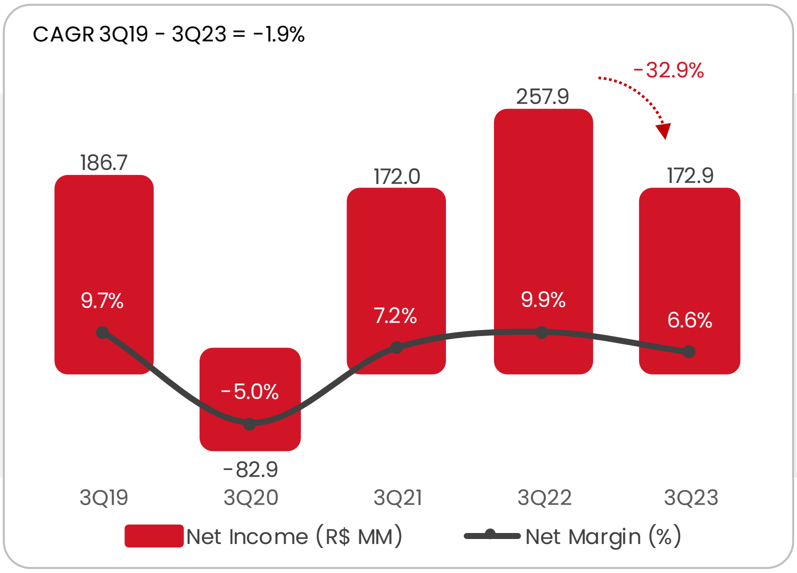


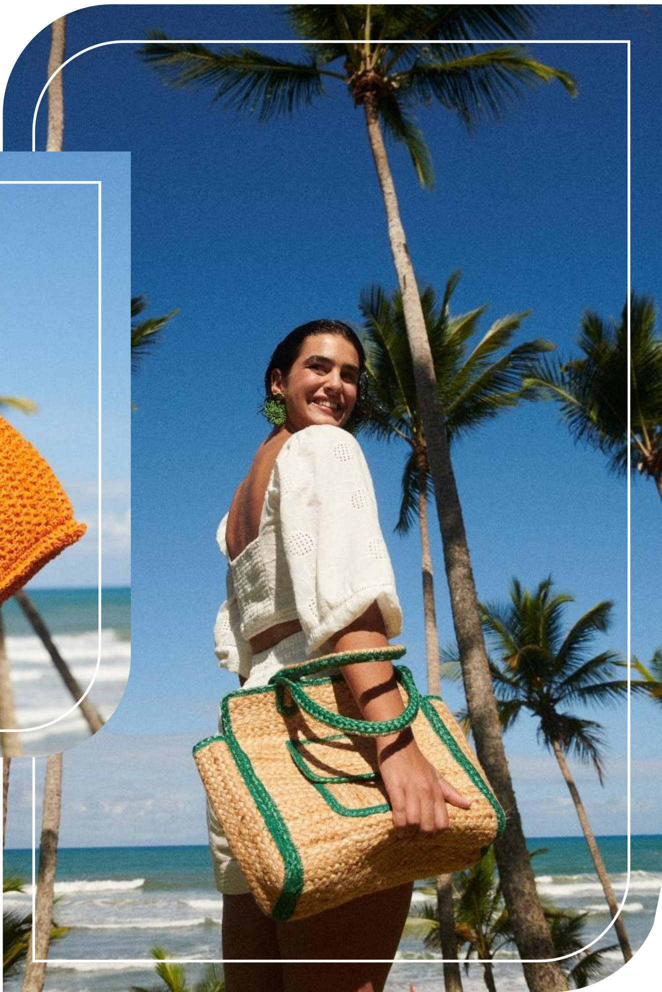
		3Q23	3Q22	Var.	9M23	9M22	Var.
RENNER	Number of Stores	438	427	11	438	427	11
	Openings, net	7	8	N/A	3	14	N/A
	Sales Area (000 m²)	724	730	-0.7%	724	730	-0.7%
CAMICADO	Number of Stores	107	123	-16	107	123	-16
	Openings, net	-3	3	N/A	-16	4	N/A
	Sales Area (000 m²)	46	52	-11.6%	46	52	-11.6%
YOUCOM	Number of Stores	118	113	5	118	113	5
	Openings, net	7	1	N/A	4	9	N/A
	Sales Area (000 m²)	21	19	7.7%	21	19	7.7%

The Ashua units are consolidated under the Renner brand.
Sales area do not consider areas given over to stock, back office and administrative functions.
Closure of 1 Renner and 2 Camicado units in 3Q23.

Net Income and Corporate Actions

- The Company posted a lower Net Income for the quarter in relation to 3Q22 due to reduced operational generation from the retailing and financial service segments and despite the lower effective rate of Income Tax and Social Contribution due to the greater representativity of Interest on Capital on the pre-tax Result.
- In the quarter, Lojas Renner S.A. allocated shareholders interest on capital worth R$ 171.7 million, corresponding to R$ 0.179690 per share. Approval was given to the payout of Interest on Capital for 1Q23 and 2Q23 as from October 5, 2023, and totaling R$ 346.4 million.





Consolidated Results

In R$ thousands	3Q23	3Q22	Var	9M23	9M22	Var
Net Operating Revenue	**3,097,096**	**3,017,632**	**2.6%**	**9,376,471**	**9,256,993**	**1.3%**
Net Revenue from merchandise sales	2,620,943	2,602,783	0.7%	7,853,590	7,990,439	-1.7%
Net Revenue from Services	476,153	414,849	14.8%	1,522,881	1,266,554	20.2%
Cost of Sales	**(1,249,415)**	**(1,241,428)**	**0.6%**	**(3,728,539)**	**(3,681,228)**	**1.3%**
Cost of Retailing	(1,217,112)	(1,201,983)	1.3%	(3,624,697)	(3,592,022)	0.9%
Cost of Services	(32,303)	(39,445)	-18.1%	(103,842)	(89,206)	16.4%
Gross Profit	**1,847,681**	**1,776,204**	**4.0%**	**5,647,932**	**5,575,765**	**1.3%**
Operating Expenses	**(1,755,853)**	**(1,575,209)**	**11.5%**	**(5,358,335)**	**(4,796,288)**	**11.7%**
Sales	(690,457)	(675,481)	2.2%	(2,103,399)	(2,034,934)	3.4%
General and Administrative	(346,603)	(332,496)	4.2%	(1,036,123)	(958,516)	8.1%
Depreciation and amortization	(264,253)	(251,178)	5.2%	(768,489)	(737,261)	4.2%
Credit Losses, Net	(329,561)	(236,888)	39.1%	(1,072,481)	(685,863)	56.4%
Other Operating Results	(124,979)	(79,166)	57.9%	(377,843)	(379,714)	-0.5%
Operating Profit (loss) before Financial Result	**91,828**	**200,995**	**-54.3%**	**289,597**	**779,477**	**-62.8%**
Financial Result, Net	(15,452)	(130)	NA	(59,148)	13,382	-542.0%
Income Tax and Social Contribution	96,526	56,997	69.4%	218,919	17,022	NA
Net Income for the Period	**172,902**	**257,862**	**-32.9%**	**449,368**	**809,881**	**-44.5%**
Net income per share - R$	0.1809	0.2605	-30.5%	0.4702	0.8180	-42.5%
Number of shares outstanding, net of treasury stocks, at the end of the exercise (thousands)	955,601	990,063		955,601	990,063	0.0%

Consolidated Balance Sheets

In R$ thousands	9/30/2023	12/31/2022
TOTAL ASSETS	**19,959,761**	**21,148,892**
Current Assets	**11,701,873**	**13,053,770**
Cash and Cash Equivalents	2,647,874	2,848,351
Financial Investments	625,935	655,131
Trade Accounts Receivable	5,691,095	6,524,832
Inventories	1,979,654	1,836,947
Recoverable Taxes	587,445	1,003,849
Financial Derivatives	15,917	8,204
Other Assets	153,953	176,456
Non- Current Assets	**8,257,888**	**8,095,122**
Recoverable Taxes	311,525	234,726
Deferred Income Tax and Social Contribution	729,301	555,595
Other Assets	192,705	225,345
Fixed Assets	2,844,936	2,830,784
Right of Use of Assets	2,440,966	2,609,505
Intangible	1,738,455	1,639,167
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**19,959,761**	**21,148,892**
Current Liabilities	**6,901,670**	**7,005,579**
Loans, Financing and Debentures	631,512	122,824
Financing – Financial Services Operations	365,112	581,351
Financial Leases Payable	731,263	719,829
Suppliers	1,529,702	1,624,082
Obligations - Forfait	6,606	78,848
Obligations with Credit Card Administrators	2,307,571	2,464,968
Fiscal Obligations	178,584	566,891
Social and Labor Obligations	336,286	305,062
Statutory Obligations	458,342	160,966
Provision for Risks	98,348	85,079
Financial Derivatives	5,604	6,940
Other Obligations	252,740	288,739
Non-current Liabilities	**3,293,000**	**4,055,798**
Loans, Financing and Debentures	499,804	1,046,319
Financing – Financial Services Operations	664,389	654,881
Financial Leases Payable	2,011,770	2,190,081
Deferred Income Tax and Social Contribution	620	3,618
Suppliers	25,074	17,304
Provision for Risks	49,005	49,245
Other Obligations	42,338	94,350
Shareholders' Equity	**9,765,091**	**10,087,515**
Capital Stock	9,022,277	9,022,277
Treasury Stock	(165,652)	(552,812)
Capital Reserves	122,518	119,375
Profit Reserves	740,301	1,382,939
Other Comprehensive Income	114,397	115,736
Accumulated Losses	(68,750)	-

Consolidated Cash Flows

In R$ thousands	3Q23	3Q22	9M23	9M22
Cash flows from operating activities				
Net profit for the period	**172,902**	**257,862**	**449,368**	**809,881**
Adjustments to reconcile the result to cash and cash equivalents generated by the operational activities:				
Depreciation and amortization	276,070	262,914	804,852	772,238
Interest and structuring costs on loans, financing and leasing	144,628	191,643	442,882	530,405
Income tax and social contribution	(96,526)	(56,997)	(218,919)	(17,022)
(Reversals) Losses estimated in assets, net	(18,452)	168,458	66,322	403,698
Discounts – leases payable	-	-	-	(25,905)
Other adjustments to net profit	43,690	28,022	104,563	119,906
Adjusted net income	**522,312**	**851,902**	**1,649,068**	**2,593,201**
(Increase) Reduction in the Assets				
Accounts receivable from customers	461,561	60,720	765,410	(482,333)
Inventories	(42,271)	(191,598)	(131,483)	(454,010)
Taxes recoverable	18,655	(70,491)	280,328	131,325
Other assets	16,298	(56,090)	58,058	(214,990)
Increase (Reduction) in Labilities				
Suppliers	175,965	(97,096)	(127,254)	(273,932)
Obligations - forfait	(855)	23,919	(72,981)	9,460
Obligations with card administrators	(54,017)	67,854	(157,397)	309,397
Fiscal obligations	(28,806)	6,141	(315,987)	(240,797)
Other obligations	14,215	(4,017)	(61,413)	(98,562)
Payment of income tax and social contribution	(6,328)	(28,630)	(34,021)	(113,717)
Interest paid on loans, financing and debentures	(100,083)	(144,605)	(249,342)	(298,388)
Cash flows from operational activities before financial investments	**976,646**	**418,009**	**1,602,986**	**866,654**
Financial investments	(44,456)	(111,429)	29,196	(8,023)
Cash flows from operational activities	**932,190**	**306,580**	**1,632,182**	**858,631**
Cash flows from investment activities				
Acquisitions of fixed and intangible assets	(254,954)	(281,221)	(533,769)	(674,871)
Capital paid-up in subsidiaries and acquisition of subsidiaries, net of cash acquired	-	1,562	(30)	(85,215)
Net cash consumed by investment activities	**(254,954)**	**(279,659)**	**(533,799)**	**(760,086)**
Cash flows from financing activities				
Capital increase net of issuance costs	-	13,628	-	23,039
Share buy-back	-	-	(288,180)	(453,943)
Borrowing and amortization of loans and debentures	(147,496)	(20,909)	(249,656)	(110,745)
Lease installment payable	(193,011)	(176,473)	(568,766)	(493,716)
Interest on equity and dividends payable	-	(267,871)	(157,502)	(614,187)
Cash flows from financing activities	**(340,507)**	**(451,625)**	**(1,264,104)**	**(1,649,552)**
Effect of exchange rate variation on balance of cash and cash equivalents	**(8,816)**	**(705)**	**(34,756)**	**1,798**
Variation in cash and cash equivalents	**327,913**	**(425,409)**	**(200,477)**	**(1,549,209)**
Cash and cash equivalents at the start of the period	2,319,961	4,365,617	2,848,351	5,489,417
Cash and cash equivalents at the end of the period	**2,647,874**	**3,940,208**	**2,647,874**	**3,940,208**

Glossary

1P (first party): Own inventory, the company buys and sells products directly to the customers.

3P (third-party): Third party inventory which is managed by the sellers.

B2B (Business-to-Business): A commercial transaction between companies.

BRANDING: Management strategy of the brand with the objective of rendering it more recognizable by its consuming public and present in the market.

CAC: Customer Acquisition Cost.

CAGR: Compound Annual Grouth Rate

CAPEX: Capital Expenditure allocated to the Company's investments. (Example: Fixed Assets and Intangible Assets).

CHURN: Rate of turnover. This is a metric used in customer management which shows the rate of consumers which a company has lost in a given period and the total revenue involved in this process.

MOBILE CHECKOUT: Process of concluding a purchase alternative to the traditional cashier's desk. The conclusion of the transaction may be made through *Mobile Sales*, made by the store employee using instore mobile devices; *Self-Checkout*, self-service totems; and through the *Pague Digital* (Digital Payment) whereby the customer concludes the purchase with his own smartphone using the Renner app.

CRM (Customer Relationship Management): Software which provides a complete management of the sales process, making the approach and contacts with the client more assertive.

CROSS SELL: Sale of complementary products or services based on customer interests within the Renner ecosystem.

EBITDA: Stands for "Earnings before interest, taxes, depreciation and amortization". Performance indicator of operating cash generation. The calculation of EBITDA may be adjusted for non-recurring items which contribute to the information on the potential for gross cash generation in the Company's operations. Adjusted EBITDA has no standardized meaning, and our definition may not be comparable with that used by other companies.

ESG (Environmental, Social and Governance): Environmental, social and governance practices.

FINTECH: Company using technology to offer financial products and services in an innovative manner.

FOLLOW ON: Subsequent offering of shares of a publicly held company.

FREE FLOAT: Is the percentage of a company's shares which are traded on the Stock Exchange.

GMV (Gross Merchandise Volume): Term used in online retailing to show the total monetary value of sales through this channel.

IDIVERSA B3: Brazilian stock market index, that aims to make diversity indicators visible and tangible to the market and generate comparability in the performance of companies, inducing them to adopt the best diversity practices.

INFINITE AISLE: Availability of inventories of the physical stores in the e-commerce, where customers can buy products from the physical stores inventory through e-commerce.

INFLUENCER: Professionals who through content published in the social media, are able to influence and cause an effect on thousands of people in relation to a given product. Due to their followers and engagement, they are deemed to be credible and successful people in their métier.

IFRS: International Financial Reporting Standards correspond to international accounting norms.

LAST MILE: Is a concept which relates to the last stage in the delivery of the product, leaving a distribution center to the final recipient.

LIFETIME VALUE: Is a metric defining the value of the customer's life cycle. It represents the sum of all the values expended by a consumer while he is a customer of the brand.

MARKETPLACE: An online sales platform which combines different companies selling products as if it were a virtual store window.

MAU (Monthly Active Users): The number of active users in a month, the metric related to the frequency and involvement of users in sites and apps.

OMNICHANNEL: A strategy which uses all a company's communication channels in an integrated and simultaneous fashion. The underlying objective is to narrow the relationship between on- and off-line and strengthen the relationship of the customer with the company, thus improving their experience.

DIGITAL PAYMENT: A purchase modality where the customer can pay for his purchases in the store with his own smartphone using the Renner app.

p.p: Percentage points.

ROIC LTM: Return On Invested Capital over the last twelve months.

SELLER: Is the name given to all those that sell their products in our marketplace.

SEO (Search Engine Optimization): set of strategies to enhance and improve the positioning of websites considering organic results.

SPENDING: Total customer expenditure in a given period.

SSS (Same Store Sales): Relation between the sales executed in the same stores (more than 12 months of operation) in the current period compared to sales in these selfsame stores in the same period of the previous year.

STAKEHOLDERS: Individuals or entities that have a relationship with the Company. In addition to the shareholders, the company's employees, customers, suppliers, creditors, governments and community are stakeholders.

STARTUP: Young or recently constituted companies which present major growth possibilities. Startups are characterized by being scalable businesses and growing in a much faster and efficient way compared with a traditional small and middle market company.

STICKINESS: This is the propensity of customers to return to a product or use it with greater frequency, the product itself having characteristics that enhance the profoundness of the relationship with the customer over time.

TPV (Total Payment Volume): It is the total amount that was made in transactions through payment methods such as cards, acquirers, sub-acquirers and other intermediaries.

UX (User Experience): User Experience is the combination of elements and factors relative to the interaction of the user with a given product, system, or service responsible for projecting experiences of enchantment to gain the loyalty and capture customers.

About Lojas Renner S.A.

The Company was incorporated in 1965 and has been listed since 1967, becoming a pure, widely held company in 2005, with a 100% free float, being considered the first Brazilian corporation. Renner's equities are traded on B3 under the LREN3 symbol in the Novo Mercado segment, the highest level of corporate governance, and through the intermediary of an ADR program on the United States OTC market under the LRENY code. **Lojas Renner S.A**. is a **fashion and lifestyle ecosystem** connected to its customers through digital channels and its physical stores in Brazil, Argentina and Uruguay. It is today the ecosystem leader in omnichannel fashion retailing in Brazil through the **Renner, Camicado, Youcom, Realize CFI and Repassa businesses.**

Renner's value proposition is to deliver the best omni experience in fashion and lifestyle to the medium/high end segment, enchanting our customers and partners with quality products and services at competitive prices, always innovating in a sustainable way. Renner designs and sells quality apparel, footwear and underwear under private labels representing the lifestyle concept. In addition, Renner has its own brands of accessories and cosmetics while in parallel, offering merchandise in certain categories bearing third party labels in addition to providing an assortment of items through its marketplace platform.

Acquired in 2011, **Camicado** is a store network with more than 35 years of specialization in the Home & Décor market. The company offers a wide selection of products for decoration, cooking and domestic utensils, small electrical household appliances, organization, bed, bath, and tableware. In addition, Camicado is a specialist in gift lists for commemorative events. It has everything needed to provide the customer complete conditions with quality and much style.

Youcom is a fashion brand with a lifestyle inspired by urban youth. It offers an omnichannel experience to the customers' purchases made via the website permitting pickup from a physical store. The brand continues to grow, fulfilling its proposition to enchant and connect people spearheading a youth lifestyle with fashion.

Ashua, its concept dating from 2016, is a plus size fashion brand inspiring female empowerment and celebrating diversity. Ashua offers collections with a plenitude of information on fashion, prioritizing cuts, comfort and style for each woman through the intermediary of an omnichannel shopping experience.

Realize is a financial institution supporting the loyalty and convenience of the customers, of the ecosystem giving support to the Company's retailing operation. Offering a set of financial services, among them, the Renner Card (private label) and Meu Cartão (an international credit card), as well as credit lines to the Company's suppliers, the Saque Rápido facility and an insurance portfolio.

Company also has **Uello**, a digital logtech focused on solutions for urban deliveries and **Repassa,** an online resale store for apparel, footwear and accessories.

Investor Relations and Corporate Governance

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LREN3

B3 LISTED NM
USTOC: LRENY

Stock price: **R$ 13.40**
Market Cap: **R$ 12.9 billion**
as of September 30, 2023

LEGAL NOTICE

The statements contained in this document relating 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 businesses. 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.


LOJAS RENNER S.A.
RENNER
CAMICADO
YOUCOM
realize
ASHUA
repassa