2Q26

Earnings Presentation

Investor Relations

stoneco

Disclaimer

Forward-Looking Statements

This document contains "forward-looking statements" within the meaning of the Safe Harbor provisions of the U.S. Private Securities Litigation Reform Act of 1995.

All statements other than statements of historical fact may be deemed forward-looking, including, but not limited to, statements regarding our intent, belief, current expectations, plans, strategies, prospects, and growth estimates. These forward-looking statements may include information about possible or assumed future results of our business, financial condition, results of operations, liquidity, strategies, growth, our expectations towards our software assets and our ability to manage them efficiently, plans and objectives. Such statements are based on our current expectations, estimates, and assumptions about future events and can be identified by words such as “believe”, “may”, “will”, “aim”, “estimate”, “continue”, “anticipate”, “intend”, “expect”, “forecast”, “plan”, “predict”, “project”, “potential”, “aspiration”, “objectives”, “should”, “purpose”, “belief” and similar expressions, although not all forward-looking statements contain these words.

Forward-looking statements involve known and unknown risks and uncertainties, many of which are beyond our control, that could cause our actual results, performance, or achievements to differ materially from those expressed or implied in these statements. You are cautioned not to place undue reliance on these statements, as reported results should not be considered an indication of future performance. The factors and risks that could cause material differences are detailed in our reports filed with the Securities and Exchange Commission ("SEC"), including the sections entitled "Risk Factors" and "Forward-Looking Statements" in our annual report on Form 20-F.

Forward-looking statements speak only as of the date they are made and we undertake no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events, the occurrence of unanticipated events or otherwise, except as required by law.

Non-IFRS Financial Measures

This document includes certain non-IFRS financial measures that supplement the financial measures presented in accordance with International Financial Reporting Standards (IFRS). These non-IFRS measures are used by our management to assess operational performance, generate future operating plans, and make strategic decisions. We believe they provide useful information to investors and others in understanding and evaluating our operating results in the same manner as our management.

It is important to note that these non-IFRS measures have significant limitations as financial measures, should be considered supplementary in nature, and are not a substitute for, nor superior to, financial information prepared in accordance with IFRS. Furthermore, they may differ from similarly titled measures used by other companies. For a complete reconciliation of our non-IFRS financial measures to their most comparable IFRS measures and their detailed definitions, please refer to the tables and glossary provided in the Appendix of this document and in our Earnings Release.

Other Information

Certain market and industry information used in this document was obtained from internal estimates and studies, as well as market research and publicly available information. While we believe such data to be reliable, we do not guarantee its accuracy or completeness. Internal estimates and studies have not been independently verified. The trademarks included are the property of their respective owners. This document is provided for informational purposes only and does not constitute, nor should it be construed as, legal, tax, or investment advice.

BRAND POSITIONING

stone

The Bank for Entrepreneurs

O Banco pra quem empreende

Watch the campaign film

Our **new brand positioning** reflects the breadth of solutions we already provide across payments, banking and credit, reinforcing the direction of our long-term growth strategy and ecosystem expansion

Stone: the bank for entrepreneurs, end-to-end

MONEY IN

- POS Terminals / Link
- Tap on Phone
- Recurring Payments
- Sell Online

Cards

Pix / Bank Transfer

Bank slip

Cash

stone

Bank Account

Cards

Pix / Bank Transfer

Bank slip

Cash

MONEY OUT

- Employees
- Suppliers
- Services / Infra
- Government

MONEYFLOW	Purchase inventory	Control costs and expenses	Save and invest	Manage cash flow	Payroll	Raise funds
WORKFLOW	Close cash register	Charge customers	Issue invoices	Manage online store	Manage orders	**Manage product catalog**

Deploying AI across multiple fronts to help merchants sell more: from enhancing catalog images and translating menus to assisting with content creation

More details here

Recent milestone: One Stone – one account, all offerings

Omnichannel sale, payment methods

Connection between Stone and Pagar.me

Your online and physical stores, integrated in one bank. Pagar.me is now Stone.

Financial management and credit solutions

Unified messaging for existing Pagar.me clients or new clients

Unique positioning with several benefits

- **Digital commerce solutions integrated into Stone platform:** checkout, gateway, recurring payments, fraud prevention and split
- **Unified experience across physical and digital channels** with single account visibility, now consolidated under Stone (previously offered under Pagar.me)
- **Enhanced credit and cross-sell opportunities** leveraging consolidated sales data

Focus on delivering the lower end of 2026 guidance

Continuing Operations [1]

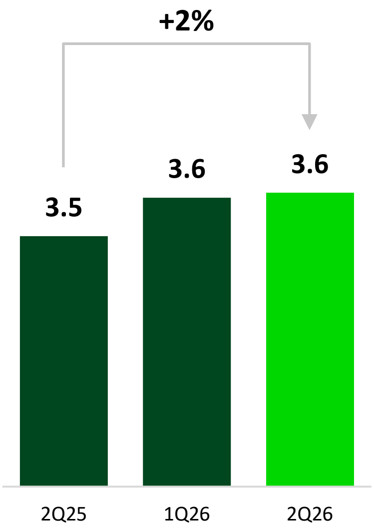
KPIs	YTD Results	2026 Guidance
Adj Gross Profit [2] (R$bn)	3.1	6.6 – 7.0
Adj Basic EPS (R$/share)	4.6	10.8 – 11.4
Adj Effective Tax Rate (ETR)	15.4%	Mid-teens
Shares for Adj Basic EPS (mn)	243.6	Including the impact of ordinary distributions

Note 1: All figures presented in this material, including the following slides, refer exclusively to continuing operations. Continuing operations refer to our Financial Services segment and to certain software assets that were not included in the scope of the software divestments announced in the July 22, 2025 6-K filing, titled "StoneCo Announces Divestment of Software Assets". **Note 2.** Adjusted Gross Profit is calculated as Total Revenue and Income (-) Cost of Services (-) Financial expenses, net.

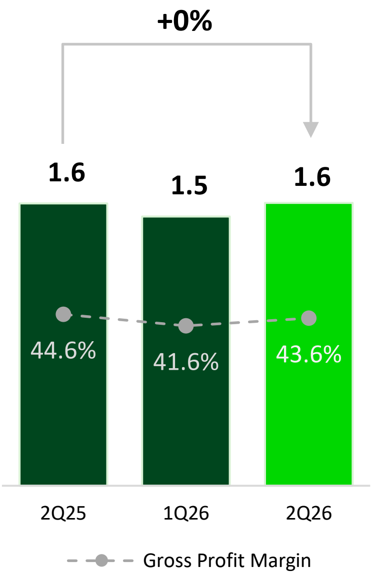
Continued annual EPS growth in a challenging year

Continuing Operations

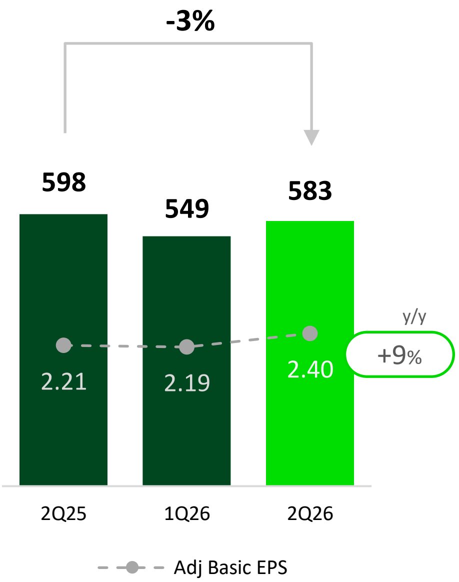
Total Revenue and Income
R$bn



Adj Gross Profit
R$bn



Adj Net Income & Adj Basic EPS
R$mn & R$/share

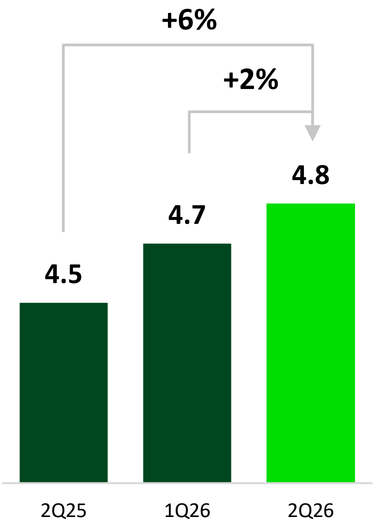


Growing active client base with improving sequential revenue per client

Continuing Operations

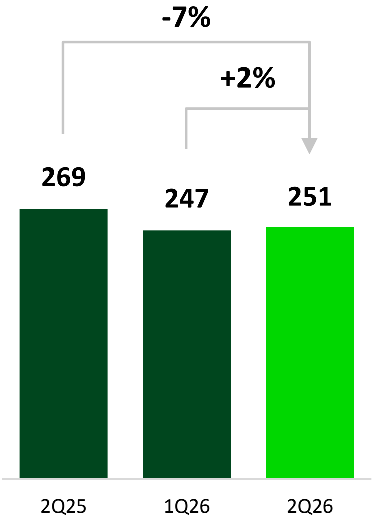
Active Client Base [1]

mn



ARPAC [2]

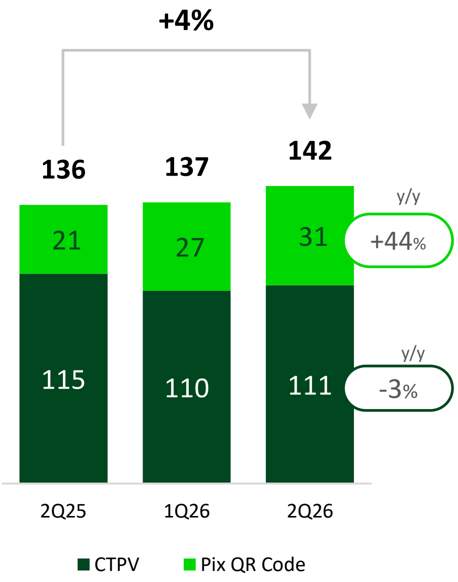
R$ / average active client



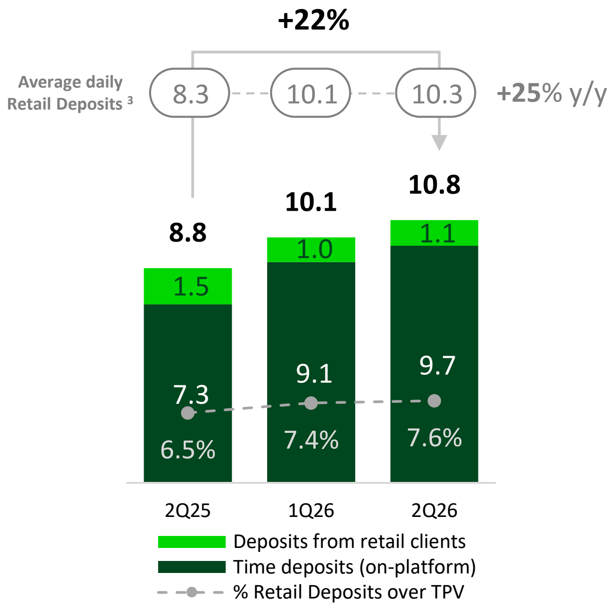
Note 1. Merchants that have generated at least R$0.01 in revenue in the past 30 days across any of our acquiring, banking, or credit solutions. **Note 2.** Considers total revenue and income divided by the average of the total active clients between the current and previous quarter.

Moderate TPV growth with higher banking engagement

TPV [1]
R$bn



Retail Deposits [2]
R$bn



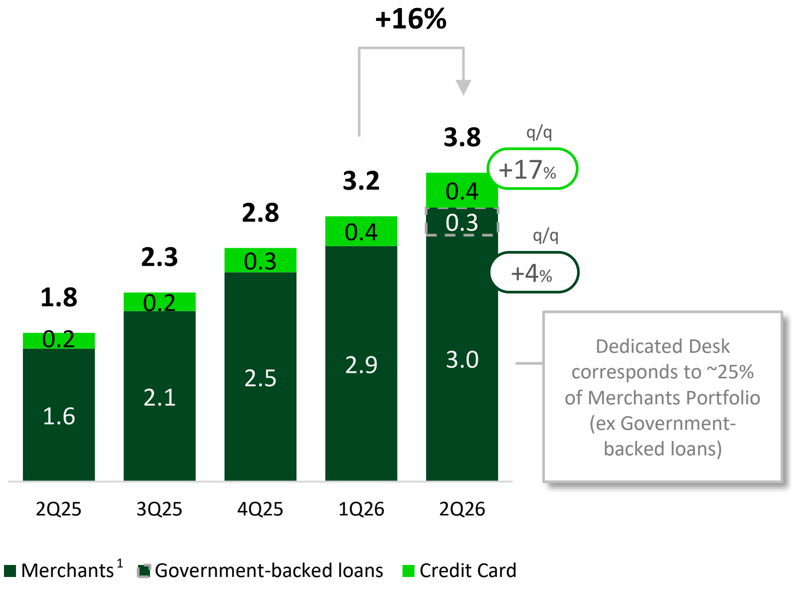
Note 1. Total Payment Volume considers all card volumes settled by StoneCo, including Pix QR Code transactions from dynamic POS QR Code and static QR Code from merchants. **Note 2.** Retail Deposits represent the sum of time deposits and deposits from retail customers, including MSMB and Large Account clients. **Note 3.** Average Daily Retail Deposits represent the average of daily Retail Deposits balances across business days in the period.

Credit portfolio and revenue expansion with yield broadly unchanged

Continuing Operations

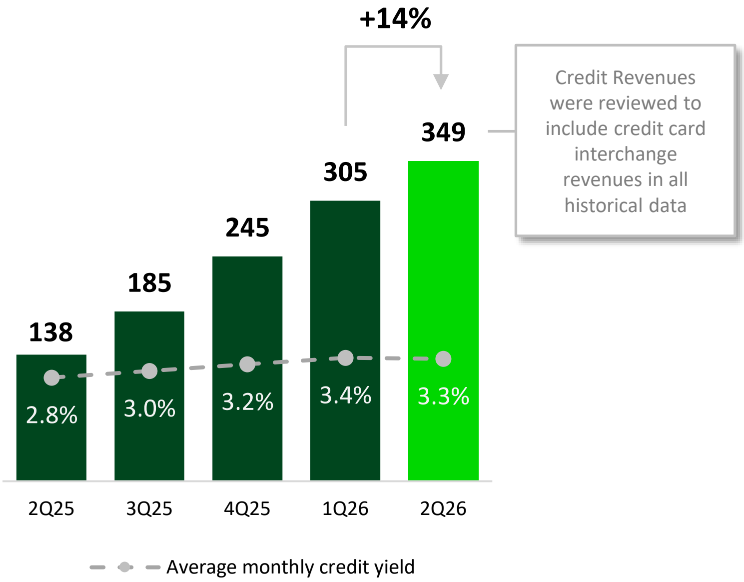
Credit Portfolio

R$bn



Revenues & Yield [2]

R$mn & %



Note 1. Merchants portfolio consists of the sum of (i) working capital, excluding Government-backed loans, and (ii) revolving credit. **Note 2.** Defined as quarterly credit revenues including interchange revenues, converted to a monthly figure, divided by the average credit portfolio between the current and the previous quarter.

Government-backed facilities impact on working capital credit economics

CURRENT WORKING CAPITAL METRICS

	Automated Desk	Dedicated Desk
Average Loan Ticket	~ R$40 thousand	~ R$ 700 thousand
Average Loan Term	~ 18 months	~ 30 months
Average Interest	~ 4.0% /month	~ 2.5% /month

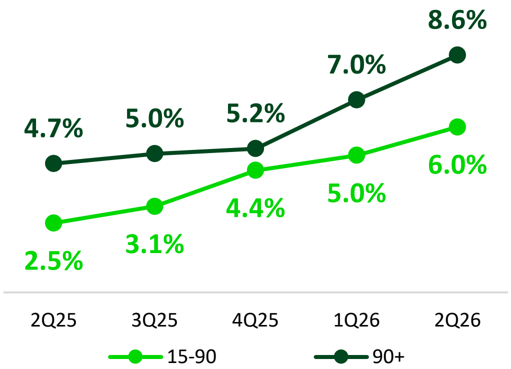
OUR STRATEGY REGARDING GOVERNMENT-BACKED LOANS WILL BE TO OPTIMIZE DISBURSEMENT IN ORDER TO MAXIMIZE PROFITABILITY AND GROWTH

EXPECTED THEORETICAL IMPACT

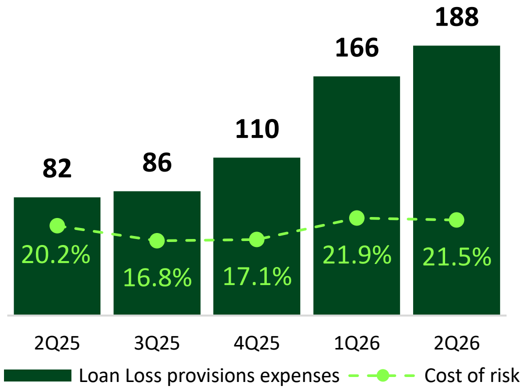
	Automated Desk	Dedicated Desk
BNDES FGI PEAC	Lower Risk Adjusted NIM with higher marginal volumes and lower coverage (increased conversion)	Higher Risk Adjusted NIM and lower coverage
FG BNDES SEBRAE	Higher Risk Adjusted NIM and lower coverage	Non-applicable

Encouraging FPD levels with cost of risk stable despite higher provisions

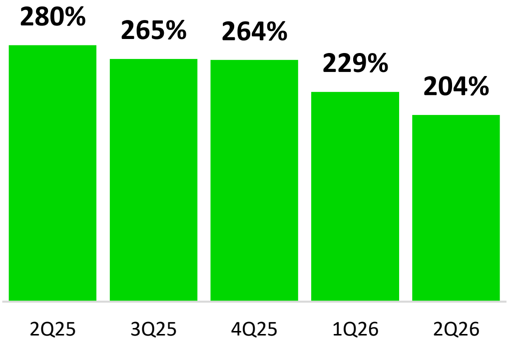
NPL [1]
%



Provisions & Cost of Risk [2]
R$mn & %

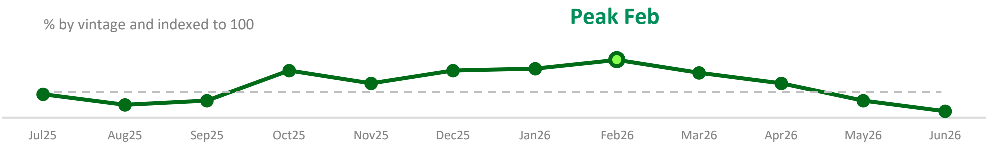


Coverage Ratio [3]
%



First Payment Default – FPD10 [4]

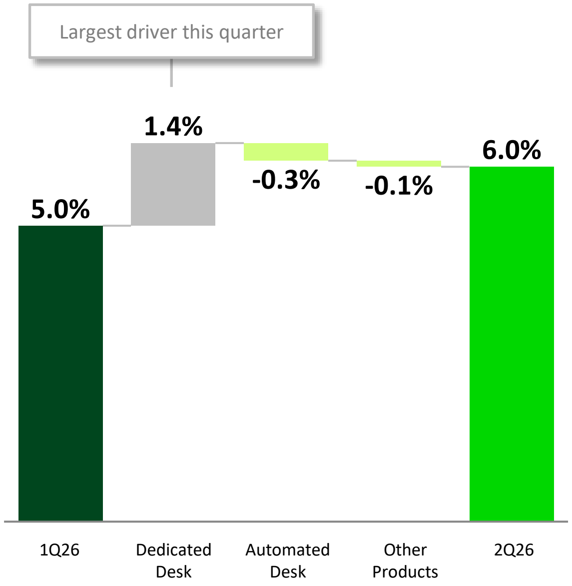
Peaked in Feb26, with current levels **below the baseline** after tighter underwriting and new automated-desk models



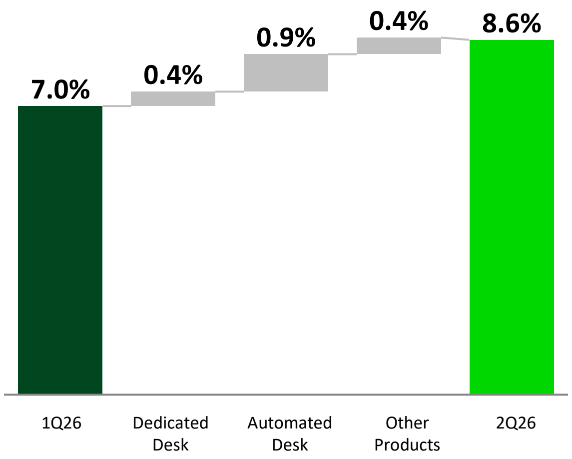
Note 1. Non-Performing Loans is the total outstanding of merchant and credit card contracts whenever the client defaults on an installment. **Note 2.** Cost of risk consists of the annualized provision for expected credit losses of merchant and credit cards, divided by the average credit portfolio between the current and the previous quarter. **Note 3.** Coverage ratio consists of the accumulated loan loss provision expenses of merchant and credit cards over NPL over 90 days. **Note 4.** FPD10 metric is defined as the percentage of disbursed loans where the first scheduled installment was not paid within 10 days after its due date, measured over the total volume disbursed in a given cohort. The first installment is typically due 30 days after disbursement.

NPLs composition impacted by different products dynamic

NPL 15-90
%



NPL 90+
%

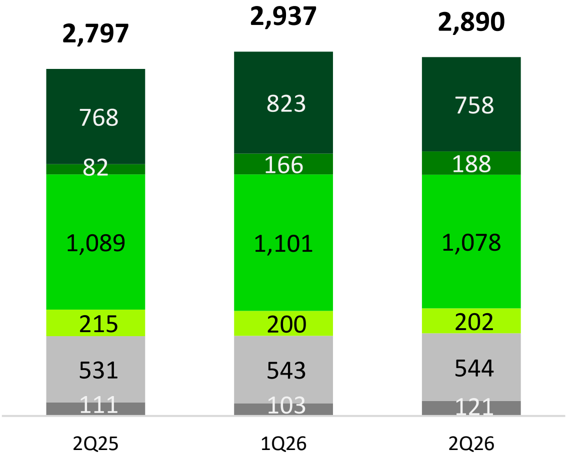


Disciplined cost management with improving funding structure

Continuing Operations

Costs & Expenses Breakdown

R$mn & %

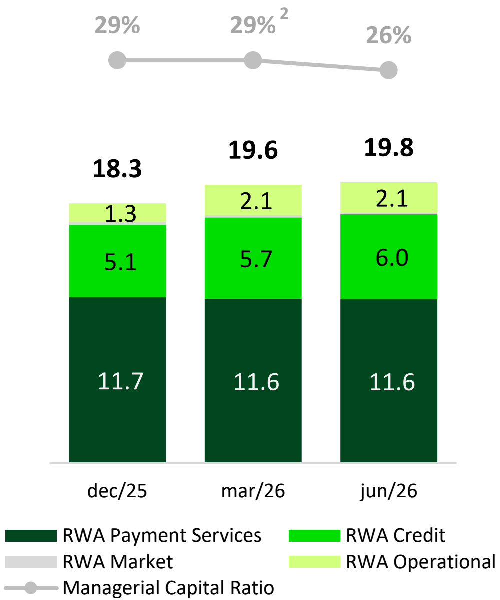


COST & EXPENSE LINE	y/y	q/q	Comments on y/y evolution
COGS ex. provision for ECL	-1%	-8%	Broadly flat
Provision for ECL	+128%	+13%	Portfolio growth and additional delinquency cases in our dedicated desk
Financial expenses, net	-1%	-2%	Improved funding efficiency through client deposits and own cash deployment partially offset by higher funding needs
Administrative expenses	-6%	+1%	Lower personnel and third-party services expenses
Selling expenses	+3%	+0%	Higher marketing investments, partially offset by lower distribution channel expenses
Other operating expense, net	+9%	+17%	Non-recurring positive impact in 2Q25 and higher net provisions for POS partially offset by lower share-based compensation expenses

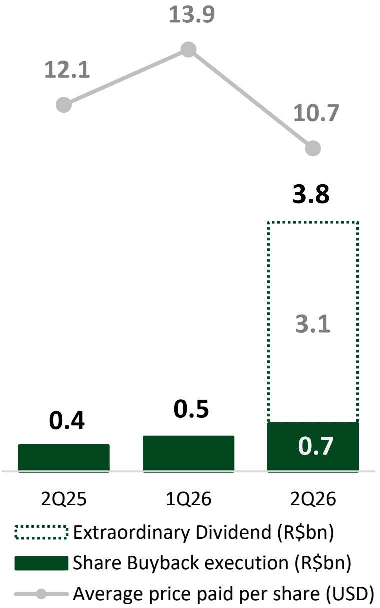
2Q25	1Q26	2Q26	FUNDING & TAX	y/y	q/q	Comments on y/y evolution
90%	87%	85%	Funding cost as a % of CDI	-460bps	-140bps	Funding efficiency through client deposits and own cash deployment
15.0%	14.3%	16.4%	Effective Tax Rate	+140bps	+210bps	Increased mainly due to gains from entities subject to different tax rates

Solid capital position supporting ROE expansion

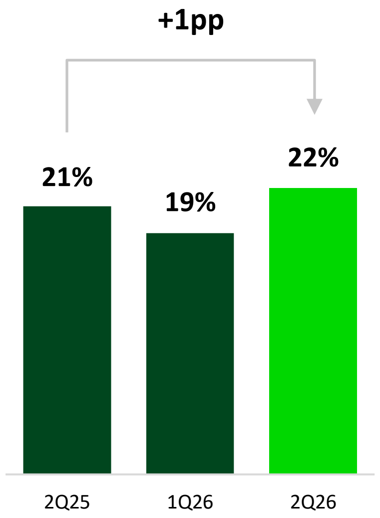
Managerial Capital [1]
R$bn & %



Capital Distribution [3]
R$bn & USD



ROE [4]
%



Note 1. Managerial Capital Ratio mirrors the Brazilian Central Bank methodology used for our prudential conglomerate, applied to all StoneCo's legal entities as defined by the Brazilian Central Bank, and including DTAs from fiscal losses and temporary differences. **Note 2.** Reported Managerial Capital was 44% in March 2026. The Managerial Capital Ratio of 29% excludes the impact of the extraordinary dividend on May 2026. **Note 3.** Information available in our IR website. **Note 4.** ROE is calculated as the quarter's annualized Adjusted Net Income from continuing operations divided by the average of equity, both attributable to controlling shareholders, based on the current and the previous quarter.

Q&A

Appendix

Summary of Adjustment Statement of Profit and Loss

Continuing Operations

ADJUSTED STATEMENT OF PROFIT AND LOSS

R$mn	2Q26	% Rev	2Q25	% Rev	Δ% y/y	1Q26	% Rev	Δ% q/q
Net revenue from transaction activities and other services	427.2	11.9%	658.1	18.8%	(35.1%)	481.4	13.5%	(11.3%)
Net revenue from subscription services and equipment rental	244.3	6.8%	218.9	6.3%	11.6%	251.8	7.0%	(3.0%)
Financial income	2,665.9	74.3%	2,409.2	68.8%	10.7%	2,582.2	72.2%	3.2%
Other financial income	250.0	7.0%	214.7	6.1%	16.5%	262.5	7.3%	(4.8%)
Total revenue and income	**3,587.4**	**100.0%**	**3,500.9**	**100.0%**	**2.5%**	**3,578.0**	**100.0%**	**0.3%**
Cost of services	(945.7)	(26.4%)	(850.4)	(24.3%)	11.2%	(989.0)	(27.6%)	(4.4%)
Cost of services ex. Provision expenses for expected credit losses	*(758.2)*	*(21.1%)*	*(768.1)*	*(21.9%)*	*(1.3%)*	*(822.7)*	*(23.0%)*	*(7.8%)*
Provision expenses for expected credit losses	*(187.6)*	*(5.2%)*	*(82.3)*	*(2.4%)*	*127.9%*	*(166.3)*	*(4.6%)*	*12.8%*
Financial expenses, net	(1,077.8)	(30.0%)	(1,089.0)	(31.1%)	(1.0%)	(1,101.2)	(30.8%)	(2.1%)
Adjusted gross profit	**1,563.8**	**43.6%**	**1,561.5**	**44.6%**	**0.1%**	**1,487.8**	**41.6%**	**5.1%**
Administrative expenses	(201.5)	(5.6%)	(214.9)	(6.1%)	(6.2%)	(199.7)	(5.6%)	0.9%
Selling expenses	(544.4)	(15.2%)	(531.0)	(15.2%)	2.5%	(543.1)	(15.2%)	0.2%
Other operating income (expense), net	(120.8)	(3.4%)	(111.1)	(3.2%)	8.7%	(103.3)	(2.9%)	16.9%
Gain (loss) on investment in associates	0.1	0.0%	(0.5)	(0.0%)	n.m.	(0.7)	(0.0%)	n.m.
Adjusted profit before income taxes (Adjusted EBT)	**697.2**	**19.4%**	**704.0**	**20.1%**	**(1.0%)**	**641.0**	**17.9%**	**8.8%**
Income tax and social contribution	(114.4)	(3.2%)	(105.8)	(3.0%)	8.1%	(91.9)	(2.6%)	24.6%
Adjusted net income for the period	**582.7**	**16.2%**	**598.1**	**17.1%**	**(2.6%)**	**549.1**	**15.3%**	**6.1%**

P&L adjustments including non-recurring item beyond typical M&A effects

Continuing Operations

Statement of Profit & Loss R$mn	2Q26 Adjusted	Adjustments	2Q26 IFRS	Comments
Total revenue and income	**3,587.4**	-	**3,587.4**	-
Cost of services	(945.7)	(200.3)	(1,146.0)	Allowance for expected credit losses on selected card issuers
Financial expenses, net	(1,077.8)	(3.4)	(1,081.3)	R$1.3mn of financial expenses from fair value adjustments on acquisitions; and R$2.1mn from earn-out interests on business combinations
Gross Profit	**1,563.8**	**(203.7)**	**1,360.1**	-
Administrative expenses	(201.5)	(8.4)	(210.0)	PPA (Purchase Price Allocation) amortization of acquired software companies
Selling expenses	(544.4)	0.0	(544.4)	-
Other income (expenses), net	(120.8)	4.6	(116.2)	Related to gains from the sale of subsidiaries and adjustments to call options
Profit before income taxes	**697.2**	**(207.6)**	**489.6**	-
Income tax and social contribution	(114.4)	74.8	(39.6)	Taxes related to adjusted items
Net Income	**582.7**	**(132.8)**	**449.9**	-

Adjusted Net Income Reconciliation

Continuing Operations

ADJUSTED NET INCOME RECONCILIATION

Net Income Bridge (R$mn)	**2Q26**	**1Q26**	**2Q25**	**Δ% y/y**	**Δ% q/q**
Net income	**449.9**	**1,780.3**	**587.2**	**(23.4%)**	**(74.7%)**
Amortization of fair value adjustment [1]	9.7	12.2	11.4	(14.2%)	(19.8%)
Recognition of DTA on tax goodwill recognized on acquisition of Linx	0.0	(1,242.6)	0.0	n.a.	n.m.
Provision for losses on selected card issuers	200.3	0.0	0.0	n.a.	n.a.
Other expenses [2]	(2.5)	1.8	1.3	n.m.	n.m.
Tax effect on adjustments	(74.8)	(2.5)	(1.7)	4283.0%	2864.3%
Adjusted net income	**582.7**	**549.1**	**598.1**	**(2.6%)**	**6.1%**

Note 1. Related to acquisitions. Consists of expenses resulting from the changes of the fair value adjustments as a result of the application of the acquisition method. **Note 2.** Consists of the fair value adjustment related to associates call option, earn-out interests related to acquisitions, loss of control of subsidiary, divestment of assets and remeasurement of previously held equity in associates.

Adjusted EPS (Non-IFRS)

Continuing Operations

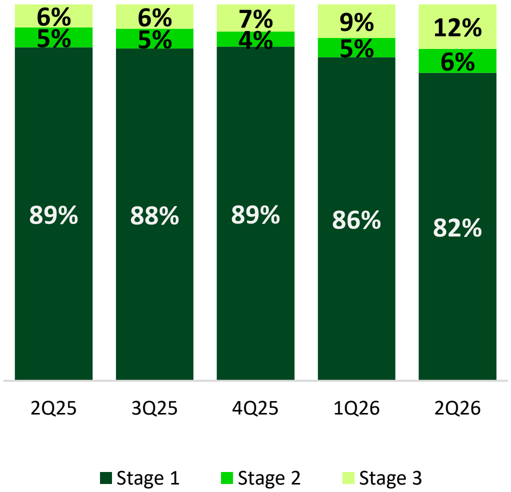
	ADJUSTED EPS				
	2Q26	**1Q26**	**2Q25**	**Δ% y/y**	**Δ% q/q**
Adjusted net income – Continuing Operations (R$mn)	**582.7**	**549.1**	**598.1**	**(2.6%)**	**6.1%**
Weighted Average Basic Number of Shares (mn of shares)	239.5	247.8	269.2	(11.0%)	(3.3%)
Weighted Average Diluted Number of Shares (mn of shares)	245.4	253.4	275.9	(11.1%)	(3.2%)
Adjusted Basic EPS – Continuing Operations (R$/share) [1]	**2.40**	**2.19**	**2.21**	**8.6%**	**9.8%**

Note 1. Calculated as Adjusted Net income attributable to owners of the parent (Adjusted Net Income reduced by Adjusted Net Income attributable to Non-Controlling interest) divided by basic number of shares.

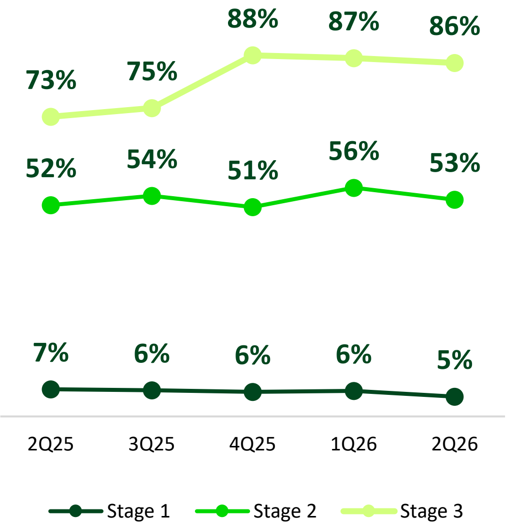
Robust Stage 3 coverage amid moderating NPL formation

Consolidated

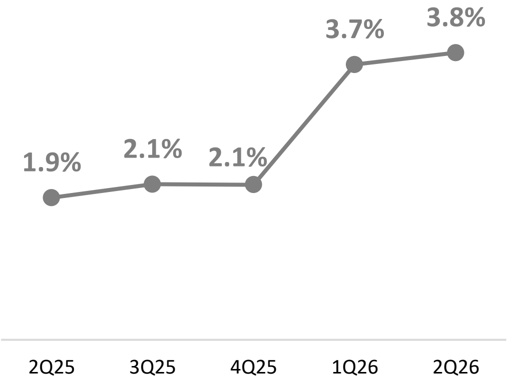
Credit Portfolio by stage
Representativeness (%)



Coverage Ratio by stage
%



NPL Formation [1]
%

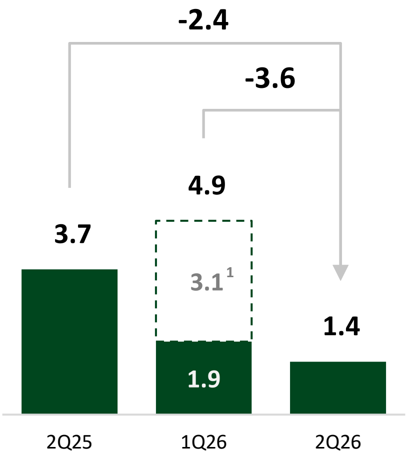


Note 1. NPL Formation is defined as the change in NPL 90+ from the prior to the current quarter plus write–off in the current quarter, divided by the total Credit Portfolio of the current quarter.

Extraordinary dividend and share buybacks driving net cash evolution

Adj Net Cash Position

R$bn



		2Q25	1Q26	2Q26
Share buyback	#mn	5.7	7.2	13.6
	R$mn	398	532	738

Comments on q/q evolution

- ✓ +R$1,023mn of net income plus non-cash expenses[2]
- ✓ -R$3,078mn related to the extraordinary dividend
- ✓ -R$739mn from share buyback
- ✓ -R$280mn from our credit portfolio, net of provision expenses and interest
- ✓ -R$251mn of capex
- ✓ -R$264mn from other effects

Note 1. Cash proceeds received on February 27, 2026 with the Linx sale and returned to shareholders via extraordinary dividend on May 4, 2026. **Note 2.** Depreciation and Amortization, Deferred Income Tax, Share-based Payments and Allowance for Expected Credit Losses.

Capital management: our strategy towards shareholder return

Our capital allocation framework defines that, before returning capital to shareholders, we will prioritize a **strong liquidity position,** ensuring **funding maturities significantly longer than our assets**. The excess capital on a certain year is given by the most restrictive hurdle.

	Hurdles	Frame 2025	Frame 2026	2025 Excess Capital
1	Managerial Total Capital Ratio	Minimum 20%	Minimum 17% *Enhanced methodology to ensure closer alignment with Central Bank of Brazil (Bacen) standards* [1]	**>R$2.0bn** *to be fully returned to shareholders through buybacks over the course of 2026*
2	Credit ratings	Maintain our current global ratings	Maintain our current global ratings	
3	Adjusted Net Cash Position	Commitment to maintain a positive net cash position	Commitment to maintain a positive net cash position	

We expect to return this excess capital to shareholders over time, when value accretive growth opportunities are not immediately available

Note 1. Following a methodological review, the hurdle 1 now incorporates Deferred Tax Assets (DTA).

Non-IFRS Measures

- **Adjusted Basic EPS:** calculated as Adjusted Net Income from Continuing Operations attributable to controlling shareholders, divided by the basic weighted average number of shares outstanding in the period.
- **Active Client Base:** merchants that have generated at least R$0.01 in revenue in the past 30 days across any of our acquiring, banking, or credit solutions.
- **Adjusted Net Cash:** is a non-IFRS financial metric and consists of the following items: (i) Adjusted Cash: Cash and cash equivalents, Short-term investments, Accounts receivable from card issuers, Financial assets from banking solution and Derivative financial instrument; minus (ii) Adjusted Debt: Retail deposits, Accounts payable to clients, Institutional deposits and marketable debt securities, Other debt instruments and Derivative financial instrument.
- **ARPAC:** Average revenue per active client. Considers total revenue and income divided by the average of the total active clients between the current and previous quarter.
- **Average Monthly Credit Rate:** quarterly credit revenues including interchange revenues, converted to a monthly figure, divided by the average credit portfolio between the current and the previous quarter.
- **Cost of Risk:** annualized provision for expected credit losses, divided by the average credit portfolio between the current and the previous quarter.
- **Coverage Ratio:** consists of the accumulated loan loss provision expenses over NPL over 90 days.
- **CTPV:** means Card Total Payment Volume and refers only to transactions settled through cards. Does not include Pix QR Code volumes.
- **Managerial Capital Ratio:** mirrors the Brazilian Central Bank methodology used for our prudential conglomerate, applied to all StoneCo's legal entities as defined by the Brazilian Central Bank, and including DTAs from fiscal losses and temporary differences.
- **NPL:** is the total outstanding of the contract whenever the clients default on an installment. More information on the total overdue by aging considering only the individual installments can be found in Note 5.4.1 of the Financial Statements.
- **Pix QR Code:** includes the volume of Pix QR Code transactions from dynamic POS QR Code and static QR Code from MSMB and Large Accounts merchants, unless otherwise noted.
- **Retail Deposits:** includes time deposits and deposits from retail customers, including MSMB and Large Account clients.
- **ROE:** calculated as the quarter's annualized Adjusted Net Income from continuing operations divided by the average of equity, both attributable to controlling shareholders, based on the current and the previous quarter.
- **TPV:** Total Payment Volume. Reported TPV figures consider all card volumes settled by StoneCo, including Pix QR Code transactions from dynamic POS QR Code and static QR Code from MSMB and Large Accounts merchants, unless otherwise noted.

Thank you!

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