



APRESENTAÇÃO DE RESULTADOS **1T26**

LJQQ3

B3 LISTED

• SMLL B3 • IGCX B3 • ICON B3 • IBRA B3 • ISEE B3 • IGC-NM B3 • IGCT B3 • ITAG B3



Igor Sehn

RI



AGENDA

- 1 NOSSOS PILARES
- 2 EXPANSÃO E PROJETOS
- 3 RESULTADOS 1T26
- 4 Q&A



Peter Furukawa

CEO



NOSSOS PILARES



GANHAR MERCADO

Crescimento de 3% em RBLD Total no 1T26, totalizando R\$790 milhões.

SSS totalizou redução de 2,5% no 1T26, reflexo da elevada base de comparação do 1T25, quando registrou crescimento de 12,5%.

2 lojas inauguradas no 1T26, totalizando **574** lojas em operação ao final do primeiro trimestre de 2026.



EXCELÊNCIA EM CRÉDITO E COBRANÇA

Inadimplência controlada, com atraso sobre a Carteira VerdeCard¹ em 11,8% ao final do 1T26, mantendo-se em linha com o desempenho histórico da Companhia.

Crescimento de 14% da Carteira de Crédito em relação ao 1T25.



FAZER MAIS COM MENOS

Despesas com Vendas reduziram 0,2% nominalmente no 1T26 frente ao 1T25, mesmo diante de pressões inflacionárias, resultado de iniciativas internas de eficiência e controle de custos.

Despesas Administrativas apresentaram redução nominal de 1,4% no 1T26 frente ao 1T25, reflexo também das medidas de disciplina de custos e ganhos de eficiência operacional.



VENDA FIGITAL

No 1T26, todas as iniciativas Figitais representaram cerca de **23% das vendas**.



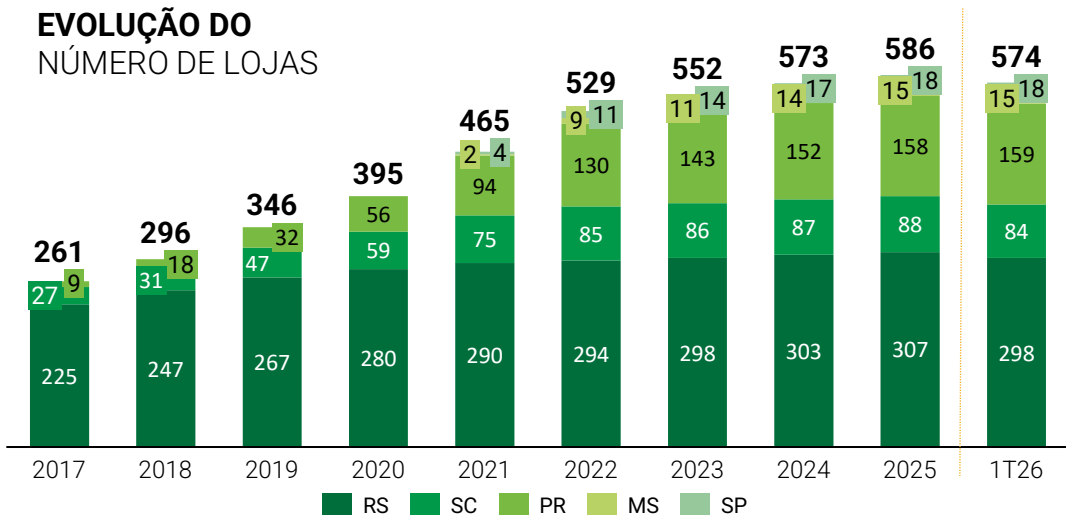
CULTURA DE ALTO DESEMPENHO

37 Gerentes de Loja formados no 1T26.

265 colaboradores no **Programa Desponte** em mar/26.

EXPANSÃO

EVOLUÇÃO DO NÚMERO DE LOJAS



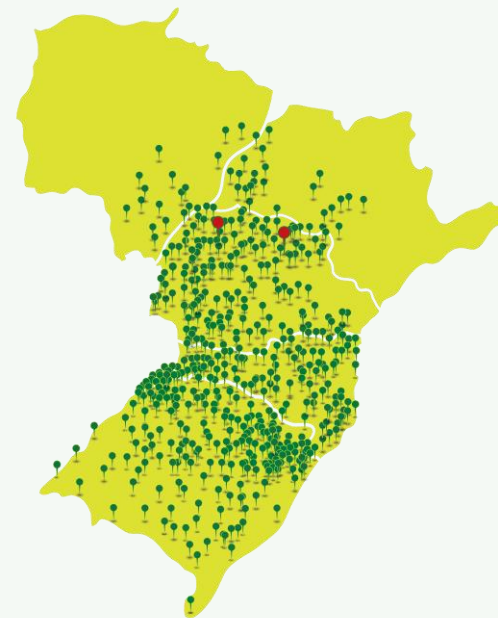
ÁREA DE VENDAS (milhares de m²)



Abertura de 2 novas lojas e fechamento de 14 lojas no 1T26.

574 lojas em operação em 493 cidades nos estados do RS, SC, PR, MS e SP.

INAUGURAÇÕES DE LOJAS 1T26

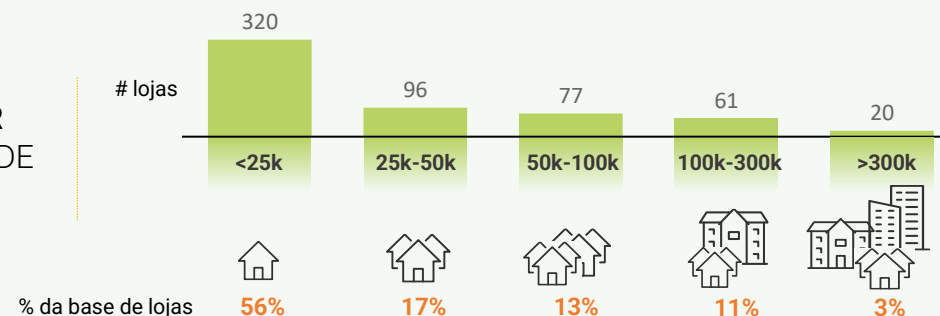


PARANÁ
2 NOVAS LOJAS:

FLORESTA
FIGUEIRA

TOTAL: 2 NOVAS LOJAS

LOJAS POR TAMANHO DE CIDADE



Jean Pablo de Mello

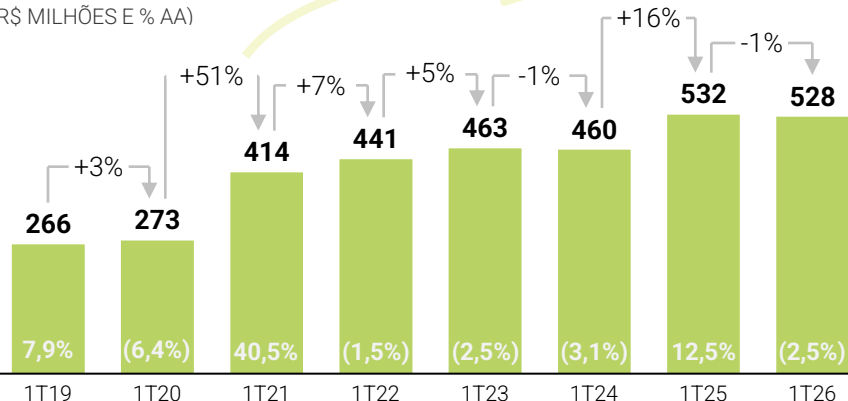
CFO



RECEITAS POR SEGMENTO DE ATIVIDADE | 1T26

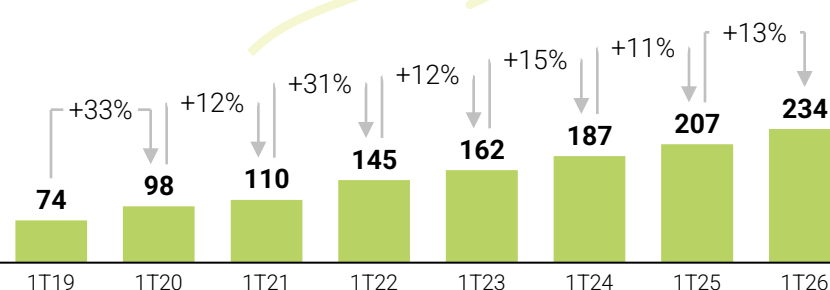
VAREJO E SSS (R\$ MILHÕES E % AA)

CAGR 10%



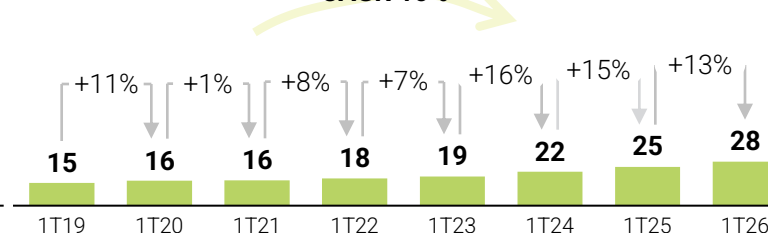
SERVIÇOS FINANCEIROS (EM R\$ MILHÕES)

CAGR 18%

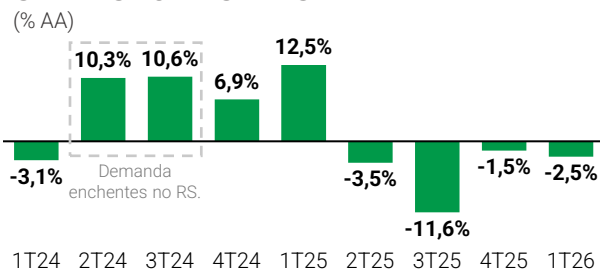


CARTÃO DE CRÉDITO (EM R\$ MILHÕES)

CAGR 10%

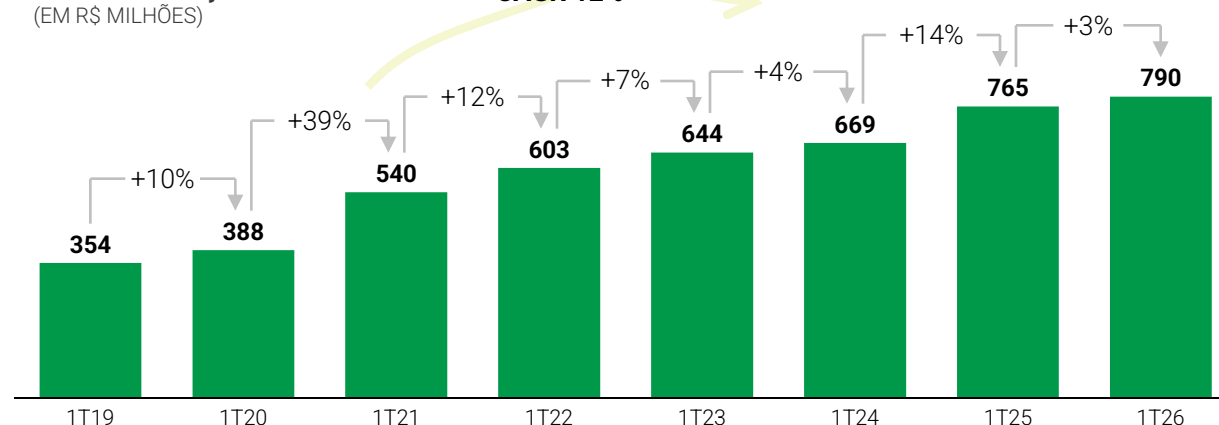


SAME STORE SALES (% AA)



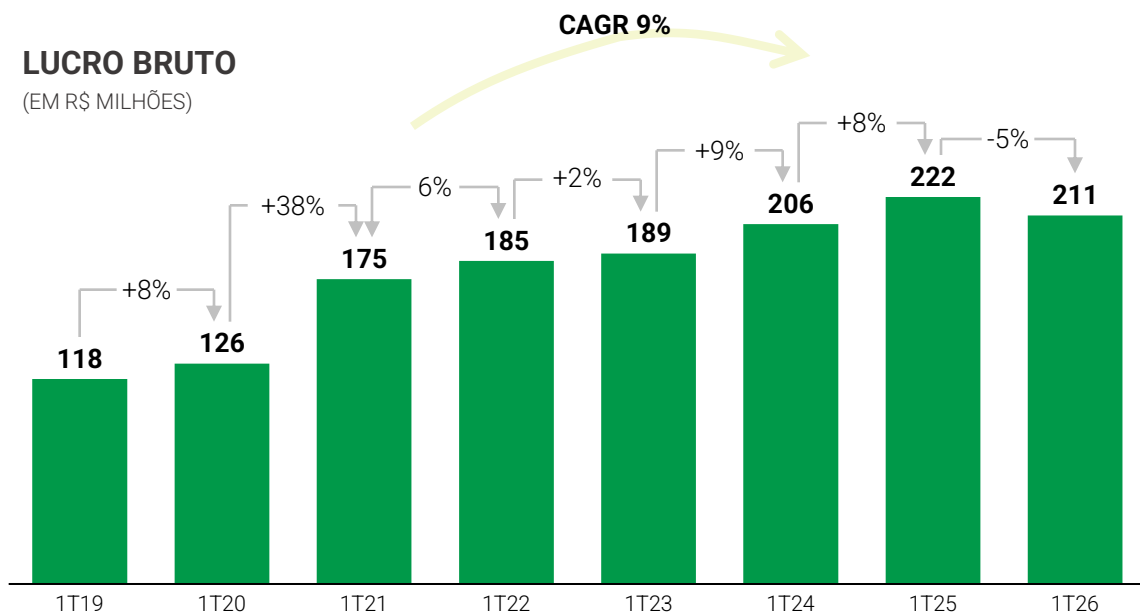
RECEITA BRUTA LÍQUIDA DE DEVOLUÇÕES | RBLD (EM R\$ MILHÕES)

CAGR 12%



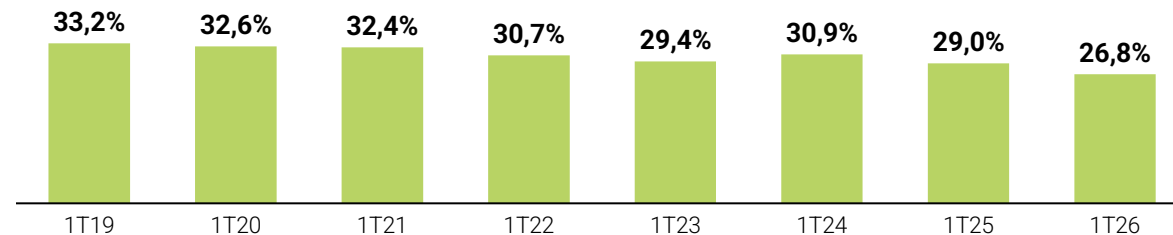
LUCRO BRUTO E MARGEM BRUTA | 1T26

LUCRO BRUTO
(EM R\$ MILHÕES)



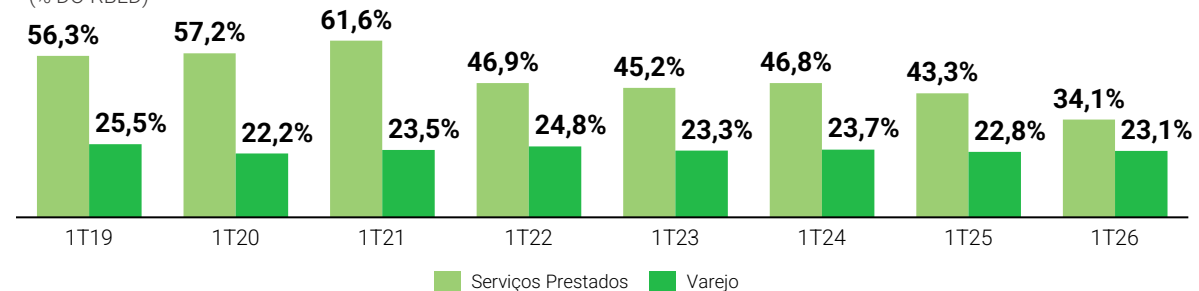
MARGEM BRUTA

(% DO RBLD)



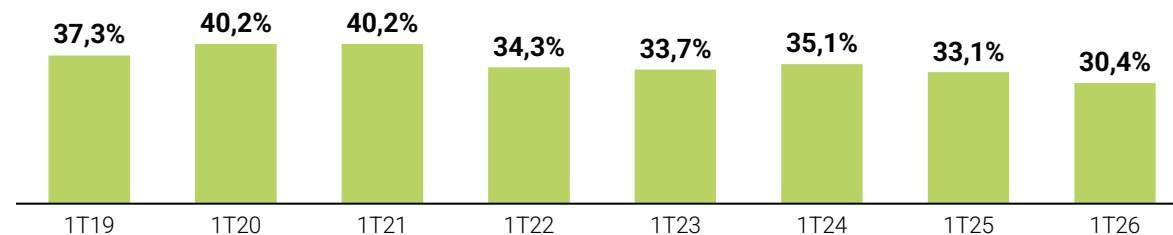
MARGEM BRUTA VAREJO E SERVIÇOS PRESTADOS

(% DO RBLD)



MARGEM BRUTA

(% DO ROL)

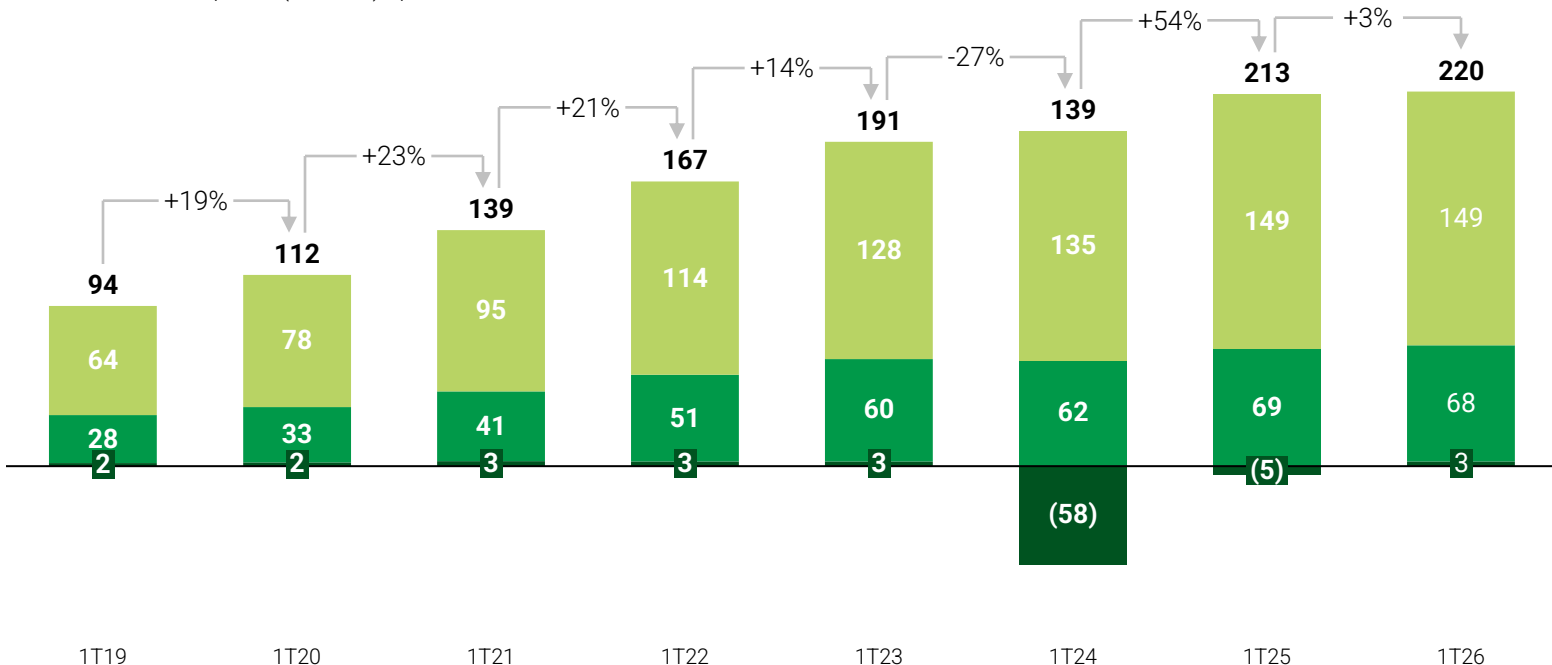


DESPESAS OPERACIONAIS | 1T26

DESPESAS OPERACIONAIS

(R\$ MILHÕES)

- Despesas com vendas
- Despesas gerais e administrativas
- Outras despesas (receitas) operacionais



No 1T26, as **Despesas Operacionais** apresentaram crescimento de 3,1% frente ao 1T25, abaixo da inflação.

As Despesas com Vendas e as Despesas Gerais e Administrativas reduziram 0,2% e 1,4%, respectivamente, no 1T26, refletindo iniciativas internas de eficiência e controle de custos.

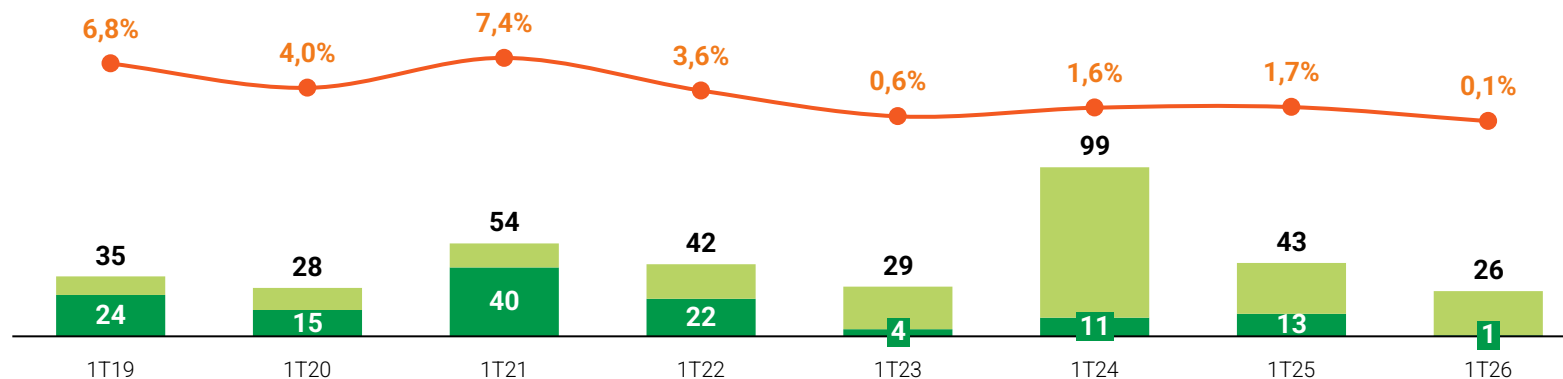
Outras (receitas) despesas operacionais totalizaram uma **despesa de R\$2,8 milhões no 1T26**.

EBITDA AJUSTADO | 1T26

EBITDA E EBITDA AJUSTADO

(R\$ MILHÕES E % RBLD)

- EBITDA
- EBITDA Ajustado
- Margem EBITDA Ajustada



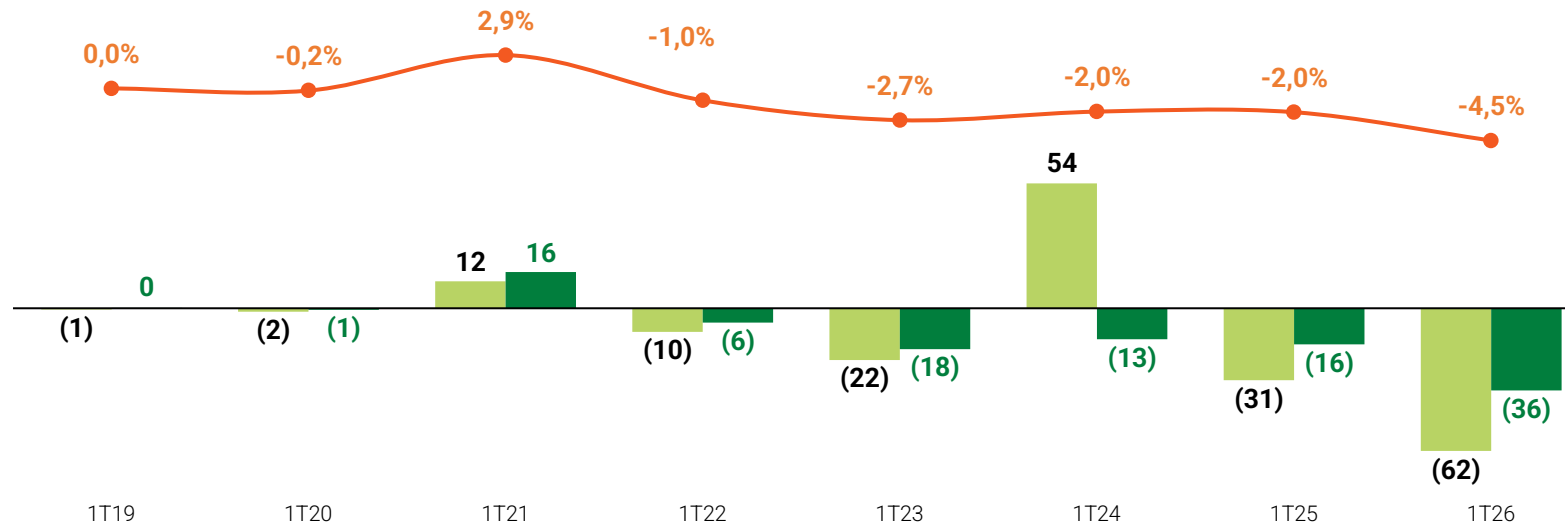
Reconciliação EBITDA e EBITDA Ajustado (R\$ milhões)	1T26	1T25	% 1T26 vs 1T25
Lucro (Prejuízo) Líquido	(61,7)	(31,1)	(98,3%)
(+) IR, CSLL	8,1	5,2	57,0%
(+) Resultado Financeiro Líquido	44,9	34,5	30,2%
(+) Depreciação e Amortização	35,0	34,3	2,2%
(=) EBITDA	26,4	42,8	(38,4%)
Margem EBITDA (% ROL)	3,8%	6,4%	(2,6)p.p.
Margem EBITDA (% RBLD)	3,3%	5,6%	(2,3)p.p.
(+) Plano de Opção de Compra de Ações (SOP)	0,1	0,0	279,4%
(+) Itens não-recorrentes	5,1	-	-
(-) Impacto da adoção do IFRS16/CPC06	(31,0)	(29,7)	(4,4%)
(=) EBITDA Ajustado	0,6	13,1	(95,4%)
Margem EBITDA Ajustado (% ROL)	0,1%	2,0%	(1,9)p.p.
Margem EBITDA Ajustado (% RBLD)	0,1%	1,7%	(1,6)p.p.

LUCRO LÍQUIDO AJUSTADO | 1T26

LUCRO LÍQUIDO E LUCRO LÍQUIDO AJUSTADO

(R\$ MILHÕES E % RBLD)

- Lucro Líquido
- Lucro Líquido Ajustado
- Margem Líquida Ajustada



Reconciliação do Lucro Líquido Ajustado (R\$ milhões)	1T26	1T25	% 1T26 vs 1T25
Lucro (Prejuízo) Líquido	(61,7)	(31,1)	(98,3%)
Margem Líquida (% ROL)	(8,9%)	(4,6%)	(4,2)p.p.
Margem Líquida (% RBLD)	(7,8%)	(4,1%)	(3,7)p.p.
(+) Plano de Opção de Compra de Ações (SOP)	0,1	0,0	279,4%
(+) Impacto da adoção do IFRS16/CPC06	0,7	1,2	(43,6%)
(+) IRPJ/CSLL sobre prejuízo fiscal	25,3	14,2	78,4%
(+) Itens não-recorrentes	-	-	-
(=) Lucro (Prejuízo) Líquido Ajustado	(35,5)	(15,7)	(126,9%)
Margem Líquida Ajustada (% ROL)	(5,1%)	(2,3%)	(2,8)p.p.
Margem Líquida Ajustada (% RBLD)	(4,5%)	(2,0%)	(2,4)p.p.

EVOLUÇÃO DA CARTEIRA DE CRÉDITO | 1T26

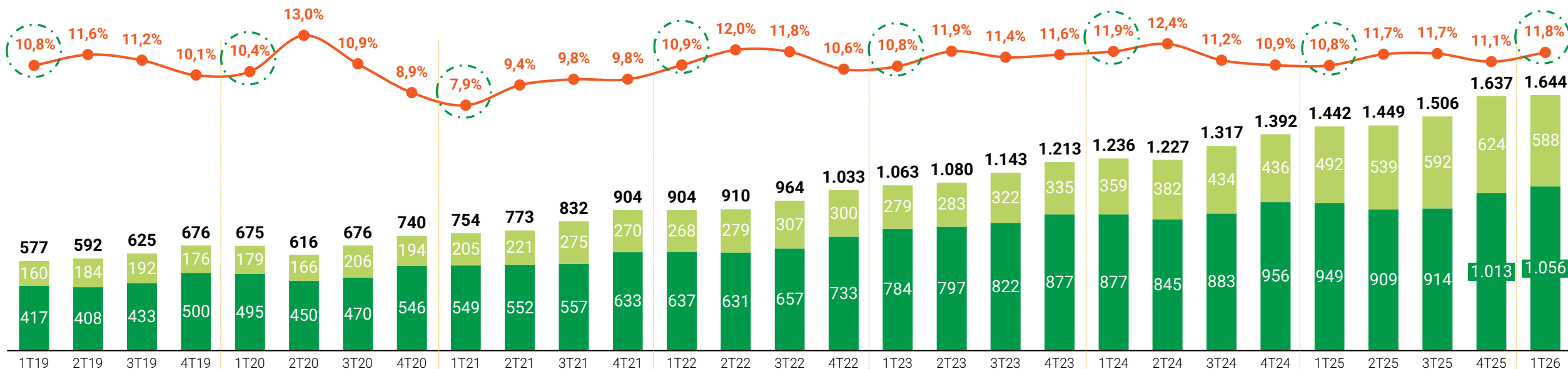
CARTEIRA LÍQUIDA VERDECARD

(EM R\$ MILHÕES)

Carteira Líquida sem Juros

Carteira Líquida com Juros

Atraso acima de 90 dias sobre a Carteira VerdeCard



CRESCIMENTO DA CARTEIRA

TOTAL
+14%

COM JUROS
+11%

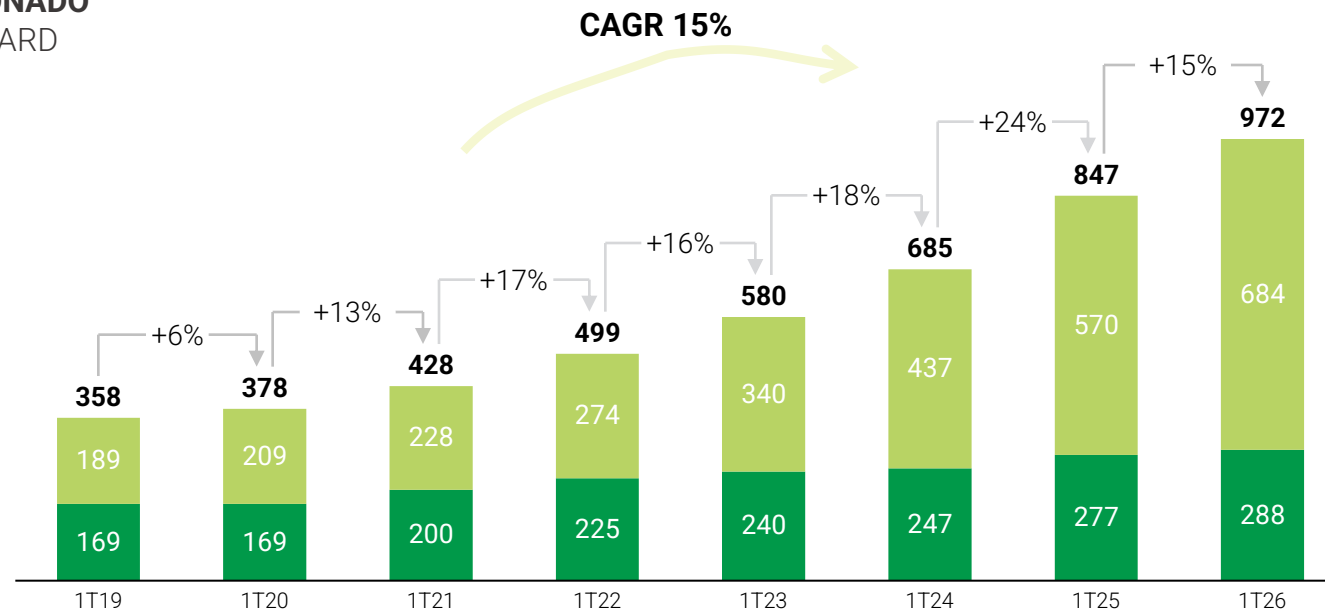
vs 1T25

EVOLUÇÃO VTT | 1T26

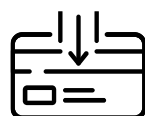
VOLUME TRANSACIONADO NO CARTÃO VERDECARD

(EM R\$ MILHÕES)

- Afiliadas
- Lojas Quero-Quero



NÚMERO TOTAL
CARTÕES DE CRÉDITO (mar/26)



4,2MM+
Cartões de crédito

CARTÃO
QUERO-QUERO VERDECARD



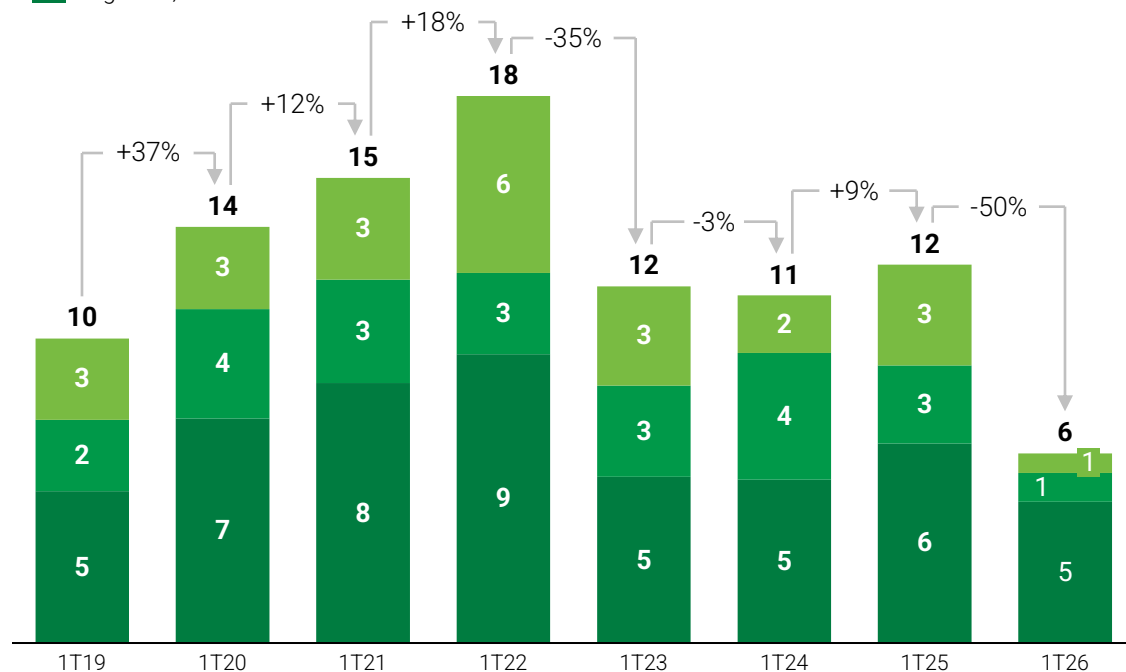
O meio de pagamento preferido pela maioria de nossos clientes

CAPEX | 1T26

INVESTIMENTOS

(EM R\$ MILHÕES)

- Novas lojas
- Reformas e Projetos em Lojas
- Logística, TI e Outros



No 1T26, a abertura de 2 novas lojas, reformas realizadas e investimentos em logística e TI contribuíram para o total de **R\$6,2 milhões em investimentos**.



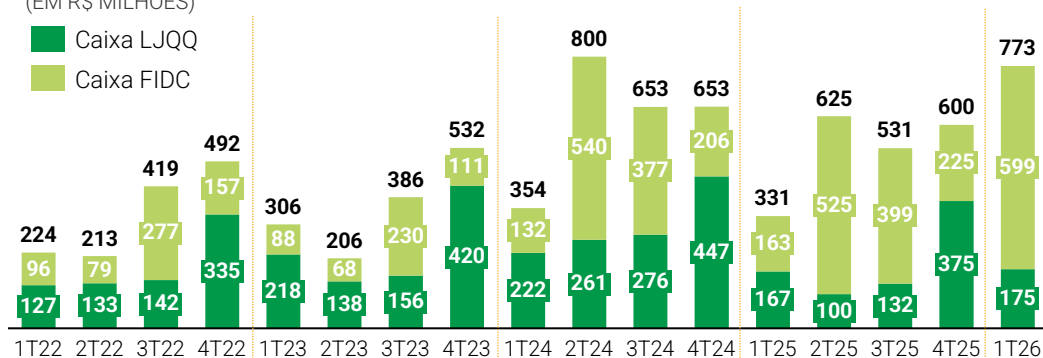
Fachada da filial inaugurada em Figueira (PR) no 1T26.

GESTÃO DE CAIXA

CAIXA CONSOLIDADO

(EM R\$ MILHÕES)

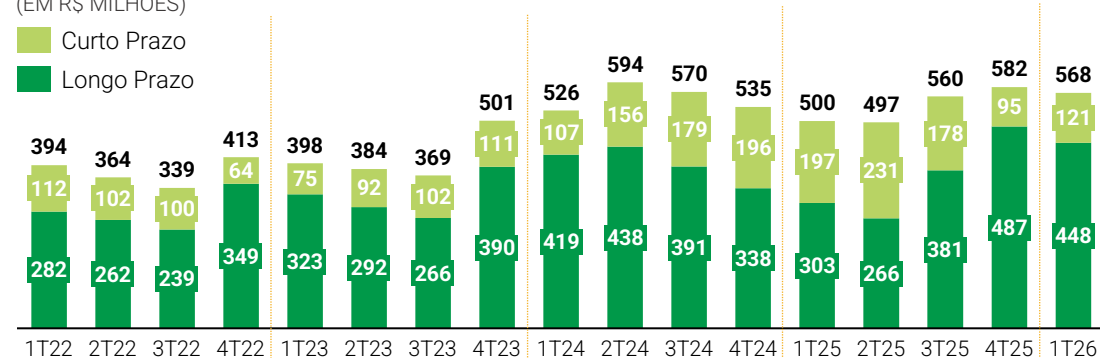
- Caixa LJQQ
- Caixa FIDC



EMPRÉSTIMOS E FINANCIAMENTOS

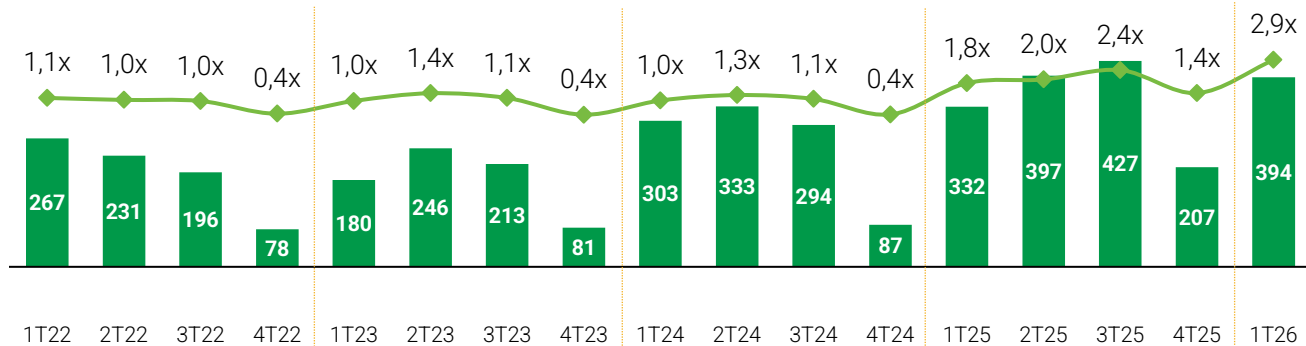
(EM R\$ MILHÕES)

- Curto Prazo
- Longo Prazo



DÍVIDA LÍQUIDA AJUSTADA

(EM R\$ MILHÕES)



■ Dívida Líquida Ajustada ◆ Dívida Líquida Ajustada / EBITDA UDM

No 1T26, a Dívida Líquida Ajustada da Companhia foi de **R\$ 393,9 milhões**, frente a R\$ 332,5 milhões no final do 1T25 e a R\$ 207,1 milhões no 4T25.

No 1T26, foram emitidos **R\$ 450 milhões** na 14ª série do FIDC VerdeCard, mantendo o rating brAAA, atribuído pela Standard & Poor's Global Ratings.

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



1Q26 EARNINGS CALL

LJQQ3

B3 LISTED

• SMLL B3 • IGCX B3 • ICON B3 • IBRA B3 • ISEE B3 • IGC-NM B3 • IGCT B3 • ITAG B3



Igor Sehn

IRM



AGENDA

1 OUR PILLARS

2 EXPANSION AND PROJECTS

3 1Q26 RESULTS

4 Q&A



Peter Furukawa

CEO



OUR PILLARS



MARKET GAIN

Total Gross Revenue grew 3% in 1Q26, reaching BRL 790 million.

SSS totaled a decrease of 2.5% in 1Q26, due to high comparison base in 1Q25, when it recorded 12.5% growth.

2 new stores opened in 1Q26, totaling **574** stores in operation as of the end of 1Q26.



CREDIT & COLLECTION EXCELLENCE

Controlled delinquency, with overdue on the VerdeCard¹ Portfolio at 11.8% at the end of 1Q26, remaining in line with the Company's historical performance.

14% growth in the Credit Portfolio compared to 1Q25.



DOING MORE WITH LESS

Sales Expenses decreased 0.2% on a nominal basis in 1Q26 compared to 1Q25, even in the face of inflationary pressures, as result of internal efficiency initiatives and cost control.

Administrative Expenses decreased 1.4% on a nominal basis in 1Q26 compared to 1Q25, also reflecting cost discipline measures and operational efficiency gains.



PHYGITAL RETAIL

In 1Q26, all Phygital initiatives accounted for **23% of sales**.



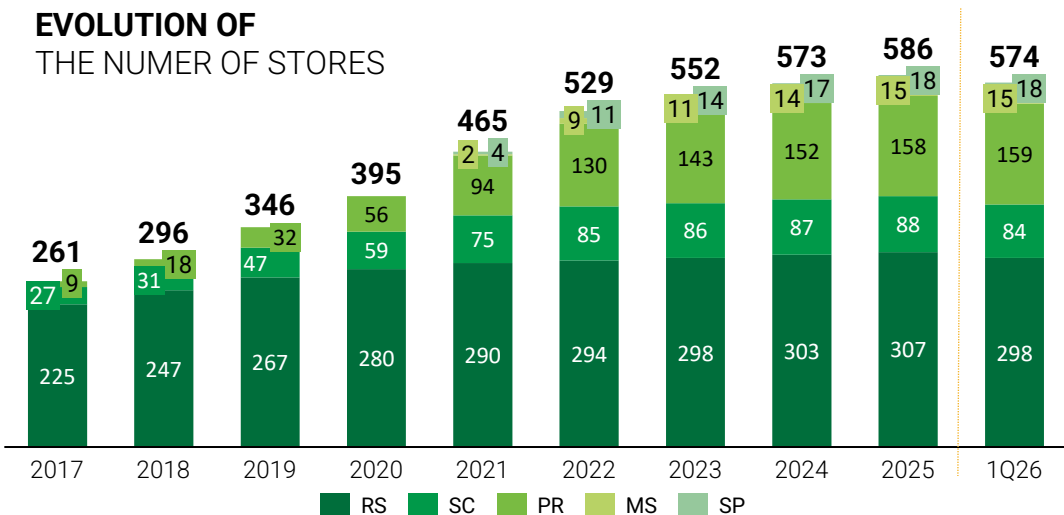
HIGH PERFORMANCE CULTURE

37 Store Managers trained in 1Q26.

265 employees in **Desponte Program** in Mar/26.

EXPANSION

EVOLUTION OF THE NUMBER OF STORES



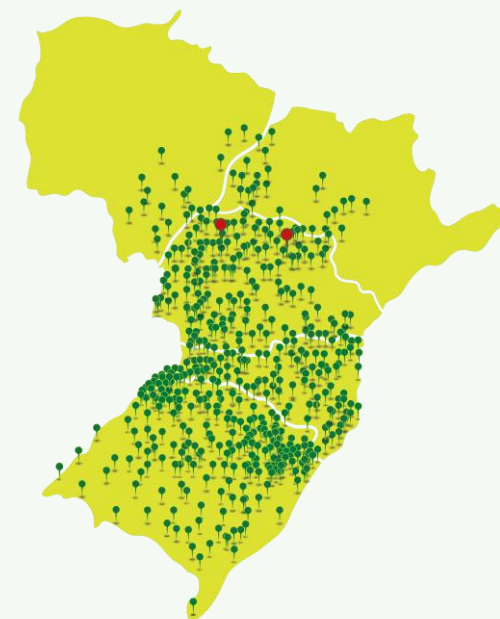
SALES AREA (Thousand sqm)



Opening of **2 new stores** and 14 closures in 1Q26.

574 stores in operation across **493 cities** in the states of RS, SC, PR, MS and SP.

STORES OPENED IN 1Q26

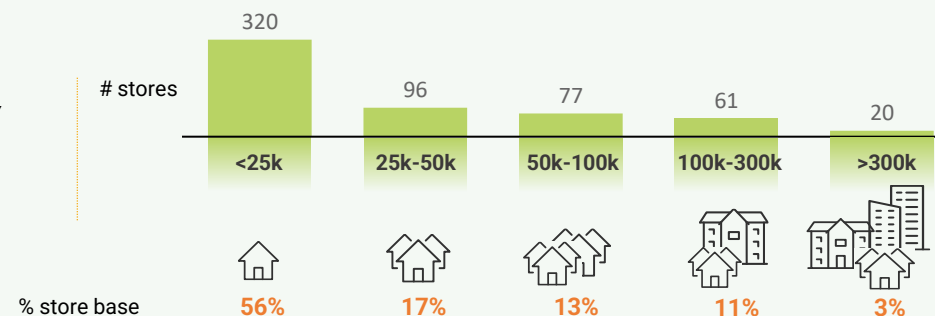


PARANÁ
2 NEW STORES:

FLORESTA
FIGUEIRA

TOTAL: 2 NEW STORES

STORES BY CITY SIZE



Jean Pablo de Mello

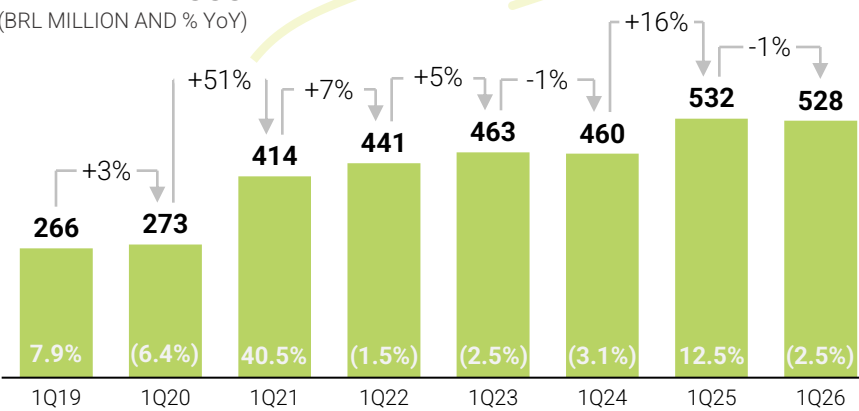
CFO



REVENUE BREAKDOWN BY BUSINESS | 1Q26

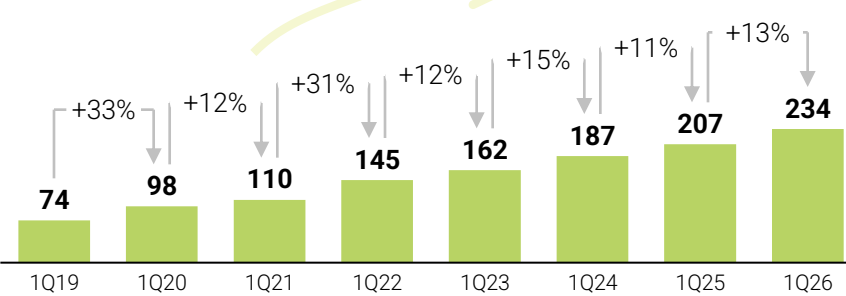
RETAIL AND SSS (BRL MILLION AND % YoY)

CAGR 10%



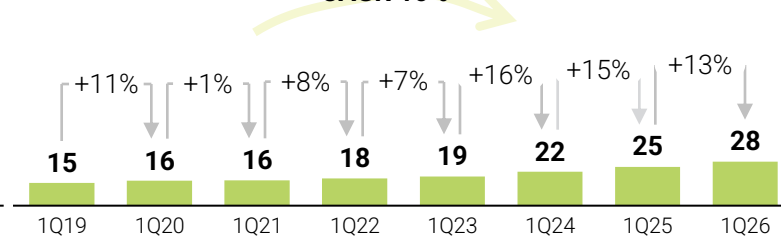
FINANCIAL SERVICES (BRL MILLION)

CAGR 18%

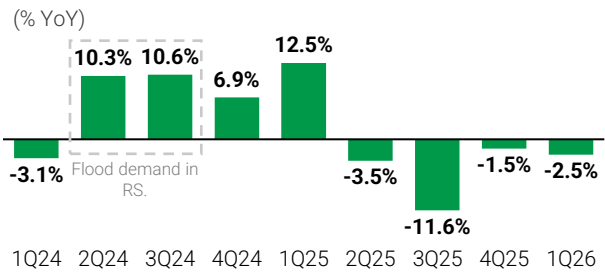


CREDIT CARD (BRL MILLION)

CAGR 10%

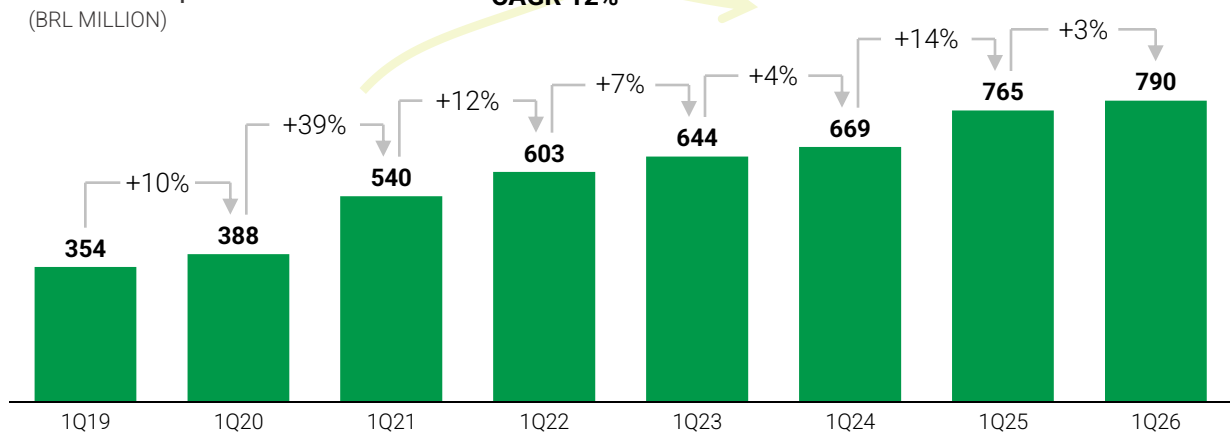


SAME STORE SALES (% YoY)



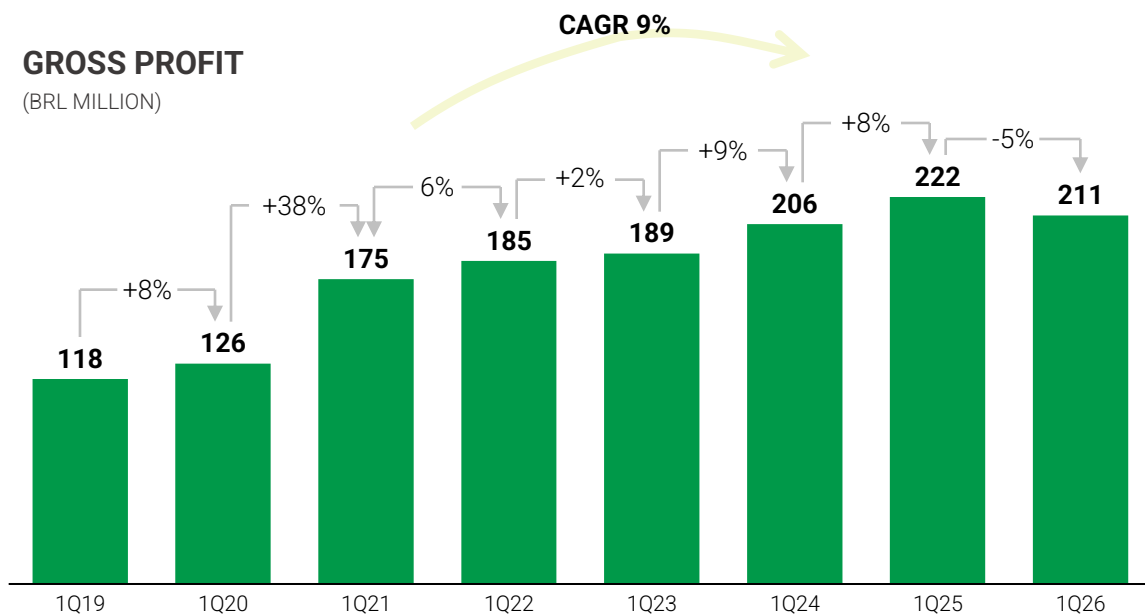
GROSS REVENUE, NET OF RETURNS | RBLD (BRL MILLION)

CAGR 12%

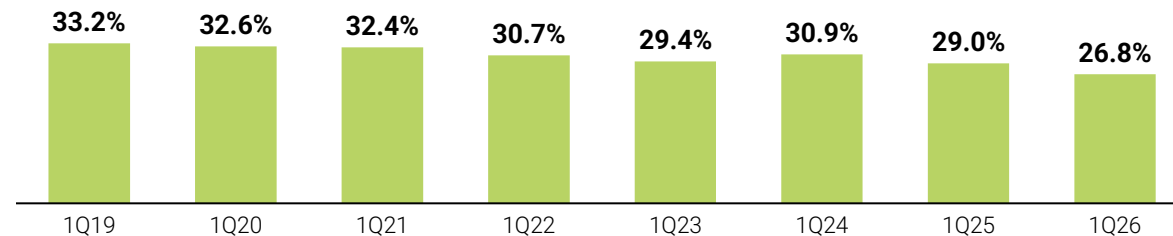


GROSS REVENUE AND GROSS MARGIN | 1Q26

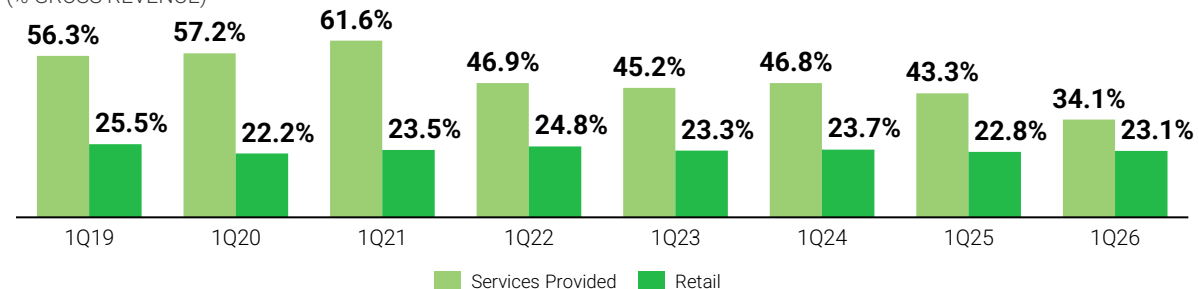
GROSS PROFIT
(BRL MILLION)



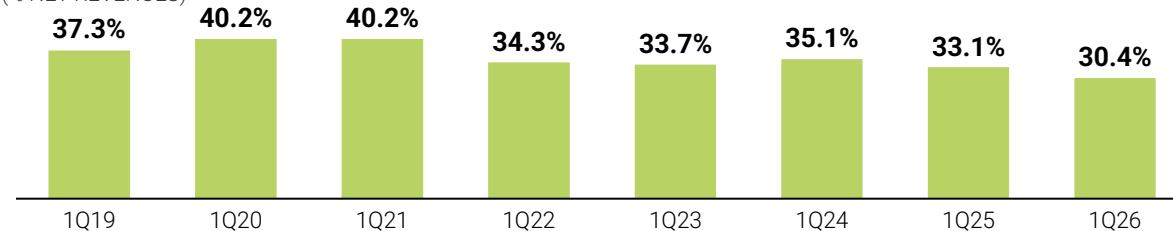
GROSS MARGIN
(% OF GROSS REVENUE)



GROSS MARGIN RETAIL AND SERVICES PROVIDED
(% GROSS REVENUE)



GROSS MARGIN
(% NET REVENUES)

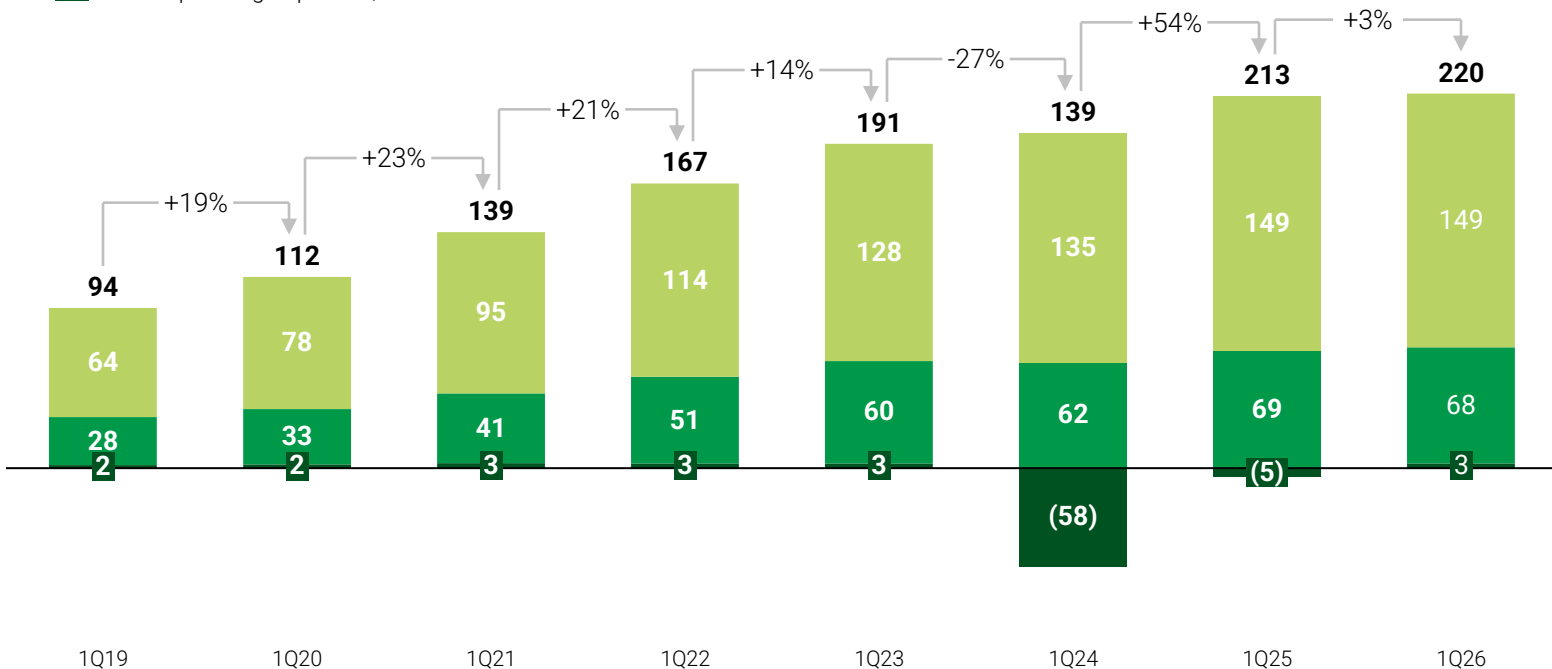


OPERATING EXPENSES | 1Q26

OPERATING EXPENSES

(BRL MILLION)

- Sales Expenses
- General and Administrative Expenses
- Other Operating Expenses, Net



In 1Q26, **Operating Expenses** increased 3.1% compared to 1Q25, below inflation.

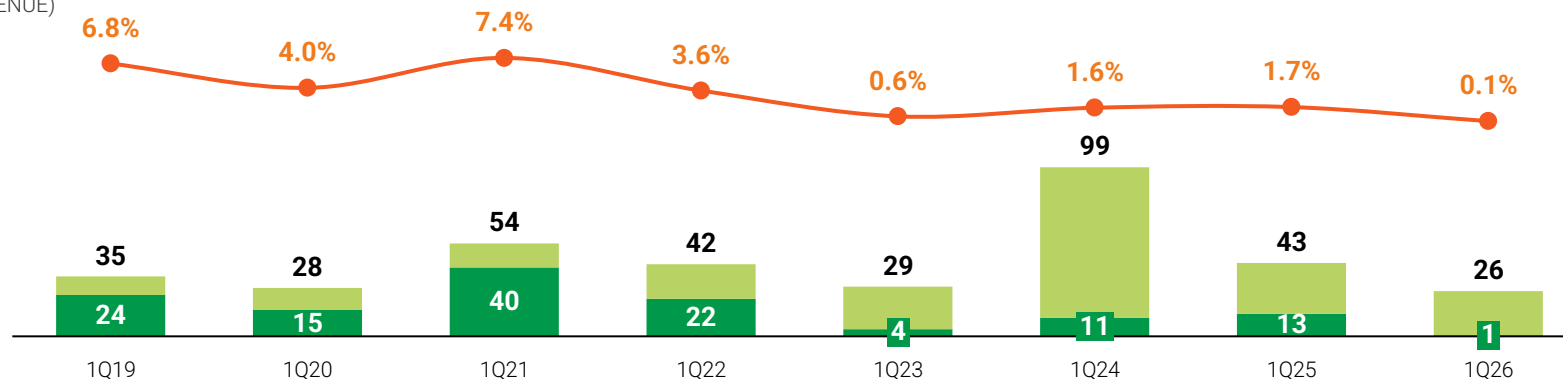
Selling Expenses and General & Administrative Expenses decreased by 0.2% and 1.4%, respectively, in 1Q26, reflecting internal efficiency initiatives and cost control measures.

Other operating income (expenses) totaled an expense of **BRL 2.8 million in 1Q26**.

ADJUSTED EBITDA | 1Q26

EBITDA AND ADJUSTED EBITDA (BRL MILLION AND % GROSS REVENUE)

- EBITDA
- Adjusted EBITDA
- Adjusted EBITDA Margin



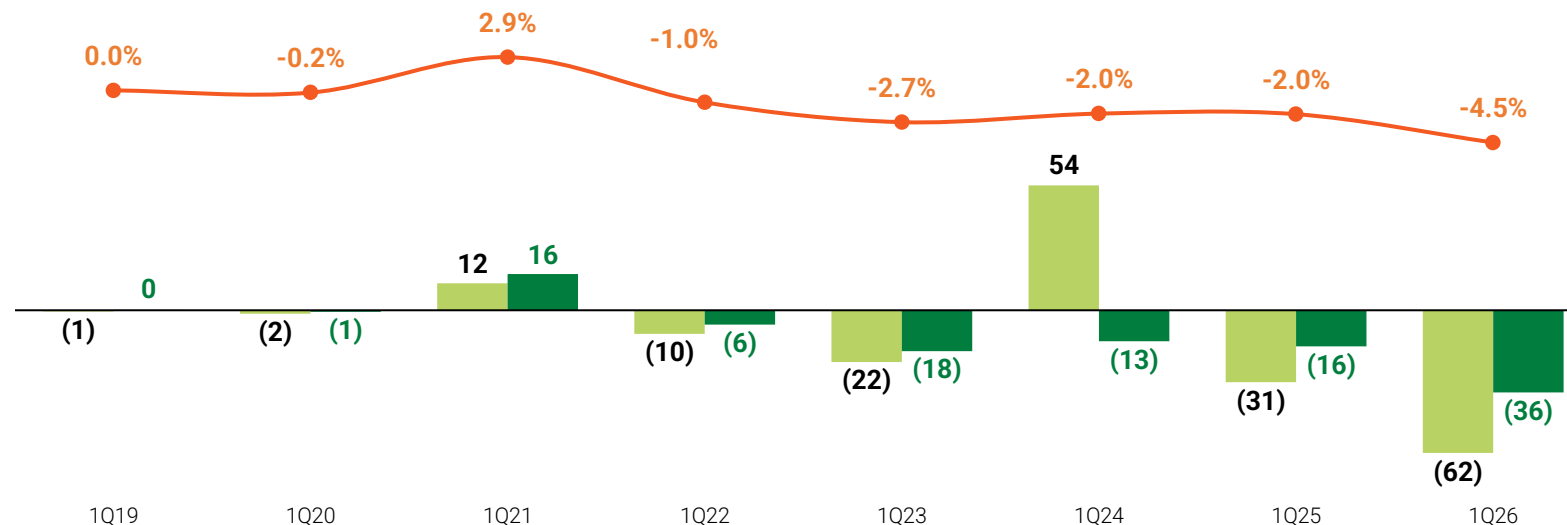
EBITDA and Adjusted EBITDA reconciliation (R\$ million)	1Q26	1Q25	% 1Q26 vs 1Q25
Net Income (Loss)	(61.7)	(31.1)	(98.3%)
(+) Income tax and social contribution	8.1	5.2	57.0%
(+) Finance income (costs), net	44.9	34.5	30.2%
(+) Depreciation and Amortization	35.0	34.3	2.2%
(=) EBITDA	26.4	42.8	(38.4%)
<i>EBITDA Margin (% Net Revenue)</i>	<i>3.8%</i>	<i>6.4%</i>	<i>(2.6)p.p.</i>
<i>EBITDA Margin (% Gross Revenue)</i>	<i>3.3%</i>	<i>5.6%</i>	<i>(2.3)p.p.</i>
(+) Stock Option Plan (SOP)	0.1	0.0	279.4%
(+) Non-recurring itens	5.1	-	-
(-) Impact of the adoption of IFRS16 / CPC06	(31.0)	(29.7)	(4.4%)
(=) Adjusted EBITDA	0.6	13.1	(95.4%)
<i>Adjusted EBITDA Margin (% Net Revenue)</i>	<i>0.1%</i>	<i>2.0%</i>	<i>(1.9)p.p.</i>
<i>Adjusted EBITDA Margin (% Gross Revenue)</i>	<i>0.1%</i>	<i>1.7%</i>	<i>(1.6)p.p.</i>

ADJUSTED NET PROFIT | 1Q26

NET PROFIT AND ADJUSTED NET PROFIT

(BRL MILLION AND % GROSS REVENUE)

- Net Profit
- Adjusted Net Profit
- Adjusted Net Profit Margin



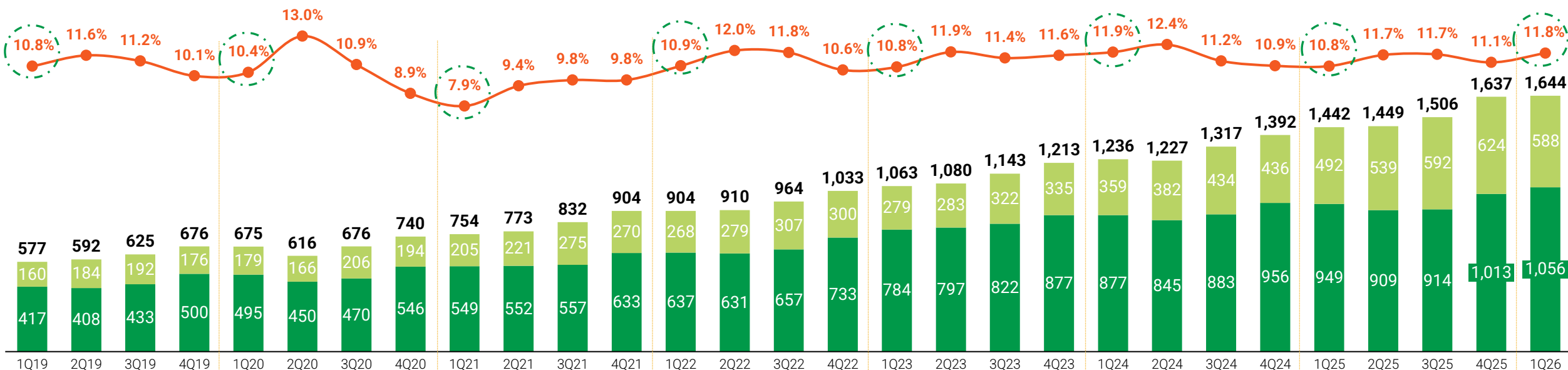
Adjusted Net Profit Reconciliation (\$ million)	1Q26	1Q25	% 1Q26 vs 1Q25
Net Income (Loss)	(61.7)	(31.1)	(98.3%)
<i>Net Margin (% Net Revenue)</i>	<i>(8.9%)</i>	<i>(4.6%)</i>	<i>(4.2)p.p.</i>
<i>Net Margin (% Gross Revenue)</i>	<i>(7.8%)</i>	<i>(4.1%)</i>	<i>(3.7)p.p.</i>
(+) Stock Option Plan (SOP)	0.1	0.0	279.4%
(+) Impact of the IFRS16/CPC06's adoption	0.7	1.2	(43.6%)
(+) Income Tax on Fiscal Loss	25.3	14.2	78.4%
(+) Non-recurring itens	-	-	-
(=) Adjusted Net Income (Loss)	(35.5)	(15.7)	(126.9%)
<i>Adjusted Net Margin (% Net Revenue)</i>	<i>(5.1%)</i>	<i>(2.3%)</i>	<i>(2.8)p.p.</i>
<i>Adjusted Net Margin (% Gross Revenue)</i>	<i>(4.5%)</i>	<i>(2.0%)</i>	<i>(2.4)p.p.</i>

CREDIT PORTFOLIO EVOLUTION | 1Q26

VERDECARD NET PORTFOLIO

(BRL MILLION)

- Interest-free Net Portfolio
- Interest-bearing Net Portfolio
- Delinquency over 90 days on the VerdeCard's portfolio



PORTFOLIO GROWTH

TOTAL
+14%

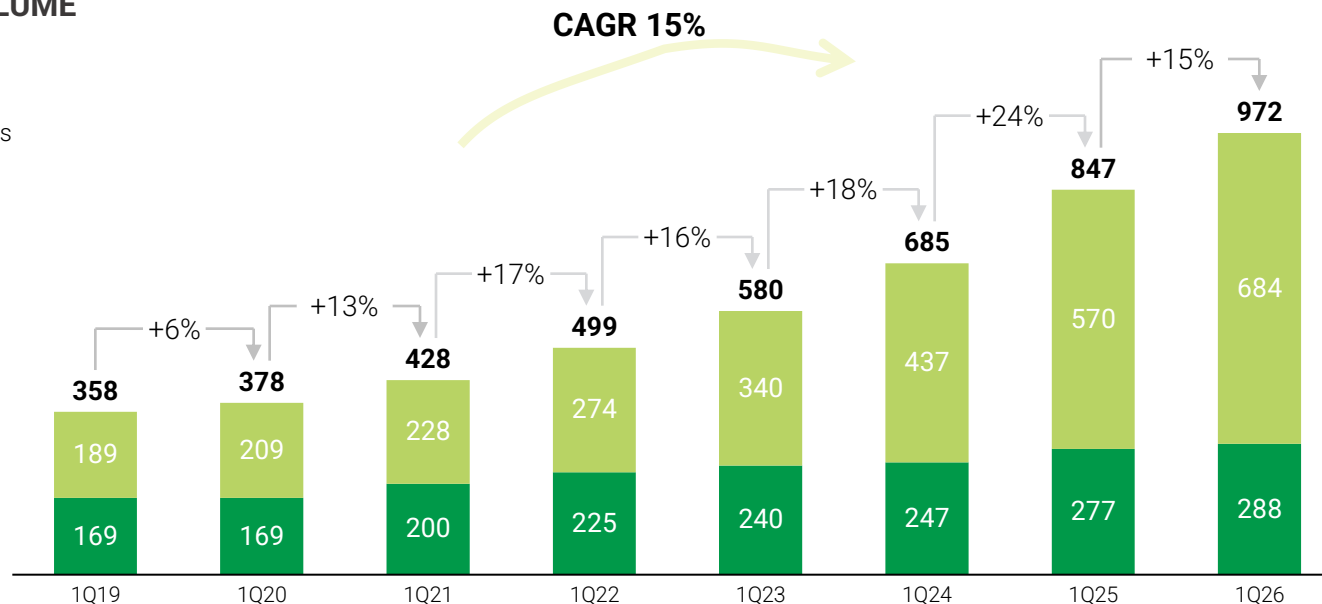
INTEREST
BEARING
+11%

vs 1Q25

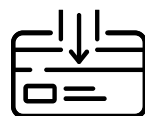
EVOLUTION OF TPV | 1Q26

TOTAL PAYMENT VOLUME ON VERDECARD (BRL MILLION)

- Accredited Establishments
- Quero-Quero Stores



TOTAL NUMBER OF CREDIT CARDS (Mar/26)



4.2MM+
Credit Cards

QUERO-QUERO VERDECARD CARD



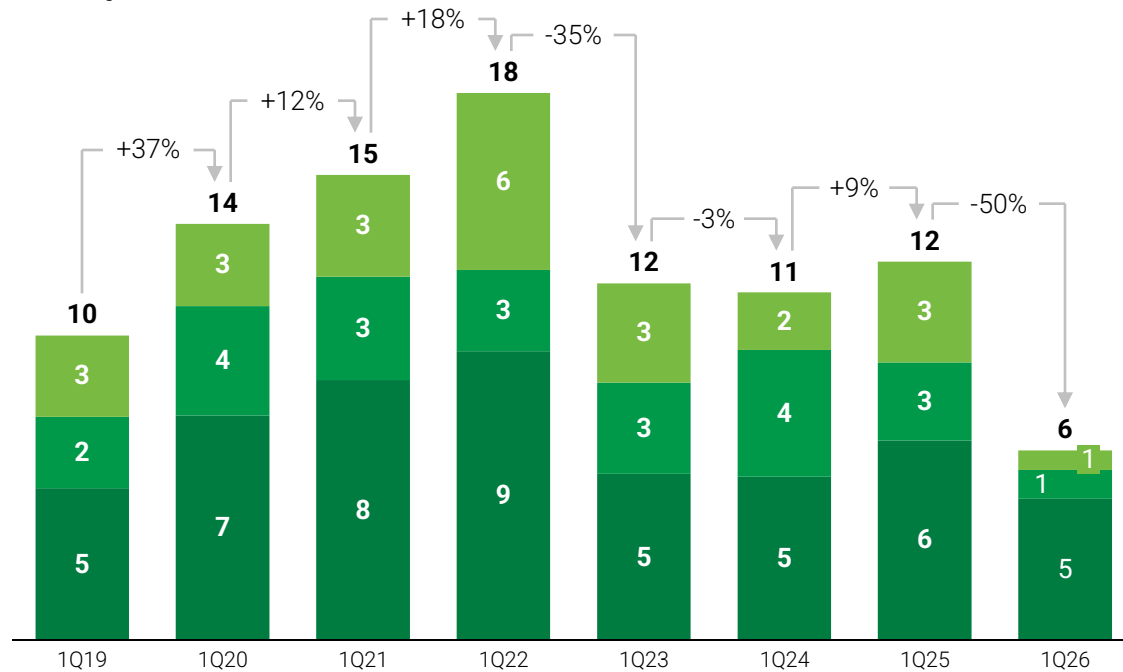
The preferred
payment method
for most of our
customers

CAPEX | 1Q26

CAPEX

(BRL MILLION)

- New Stores
- Store Renovations and Projects
- Logistics, IT and Others



In 1Q26, the opening of 2 new stores, store renovations, and investments in logistics and IT totaled **BRL 6.2 million in investments**.



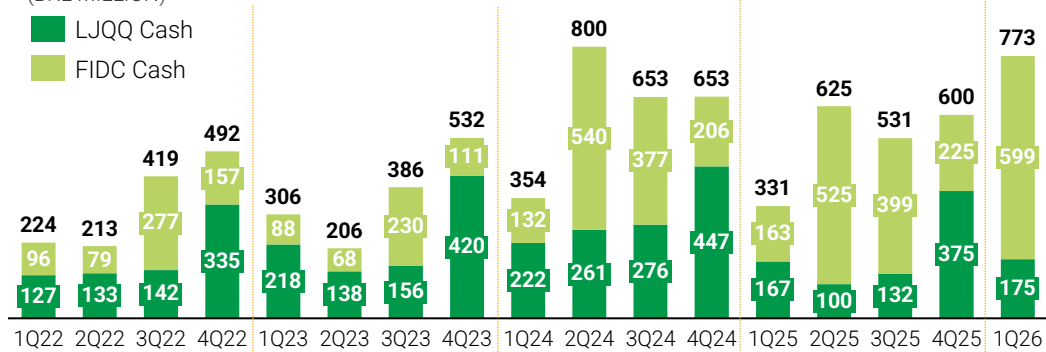
Facade of the new store opened in Figueira (PR) in 1Q26.

CASH MANAGEMENT

CONSOLIDATED CASH

(BRL MILLION)

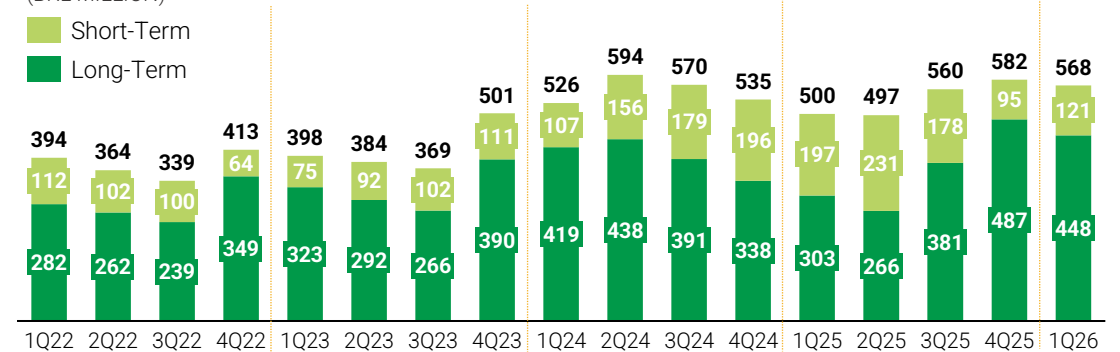
■ LJQQ Cash
■ FIDC Cash



LOANS AND DEBT

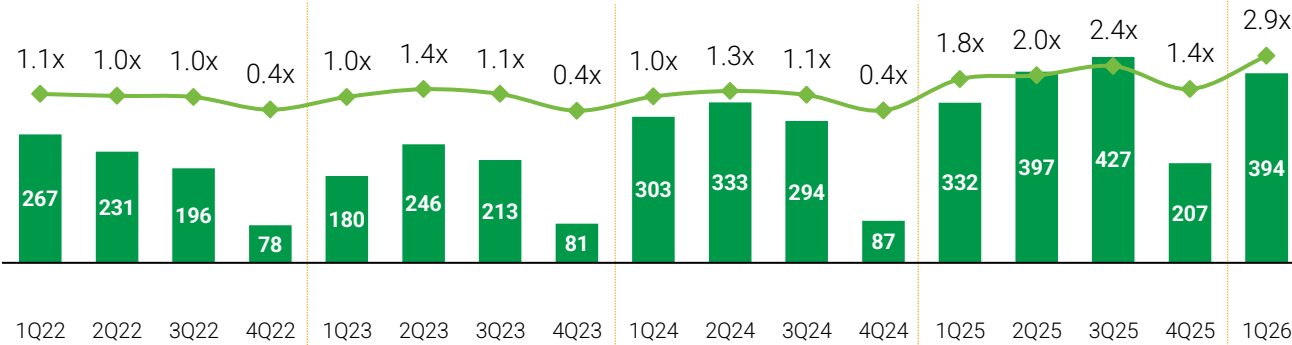
(BRL MILLION)

■ Short-Term
■ Long-Term



ADJUSTED NET DEBT

(BRL MILLION)



■ Adjusted Net Debt ◆ Adjusted Net Debt / EBITDA LTM

In 1Q26, the Adjusted Net Debt was **BRL 393.9 million**, compared to BRL 332.5 million in 1T25 and BRL 207.1 million in 4T25.

In 1Q26, **BRL 450 million** were issued in the 14th series of VerdeCard FIDC, maintaining the brAAA rating assigned by Standard & Poor's Global Ratings.

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