

3Q22

VIA RESULTS

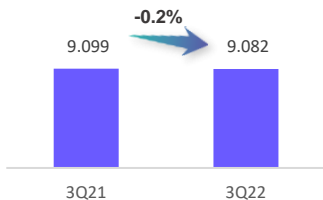
Roberto Fulcherberguer
CEO

Para você,
onde, quando
e como quiser.

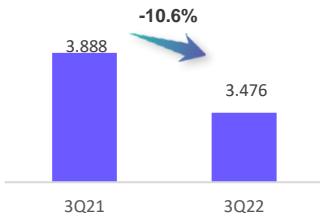


1P Omnichannel

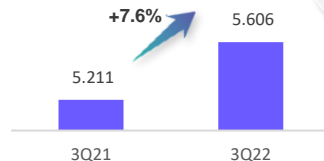
1P GMV - R\$ MM



1P GMV Online - R\$ MM



Brick-and-mortar store
GMV - R\$ MM



+1.7%
same stores

Stores changes



48 New stores
9M22

48 openings:

- North: Amazonas (5), Pará (9) and Tocantins (1)
- Northeast: Alagoas (3), Bahia (1), Ceará (4), Maranhão (3), Paraíba (3), Pernambuco (2) and Rio Grande do Norte (2)
- Mid-West: Goiás (2) and Mato Grosso (2)
- South: Paraná (1), Rio Grande do Sul (6) and Santa Catarina (2)
- Southeast: Rio de Janeiro (1) and São Paulo (1)

18 closures

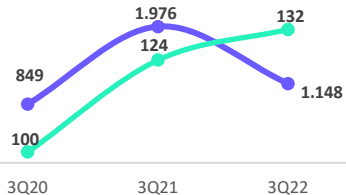
16 openings:

- North: Amazonas (5) and Pará (2)
- Northeast: Ceará (2), Maranhão (1) and Pernambuco (1)
- Mid-West: Goiás (2)
- South: Rio Grande do Sul (2)
- Southeast: Rio de Janeiro (1)

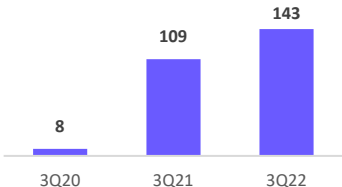
3P Omnichannel

3P GMV and Revenue - R\$ MM

■ GMV ■ Revenue

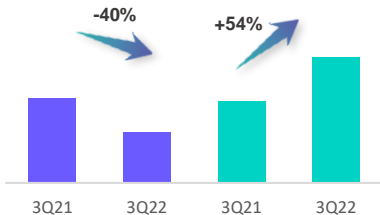


Sellers - Thousand

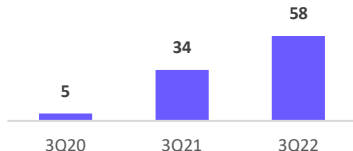


Orders

■ Core* ■ Long Tail

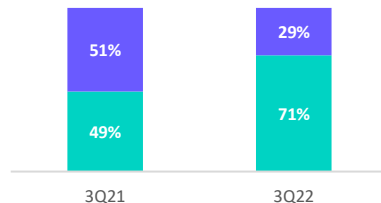


SKUs - MM



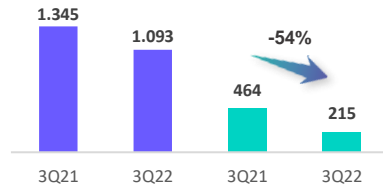
Orders

■ Core* ■ Long Tail



Average Ticket - R\$

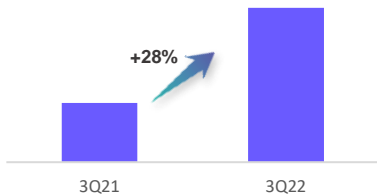
■ Core* ■ Long Tail



*It includes (i) Mobile, (ii) Furniture, (iii) Small Appliances, (iv) Large Household Appliances, (v) TVs / Video

3P Omnichannel

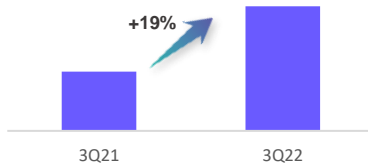
Shopping Customers - Tail



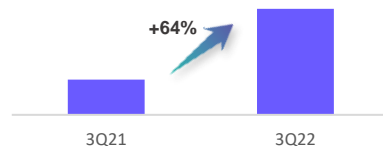
Tail Growth # Orders

Categories	% Growth
Food	2,888%
Fashion	1,383%
Footwear	625%
Books	567%
Cleaning products	201%
Perfumery & Cosmetics	124%

Frequency - Tail



Items purchased by customer



Long-Tail Categories Highlights



Food

+20X
recurrence
YoY



Perfumery

+2X
recurrence
YoY



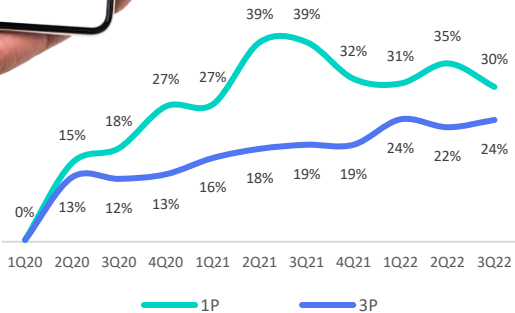
Books

+4X
new customers
YoY

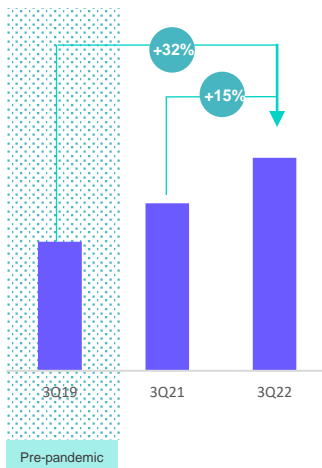
Store Sales Reps Productivity Gains



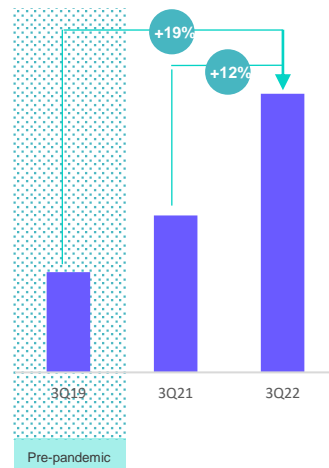
Share (%)
Online Sales Reps



GMV by Sales Rep



Revenue by Sales Rep



Engagement



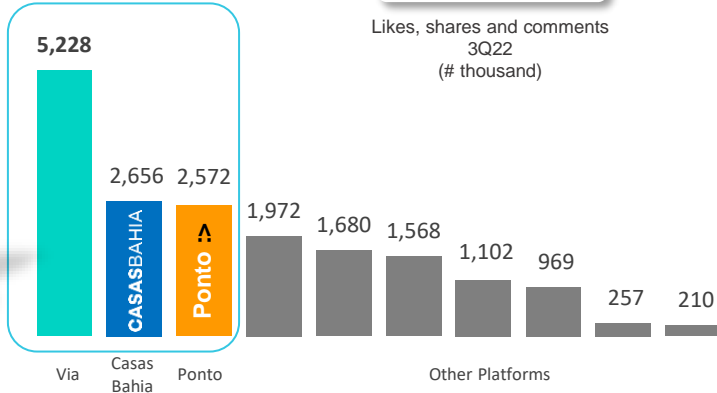
Top of Mind

Casas Bahia for the **17th consecutive year** was elected the most reminded brand by consumers in the Top of Mind award

Ponto and Casas Bahia

were **leading brands** in social media engagement compared to peers

Engagement

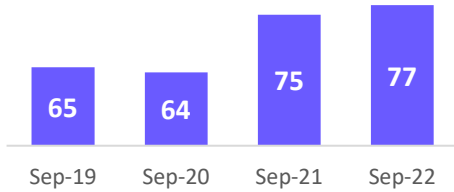


Likes, shares and comments
3Q22
(# thousand)

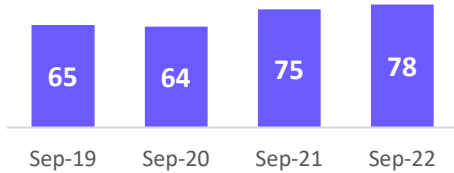


Source: Emplify

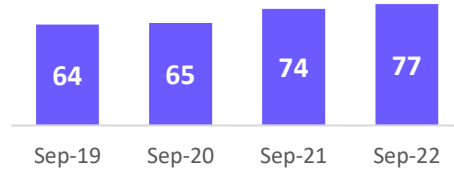
NPS Evolution



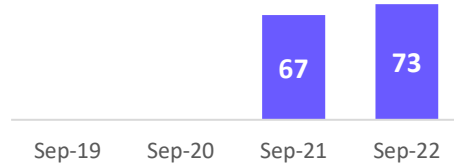
Online



Brick-and mortar stores



3P



LOGISTICS

Para você,
onde, quando
e como quiser.



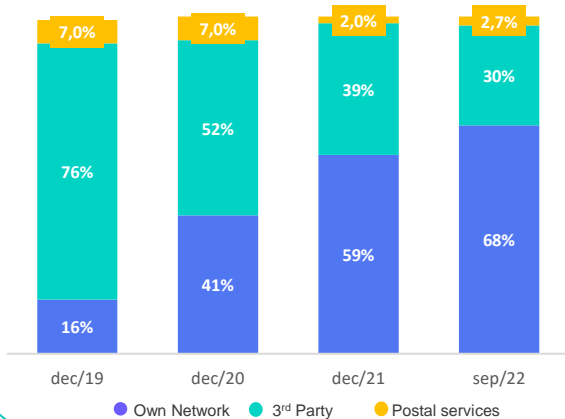
Sozinhos, pensamos grande. Com você, pensamos gigante.

Logistics for omnichannel

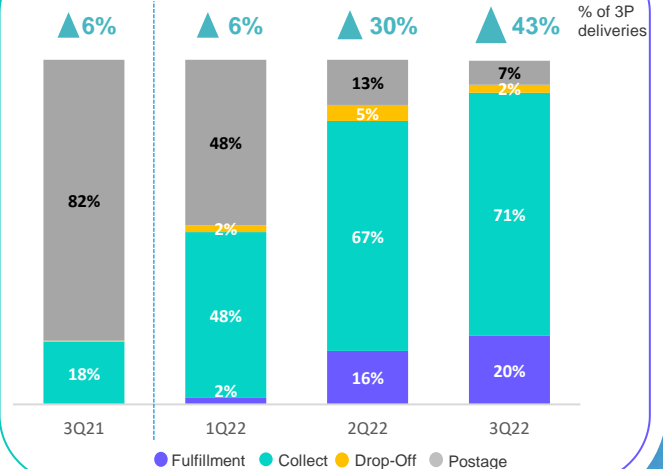


Omnichannel for logistics

1P Online Deliveries



3P deliveries managed by Via

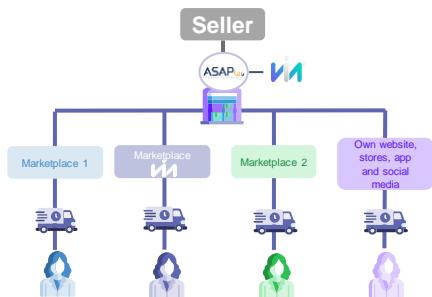


Logistics | As a Service

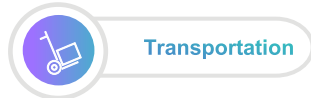


Fulfillment

Fulfillment Multi-marketplace



Fullcommerce



Transportation



SANTA LILLA

Santa Helena

MALLORY

Qualitysp

FOREVERless
PROFSSIONAL

H2O
PURIFICADORES

PILÃO

KraftHeinz

LENOXX

CIMED

C&A

TOK&STOK

BABADOTOP

LojadoMecanico

C&C
casa & construção

FINANCIAL SOLUTIONS

André Calabro

banQi CEO &
Financial Solutions

Para você,
onde, quando
e como quiser.

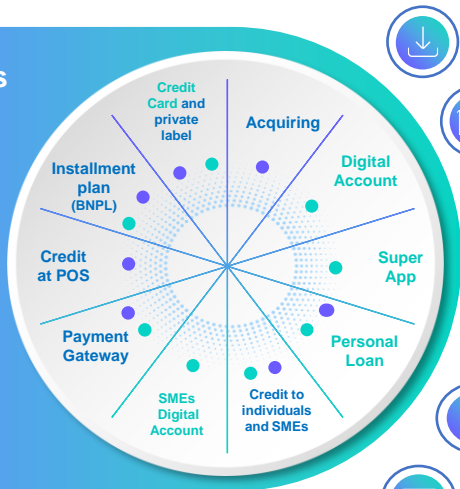


Financial Solutions Platform on and off Via's ecosystem continues to expand



Growth fronts

- Full Digital Account
- Multiple Credit Offering
- SMEs
- Casas Bahia Ecosystem
- Marketplace Shopping Space



● ON-US ● OFF-US



13 MM customers (+20% y/y)



+ R\$12.4 billion TPV accumulated (+16% y/y)



R\$ 5.7 billion in installment plans (+16% y/y)



R\$ 1.8 billion of installment plans paid via banQi app, **19%** of receivables



R\$ 440 MM in accumulated personal loans granted, active portfolio of R\$ 243 MM

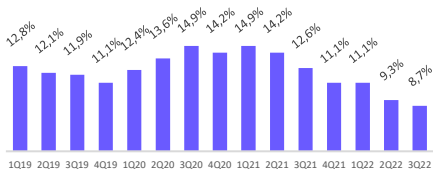


R\$ 5.7 billion TPV of co-branded credit cards (+16% y/y)

Macroeconomic Indicators

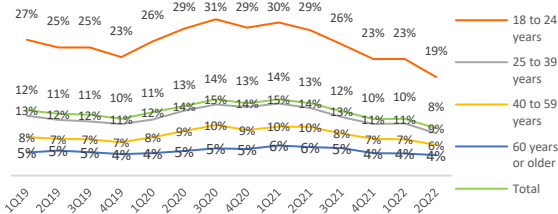
Unemployment

(Source: IBGE)

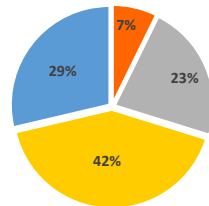


Unemployment by Age

(Source: IBGE)

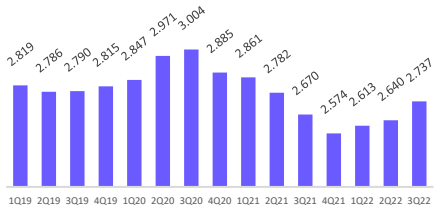


Via Customers – Installment Plan



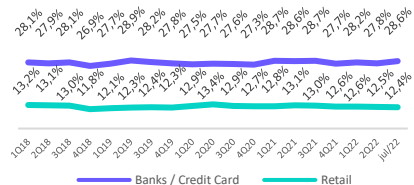
Average Income R\$

(Source: IBGE)



Delinquency by Sector

(Source: IBGE)

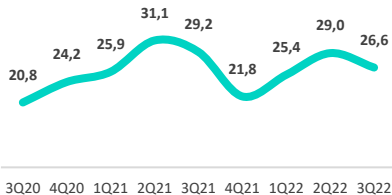


Installment Plan | By Channel

Store

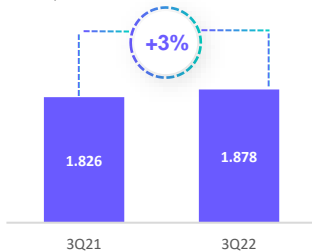
Store credit %

(% offline sales)



Store credit – Production

(R\$ million)



Highlights - Store



Recurrence +55% share of recurring customers



Relationship is built with banQi with a low CAC

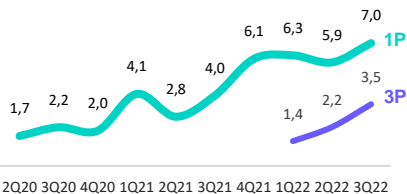


Attractive and innovative expansion in new regions

Digital

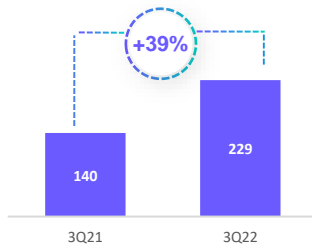
E-commerce credit %

(% online sales)



E-commerce credit – Production

(R\$ million)



Highlights – E-commerce



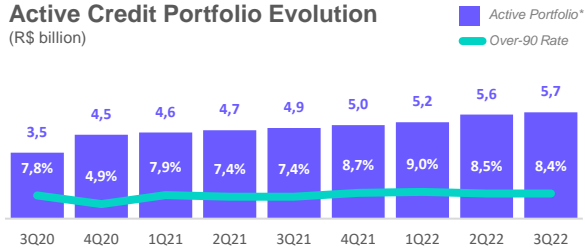
Higher historical production



Sales in +3,800 municipalities without brick-and-mortar stores

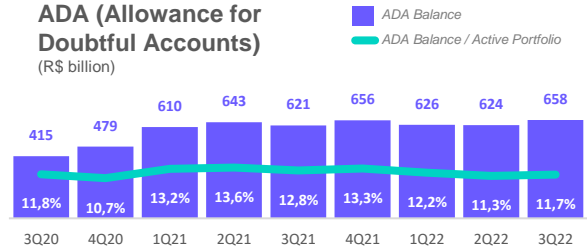
Installment Plans | KPIs

Active Credit Portfolio Evolution
(R\$ billion)



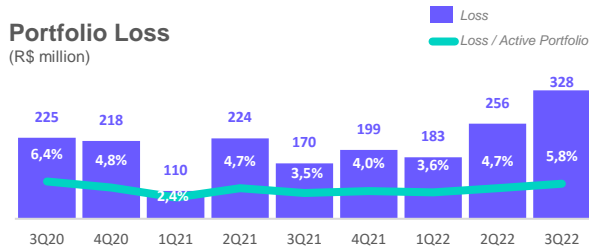
*Active Portfolio = Payment book base ex-interest to be incurred

ADA (Allowance for Doubtful Accounts)
(R\$ billion)

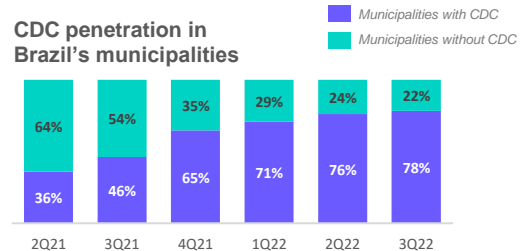


Coverage rate over CDC portfolio down by 1.1 p.p. vs. 3Q21, and up 0.4 p.p. vs. 2Q22

Portfolio Loss
(R\$ million)



CDC penetration in Brazil's municipalities

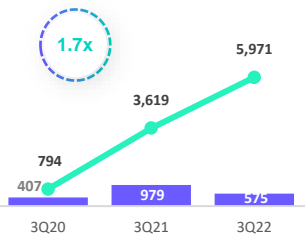




New Accounts

(# 000)

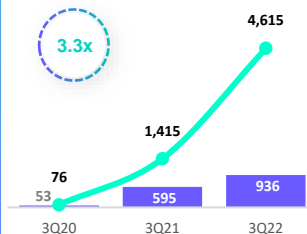
1.7x



Total TPV

(R\$ million)

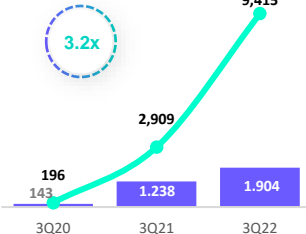
3.3x



Total Transactions

(R\$ million)

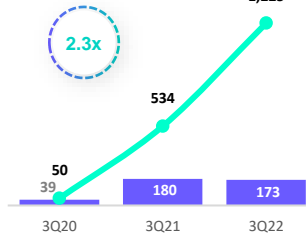
3.2x



Store Transactions

(R\$ million)

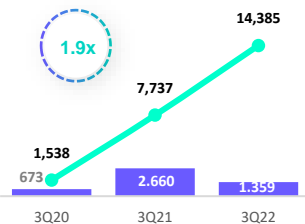
2.3x



App Downloads

(# 000)

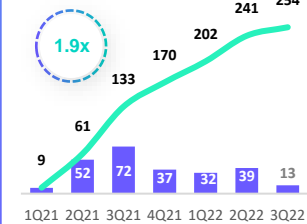
1.9x



banQI in e-commerce

banQI in Casas Bahia e-commerce
(R\$ million)

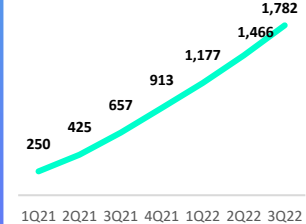
1.9x



Installment plan paid via

banQI app

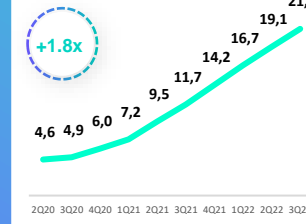
(R\$ million)



banQI App Frequency

of Use (360 days)

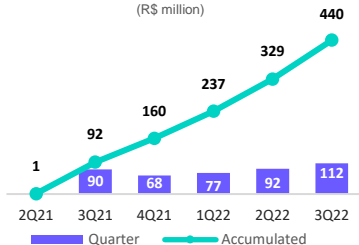
+1.8x



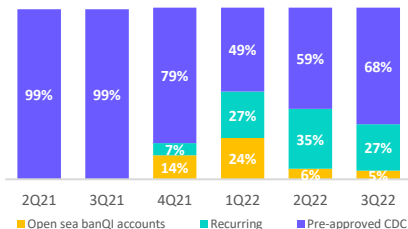
Personal Loan

Production

(R\$ million)



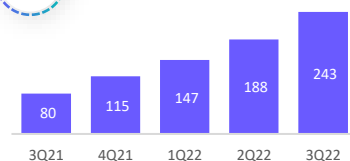
Mix



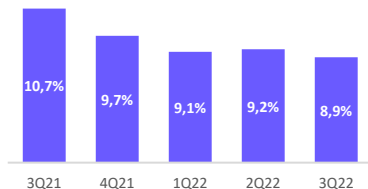
Active Portfolio

(R\$ million)

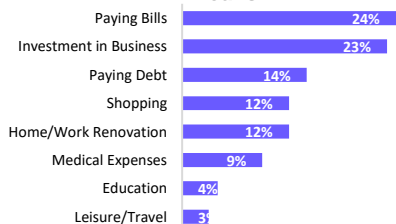
3.0x



Performance by Period - Over 30

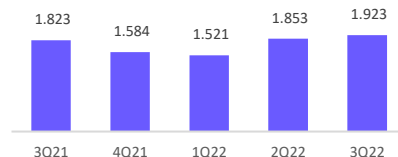


Customer drivers for contracting Loans



Average Ticket - Loan

(R\$ thousand)



Installment Plan | As a Service



Plug&Play integration



Higher conversion and sales average ticket



It does not compromise credit card limit



One-stop payment book management



Consumption access for non-card holders



Transparency and reminders to not delay installment payment

banQi installment plan: how it works

Step by step

1 Customer selects payment condition

At checkout, customer selects payment condition "Carnê banQi" (banQi installment plan book) and concludes shopping

2 banQi App

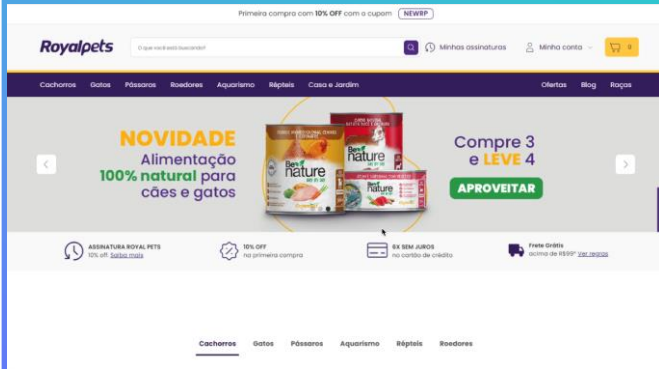
Customer registers on the banQi App to contract BNPL. Registration is quick and safe, it takes less than three minutes

3 Selection of installments

Customer simulates scenarios to pay installments in our exclusive system and views how many installments suit the customer's budget

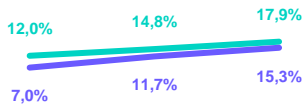
4 Purchase successfully concluded:)

Okay, now you only have to access the banQi App to make installment payment. Simple as that

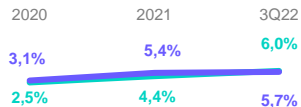


Stores

Sales %



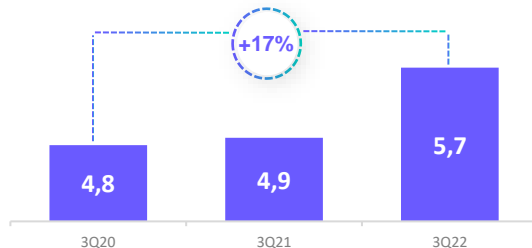
Online



2020 2021 3Q22

Co-branded cards

TPV (R\$ BI)

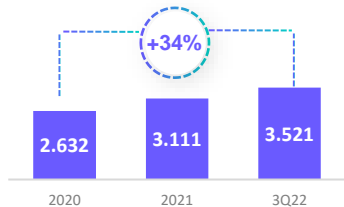


On-us and off-us purchases with CB and Ponto cards.

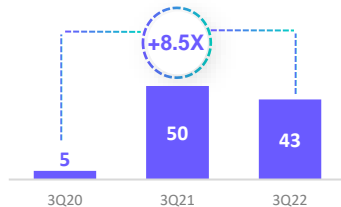


Our Customers

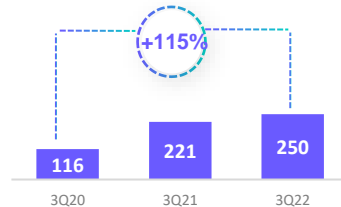
Total Customers – Cards (# thousand)



New Online Customers (# thousand)



New Stores Customers + Telesales (# thousand)



Co-branded cards – Casas Bahia / Bradescard partnership is renewed

Current Conditions



Contract effectiveness 2015 - 2029



Card sales exclusiveness at Casas Bahia brick-and-mortar stores and Bahia website

Performance

- Our performance evolution anticipated by seven years production volume estimated for 2029
- Co-branded cards have been significantly advancing sales revenue and share
- At the same time Casas Bahia credit sales have been significantly growing

New Conditions



Contract is extended for another 15 years



Cards sales exclusiveness at Casas Bahia brick-and-mortar stores and e-commerce



Revenue share over On-us e Off-us sales



Additional compensation for achieving annual targets

ESG

Para você,
onde, quando
e como quiser.





ENVIRONMENTAL

ICO2B3

Emissions reduction

- 3Q22: 10 electric vehicles of our platform run 56.6 thousand km, avoiding the emission of 26.6 tons of CO2 (tCO2 equivalent)

Via's Recycling Program – REVIVA

- 800 tons of waste destined for recycling
- 12 partner co-operatives were benefited
- 500 electronic drop-off points were distributed at the Company's stores
- +1 metric ton of electronics sent for disposal and recycling

Social Marketplace

- Casas Bahia offered free freight in its sustainable e-commerce, in partnership with Pangeia
- This initiative supports the development of small producers, such as native people of the Amazon, rural and forestry co-operatives, and artisans



SOCIAL

Activity in Manaus:

- *Fundação Amazônia Sustentável*: sponsorship of event "Virada Sustentável Manaus"
- NGO *Gastromotiva*: support to maintain a Solidary Kitchen (375 meals/week)
- *Aldeias Infantis*: an IT lab is set up along with this organization to offer digital access to community's young people and relatives

Activity in Pernambuco:

- Support to training and employment projects
- Partnership is expanded with *Instituto PROA* by donating notebooks and offering a programming course for 30 young students in the city of Recife
- Partnership with NGO *Viver* to promote citizenship education for 20 public schools students





DIVERSITY



Training and Awareness

- We provided training for security agents, also prevention in diversity and human rights topics, attended by +70 leaders, and we launched the diversity guide and humanized safety
- In September, we promoted diversity education for 100% of regional leaders in the regions of São Paulo and inland



September – Month of Accessibility

- In September, Via hosted the campaign “Mês da Pessoa com Deficiência” (Month of People With Disability). The launch of the “Talentos Sem Limites” (Boundless Talents) program was the highlight, which underlines the relevance of inclusion and acceptance of professionals with disabilities



“Chama na Resposta” Program

- In 3Q22, we ended the cycle of 14 young people participating in the “Chama na Resposta” Program, banQi’s inclusion squad initiative, in partnership with *Instituto Proa*

Financial Highlights

Padilha
CFO

Para você,
onde, quando
e como quiser.



Operating Result



Gross GMV (R\$ MM)

Gross Margin (%)

EBITDA (R\$ MM and % NS)

Net Income (R\$ MM and % RL)

-7.6%

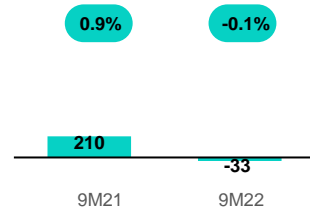
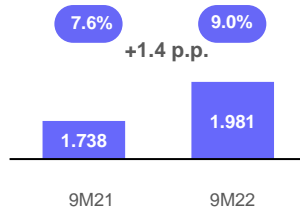
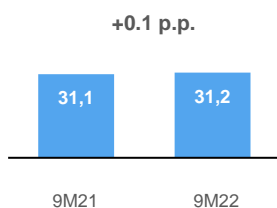
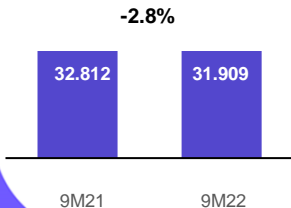
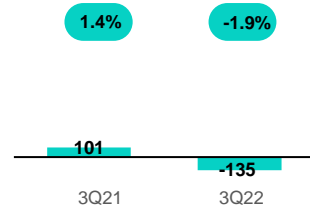
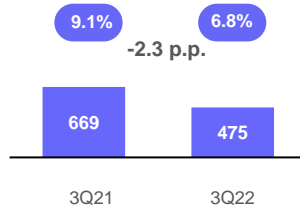
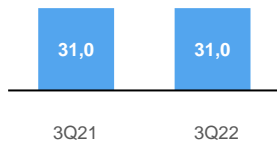
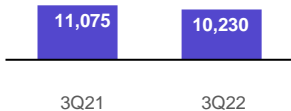
+0.0 p.p.

-2.3 p.p.

-2.8%

+0.1 p.p.

+1.4 p.p.

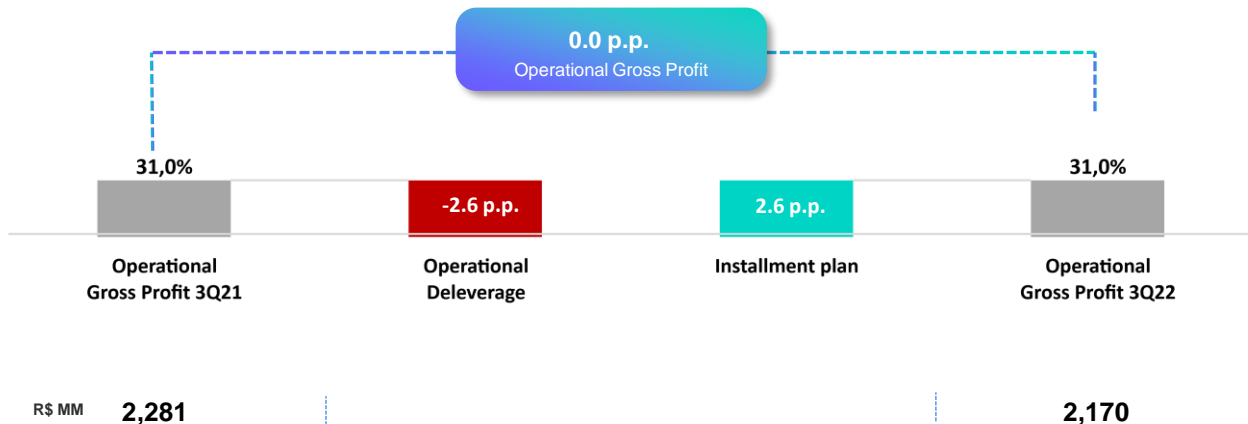


Operational Income Statement – Gross Profit

3Q22 x 3Q21

Operational Gross Profit:

- 3Q22 x 3Q21: 0.0 p.p.
- 9M22 x 9M21: +0.1 p.p.



Operational deleveraging

- Lower sales volume in the quarter

Installment plan

- Installment plan growth

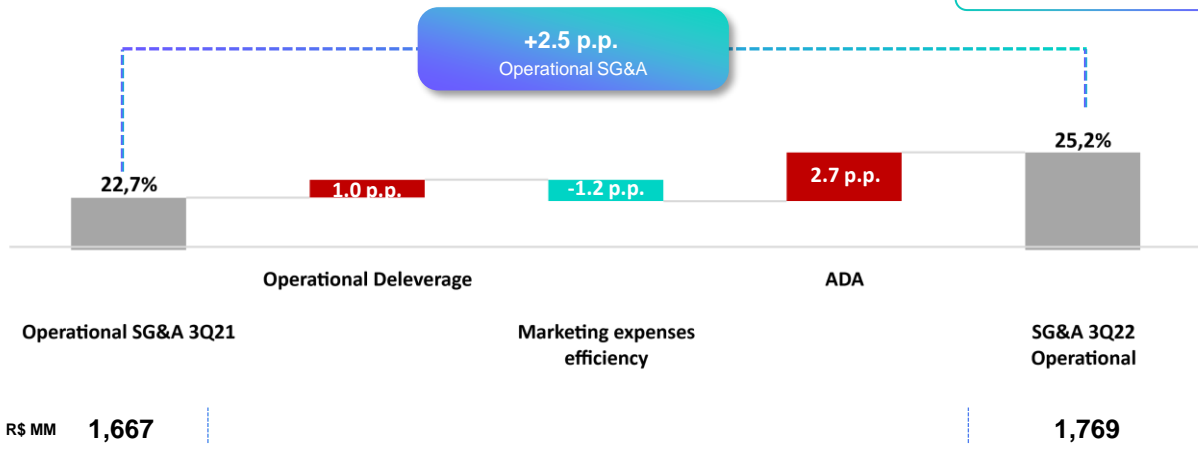
Operational Income Statement – Expense Bridge

3Q22 x 3Q21



Operational SG&A:

- 3Q22 x 3Q21: +2.5 p.p.
- 9M22 x 9M21: -1.1 p.p.



Operational deleverage

- Lower sales volume in the quarter

Expenses Efficiency Gains

- especially marketing productivity and online performance

ADA

- Higher expenses volume due to portfolio growth by R\$0.8 bn to R\$5.7 bn in Sep/22

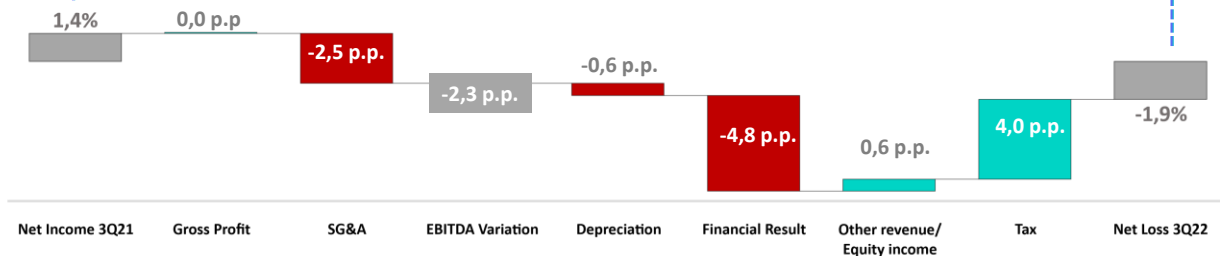
Operational Income Statement – Net Income Bridge

3Q22 x 3Q21

Operational EBITDA:

- 3Q22 x 3Q21: -2.3 p.p.
- 9M22 x 9M21: +1.4 p.p.

-3.3 p.p.
Operating Net Income



R\$ MM **101**

-135

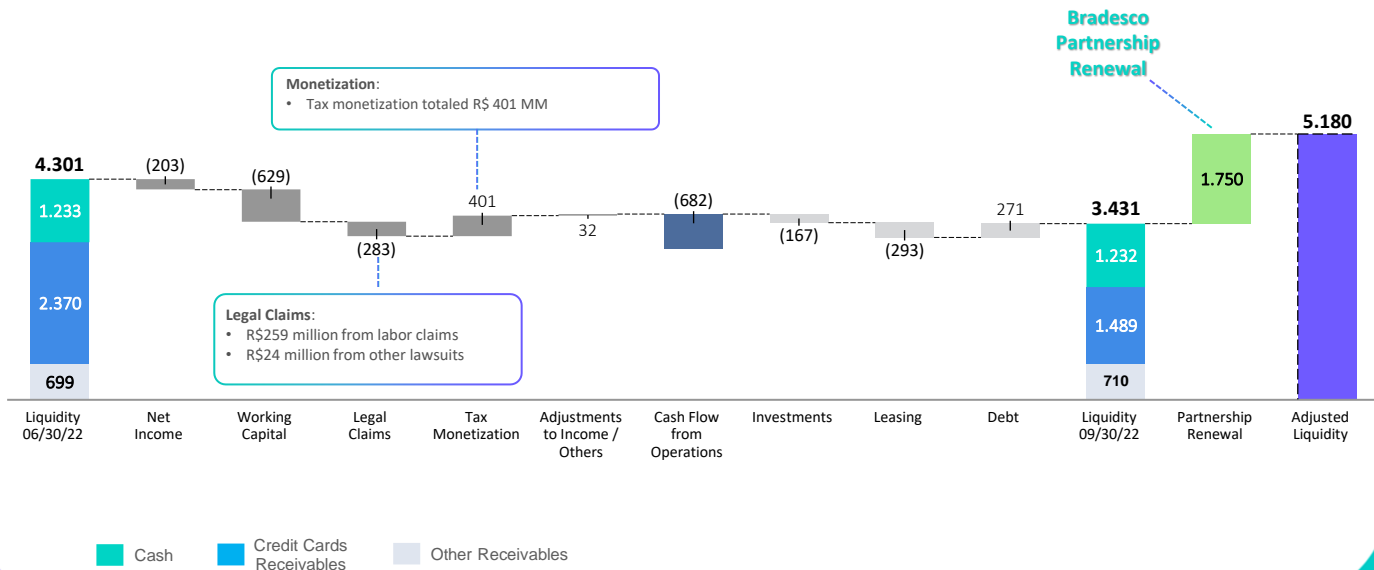
Operational EBITDA

- R\$475 million or 6.8% (-2.3 p.p. or R\$ -194 million vs. 3Q21)
- Quarter characterized by operational leverage

Financial Result

- Higher expenses related to financial cost due to benchmark SELIC rate increase

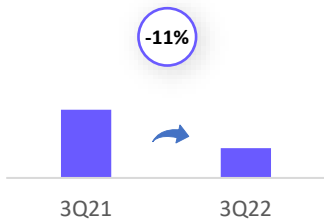
Cash Flow 3Q22 (R\$ MM) - Pro-forma



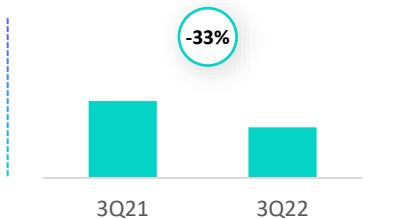
Overall Indicators

Labor Claims

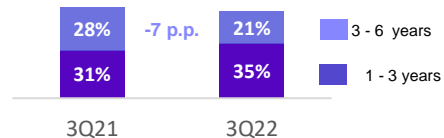
Lawsuits Filed



Payments



Aging High ticker claims (%)



Action Plan/Strategy

We follow the strategy defined:

- Review of operational practices to mitigate risks in root cases
- Litigation structuring targeting improved execution
- Reinforcement of defense strategies
- Proactive and timely initiatives to settle more expensive lawsuits with a discount

3Q22 Results

Cash outflows:

- R\$259 million total cash outflow

3Q22 Expenses:

- Number of lawsuits filed: 11% lower than 3Q21
- R\$134 million payments below 3Q21

Outlook

(Material Fact – Nov/21)

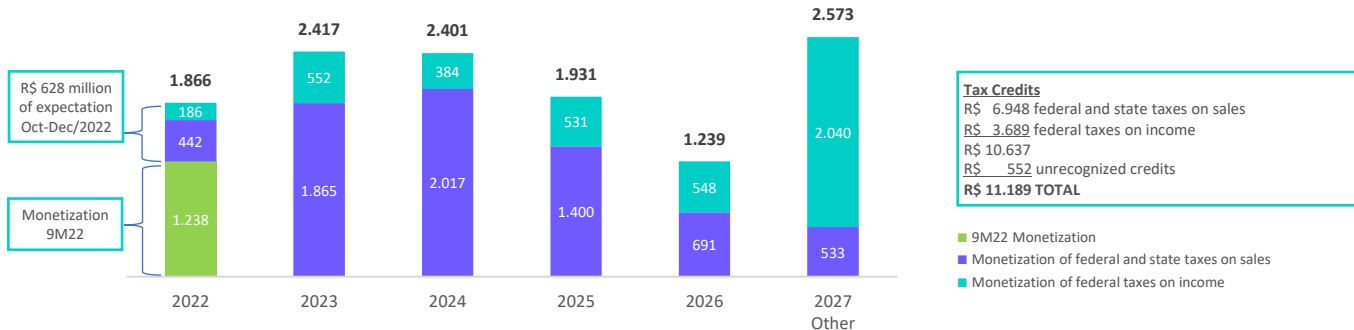
Estimate for 2022:

- Cash: between R\$1.5 bn and R\$2.0 bn
- Results: between R\$0.9 bn and R\$1.0 bn

Cash and Expenses in 9M22 vs Guidance 2022:

- We remain within guidance for 2022

Tax Credits Monetization Plan



Monetization Strategy

- Comply with bureaucratic obligations to qualify credits (provide liquidity)
- AI and algorithms applied, procurement/storage efficiency gains
- Sale of credits, when feasible

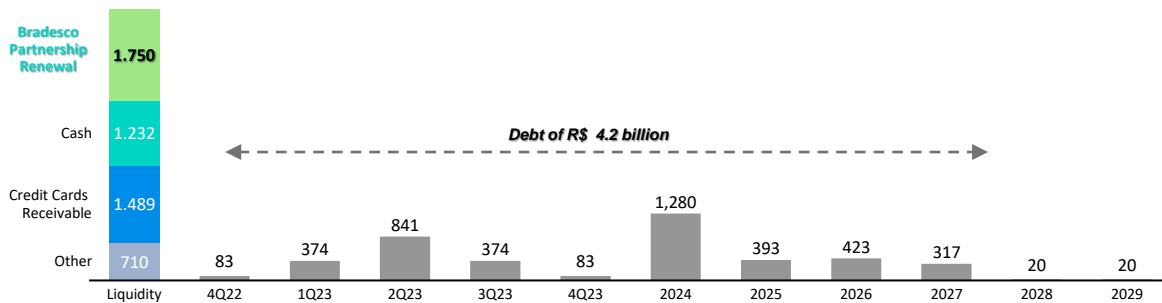
9M22 Results

Monetization:

- 1Q22: R\$ 308 million
- 2Q22: R\$ 529 million
- 3Q22: R\$ 401 million

Debt and Amortization Schedule - Pro-forma

Adjusted total liquidity of
R\$ 5.2 billion



- In 3Q22, liquidity position including non-discounted receivables and the renewal of partnership with Bradesco to operate co-branded cards under the Casas Bahia brand totaled R\$5.2 billion
- Debt of R\$4.2 billion, of which 58% to mature between 2024 and 2029

Closing Remarks

Roberto Fulcherberguer
CEO

Para você,
onde, quando
e como quiser.



Via Ecosystem



7.041



Investor Relations

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