APRESENTAÇÃO DE RESULTADOS **3T24**

LJQQ3

B3 LISTED

SMLL B3 · **IGC** B3 · **IDIVERSA** B3 · **ICON** B3 · **IBRA** B3 · **IGPTW** B3 · **IGC-NM** B3 · **IGCT** B3 · **ITAG** B3

Paula Lopes

RI

AGENDA

1 **NOSSOS** PILARES

2 **EXPANSÃO** E PROJETOS

3 **RESULTADOS** 3T24

4 **Q&A**

Peter Furukawa

CEO

NOSSOS PILARES

GANHAR MERCADO

SSS (crescimento mesmas loja) **totalizou crescimento de 11% no 3T24**. Crescimento ainda impulsionado pela recuperação do Rio Grande do Sul após as enchentes.

Vendas Varejo com crescimento de 14% no 3T24, totalizando R$587 milhões.

6 novas lojas no 3T24, totalizando **568** lojas em operação.

EXCELÊNCIA EM CRÉDITO E COBRANÇA

Atraso sobre a Carteira VerdeCard[1] em 11,2% ao final do 3T24, melhora de 0,6p.p. vs. 3T23.

Crescimento de 15% da Carteira de Crédito, alinhado com o desempenho do Varejo.

FAZER MAIS COM MENOS

EBITDA Ajustado totalizou R$31 milhões no 3T24, crescimento de 21% frente ao 3T23.

Crescimento de Lucro Bruto maior que despesas. As despesas tiveram crescimento de 9%, no 3T24. O Lucro Bruto apresentou crescimento de 11%, no mesmos período.

Dívida Líquida Ajustada de R$295 milhões. O indicador de alavancagem financeira, Dívida Líquida Ajustada dividida pelo EBITDA dos últimos doze meses, foi de **1,1x**.

VENDA FIGITAL

No 3T24, todas as iniciativas Figitais representaram cerca de **26% das vendas**.

CULTURA DE ALTO DESEMPENHO

7 Gerentes de Loja formados e **61 Gerentes em formação** no final do 3T24.

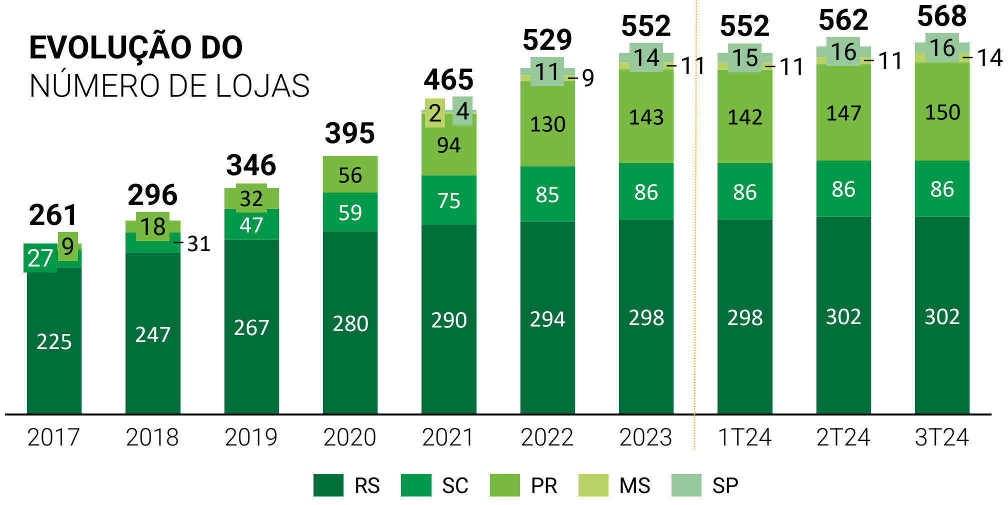
345 colaboradores no **Programa Desponte** em set/24.

[1] Carteira bruta VerdeCard com juros (FIDC e Parcerias) e sem juros em atraso maior que 90 dias dividido pela carteira bruta VerdeCard com juros (FIDC e Parcerias) e sem juros até 360 dias, posições de final do mês.

[2] Dívida Líquida Ajustada/ EBITDA UDM

EXPANSÃO

EVOLUÇÃO DO
NÚMERO DE LOJAS



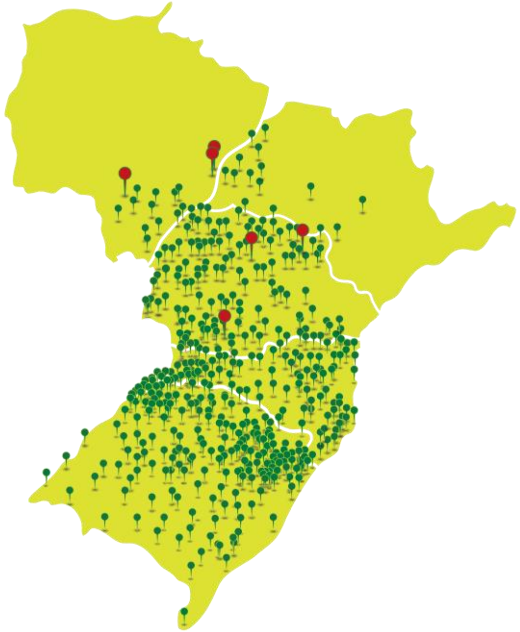
ÁREA DE VENDAS (milhares de m²)

162	190	229	265	314	356	369	369	374	378

Abertura de 6 novas lojas no trimestre, totalizando no acumulado do ano 17 novas lojas.

568 lojas em operação em **477 cidades** nos estados do RS, SC, PR, MS e SP.

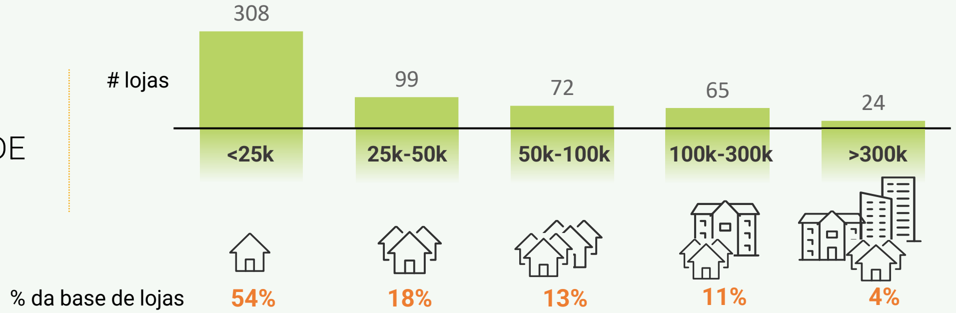
INAUGURAÇÕES
DE LOJAS 3T24



MATO GROSSO DO SUL
ITAPORÃ 24 mil hab
TRÊS LAGOAS (2 LOJAS) 132 mil hab

PARANÁ
CONGONHINHAS 8 mil hab
FAXINAL 16 mil hab
RIO BONITO DO IGUAÇU 14 mil hab

LOJAS POR
TAMANHO DE
CIDADE

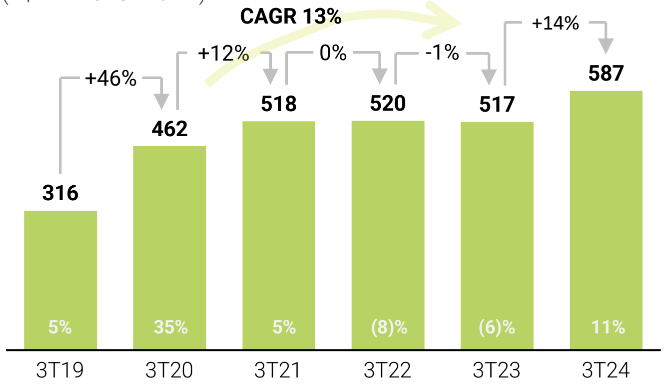


Jean Pablo de Mello

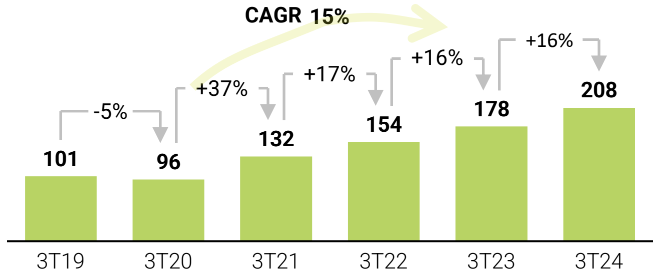
CFO

RECEITAS POR SEGMENTO DE ATIVIDADE | **3T24**

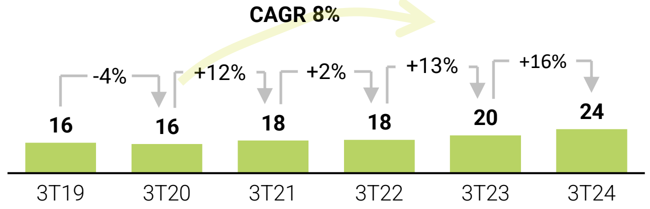
VAREJO E SSS
(R$ MILHÕES E % AA)



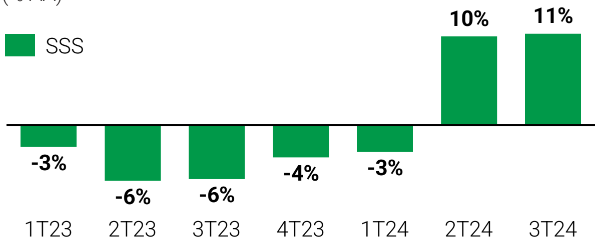
SERVIÇOS FINANCEIROS
(EM R$ MILHÕES)



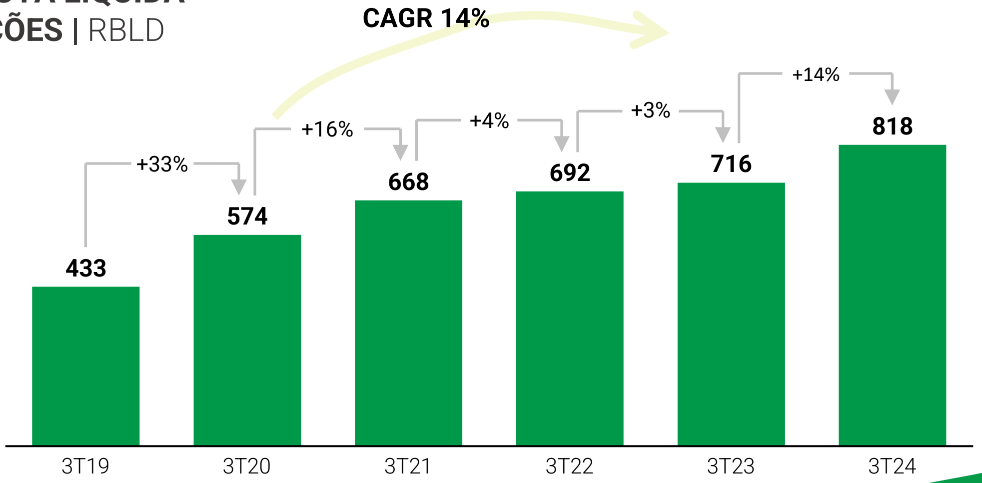
CARTÃO DE CRÉDITO
(EM R$ MILHÕES)



SAME STORE SALES
(% AA)

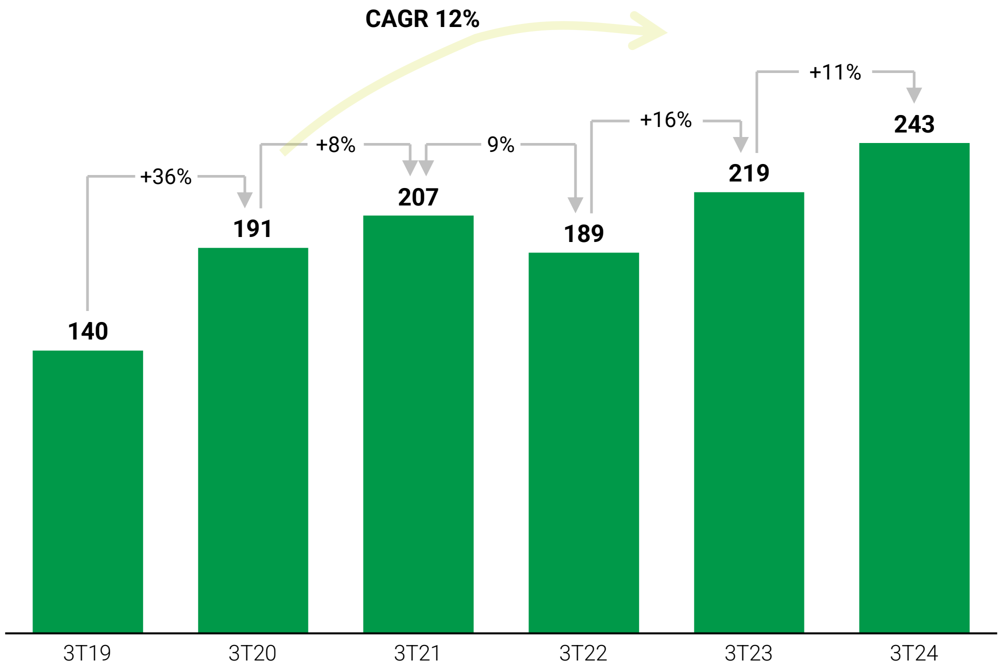


RECEITA BRUTA LÍQUIDA DE DEVOLUÇÕES | RBLD
(EM R$ MILHÕES)

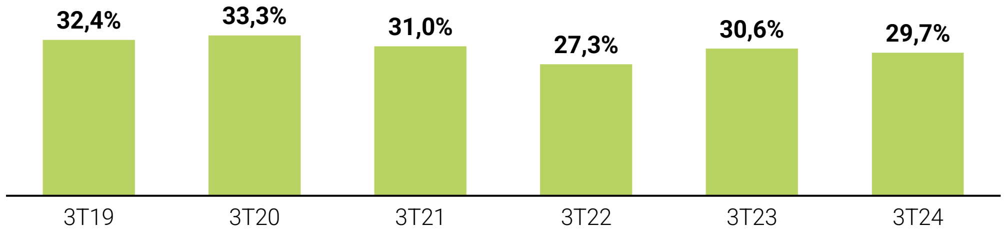


LUCRO BRUTO E MARGEM BRUTA | **3T24**

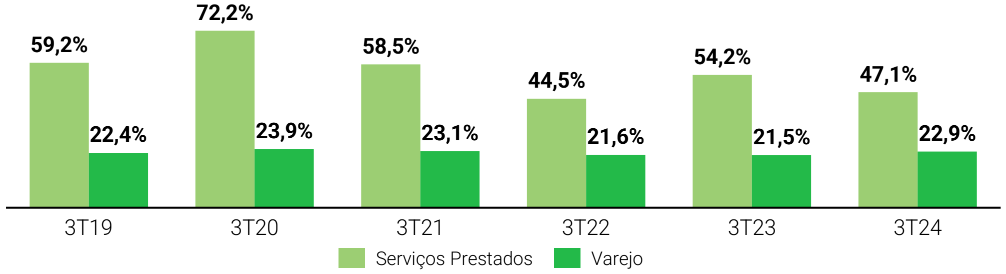
LUCRO BRUTO
(EM R$ MILHÕES)



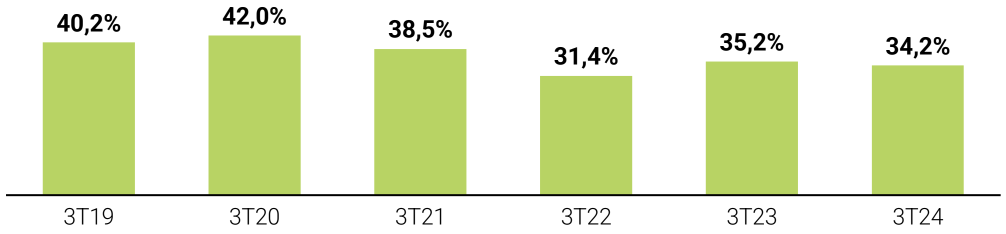
MARGEM BRUTA
(% DO RBLD)



MARGEM BRUTA VAREJO E SERVIÇOS PRESTADOS
(% DO RBLD)

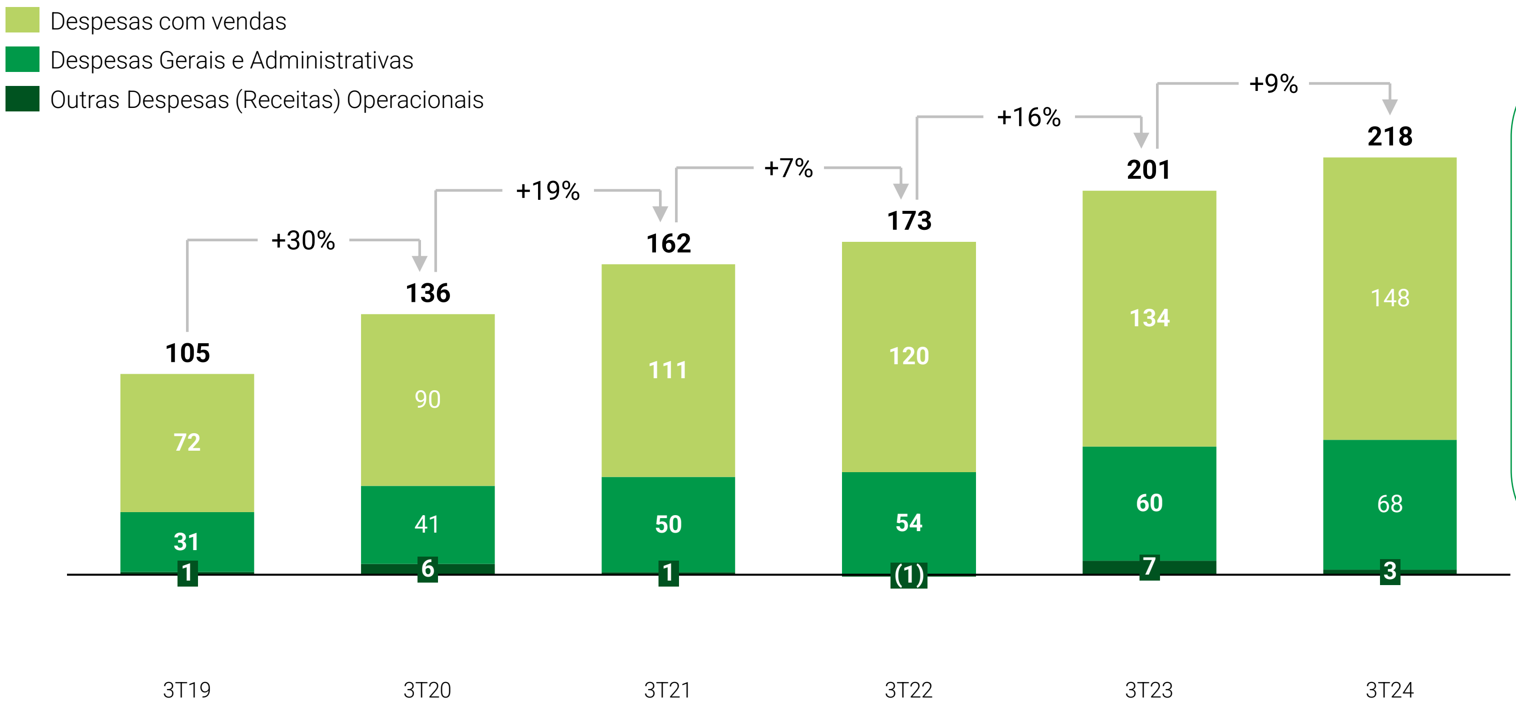


MARGEM BRUTA
(% DO ROL)



DESPESAS OPERACIONAIS | **3T24**

DESPESAS OPERACIONAIS
(R$ MILHÕES)

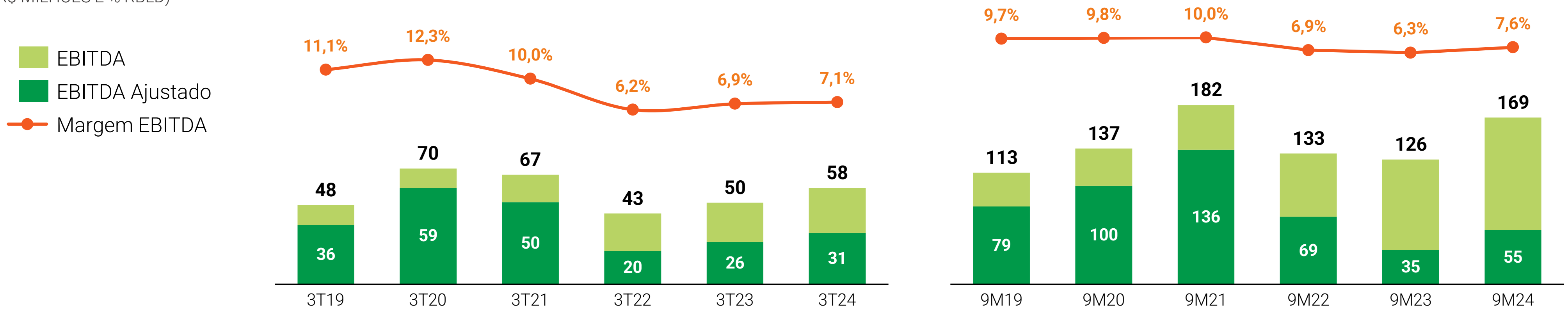


As Despesas Operacionais totalizaram R$218,0 milhões no 3T24 e R$ 599,2 milhões no 9M24, representando um **crescimento de 8,7% e de 6,3%, respectivamente**, frente ao ano anterior.

Despesas com vendas cresceram 10% e as despesas gerais e administrativas 14% frente ao 3T23. Aumentos decorrentes principalmente do aumento da base de lojas (+4,4% vs 3T23) e das e das correções inflacionárias das despesas.

EBITDA AJUSTADO | **3T24**

EBITDA E EBITDA AJUSTADO
(R$ MILHÕES E % RBLD)

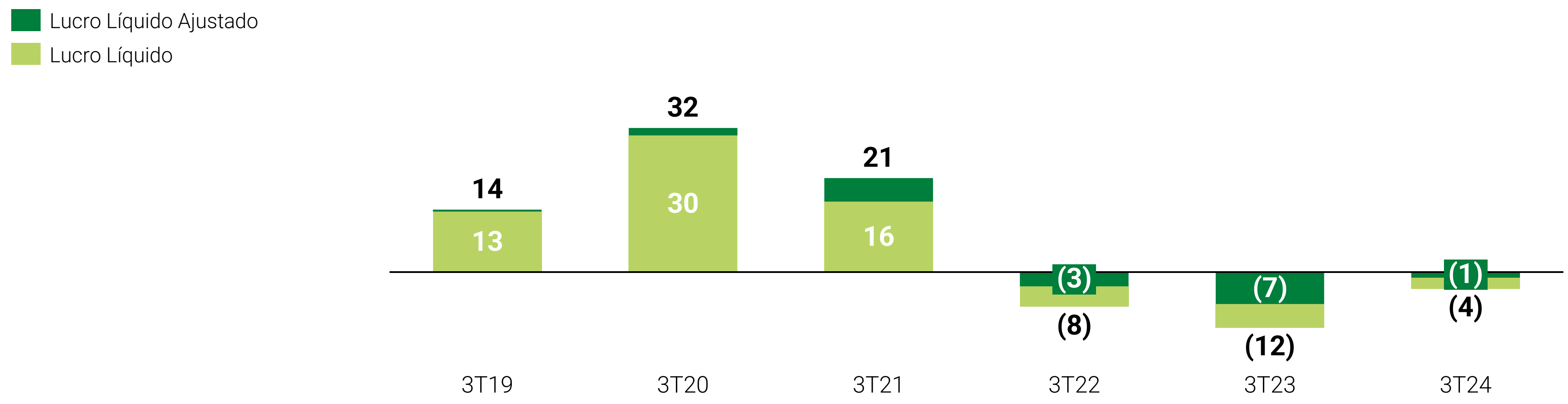


Reconciliação EBITDA e EBITDA Ajustado (R$ milhões)	**3T24**	**3T23**	**% 3T24 vs 3T23**	**9M24**	**9M23**	**% 9M24 vs 9M23**
Lucro (Prejuízo) Líquido	**(3,7)**	**(12,3)**	**70,0%**	**(6,1)**	**(40,5)**	**84,9%**
(+) IR, CSLL	(2,4)	(4,4)	46,4%	(6,8)	(22,4)	69,6%
(+) Resultado Financeiro Líquido	31,4	34,9	(10,0%)	84,9	96,0	(11,5%)
(+) Depreciação e Amortização	33,2	31,5	5,4%	96,9	93,4	3,8%
(=) EBITDA	**58,5**	**49,7**	**17,8%**	**168,9**	**126,5**	**33,6%**
Margem EBITDA (% ROL)	*8,2%*	*8,0%*	0,2p.p.	*8,7%*	*7,3%*	*1,5p.p.*
Margem EBITDA (% RBLD)	*7,1%*	*6,9%*	0,2p.p.	*7,6%*	*6,3%*	*1,3p.p.*
(+) Plano de Opção de Compra de Ações (SOP)	1,1	3,3	(67,5%)	3,9	7,5	(48,2%)
(+) Itens não-recorrentes	-	-	-	(34,2)	(18,1)	(88,7%)
(-) Impacto da adoção do IFRS16/CPC06	(28,4)	(27,1)	(4,6%)	(83,8)	(81,1)	(3,4%)
(=) EBITDA Ajustado	**31,2**	**25,8**	**20,6%**	**54,8**	**34,8**	**57,6%**
Margem EBITDA Ajustado (% ROL)	*4,4%*	*4,2%*	0,2p.p.	*2,8%*	*2,0%*	*0,8p.p.*
Margem EBITDA Ajustado (% RBLD)	*3,8%*	*3,6%*	0,2p.p.	*2,5%*	*1,7%*	*0,7p.p.*

LOJAS QUERO·QUERO

LUCRO LÍQUIDO AJUSTADO | **3T24**

LUCRO LÍQUIDO E LUCRO LÍQUIDO AJUSTADO
(R$ MILHÕES E % RBLD)

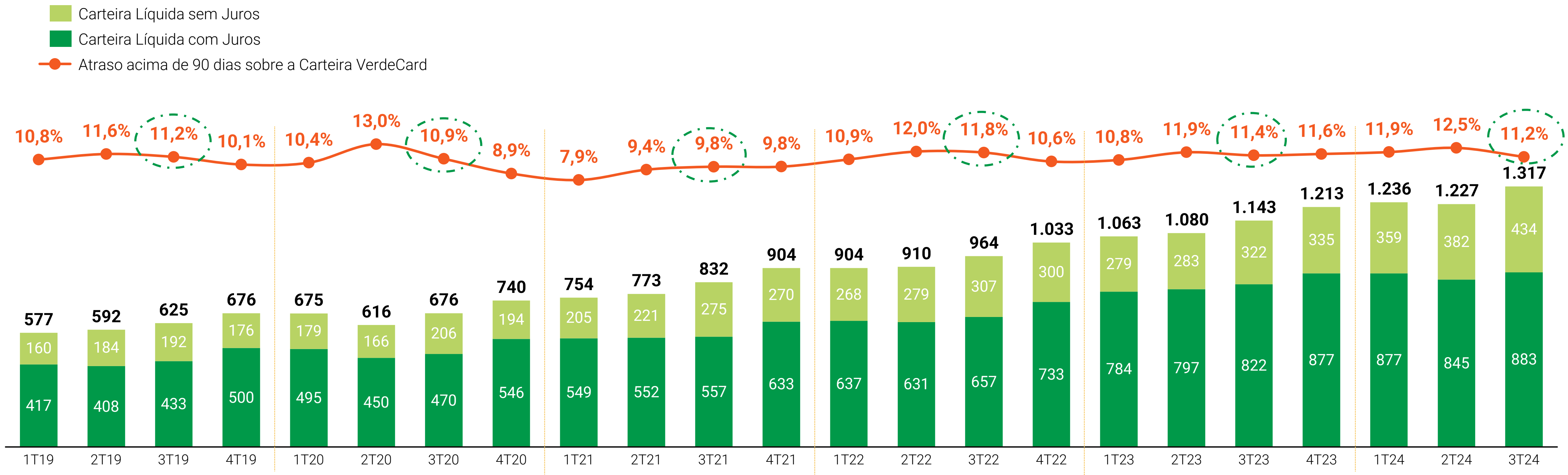


Reconciliação do Lucro Líquido Ajustado (R$ milhões)	3T24	3T23	% 3T24 vs 3T23
Lucro (Prejuízo) Líquido	**(3,7)**	**(12,3)**	**70,0%**
Margem Líquida (% ROL)	*(0,5%)*	*(2,0%)*	*1,5p.p.*
Margem Líquida (% RBLD)	*(0,4%)*	*(1,7%)*	*1,3p.p.*
(+) Plano de Opção de Compra de Ações (SOP)	1,1	3,3	(67,5%)
(+) Impacto da adoção do IFRS16/CPC06	1,2	1,9	(33,3%)
(+) Itens não-recorrentes	-	-	-
(=) Lucro (Prejuízo) Líquido Ajustado	**(1,3)**	**(7,1)**	**80,9%**
Margem Líquida Ajustada (% ROL)	*(0,2%)*	*(1,1%)*	*0,9p.p.*
Margem Líquida Ajustada (% RBLD)	*(0,2%)*	*(1,0%)*	*0,8p.p.*

9M24	9M23	% 9M24 vs 9M23
(6,1)	**(40,5)**	**84,9%**
(0,3%)	*(2,3%)*	*2,0p.p.*
(0,3%)	*(2,0%)*	*1,7p.p.*
3,9	7,5	(48,2%)
3,8	6,6	(42,3%)
(28,2)	-	-
(26,7)	**(26,4)**	**(1,0%)**
(1,4%)	*(1,5%)*	*0,1p.p.*
(1,2%)	*(1,3%)*	*0,1p.p.*

EVOLUÇÃO DA CARTEIRA DE CRÉDITO | **3T24**

CARTEIRA LÍQUIDA VERDECARD
(EM R$ MILHÕES)



CRESCIMENTO DA **CARTEIRA**

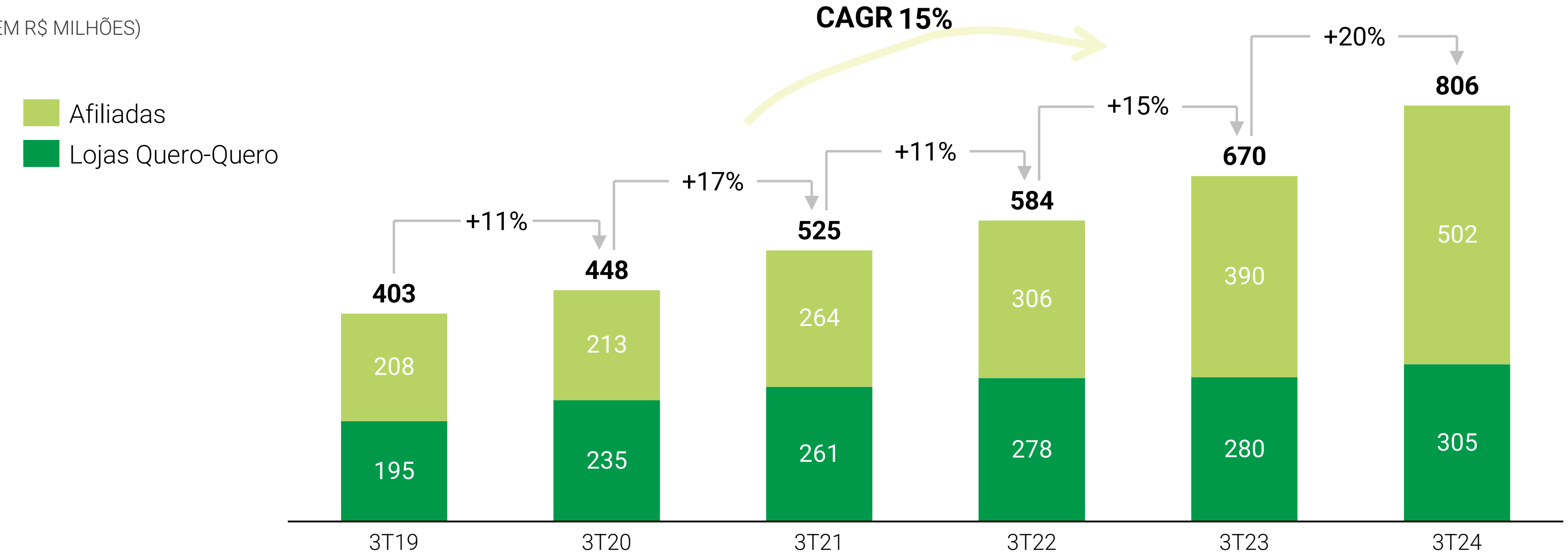
TOTAL
+15%

COM JUROS
+7%

vs 3T23

EVOLUÇÃO VTT | **3T24**

VOLUME TRANSACIONADO
NO CARTÃO VERDECARD
(EM R$ MILHÕES)



NÚMERO TOTAL
CARTÕES DE CRÉDITO (dez/23)

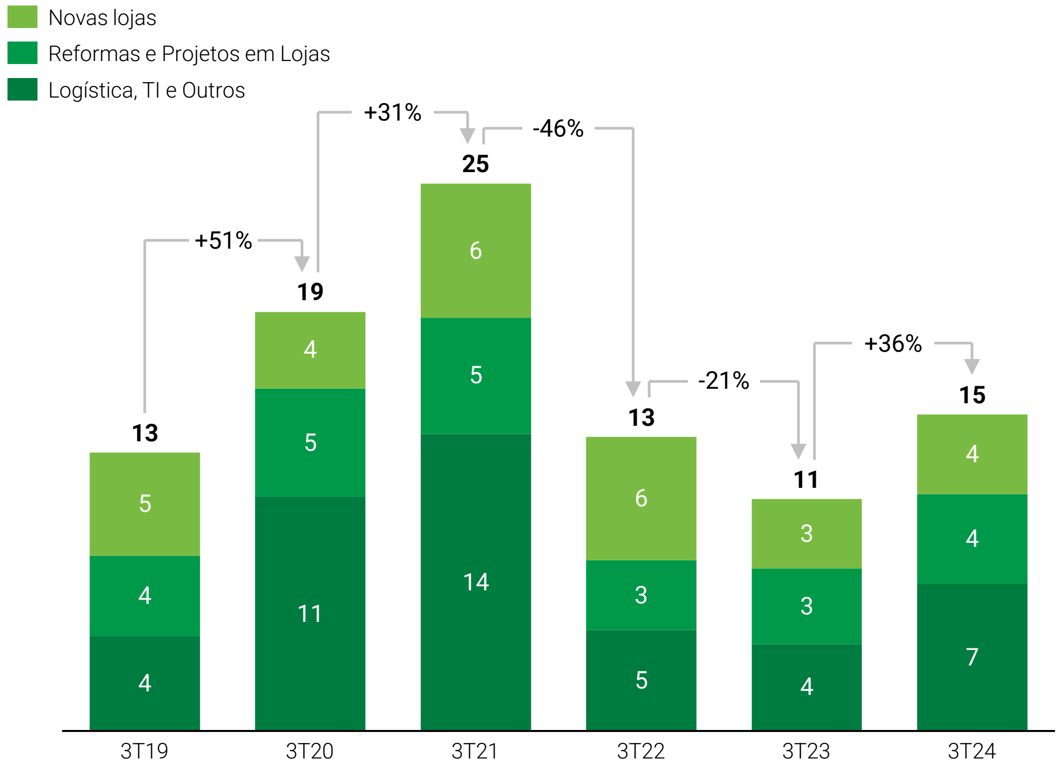
3,8MM+
Cartões de crédito

CARTÃO
QUERO-QUERO VERDECARD

O meio de pagamento preferido pela maioria de nossos clientes

CAPEX

INVESTIMENTOS
(EM R$ MILHÕES)

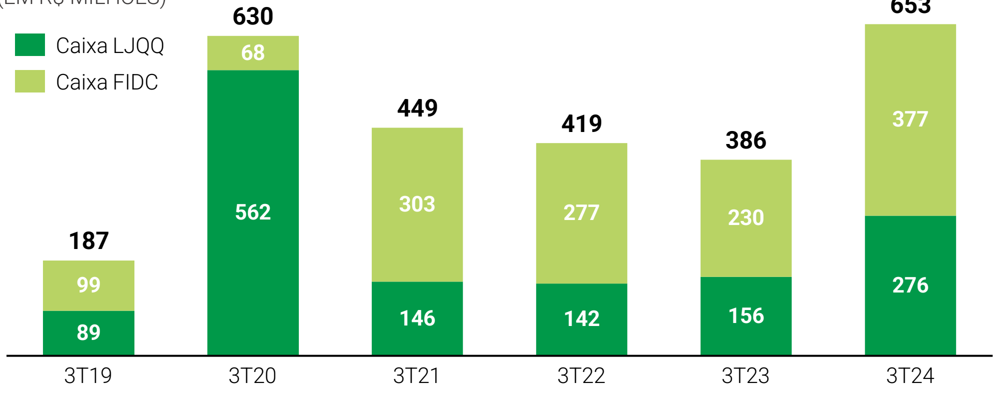


No 3T24, os investimentos **totalizaram R$14,5 milhões**. No 9M24, os investimentos **totalizaram R$41,1 milhões**, incluindo a abertura de 17 novas lojas.

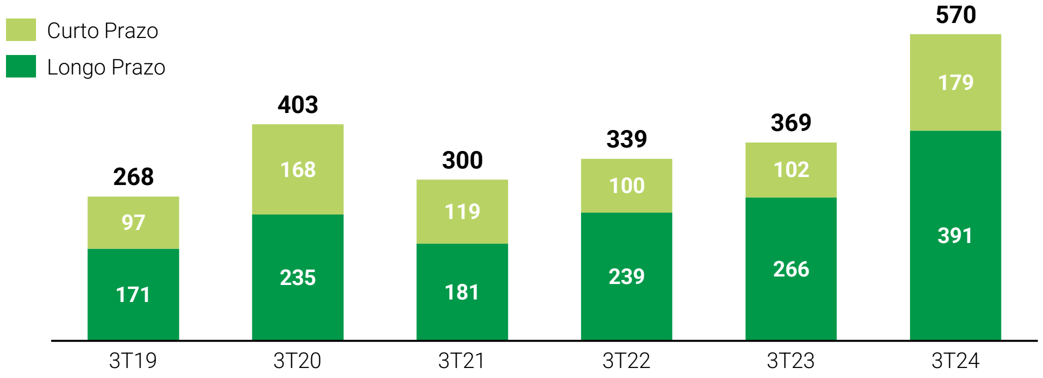
Fachada da filial inaugurada em Três Lagoas (MS) no 3T24.

GESTÃO DE CAIXA

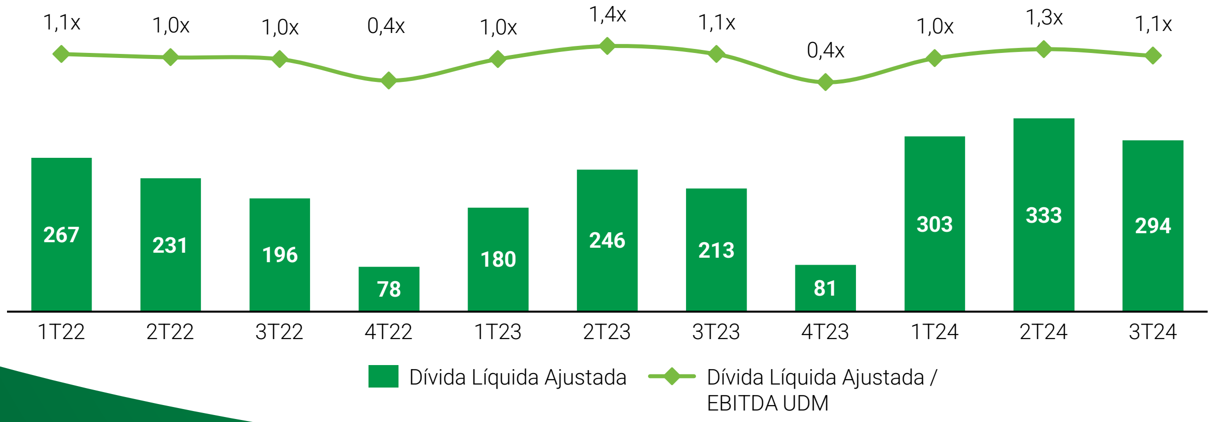
CAIXA CONSOLIDADO
(EM R$ MILHÕES)



EMPRÉSTIMOS E FINANCIAMENTOS
(EM R$ MILHÕES)



DÍVIDA LÍQUIDA AJUSTADA
(EM R$ MILHÕES)



No 3T24, , a Dívida Líquida Ajustada da Companhia foi de **R$ 294,5 milhões**, frente a R$ 333,1 milhões no final do 2T24. O indicador de alavancagem financeira foi de **1,1x**, alinhado ao 3T23.

Em agosto, tivemos a habilitação para compensação dos créditos, referentes ao **tema repetitivo nº 1.125**, o que possibilitou o início da sua utilização e consequente **transformação em caixa** no mês de setembro. Ao final do trimestre, o saldo de créditos é de **R$ 146,1 milhões**.

Perguntas e Respostas
Q&A

DISCLAIMER

Eventuais declarações que possam ser feitas durante esse webcast, relativas às perspectivas de negócios da companhia, projeções e metas operacionais e financeiras, constituem-se em crenças e premissas da diretoria da Lojas Quero-Quero, bem como em informações atualmente disponíveis para a Companhia. Considerações futuras não são garantias de desempenho e envolvem riscos, incertezas e premissas. Estas se referem a eventos futuros e, portanto, dependem de circunstâncias que podem ou não ocorrer. Investidores devem compreender que condições econômicas gerais, condições da indústria e outros fatores operacionais, podem afetar os resultados futuros da empresa e podem conduzir a resultados que diferem, materialmente, daqueles expressos em tais considerações futuras.

Essa apresentação de resultados inclui dados contábeis e não contábeis tais como, operacionais e financeiros pró-forma. Os dados não contábeis não foram objeto de revisão por parte dos auditores independentes da Companhia.

FAZER PARTE DA SUA VIDA É TUDO PRA GENTE.

RELAÇÕES COM INVESTIDORES
ri@quero-quero.com.br | +55 51 3441-5798

3Q24 EARNINGS CALL

LJQQ3

B3 LISTED

SMLL B3 · **IGC** B3 · **IDIVERSA** B3 · **ICON** B3 · **IBRA** B3 · **IGPTW** B3 · **IGC-NM** B3 · **IGCT** B3 · **ITAG** B3

Paula Lopes

IRM

AGENDA

1 **OUR** PILLARS

2 **EXPANSION** AND PROJECTS

3 **3Q24** RESULTS

4 **Q&A**

Peter Furukawa

CEO

OUR PILLARS

MARKET GAIN

SSS (same store sales) **grew by 11% in 3Q24**. Growth was still driven by the recovery of Rio Grande do Sul after the floods.

Retail sales grew 14% in 3Q24, totaling R$587 million.

6 new stores in 3Q24, totaling **568** stores in operation.

CREDIT & COLLECTION EXCELLENCE

Delay on VerdeCard[1] Portfolio at 11.2% at the end of 3Q24, an improvement of 0.6p.p. vs. 3Q23.

Growth of 15% in the Credit Portfolio, in line with Retail performance.

DOING MORE WITH LESS

Adjusted EBITDA totaled R$31 million in 3Q24, up 21% on 3Q23.

Gross Profit growth higher than expenses. Expenses grew by 9% in 3Q24. Gross Profit grew by 11% in the same period.

Adjusted Net Debt of R$295 million. The financial leverage indicator, Adjusted Net Debt divided by EBITDA for the last twelve months, was **1.1x**.

PHYGITAL RETAIL

In 3Q24, all Phygital initiatives accounted for around **26% of sales**.

HIGH PERFORMANCE CULTURE

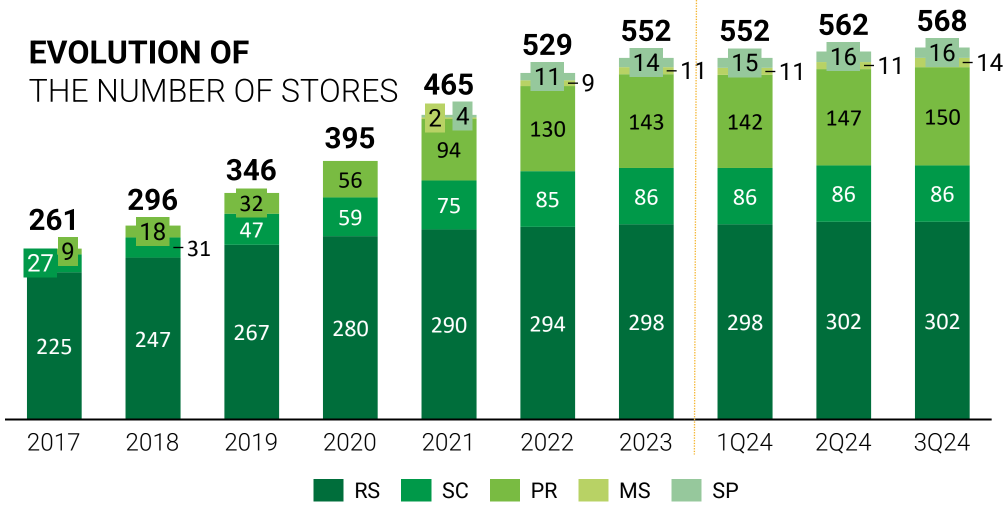
7 Store Managers trained and 61 Managers in training at the end of 3Q24.

345 employees in the **Desponte Program** in Sep/24.

[1]Gross VerdeCard portfolio with interest (FIDC and Partnerships) and without interest in arrears more than 90 days divided by the gross VerdeCard portfolio with interest (FIDC and Partnerships) and without interest up to 360 days, month-end positions.
[2] Adjusted Net Debt/ EBITDA LTM

EXPANSION

EVOLUTION OF
THE NUMBER OF STORES



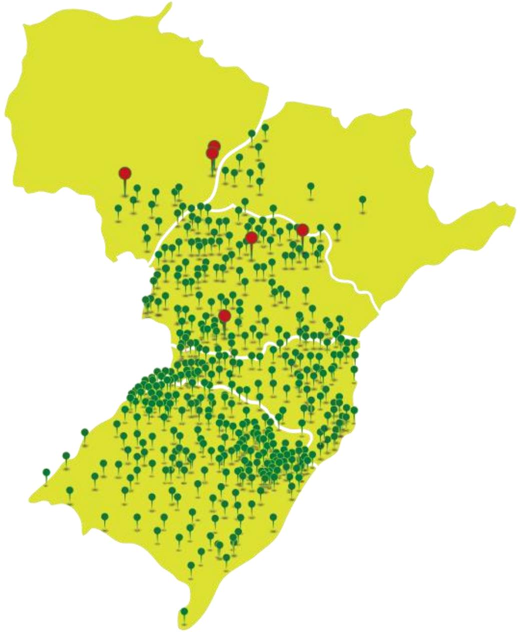
SALES AREA (thousand sqm)

162	190	229	265	314	356	369	369	374	378

Opening of 6 new stores in the quarter, bringing the year-to-date total to 17 new stores.

568 stores in operation in 477 cities in the states of RS, SC, PR, MS and SP.

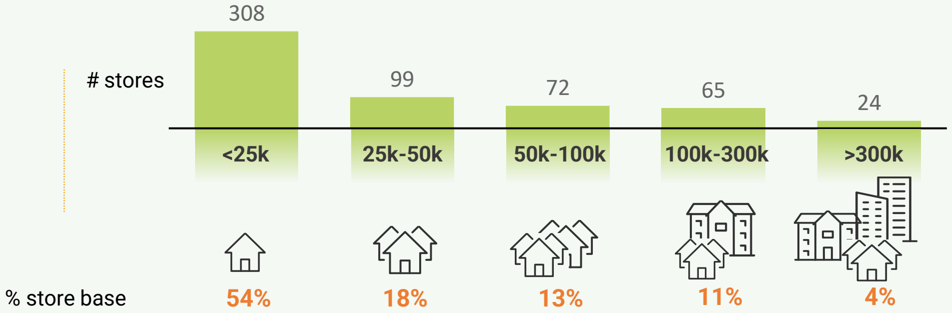
STORE OPENINGS
3Q24



MATO GROSSO DO SUL
ITAPORÃ 24k inhab
TRÊS LAGOAS (2 STORES) 132k inhab

PARANÁ
CONGONHINHAS 8k inhab
FAXINAL 16k inhab
RIO BONITO DO IGUAÇU 14k inhab

STORES BY
CITY SIZE

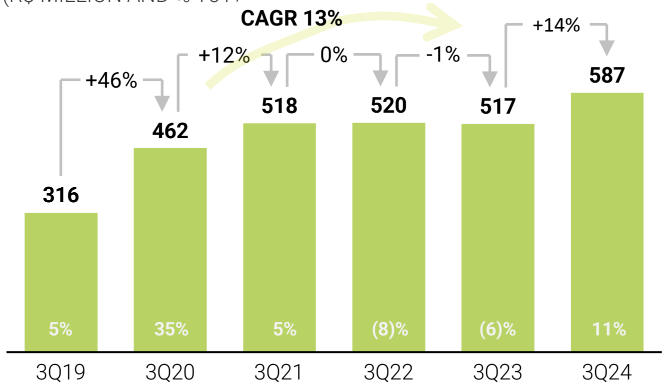


Jean Pablo de Mello

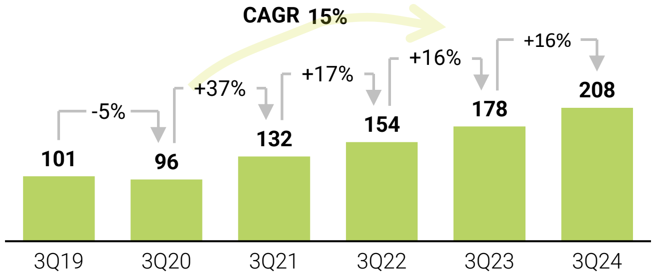
CFO

REVENUE BREAKDOWN BY BUSINESS | **3Q24**

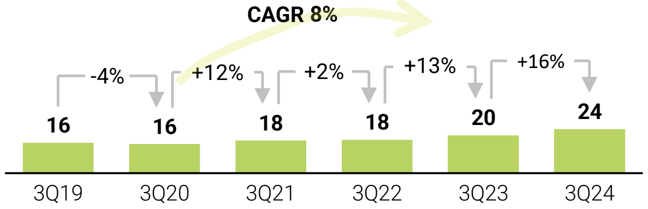
RETAIL AND SSS
(R$ MILLION AND % YoY)



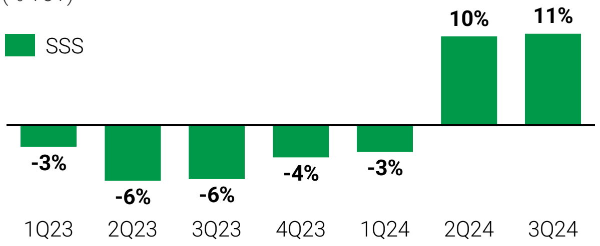
FINANCIAL SERVICES
(R$ MILLION)



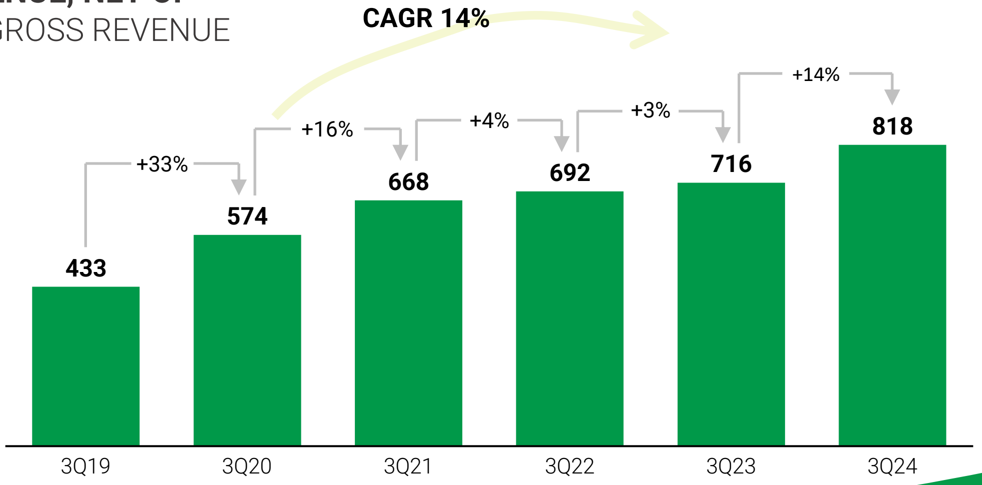
CREDIT CARD
(R$ MILLION)



SAME STORE SALES
(% YoY)

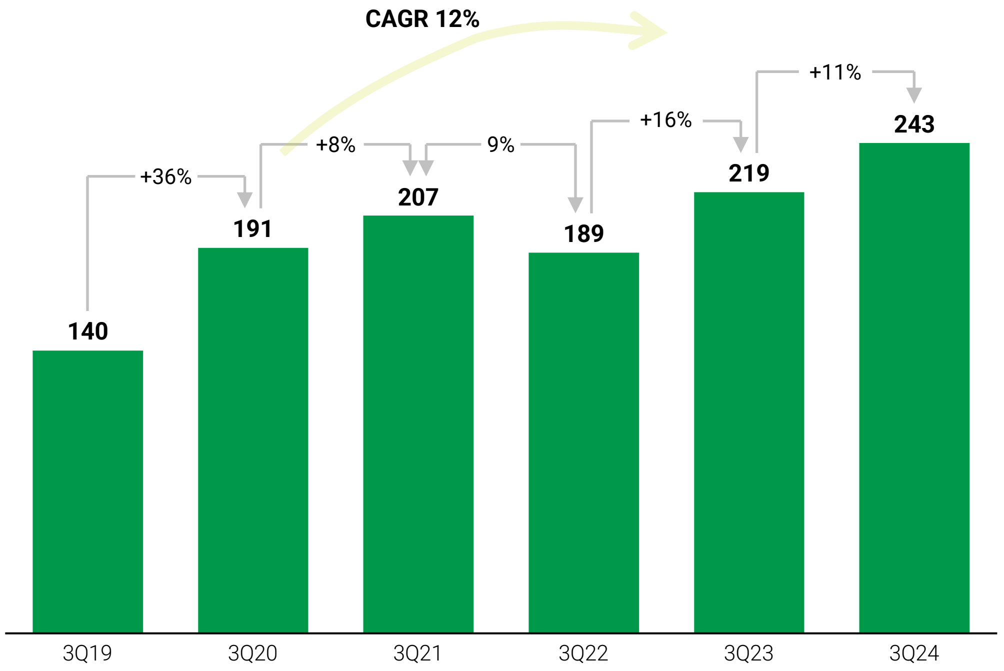


GROSS REVENUE, NET OF RETURNS | GROSS REVENUE
(R$ MILLION)

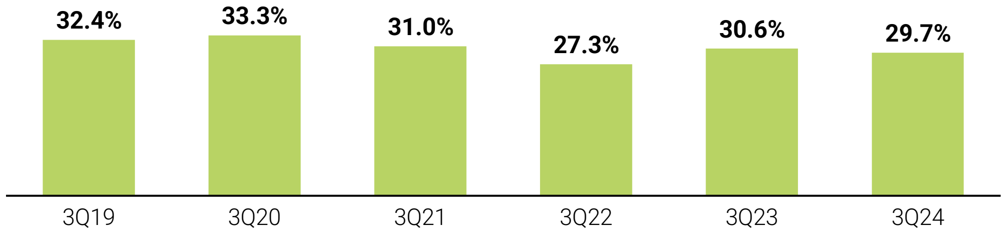


GROSS REVENUE AND GROSS MARGIN | **3Q24**

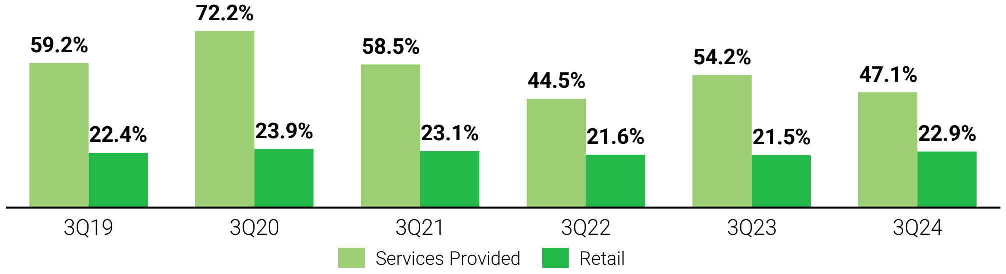
GROSS PROFIT
(R$ MILLION)



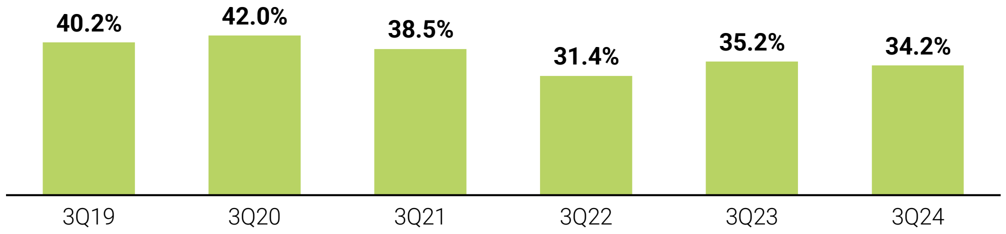
GROSS MARGIN
(% GROSS REVENUE)



GROSS MARGIN RETAIL AND SERVICES PROVIDED
(% GROSS REVENUE)

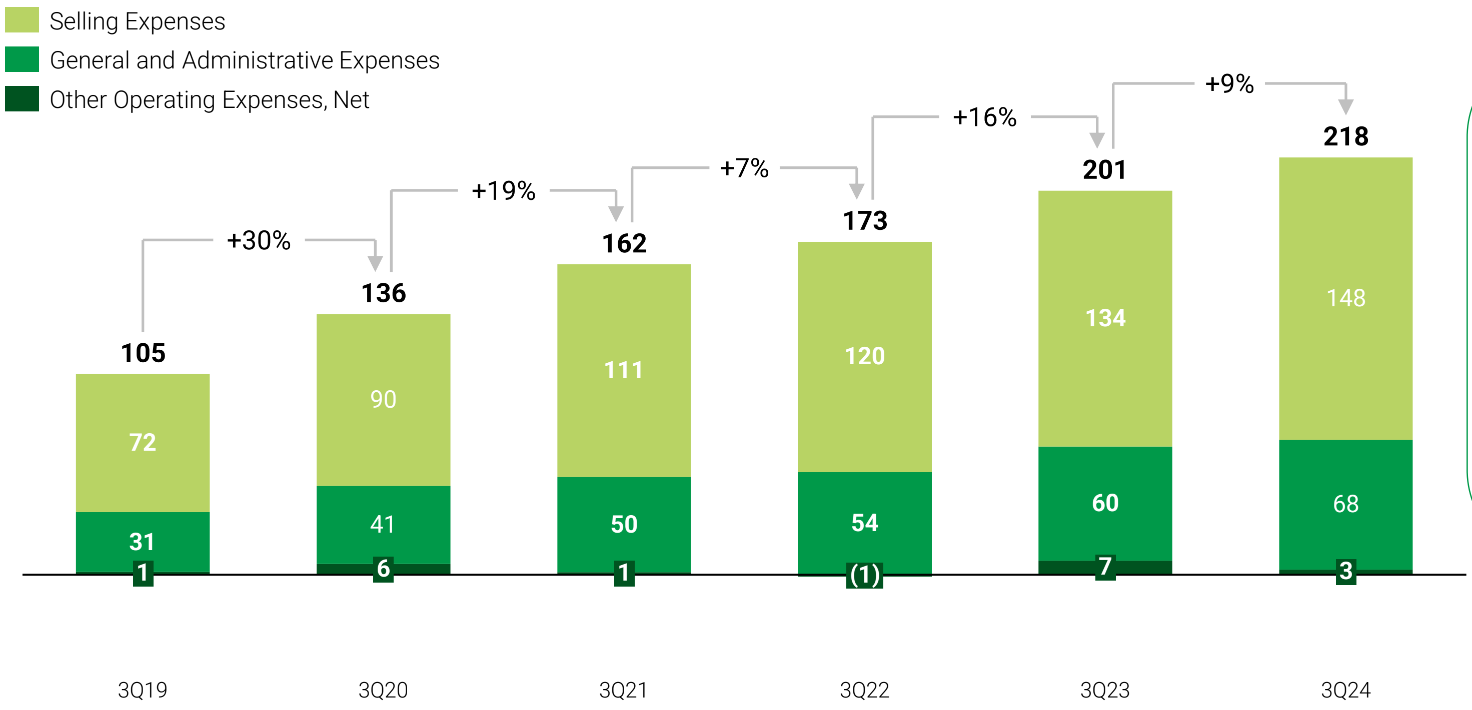


GROSS MARGIN
(% NET REVENUES)



OPERATING EXPENSES | **3Q24**

OPERATING EXPENSES
(R$ MILLION)

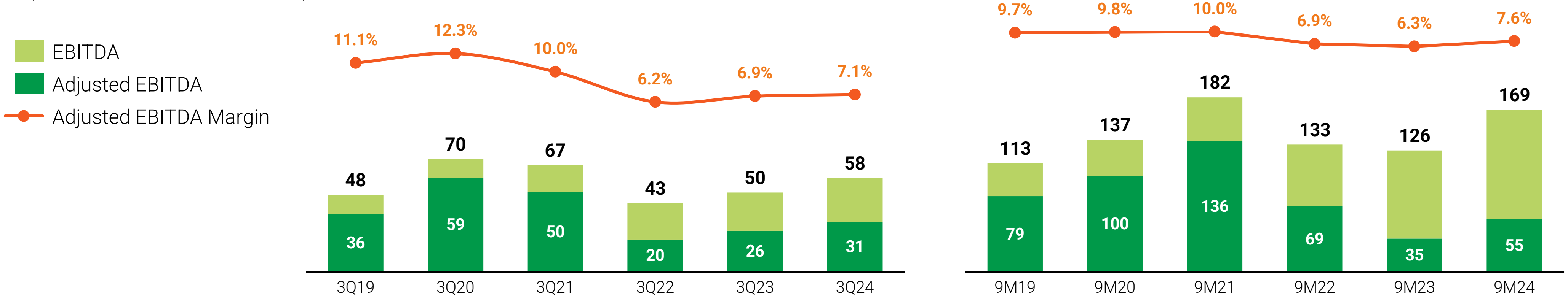


Operating expenses totaled R$218.0 million in 3Q24 and R$599.2 million in 9M24, representing **growth of 8.7% and 6.3%, respectively,** compared to the previous year.

Selling expenses grew by 10% and general and administrative expenses by 14% compared to 3Q23. These increases were mainly due to the increase in the store base (+4.4% vs. 3Q23) and inflationary adjustments to expenses.

ADJUSTED EBITDA | **3Q24**

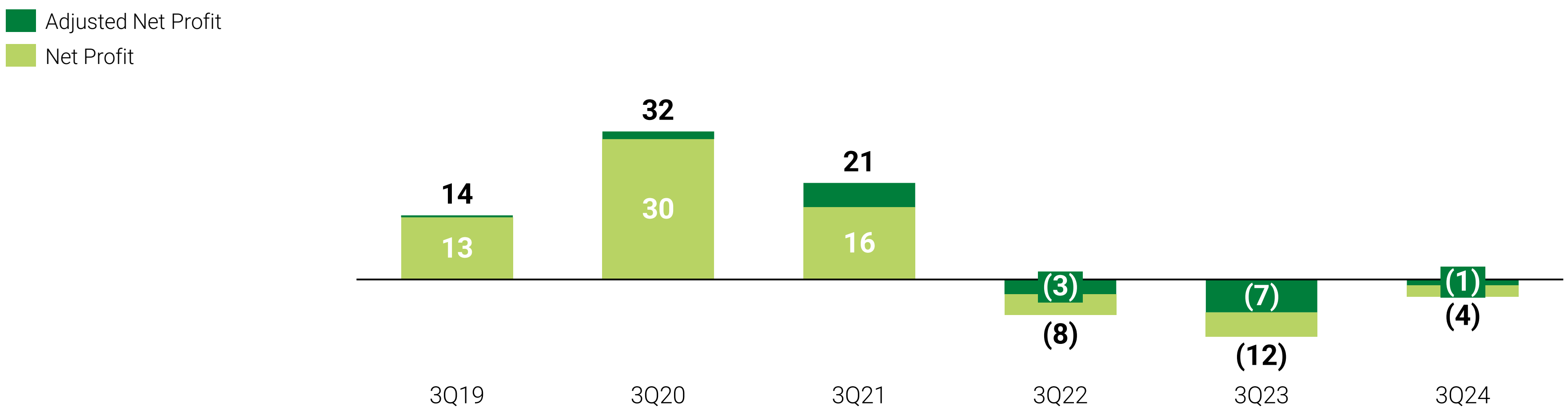
EBITDA AND ADJUSTED EBITDA
(R$ MILLION AND % GROSS REVENUE)



EBITDA and Adjusted EBITDA reconciliation (R$ million)	3Q24	3Q23	% 3Q24 vs 3Q23	9M24	9M23	% 9M24 vs 9M23
Net Income (Loss)	**(3.7)**	**(12.3)**	**70.0%**	**(6.1)**	**(40.5)**	**84.9%**
(+) Income tax and social contribution	(2.4)	(4.4)	46.4%	(6.8)	(22.4)	69.6%
(+) Finance income (costs), net	31.4	34.9	(10.0%)	84.9	96.0	(11.5%)
(+) Depreciation and Amortization	33.2	31.5	5.4%	96.9	93.4	3.8%
(=) EBITDA	**58.5**	**49.7**	**17.8%**	**168.9**	**126.5**	**33.6%**
EBITDA Margin (% Net Revenue)	*8.2%*	*8.0%*	0.2p.p.	*8.7%*	*7.3%*	*1.5p.p.*
EBITDA Margin (% Gross Revenue)	*7.1%*	*6.9%*	0.2p.p.	*7.6%*	*6.3%*	*1.3p.p.*
(+) Stock Option Plan (SOP)	1.1	3.3	(67.5%)	3.9	7.5	(48.2%)
(+) Non-recurring itens	-	-	-	(34.2)	(18.1)	(88.7%)
(-) Impact of the adoption of IFRS16 / CPC06	(28.4)	(27.1)	(4.6%)	(83.8)	(81.1)	(3.4%)
(=) Adjusted EBITDA	**31.2**	**25.8**	**20.6%**	**54.8**	**34.8**	**57.6%**
Adjusted EBITDA Margin (% Net Revenue)	*4.4%*	*4.2%*	0.2p.p.	*2.8%*	*2.0%*	*0.8p.p.*
Adjusted EBITDA Margin (% Gross Revenue)	*3.8%*	*3.6%*	0.2p.p.	*2.5%*	*1.7%*	*0.7p.p.*

ADJUSTED NET PROFIT | **3Q24**

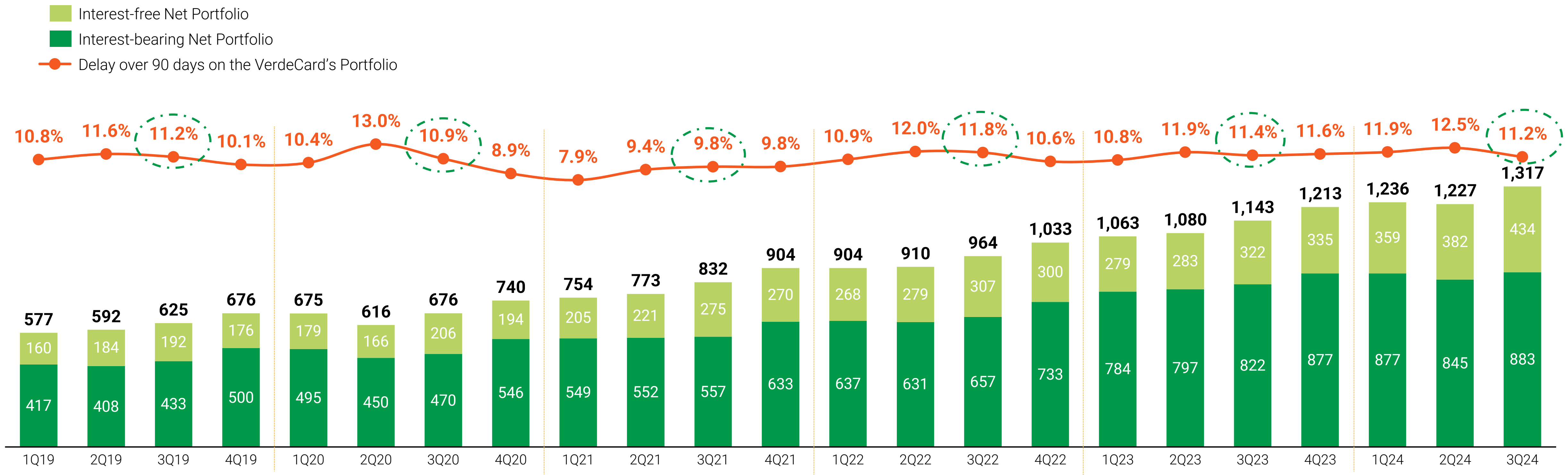
NET PROFIT AND ADJUSTED NET PROFIT
(R$ MILLION AND % GROSS REVENUE)



Adjusted Net Profit Reconciliation ($ million)	3Q24	3Q23	% 3Q24 vs 3Q23	9M24	9M23	% 9M24 vs 9M23
Net Income (Loss)	**(3.7)**	**(12.3)**	**70.0%**	**(6.1)**	**(40.5)**	**84.9%**
Net Margin (% Net Revenue)	*(0.5%)*	*(2.0%)*	*1.5p.p.*	*(0.3%)*	*(2.3%)*	*2.0p.p.*
Net Margin (% Gross Revenue)	*(0.4%)*	*(1.7%)*	*1.3p.p.*	*(0.3%)*	*(2.0%)*	*1.7p.p.*
(+) Stock Option Plan (SOP)	1.1	3.3	(67.5%)	3.9	7.5	(48.2%)
(+) Impact of the IFRS16/CPC06's adoption	1.2	1.9	(33.3%)	3.8	6.6	(42.3%)
(+) Non-recurring itens	-	-	-	(28.2)	-	-
(=) Adjusted Net Income (Loss)	**(1.3)**	**(7.1)**	**80.9%**	**(26.7)**	**(26.4)**	**(1.0%)**
Adjusted Net Margin (% Net Revenue)	*(0.2%)*	*(1.1%)*	*0.9p.p.*	*(1.4%)*	*(1.5%)*	*0.1p.p.*
Adjusted Net Margin (% Gross Revenue)	*(0.2%)*	*(1.0%)*	*0.8p.p.*	*(1.2%)*	*(1.3%)*	*0.1p.p.*

CREDIT PORTFOLIO EVOLUTION | **3Q24**

VERDCARD NET PORTFOLIO
(R$ MILLION)



PORTFOLIO GROWTH

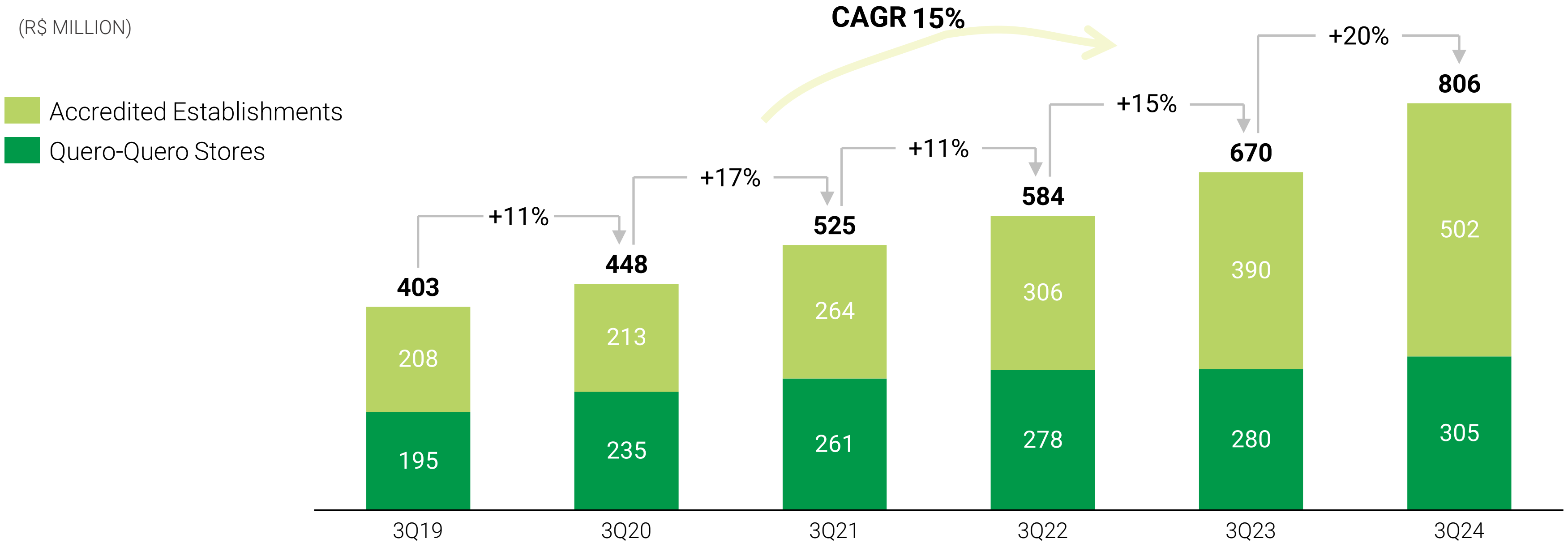
TOTAL +15%

INTEREST BEARING +7%

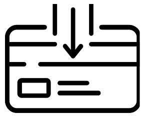
vs 3Q23

EVOLUTION OF TPV | **3Q24**

TOTAL PAYMENT VOLUME
ON VERDECARD
(R$ MILLION)



TOTAL NUMBER OF
CREDIT CARDS (Dec/23)

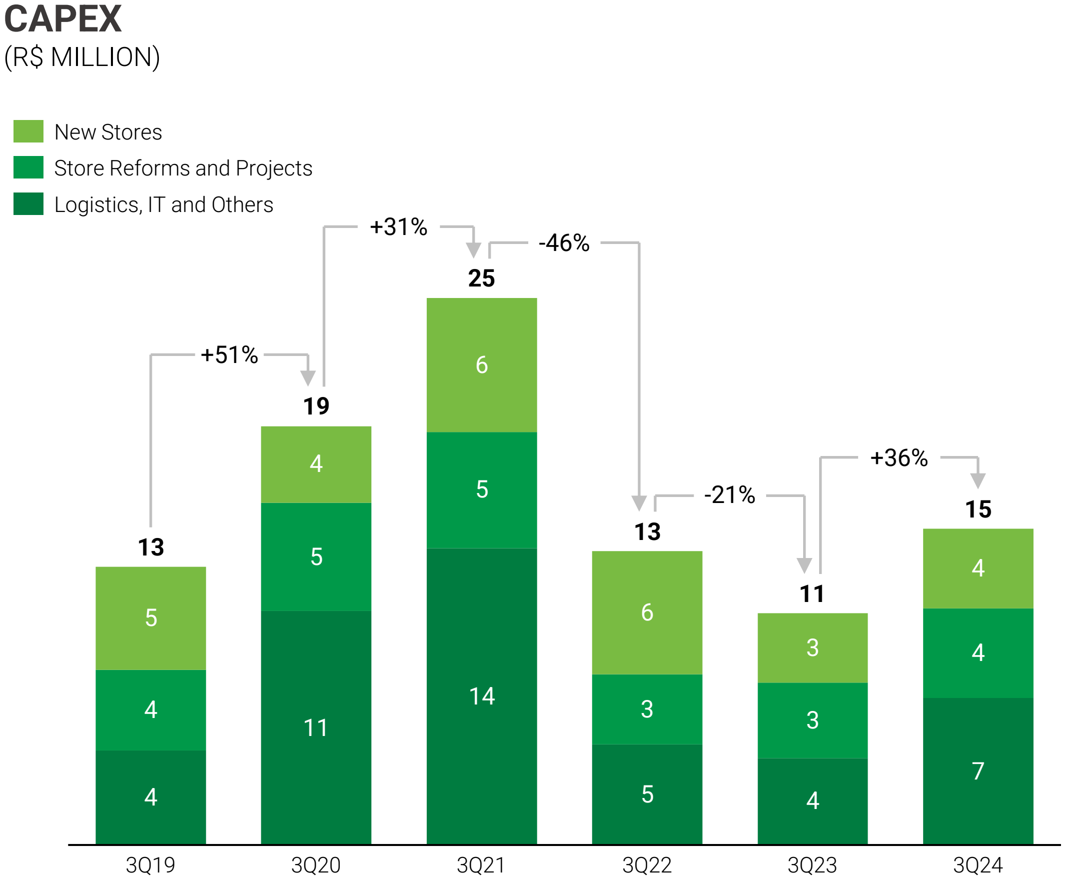


3.8MM+
Credit Cards

QUERO-QUERO VERDECARD
CREDIT CARD

The preferred payment method for most of our customers

CAPEX

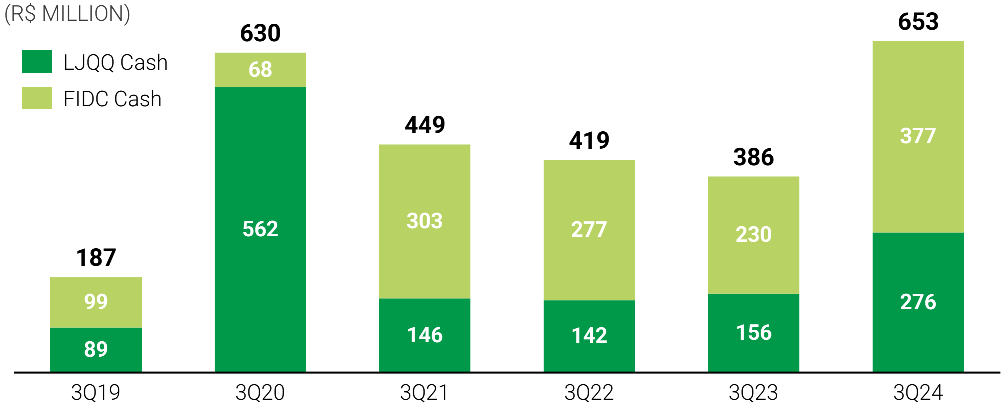


In 3Q24, investments **totaled R$14.5 million**. In 9M24, investments **totaled R$41.1 million**, including the opening of 17 new stores.

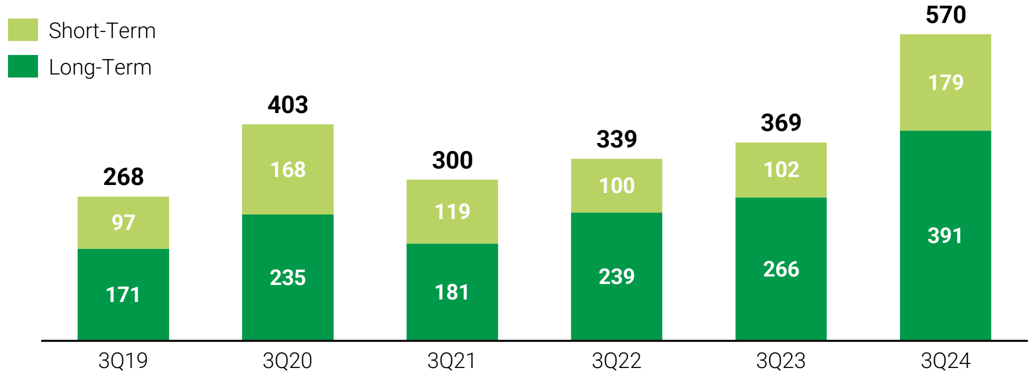
Facade of the store opened in Três Lagoas (MS) in 3Q24.

CASH MANAGEMENT

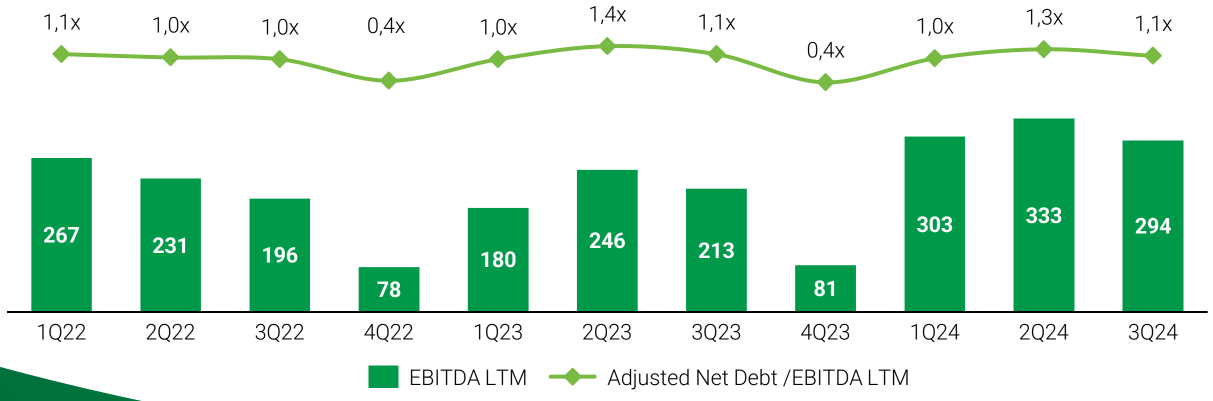
CONSOLIDATED **CASH**
(R$ MILLION)



LOANS AND FINANCING
(R$ MILLION)



ADJUSTED NET **DEBT**
(R$ MILLION)



In 3Q24, the company's Adjusted Net Debt was **R$294.5 million** compared to R$333.1 million at the end of 2Q24. The financial leverage indicator was **1,1x**, in line with 3Q23.

In August, we were cleared for compensation of the credits related to the **Repetitive Theme No. 1,125**, which made it possible to start using them and consequently **transforming them into cash in** September. At the end of the quarter, the balance of credits was **R$146.1 million**.

Q&A

DISCLAIMER

Any statements that may be made during this webcast regarding the Company's business prospects, projections and operating and financial targets are beliefs and assumptions of the management of Lojas Quero-Quero, as well as information currently available to the Company. Forward-looking statements are not guarantees of performance and involve risks, uncertainties and assumptions. These refer to future events and therefore depend on circumstances that may or may not occur. Investors should understand that general economic conditions, industry conditions and other operating factors may affect the Company's future results and could lead to results that differ materially from those expressed in such forward-looking statements.

This presentation includes accounting and non-accounting data such as pro-forma operating and financial data. The non-accounting data has not been reviewed by the Company's independent auditors.

BEING PART OF YOUR LIFE IS EVERYTHING TO US.

INVESTOR RELATIONS
ri@quero-quero.com.br | +55 51 3441-5798