



2021

INVESTOR**DAY**

LOJAS RENNER S.A.



CMICADO youcom realize



program

morning

9:00 to 9:40

DIGITAL TRANSFORMATION

Fabio Faccio
Chief Executive Officer

9:40 to 10:20

DEVELOPMENT OF THE ECOSYSTEM

Fabio Faccio
Chief Executive Officer

10:20 to 11:00

REALIZE STRATEGY

Gustavo Maniero
Officer of Realize CFI

11:00 to 11:10

BREAK

11:10 to 12:30

NEW CORPORATE STRUCTURE

Alessandro Pomar
IT Officer

Tomás Durandean
Data Officer

Guilherme Reichmann
Strategy and New Business Officer

Alvaro Azevedo
Chief Financial and IR Officer

12:30 to 1:00

Q&A

1:00 to 3:00

BREAK

afternoon

3:00 to 4:00

ESG DAY

Fabio Faccio
Chief Executive Officer

Clarice Costa
Chief HR Officer

Eduardo Ferlauto
Sustainability General Manager

Alvaro Azevedo
Chief Financial and IR Officer

4:00 to 4:30

Q&A

4:30

CLOSURE

operational pillars

DIGITALIZATION	INNOVATION			SUSTAINABILITY
DIGITAL TRANSFORMATION	DEVELOPMENT OF THE ECOSYSTEM	REALIZE STRATEGY	NEW CORPORATE STRUCTURES	ESG
<p>Management for digital transformation</p> <p>Digitalization of the core processes</p>	<p>Scenario in transformation and business model</p> <p>New value proposition</p> <p>Development of the fashion and lifestyle ecosystem</p> <p>Loyalty and content as a link to the ecosystem</p>	<p>Solid base of activity</p> <p>Value proposition</p> <p>Potential value combined with retail</p> <p>Digital account and PIX as levers</p>	<p>New role of IT and agility workshop</p> <p>Development of the data area</p> <p>Creation of the strategy and new businesses area</p> <p>Effects on returns</p>	<p>ESG for construction of a durable ecosystem</p> <p>Responsible Fashion Strategy</p> <p>Public commitments 2021</p> <p>Corporate Governance</p> <p>Development opportunities</p>

retail

+

banking

=

data > new businesses > returns

Digital Transformation

Our cycles

Digital cycle foundations

What it is to be digital for Lojas Renner S.A.

Mindset transformation

Digitalization of core processes



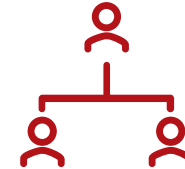
Our **cycles**

Our trajectory has developed passing through different cycles



FAMILY BUSINESS

1991 - 1998



JCPENNEY'S SUBSIDIARY

1998 - 2005



CORPORATION

2005 - 2012



FAST RETAILER

2012 - 2019

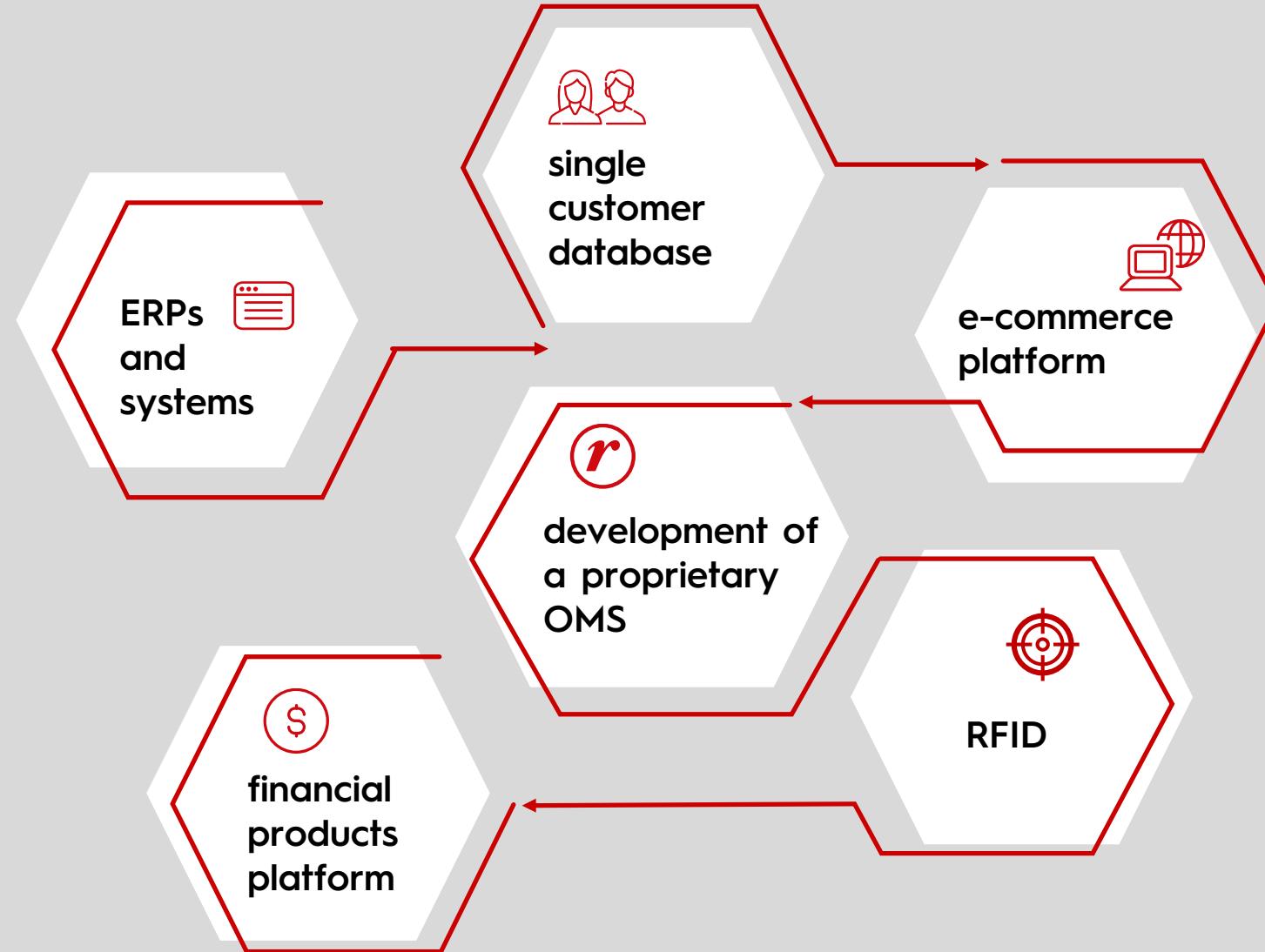


DIGITAL CYCLE

2018/2019 - ...

Foundations for the digital cycle

During the Fast Retailer cycle, we invested in the foundations for the Digital Cycle



What it is to be digital
for Lojas Renner

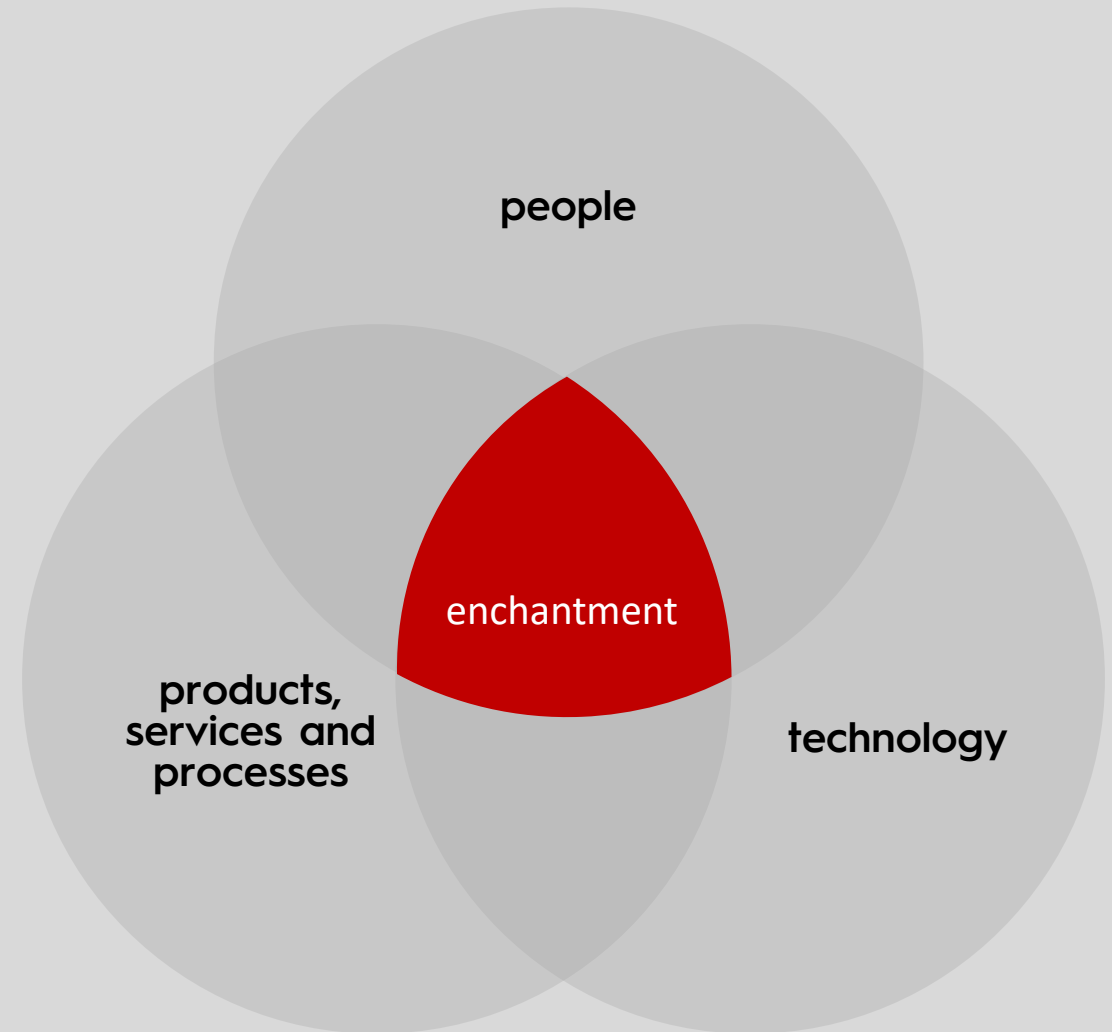
...and we defined the role of
digitalization for the Company

**“to enchant
customers is
our main goal”**

be digital is much more about **people** than
technology.

is to absorb technology to fulfill and
reinforce our **value proposition**

to use technology as an enabler for
transforming **the customer experience**, the
operational processes and the business
model, generating **more revenue and
operational efficiency**.



Mindset Transformation

Through management of change
at all levels

Study

- Digital day
- Case studies
- Development of pillars and macro-objectives for the digital transformation

Sensitization

- Strategic alignment
- Digital committee
- Customer journey
- Agile fashion group formation
- Benchmarks and workshops

Experimentation Detailing Execution

- Structural projects
- Rennova Group
- Digital mindset acceleration
- Strategic Vision with Bain&Company
- Partnership with Endeavor and Caldeira Institute
- Convention of leaders

Digitalization of **core processes**

Use of technology for transforming the main business areas

customers



Customer single view



product



Data driven decision on product lifecycle



operation



Omni transformation



credit



Financial solutions

=

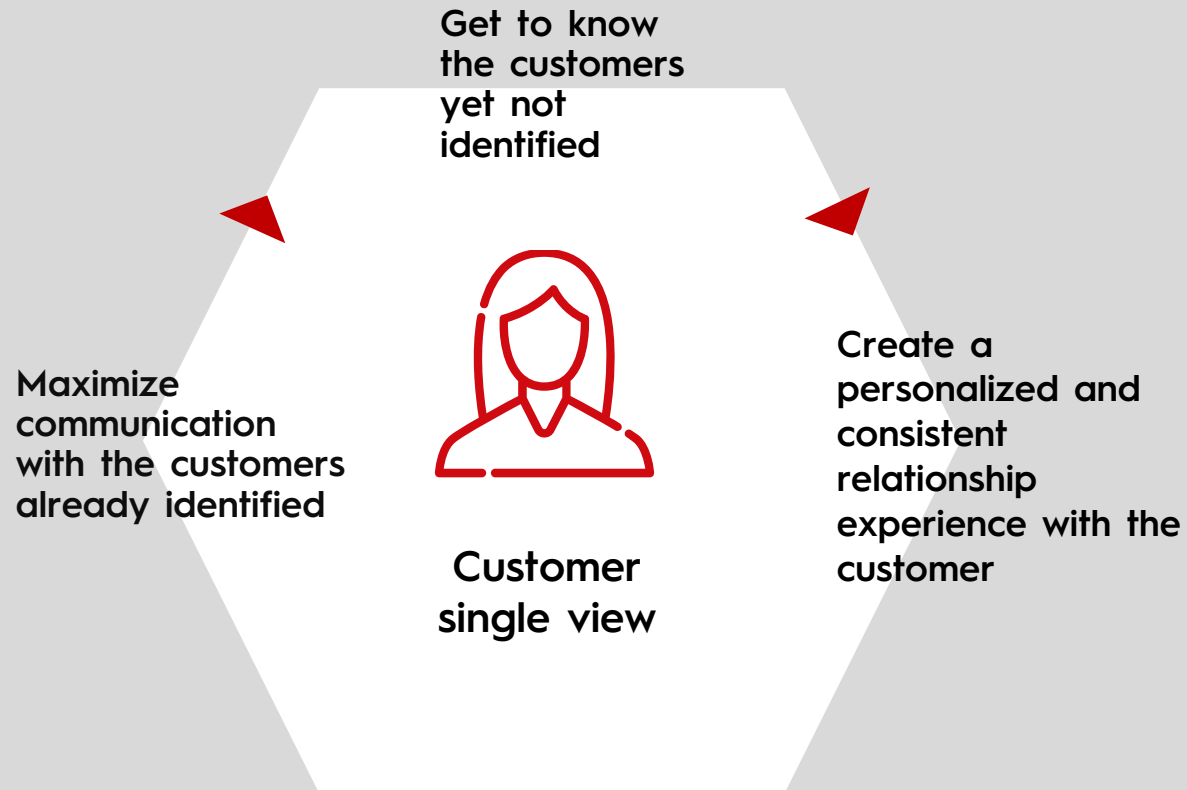
Better shopping experience



To generate more results

Digitalization of **core processes**

In a single view relationship with the customers



THROUGH

- Big data
- Personalized communication
- Transformation of data in actions
- Interaction with the customer

= Leveraging of sales, generating a return from the customer base, enchantment and loyalty

Digitalization of **core processes**

Enable greater knowledge of the customer base



13MM
customers
in the active base
+1.6% yoy



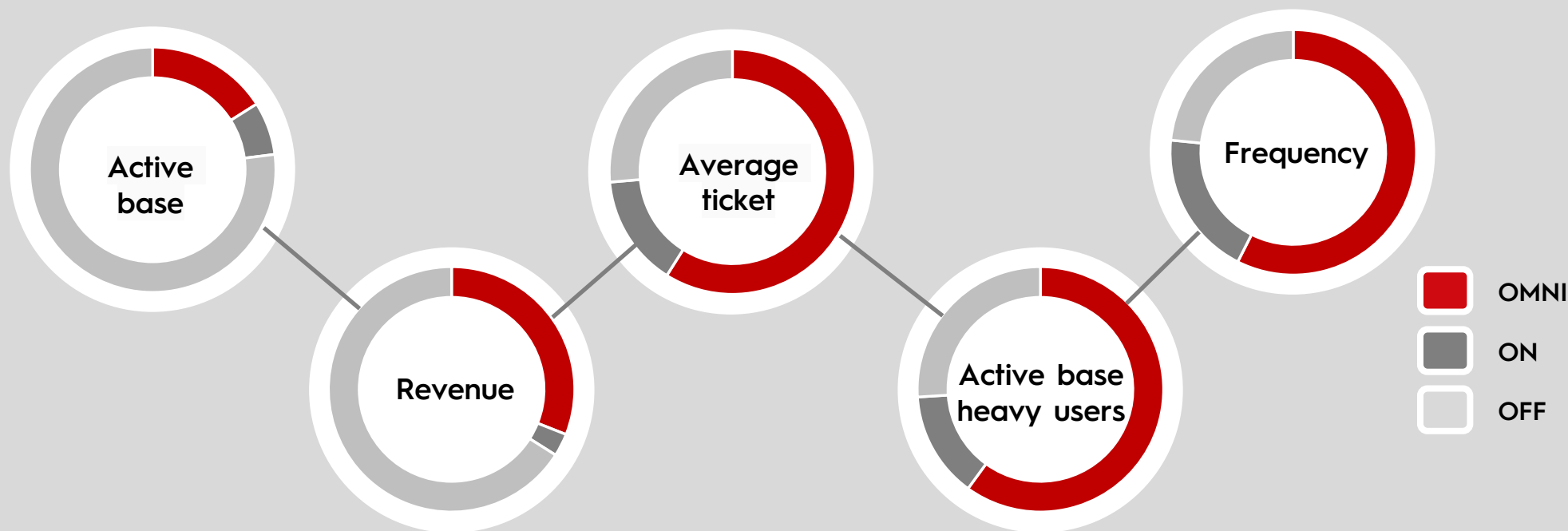
73%
identified
transactions
+15 pp yoy



80%
identified
revenue
+12 pp yoy

Digitalization of **core processes**

Enable greater knowledge of the customer base

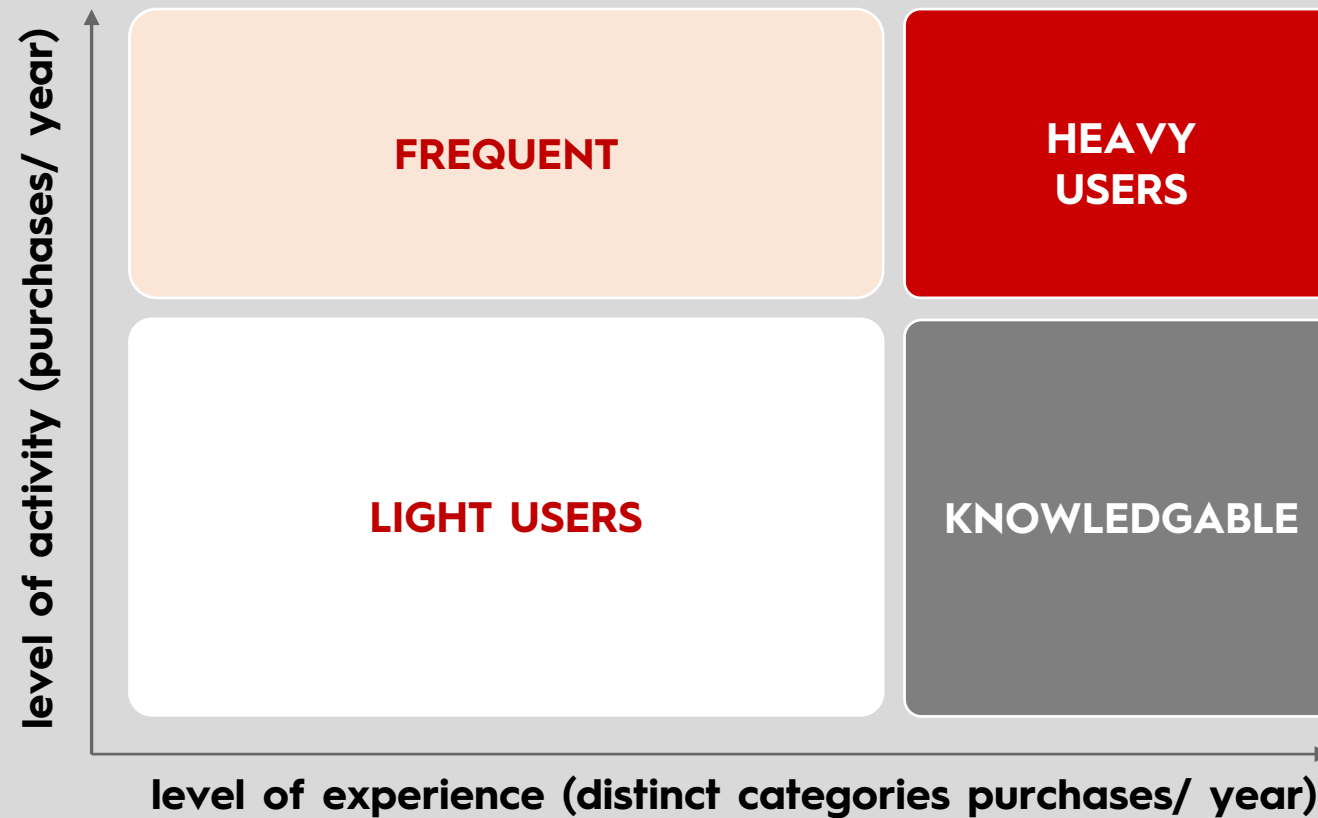


Digitalization of **core processes**

Identification and segmentation by customer moment



Analysis and
transformation
of integrated
data



CRITERIA

- % of the base
- % of sales
- Accumulated expenditure/year
- Average ticket
- Purchases/year
- Distinct categories/year

Digitalization of **core processes**

More personalized
recommendations of products



Renner motor for recommendation (NBO)
relationship scale

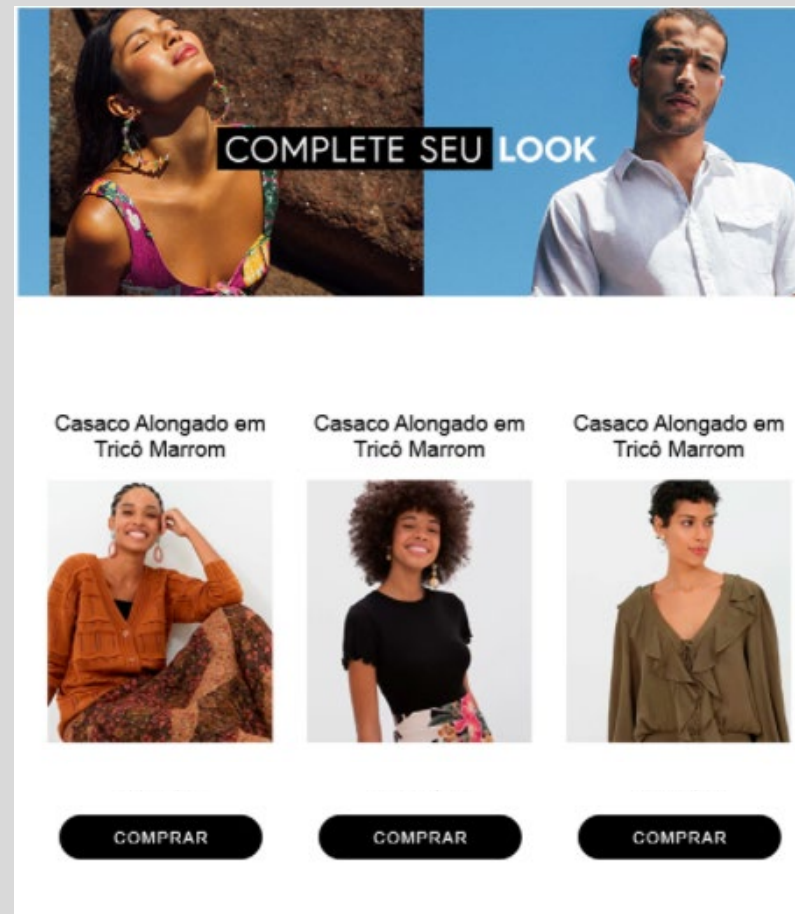
definition of
relevant themes
for the moment

segmentation
by customer
moment

expertise in
relevant
categories for
the segments

propensity to
purchase calculation
by customer +
category

personalized
recommendation
based on knowledge
of the customers



Digitalization of **core processes**

Greater reach of customer base
for marketing campaigns



Digitalization of core processes

Personalization and automation of campaigns and incentive to omnichannel and financial services



New campaign management model

Incentive for the use of the cards



Potentializing the digital experience



Personalization of content relevant themes



Stimulus for use of the app



Launch of a new shopping experience



Leveraging of new sales channels



Digitalization of **core processes**

That generated additional sales



Customer
single view

+300

automated campaigns
conducted on a large
scale

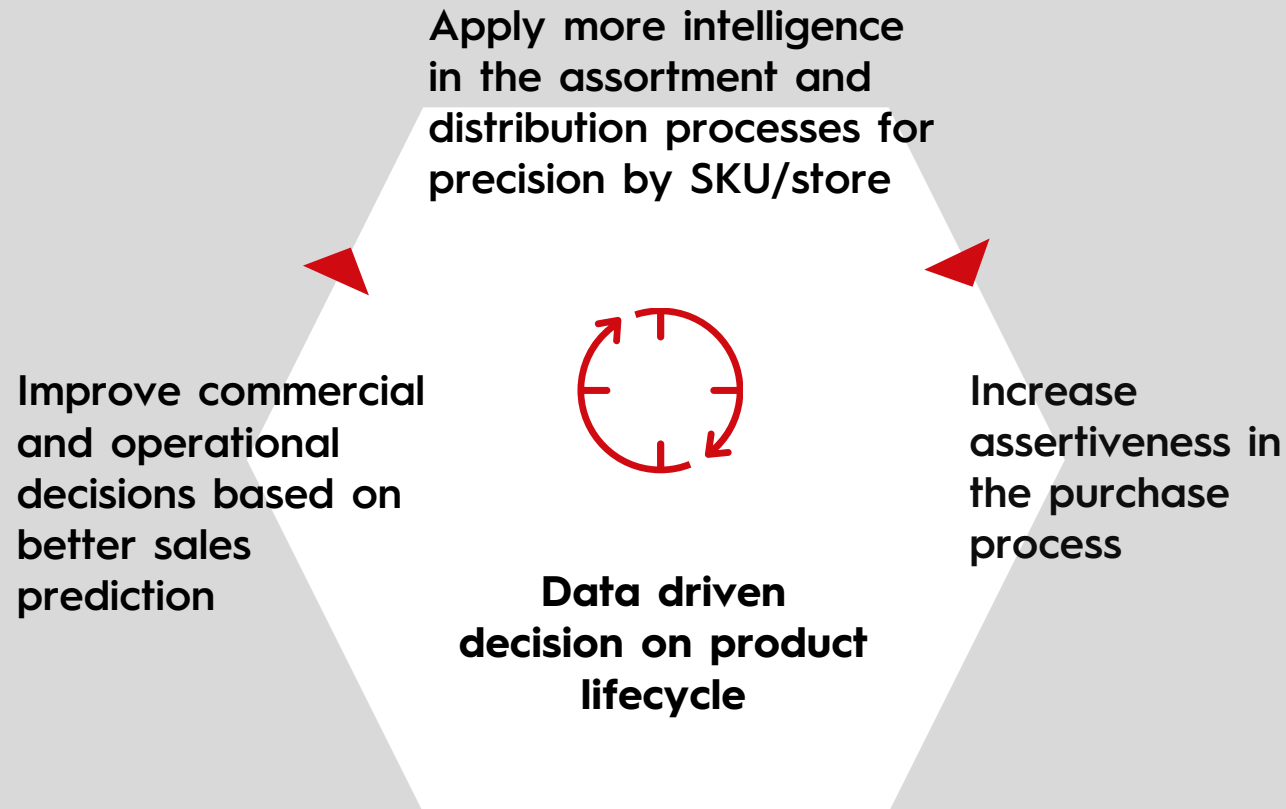
50% reduction

in number of contacts
with increment of

80% on conversion rate
(2S20 vs 2S19)

Digitalization of **core processes**

In the development of products,
through data driven decision making
for the life cycle of the items



THROUGH

- Artificial intelligence
- Algorithms
- Sales prediction
- Agility of decision making
- Assortment distribution
- Lower inventories
- Product development

= Assertiveness of the collections, lower
markdowns and enchantment

Digitalization of **core processes**

Technology in the management of
the collection development process

PLM

product lifecycle
management

- 100% of the domestic suppliers integrated to the system
- Integration with the international suppliers in progress
- Standardized processes
- Traceability of the product cycle
- Management of suppliers and materials
- Reduced lead time



Digitalization of **core processes**

Use of advanced analytics to predict sales behavior



Forecast of sales

- Short-term prediction model established, with high level of assertiveness
- Greater security in decision-making
- Reduction from two weeks to two hours in timeframe for generating a forecast
- Evolving a model for sales performance analysis for taking corrective actions



Digitalization of **core processes**

Accuracy in purchase and distribution of products

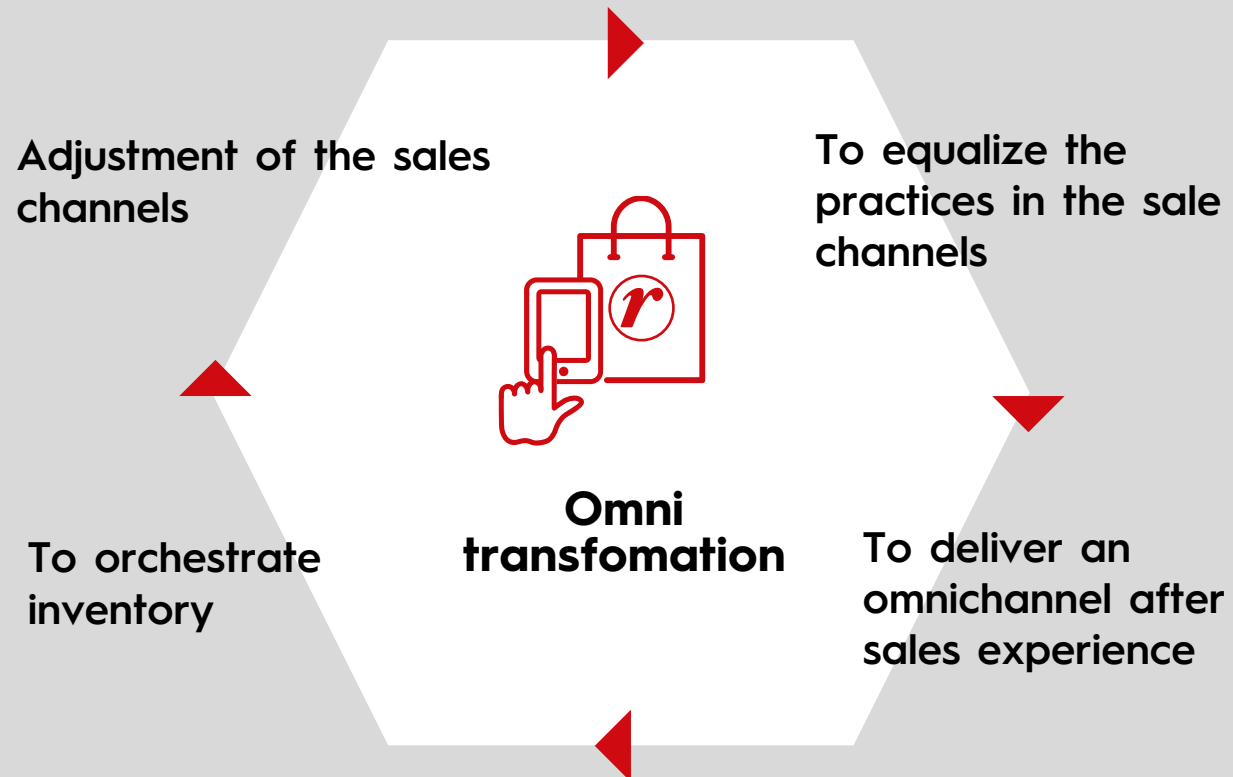


Algorithms
for purchase
and distribution
of products

- **100% of the allocation process of basic items** data-driven at Renner, 57% of these **using AI**, without human intervention (17% of the total)
- **Increase of 16.9% in sales and 15% reduction in inventories**, in the items using AI, without human intervention
- **Good practice** already implemented at Youcom and Camicado
- Use of **AI for improving the purchasing process**

Digitalization of **core processes**

In operation, through
the omni offer



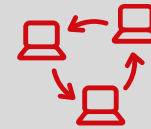
THROUGH

- Use of store inventory
- Faster delivery
- Lower cost of delivery
- Convenience, mobility and flexibility
- Integration of channels

= Greater merchandise turnover, reduced need for markdowns, better level of service and enchantment

Digitalization of **core processes**Significant increase in digital sales
penetration

Traffic: +134%
more than half via app



New customers: +160%
70% of the total base
50% of the digital sales



Downloads: 17.8MM (+205% in 2020)



Most downloaded fashion app



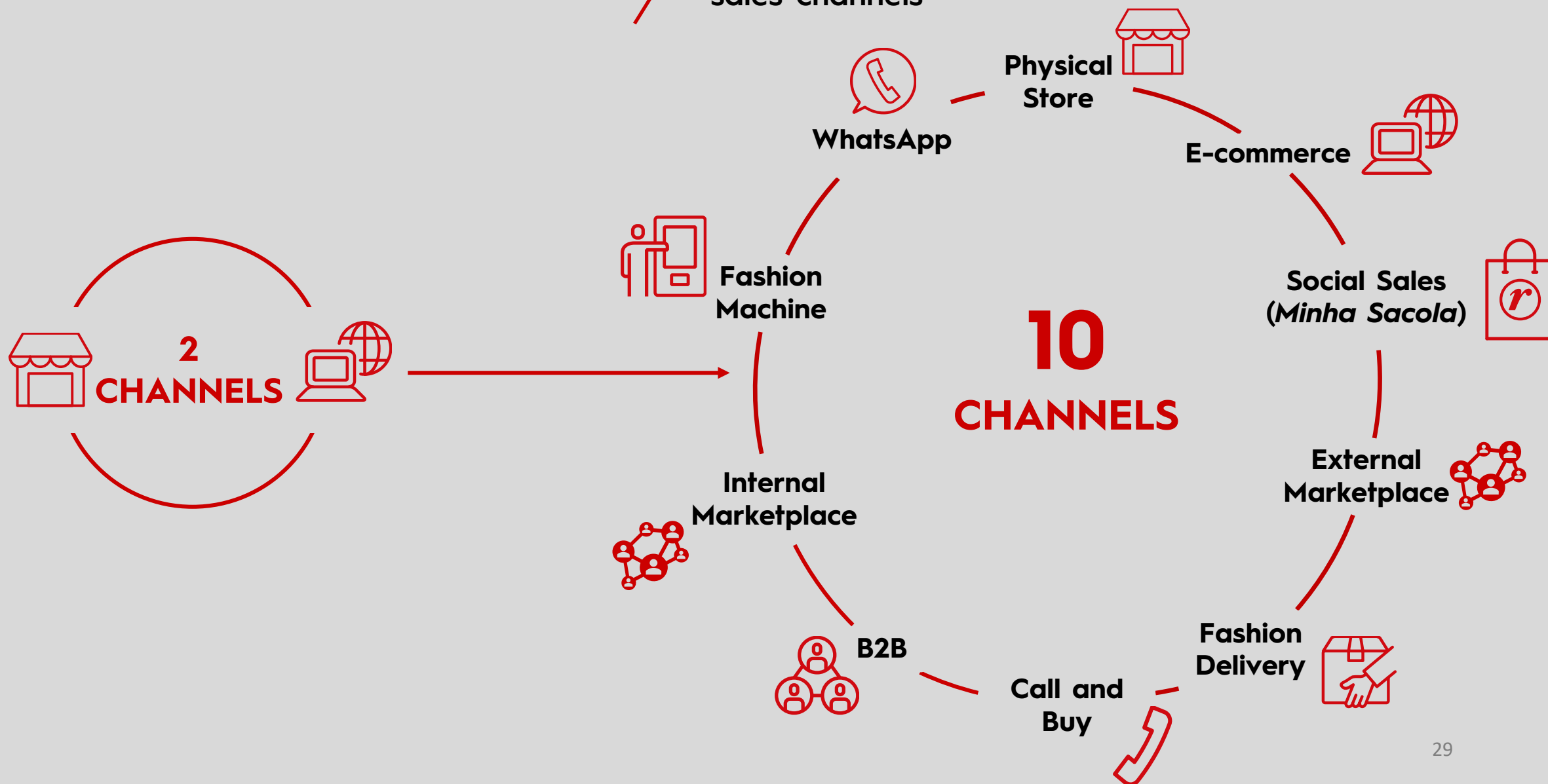
Growth of **126%**
in digital sales in
2020

Penetration of
12.3% in 2020



Digitalization of **core processes**

Amplification of the sales channels



Digitalization of **core processes**

Greater facility, agility and autonomy at the checkout

more user friendly

Mobile sales

17% of store sales



more autonomy

Self checkout

12% of the sales at the units where the service is **available**



Digital payments (customer's mobile phone)

at all the stores, with **+230 thousand operations** transacted in 2020



less stockouts

Digital sales

~30 thousand orders billed in 2020



25%

of store sales through mobile checkout

Digitalization of **core processes**

Greater convenience and levels
of service in delivery



Store pick-up

100% of the
units



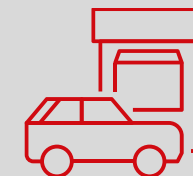
Ship from store

Renner: enabled at all stores,
with deliveries at +180 units
Youcom: 45% of stores
Camicado: + 50% of stores



Drive thru

arrangement
via virtual
assistant



Infinite aisle

40% of online orders
attended with store
exclusive items



New omni DC

construction
proceeding
according to plan



Omni customers spend
3x more
than on and off customers

Up to
40% of the sales
attended from
instore inventories

Digitalization of **core processes**

New CD to attend the omni operation and the ecosystem

LOCATION Cabreúva - SP

AREA 163 thousand m²

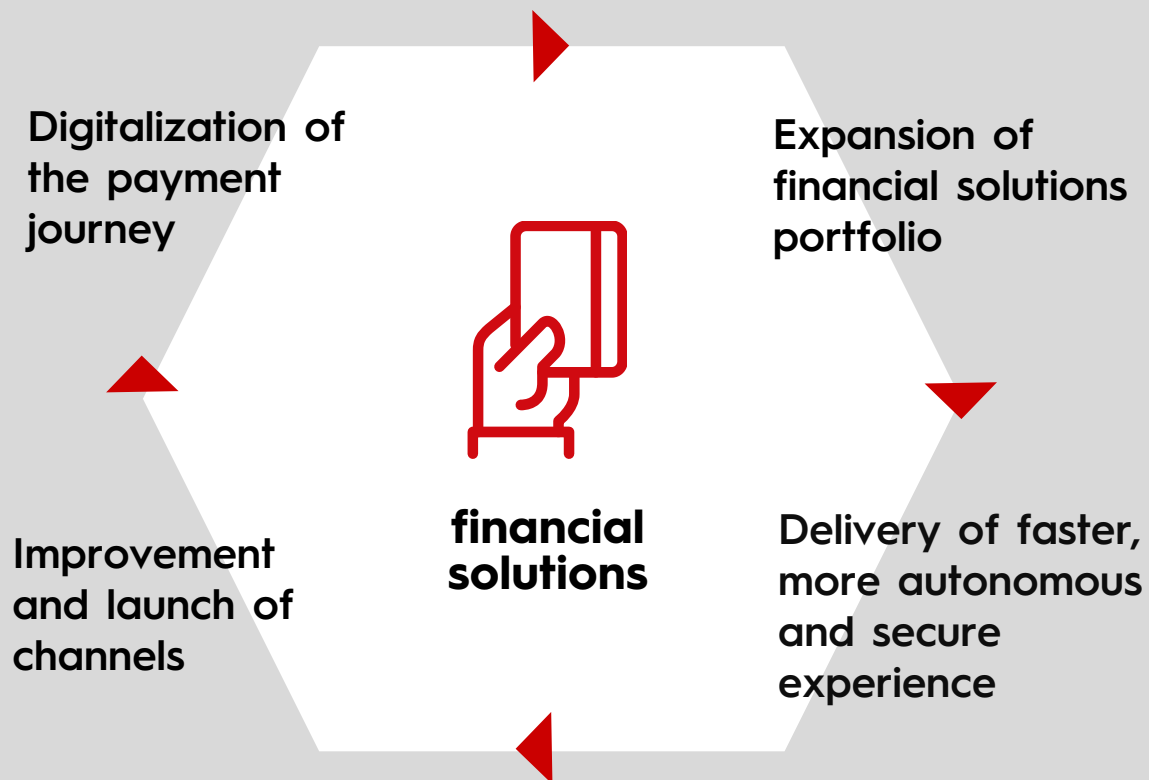
STARTUP OF OPERATION 2022

- LEED Gold certification
- Totally automated
- Unified operation (Renner, Ashua, Youcom and Camicado)
- Greater synergy between businesses
- Lead time reduction and productivity gains
- Supporting growth of e-commerce and international expansion



Digitalization of **core processes**

In credit, with the digitalization of Realize



THROUGH

- Data-driven
- Biometry
- Digital concession, negotiation and issuance
- Digital servicing

= higher returns, level of service and enchantment



Digitalization of **core processes**

In credit, with digitalization of Realize
in the attraction of customers

Issuing of
Renner Card
via facial
biometry and
app

Online
capture

Expansion in
coverage of
Meu Cartão

Platform of
benefits
(+150
partners)

CDB as
investment

Cashback

Campaigns

1.2 MM

of new cards
issued in the
period

+20%

of current base
comes from the
open sea capture

41.4%

of sales effected
with cards



Digitalization of **core processes**

In credit, with digitalization of the limits and collection process



Credit approval online



Increase and re-analysis of credit limit directly via app



Refinancing of *Meu Cartão* bill via app



Digital Upgrade for *Meu Cartão*



Development of two new digital portals for virtual negotiations

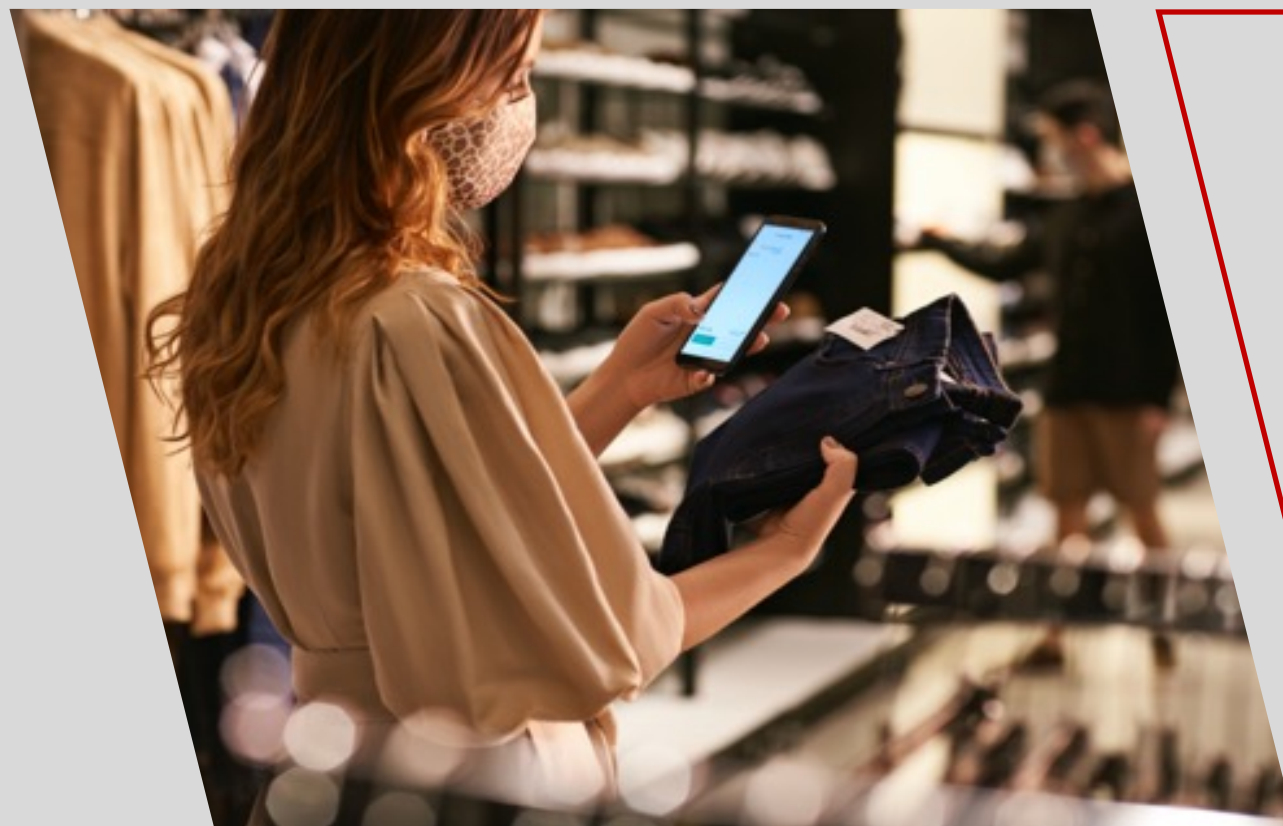
+ R\$ 500 MM

increase with initiatives for raising credit limits over the Black Friday and Christmas periods

**+ 2.8 MM
of agreements** and
~40% made digitally

Digitalization of **core processes**

Significant increase in
customer digitization



**20 MM of monthly
accesses** in the digital
channels

**86% of active
customers**
use the digital
experience

**+ 1.6 MM accesses on
the virtual assistant**
(~4 thousand / day)

Digitalization of **core processes**

Brand awareness and record levels
of customer enchantment in 2020

PROPOSITION

**Our accomplishment is
to enchant everyone**

Brand value recognized
by customers

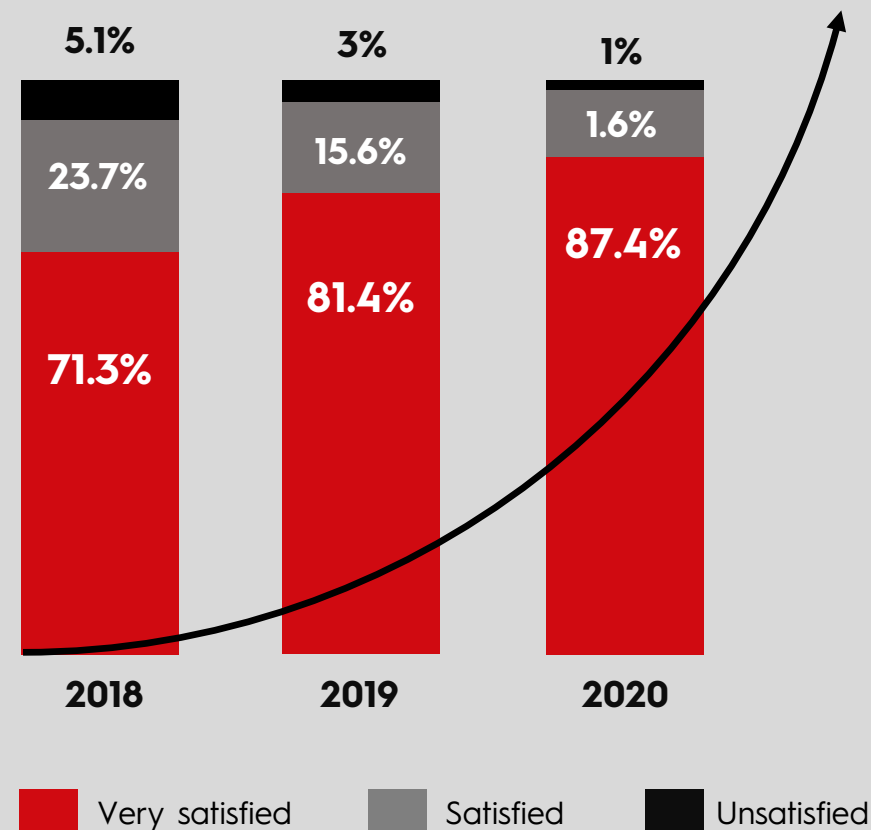
BRANDZ™

8th place

**Interbrand
Marcas
Brasileiras
Mais Valiosas
2020**

11th place

Customer satisfaction level
Enchantmeter



Note: physical store enchantmeter. Online, 98.2% are satisfied.

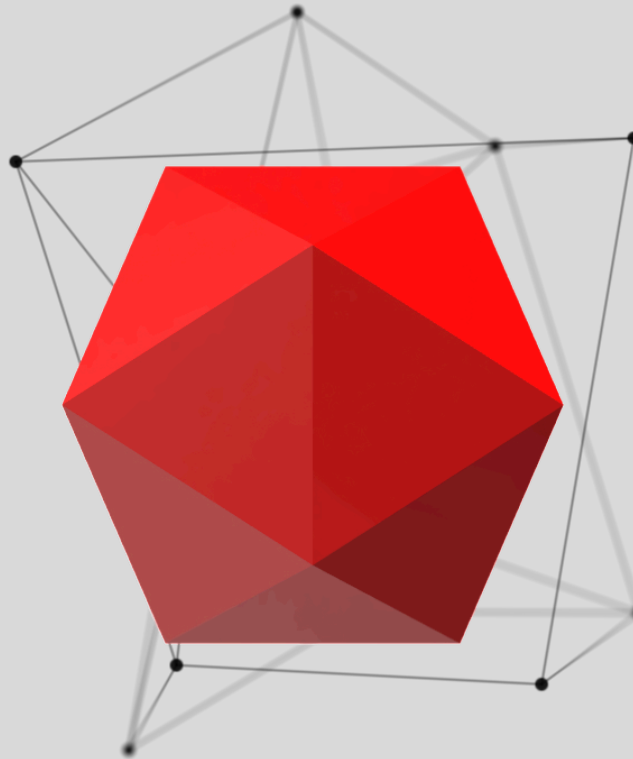
Digitalization of **core processes**

B&M **leader** in
fashion retailing

Leader in the fashion
brands and **top 10** of
the biggest brands of
Brazil

Absolute leader in
enchantment in the
fashion segment

2nd in **online**
specialized
fashion retailing



Expansion from 2
to **10 sales channels**

Footprint in automated,
expanded, and
connected **supply**

20 MM active
customers
(Renner+Realize)

B&M covering **~50%**
of Brazilian population



Development of the **Ecosystem**

Scenario in transformation

Ecosystem as a business model

Fashion and lifestyle ecosystem

Scenario in transformation



We are in the midst of a digital
revolution

Reduction in
transactional
costs



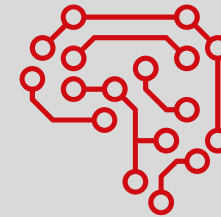
Increased
use of data



Utilization of
mobile
interfaces



Growth in the
power of
artificial
intelligence



New consumer expectations + Redefinition of the frontiers of each sector

Scenario in **transformation**

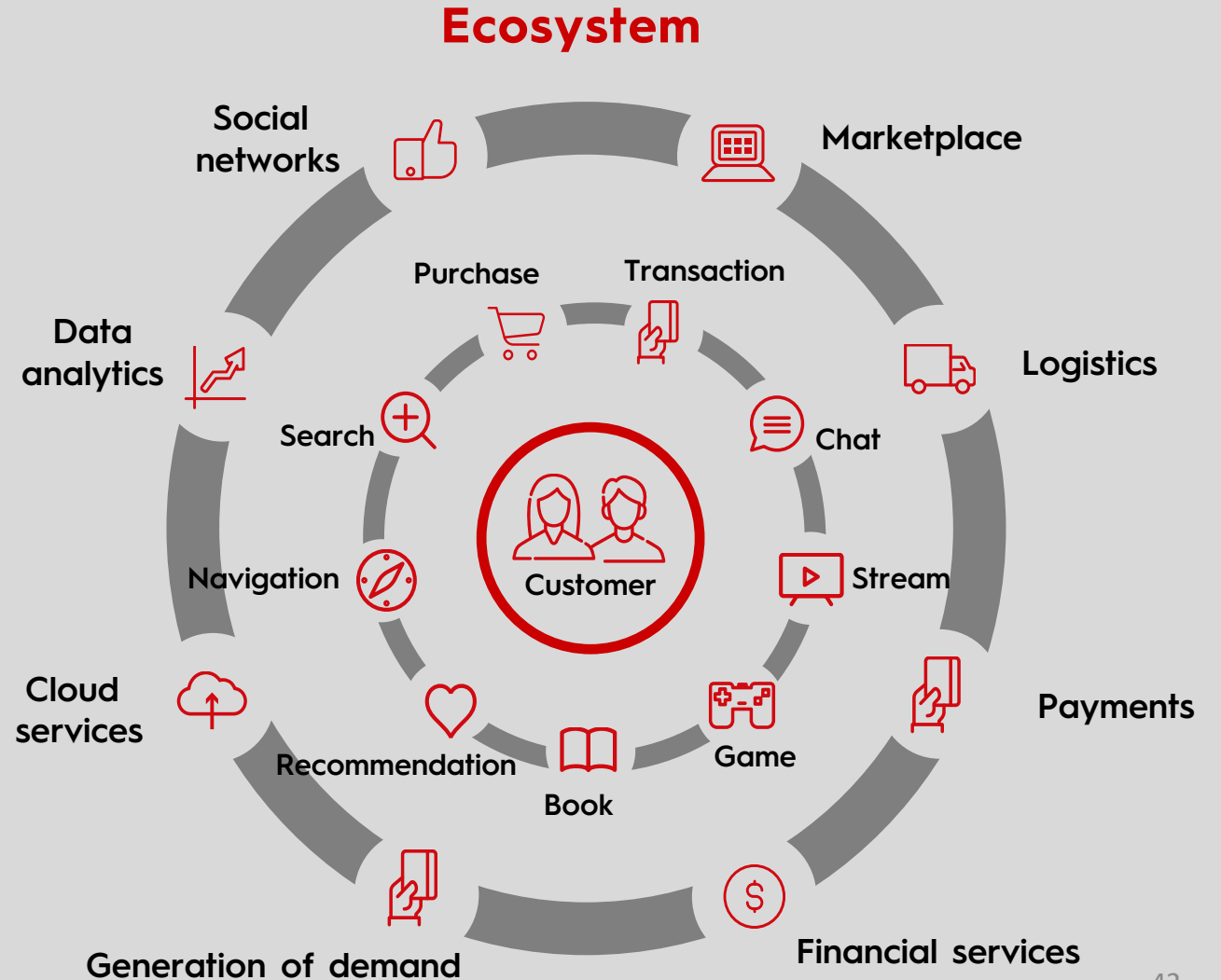
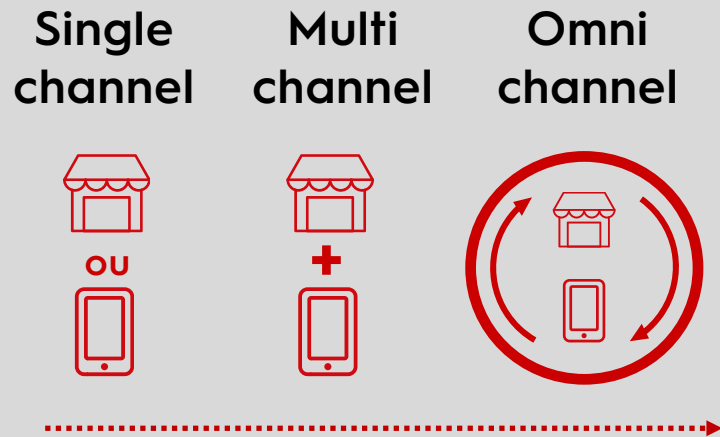
Companies will need to adapt and capture opportunities in an agile manner



Ecosystems emerge as a mechanism for this to become reality

Scenario in transformation

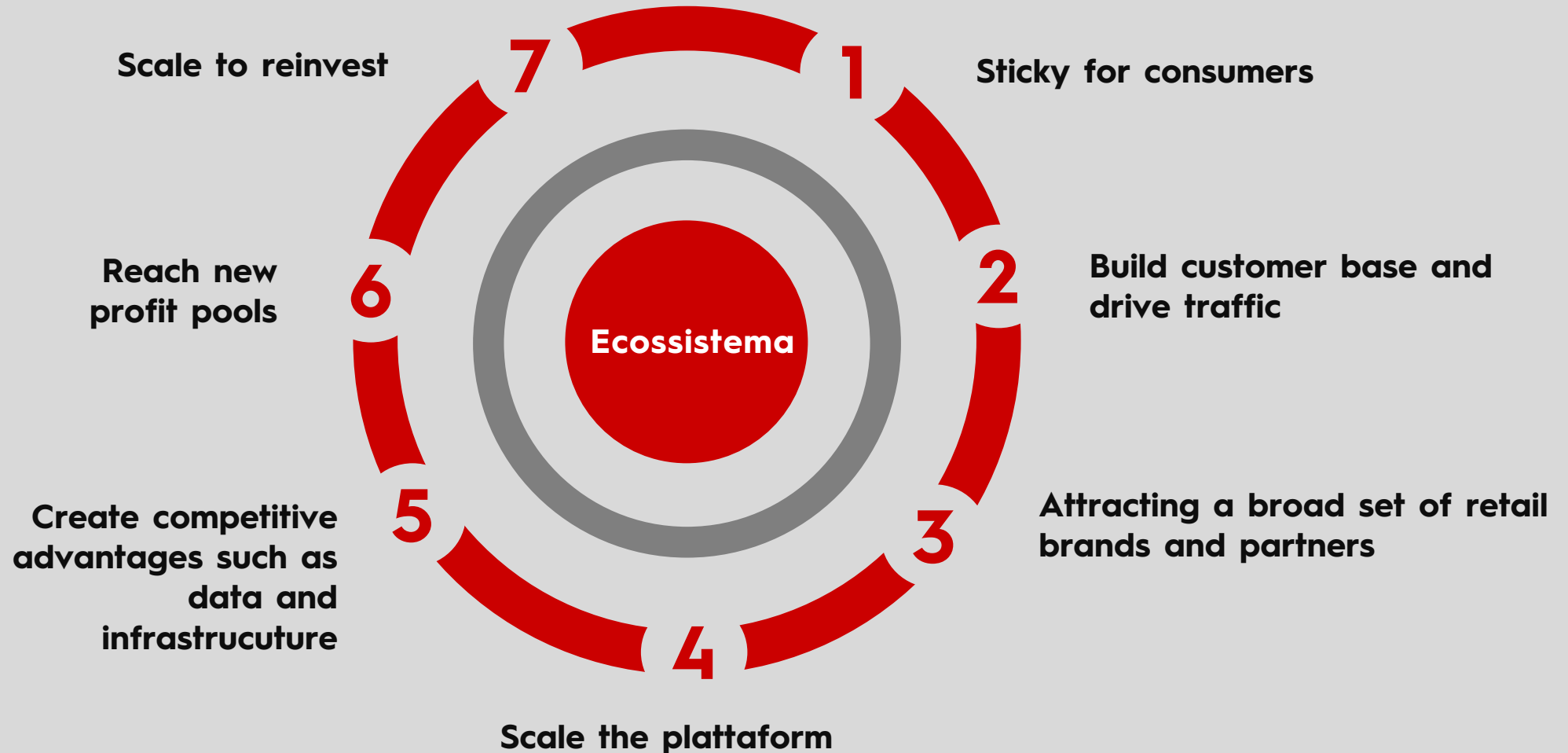
Ecosystems are the evolution of the Single, Multi and Omnichannel business models



Ecosystem as a business model



The ecosystem dynamic: clear formula for creating scale and privileged assets



Ecosystem as a **business model**



Strategic possibilities of how to
operate in ecosystems



Play solo



**Participate
in an
ecosystem**



**Build your
proprietary
ecosystem**



**Become an
open
ecosystem**

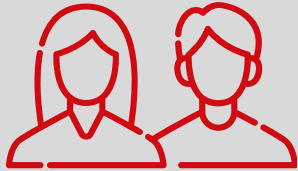


Sell

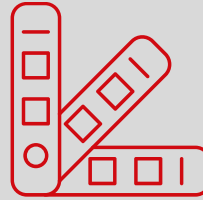
Ecosystem as a
business model



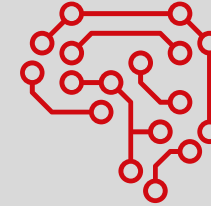
Necessary characteristics of
proprietary ecosystems



FOCUS
on the consumer



**EXPERIENCE AND
ASSORTMENT**
in a single access



**ARTIFICIAL
INTELLIGENCE**
for personalized
solutions



Recurrence in the access of the **consumers**

Generation of **experiences** that build consumer **loyalty**

Optimization of the **integration** of businesses **partners**

Continuous **evolution** based on **new functions and partners**

Fashion and lifestyle ecosystem

We are already a major Brazilian fashion and lifestyle ecosystem, with a broad-based platform of brands, services and customers



5 recognized businesses

Renner, Camicado, Youcom, Ashua, Realize



606 stores

385 renner / 8 ashua / 113 camicado / 100 youcom



4 distribution centers

SC and RJ automated



24.8 thousand

employees



+600 thousand

customers circulating through our stores every day



+20 proprietary brands

(Renner, Camicado, Youcom, Ashua)



Partnerships

Repassa / Porto Seguro / Mastercard



12MM

enabled customers for Realize



33.8MM

cards issued



R\$3.5b

Realize portfolio



+800MM

visits to our e-commerce



17.8MM (+205% in 2020)

downloads of the Renner app



12%

online penetration



+100 sellers

in Camicado marketplace

Fashion and lifestyle ecosystem

Leadership in offline fashion retailing and major significance in online

Offline leadership

606 stores

385 Renner

113 Camicado

100 Youcom

8 Ashua



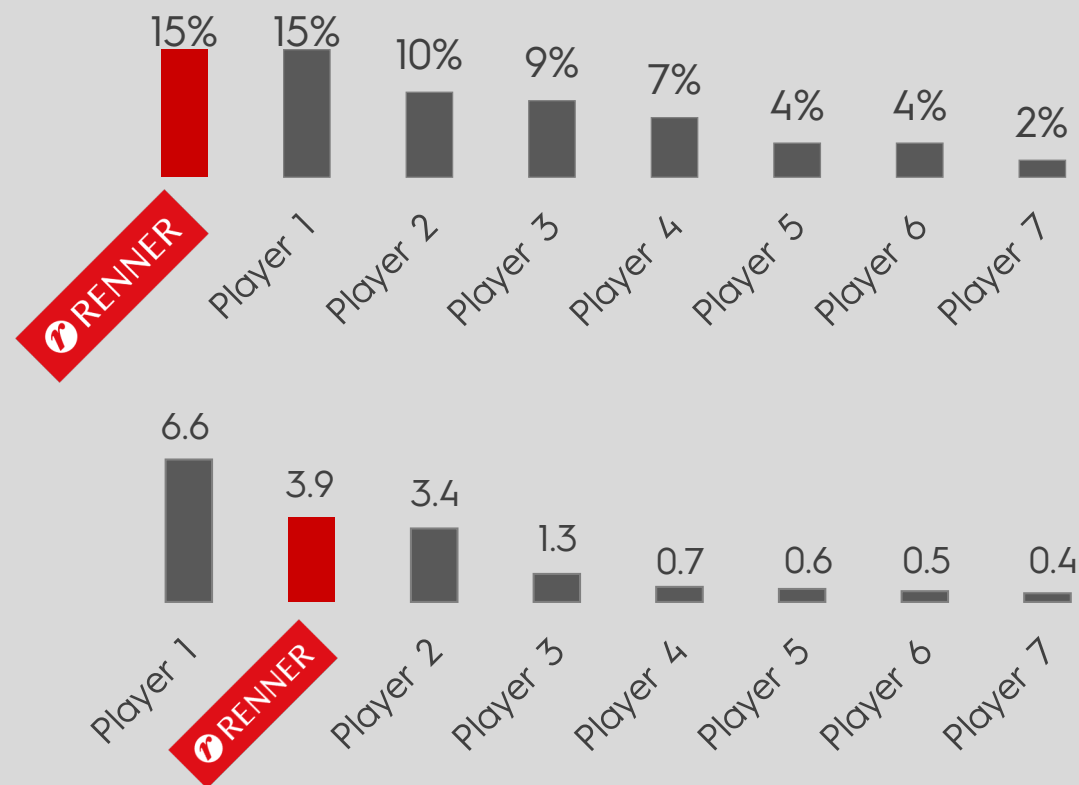
Leadership in online share of mind

Survey: which is the first brand you recall when purchasing apparel online?

Unique visitors per month to the site

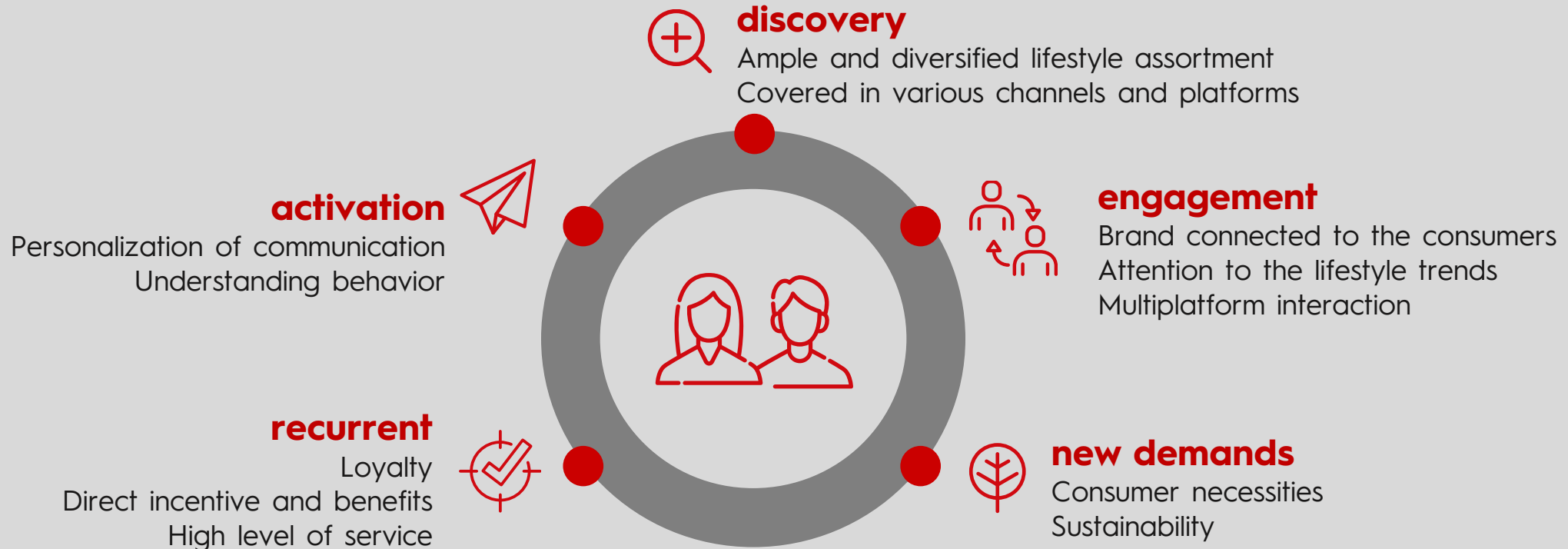
Average Jan-Jun 2020, millions of visitors

Relevance in online



Fashion and lifestyle ecosystem

Lifestyle ecosystem will serve as a broad-based platform for the business development to attend the consumer journey



EXPERIENCE OF ENCHANTMENT

better integrated experience for the consumer
simpler and more enchanting journeys

Fashion and lifestyle ecosystem

Renewal of the value proposition to meet the new business model



LOJAS RENNER S.A.

Deliver the best experience in fashion and lifestyle to the medium/high segment, enchanting our customers with quality products and services at competitive prices, through an innovative and sustainable ecosystem.

FASHION RETAILING

 **RENNER**

CMICADO

YOUCOM

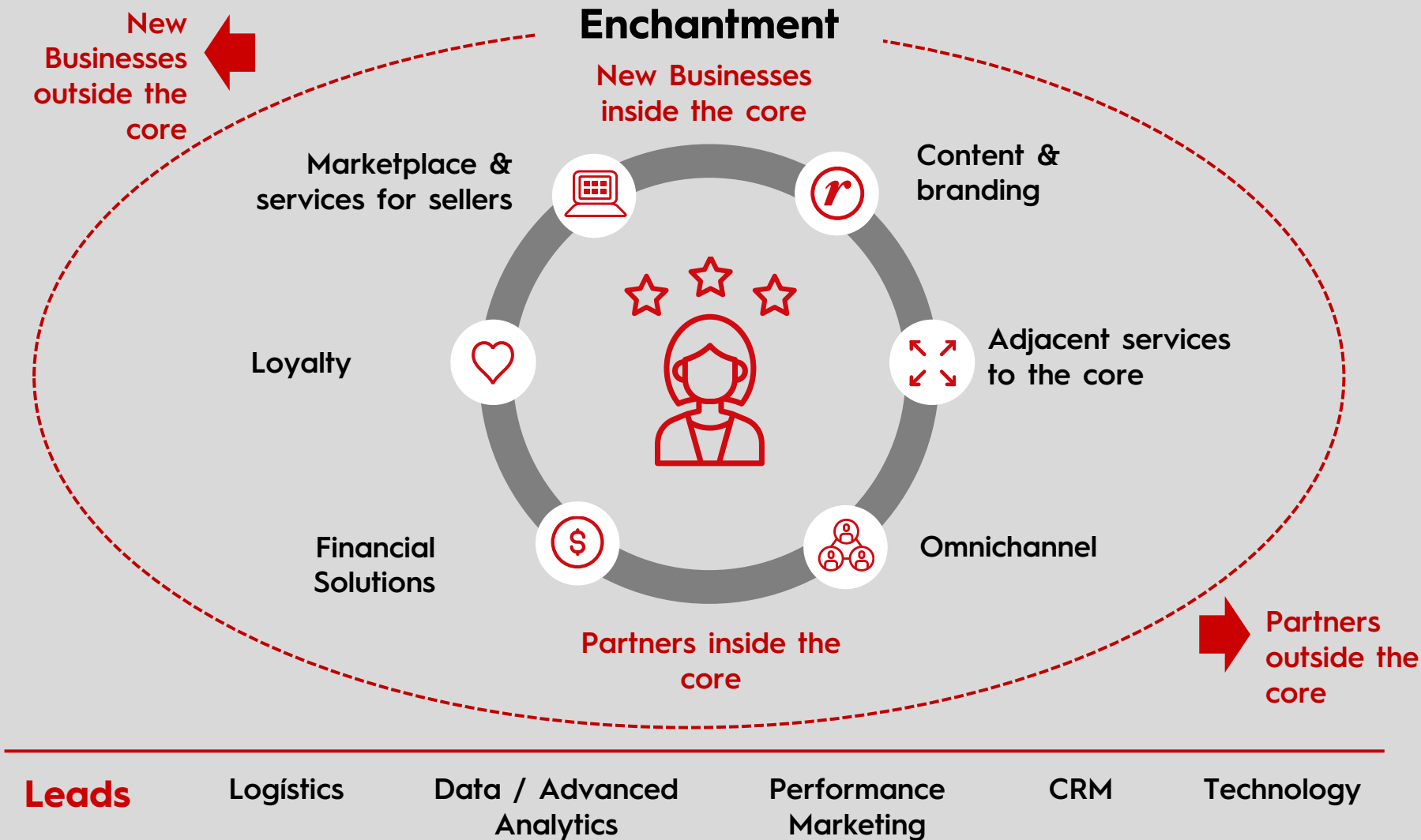
ASHUA

FINANCIAL SOLUTIONS

realize

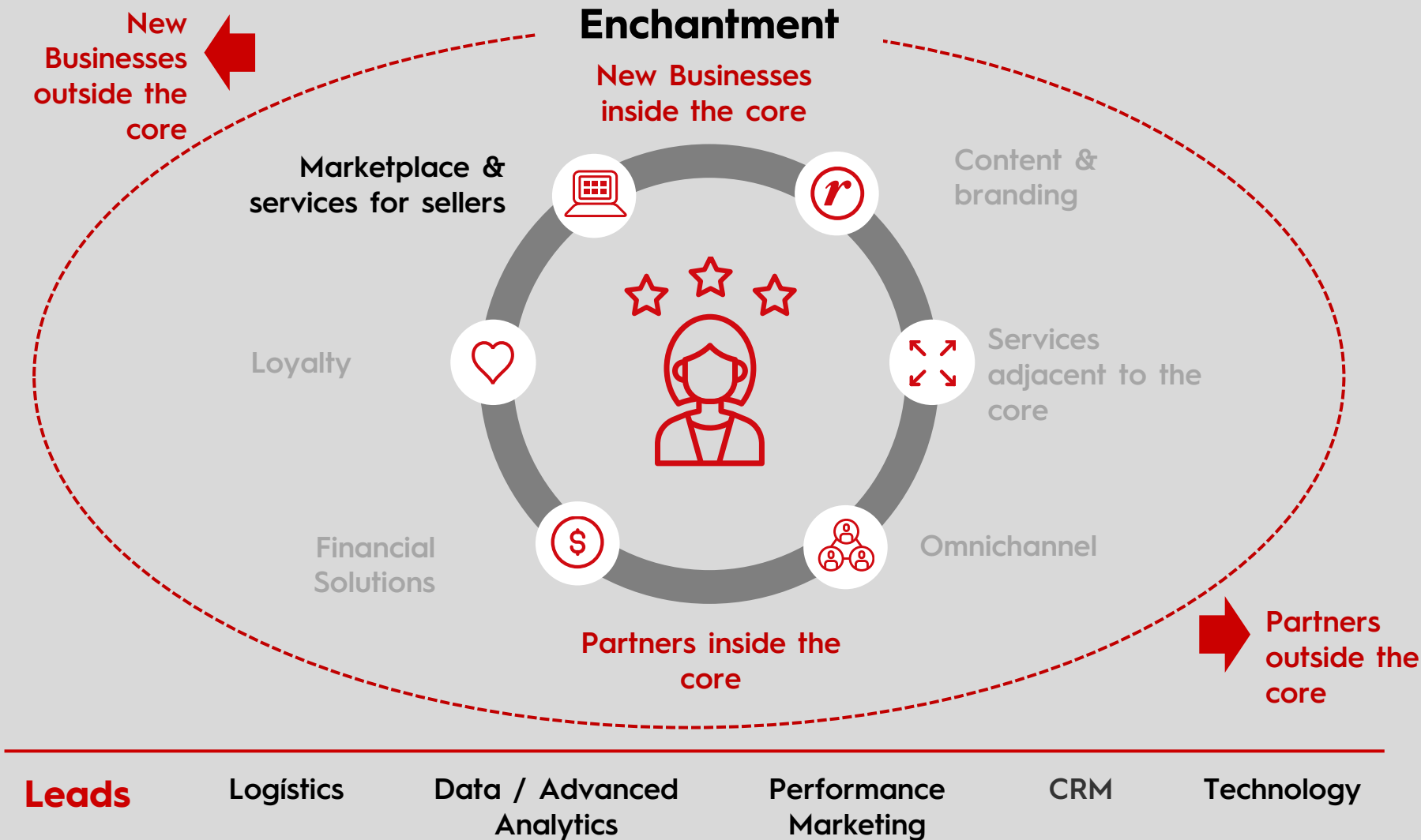
Fashion and lifestyle ecosystem

Enhance the current platform's potential and be the leader specialized ecosystem in fashion and lifestyle and a benchmark in Latin America



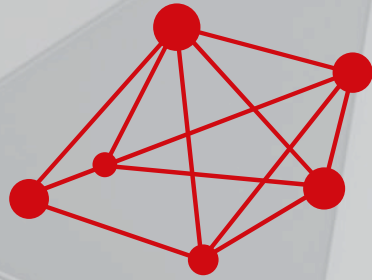
Fashion and lifestyle ecosystem

Enhance the current platform's potential and be the leader specialized ecosystem in fashion and lifestyle and a benchmark in Latin America



Fashion and lifestyle ecosystem

Increase of product assortment and offer of services to sellers



Marketplace & services to sellers

One-Stop-Shop Platform

Focus on fashion, beauty, home and decoration

Greater assortment of products and services

Offer of services to sellers

Better experience

Customers integrated in all the concepts

Fashion and lifestyle ecosystem

Opportunities for expanding the offering

CURRENT PARTNERS

RENNER

youCOM

ASHUA

CAMICADO

Fragrances

Footwear

Underwear

Watches

Home, Decoration, Electro, Pet

L'ORÉAL
PAYOT

D&G
KIENZO

havaianas
BEIRA RIO

Ipanema

TriFil
LUPO
DelRio

mondaine
mormaii
PUMA



KitchenAid®
MADESA

SAMSUNG
CADEIRAS INC.

FUTURE POTENTIAL

PRODUCTS AND SERVICES FOR CUSTOMERS

+ LONG TAIL PRODUCTS

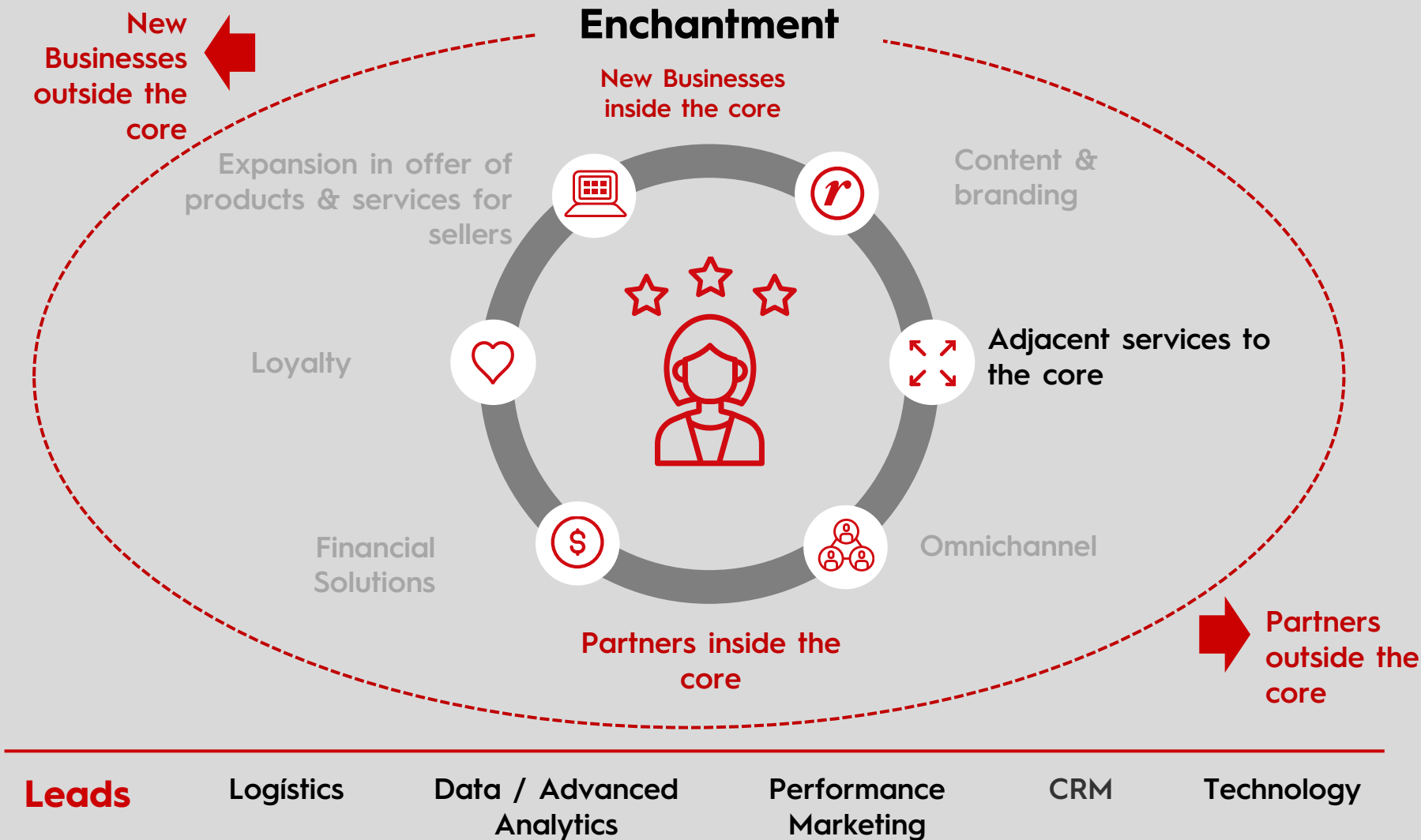
SERVICES FOR SELLERS

FULFILLMENT, DATA & ANALYTICS AND MARKETING



Fashion and lifestyle ecosystem

Enhance the current platform's potential and be the leader specialized ecosystem in fashion and lifestyle and a benchmark in Latin America



Fashion and lifestyle ecosystem

Expansion in the offering of adjacent services which add value to the customer

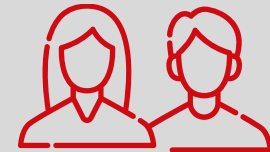
ADJACENT SERVICES

Developed internally and through partnerships

More enchantment



More experience
in our costumers' journey

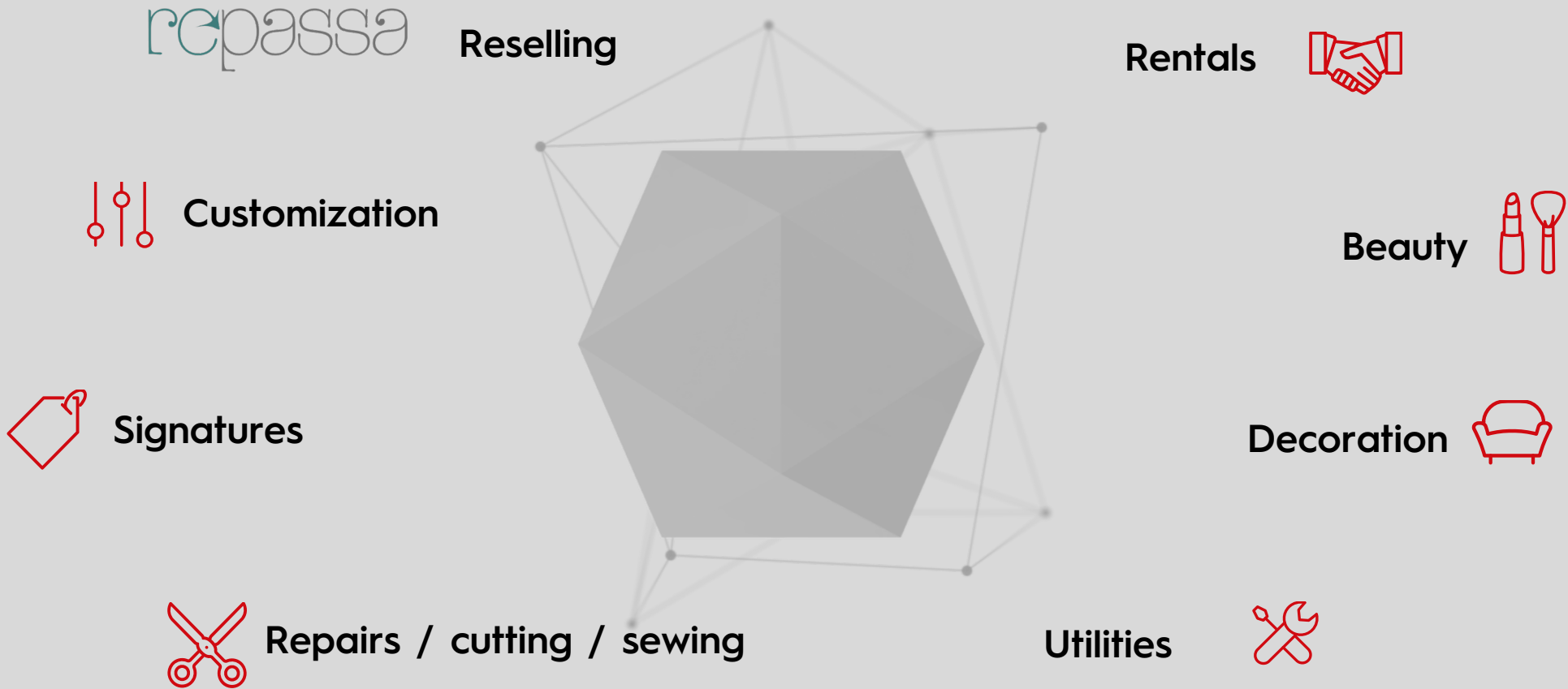


More value
added to the ecosystem



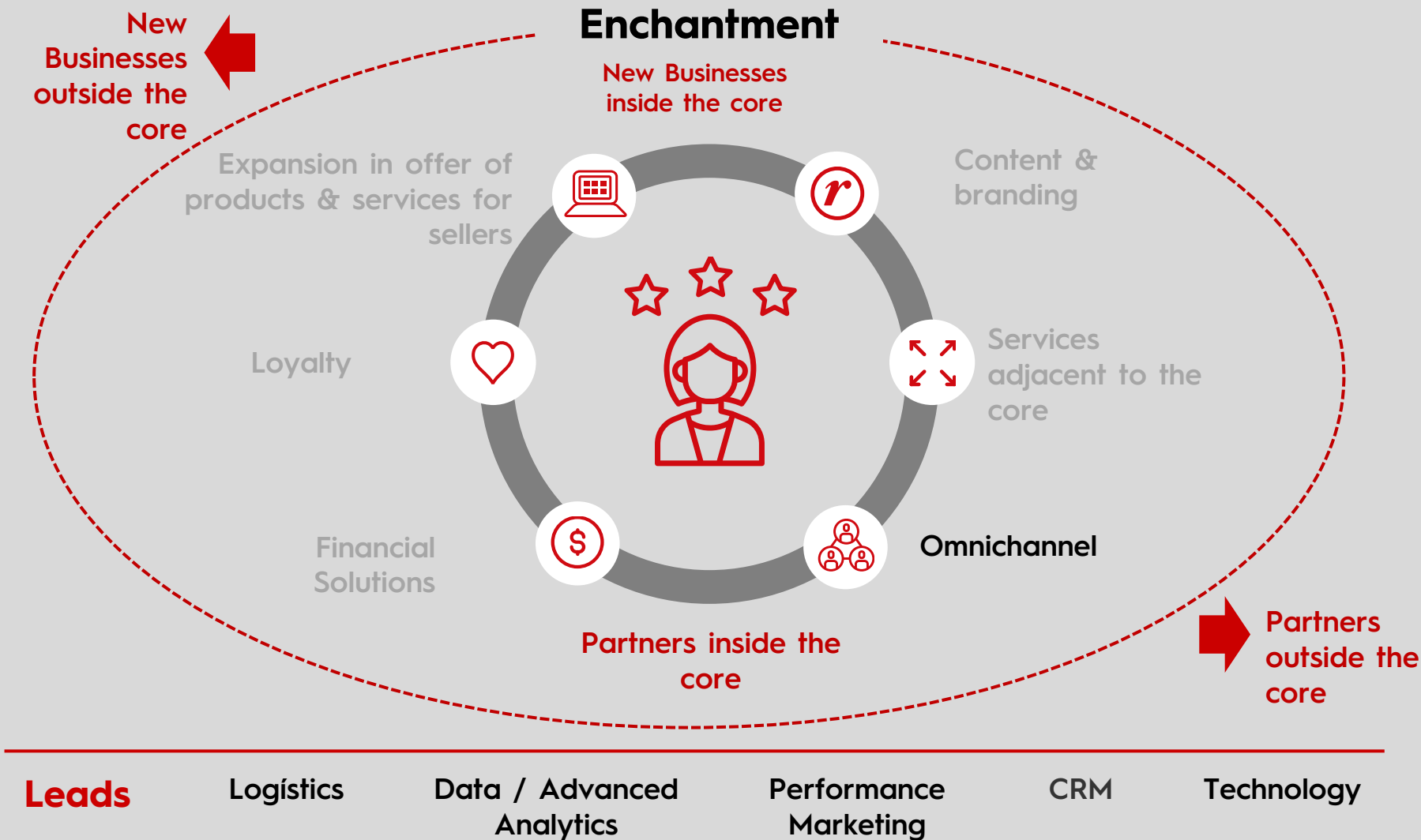
Fashion and lifestyle ecosystem

Services opportunities



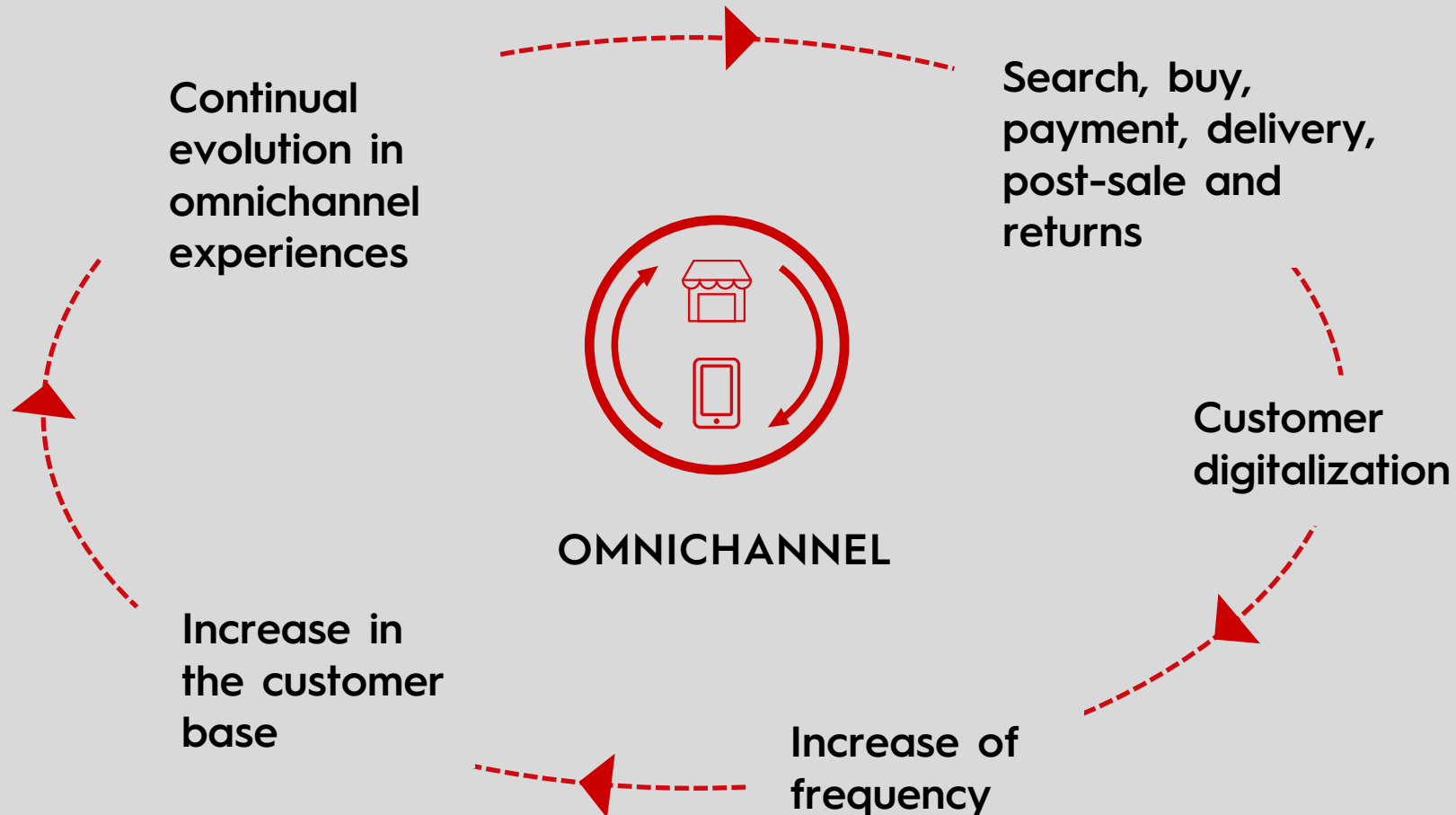
Fashion and lifestyle ecosystem

Enhance the current platform's potential and be the leader specialized ecosystem in fashion and lifestyle and a benchmark in Latin America



Fashion and lifestyle ecosystem

Continual investment in the omni-journey for digitalizing customers and increasing frequency



Fashion and lifestyle ecosystem

Competitive advantages of the integrated journey



Expanding the sales channels



Returns at the stores



Additional sales on returns and store pickup



Convenience



Quicker delivery



Stores in new locations leverage the online



Greater availability of inventory



Lower cost of delivery



Omni customer spending 3x more than other channels

Frequency



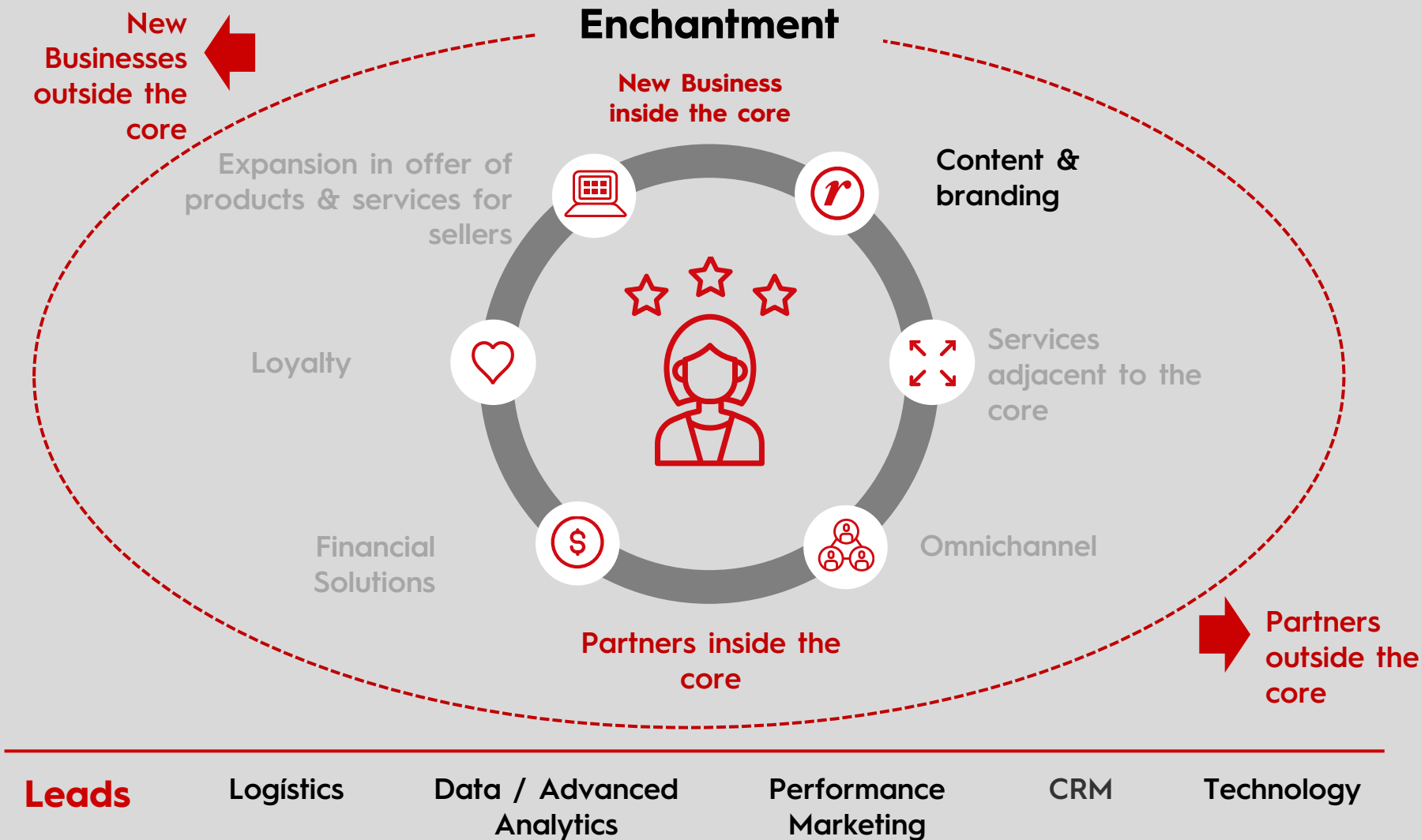
Customer base



Better level of service

Fashion and lifestyle ecosystem

Enhance the current platform's potential and be the leader specialized ecosystem in fashion and lifestyle and a benchmark in Latin America



Fashion and lifestyle ecosystem

Investment in content and social media to increase engagement and frequency



CONTENT

Inspirational
proprietary
content

Greater
frequency and
quality

Social
e-commerce **hub**

Publishing
structure

Interactive
digital media

Content
integration to
the journey

Network of
influencers

Greater
engagement
and followers

Greater
lifetime value

Lower **CAC**

Fashion and lifestyle ecosystem

Investment in proprietary content and partnership with influencers



- Greater frequency of interaction
- Social media / partnership with influencers
- Content investment
- Fashion team: styling and shooting / studio

45-60%
of consumers

engage multiple times per week with fashion on Instagram

90% of the customers

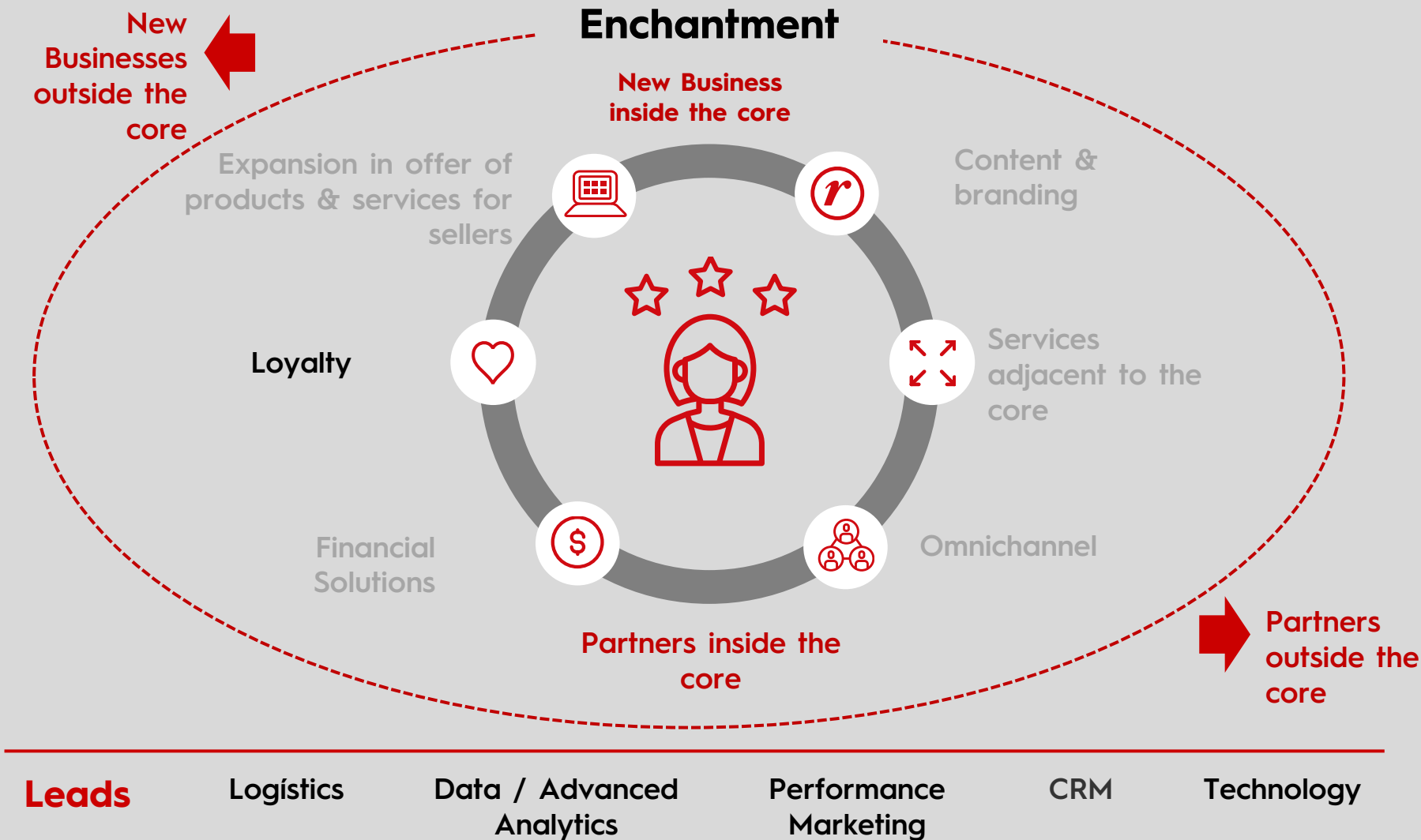
use Instagram at least 1x/month for inspiration on fashion and lifestyle

Multichannel customers
content

buy 2x as much as mono-channel customers per year

Fashion and lifestyle ecosystem

Enhance the current platform's potential and be the leader specialized ecosystem in fashion and lifestyle and a benchmark in Latin America



Fashion and lifestyle ecosystem

Development of a relationship program as a link for the ecosystem



LOYALTY / CRM

Reference
loyalty
program

Integrated to
all brands

Deep
knowledge of
the customer

Personalized
campaigns

Personalized
experiences

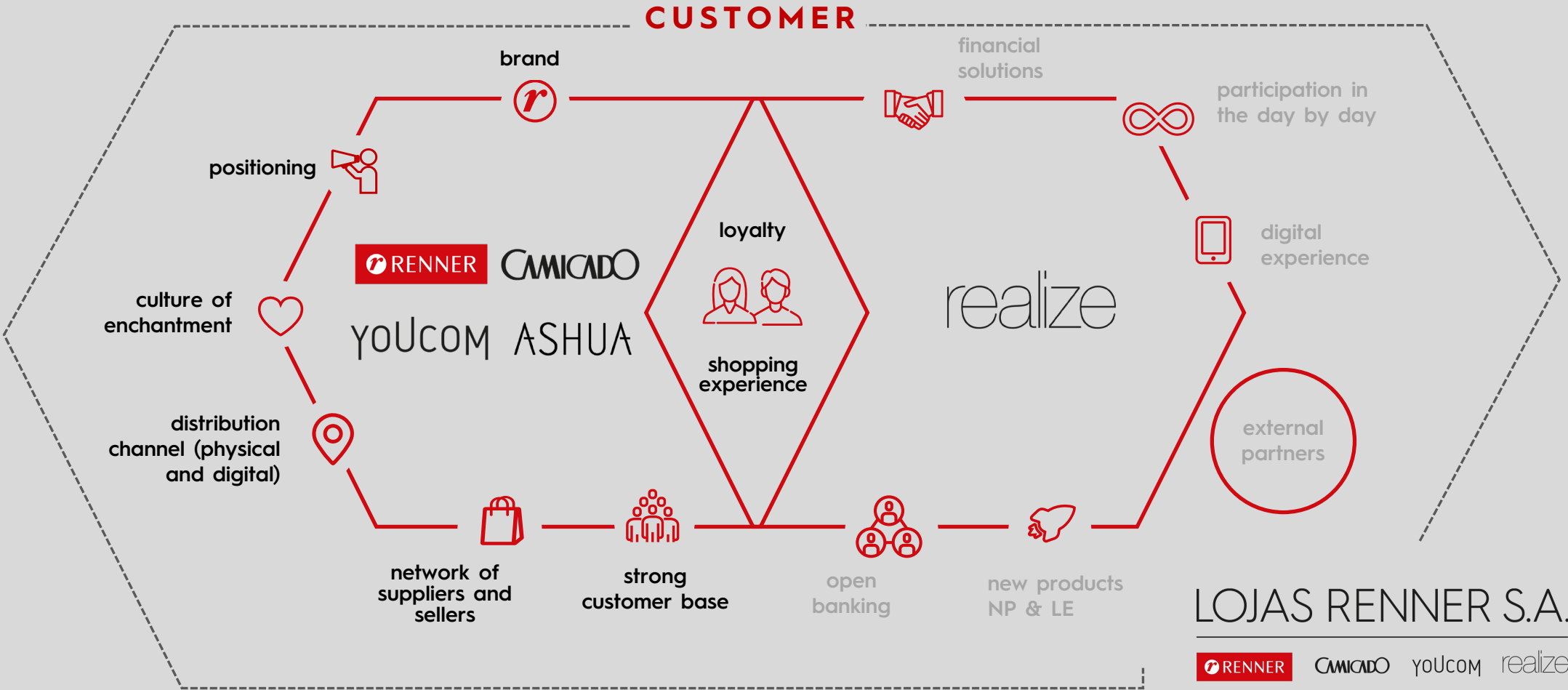
Increase in
share of wallet

Customer
greater
engagement

Lever
of financial
products

Fashion and lifestyle ecosystem

Loyalty as a link between retail and banking to leverage ecosystem potential

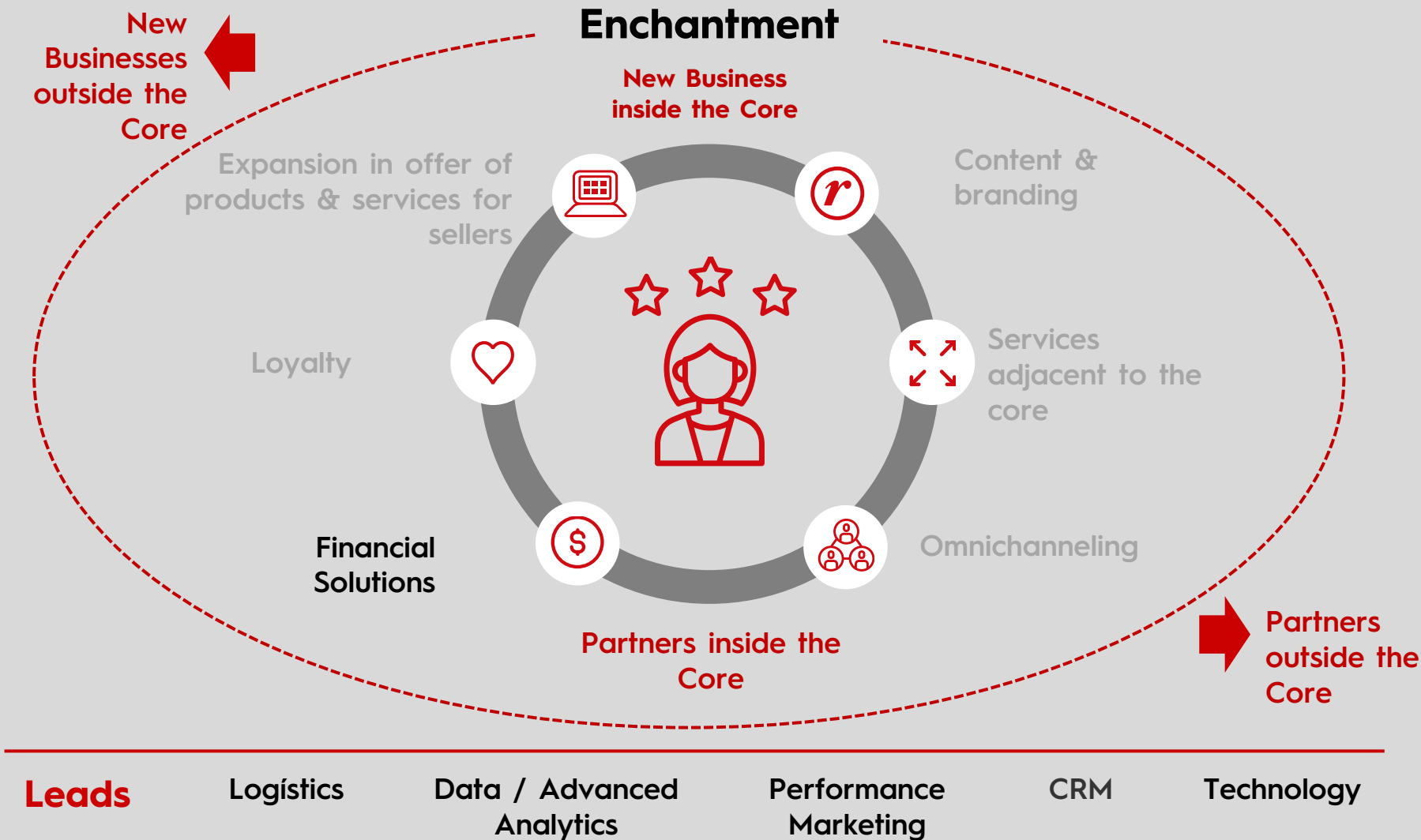


LOJAS RENNER S.A.

RENNER CMICADO youCOM realize

Fashion and lifestyle ecosystem

Enhance the current platform's potential and be the leader specialized ecosystem in fashion and lifestyle and a benchmark in Latin America



Realize strategy

Solid structure of financial services

Potential of value in combination with retail

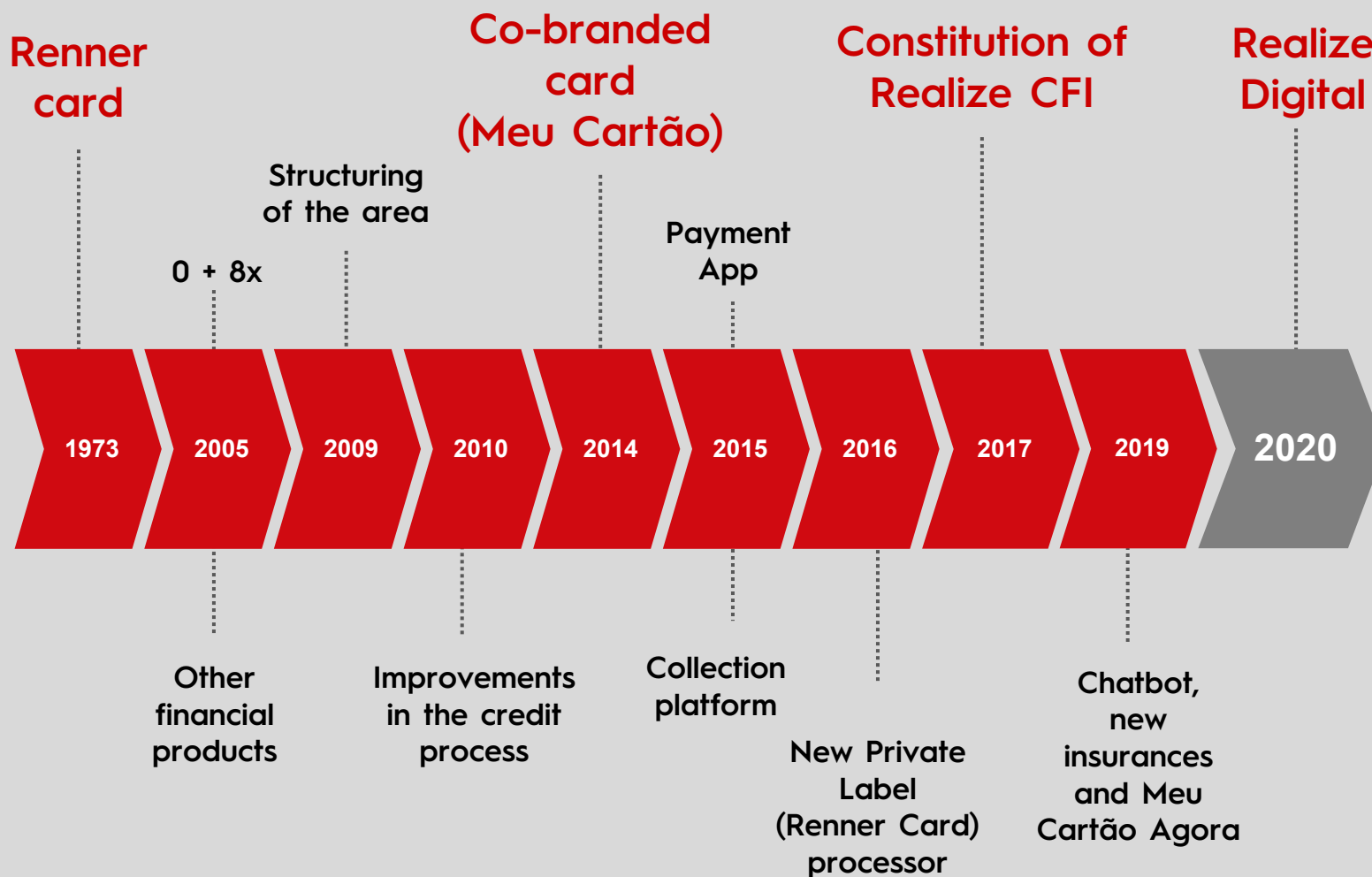
Digital account and PIX as levers

Customer's daily journey



Solid structure of **financial services**

Relevant record in financial products offering combined with retail



Solid structure of **financial services**

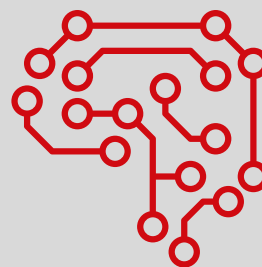


Updated attractive offer, with relevance of product portfolio and proprietary financial institution

Structure of proprietary financial institution

realize

Segregated digital platform with flexible technological architecture



Portfolio of R\$ 3,5 billion



 **SAQUE RÁPIDO**

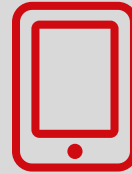
Solid structure of **financial services**

Digitalized customer base



20 MM monthly accesses
in the digital channels

86% of active customers
use the digital experience



44 app functions

8th in the Ranking Apps of Banks and Cards
vs. 26th place in the preceding year



+ 1.6 MM accesses to the virtual assistant
in 2020, ~4 thousand per day

Solid structure of **financial services**

With important advances in digital experience and level of service

Realize 1st in financial category

Finanças Mais
2020 Award

NPS with an increase of + 10.4%
Cardmonitor

1st place

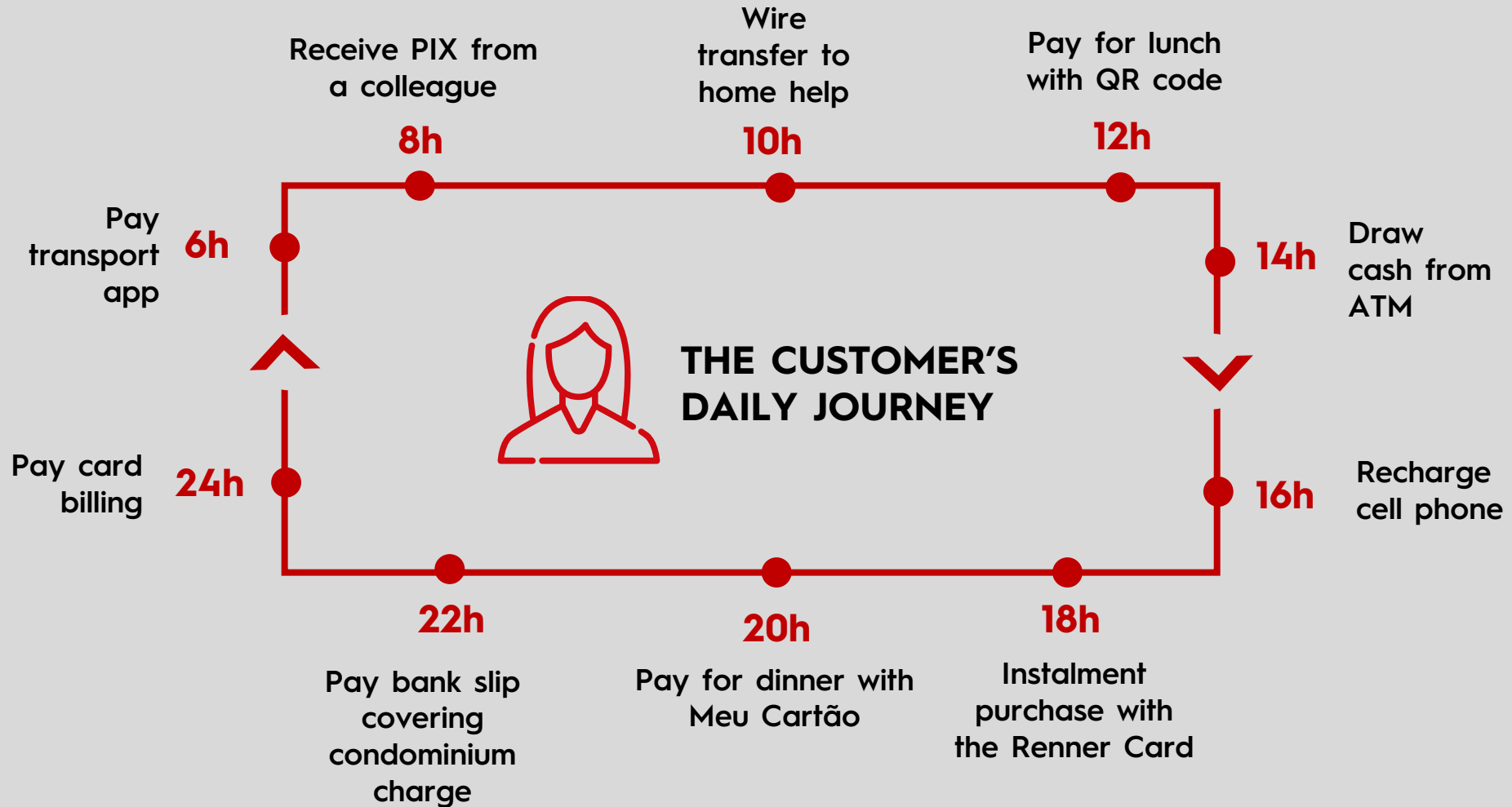
in the BACEN

Ombudsman Quality ranking

Potential **value in combination with retail**



Opportunities to participate further more in the customer's daily journey



Potential **value in combination with retail**

Combined value propositions of Lojas Renner S.A. and Realize CFI



Potential **value in combination with retail**

Strong brand and solid expertise of profile and relationship with the customer

Income classes A-, B e C+

- ~50%** 26 to 45 years
- ~70%** are women
- 86%** of active customers use the digital experience
- ~70%** of customers use MeuCartão for ex-Renner purchases
- +3x** purchases per year at Renner



**12 MM
enabled
customers**

Potential **value in combination with retail**

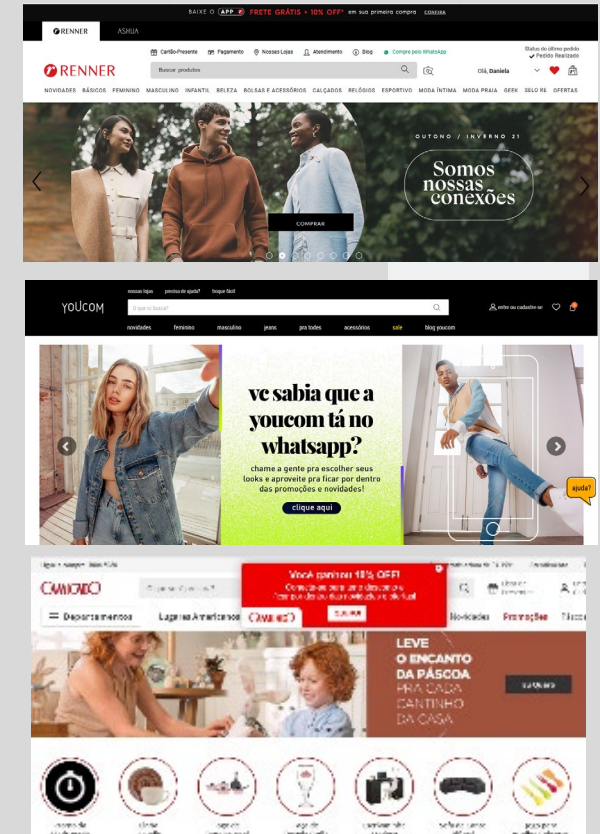
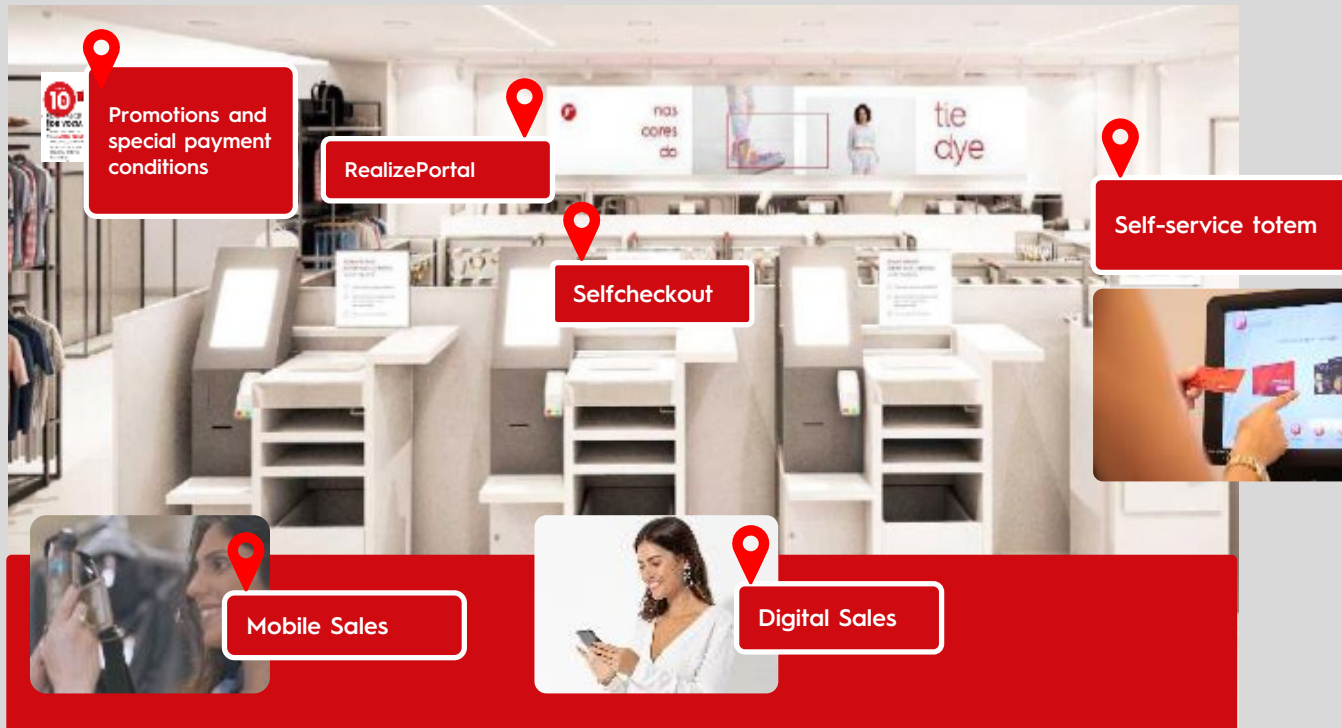
Established distribution channels for products offering and to provide digital account traction

606 STORES

385 Renner / 8 Ashua / 113 Camicado / 100 Youcom

DIGITAL CHANNELS

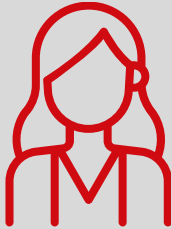
E-commerce / app / whatsapp



Potential **value** in **combination with retail**

Communication increasingly personalized and integrated, leveraging retail and banking

All in My Style Promotion



+ 20 MM in increased sales

+200 thousand participants, 10 thousand customers contemplated with personalized experiences

Platform of Meu Cartão Partners



~60 thousand enrolled
and more than **R\$3.6MM transacted** between October and November

Cashback campaigns, exclusive discounts and 60 days to pay

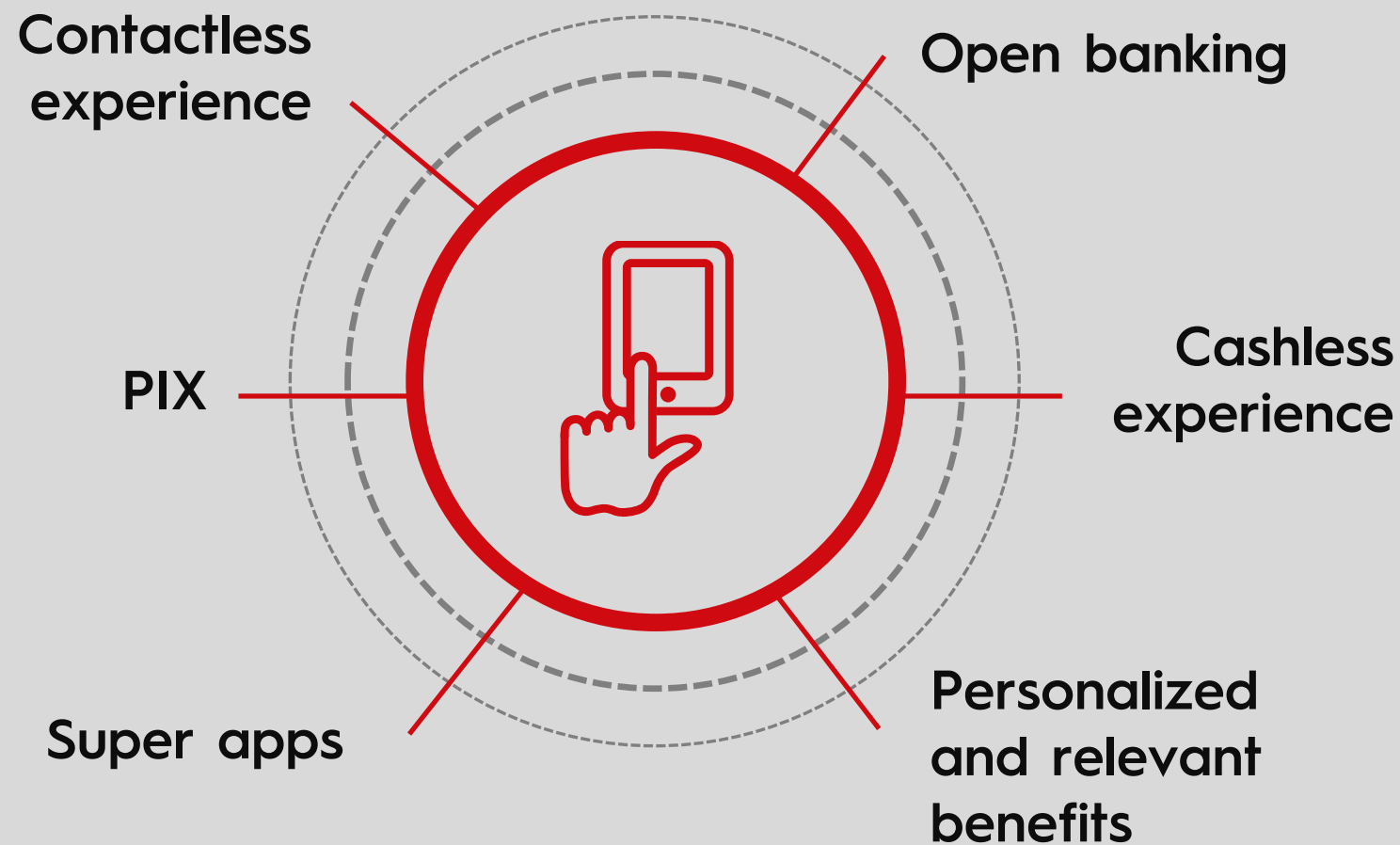


+ R\$120 MM
in Card sales on Black Friday

+60% transacted
under the 60 days to pay offer

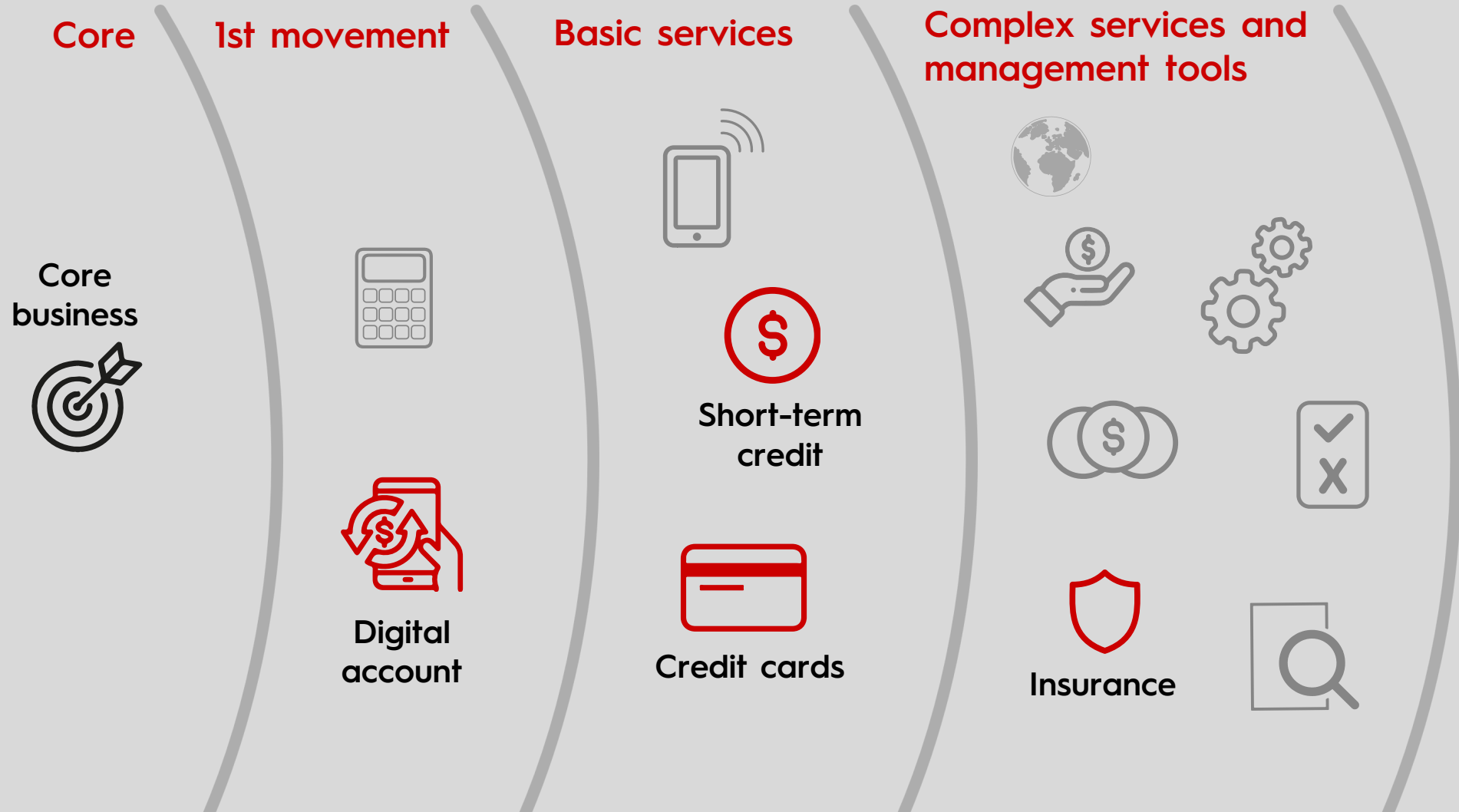
Digital account and PIX as levers

Movements which impact the lives of customers
and orientate the evolution of our business



Digital account and PIX as levers

Digital payments as a stage in expansion of financial services of the ecosystem

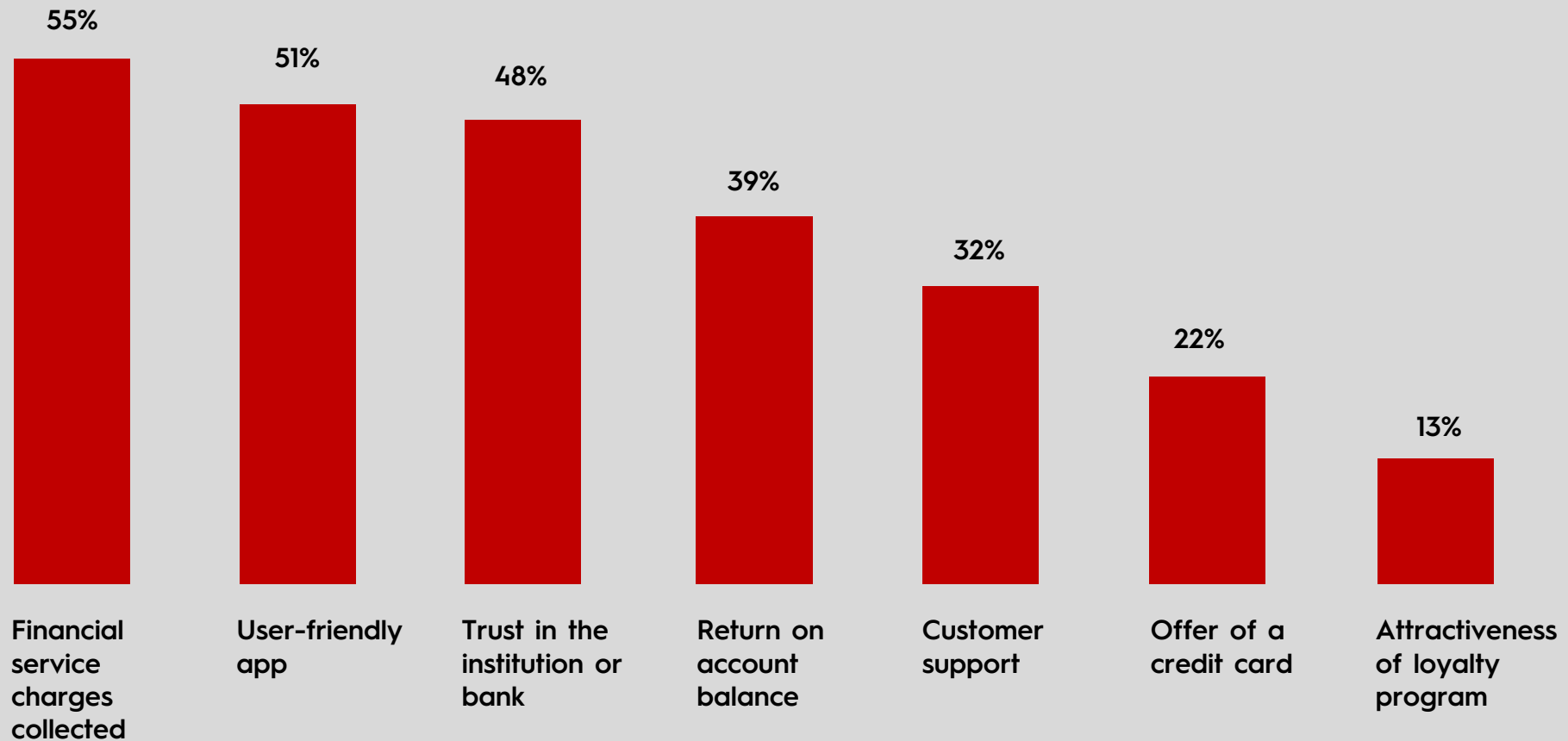


Digital account and PIX as levers

Criteria in a decision for opening a digital account are related to the transactional aspects

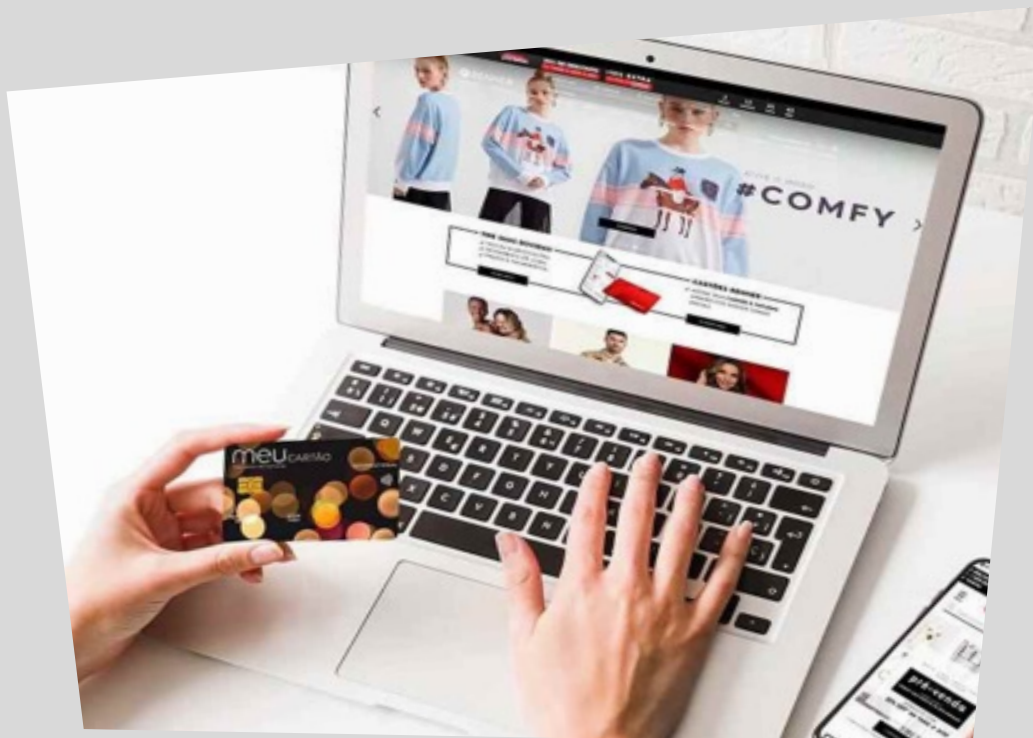
Criteria for creating a digital account

% of the total interviewees that declared for each KPC



Digital account and PIX as levers

Digital account as a connection between retail and banking and an accelerator for loyalty



FINANCIAL SOLUTIONS

Proprietary digital account

Integrated between brands

Multiple solutions

Return generated from credit card

Principal mean of payment of the ecosystem

Monetization and frequency of the ecosystem

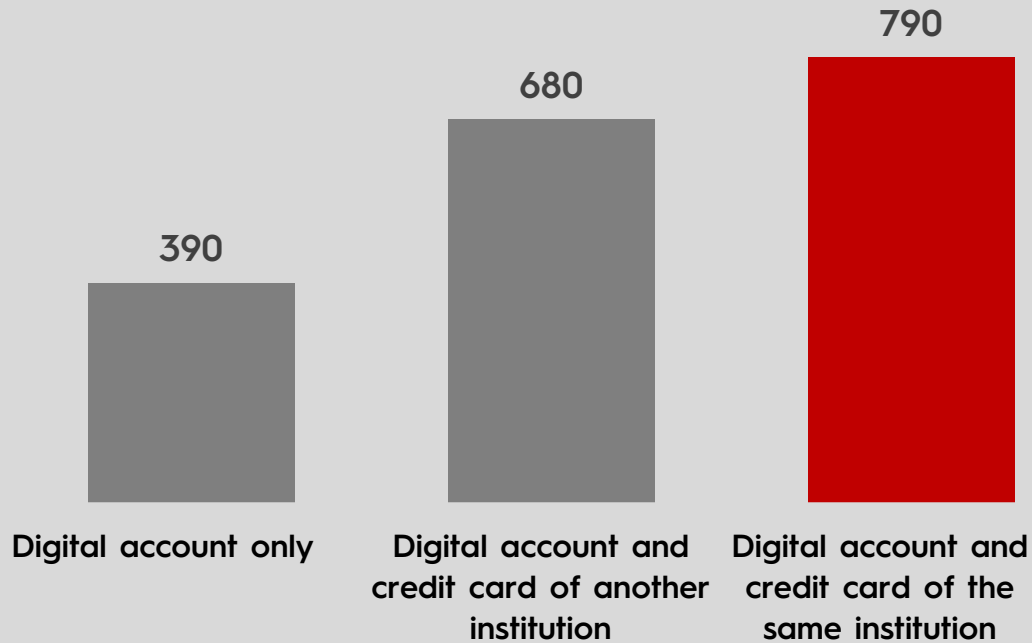
Frictionless experience

Digital account and PIX as levers

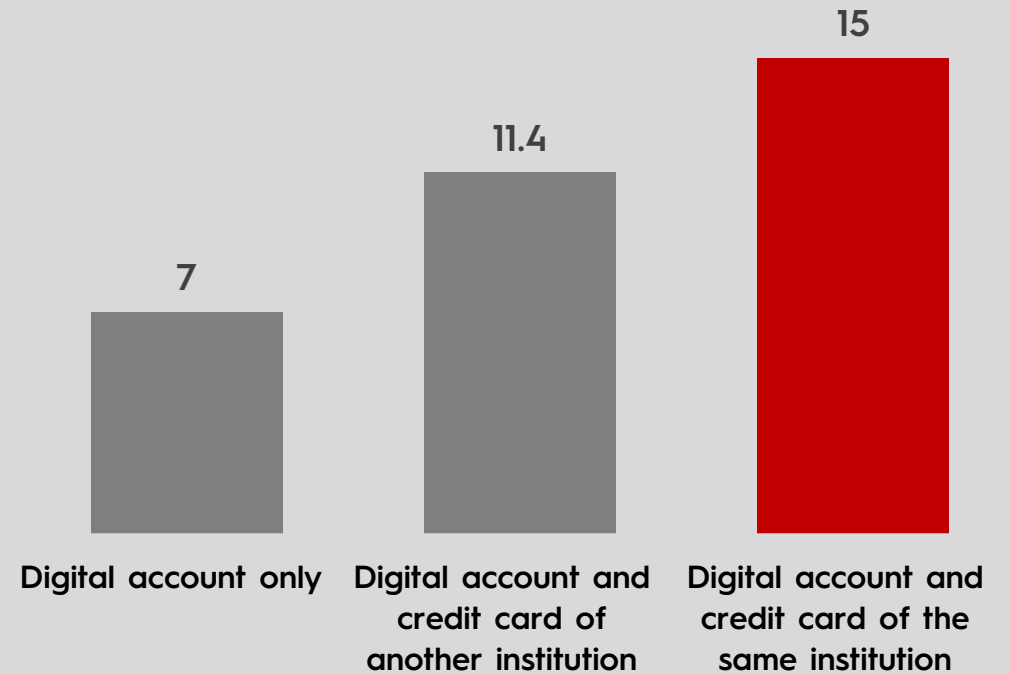


Digital account and credit card in the same institution generate greater engagement

Average expenditure through digital accounts (R\$/month)



Frequency of use of the main digital account (# uses/month)



**Digital account and
PIX** as levers

Generating a return and adherence
via integration with PIX



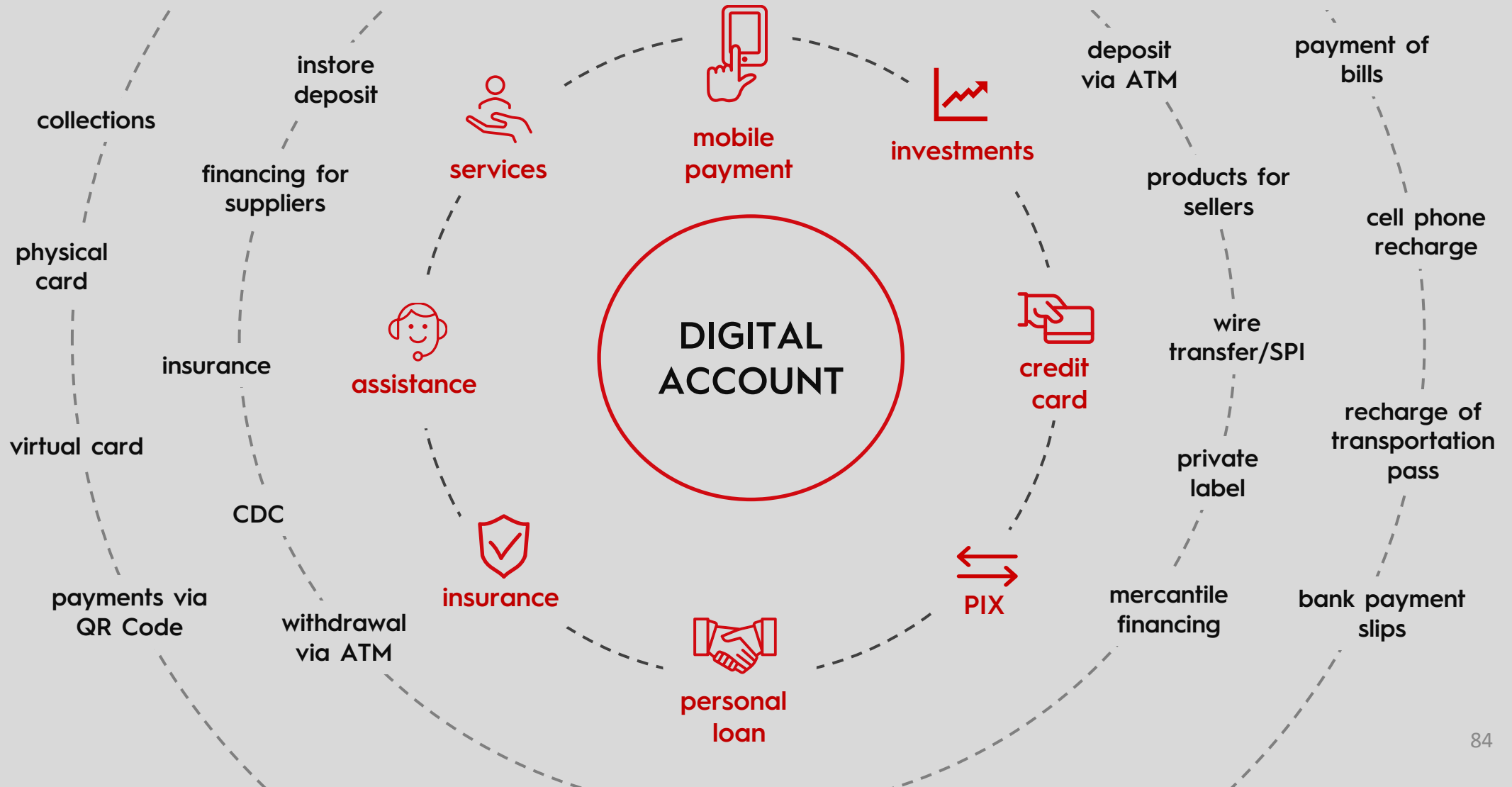
Digital account and PIX as levers

Transactional layer of the digital account will be very attractive

		Player 1	Player 2	Player 3	Player 4	Player 5	Player 6	Player 7	Player 8	Player 9	Realize
Cash-in	Wire transfer	✓	✓	✓	✓	✓ ⁽¹⁾	✓	✓	✓	✓	✓
	Payment slips	✓	✓	✓	✓	✓	✓	✓		✓	✓
	Deposit via ATM			✓	✓					✓	✓
	Deposit via store							✓	✓	✓	✓
Cash-out	Salary	✓	✓	✓				✓	✓		
	Collections	✓			✓	✓	✓		✓	✓	✓
	Physical card	✓	✓	✓	✓	✓	✓	✓		✓	✓
	Virtual card	✓		✓	✓		✓	✓			✓
	Card on file				✓	✓	✓		✓		
	Payments via QR code	✓			✓	✓	✓	✓	✓		✓
	Payments of accounts and bank payment slips	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Cell phone recharge	✓	✓		✓	✓	✓	✓	✓	✓	✓
	Recharge of public transportation pass				✓	✓	✓	✓	✓	✓	✓
	Withdrawal from an ATM	✓	✓	✓	✓	✓	✓	✓		✓	✓
Account	Wire transfer / SPI	✓	✓	✓	✓	✓	✓	✓	✓		✓
	Return	✓				✓	✓	✓		✓	✓

Digital account and PIX as levers

Complete platform of services for maximizing return and engaging customers



Digital account and PIX as levers

Single checkout experience platform of the ecosystem and integrated to the retail apps

SINGLE CHECKOUT ECOSYSTEM PLATFORM

Better checkout experience instore and online

Greater **recognition and adherence** to digital account

INTEGRATION TO THE RETAIL APPS

Use of the digital account in different brands **within and outside the ecosystem**

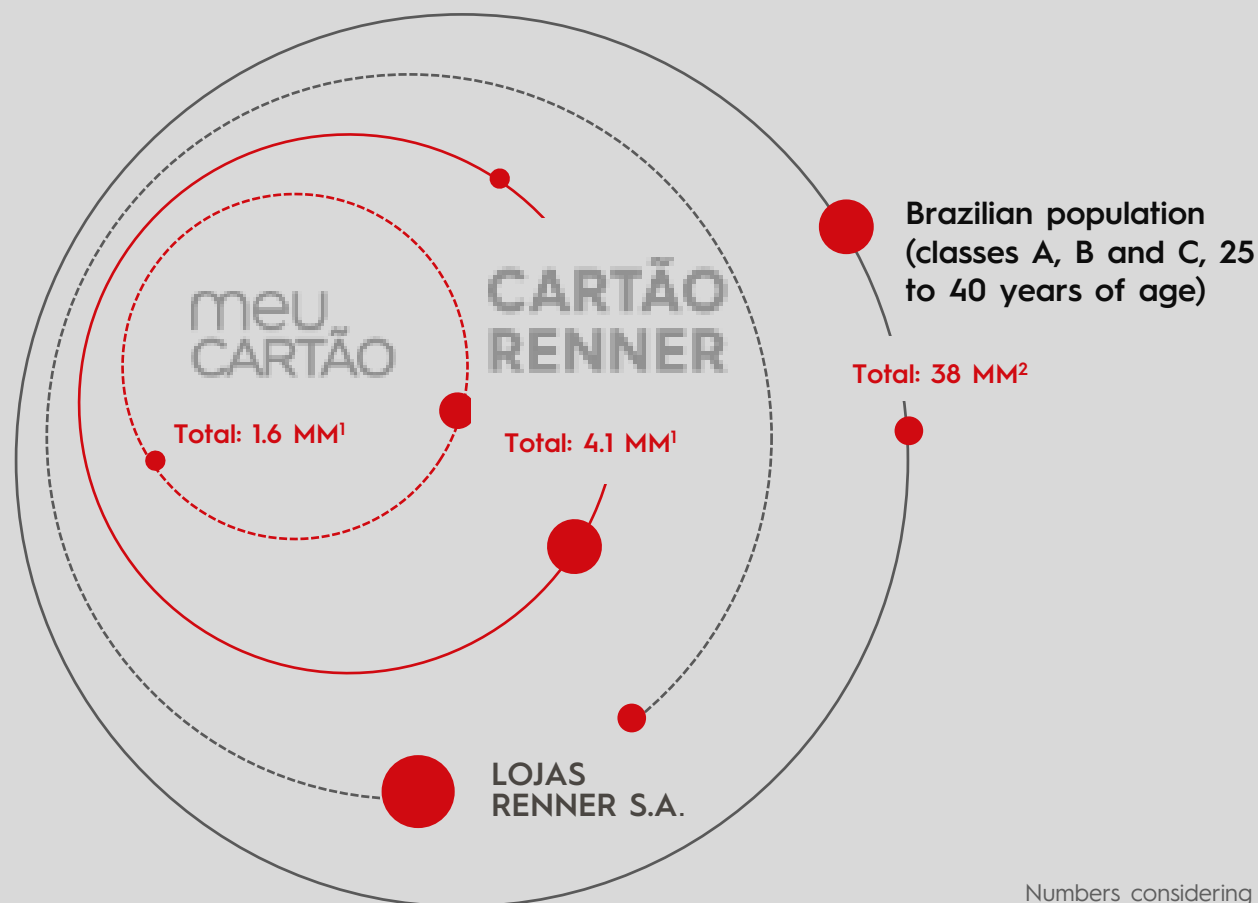
Leverages the flow of customers that use the **retail** apps

Greater traction to the digital account

Digital account and PIX as levers

Low CAC, cross sell between retail brands and a larger customer base

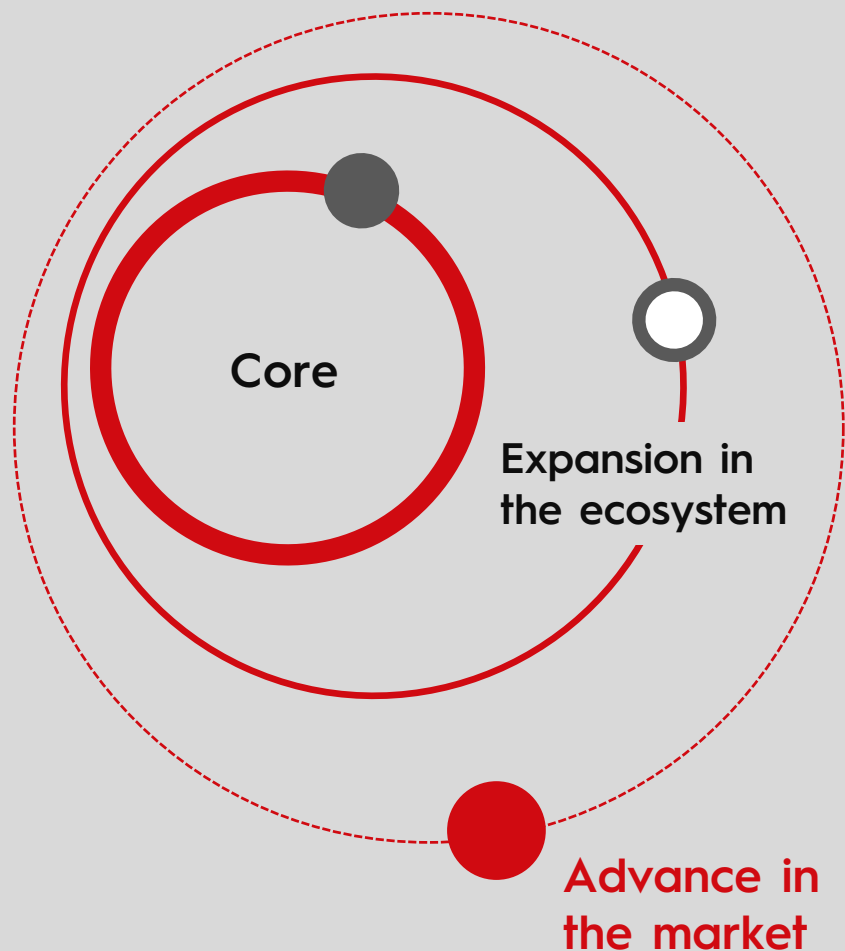
CUSTOMER BASE



Acquisition strategy will be focused on the **customers** of the ecosystem, given their **potential financial expenditure** inside and outside the ecosystem, **low cost of acquisition** and possibility of **incentivizing cross selling between brands**

Digital account and PIX as levers

Defined transformation roadmap



audience Natural Person

products

CARTÃO RENNER



MEUCARTÃO



channels



partners



VISA

conductor



2021 + 2022/2023

Legal Entity

Personal loan with guarantee

Digital Account NP & LE

Open banking

New Insurance prod.

New credit lines



Investment

Acquirer Services

CAMICADO

ASHUA

YOUCOM

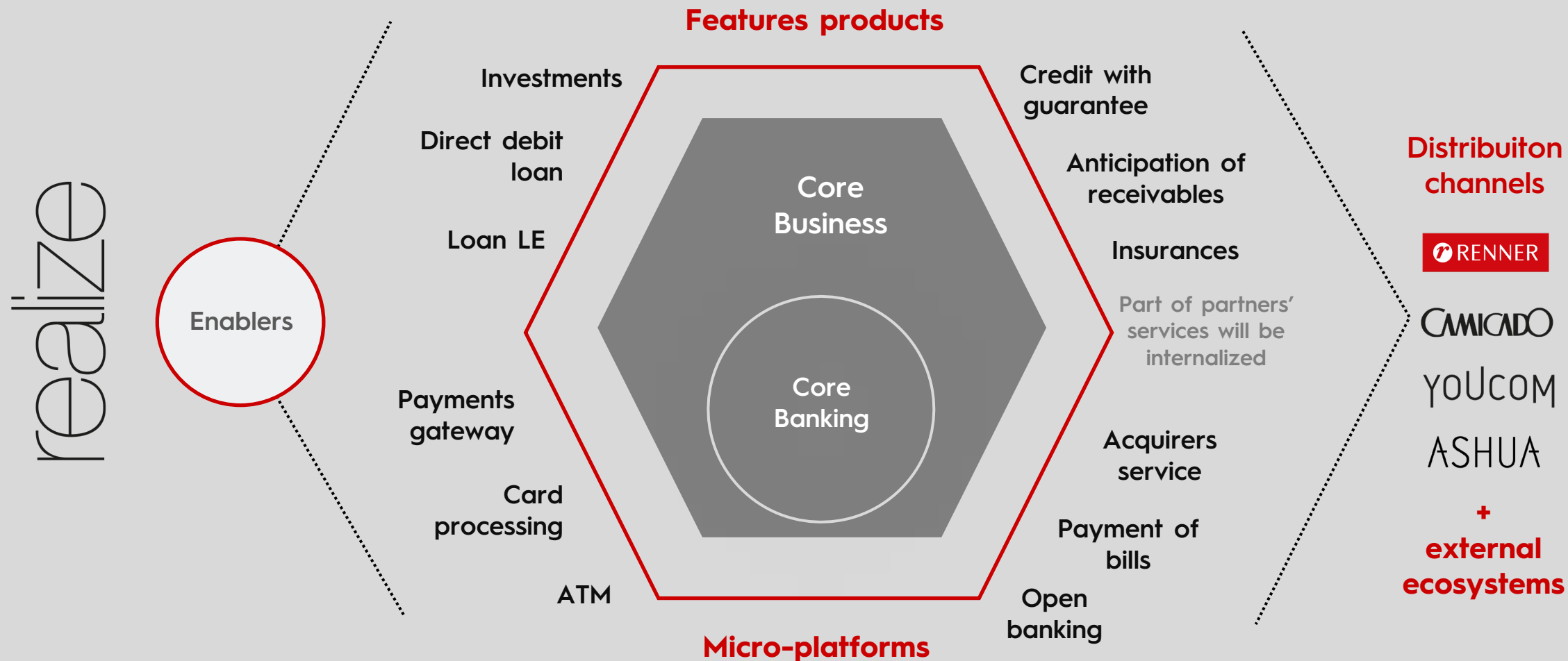
+ Marketplace

Partnership as accelerators

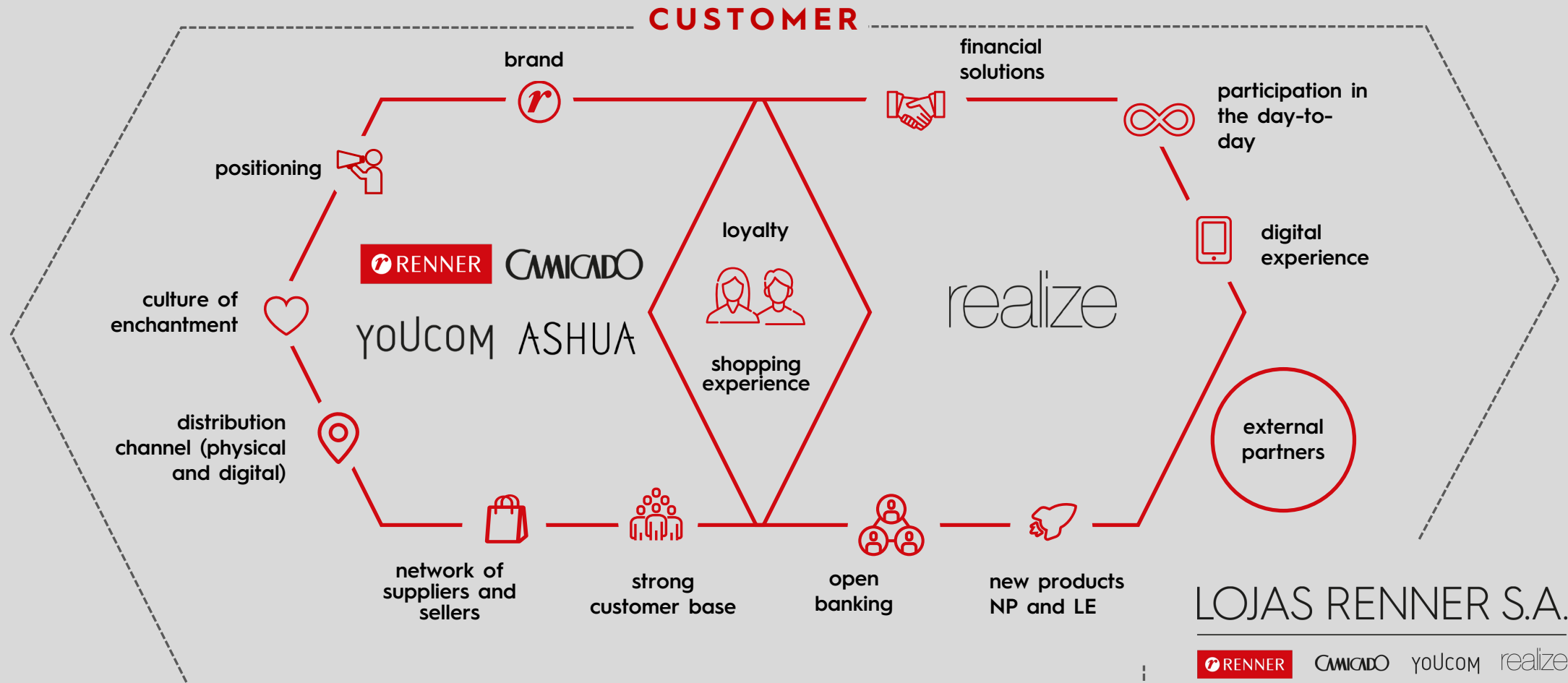
M&A

Retail + Banking = to participate in the customer's daily journey

Innovative and sustainable financial solutions platform driving the lifestyle ecosystem



Retail + Banking = to leverage enchantment to the customer's daily journey

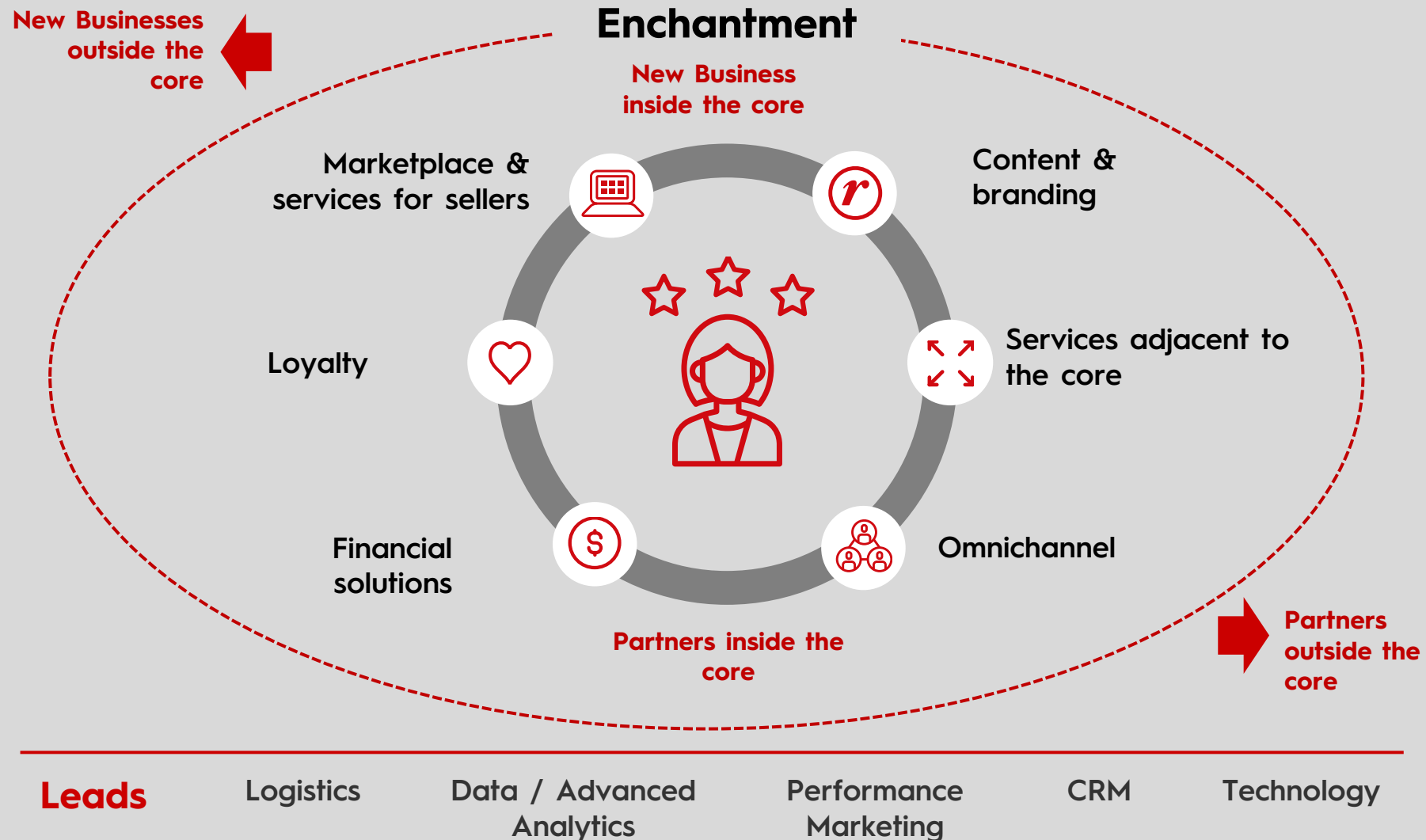


New corporate structures



Fashion and Lifestyle Ecosystem

Enhance the current platform's potential and be the leader specialized ecosystem in fashion and lifestyle and a benchmark in Latin America





Alessandro Pomar

IT Officer



Tomás Durandean

Data Officer



Guilherme Reichmann

Strategy and
New Business Officer



Alvaro Azevedo

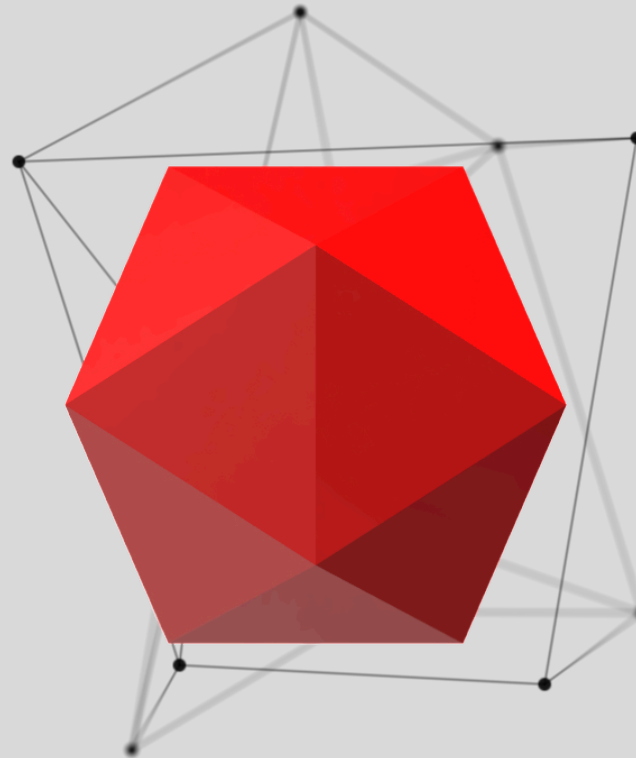
Chief Financial
and IR Officer

Lojas Renner S.A. Ecosystem

Ecosystem leader
in fashion and
lifestyle retailing

Creation of a **single platform** of brands,
partners and sellers

To be a **benchmark in attracting and retaining**
talents in fashion, retail,
technology, data,
fulfillment and
innovation



Addressable
market
expansion

Significant potential increase
in the customer
base

Strengthening of
the **enchantment culture**

Increase in
lifetime value



eⁿ =

people + products and services +
innovation + digitalization +
sustainability



Value Proposition

Deliver the best experience in fashion and lifestyle to the medium/high segment enchanting our customers with the quality of products and services at competitive prices with an innovative and sustainable ecosystem.



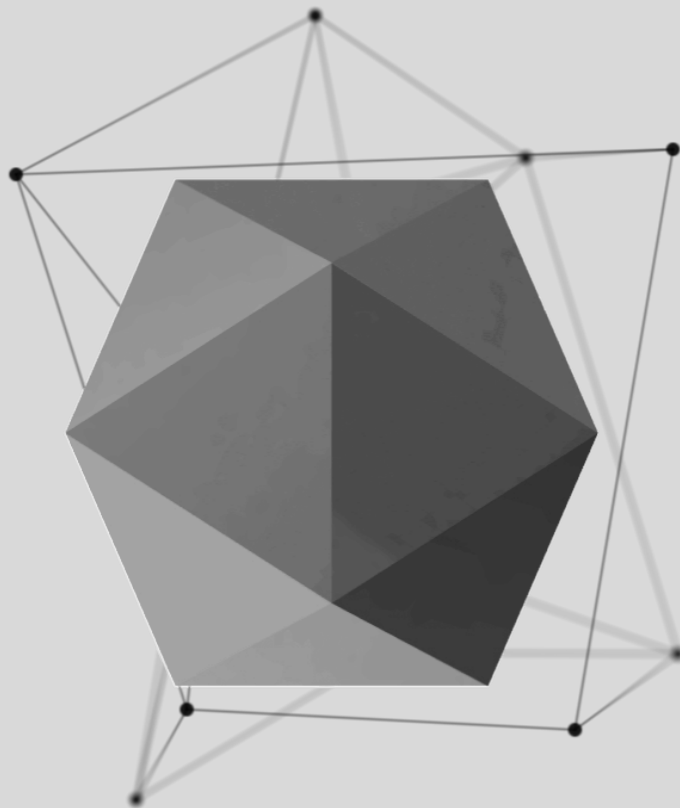
2021

INVESTOR**DAY**

LOJAS RENNER S.A.



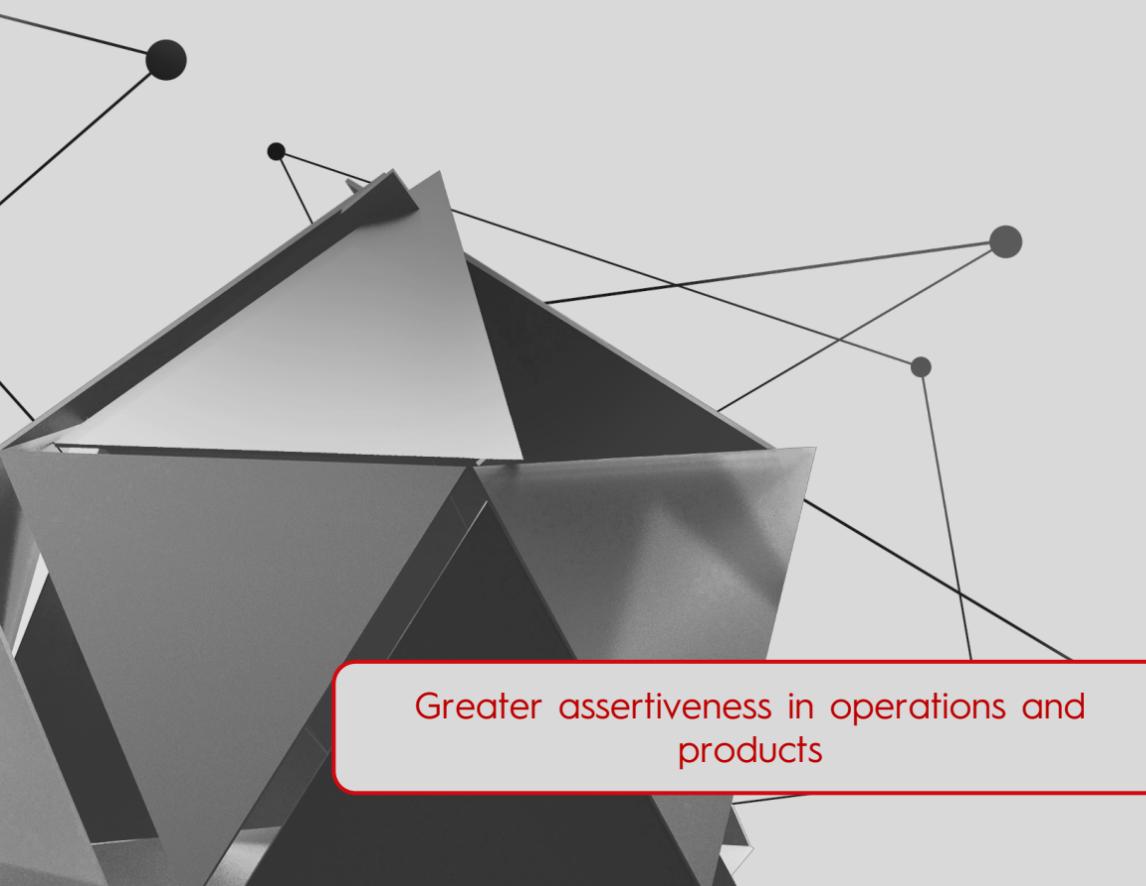
CMICADO youcom realize



LOJAS RENNER S.A.



CAMICADO youcom realize



pillars **of activity**

DIGITALIZATION

INNOVATION

SUSTAINABILITY

ESG

ESG for building a durable ecosystem

Responsible Fashion Strategy

Public Commitments 2021

Corporate Governance

Development opportunities

Greater assertiveness in operations and products

=

Sustainable fashion

=

Transparency



ESG for building a **durable ecosystem**

ENVIRONMENTAL AND SOCIAL

Trajectory

Strategic guidelines

Public commitments

Main initiatives

CORPORATE GOVERNANCE

Trajectory

Governance structure

Best practices

Risk management

RECOGNITIONS

DEVELOPMENT OPPORTUNITIES

Value proposition

LOJAS RENNER S.A.



Deliver the best experience in fashion and lifestyle to the medium/high segment, enchanting our customers with quality products and services at competitive prices, through an innovative and **sustainable** ecosystem.



ESG activity is already **part of our history**



Social program
with the **supply
chain** since 1999



**Lojas Renner
Institute** created in
2008



First Brazilian
corporation in
2005



Management
for **climate
change** since
2010





Environmental **and social**

Trajectory

Responsible fashion strategy

Public commitments

Main initiatives

Trajectory

Tradition in sustainable management begun many years ago



Responsible fashion strategy

Strategy sustained by four operational pillars



Public commitments

Specific goals combined with strategy

PUBLIC COMMITMENTS 2021



80% lower impact products,
being **100%** of certified cotton



100% of the national and international resale chain with **socio-environmental certification**



75% of corporate energy consumption will be from **low impact renewable sources**: SHPDs, solar, wind and biomass



20% reduction in absolute emission of CO2 relative to the 2017 inventory

1 Considering apparel products.

2 Level 1 and 2 companies that produce Renner brand.

3 Certifications and/or Renner audits accredited by outside organisms.

4 Considering low impact renewable energy sources: small hydroelectric plants (SHPs), solar, wind and biomass.

5 Based on the 2017 inventory and considering scopes 1, 2 (market-based approach) and 3.

Public commitments

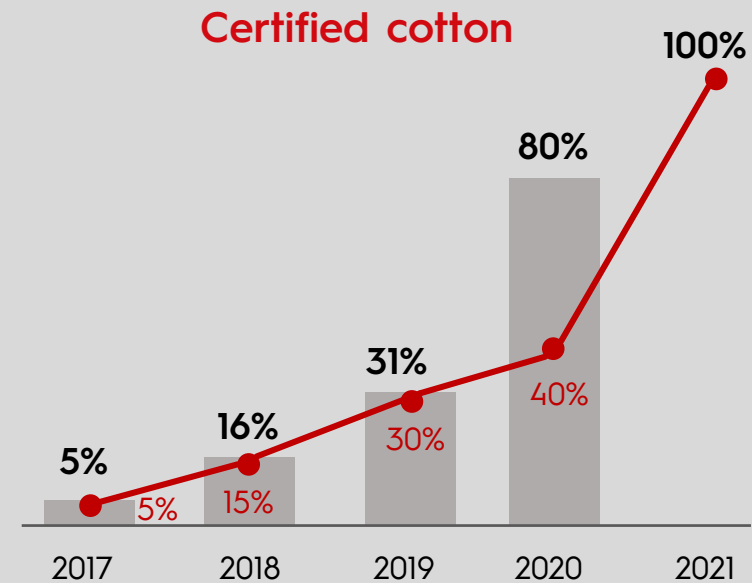
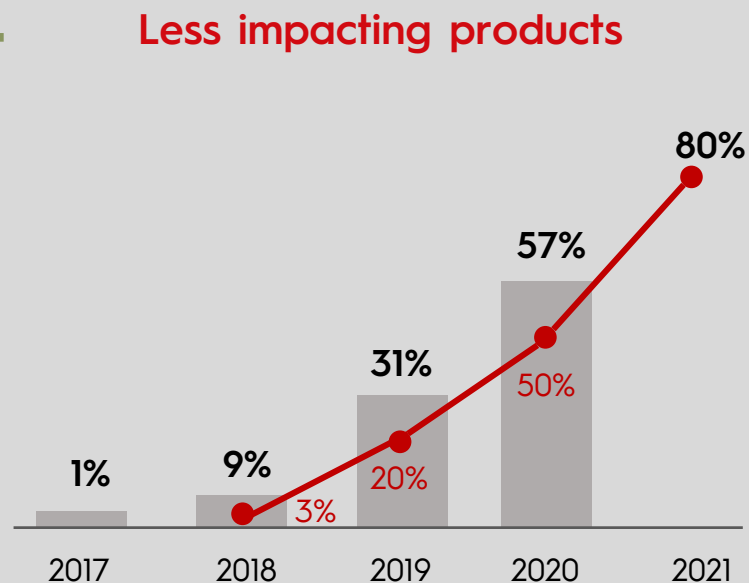
Increase in use of lower impact products



80% of lower impact products,

being 100% of certified cotton

- Requisite minimum of certified viscose and cotton
- Development of special Re collections



Realized

Goal

Public commitments

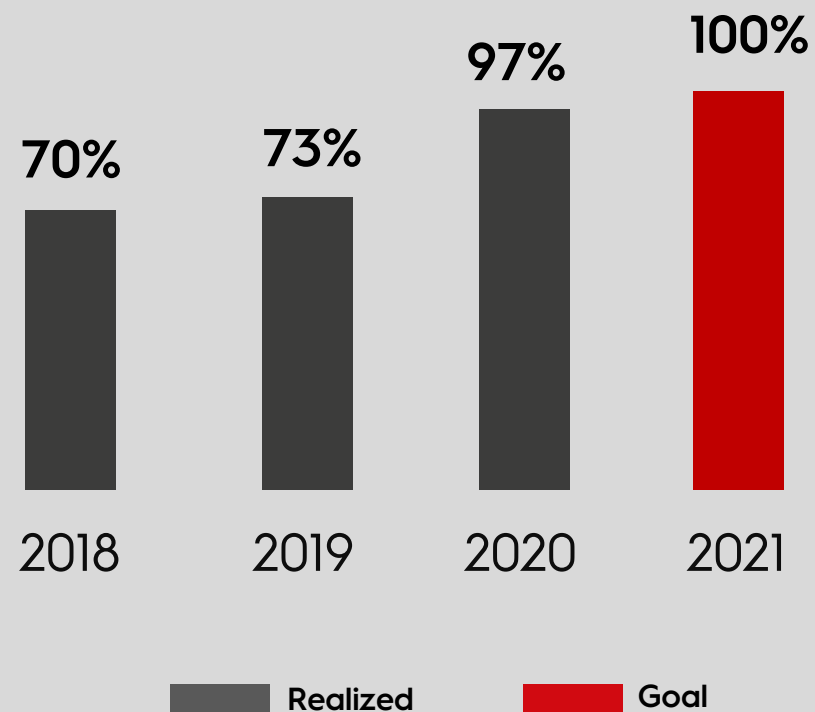
To have the entire resale chain certified



100% of the national and international resale chain

with social and environmental certification

- Mapping of **100%** of Tier 2
- Execution of **100%** of social audits – Tier 1
- Execution of **87.6%** environmental audits – Tier 1



Public commitments

To operate using more renewable energy



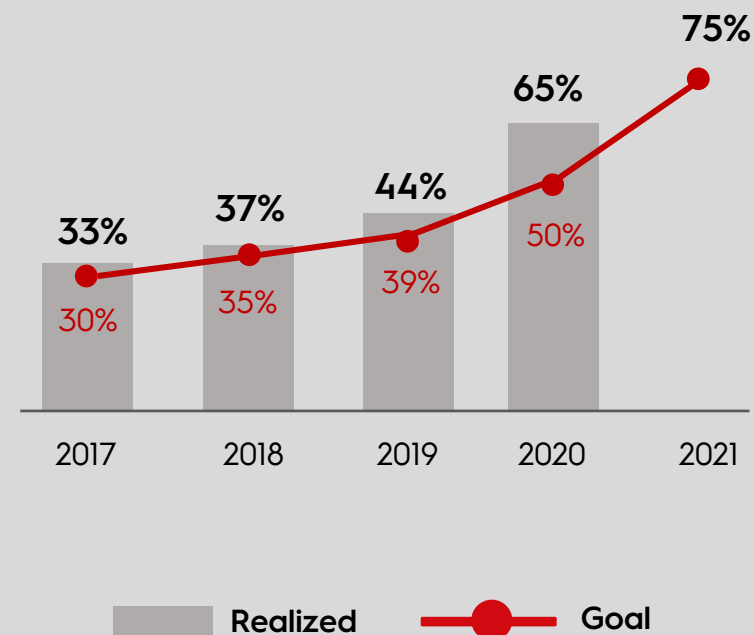
75% of corporate energy consumption

will be from low impact renewable energy sources

2020

- **45%** through the direct use of low impact renewable energy (solar, wind, biomass and small hydroelectric plants).
- **20%** through acquisition of IRECs (renewable energy certificates) for stores that are part of the shopping malls prorating system.

Low impact renewable energy



Public commitments

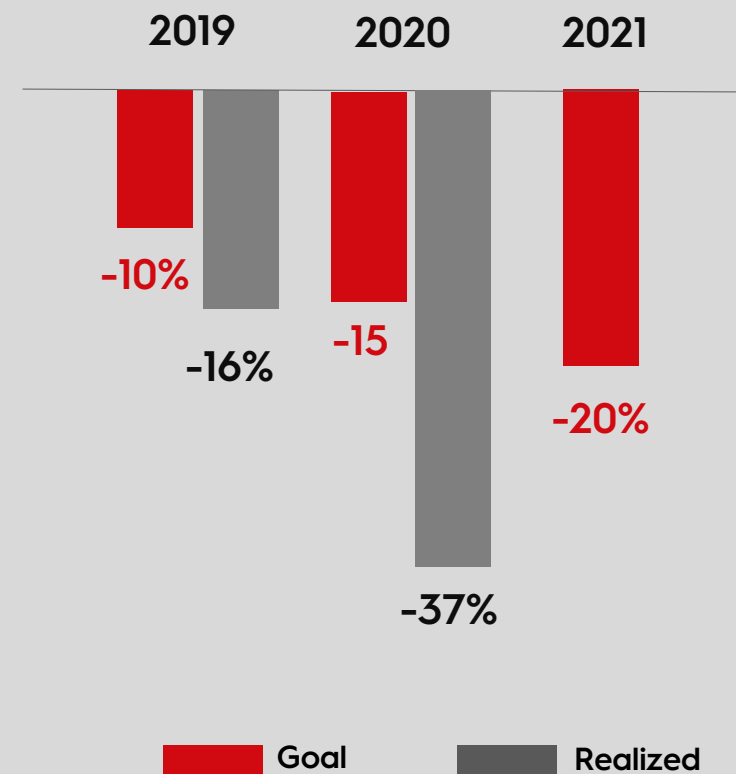
And we assumed specific goals in line with our strategy



20% reduction of absolute emissions of CO2

in relation to 2017 inventory

- Emission inventory including Uruguay
- Carbon pricing study
- Participation in the CDP and ICD
- Neutralization of GHG emissions
- Suppliers' emissions inventory pilot



Main initiatives

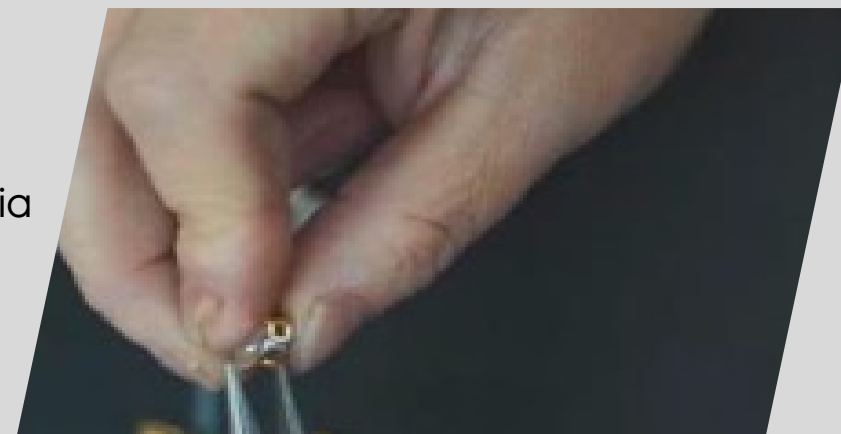
DEVELOPMENT OF THE CHAIN

Programs which have already been responsible for developing

more than 300 suppliers

in themes related to quality and sustainability:

- Productive Chaining: support for subcontractor development in conjunction with SEBRAE
- Cleaner Production (Produção Mais Limpa - P+L): advances in the environmental materials themes
- Renner Excellence Program (Programa de Excelência Renner - PER): recognition of best practices along the supply chain

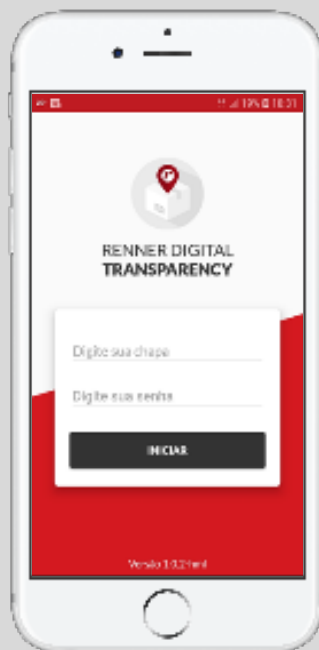


Main initiatives

Pro-active along the supplier chain

SUPPLY ANALYTICS

RDT - RENNER DIGITAL TRANSPARENCY



OBJECTIVE

Traceability of production from conception of the raw material to the final product

PARTNERS



BI - BUSINESS INTELLIGENCE

OBJECTIVE

Collect data from various sources on suppliers in a visual and rapid form for well-founded and assertive decision-making

PARTNERS



Main **initiatives**

Member of associations and pacts which represent our ESG strategy

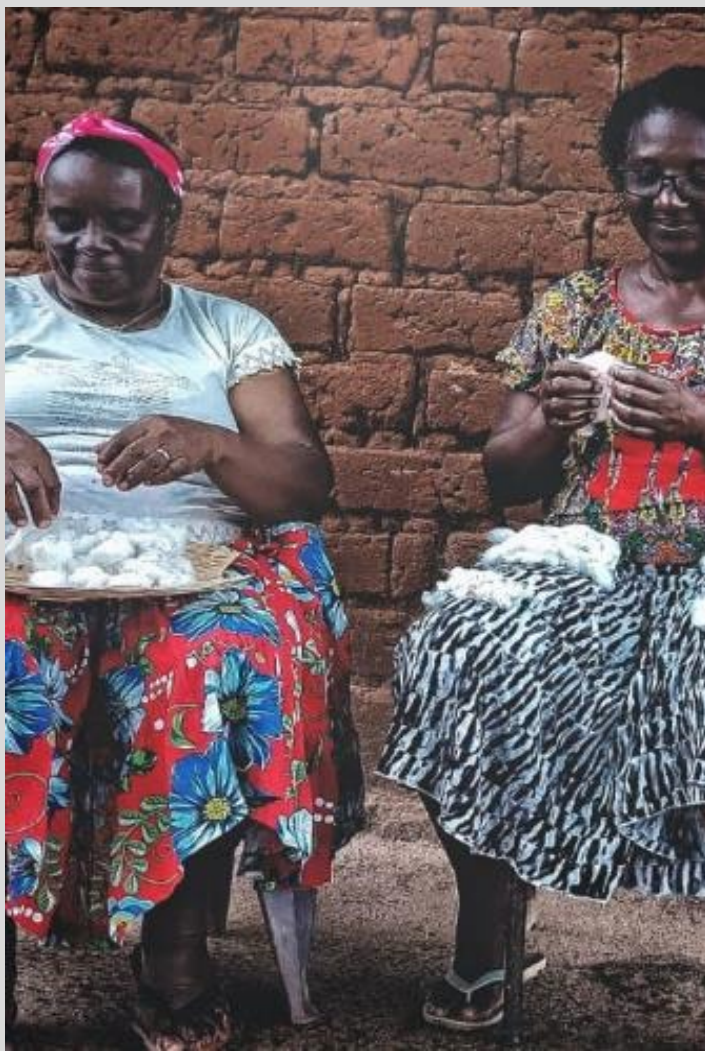
TRANSPARENCY

- Participation in recognized collective initiatives which reinforce our commitment and engagement with the theme
- Policies: Sustainability, Human Rights, Code of Conduct for Employees and Suppliers
- List of suppliers
- Auditing checklist
- Annual Report



Main initiatives

Social action through Lojas Renner Institution



MISSION

to transform lives through women empowerment along the textile chain

Since 2008

R\$20MM

raised and allocated to projects

more than

20 thousand

women empowered



INSTITUTO
LOJAS
RENNER

Main initiatives

Social action through Lojas Renner Institution

TACKLING COVID-19

More than

R\$5 MM

invested in hospitals,
governmental health
institutions and social
assistance entities

We supported socially vulnerable communities and coordinated our network of suppliers and employees in the search for new ways of contributing



In the photo;, the donation of blankets to homeless people in the city of São Paulo, an initiative in partnership with B3 and the local government

Main initiatives

Social action through Lojas Renner Institute

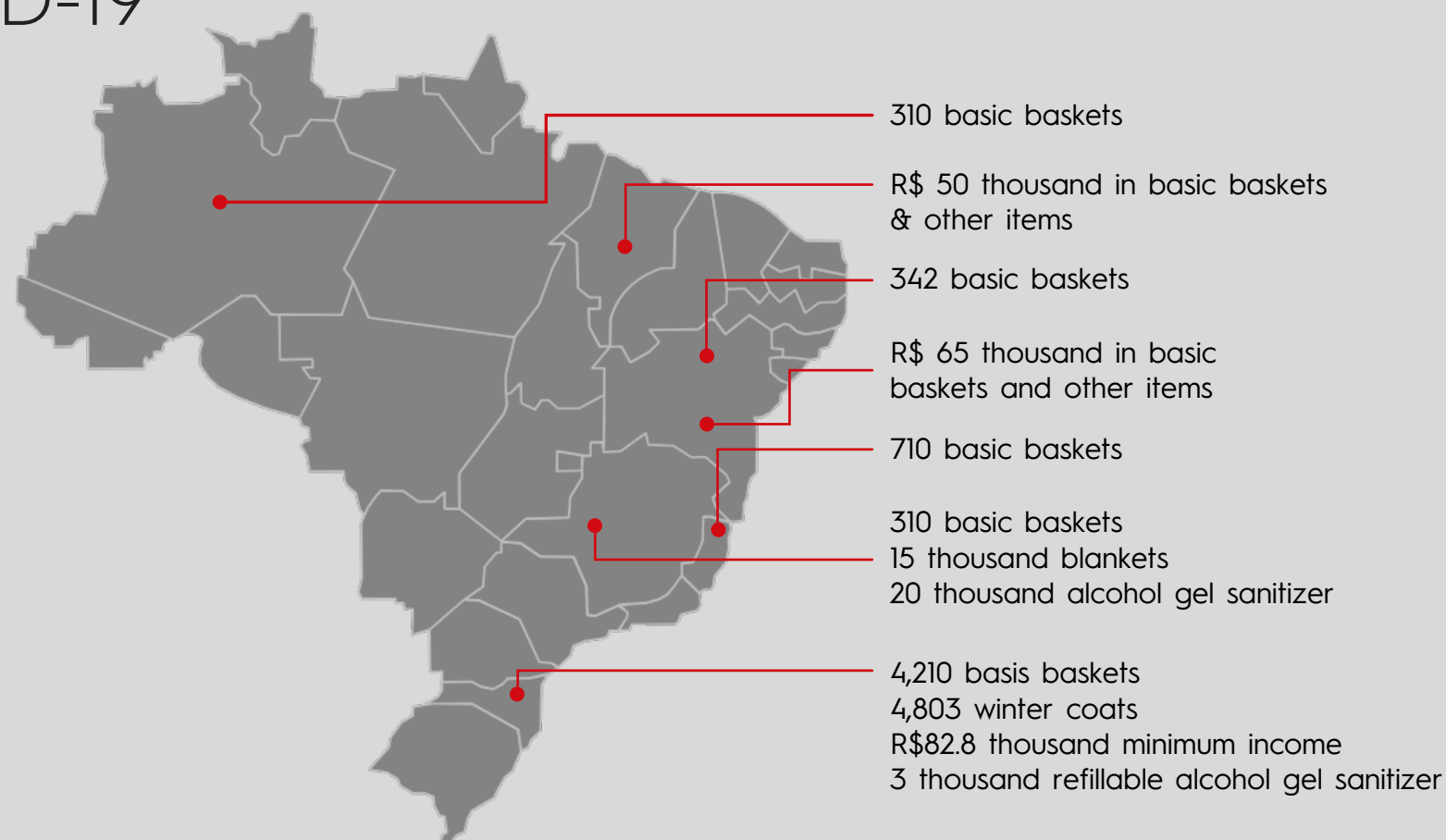
TACKLING COVID-19

Manufacture and distribution of
1.5 MM PPEs for hospitals in
 RS, SC, SP, RJ, AM, RR, PA
 (R\$1.3 MM in revenue to suppliers in
 the fashion chain)

R\$ 1.9 MM for hospitals for
 acquisition of supplies
 RS, SC, SP, RJ

130 tons of basic basket of goods
 RS, SP, RJ, MG, BA, CE, AM

245 thousand cloth face masks
 for RS, SC, SP, AM
 (R\$ 190 thousand in income for
 seamstress groups)



Main initiatives

Human rights

24,757
employees

Gender	Total	%
Women	16,041	65%
Men	8,716	35%

Diversity profile by position	Other employees	Executives	Statutory Board of Executive Officers	Board of Directors
Women	65%	64%	40%	25%
Men	35%	36%	60%	75%

Main initiatives

Human rights

2019

Human Rights Policy

2020

Due diligence: HR risk
matrix
Analysis of gaps in HR

2021

Work with the HR squad



Main **initiatives**

Sustainable services and products

JOURNEY OF TRANSITION TO A CIRCULAR ECONOMY

Re seal: apparel and accessories items made using lower impact raw materials and processes.

Certified, recycled, agroecological or organic cotton, certified viscose, defibrated jeans, biodegradable polyamide, recycled polyester, among others.



Main initiatives

Sustainable services and products

SPECIAL COLLECTIONS

Capsule collections using lower impact raw materials and productive processes

- Re Flora, Re Folklore, Re Resort (2019); Re Jeans and Re Minas (2020) at Renner
- Post-consumption circular trouser at Youcom
- Clay Masters (Mestras do Barro) at Camicado



Main **initiatives**

Sustainable services and products

CONSUMPTION OF WATER IN JEANS

ECOEFFICIENT MANAGEMENT

-44%

water consumed

Re Jeans collection produced with lower water consumption compared with the conventional item

Water footprint methodology which allows to map the use of water during the stages of manufacture and finishing of each pair of jeans



Main initiatives

Sustainable services and products

ECOSTYLE COLLECTOR

More than
54ton
of packaging collected

through the reverse logistics service: we collect and correctly dispose the unserviceable apparel and fragrance bottles

2.4ton
of clothes collected

which are destined for the landfill, recycled through the defibrated process or again, through reuse by upcycling or donation.



Main **initiatives**

Eco-efficient Management

CLIMATE CHANGE STRATEGY

UN commitments Business Ambition 1.5° and Fashion Industry Charter for Climate Action - FICCA

- Component of B3's ICO2 portfolio since its launch in 2010
- Inventory of greenhouse gas emissions since 2010
- Neutralization of 100% of our emissions since 2016



Main initiatives

Eco-efficient Management

CLIMATE CHANGE



2021

Public commitments

20% reduction of CO2 emissions



2030

30% reduction in scope 1.2 and 3 of CO2 emissions by 2030



2050

Zero net emissions

Main initiatives

Eco-efficient Management

CLIMATE CHANGE



Our operations

actions for reducing emissions and guided by circular economy principles:



LED lighting



LEED certification of our administrative head office and 2 stores



Automation



1st circular store in Brazil



Telemetry & Eco-driving



New DC with LEED certification and generation of renewable energy



Adaptation to climate change and carbon pricing study



3 solar energy parks enabled for our operations

Main **initiatives**

Eco-efficient Management

CLIMATE CHANGE

Our operations

65%

of energy consumed of Lojas Renner is generated from low impact renewable sources (solar, wind, biomass and small hydroelectric plants).



Main **initiatives**

New cycle

Strategic guidelines
for Renner



Long-term ambitions
for S.A.

Reduction of
negative impact



Focus on positive
impact

**Pillars of responsible
fashion focused on
Lojas Renner**



**Strategy which
establishes a
connection with our
businesses'
ecosystem**



Corporate governance

Trajectory

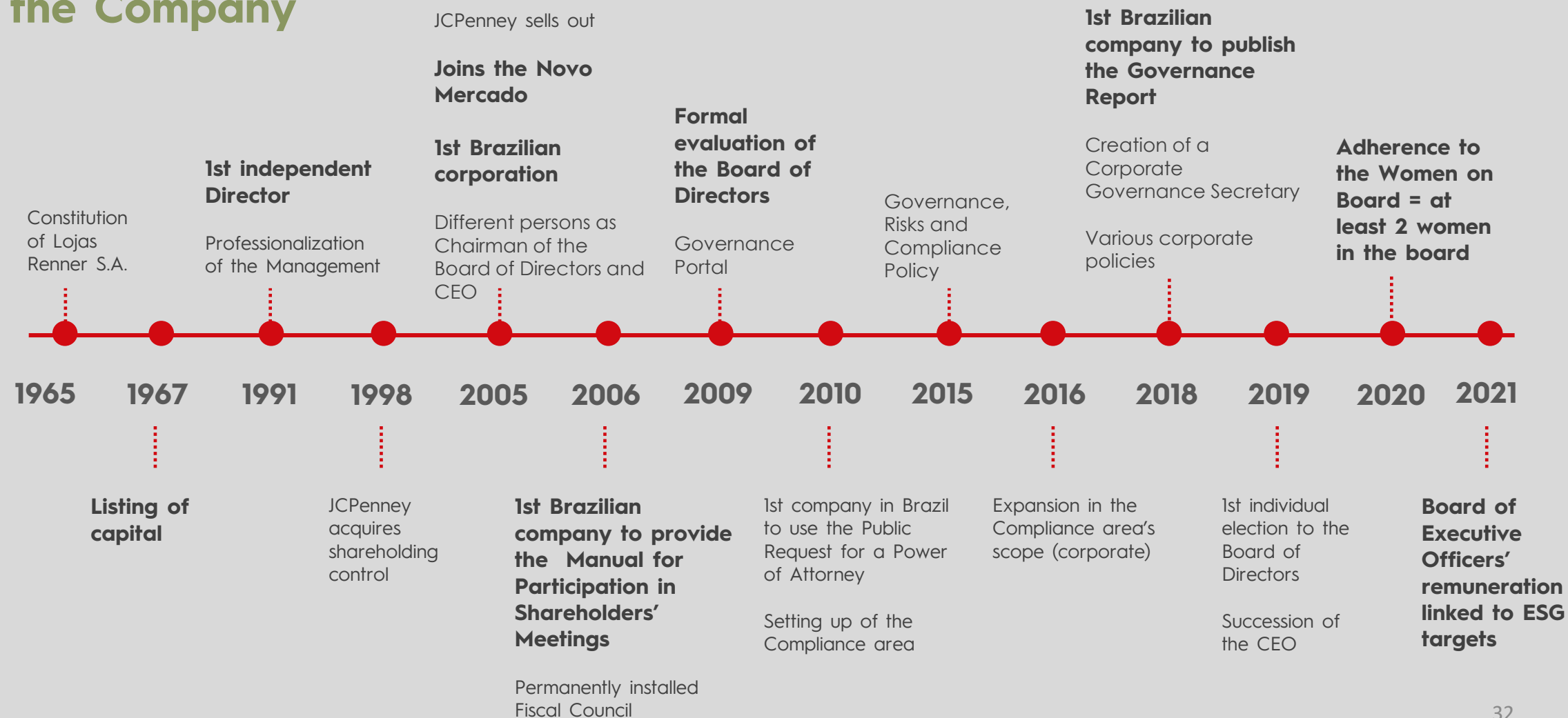
Structure

Best Practices

Risk management

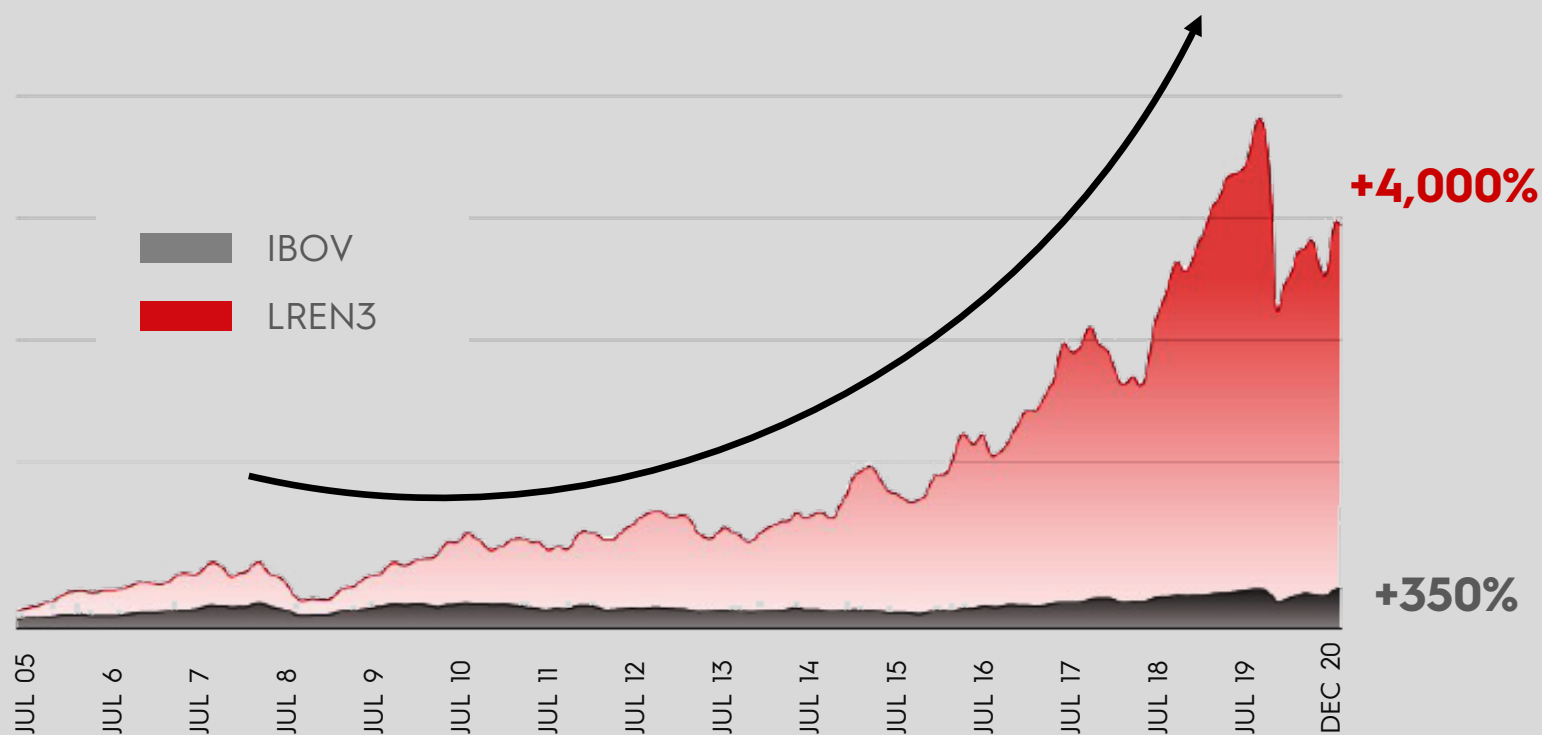
Trajectory

Our track record of governance comes from the very beginnings of the Company



Trajectory

LREN3 – Generation of value and high liquidity



In July 2005, Lojas Renner had a market cap of R\$ 900 MM and in December 2020

R\$ 34.5 bi

Distribution in the period of

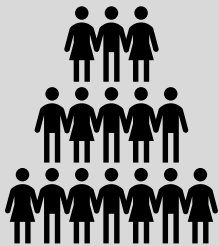
**R\$ 3.3 bi
in dividends**

Structure

1st Brazilian Corporation = 100% free float

Total Shares: 793 MM

1 share = 1 vote

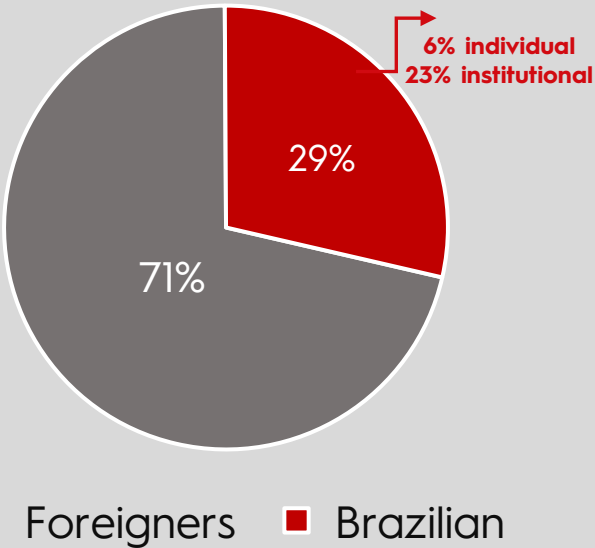


**132,8
THOUSAND
shareholders**

February/2021

1.1 thousand foreigners
**130.0 thousand individual
shareholders**
1.7 thousand institutional
shareholders

% in share capital



Structure

Experienced and active Board of Directors



José Galló
Chairman of the Board



Osvaldo Schirmer
Vice Chairman of the Board (Independent)



Carlos Souto
Independent Member



Fábio Pinheiro
Independent Member



Juliana Rozenbaum
Independent Member



Thomas Herrmann
Independent Member



Christiane Edington
Independent Member



Alexandre Gouvea
Independent Member

- 8 members – **7 independent** (88%)
- **25% women**
- **4 advisory committees**
 - People Committee (2005)
 - Sustainability Committee (2008)
 - Audit and Risk Management Committee (2012)
 - Strategic Committee (2014)
- Formal **evaluation since 2009**
- Proprietary internal charter
- Adherence to Women on Board (WOB)
- Average time in the post - 7 years
- **Complementary expertise**
- Secretary to the Board and Committees

Structure

Experienced and engaged Board of Executive Officers



Fabio Faccio
Chief Executive Officer



Alvaro de Azevedo
CFO e DRI



Clarice Costa
Chief HR Officer



Fabiana Taccola
Chief Operations Officer



Henry Costa
Chief Products Officer

- **5 Statutory Executive Officers**
- Non-statutory areas
- **40% women**
- **6 Management Committees:**
 - Executive Committee
 - Loss Prevention Committee
 - Real Estate Committee
 - Business Ethics Committee
 - Disclosure Committee
 - Data Security Committee
- Proprietary internal charter
- **Formal evaluation**
- **Remuneration linked to ESG factors**

Structure

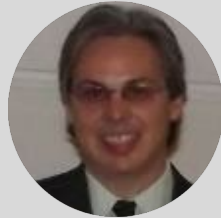
Fiscal Council permanently installed since 2006



Joarez Piccinini
President of the Fiscal Council



Estela Souza
Effective member



Roberto Decourt
Effective member

----- Alternate members -----



Roberto Branchi



Isabel Santiago



Vanderlei da Rosa

- Independent Body
- 3 effective and 3 alternate members
- **33% women**
- **Proprietary internal charter**
- **Meetings with external auditors**
- Secretary to the Fiscal Council

Best practices

15 years as a Corporation and traded at Novo Mercado

Before
Controlling Company with 98%



After
100% free float
(with no controlling shareholder)

15 years later



LREN
B3 LISTED NM

Best **practices**

Brazilian Code of Corporate Governance Report



96.8%

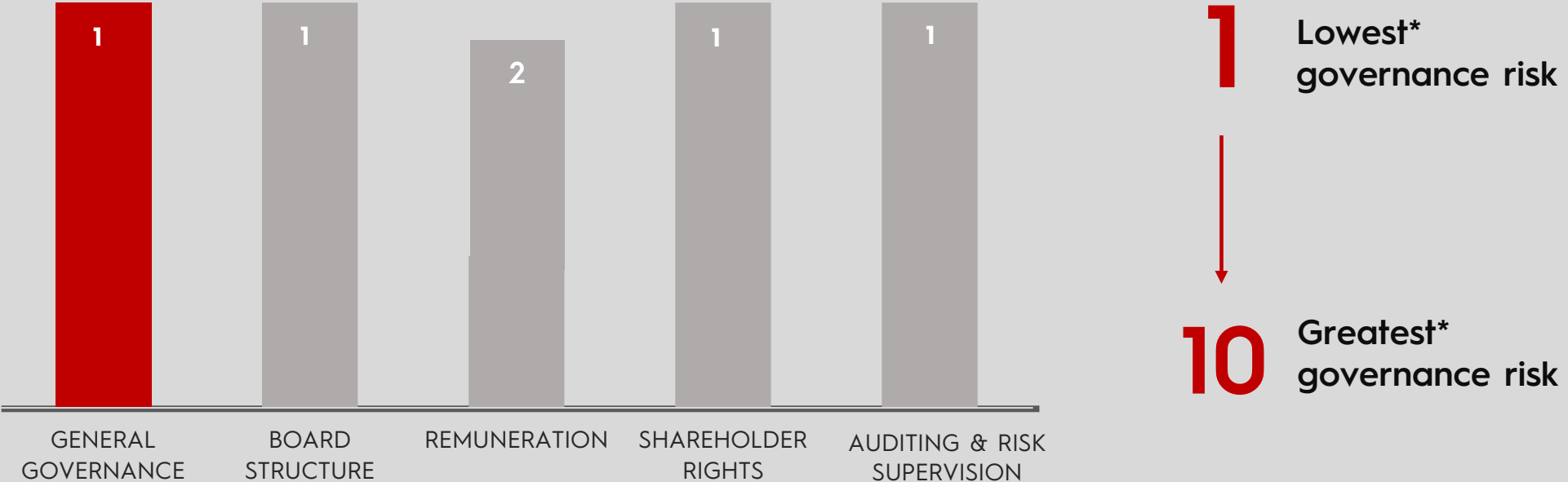
In **2018**, the **first company** to **deliver the Report** to the CVM and the one **most complying with the Brazilian Code** of Corporate Governance

98.1%

Since **2019**, Company **continued to report the best compliance** with the Code among all companies

Best **practices**

QualityScore Rating ISS Governance – International



* Lower or greater risk of governance in relation to its index or region.

Best **practices**

Management Remuneration

Based on the premises of:

- Goals and business strategies;
- Best market practices;
- Interests of the shareholders in the creation of sustainable and long-term value;
- Proposition of the Company.

BOARD OF
DIRECTORS

BOARD OF
EXECUTIVE
OFFICERS

Composed of:

FIXED: Salary and participation in the committees

FIXED: Salary and benefits

VARIABLE: Statutory participation;

SHARE-BASED: Stock Options and Restricted Stock Options Plans

Variable remuneration of the Board of Executive Officers includes themes related to sustainability and to the development and results of the strategic Responsible Fashion plan

Best **practices**

Remuneration of the Board of Executive Officers linked to ESG goals

REMUNERATION ESG

Effective since 2017

2021: **100% of C-LEVEL** (all companies)

Annual goals, with monitoring of indicators of partial result for 6 months

The metrics are related to the **public commitments** agreed for 2021:

- climate change
- product suppliers' compliance
- textile product manufacturing processes that reduce environmental impacts

Risk management

Ethics

CODE OF CONDUCT

Employees in **1995**
Suppliers in **2018**

CÓDIGO DE CONDUTA

LOJAS RENNER S.A.
LOJAS RENNER CAMERO you.com realbr

ANTI-CORRUPTION POLICY

Created in 2014

Managed by the Corporate Compliance area

Skills building and training, including Officers and Directors

Practical Guide to Relationships with Public Officials

There are no outstanding cases of corruption involving Lojas Renner

WHISTLEBLOWING CHANNEL outsourced and independent

Channel: 0800 900 9091 or

<https://contatoseguro.com.br/lojasrennersa>
(in Portuguese, English and Spanish)

Risk management

Management Policy for Control of Risks

MULTIDISCIPLINARY CRISIS COMMITTEE

- Governance, Risks and Compliance Policy
- Auditing Policy
- Compliance Policy
- Financial Management Policy
- Results Allocation Policy
- Disclosure of a Material Fact and Securities' Trading Policy
- Related Parties Policy
- Management Nomination and Compensation Policy
- Data Security Policy
- Attendance and CRM Policy
- Sustainability Policy

Management process

Identify – evaluate – measure – process – monitor

Risk management

Risk Management Culture

RISK AREA

Monitored Risks



Operational risks



Strategic risks



Reputational risks



Socio-environmental risks

Emerging Risks



Pandemics



Cybersecurity

Risk management

Data Security

STRUCTURE

Two structured areas
focused on **Cyber Security** in the
Company:

**Corporate Cybernetic
Risks and Fraud
Committee,**
multidisciplinary

Data Security

IT Management
Area

Data Security Risks and Compliance

Risks Management
Area

- Customer privacy and security
- Policies, rules and various manuals
- Protection from cybernetic attack
- Response to incidents and interruptions
- Customer data protection
- Identity and access management
- Raising awareness for security
- 100% adherent to LGDP (General Data Protection Regulation)

Corporate governance

CORPORATE GOVERNANCE SECRETARY

- supports the activities related to the functions of governance
- attendance and relationship with shareholders and voting recommendation agencies
- questions relating to general meetings
- proposition and implementation of processes which always promote the best practices of corporate governance for the Company

acionistas@lojasrenner.com.br

transparency - fairness - responsibility - clarity in accountability



Recognitions **and indexes**

Recognition **and** indexes

Our initiatives and results have been recognized



ISEB3

**B3's CORPORATE
SUSTAINABILITY INDEX
(ISE)**

7th consecutive year



**DOW JONES SUSTAINABILITY
INDEX (DJSI)**

6th year (one of nine Brazilian companies, the only retailer in the country and one of only six companies in the world in the retail fashion segment)



**MERCO RANKING -
CORPORATE REPUTATION
BUSINESS MONITOR**

Renner is 12th place, having climbed 9 positions

Recognition **and** indexes

Our initiatives and results have been recognized

ESGB3**B3 & S&P ESG INDEX**

Placed 1st in the creation of the portfolio

MSCI**MORGAN STANLEY CAPITAL INTERNATIONAL (MSCI)**

Listed among the ten Brazilian leaders in ESG
MSCI Brazil ESG Leaders Index

 **ICO2****B3's CARBON EFFICIENT INDEX (ICO2)**

10th consecutive year

**FTSE4GOOD**

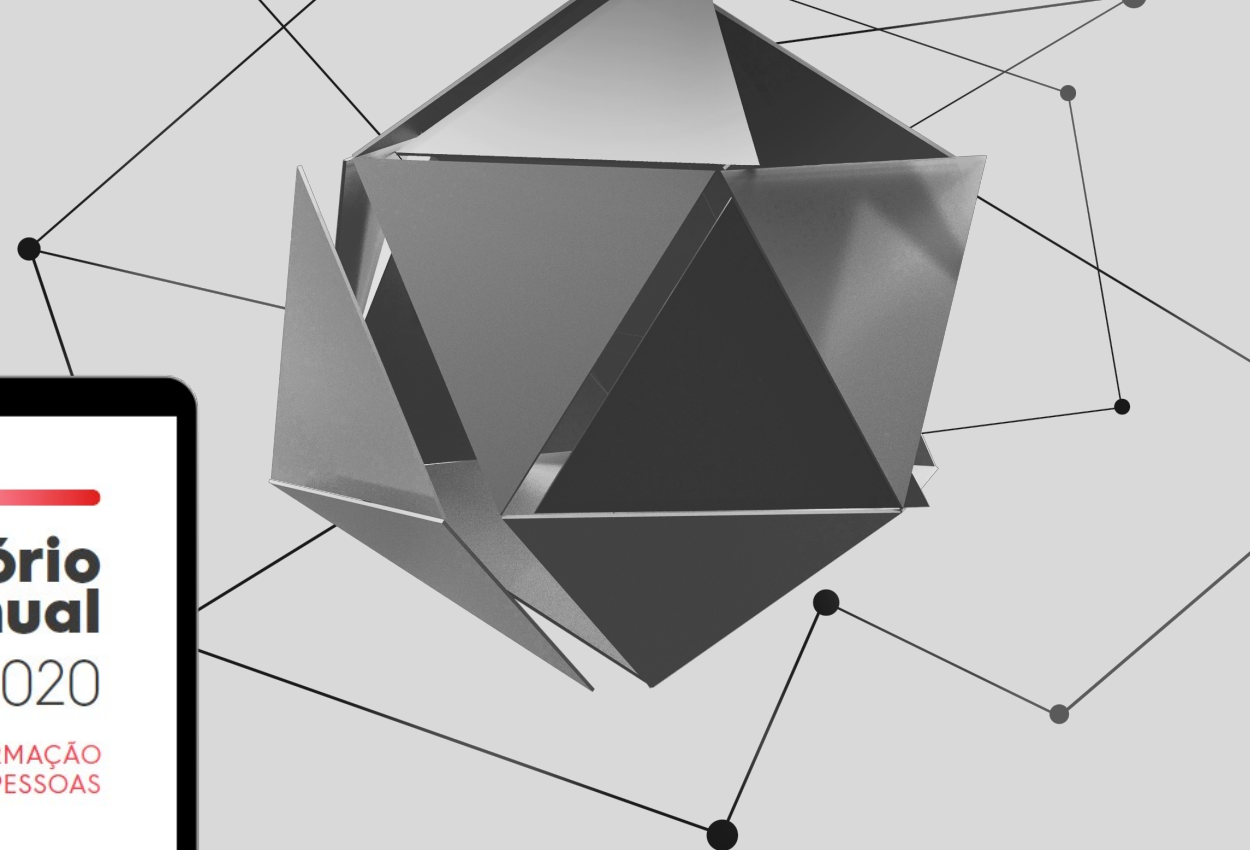
6th consecutive year

**CDP CLIMATE CHANGE**

10th consecutive year submitting
information to the CDP Climate Change
with evolution to B in the last year

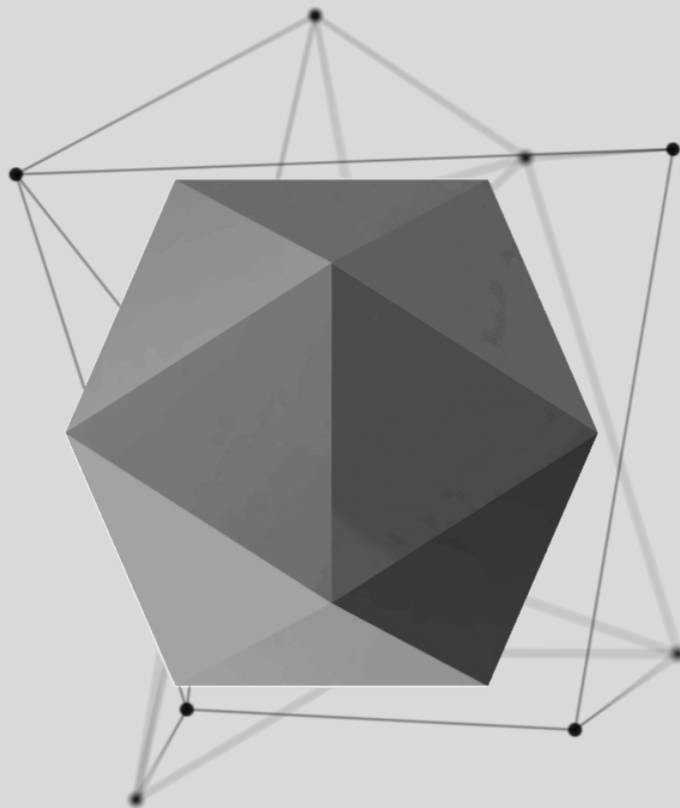
**WOMEN ON BOARD ASSOCIATION**

Commitment of at least 2 women
to the Board of Directors





Development opportunities



LOJAS RENNER S.A.



CMICADO

youcom

realize