

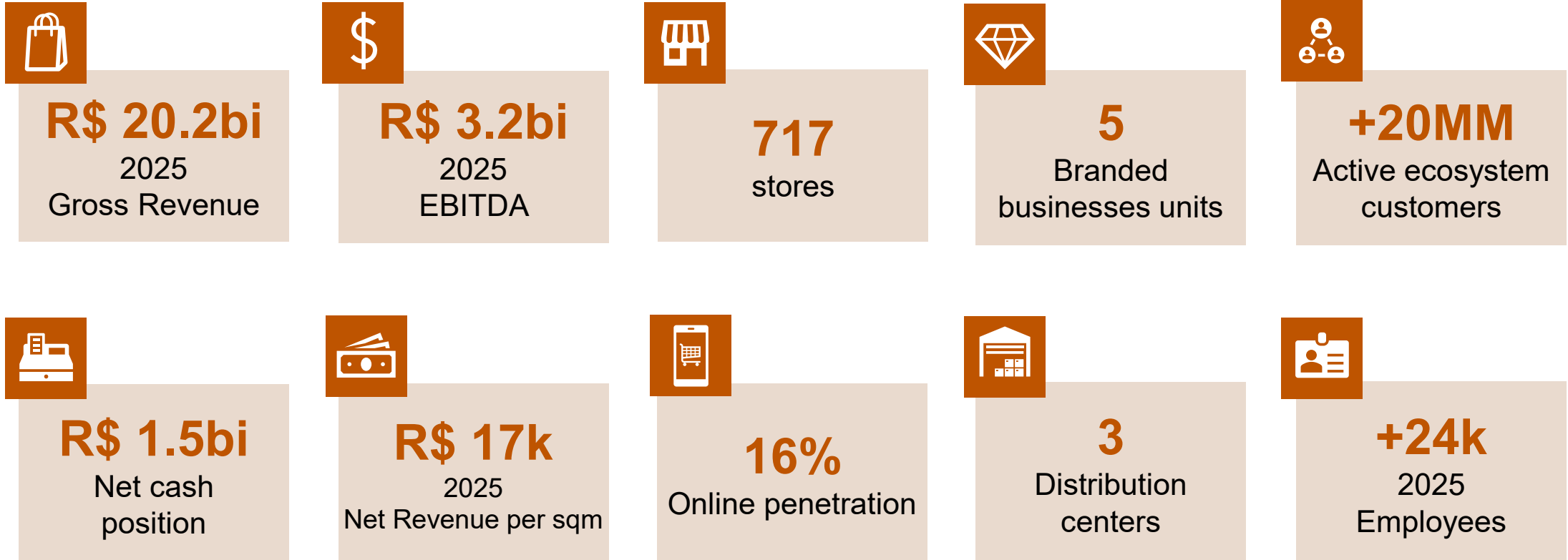
Investor Presentation

LOJAS RENNER S.A.

RENNER CMICADO youcom realize ASHUA repassa



Lojas Renner at a glance



Notes

Data as of December 2025, unless otherwise specified.

Ecosystem active customers in the last 12 months

Revenues: including retail and financial services total gross revenues



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

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

Leading apparel retailer in Brazil with a compelling value proposition

#1

APPAREL
RETAILER
in Brazil
~10% market share

#1

APPAREL
BRAND
in Brazil*

*Interbrands ranking

VALUE PROPOSITION

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



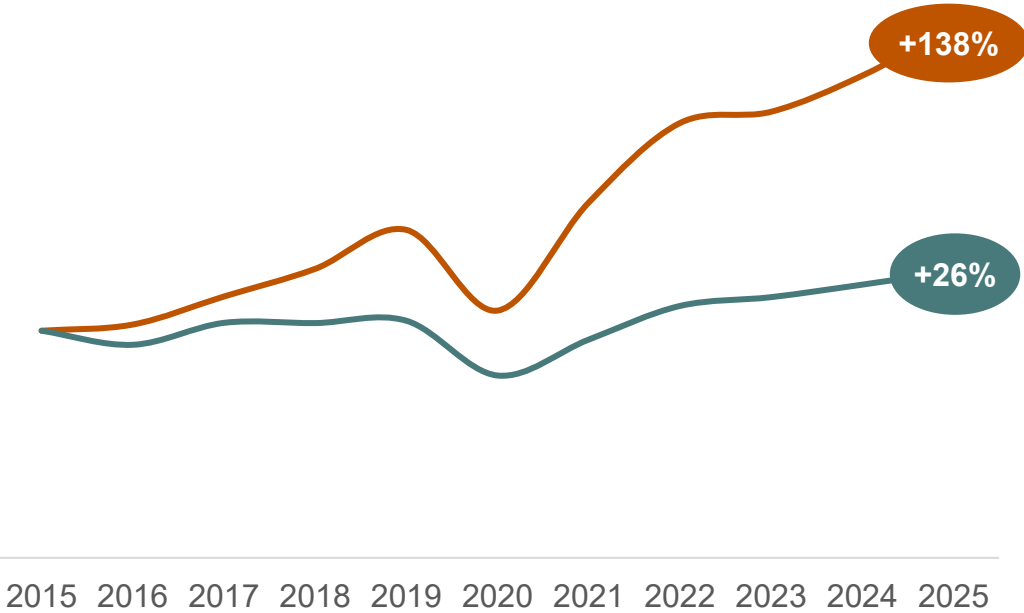
LOJAS RENNER S.A.

RENNER CAMARO youcom realize ASHUA repesse

Strong value creation track record through growth and profitability

LOJAS RENNER

VS
MONTHLY RETAIL INDEX¹ FOR APPAREL AND FOOTWEAR
(BRAZIL)

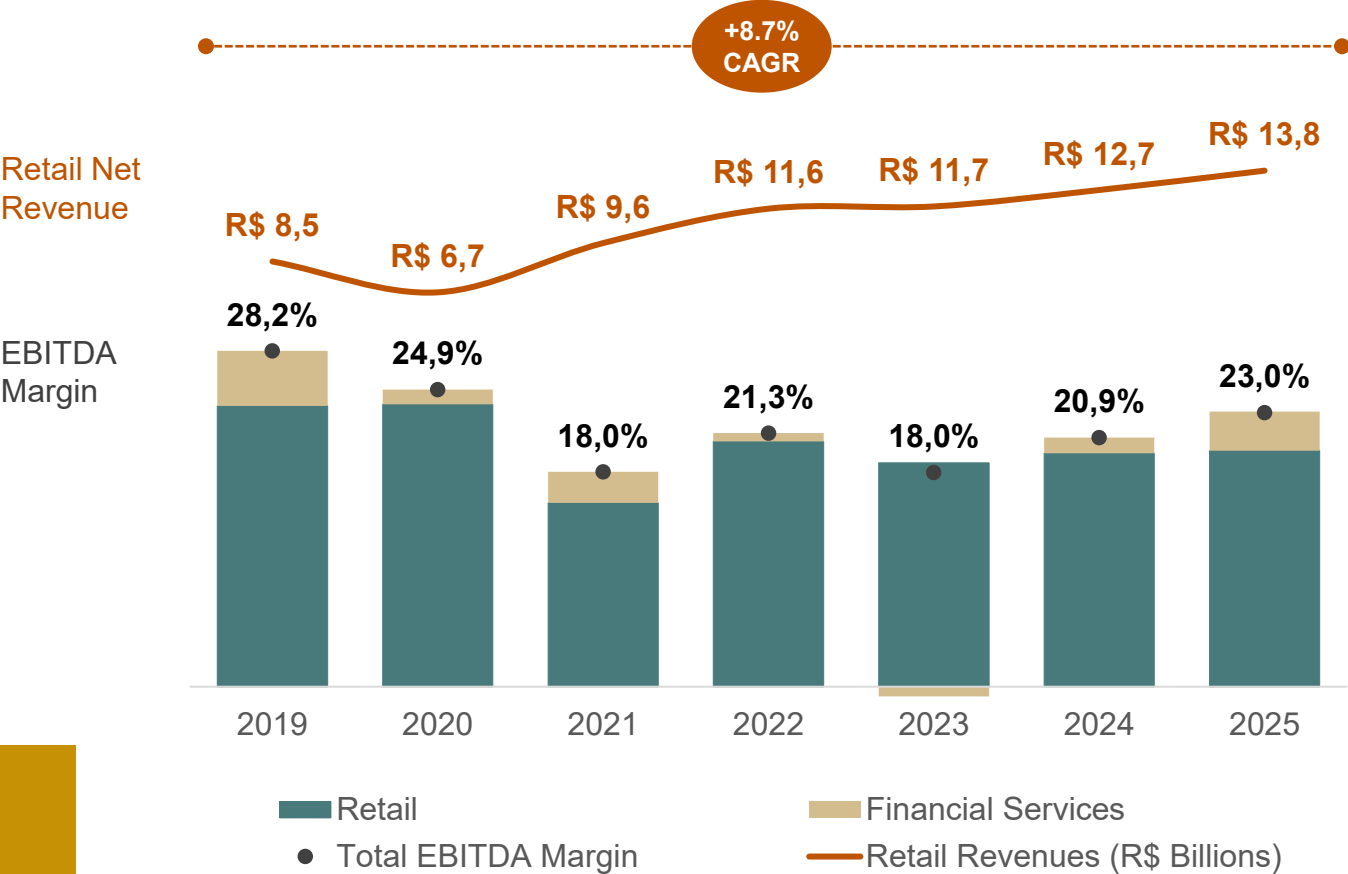


— Lojas Renner — PMC
¹PMC: Monthly Retailing Index for Apparel

2015 - 2025

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

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







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

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

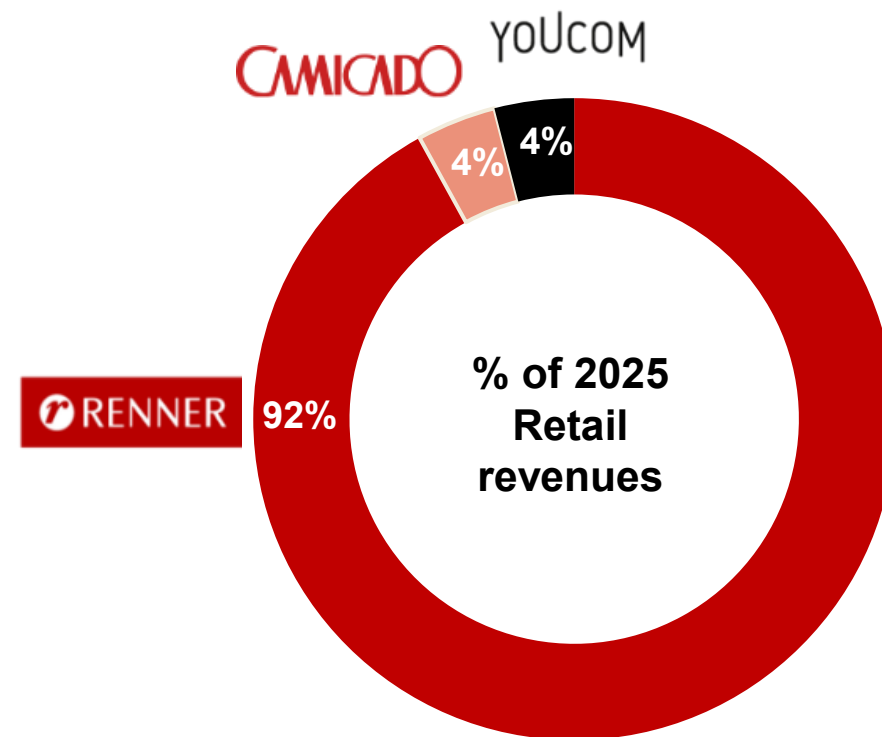
- **Lifestyle-segmented collections:** we design collections tailored to distinct lifestyle segments, ensuring each one meets specific consumer needs and preferences
- **Consumer-centric design:** we use consumer insights and feedback to create trend-driven practical collections
- **Store organization:**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



Enchanting customers through four differentiated concepts

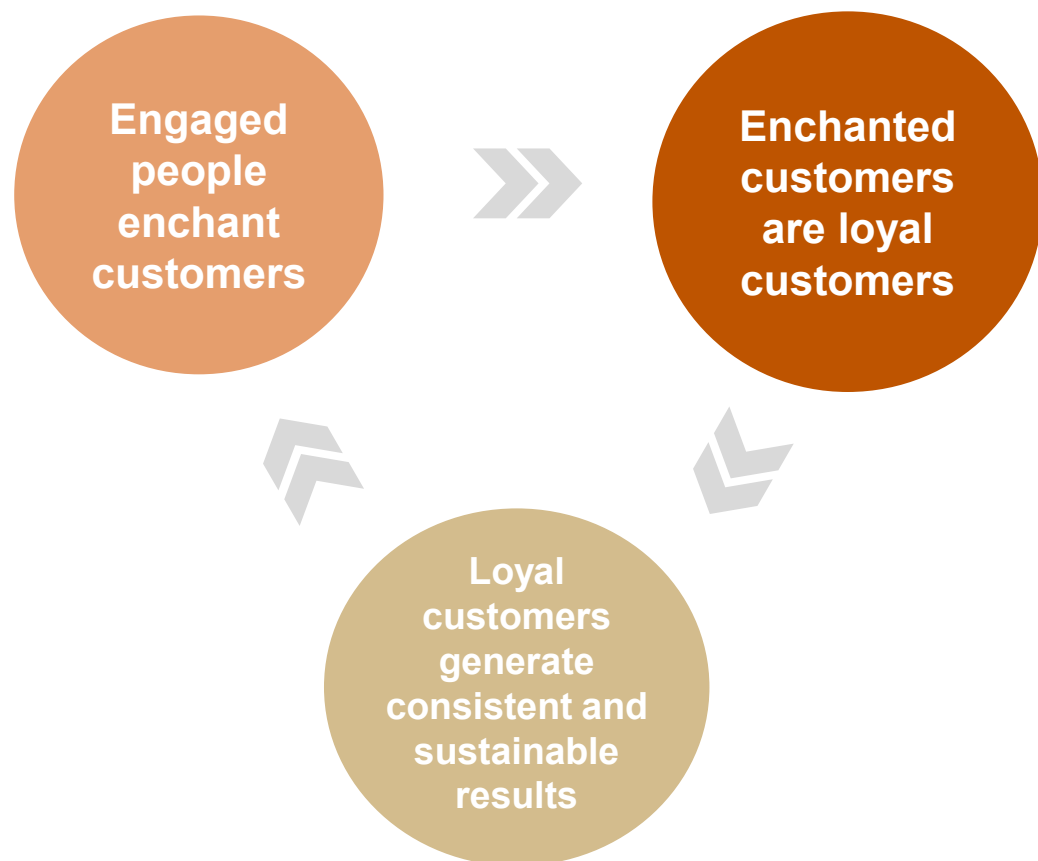
		Customer Segment	# of stores	Started/ acquired
	Largest fashion retailer in Brazil Presence in UY and AR	A-, B and C+	442	1965
	Leader in home and décor in Brazil	A-, B and C+	104	2011
	Specialized in young lifestyle	A-, B and C+	152	2013
	Specialized in curve & plus size	A-, B and C+	19	2016

*Presented in Renner's income statement



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

Our enchantment virtuous cycle



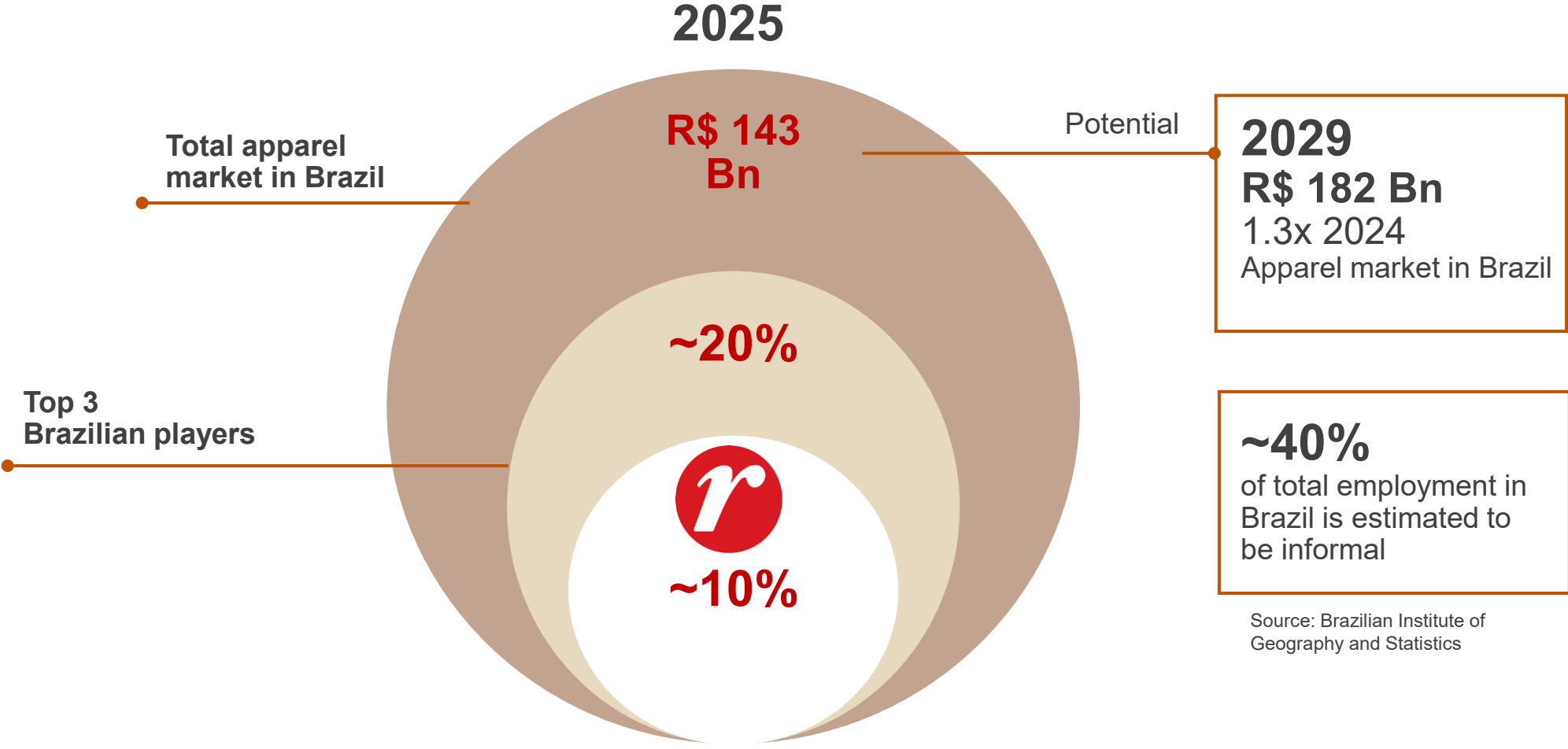
High performance ranking in employee engagement since 2011

89%
2025 engagement score

Our employees:
Speak well
Recommend the company to a friend
Ownership mindset
Motivated to contribute beyond what is expected
Are proud to be part of the company

Source: Willis Towers Watson engagement survey

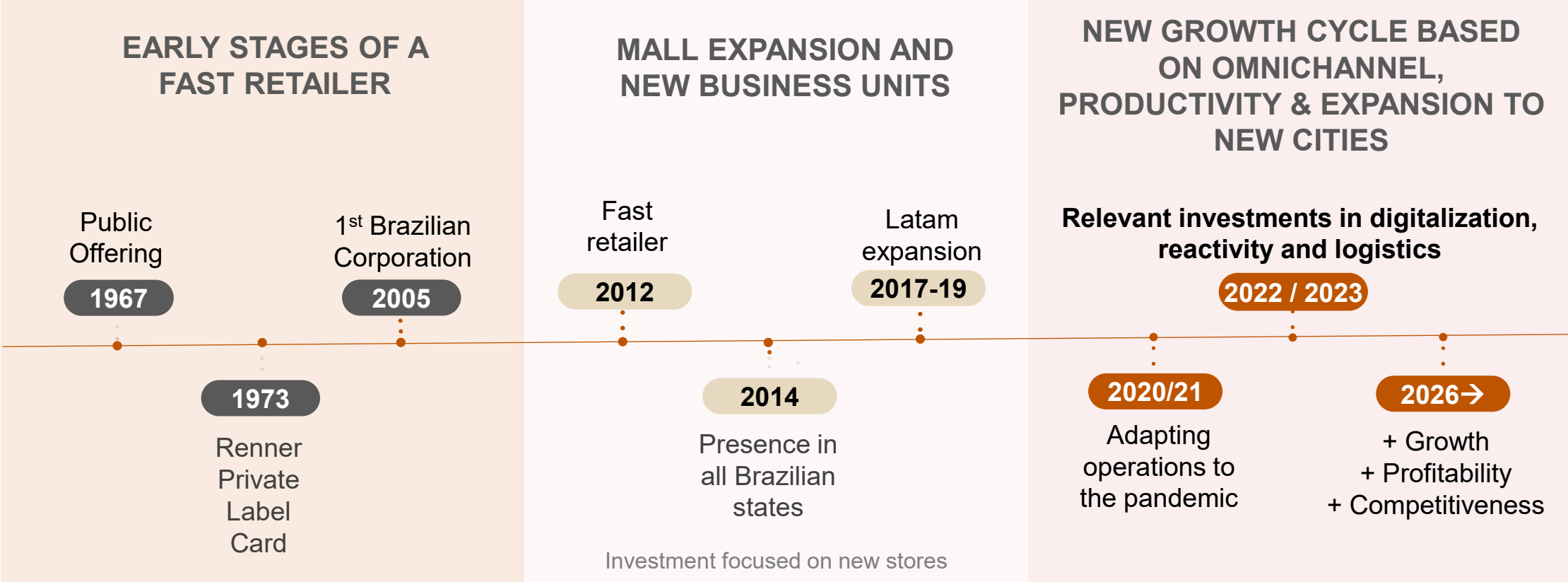
Fashion in Brazil is a **growing** and **still fragmented market** within a relatively **informal economy**, providing significant **upside** to the market leader



Source: Euromonitor

Source: Brazilian Institute of Geography and Statistics

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



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

Fashion execution



Faster and more precise collections supported by:

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

Omni fulfillment model



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

- Personalized inventory allocation
- Integrated on and offline inventory

Enchanting customer journey



Boost in store productivity as a result of:

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



Digital acceleration & omnichannel customer journey excellence



Realize:

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

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

Generating positive impact through responsible fashion

Key strategic levers to capture the growth opportunities ahead

Improve store productivity

Increase digital penetration through OMNI approach

Organic expansion in underserved locations

Existing and potential brands and lifestyles concepts



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

Collection development

- AI Driven**
to identify trends & best-sellers
- Agile**
Less time-to market
- Large in-season **open-to-buy**
- Fast-test**
and calibrate fashion bets in digital channels

Supply chain

- Integrated platform**
Capacity visibility and order traceability throughout the entire supply chain
- Manufacturing consultancy**
Third party consultancy to increase supplier productivity and responsiveness
- Smaller batches**
for testing result in quicker response to changes in demand and volatility mitigation

Long-term supplier relationships

A key competitive advantage

- ~70%** local & nearshoring suppliers
- Long-standing local suppliers collaborate with product development**
helping find price, deadline & speed solutions
- Bangladesh Vietnam & China**
presence in leading offshore supplier bases
- 100% of Renner's retail chain with socio-environmental certification**
for domestic and international

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

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



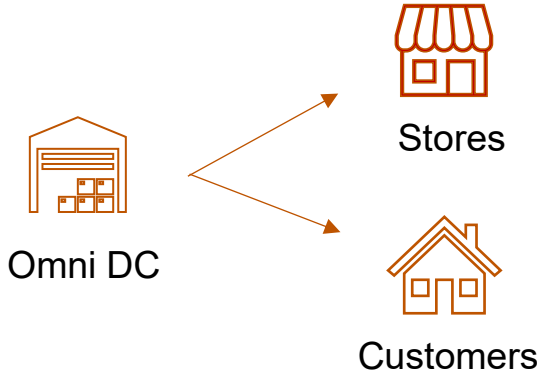
Greater precision, lower stockout and markdown
Lower operational cost

Agility: outbound lead time to be significantly reduced



Faster conversion and turnover
Network efficiency

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



100% assortment available online
Greater efficiency of digital freight (+ service at – cost)
Digital channel leveraged by B&M logistics

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

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



The right products at the right location at the right time

New 100%-SKU-based fulfillment model

Personalized assortment

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

Synchronized inventories across stores and e-commerce



In-store technology for enchanting customer experiences

Utilizing real-time data and automation at our stores

Faster store management and operation enabling better customer care

Seamless and autonomous journey

RFID technology used to streamline inventory management and consumer experience



Captivating customers with a dynamic and interactive store experience

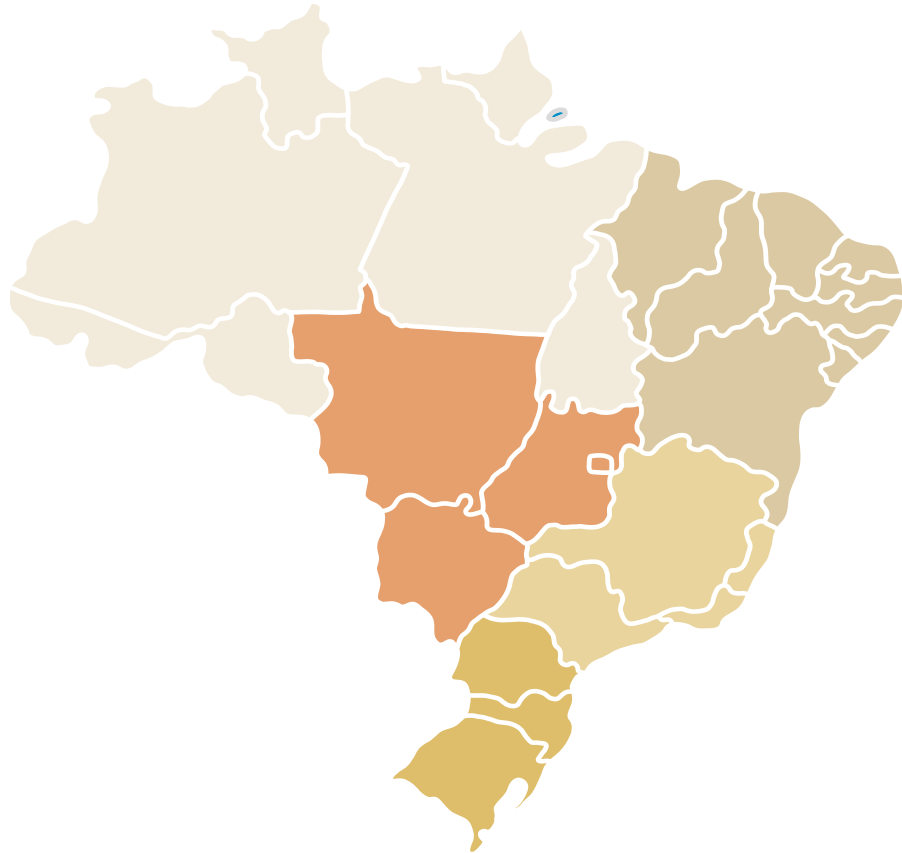
New store model to optimize in-store customer engagement

Pleasant spaces that maximize architectural form and function

Intuitive layouts and enhanced product visibility

Innovative customer-oriented technology

Potential for organic expansion for Renner brand into underserved locations



33%
current presence
at locations with
+50k inhabitants

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

90
new locations
already
mapped

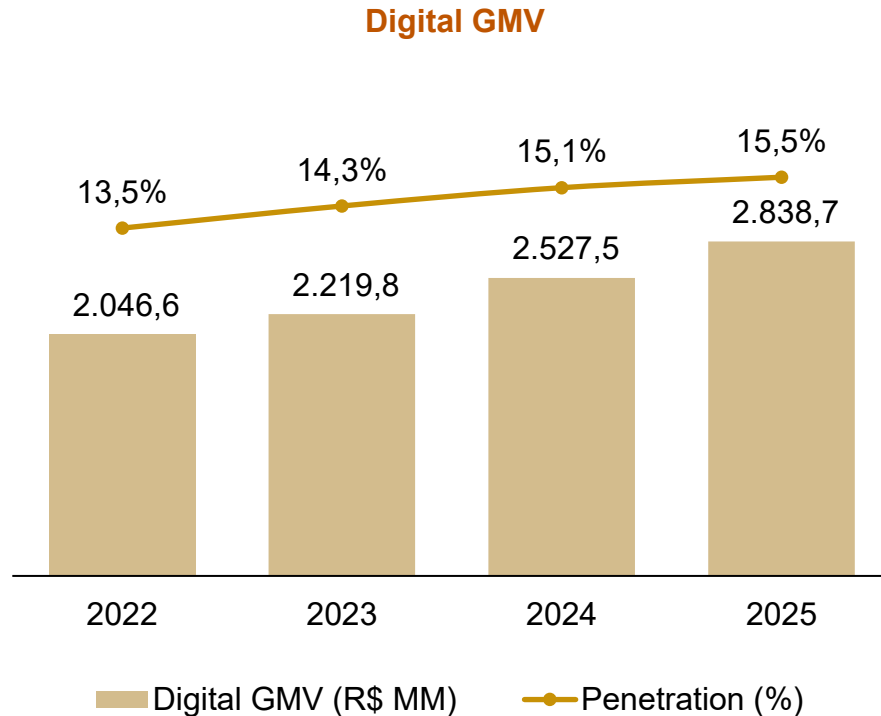
No cannibalization

Higher ROIC than current stores

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

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

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



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

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

Growth opportunities through lifestyle concepts

YOUCOM

- 2030 Target: 260 – 290 Stores
- Sales/sqm evolution (~30% of stores still maturing)
- Digital acceleration (current penetration of 8%)

CAMICADO

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

Potential new lifestyle concepts



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

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

Realize boosts Renner's apparel business

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

realize

Potential to deliver accretive return to the Company



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

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

Outstanding corporate governance practices

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

Responsible apparel retailer

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

Ratings & Recognitions

MSCI
ESG RATINGS

AAA rating

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

**Dow Jones
Sustainability Indices**

Powered by the S&P Global CSA

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



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

CFO and IRO

Daniel Martins dos Santos

Investor Relations

Fabiana Oliver

Maurício Töller

Luciana Moura

Caroline Luccarini

