

Earnings Presentation

1Q26

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

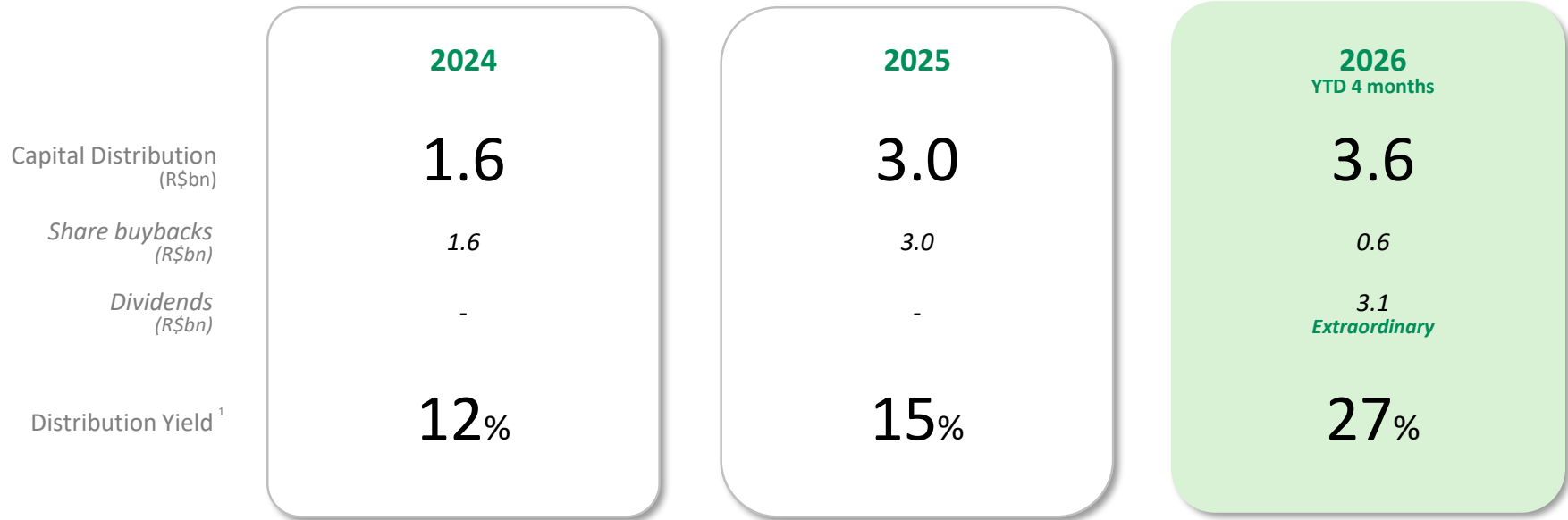
This document includes certain non-IFRS financial measures that supplement the financial measures presented in accordance with International Financial Reporting Standards (IFRS). These non-IFRS measures are used by our management to assess operational performance, generate future operating plans, and 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.

Accelerated shareholder return with 27% distribution yield YTD



At least another **R\$1.4bn to be repurchased** throughout 2026



Linx proceeds (R\$3.1bn) received on Feb 27 and returned to shareholders via extraordinary dividend on May 4, 2026

Key priorities for 2026

01

PILLAR

Payments

1. Reaccelerate profitable TPV growth with leading indicators improving since February
2. Focus on initiatives to address higher than usual merchant churn ratios
3. More attention on active base of clients instead of full focus to new sales

02

PILLAR

Credit

1. Improvement to credit models
2. Disciplined credit portfolio expansion on different products: credit card, overdraft, and with secured working capital products

03

CROSS-CUTTING
COMMITMENTS

1. Commitment to improve efficiency throughout the year
2. Continued investments in positioning Stone as the financial services provider to Brazilian entrepreneurs

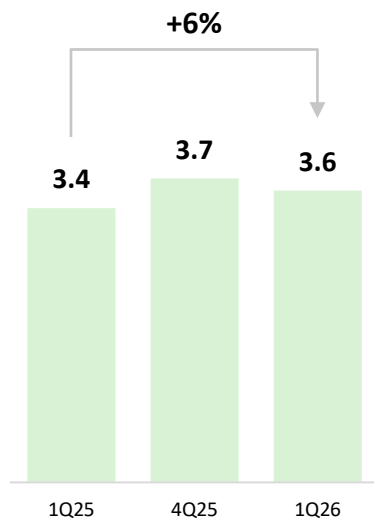
1Q26 Results reflecting expected softer first-half dynamics

| | 1Q26 Results | 2026 Guidance |
|--|--------------|--|
| Adj Gross Profit ¹ (R\$bn) | 1.5 | 6.6 – 7.0 |
| Adj Basic EPS (R\$/share) | 2.19 | 10.8 – 11.4 |
| Adj Effective tax rate (ETR) | 14.3% | Mid-teens |
| Shares for Adj Basic EPS (mn) | 247.8 | Including the impact of ordinary distributions |

Sustained profitability with annual EPS growth

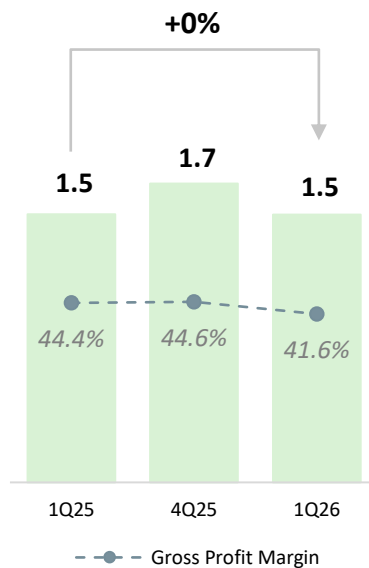
Total Revenue and Income

R\$bn



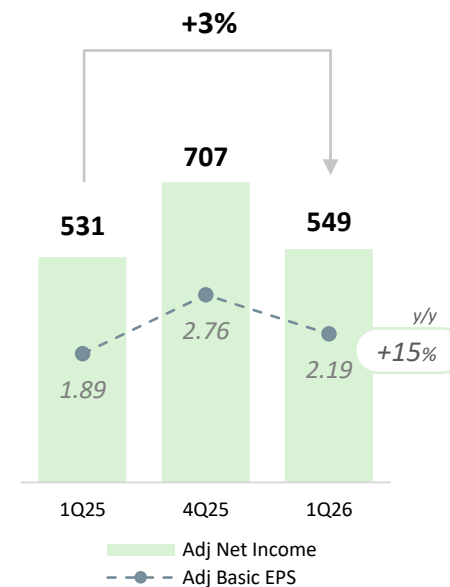
Adj Gross Profit

R\$bn



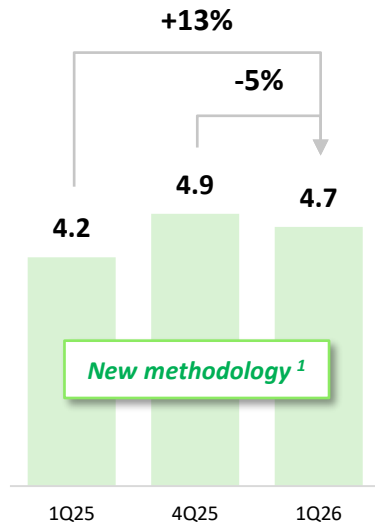
Adj Net Income & Adj Basic EPS

R\$mnn & R\$/share

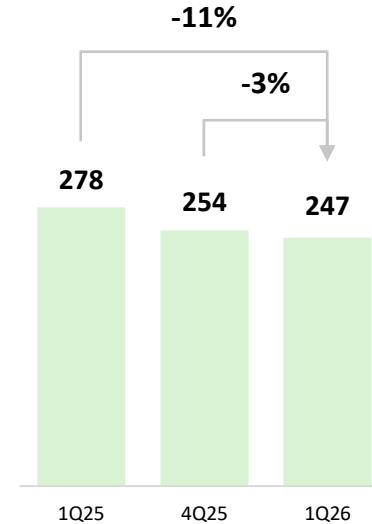


Unified active client base, one definition across segments and solutions

Active Client Base ¹
mn

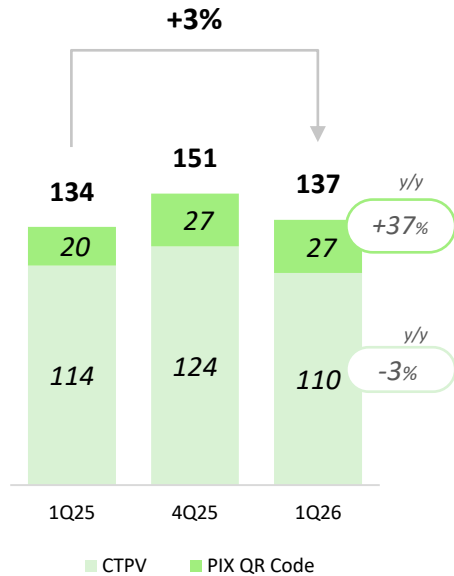


ARPAC ²
R\$ / average active client

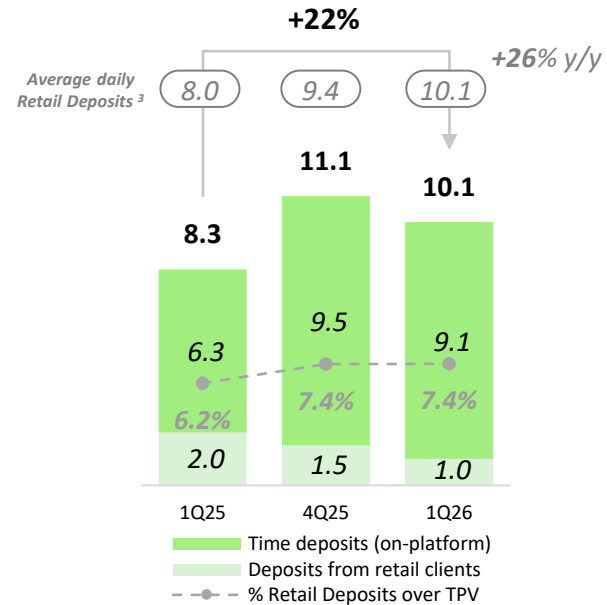


Continued expansion in retail deposits despite moderate TPV growth

TPV ¹
R\$bn



Retail Deposits ²
R\$bn

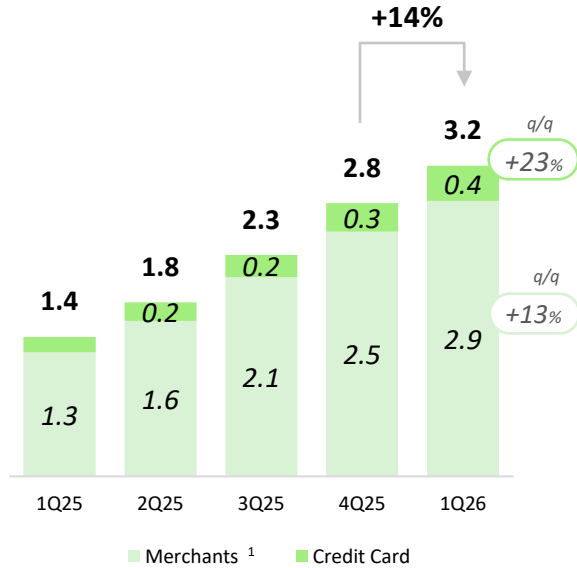


Note 1. Total Payment Volume consider all card volumes settled by StoneCo, including PIX QR Code transactions from dynamic POS QR Code and static QR Code from merchants. **Note 2.** Retail Deposits represent the sum of time deposits and deposits from retail customers, including MSMB and Large Account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

Sustained credit profitability with portfolio and yield expansion

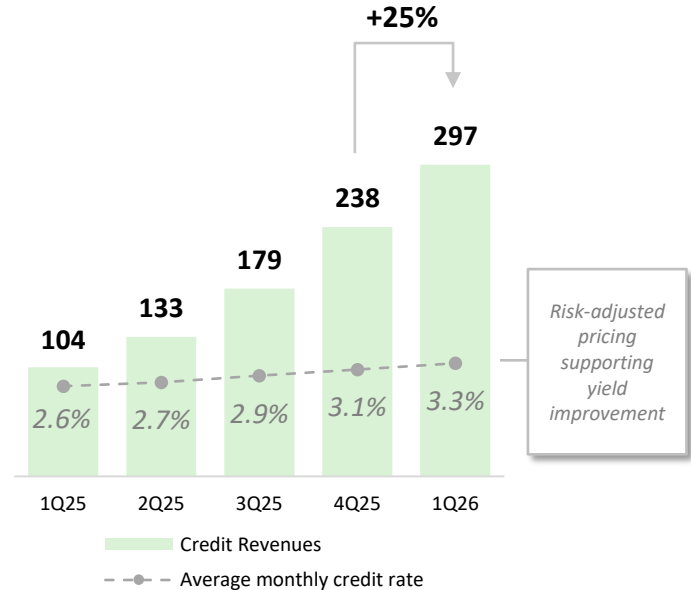
Credit Portfolio

R\$bn



Revenues & Yield²

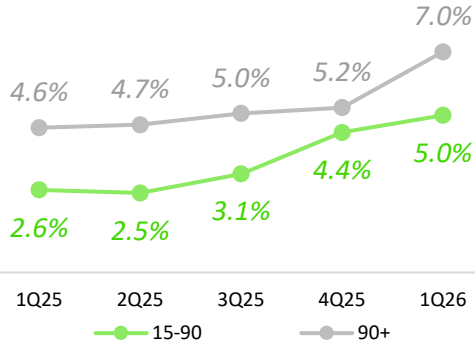
R\$mnn & %



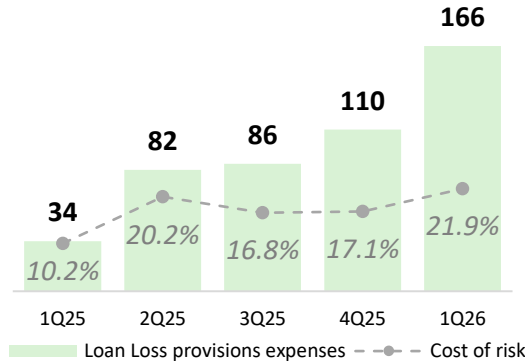
Note 1. Consists of the sum of (i) working capital, and (ii) revolving credit. Note 2. Defined as quarterly credit revenues converted to a monthly figure, divided by the average credit portfolio between the current and the previous quarter. Does not include interchange revenues.

Credit quality softening offset by conservative provisioning levels

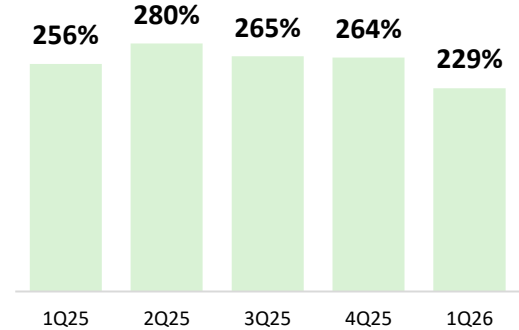
NPL ¹
%



Provisions & Cost of Risk ²
R\$m & %



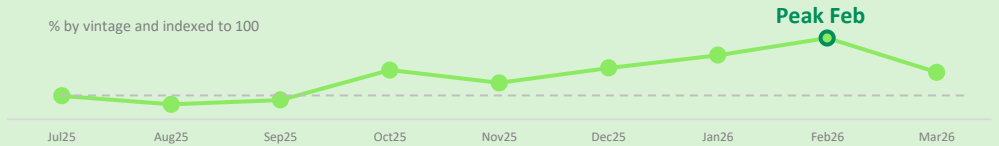
Coverage Ratio ³
%



First Payment Default – FPD10 ⁴

Peaked in Feb26, with Mar26 vintage back to baseline after tighter underwriting and new automated-desk models

% by vintage and indexed to 100



Note 1. Non-Performing Loans is the total outstanding of merchant and credit card contracts whenever the client's default on an installment. **Note 2.** 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.

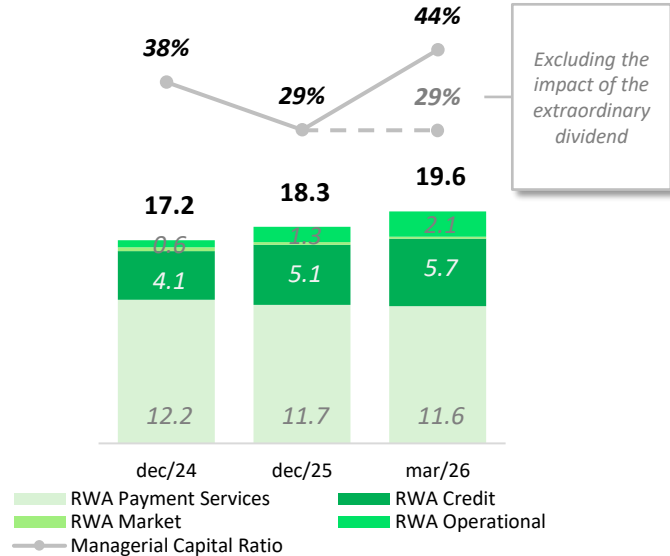
Increase in provisions pressured efficiency ratio

| R\$mn | 1Q26 | %Rev | 1Q25 | %Rev | Δ% y/y | Δ %Rev | Comments on y/y highlights as a % of Revenues |
|--|-----------|---------|-----------|---------|------------|----------|--|
| Cost of services (COGS) | (989.0) | (27.6%) | (785.8) | (23.4%) | 25.9% | (420)bps | Increased with higher provisions for credit losses |
| <i>COGS ex. Provision for expected credit losses</i> | (822.7) | (23.0%) | (751.8) | (22.4%) | 9.4% | (60)bps | Increased mainly with severance costs and higher amortization as a result of the completion of several projects that were previously under development |
| Financial expenses, net | (1,101.2) | (30.8%) | (1,084.3) | (32.3%) | 1.6% | 150bps | Improved driven by lower average funding costs due to the use of client deposits in our operation, despite a higher average CDI rate |
| <i>Funding cost as a % of CDI</i> | 87% | n.a. | 100% | n.a. | (1,300)bps | n.a. | |
| Administrative expenses | (199.7) | (5.6%) | (197.6) | (5.9%) | 1.1% | 30bps | Decreased due to operating leverage in support functions |
| Selling expenses | (543.1) | (15.2%) | (527.4) | (15.7%) | 3.0% | 50bps | Reduced due to lower marketing and distribution channels expenses |
| Other income (expenses), net | (103.3) | (2.9%) | (112.7) | (3.4%) | -8.3% | 50bps | Decreased attributed to lower share-based compensation expenses, partially offset by write-off in intangibles |
| Effective tax rate (ETR) | 14.3% | n.a. | 18.8% | n.a. | 450bps | n.a. | Reduced mainly due to the net benefit from the recognition of DTA |

Strong capital position with ROE to normalize post non-recurring effect

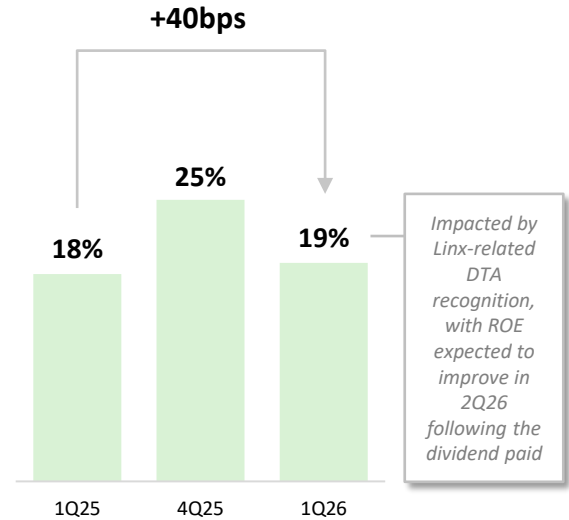
Managerial Capital ¹

R\$bn & %



ROE ²

%



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.** 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

| ADJUSTED STATEMENT OF PROFIT AND LOSS | | | | | | | | |
|---|----------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|
| R\$mn | 1Q26 | % Rev | 1Q25 | % Rev | Δ% y/y | 4Q25 | % Rev | Δ% q/q |
| Net revenue from transaction activities and other services | 481.4 | 13.5% | 660.7 | 19.7% | (27.1%) | 548.2 | 14.7% | (12.2%) |
| Net revenue from subscription services and equipment rental | 251.8 | 7.0% | 215.9 | 6.4% | 16.7% | 230.4 | 6.2% | 9.3% |
| Financial income | 2,582.2 | 72.2% | 2,303.1 | 68.5% | 12.1% | 2,761.0 | 74.1% | (6.5%) |
| Other financial income | 262.5 | 7.3% | 181.1 | 5.4% | 44.9% | 185.7 | 5.0% | 41.4% |
| Total revenue and income | 3,578.0 | 100.0% | 3,360.8 | 100.0% | 6.5% | 3,725.3 | 100.0% | (4.0%) |
| Cost of services | (989.0) | (27.6%) | (785.8) | (23.4%) | 25.9% | (911.5) | (24.5%) | 8.5% |
| <i>Cost of services ex. Provision expenses for expected credit losses</i> | <i>(822.7)</i> | <i>(23.0%)</i> | <i>(751.8)</i> | <i>(22.4%)</i> | <i>9.4%</i> | <i>(801.8)</i> | <i>(21.5%)</i> | <i>2.6%</i> |
| <i>Provision expenses for expected credit losses</i> | <i>(166.3)</i> | <i>(4.6%)</i> | <i>(34.0)</i> | <i>(1.0%)</i> | <i>389.2%</i> | <i>(109.7)</i> | <i>(2.9%)</i> | <i>51.6%</i> |
| Financial expenses, net | (1,101.2) | (30.8%) | (1,084.3) | (32.3%) | 1.6% | (1,151.5) | (30.9%) | (4.4%) |
| Adjusted gross profit | 1,487.8 | 41.6% | 1,490.7 | 44.4% | (0.2%) | 1,662.4 | 44.6% | (10.5%) |
| Administrative expenses | (199.7) | (5.6%) | (197.6) | (5.9%) | 1.1% | (243.9) | (6.5%) | (18.1%) |
| Selling expenses | (543.1) | (15.2%) | (527.4) | (15.7%) | 3.0% | (562.2) | (15.1%) | (3.4%) |
| Other operating income (expense), net | (103.3) | (2.9%) | (112.7) | (3.4%) | (8.3%) | (66.7) | (1.8%) | 55.0% |
| Gain (loss) on investment in associates | (0.7) | (0.0%) | 0.4 | 0.0% | n.m. | (1.1) | (0.0%) | (37.3%) |
| Adjusted profit before income taxes (Adjusted EBT) | 641.0 | 17.9% | 653.4 | 19.4% | (1.9%) | 788.5 | 21.2% | (18.7%) |
| Income tax and social contribution | (91.9) | (2.6%) | (122.7) | (3.7%) | (25.1%) | (81.6) | (2.2%) | 12.6% |
| Adjusted net income for the period | 549.1 | 15.3% | 530.7 | 15.8% | 3.5% | 706.9 | 19.0% | (22.3%) |

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

| Statement of Profit & Loss R\$m | 1Q26 Adjusted | Adjustments | 1Q26 IFRS | Comments |
|------------------------------------|------------------|----------------|----------------|---|
| Total revenue and income | 3,578.0 | - | 3,578.0 | - |
| Cost of services | (989.0) | - | (989.0) | - |
| Financial expenses, net | (1,101.2) | (3.4) | (1,104.6) | 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 | 1,487.8 | (3.4) | 1,484.4 | - |
| Administrative expenses | (199.7) | (10.8) | (210.5) | PPA (Purchase Price Allocation) amortization of acquired software companies |
| Selling expenses | (543.1) | - | (543.1) | - |
| Other income (expenses), net | (103.3) | 0.3 | (103.1) | Call options in subsidiaries |
| Profit before income taxes | 641.0 | (14.0) | 627.0 | - |
| Income tax and social contribution | (91.9) | 1,245.1 | 1,153.3 | DTA (Deferred Tax Asset) related to the goodwill from Linx acquisition and taxes related to adjusted items |
| Net Income | 549.1 | 1,231.2 | 1,780.3 | - |

Adjusted Net Income Reconciliation

| ADJUSTED NET INCOME RECONCILIATION | | | | | |
|--|----------------|--------------|--------------|---------------|----------------|
| Net Income Bridge (R\$m) | 1Q26 | 4Q25 | 1Q25 | Δ% y/y | Δ% q/q |
| Net income | 1,780.3 | 647.4 | 511.7 | 247.9% | 175.0% |
| Amortization of fair value adjustment ¹ | 12.2 | 12.5 | 11.2 | 8.7% | (3.0%) |
| Recognition of DTA on tax goodwill recognized on acquisition of Linx | (1,242.6) | 0.0 | 0.0 | n.a. | n.a. |
| Other expenses ² | 1.8 | 49.7 | 14.1 | (87.2%) | (96.4%) |
| Tax effect on adjustments | (2.5) | (2.8) | (6.3) | (60.1%) | (9.6%) |
| Adjusted net income | 549.1 | 706.9 | 530.7 | 3.5% | (22.3%) |

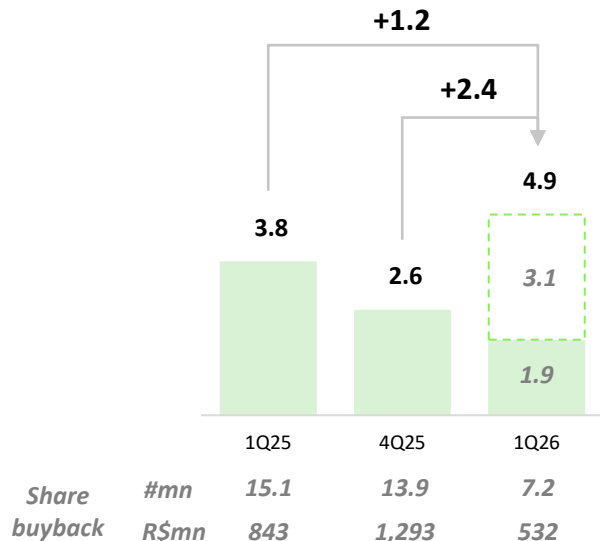
Adjusted EPS (Non-IFRS)

| | ADJUSTED EPS | | | | |
|---|--------------|-------|-------|---------|---------|
| | 1Q26 | 4Q25 | 1Q25 | Δ% y/y | Δ% q/q |
| Adjusted net income – Continuing Operations (R\$m) | 549.1 | 706.9 | 530.7 | 3.5% | (22.3%) |
| Weighted Average Basic Number of Shares (mn of shares) | 247.8 | 254.6 | 279.8 | (11.5%) | (2.7%) |
| Weighted Average Diluted Number of Shares (mn of shares) | 253.4 | 261.8 | 286.1 | (11.4%) | (3.2%) |
| Adjusted Basic EPS – Continuing Operations (R\$/share) ¹ | 2.19 | 2.76 | 1.89 | 15.4% | (20.8%) |

Linx proceeds, share buyback and 1Q seasonality driving net cash dynamics

Adj Net Cash Position

R\$bn



Cash proceeds received on February 27, 2026 with the Linx sale and returned to shareholders via extraordinary dividend on May 4, 2026

Comments on q/q evolution

- ✓ +R\$3,090mn related to proceeds from the Linx sale
- ✓ +R\$888mn of net income plus non-cash expenses ¹
- ✓ -R\$532mn from share buyback
- ✓ -R\$295mn from labor and social security liabilities
- ✓ -R\$283mn of capex
- ✓ -R\$161mn from prepaid expenses
- ✓ -R\$155mn from our credit portfolio, net of provision expenses and interest
- ✓ -R\$140mn from trade accounts payable
- ✓ -R\$62mn from other effects

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. Under the previous definition, Active Payments Client base referred to clients that have transacted at least once over the preceding 90 days. In addition, Banking Active Clients was represented by clients who have transacted at least R\$1 in the past 30 days.
- **Adjusted Net Cash:** 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 converted to a monthly figure, divided by the average credit portfolio between the current and the previous quarter. Does not include interchange revenues.
- **Coverage Ratio:** consists of the accumulated loan loss provision expenses of merchant and credit cards over NPL over 90 days.
- **Cost of Risk:** annualized provision for expected credit losses of merchant and credit cards, divided by the average credit portfolio between the current and the previous quarter.
- **CTPV:** Card Total Payment Volume refers only to transactions settled through cards. Does not include PIX QR Code volumes.
- **Distribution Yield:** calculated as the sum of the extraordinary dividend and shares repurchases executed from January to April 2026, divided by market capitalization on April 30, 2026, in USD.
- **FPD10:** First Payment Default 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.
- **Funding cost as a % of CDI:** represents the blended cost of our funding structure, calculated as the weighted average of on-balance funding (deposits, institutional debt and others) and off-balance funding (sale of receivables), expressed as a percentage of the average CDI in the period. Weighting reflects each source's balance and time horizon.
- **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:** Non-Performing Loans is the total outstanding of merchant and credit card contracts whenever the client's 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:** represent the sum of time deposits and deposits from retail customers, including MSMB and Large Account clients. Average Daily Retail Deposits represent the average of Retail Deposits balances observed on each business day during the period.
- **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 consider all card volumes settled by StoneCo, including PIX QR Code transactions from dynamic POS QR Code and static QR Code from merchants.



Thank you

Investor Relations
investors@stone.co

1Q26