

**Empowering Brazilian** entrepreneurs, turning your dreams into results.

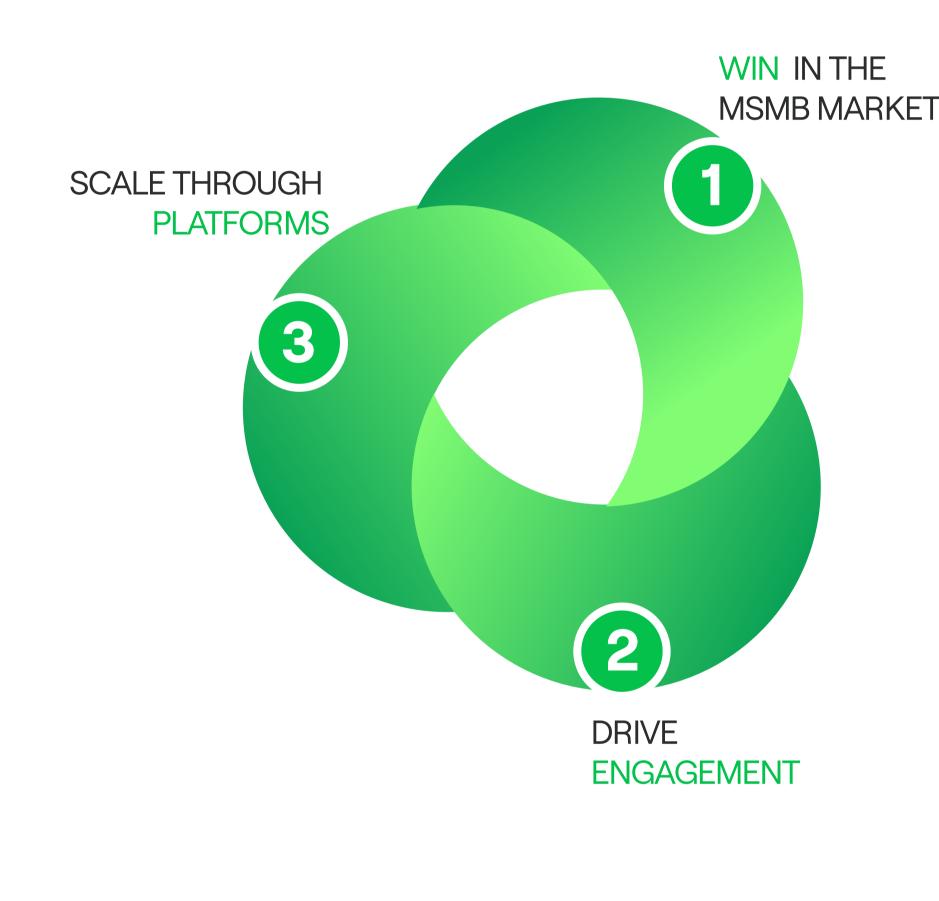
We firmly believe that by meeting our clients' needs and helping them

achieve their dreams, we unlock the potential within each individual and support them in reaching their goals. In doing so, we contribute to creating more jobs, reducing economic inequality, and promoting social, productive, and financial inclusion.

we will do business in line with the universal principles of social and environmental responsibility.



Our report underwent na external and independent check by Ernst & Young Global Limited.



Strategic priorities to grow, fulfilling our

number of entrepreneurs, keeping our clients first.

We achieved significant financial results, helping an even greater

R\$ 12,055 million in Annual Net Revenue

408.3 R\$ billion TPV, + 11.2% compared to 2022 active payments

16.4% software adjusted EBTIDA margin, + 1.9 p.p. compared to 2022

In 2023, we reached

2 millon active banking customers

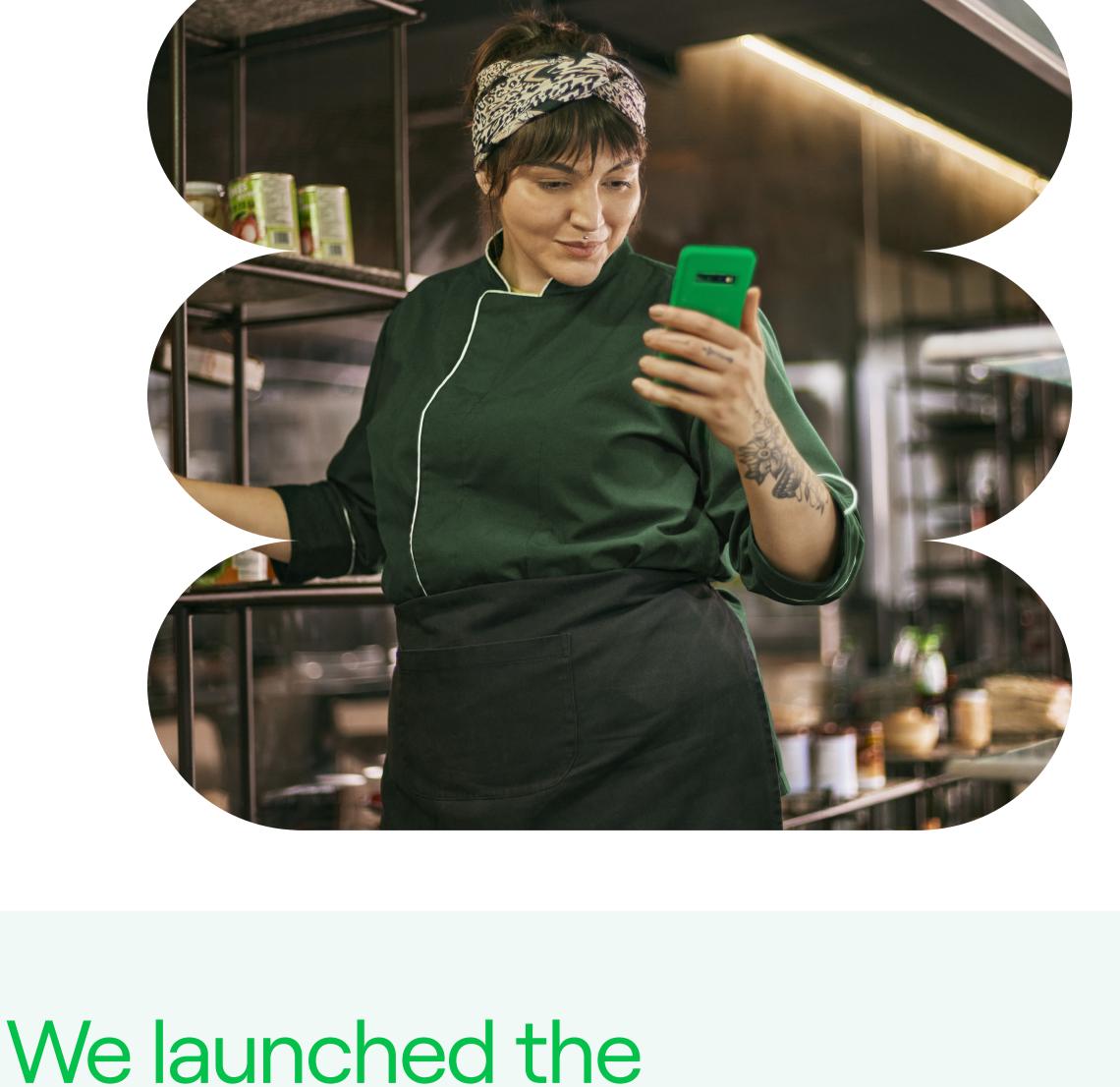
Social front

On the

15,459 employees <sup>°</sup> 40.1% **59.9**%









## in the following areas: Productive and Talent **Entrepreneurial Inclusion** Knowledge Smart Philanthropy

Stone Institute

Operating

Generation

and invested

+R\$ 10 milion in social projects. 1,292 entrepreneurs trained 3,179 young talents supported



clients are better informed to make better decisions.

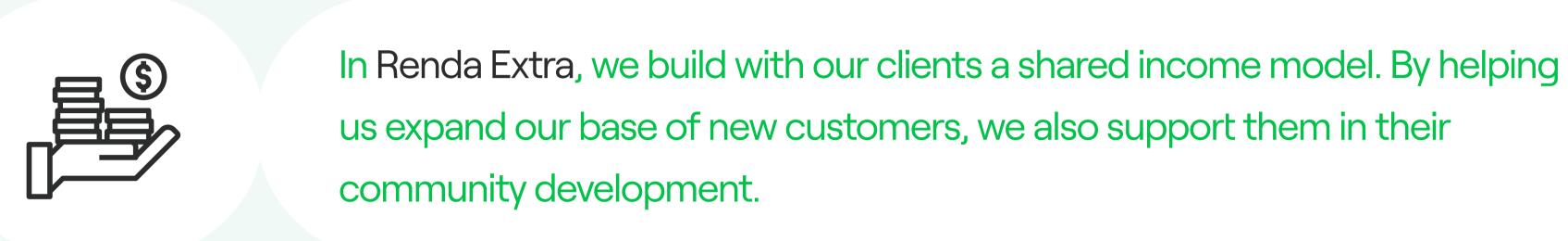
We have products and services that integrate financial education so that our

over the phone.

of the customer demands are resolved in

the initial contact, with less than 5 seconds

spent on support in operations at this level

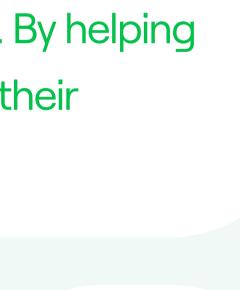


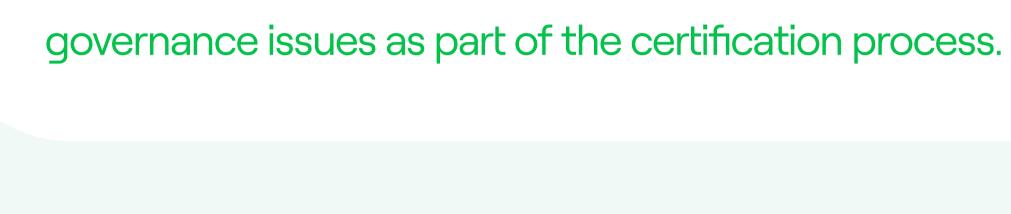
We assess 100% of our suppliers regarding environmental, social and

With Super Conta Ton, we offer a simplified and attractive model

that enables financial inclusion for people facing difficulties in

accessing traditional banking services.





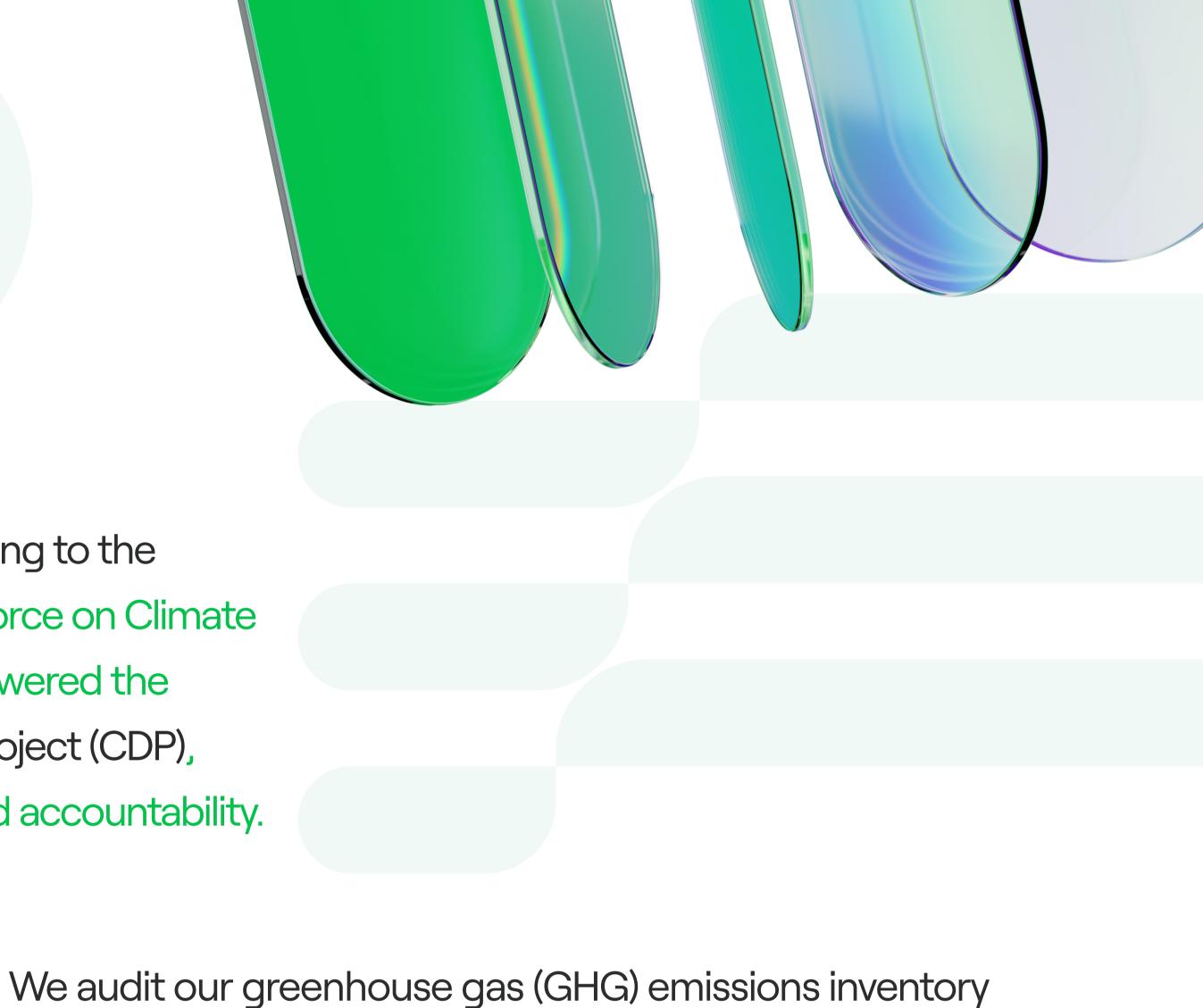
On the

of POS picked up by our reverse logistics are repaired and returned to our chain. 1 - Points of sale

We report our climate information according to the

Environmental front

recommendations from the TCFD (Task Force on Climate Related Financial Disclosures), and we answered the questionnaire of the Carbon Disclosure Project (CDP), contributing to a greater transparency and accountability.



and follow the guidelines of the GHG Protocol Brazilian Program The Clean Energy Subscription project connects renewable energy generators with entrepreneurs to facilitate access to

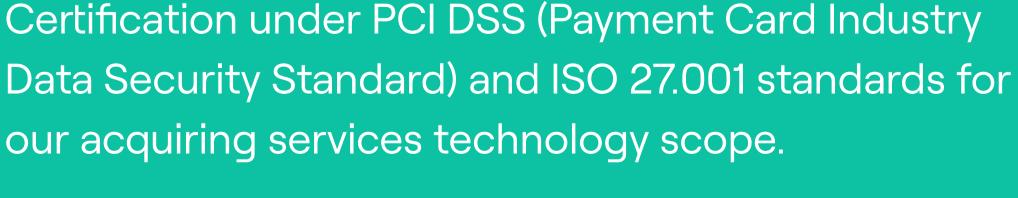
and consumption of clean energy, reducing costs.

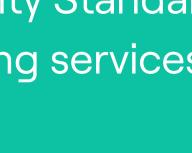


## of the members of the Board of Directors are independent

Governance







In 2023, we launched our **Social, Environmental and** Climate Responsibility Policy (PRSAC).

Access the full report and learn more.

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