



annual sustainability report

summary version 2024

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About the Report

We are pleased to share the key highlights of our value generation in 2024 within this summary version of StoneCo’s Annual Sustainability Report.

Click [here](#) to access Stone’s 2024 Sustainability Report.





About StoneCo

Connected by a purpose

Our Way of Being is based on a unique purpose and fundamental values that guide our actions and decisions on a daily basis.

Our Purpose

To serve
Brazilian
entrepreneurs,
transforming
their dreams
into results

Our Values



Own it

We believe that having an ownership mindset means acting responsibly, with discipline, meritocracy and intelligence. Here, we are all entrepreneurs, and not executives.



No Bullshit

We always do business with simplicity and speed, going straight to the point. We value candor, integrity and leadership.



Teamplay

Here, we value teamwork in a coordinated way. As our motto goes, "if you want to go fast, go alone. If you want to go far, work as a team."



Live the ride

Have energy and passion to tackle the challenges facing us on our journey. We value authenticity at Stone Co.



The reason

The customer is the reason. We must always do what's best for them. We admire and respect each of them, as we were once in their position.

Transforming dreams into results

GRI 2-1 | 2-6

StoneCo was founded with the desire to transform the market by democratizing access to financial services and offering payment solutions in a new way.

Today, we go beyond payment processes and are a complete ecosystem of solutions that boost Brazilian entrepreneurship.

Our integrated portfolio offers innovative and technological

solutions that serve micro, small and medium-sized businesses in all regions of the country, always focusing on making the entrepreneur's journey simpler and more efficient.

All of this is supported by a close and human relationship model as well as agile and differentiated logistics that allow us to be present where the entrepreneur needs us most.

We bring together everything businesses need to sell, manage and run in one place. We offer payment methods, financial services, credit and management software.

Hover over ⊕ and learn more about our solutions.



Our commitments to society

Reinforcing the transparency of our operations, we publicly disclosed commitments that strengthen our purpose of generating shared value for society and for the business, and translate our vision for the future into concrete targets to be achieved by 2030.

The definition and disclosure of these commitments mark a significant advancement in our sustainability strategy, reflecting our conviction that the success of our business must go hand in hand with social, environmental, and climate responsibility.

ENTREPRENEURSHIP AND FINANCIAL EDUCATION

- Enable 300,000 educational opportunities for entrepreneurs in Brazil

SAFETY, HEALTH AND WELL-BEING

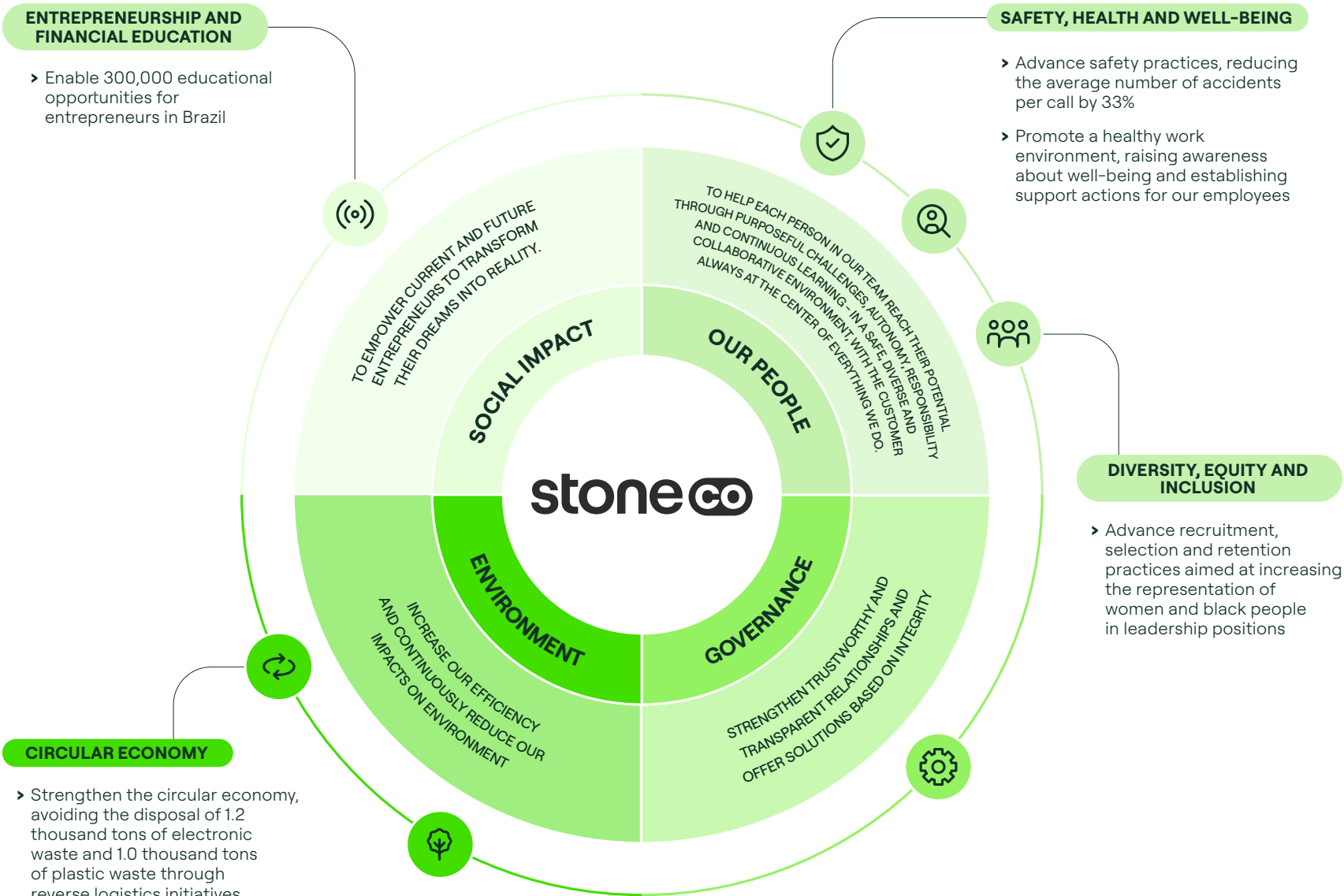
- Advance safety practices, reducing the average number of accidents per call by 33%
- Promote a healthy work environment, raising awareness about well-being and establishing support actions for our employees

DIVERSITY, EQUITY AND INCLUSION

- Advance recruitment, selection and retention practices aimed at increasing the representation of women and black people in leadership positions

CIRCULAR ECONOMY

- Strengthen the circular economy, avoiding the disposal of 1.2 thousand tons of electronic waste and 1.0 thousand tons of plastic waste through reverse logistics initiatives





Financial and Entrepreneurial Inclusion

To better serve Micro, Small, and Medium-sized Enterprises (MSMEs), we offer a comprehensive and integrated portfolio of solutions specifically developed to support entrepreneurs in their daily management.

Furthermore, we believe that knowledge is key to boosting businesses, generating new opportunities, and assisting entrepreneurs with their everyday demands, thereby promoting more efficient and sustainable management practices.

Below, we present the year's highlights in these areas:

Credit Expansion

In 2024, we expanded our portfolio of credit solutions, offering entrepreneurs new options to grow their businesses.

For example, we launched the new Stone card. Among its main benefits, customers can use funds from sales made through our card machines to increase their credit limit, in addition to enjoying an annual fee exemption.

By the end of last year, our credit portfolio had reached BRL 1.2 billion, representing a 286% increase compared to 2023.

Financial Reserve

Last year, we also completed the rollout of the Financial Reserve feature, a solution developed to help small and medium-sized entrepreneurs overcome one of their greatest challenges: building a reserve for unforeseen events or new opportunities.

Available to 100% of our customer base, it allows for flexible saving options (one-time, scheduled, or recurring), including the ability to allocate a percentage of sales.

Partnerships to Share Knowledge

On the financial education front, we have established a strategic partnership with Foodness to offer free training to entrepreneurs in the food and beverage sector. Together, we created a comprehensive program with content focused on profitability and business sustainability.

Stone Business Consultants

In 2024, the Stone Partner Program continued to drive business growth through financial technology, reaching more than 500 partner companies. The program offers access to technology, market insights, training, and consultancy services, helping businesses across sectors to develop and integrate their financial solutions.

Each year, the program hosts events such as Partner Talks, the Partner Garage hackathon, and the Partner Summit, bringing together key industry players. In 2024, the program's events attracted over 1,500 participants, reinforcing Stone's commitment to the development and success of its partners while fostering great ideas and building meaningful connections

Stone Institute: the impact that keeps Brazil moving

A significant milestone in our social impact strategy was the launch of the Stone Institute in 2024. Its objective is to serve as a catalyst for social projects, generating income and fostering social mobility through strategic investments and partnerships with civil society organizations in structuring proprietary initiatives.

The Institute’s value generation proposition is founded upon the following pillars:

- Education of Young Talents
- Productive and Entrepreneurial Inclusion
- Knowledge Generation

In 2024, we invested R\$8.93 million of our own funds in philanthropic initiatives. Through tax incentive laws, an additional R\$4.7 million was contributed, totaling R\$13.6 million.

In total, we benefited:



10.4 thousand
entrepreneurs



74.8 mi
young talent

Our Value Proposition



Education of
Young Talents



Productive and
**Entrepreneurial
Inclusion**



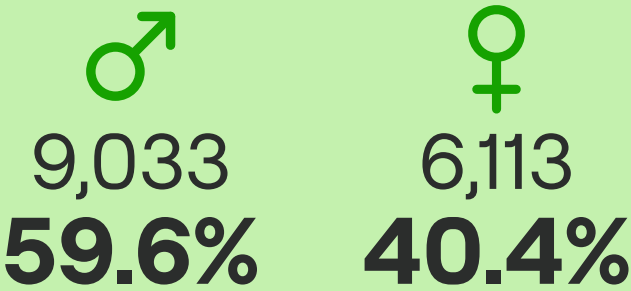
Knowledge
Generation

United by the Entrepreneur: our team

We have a dedicated team that creates and delivers comprehensive, integrated solutions to support every aspect of the businesses of entrepreneurs throughout Brazil.

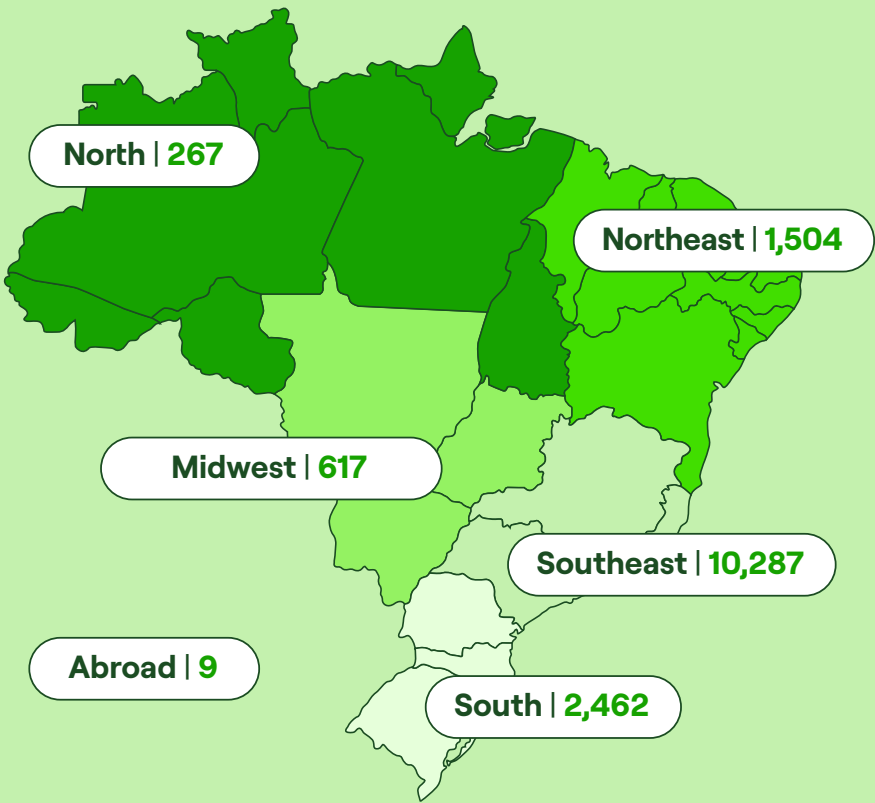
Our team in numbers

By gender



Total
15,146

By region



Turning potential into power

In 2024, we consolidated Stone Educa University as our central training structure, promoting a continuous and integrated educational journey.

During this period, R\$11 million was invested in training and development initiatives. In total, we provided over 500,000 hours of training, which is equivalent to an average of 36.37 hours of training per employee.

As we believe that every step counts on the growth journey, we monitor the progress of our people through recurring assessments, which consider team performance and help in the continuous development of everyone.

At Stone, the process includes quarterly checkpoints, biannual leadership assessments, and an annual 360° assessment.

In 2024, 99.5% of the team had its performance assessed through our assessment processes.





Diversity, equity and inclusion

Our green is diverse and welcoming to everyone.

In 2024, we reaffirmed our commitment to inclusion and diversity by launching the Stone Census, an initiative that engaged 54% of our team.

The diagnosis identified a diverse environment, but with opportunities to improve representation and inclusion, especially in leadership positions.

Based on this, we initiated an action plan that includes:

- Review of training and educational content focused on bias, harassment, and psychological safety;
- Communications regarding the Code of Ethics and whistleblowing channels;
- Increase of gender representation in leadership-level hiring;
- Content revisions for neurodivergent individuals and people with disabilities;
- Involvement of team members from different areas, underrepresented groups and leaders in building the Diversity, Equity & Inclusion (DE&I) strategy.

NEW DIVERSITY, EQUITY AND INCLUSION TRACK

In 2024, we launched the new Diversity, Equity and Inclusion Track, focused on the inclusion of people with disabilities.

The content, available at Estuda Stone University, is an opportunity for the team to learn more about how to make the environment more inclusive and welcoming. Among the topics covered are ableism and leadership for PwD.

A total of 224 people were trained.

Safe and Healthy Work Environment

We believe that a safe and healthy work environment is the foundation of a productive and engaged team.

That’s why we focus on the well-being of our team, working to reduce risks and strengthen a culture of care.

FAP Online is the occupational health and safety (OHS) management system that covers all companies in the group and their employees, regardless of the risk level of their activities. It centralizes processes such as issuing Work Accident Reports (CATs), monitoring occupational health exams, and ensuring data confidentiality, in compliance with recognized standards like the NRs (particularly NR-16), as well as internal guidelines, such as the Safety Policy and Fleet Policy.

Our practices for managing this topic include a series of procedures and routines, such as:

Actions to eliminate risks and hazards

- Risk assessments (physical, ergonomic, noise, lighting)
- Mandatory training (Studa platform, Regulatory Norms) and safety talks
- Daily checklists for the fleet (via app) and speed monitoring (90 km/h limit)

Accident reporting and investigation processes

- Periodic studies of accident causes
- Analysis-based corrective measures
- Reporting channels (Orelhão) for employees to report nonconformities

Worker participation

- Internal Commission for Accident Prevention (CIPA) with members elected by employees
- Orelhão channel for questions and suggestions

Health training and initiatives that go beyond occupational matters

- “Saúde no Verde” Program: focused on mental health, quality of life, and assistance (e.g., Acolhe360, on-site clinics, psychologists via WhatsApp)
- Studa platform: content on healthy habits
- Benefits: health plans, check-ups, vaccination, and telemedicine

Environment

Our environmental approach

We seek to balance business growth with environmental responsibility.

Our approach is grounded in the conscious and efficient use of the ecosystem’s natural resources, the sustainable consumption of materials used in internal processes, and the education of our employees and other stakeholders regarding the importance of eco-efficient resource use.



Evolution of environmental indicators

	Unit	2023	2024
Waste generated	t	79.86	120.65
Reused materials	t	584.59	672.38
Energy consumed	GJ	202,250.74	156,736.57
Water consumed	ML	13.25	17.67

Circularity

In our waste management strategy, we emphasize circularity-focused initiatives that support impact reduction and generate efficiency across our operations.

In 2024, we expanded our recovery operations, rendering processes more efficient and minimizing waste.

Within this context, we implemented an in-house laboratory dedicated to terminal maintenance. This facility enables the cosmetic and functional repair of payment terminals, thereby extending their lifespan and reducing the necessity for new procurements.

In total, the laboratory recovered 46 tons of terminals in 2024.

This and other initiatives undertaken in the past year, with a focus on terminal recovery, accounted for a 61% reduction in the Company’s procurement volume.

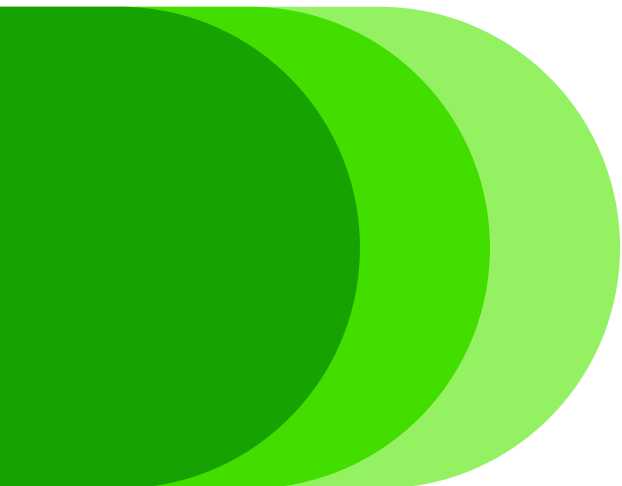


Climate



Our climate approach

In order to address the challenges posed by climate change and its impacts on our business model, we have adopted an integrated and cross-functional approach, involving both the Impact and Sustainability Department and the Risk Management Department. Together, these departments define strategies, monitor climate-related risks, and adapt practices in response to regulatory changes.



Climate Risks in the Acquiring Portfolio

In 2024, we began developing a structured process for managing climate risks, integrated into our Social, Environmental and Climate Risk (RSAC) practices.

This project included mapping our acquiring portfolio in relation to natural disasters and climate risks, using data from Adapta Brasil.

The goal of this mapping is to enhance our portfolio analysis and management, providing a broader view of the climate risks associated with our clients and the various regions where we operate, while enabling risk mitigation and the development of more sustainable long-term strategies. The analysis covers climate exposure, vulnerability and threat, considering extreme events and socioeconomic impacts.

Climate Risks in the Supply Chain

Over the past year, we assessed physical climate risks linked to more than 8,000 suppliers and partners. The purpose was to identify vulnerabilities that could impact their operations and, consequently, the continuity of our business.

The assessment was based on a multivariate analysis of 11 physical climate risks, taking into account geographic and economic factors, as well as supplier size. The results showed that 79% of suppliers face medium or low physical climate risk, suggesting a low likelihood of imminent supply shortages across the chain.

Analysis and Response to Concrete Climate Events

Following the storm that struck São Paulo in October 2024, our Social, Environmental, and Climate Risk (SECR) area conducted a detailed analysis,

identifying direct impacts on the TPV portfolio, as well as reports of employees affected by power outages and clients impacted by electricity supply disruptions.

This analysis enabled us to estimate TPV losses and understand the extent of the impacts, allowing for the implementation of effective mitigation measures to minimize the effects on both our clients and the Company.

What began as a one-off assessment has evolved into a system that will support the Company in future extreme weather events. This initiative is part of our broader efforts to build climate resilience and adaptation, preparing our business to face the challenges imposed by climate change.

Emissions Indicators

We account for the Company’s greenhouse gas (GHG) emissions, following the guidelines of the Brazilian GHG Protocol Program and with an audit of the emissions inventory by an independent third party.

In 2024, 33,872.91 tons of carbon equivalent were emitted, an increase of 66.7% compared to 2023. The increase compared to 2023 is mainly due to the inclusion of the accounting of our Financed Emissions, which correspond to 47.82% of total Scope 3 emissions.

Despite the significant growth, this inclusion represents an advance in control, in the responsibility for emissions in our value chain and in the transparency of the information disclosed.

GHG emissions by scope and category (tCO₂e)

	2024	
	Emissions (tCO ₂ e)	Representativity (%)
Scope 1	8,350.16	24.65%
Stationary combustion	5.45	0.02%
Mobile combustion	8,261.78	24.39%
Fugitive emissions	82.93	0.25%
Scope 2	296.98	0.88%
Electricity - location	296.98	0.87%
Electricity - purchase	222.88	
Scope 3	25,225.77	74.47%
Goods and services purchased	299.46	0.88%
Transportation and distribution (upstream)	4,727.62	13.95%
Waste and effluents	171.82	0.51%
Business travel	2,728.18	8.05%
Commuting emissions	5,171.89	15.27%
Franchises	63.74	0.19%
Investments	12,063.06	35.61%
TOTAL	33,872.91	100%

Credits

Corporate Information

GRI 2-1

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