



stoneco

Sustainability Report



2025



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Opening



About the Report

This is the fourth edition of StoneCo's Sustainability Report. In it, we share the progress of our ESG (Environmental, Social and Governance) journey integrated with our proposed strategy to generate real value for those who drive us forward: Brazilian entrepreneurs.

Our Sustainability Report is published annually and covers the period from January 1 to December 31, 2025, in accordance with the fiscal year and Financial Statements. The scope of the report includes all our subsidiaries, namely, companies in which Stone holds an equity interest of 50% or more. **GRI 2-2** **GRI 2-3**

As a publicly traded company listed on Nasdaq (STNE), we also operate under the rules of the Securities and Exchange Commission (SEC). For a complete overview of our corporate, financial and operational structure, as well as our risk and governance practices, we recommend reading Form 20-F which is available on [StoneCo's Investor Relations website](#), along with other market-relevant documents.

Responsibility and audit

The 2025 Sustainability Report is the result of a collaborative process involving several Company departments to collect data and validate the reported content. The information presented herein was validated by the Board of Directors, underscoring that sustainability, transparency and management quality are everyone's responsibility. **GRI 2-14**

The report was also verified by an independent external audit, in accordance with the International Standard on Assurance Engagements 3000 (ISAE 3000). The scope of the assurance, on a limited basis, covers the set of ESG indicators of the Global Reporting Initiative (GRI) and those applicable from the Sustainability Accounting Standards Board (SASB). **GRI 2-5**

Furthermore, we have also considered the recommendations by the Task Force on Climate-related Financial Disclosures (TCFD), now incorporated into the International Financial Reporting Standards (IFRS), whose implications we will continue to explore in greater depth in future reporting cycles.

Comparability and legacy

Throughout 2025, the Company initiated strategic moves to optimize its portfolio, including the divestment of Linx S.A. and other assets. For reporting purposes, the 2025 performance indicators consider only continuing operations. We have retained the 2023 and 2024 data in the comparative tables for historical series purposes. Any technical or legacy exceptions are duly noted.

Talk to us

If you have any questions about the information reported herein or would like to learn more about our ESG journey, please write to sustentabilidade@stone.com.br. **GRI 2-3**

We hope you enjoy it!



Reading tools

You can explore the content of this document in a linear fashion or browse through the thematic chapters and indicators of interest.

- ✓ **Thematic chapters:** The content of the report is organized into chapters that reflect how Stone operates and generates impact in different areas.
- ✓ **GRI and SASB indicators:** You can navigate through the GRI and SASB indicators using the content indexes available on [page 87](#). The answer to the indicators may be presented directly in the indexes or on the pages referenced therein.
- ✓ We implemented **accessibility features** optimized for screen readers.

Message from Senior Management GRI 2-22



Growing together with our clients

The year 2025 was challenging for entrepreneurs in Brazil. High interest rates and reduced consumption put significant pressure on companies' cash flow and demanded greater adaptability. In this context, Stone reaffirmed its core commitment: to stand by our clients so that they can overcome adversity and continue growing.

We operate as an increasingly comprehensive and integrated ecosystem for Brazilian entrepreneurs. We understand their needs, offer relevant solutions and contribute to building stronger, more resilient businesses for the future.

Throughout the year, we achieved key milestones for our efficiency and long-term strategy, as follows:

→ We launched and refined financial solutions that support our clients in selling more, managing their resources better and making more informed decisions. To this end, we continuously invested in technology, innovation and enhancing customer experience.

- We established Generative Artificial Intelligence as a strategic pillar, scaling its application in sales, customer service and operations with precision and security. This technological advancement is underpinned by the specialized human support of our Agents, Angels and Enchanters.
- We strengthened our strategic focus on financial solutions for entrepreneurs by completing the divestment of Linx, which made our capital allocation structure leaner, more focused and more disciplined.

This growth was accompanied by progress on various sustainability fronts. In 2025, we launched **Our Commitments to Society**, based on key pillars of our business that are measurable and trackable with a focus on the quality and consistency of ESG indicators. We revised our Code of Ethics and restructured training on critical topics, including combating harassment. In the social pillar, we invested in the health and well-being of our employees through new initiatives such as the **Green Virtual Hospital** and the **Mental Health Program**.

As Stone is committed to making a positive impact that goes beyond the organization, the Company strengthened its

communities through the Stone Institute, which published its first activity report and launched the **Impulso Stone** program. We also expanded our external engagement by hosting the **1st ESG Forum in the Value Chain**.

This trajectory was reflected in our increased access to funds from multilateral institutions, such as the Inter-American Development Bank (IDB), which were allocated toward those most in need of development investment, such as women entrepreneurs in the Legal Amazon.

After a period of robust deliveries, we are now beginning a new chapter in our history. In 2026, I will join the Board of Directors to focus on strategic oversight and alignment with shareholders.

I am very pleased to introduce **Mateus Scherer** as Stone's new CEO. Scherer has been with the Company since its inception and, as Chief Financial Officer and Head of Investor Relations, he has been a key player in our financial strategy and in the launch of new products. His leadership will guarantee the continuity and progress of our journey!

— Pedro Zinner, CEO until March 2026

Thank you, Pedro. It is an honor to take on this challenge at a company I helped build from day one.

In 2026, our priority will be to keep Stone's success intrinsically linked to our clients' success. We remain convinced that our proximity to clients and our ability to adapt will continue to be our greatest competitive advantage. None of this would be possible without our employees, who, with the **Stone Way** of doing things, work tirelessly to deliver unique advisory support and customer service efficiency and excellence. This is how we will continue to achieve ever-better results for everyone, steadfast in our mission to create together a real and positive impact for Brazil.

Thank you, everyone for making this happen.

— Mateus Scherer, current CEO



Highlights 2025

Eco-efficiency



561.8 tons of card machines recovered and reused in the production cycle



GHG Protocol **Gold Seal**

Governance



Review of the Code of Ethics



Review of the ethics and integrity strategy



Launch of the *Stone para ELAS* (Stone for Women) ethics channel

Our Numbers

R\$11.1 billion

in customer deposits (banking)

R\$2.8 billion

in credit portfolio

R\$503.4 billion

in MSMB TPV (including Pix QR Code)
+11.0% over 2024

R\$6.3 billion

in Adjusted Gross Income (Continued)
+13.5% over 2024

R\$2.6 billion

in Adjusted Net Income (Consolidated)
+18.6% over 2024

R\$9.71/share in Adjusted Basic

Earnings per Share (Consolidated)
+33.6% over 2024

Financial education and social impact

Financial education for prosperity

- Launch of *Finanças no Verde* and consolidation of Minhas Finanças tools.

Sustainable value creation

- **1st** ESG Forum in the Value Chain
- **100%** of the portfolio assessed from the RSAC perspective
- **R\$295 million** in IDB financing for the Legal Amazon

Productive inclusion

- **300+** franchisees operating in rural Brazil
- **178,000+** young talents and 1,000+ entrepreneurs benefited from the Stone Institute
- Launch of Impulso Stone Program
 - 3,700+** people impacted
 - 400+** employees enrolled in volunteer mentoring programs

Caring for people to better serve customers

Talent attraction

- Launch of Stone Internship Program
- Recruta Stone, our trainee program, was nominated for the Think Work Innovations 2025 Award

People development

- **R\$8.7+ million** invested
- **284,000+** hours of training
- **R\$969,300** invested in the Leadership Academy
- **2,600** participants in GenAI Literacy Program

Health and Well-being

- Launch of the *Hospital Virtual Verde* (Green Virtual Hospital), *Programa ELES na Stone*, *Programa ELAS na Stone* and *the Emotional Health Program*

Diversity

- **41.6%** of the Company's workforce are women
- **102%** increase in people with disabilities over 2024
- **0.02%** gender pay gap

StoneCo



StoneCo: Supporting Brazilian Entrepreneurs

GRI 3-3 Financial Inclusion

Stone was founded to transform the Brazilian financial market by expanding access for micro, small and medium-sized entrepreneurs to financial services and payment solutions that drive their businesses and communities.

We began our journey as an acquirer, through our “green” POS device, and have expanded our operations over time with an integrated suite of financial services that includes payment accounts, investment and management products.

We work to strengthen entrepreneurship across the country, from major urban centers to municipalities with limited access to financial services. Our portfolio supports cash flow management, streamlines operations and provides access to financial resources such as working capital, account-linked credit limits and credit cards – all in a responsible manner aligned with the reality of each business.

Our offer is underpinned by a close human relationship with our clients, combined with fast-track logistics that provides personalized support wherever and whenever the entrepreneur needs it most.

Who We Are

A comprehensive and integrated platform for payment methods, financial services and credit solutions designed to help entrepreneurs thrive. **GRI 2-6**



4.8 million+ active customers



11,000+ employees



The Stone Way of Being



Our Purpose

To serve Brazilian entrepreneurs, transforming their dreams into results.

Our Values



Own it

We believe that owning it means acting responsibly, with discipline and intelligence. As owners, we do the right thing, the right way.



No Bullshit

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



Teamplay

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



Live the ride

We have energy and passion to tackle the challenges facing us on our journey. We value authenticity at StoneCo.



The reason

The customer is the reason. We must always do what's best for them. We can only succeed if they succeed.



Our Culture

Our Way of Being drives our team, which is made up of innovative thinkers who are team players, have the resilience to face challenges and are focused on our clients' needs.



Our Material Topics

GRI 3-1

GRI 3-2

The information reported herein is based on the materiality review conducted in 2024, which helped us deepen our understanding of the social and environmental impacts generated by our activities, as well as the risks and opportunities associated with the business.

This approach, known as **double materiality**, is conducted at least every two years to reinforce our alignment with best market practices and emerging regulatory standards.

The identification of material topics was based on global references, industry benchmarks and sustainability trends. We considered internal and external stakeholders, such as shareholders, investors, senior leaders, industry associations, card brands, employees, customers, suppliers, franchisees, financing institutions, industry peers, regulators, and representatives of organized civil society. Based on input from these strategic stakeholders, nine material topics were prioritized.

- **Operational Eco-efficiency**
- **Diversity, Equity and Inclusion**
- **Employee Health, Well-being and Development**
- **Productive and Financial Inclusion**
- **Human Rights**
- **Governance, Ethics and Business Integrity**
- **Innovation and Technology in Products**
- **Data Security and Privacy**
- **Service Quality**

The material topics were approved by the Executive Officers. Our materiality is broken down into goals and initiatives, such as **Our Commitments to Society**. Learn more about the materiality review in the 2024 Annual Sustainability Report, available on our [Impact page](#). **GRI 2-12** **GRI 2-14**

Our Commitments to Society

GRI 2-24

GRI 2-25

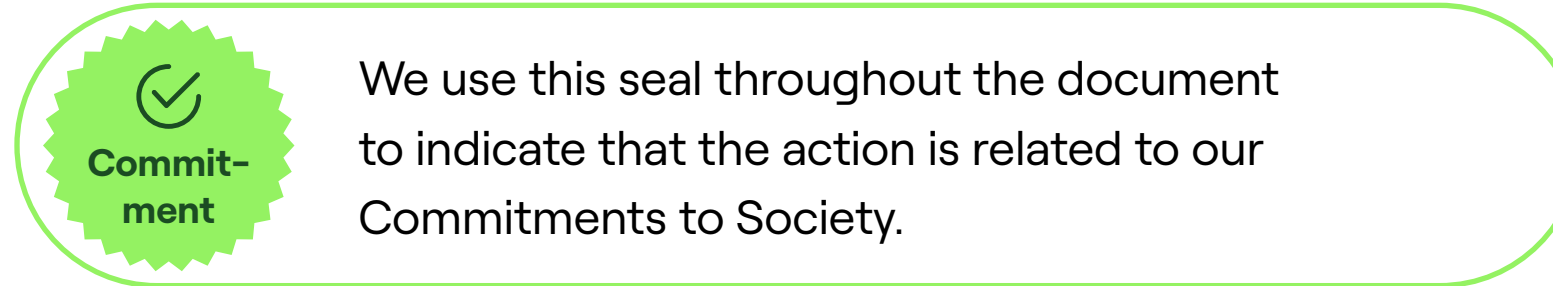
The **Commitments to Society** guide the Company's actions, with targets set through 2030, and are integrated into our strategic planning, incorporating social and environmental issues into the value creation model. They are aligned with the **United Nations 2030 Agenda and linked to the Sustainable Development Goals (SDGs)**.

Launched in 2025, the commitments began their first cycle of evolution this year, with a focus on continuous improvement, quality and consistency of ESG indicators.

Governance is exercised directly by leadership and the departments responsible for each topic. Each commitment has at least one **sponsor** and one **leader**, who are responsible for its implementation, monitoring and progress, following a continuous cycle of planning, execution and improvement.

As part of knowledge management, we hold biannual meetings with internal stakeholders to deepen our understanding of the rationale behind indicator calculations and results projections, stressing each area's role in achieving the goals.

To ensure focus and clarity in the execution of the strategy, the commitments are organized into four strategic fronts:



Social Impact

To empower current and future entrepreneurs to transform their dreams into reality by prioritizing entrepreneurship and financial education.

Commitment - Entrepreneurship and financial education

→ Provide 300,000 educational opportunities for entrepreneurs in Brazil (see [page 37](#)).

Environment

To improve our efficiency and continuously reduce our impacts on the environment, with a focus on energy, emissions and climate, and the circular economy.

Commitment - Circular Economy

→ Strengthening the circular economy by preventing the disposal of 1,200 tons of electronic waste and 1,000 tons of plastic waste through reverse logistics initiatives (see [page 47](#)).

Our People

To help each person in our team reach their potential in a safe, diverse and collaborative environment, encompassing talent attraction, development and retention; safety, health and well-being; and diversity, equity and inclusion.

Commitment - Diversity, Equity and Inclusion

→ Advance recruitment, selection, and retention practices aimed at increasing the representation of women and black people in leadership positions (see [page 85](#)).

Commitments - Safety, Health and Well-being

→ Advance safety practices, reducing the average number of accidents per shift by 33%.
→ Promote a healthy workplace environment by raising awareness about mental well-being and establishing support measures for our employees (see [page 81](#)).

Governance

To strengthen trustworthy and transparent relationships and offer solutions based on integrity.

Our material topics GRI 3-3

Material topic	Connecting the topic to the business	How we address the topic	Metrics	SDGs driven
Operational Eco-efficiency	Optimizing the consumption of materials and natural resources and reducing greenhouse gas (GHG) emissions are essential for the company's performance. By adopting the principles of the circular economy and prioritizing durable, recyclable, and renewable inputs, StoneCo is not only minimizing environmental impacts but also managing risks related to climate change. These actions directly contribute to the reduction of operational costs and strengthen the resilience of the business.	<ul style="list-style-type: none"> → Waste management through the PGRS → Machinery circularity → Logistics efficiency → Monitoring Social, Environmental and Climate (SEC) Risks 	<p>✓ Our Commitment to Society:</p> <ul style="list-style-type: none"> → Strengthen the circular economy by preventing the disposal of 1,200 tons of electronic waste and 1,000 tons of plastic waste through reverse logistics initiatives. <p>🔍 Metrics:</p> <ul style="list-style-type: none"> → Reused and recycled waste → Plastic tons prevented → GHG emissions → Fuel consumption per service call → SEC monitoring 	
Diversity, Equity and Inclusion	Gender, ethnic-racial, disability and cultural diversity within teams and in the workplace are a strategic factor for StoneCo's performance. An inclusive culture that values and develops talent reflects the diversity of our customers and drives our success.	<ul style="list-style-type: none"> → Diversity, Equity, and Inclusion track → Inclusive Leadership Development → Activities on commemorative dates → Pay equity management 	<p>✓ Our Commitment to Society:</p> <ul style="list-style-type: none"> → Advance talent recruitment, selection and retention practices aimed at increasing the representation of women and black people in leadership positions <p>🔍 Metrics:</p> <ul style="list-style-type: none"> → Team Diversity Data → Representation indices → Pay equity 	

Material topic	Connecting the topic to the business	How we address the topic	Metrics	SDGs driven
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Employee Health, Well-being and Development

Ensuring the health, safety, and rights of employees, including mental and emotional well-being, is key to our team's performance. A safe and inclusive work environment, with transparent recruitment processes, strengthens our employer brand and talent retention. This reduces operational risks, preserves internal knowledge, and boosts productivity, resulting in an engaged team.

- [Talent attraction programs, including the intern program](#)
- [Leadership education and training programs](#)
- A percentage of teams [with career paths](#)
- [Absenteeism rate](#)
- [Performance assessments](#)
- [Green Health program](#)
- [Benefits](#)

- ✓ **Our Commitments to Society:**
- [Advance safety practices](#), reducing the average number of accidents per shift by 33%.
 - Promote a healthy workplace environment by raising awareness about mental well-being and establishing support measures for our employees.

- 🔍 **Metrics:**
- [Work-related Accident Rate](#)
 - [eNPS](#)
 - [Turnover](#) rate



Productive and Financial Inclusion

StoneCo promotes the integration of vulnerable people into the labor market and the financial system by strengthening the economy and reducing social exclusion. We expand employment opportunities and democratize access to financial services, encouraging the inclusion of small businesses and entrepreneurs. We believe that financial education is essential to increase the population's autonomy and economic well-being.

- [Boosting business and income](#)
- [Renda Ton](#)
- [Our credit solutions](#)
- [Financial Reserve](#)
- [Impulso Stone Program](#)
- [Finanças no Verde Program](#)
- [Stone Institute](#)
- Agreements with [multilateral institutions \(IDB and DFC\)](#)
- [Financial Education Policy](#)

- ✓ **Our Commitments to Society:**
- Provide [300,000 educational opportunities](#) for entrepreneurs in Brazil.
- 🔍 **Metrics:**
- Number of entrepreneurs impacted by financial education programs ([Impulso Stone](#) and [Finanças no Verde](#))
 - [Number of Renda Ton](#)
 - [Young talents](#) impacted by Stone Institute
 - Amount invested ([IDB and DFC](#))



Material topic	Connecting the topic to the business	How we address the topic	Metrics	SDGs driven
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Human Rights

Ensuring respect for human rights across all operations, supply chains, and business relationships is essential for StoneCo. We implement ongoing due diligence and adopt continuous monitoring actions to prevent practices such as forced and child labor, integrating this commitment into our business practices. Beyond mitigating reputational risks, the promotion of human rights strengthens the value chain, protects against legal and financial impacts, and reinforces the trust of investors and partners, especially in a highly regulated sector.

- [Social, Environmental and Climate Responsibility Standard \(PRSAC\)](#)
- Assessment [Supplier](#)
- [PRSAC assessment](#) in the customer portfolio
- [New training on harassment](#)
- [Compliance training](#)

- Metrics:**
- [Number of discrimination](#) cases reported through the whistleblowing channel (*Orelhão*)
 - Supplier and customer [evaluation rate](#)
 - [Number of employees trained in compliance topics](#)



Business Governance, Ethics and Integrity

For StoneCo, corporate governance, ethics and integrity are essential to ensure transparent business conduct in line with the market's best practices. A robust governance structure strengthens the trust of stakeholders, secures regulatory compliance, and promotes diversity within our management and decision-making bodies. Furthermore, ethics in business relations prevents fraud, mitigates reputational risks, and fosters trust in the market. These principles are a priority for senior leadership and investors, thus reinforcing corporate cohesion and team commitment.

- [Integrity Program](#)
- Launch of the new STNE Commitments track on the [Studa platform](#)
- [Orelhão](#) (whistleblower channel)
- [Anti-Money Laundering measures](#)
- Review of the [Code of Ethics](#)
- Event for suppliers: [ESG Forum](#)

- Metrics:**
- Number of cases reported via *Orelhão*
 - Number of employees trained in compliance topics
 - [Financial losses due to non-compliance with ethical standards](#)



Material topic	Connecting the topic to the business	How we address the topic	Metrics	SDGs driven
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Innovation and Technology in Products

Innovation and technology are essential to StoneCo, driving research, new solutions, and the development of skills for the growth of technology-based businesses. We seek to ethically apply emerging technologies, such as artificial intelligence, and adapt our business model to the evolutions of the financial sector. These investments are fundamental to differentiation, increased efficiency and competitiveness, and are priorities for senior leadership and funding bodies.

- [Stone Partner](#)
- [Smart Routes](#)
- [Generative AI \(Gen AI\) Solution for Customer Relations](#)
- [GenAI Training](#)
- [New opportunities for individual customers \(retail banking\)](#)
- [Product and service launches and updates](#)

Metrics:

- Stone Partner NPS
- [Customer Satisfaction Score \(CSAT\)](#): metric for the generative AI solution in customer relations
- [Investment in AI](#)
- [Number of participants in Gen AI](#) training sessions
- Stone Shop purchase volume
- [Number of active individual customers](#)



Service Quality

In an increasingly competitive market, customer service excellence is strategic. The customer experience drives loyalty, retention and acquisition of new partners, ensuring a competitive advantage.

- [Customer relations](#)
- Service across different channels: franchises, service centers, Green Angels, Stone Consultants
- [Ombudsman](#)
- [Green Finance metrics](#)

Metrics:

- [Complaints Portal](#)
- [% increase in franchises](#)
- [Ombudsman indicators](#)
- Overall CSAT and [AI CSAT](#) in customer service
- [Finanças no Verde Metrics](#)



Material topic

Connecting the topic to the business

How we address the topic

Metrics

SDGs driven

Data Security and Privacy

Data security is of paramount importance for StoneCo. It encompasses the protection of Company and customer data, ensures integrity and confidentiality, and prevents cyberattacks. Compliance with data protection laws and the prevention of data breaches are essential to maintaining customer trust and safeguarding critical assets.

- [Information and Cybersecurity Policy](#)
- [Customer Privacy Notice](#)
- [Cookie Notice](#)
- [Privacy and Personal Data Protection Governance Policy](#)
- [Data Security and Privacy Incident Management Policy](#)
- [Continuous updates to our systems, proactive vulnerability management, regular penetration testing, and proper access management](#)



Metrics:

- Number of confirmed data breach complaints
- Number of security incidents
- [Monetary losses due to non-compliance with privacy standards](#)



Awards

Our commitment to Brazilian entrepreneurship has been recognized by institutions, rankings, and awards, reflecting advancements in innovation, customer experience, brand reputation and business performance.



Market, Business and Sector Performance

- **iBest Award:** Awarded in the Digital Banks category.
- **Valor 1000 – 2025 Award (Valor Econômico):** Among the top three Payment Methods companies in Brazil.
- **The World's Top Fintech Companies (CNBC/Statista):** The only Latin American company in the category.
- **Ranking of Brazil's 1,000 Top Companies:** 2nd place.



Innovation and Technology

- **Future Digital Awards for Fintech & Payments 2025 (Juniper Research):** Platinum Award in the Soft POS Innovation category, with highlight to **TapTon** technology, which transforms smartphones into payment terminals.
- **Elo Best of the Year:** Awarded for the highest growth in active NFC terminals and contactless cards, outperforming major market players.
- **iF Awards:** Received a plaque of recognition.
- **TikTok Awards:** Gold Award.



Brand and Reputation

- **Interbrand – Most Valuable Brazilian Brands 2024/25:** 12th place.
- **Brand Finance Brazil 100 (2025):** 47th place.



Customer Experience and Relationship

- **Reclame Aqui Award:** Ton was the award winner in its category.
- **Consumidor Moderno Award:** Winner.
- **CX Cliente SA Award:** Gold Certification.



People, Culture, and Business Model

- **Best Employers in Brazil 2025 (TIME/Statista):** 172nd place.
- **Excellence in Franchising Seal 2025:** For the third consecutive year.
- **Best Franchises in Brazil Award (PEGN):** 3 out of 5 stars.



Sectoral Development and Institutional Dialogue

We actively participate in sector associations, dialogue forums and multisectoral initiatives, contributing to the dissemination of best practices, regulatory improvement and the advancement of the ESG agenda. We also participate in multisectoral dialogue networks, such as the E-Commerce Brazil Forum and the Amazon Network, which foster the exchange of experiences and the joint development of solutions to sector challenges.





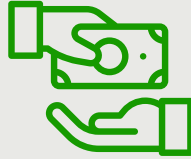


Furthermore, Stone also contributes to the agenda of associations representing the financial, payments, technology and capital markets ecosystems, with a focus on institutional and regulatory development. In 2025, the Company actively participated in the following associations: **GRI 2-6** **GRI 2-28**

- ABECS – Brazilian Association of Credit Card and Service Companies
- ABCD – Brazilian Association of Digital Credit
- Câmara-e.net – Brazilian Chamber of Digital Economy
- ABRASCA – Brazilian Association of Listed Companies
- AFRAC – Brazilian Commercial and Services Technology Association
- ABES – Brazilian Association of Software Companies
- ABIPAG – Brazilian Association of Payment Institutions
- IBRAC – Brazilian Institute of Competition Studies
- ABBC – Brazilian Banking Association
- ABFintechs – Brazilian Fintech Association



Stakeholder Engagement

We maintain an ongoing dialogue with our stakeholders, while seeking to understand and meet their expectations, build trusting relationships and support the sustainability agenda. **GRI 2-29**

Stakeholder	Forms of Engagement
 Staff	Internal climate surveys and a structured People and Management cycle monitored by the Executive Officers and HR Business Partners. We also hold a monthly communication ritual with leaders (Leadership Workshop) and with the entire Company (Stone Chat, Stonews and News Stone), in addition to weekly routines of direct communication with the teams and content shared on internal channels, such as Slack and the StoneCo Portal.
 Clients	Customer satisfaction surveys (CSAT) conducted via email and WhatsApp, Net Promoter Score (NPS) surveys and feedback channels on the website, app and social media networks (Instagram, LinkedIn, Facebook). Additional customer feedback channels include the Stone Blog, Customer Service and Ombudsman.
 Stone Franchisees	Corporate email, chats, NPS surveys, Correio Verde (weekly newsletter published for the franchise network), channels such as Yammer (corporate social network), WhatsApp and daily posts, as well as Yungas and Alô Franqueado (franchisee service platforms), questionnaires, website, monthly live chats with the entire franchise network, Stone Day (annual engagement and culture event) and Franchise Convention (annual). Dialogue also takes place within the Stone Franchisee University, Franchisee Service, Relationship team, and at events and training sessions.
 Analysts, Shareholders and Investors	Dialogue with this audience is centered around the Investor Relations Department. Quarterly results and material facts for the market are disclosed on the StoneCo IR website. We hold in-person and online meetings with local and foreign investors, attend conferences and non-deal roadshows (NDRs), and provide support via email. Learn more on the Investor Relations website.
 Capital Providers	The Treasury Department is responsible for managing, raising and controlling financial resources, interacting with local and international financial institutions, multilateral organizations and foment agencies, cooperatives, credit agencies, among other market players. Relationship channels include corporate email, telephone calls, in-person and online meetings, conferences, and roadshows.
 Society/Community	Stakeholders and social organizations involved in the impact and social investment projects conducted by the Company and the Stone Institute. Regular meetings, website and customer service channels via comunidades@stone.com.br and instituto@stone.com.br .
 Suppliers	Relationships with suppliers are maintained through several Company communication channels, including corporate emails, phone calls and meetings. The <i>Orelhão</i> reporting and complaints channel is also available to partners and suppliers. Additionally, in 2025 we held the Value Chain ESG Forum.

The Customer is Our Reason



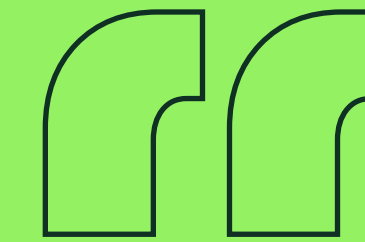
Our reason for being GRI 3-3 Quality of Service

We go beyond transaction numbers and financial volumes: we recognize the stories, dedication and aspirations of millions of Brazilian entrepreneurs. The position we hold today as one of the largest technology and financial services ecosystems in Brazil is the result of an approach that places the **customer at the center** of every decision, as our success is inseparable from the success of the entrepreneurs who choose us as partners.



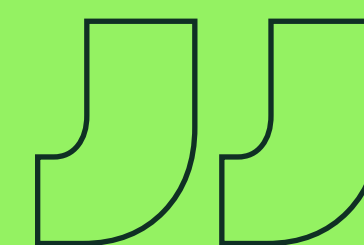
At Stone, you talk to real people. When you have an issue, it happens right there, right then: the person answers, gives you support and solves your problem.

— Eduardo Mattos, Encarnado Burger —
Rio de Janeiro



In the first year, I didn't know how to manage my shop. I just knew how to serve coffee. Stone provided me with solutions and helped me learn, giving me tips on HR, inventory management and deliveries. Our relationship began in the store, exchanging ideas, changing the POS device. I brought that warmth to Mula Café: a small counter, a two-seater table, lots of chats with my customers. Today, I've developed some products together with Stone to deliver coffee all over Brazil. We've become partners and friends.

— Gabriel David, Mula Café —
Patrocínio, Minas Gerais State



Connecting with customers

Every entrepreneur has a unique journey. That's why our ever-evolving relationship model is based on active listening and understanding the needs of each business. Underpinned by three pillars — people, processes and technologies — this model ensures that the Stone Way of Serving is embedded throughout the customer's journey, combining proximity and agility to serve entrepreneurs of different profiles across Brazil with excellence.



25% of POS devices are delivered on the same day they are requested.

Stone Customer Journey

1 Prospecting and Sales

We identify our customers' needs and present solutions.

→ Stone Agents

Responsible for the first contact with new clients, they use an intelligent platform to guide choices and offer tailored solutions, assisting entrepreneurs from the outset of their journey.

→ Specialists

Part of our sales team, our Specialists are equipped to serve medium-sized companies, which face more complex challenges and require more robust financial and management solutions.

2 Implementation and Logistics

We ensure that technology reaches our clients and that they know how to use it.

→ Maker Angels

Operate Stone's Distribution Centers (DCs), managing inventory, testing machines and preparing terminals.

→ Trucker Angels

Transport equipment from the DCs to regional hubs throughout Brazil.

→ Green Angels

Operate in over 2,000 municipalities and handle deliveries, provide technical support and assist with customer setup, including configuring the POS card reader and providing training on how to use it.

3 Customer Relations and After-Sales Support

Here, the goal is business continuity and customer satisfaction.

→ Enchanters

Provide ongoing support to entrepreneurs, working on the front lines of customer service to resolve issues quickly and empathetically. The Enchanters resolve over 90% of issues on the first contact, with a phone wait time of up to five seconds.

→ Specialists

As well as sales, they boost the relationship with the medium-sized segment directly at the hubs.

→ Stone Business Consultants

Manage the portfolio analytically and proactively, using data intelligence (CRM - Customer Relationship Management) and digital channels to strengthen the relationship with the client. Their focus is on boosting business growth through consultative sales, identifying opportunities for profitability and acting predictively to ensure long-term satisfaction and loyalty.

4 Reverse Logistics

We ensure operational efficiency and the circular economy of the business.

→ Lab Angels

Perform functional and cosmetic repairs on recovered terminals so they can be reused.

→ Hunter Angels

Recover unused terminals, returning them into the logistics chain.

To understand how our logistics make Stone more sustainable, see [page 47](#).

Franchises

Our franchise model expands the Stone Way of Serving beyond major urban centers, ensuring local service in remote areas. As local partners, franchisees play a cross-functional role in the journey: they enhance regional entrepreneurship, train teams of specialized consultants and drive the development of local communities with the same standards of excellence and technology as Stone.

Being together means being close: hubs and franchises

Proximity is not just talk. It is real in-person contact taking place all over Brazil, speaking the entrepreneur’s language, understanding the local context and building trusting relationships day after day. With this purpose in mind, we have structured our **hub and franchise** model to expand our reach and ensure fast, customized and high-quality service in different regions of the country.

Hub: Sales hubs close to the entrepreneur

Our hubs are micro-offices distributed across more than 200 Brazilian municipalities. They function as sales hubs and bring together teams made up of people from the local community, who have a deep understanding of its reality and are present in the daily lives of the region’s entrepreneurs.

More than just physical locations, hubs combine a local presence, responsive service and advisory support, helping entrepreneurs access the solutions best suited to their life stage and the maturity of their business.



Franchises: Local presence that creates shared value

Created in 2018 to expand service coverage across Brazil, Stone’s franchise model operates in a complementary manner to the Company’s own operations and hub teams, enabling its presence outside major urban centers.

In 2025, the Franchise channel delivered a particularly strong performance, reaching the milestone of 300 franchisees and ending the year with 320 franchises established, trained and fully operational – a near 23% growth over 2024. This progress reinforces the model’s maturity, soundness and market appeal.

The network’s expansion directly contributed to an increase in market share and customer base, especially in the countryside, demonstrating our ability to combine extensive reach with proximity and service excellence, regardless of the entrepreneur’s location.

In recognition of this trajectory, in 2025 we received, for the third consecutive year, the Excellence in Franchising Seal from the Brazilian Franchising Association (ABF).



stone

“

When I learned about Stone’s purpose, my husband and I thought, “This is the company we want to build our future with.” We left everything behind in our hometown, Parnaíba, and settled in Piripiri to experience our customers’ daily routine firsthand. We got full support from Stone. We started from scratch, and today we have a portfolio of nearly 1,000 customers. During the pandemic, we focused our efforts on restaurants, won over 95% of that market, and in recent years, we’ve opened five new franchises in the region. Stone has changed my life, my family’s life and the lives of the entrepreneurs we serve.

— **Janaína da Silva Costa Leandro and Jorge Alves Leandro Júnior** —
Franchisees in Piripiri (Piauí State)

”

Our Franchise Model

Our franchise model is based on a strategic partnership, whereby franchisees and Stone share results and grow together. The more business thrives in a given region, the more value is created for both parties, establishing a long-term relationship.

Franchisees' operations are structured across three complementary areas, ensuring widespread reach, customer closeness and operational excellence.



Relationship and care for the customer base

Franchisees closely monitor their customers in their regions, supporting the sale of solutions and ensuring a consistent service experience over time.



Growth and market expansion

With a strong on-the-ground presence, franchisees build teams of sales representatives, cover strategic routes and expand Stone's reach in their territories, driving new customer onboarding and gaining local market share.



Logistics and service excellence

The franchises operate a robust logistics structure in over 3,500 municipalities across Brazil. Using various modes of transport, such as electric bicycles, ATVs, and other vehicles adapted to local conditions, franchisees ensure swift deliveries and support. The average response time is half a business day — a competitive advantage that guarantees speed and quality comparable to those in major metropolitan areas.



Careful Selection in Line with the Stone Culture

The channel's expansion is accompanied by a rigorous franchisee selection process, structured to rapidly expand regional coverage without compromising service quality.

The selection process consists of three phases: online application, online tests and assessments, an in-person group drill, and a final interview. Criteria such as connections to the local community, knowledge of the region and consistency of the business plan, as well as commitment to establishing roots in the served territory are evaluated.

More than just technical skills, we seek partners aligned with Stone's culture who possess a long-term vision. We value life experiences, an entrepreneurial spirit, interpersonal skills, communication and people development.

How We Prepare Franchisees to Better Serve Customers GRI 413-1

Immersion into the Stone culture begins with onboarding, which includes training and guidance based on the Company's Operational Excellence Manual. This process is ongoing, and features a structured schedule of communications, training sessions and local and regional events across all Brazilian regions. Throughout the year, this process has reached hundreds of participants, including employees, agents and franchisees.

In 2025, the Stone Franchisee University established itself as the cornerstone of a corporate education strategy, ensuring the ongoing development of franchisees and agents through an online platform available 24/7, featuring expert curation and personalized learning paths. **In total, over 1,500 hours of training were given**, including recorded content and support materials.

Franchisees also undergo assessments conducted by the social and environmental risk team and are subject to a specific code of conduct, besides a dedicated ombudsman channel and regular audits, as a way to reinforce governance and integrity standards.

After receiving the appropriate training, franchisees are responsible for training and developing their own local teams, hiring sales agents and logistics professionals. These are positions with high growth potential and it is common for employees to advance within the ecosystem and become franchisees, reinforcing the social mobility promoted by the model.

Stone Day: Connection, Recognition, and Vision of the Future

Stone Day is the flagship event of Stone's franchise channel and represents a pivotal moment for connection and strengthening the Company culture among the franchisee team. It is a ritual in which the Company celebrates achievements, discusses the future and recognizes the best operations. In 2025, it brought together 385 participants, including franchisees and representatives of the Stone team.

During the event, the MEGA excellence program recognizes and awards the best operations in Brazil. This includes on-site visits to franchises with outstanding results. The event also reinforces strategic topics for the Company, such as the Impact agenda, which had its own booth.



Local Community Development

GRI 203-1 GRI 203-2

Stone franchisees are actively involved in their communities. Based on a mapping of local opportunities, economic and territorial development initiatives are carried out, in which Stone and the franchisee participate as co-investors. Throughout 2025, hundreds of projects were implemented, impacting different regions of the country. **GRI 413-1**

Stone's investment in these initiatives in 2025 totaled R\$ 688,000, covering entrepreneurship events, training, cultural programs and support for regional events. Below are some examples of such initiatives:

- Entrepreneurial Voices, an event organized by the Dracena franchise in São Paulo State, aimed at training young people and future entrepreneurs.
- Christmas Dream 2025, an event organized by the city government and sponsored by the Santa Fé do Sul franchise in São Paulo State.
- Intercity Education, Culture, Tourism and Business Fair (Fecap), an event sponsored by the Pau dos Ferros franchise in Rio Grande do Norte State.
- Federation of Junior Enterprises, focused on professional growth and youth employability, an event sponsored by the Guarabira franchise in Paraíba State.



Solutions that Turn Dreams into Achievements

GRI 3-3 Product Innovation and Technology

In 2025, we expanded access to credit and financial services for micro, small and medium-sized businesses through risk analysis models based on data and AI, and we increased customer productivity by integrating payment methods with automated management software. Additionally, advanced fraud prevention systems help reduce financial losses in retail.

Based on an ongoing process of listening to and surveying customers, which began in 2023, we identified that the main retail challenges are concentrated on three complementary fronts: sales, access to credit and business management. Due to this assessment, in November 2025, we launched and enhanced financial solutions that address the sales, management, financial control and operational efficiency needs of micro, small, and medium-sized businesses.

This initiative increased our clients' expansion capacity, while preparing them to seize opportunities during the peak consumption period at the end of the year and sustain a continuous cycle of prosperity throughout 2026.



New and enhanced tools to further drive customer prosperity **GRI 3-3 Quality of Service**

Ways to sell

Pre-authorization on POS Device

This is ideal for businesses that work with bookings, such as hotels and car rental companies. The solution allows users to pre-authorize an amount on the customer's card, reducing the risk of cancellations, damages or unforeseen events, with immediate approval and no red tape.

Subscription Sales

Allows entrepreneurs to easily automate recurring payments. Customers register their card just once, and payments are processed automatically at specified intervals, ensuring predictable revenue and better cash flow management.

TapStone and TapTon

Entrepreneurs can use their cell phones as an extra POS device at no additional cost and with a positive environmental impact. By eliminating the need for physical hardware (POS devices), the solution reduces costs and minimizes electronic waste. Ideal for peak times, delivery or events, technology enables your team to make more contactless sales in a scalable and secure way.

Pix on Credit and Bill Installments

These options promote greater financial autonomy and budget management, allowing financial commitments to be honored even when immediate liquidity is lacking. Flexible installment options mitigate the impact of unexpected expenses, contributing to our customers' financial stability and helping them maintain their creditworthiness.

Payment Link

Enables online sales with installment plans of up to 18 payments and next-day payment. It can be sent directly via WhatsApp, without the need of a website, expanding the entrepreneur's reach across all of Brazil.

Stone Account with management tools

X-Ray: Transparency and Delivery Control

This solution consolidates, in a single environment, sales and payment information from acquirers, card networks, vouchers, and delivery platforms. The X-Ray solution supports financial management and reconciliation by enabling transaction analysis, fee audits, cancellation tracking and advance payments, and assessment of the impact of sales promotions on results. In 2025, the main evolution was the complete integration of the delivery ecosystem, which enabled daily tracking of sales made on platforms, discounts and amounts retained via apps, as well as the net amount to be received, thereby increasing visibility into the profitability of operations.

My Finances

This tool centralizes cash inflows and outflows within the Stone app, facilitates sales reconciliation (Pix, POS device, link), and identifies the main expense categories.

Stone Account with employee management tools

Pay Employees

This tool streamlines staff payment management, allowing entrepreneurs to pay up to 50 employees at once. The client can choose to pay employees into a Ton account or any other account. This feature reduces operational time and centralizes control in a single environment.

Time and Attendance

Transforms the POS device into a time-tracking system, eliminating the need for additional equipment and costs, and ensuring compliance with labor laws. Time tracking with facial recognition offers greater security and efficiency in daily operations.

Credit solutions GRI 3-3 Quality of Service | Financial Inclusion

From micro to large entrepreneurs, credit solutions adapt to the dynamics of each transaction, with features such as sales-based payment, thereby reducing interest on monthly installments. By expanding access to credit, we contribute to our clients' financial inclusion, enabling them to obtain capital for improvements, renovations, expansions, equipment purchases and payment and settlement of debts.

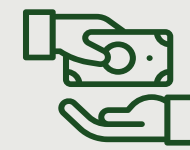
At the same time, we acknowledge that the transformative power of credit can come with the risk of insolvency and over-indebtedness, especially given the economic vulnerability of microentrepreneurs and small businesses. This context requires Stone to operate with a focus on responsibility and ethics. To mitigate these risks, we adhere to strict credit granting policies, based on detailed analyses prior to loan approval, and we promote financial education initiatives to support our clients' economic health (learn more on [page 37](#)). GRI 413-1

Discover our credit solutions with a focus on the new features launched this year:



Account Limit: Fast credit to get the business going

Credit line available in the customer's account offered based on credit analysis. To use it, the customer activates the limit and can make withdrawals. As payments are made, the repaid amount becomes available again. Repayment occurs gradually and daily, using a portion of the account's receivables while the credit line is in use.



Stone Working Capital: Access to first credit

Stone loan is straightforward and can be obtained entirely digitally or with the option of specialist support. Payment is conveniently processed through automatic withholding of receivables from card terminals, Pix, bank slips and digital channels, without straining the customer's budget.

To accommodate other sectors of the economy, in addition to the traditional receivables guarantee, Stone now offers its clients the option to use traditional market collateral, such as real estate and vehicles, among others.



Installment plan for credit card bills

We guide our customers on the proper use of credit cards and offer one of the lowest interest rates on the market for revolving credit, and we provide a competitive rate for bill installment plans for customers who are unable to pay their full amount by the due date. Installment plans range from short-term to long-term.

To simplify management, customers have full transparency as they can view details of their plan, the amounts charged, what has already been paid, and what remains outstanding.



Credit cards for micro, small and medium-sized businesses

For customers with difficulty accessing credit, we offer an option that allows them to obtain a credit card with a lower limit and build their relationship with us by meeting clear and attainable criteria. It is possible to receive up to two credit limit increases within a short period of time.

Another available option allows customers to set aside an amount to be used as collateral. This helps them get used to making purchases with a credit card without missing a payment due date and understanding how the product works.



Refer and grow with Renda Ton

Renda Ton is our refer-and-earn program, whereby entrepreneurs can earn a commission by recommending our POS devices. The program is flexible and adapts to participants' routines, allowing them to refer new customers directly from their cell phones.

The initiative is supported by Educa Ton, a platform packed with exclusive content on sales and financial education, which assists each participant to reach their full potential.

AI as a way of being

GRI 3-3 Product Innovation and Technology

GenAI team's focal points

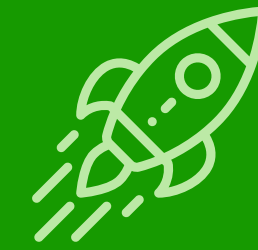
Generative Artificial Intelligence (GenAI) has established itself as a strategic pillar of Stone in 2025. With a focus on scale, nimble discovery and democratizing the use of AI across our teams, we are transforming how we sell and serve customers, both through digital channels and in human interactions. We continuously invest in people, technology and security to build lasting relationships of trust and enhance the quality of customer experience. To reinforce this positioning, the head of the division has joined the Executive Committee.

To support this evolution, the GenAI team's scope was expanded as it began leading the development of solutions, platforms and internal training. During this period, the team doubled in size, reflecting the investment in consolidating technological capabilities. This progress resulted in over 60% adoption of Gemini across teams, demonstrating the integration of AI into the Company's daily operations.



Joint entrepreneurship

Development of solutions in partnership with business areas, including initiatives such as the use of AI in customer service and to boost sales.



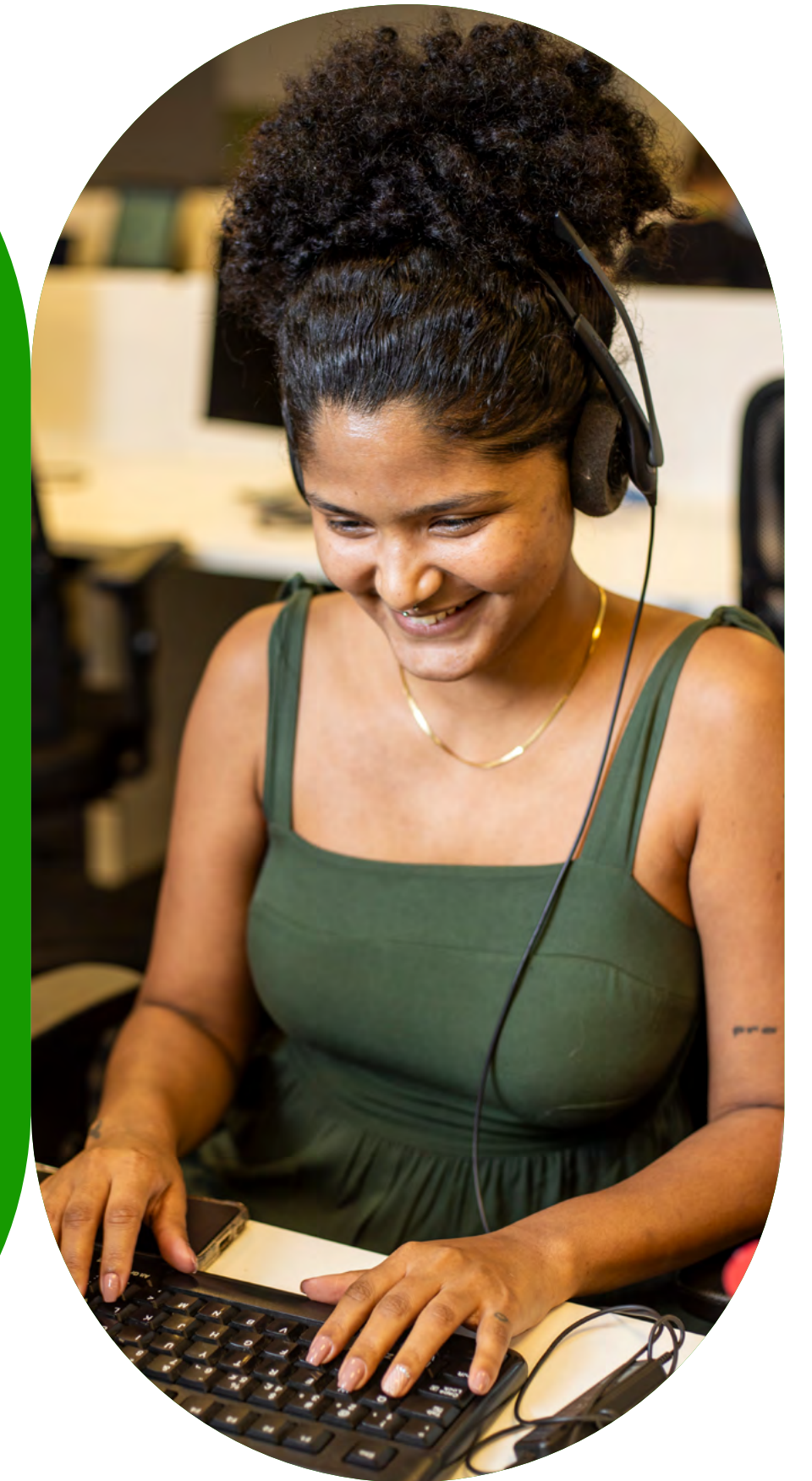
Product innovation

Delivering value to our customers through solutions with GenAI at their core, while revolutionizing our product features and Brazilian entrepreneurs' processes, with security and efficiency.



Democratization of AI within the Company

Literacy, training provision of tools, and encouragement of responsible technology used by employees (learn more on [page 76](#)).



Agile and empathetic customer service

Our AI platform has consolidated itself as the Company's primary customer service channel, managing 100% of initial interactions for both Stone and Ton's written support. In 2025, we expanded this capability by integrating the solution with WhatsApp, aligning support with the customers' communication channel of choice.

The platform has reached a high level of technical maturity, achieving a resolution rate of approximately 70% in autonomously resolving requests without the need for human intervention. This digital efficiency ensures customer satisfaction (CSAT) rates exceeding 90%, which match the standard of excellence in human customer service. It also allows our teams to collaborate even more closely with customers in situations that require greater sensitivity, active listening and strengthening of customer relations.

Responsible sales prospecting

The use of Artificial Intelligence has evolved from customer service to sales prospecting. Today, 100% of Ton's blog digital channels are processed by our GenAI bot.

This entire process is conducted with ethics and transparency. We keep the customer informed at all times about the use of technology, making it clear when the interaction is automated and when one of our agents is involved.

Advisory assistant

In 2025, we began developing an advisory assistant integrated into the Stone app, with the goal of assisting entrepreneurs in areas such as sales, business management, investments, and marketing opportunities.

The initiative entered a pilot phase in the second half of the year and has been used to deepen our understanding of customer needs and to expand the strategic use of AI in day-to-day business operations.

Stone Partner Program: Innovating the industry through financial technology

Launched in 2019 with the goal of driving business growth through financial technology, the Stone Partner Program serves a diverse portfolio of management software companies (ERPs and POS), e-commerce platforms, payment gateways, besides development agencies and e-commerce consultancies. Today, the program has more than 500 partner companies and has established itself as a true ecosystem of innovation and collaboration in the payments sector.

The program offers access to technology, market insights, training, tools, and specialized consulting services. Therefore, partners enhance their customers' experience while expanding their own businesses.

We provide financial technologies that enable the development of solutions for management, sales control, billing and back-office operations, and more than 50 exclusive benefits, such as competitive compensation, events, training and marketing consulting services. **GRI 3-3 Product Innovation and Technology**

How we actively listen to our customers GRI 3-3 Quality of Service GRI 2-25

Active listening is essential for the continuous improvement of our customer service, products and services. To this end, we maintain multiple communication channels that guarantee accessible, responsive service in line with each customer’s needs throughout their journey.

In addition, we conduct recurring satisfaction surveys to gather insights and suggestions that guide the improvement of our processes and services. For this, we use indicators such as the Net Promoter Score (NPS), *Reclame Aqui* ratings and specific service metrics, such as Customer Satisfaction (CSAT) and Service Level Agreement (SLA). These indicators help us monitor service quality and implement continuous improvements.

As well as the usual channels, customers can also contact the StoneCo Ombudsman, which reinforces our commitment to transparency and ethics by providing responsive support and close attention to each customer’s needs. We also offer our whistleblowing channels, *Orelhão* and *Stone para Elas*, for customers and partners (learn more on [page 62](#)).

Assessing the information received from these channels allows us to identify recurring themes, root causes and improvement opportunities. The results are consolidated into reports and dashboards that underscore decision-making and enable monitoring of key issues related to customer experience.

Throughout 2025, the Ombudsman handled a total of 14,300 inquiries. The majority, totaling 10,600 (74.4%), consisted of simple customer requests (“Non-Eligible”). Complaints deemed “Eligible for the

Ombudsman” accounted for 25.6% (3,600) of the total analyzed.

It should be noted that the complaints received by the Complaint and Whistleblower Log (RDR) through the Central Bank reached 5,400, corresponding to 38.1% of the total volume. In 2025, StoneCo Ombudsman recorded 55,900 telephone calls.

Monthly reports and bulletins detailing the volume of issues and the main reasons for complaints are shared with the responsible departments through the Ombudsman Monthly Newsletter. We also organize recurring meetings such as the Customer Service Overview, which brings together leaders to discuss challenges and initiatives aimed at achieving service excellence.

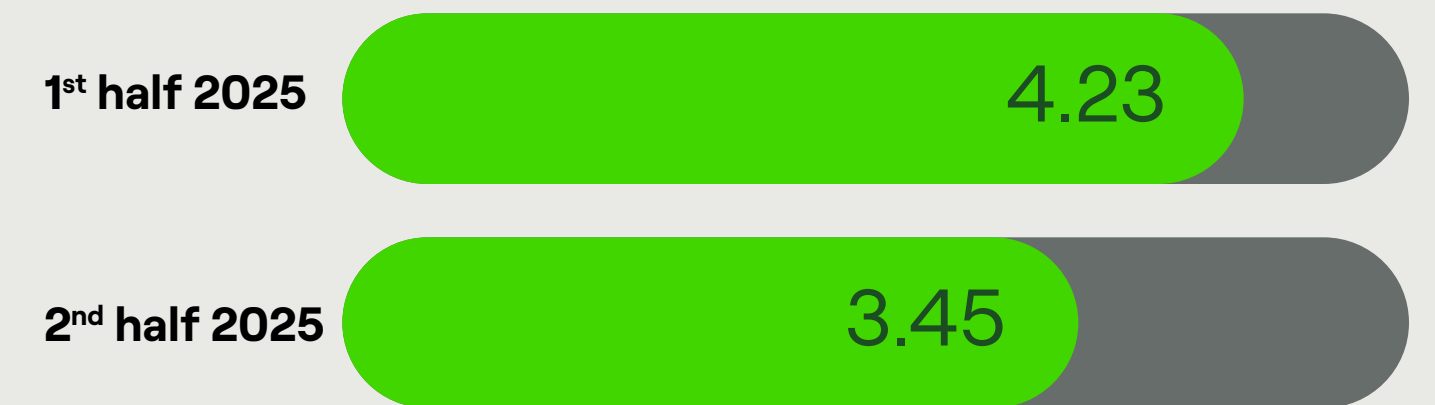
Evolution of Reclame Aqui score

In 2025, Ton won the Reclame Aqui Award, positioning itself as the most trusted and approachable brand for Brazilian microentrepreneurs.

Evolution on Reclame Aqui	2023	2024	2025
Stone	8.8	8.7	9.0
Ton	8.9	9.3	9.4
Pagar.me	9.4	9.3	8.9

StoneCo Ombudsman figures

Issue resolution rate



Rates the resolution and final handling of the issue on a scale of 1 to 5

Analyst resolution rate



Rates the analyst’s attitude and communication on a scale of 1 to 5

Social Impact



Our social impact strategy

GRI 3-3 Product Innovation and Technology

GRI 2-13

We work to promote productive inclusion and strengthen the communities where we operate, generating measurable value for society and for business. Our impact strategy is coordinated by the Impact and Sustainability Department and focuses on initiatives that test new markets and financial solutions, recognizing microentrepreneurs as drivers of social mobility and income generation in their communities.

Further details on impact management are available in our [Sustainability Standard](#), which guides the Sustainability strategy by defining the objectives and pillars of action, as well as the Company's contribution to the Sustainable Development Goals (SDGs), the principles of the Universal Declaration of Human Rights, and the UN Guiding Principles on Business and Human Rights.

GRI 2-12 GRI 203-2

Our social impact strategy consists of three complementary fronts:



Strategic partnerships

Joint action with organizations and institutions to foster initiatives with social and economic impact, expanding the reach, scale and effectiveness of programs.



Entrepreneurial and financial education and training

Development and expansion of financial education programs, as well as the provision of training, workshops and resources to support entrepreneurs in their evolution.



Community engagement

Strengthening relationships with local communities by investing in projects that drive economic and social development in the regions where we operate.



Financial education and inclusion for those who keep Brazil moving

GRI 3-3 Financial Inclusion

Access to knowledge and financial management tools is critical for the sustainable growth of Brazilian entrepreneurs. In acknowledging this need, we go beyond payment solutions: we promote financial inclusion and education throughout the entrepreneur's journey, empowering them to make informed decisions in line with the current stage of their business.

In this context, we recognize that our operations may also generate potential negative impacts, such as the risk of deepening digital exclusion among profiles with lower technological literacy, or of encouraging inadequate use of credit in the absence of robust educational support.

For this reason, we continuously strengthen our guidance initiatives and are committed to creating 300,000 educational opportunities for entrepreneurs in Brazil by 2030.

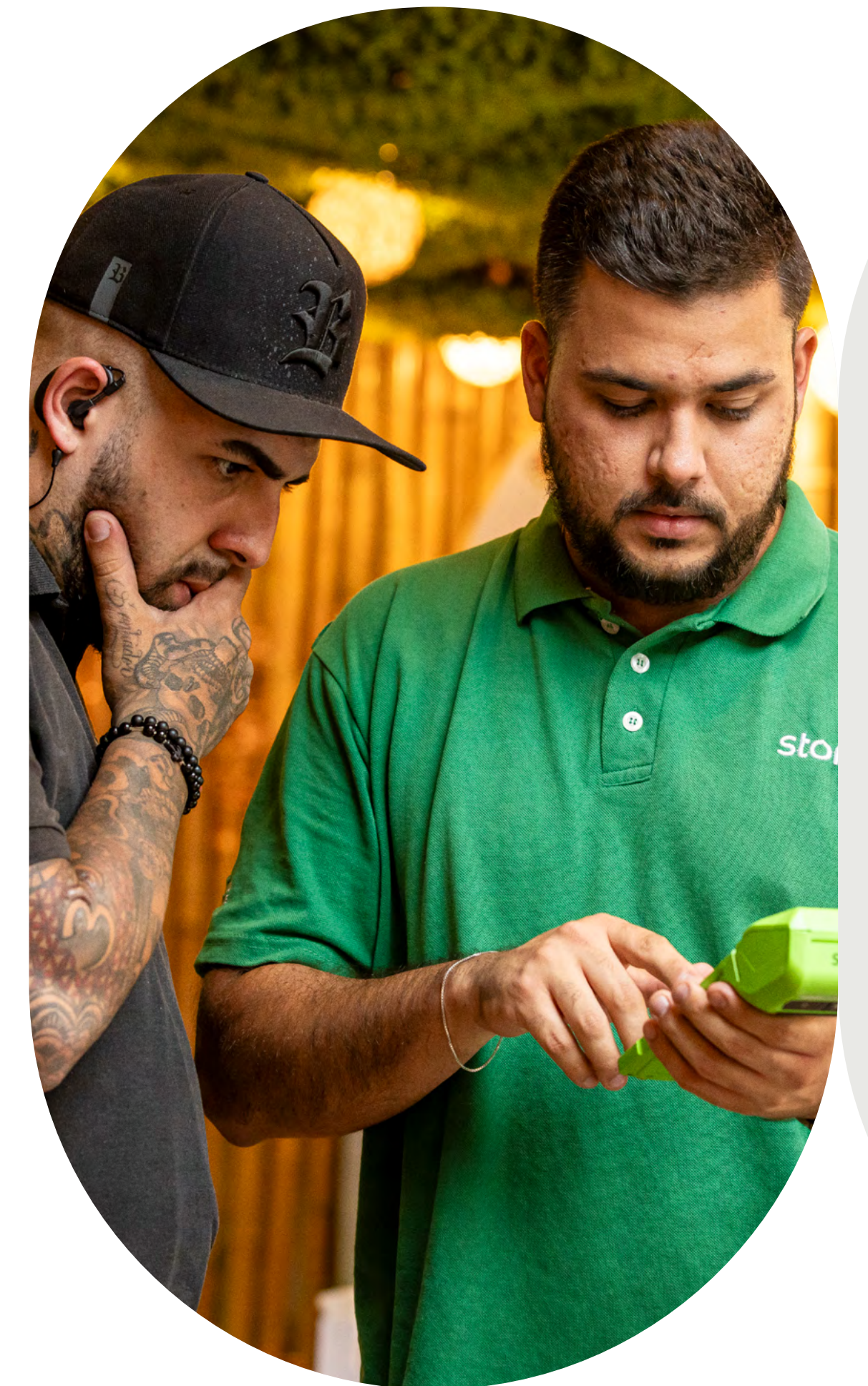


These initiatives range from inclusive services to credit lines that support businesses run by vulnerable groups, such as female entrepreneurs in the Amazon region. From opportunities to start a business to income generation, through the Stone franchise model and Renda Ton. In addition to educational initiatives for customers, provided by the *Finanças no Verde* program and for non-customers served by the Stone Institute's programs. Our strategy and activities in this area are guided by our [Financial Education Policy](#), which follows the guidelines of Joint Resolution No. 8/2023, issued by the Central Bank of Brazil and the National Monetary Council, with a focus on three priority pillars: budget management, savings formation and delinquency prevention.

Awareness and dissemination of content

Initiatives to inform and inspire entrepreneurs on a large scale.

- **Entre Nós Newsletter:** Launched in 2025, it delivers management-related topics directly to customers' inboxes, achieving high engagement rates and supporting daily decision-making.
- **Content Hubs:** We provide practical information on cash flow and financial resilience on [Ton's blog](#) and [Stone's content channel](#). Ton's blog offers educational content that translates "financial jargon" into the everyday reality of microentrepreneurs, making financial education more accessible. The portal brings together tips on sales, business management and the strategic use of Ton tools, helping customers unlock the full potential of their operations.
- **Strategic partnership with Luciano Huck:** As our ambassador, the presenter Luciano Huck brought financial education to prime time TV, promoting the "Me Poupe" financial education platform in partnership with Nathalia Arcuri, and "Decole seu Negócio" in partnership with G4 Educação, a free business education platform open to anyone interested. In total, 10,700 people enrolled in G4 Educação courses and 3,900 in Me Poupe. In 2025, Huck's weekly TV program "Domingão com o Huck" also promoted mentorship and highlighted stories by those who keep Brazil moving, turning mass entertainment into a powerful learning platform.
- **Stone Retail Index:** We improved our market indicator, making it more attractive and intuitive so that entrepreneurs can compare their performance with real industry insights.



Financial Resilience and Education

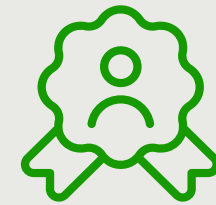
Finanças no Verde – A program designed to foster new management skills.

Finanças no Verde is a StoneCo financial education program created to help small entrepreneurs strengthen their business management. Through a learning path accessible via WhatsApp, the program addresses basic topics in everyday operations of a small business, such as financial organization, cash flow, responsible credit and planning. An impact assessment conducted in 2025 in partnership with Insper confirmed the program's main benefits, such as:

- **Knowledge gain:** Entrepreneurs who completed the program scored, on average, 5.5% higher on financial literacy tests, showing significant improvement both in understanding concepts (12%) and in adopting good management practices (5%).
- **Model effectiveness:** Research showed that the WhatsApp-based learning model has high potential, yielding consistent results regardless of the format used – whether via chatbot, AI interactions, or with the support of a human tutor.
- **Engagement and profile:** The highest engagement was observed among entrepreneurs in the business structuring phase, typically with a monthly revenue of around R\$ 10,000 and positive financial results. Seasoned entrepreneurs or those who own a large business, on the other hand, tend to seek more advanced and specific content tailored to their reality.



4,900 entrepreneurs completed at least one module of the *Finanças no Verde* program in 2025



2,300 completed 5 modules and received an expert entrepreneur certificate



87.6 on the participant satisfaction score (NPS)



I really needed those tips to get better organized. It was enlightening and gave me more confidence to continue my journey.

— A customer who completed the *Finanças no Verde* program in 2025



Management solutions and tools

Features integrated into our products that make everyday financial organization easier.

- **Financial Reserve:** A feature that lets customers save money in the way that's most convenient for them – through one-time, recurring or automatic contributions (percentage of sales), with a return of 100% of the CDI rate
- **My Finances:** A tool within the Stone app that centralizes cash inflows and outflows, facilitates sales reconciliation (Pix, POS device, link), and identifies the main expense categories.
- **X-Ray:** Offers a detailed view for management and reconciliation. With an NPS of 74, the solution allows customers to analyze sales and receipts from acquirers, card networks, vouchers, and deliveries in a unified way, providing insights for better business decisions. Additionally, it allows users to audit fees charged, understand the real impact of promotions on profit and track cancellations and prepayments, bringing greater transparency to management.
- **Sales Simulators:** Tools that provide fee transparency to address the main pain points identified in our customer service channels.
- **MEI Area and Formalization:** A feature in the Stone and Ton apps that centralizes Individual Microentrepreneur (MEI) tasks, giving customers the autonomy to complete them conveniently. It simplifies terminology, streamlines obligations, clarifies the main questions MEIs have and raises awareness about the benefits of opening a MEI business.

We are driving Amazonian entrepreneurship through IDB Invest

In August 2025, Stone was granted a R\$ 295 million investment from the Inter-American Development Bank (IDB Invest) to expand financing for micro, small and medium-sized businesses. The initiative addresses the demand for working capital and drives the expansion of the credit portfolio and entrepreneurs' entry into new markets.

The funds come from the IDB's Amazônia Sempre program and are primarily allocated to the Amazon region, expanding financial access in remote areas of the country, reducing job informality while boosting the local economy. By promoting financial inclusion, we contribute to the economic resilience of local communities in the face of geographic and climate challenges. The partnership includes consulting services and the development of customized financial products for women-led businesses in the Amazon region, aiming to promote equity, professionalize management and reduce credit risk in the region. **GRI 203-2**

Consolidation of a strategic partnership with the DFC

We continue to drive access to credit in underserved regions through a partnership with the U.S. International Development Finance Corporation (DFC). The US\$ 467.5 million (approximately R\$ 2.3 billion) fund raised in 2024 remained fully operational in 2025 and was directed toward accounts receivable financing for micro, small, and medium-sized enterprises. Our partnership with the DFC promotes women's entrepreneurship, prioritizing women-led businesses and economic decentralization, with a focus on enterprises located in regions with limited access to credit and financial infrastructure. **GRI 203-2**

Stone Institute GRI 203-1

The Stone Institute is the key driver of our social impact strategy. Launched in 2024, it promotes productive inclusion and enhances community development in different regions of Brazil, creating measurable value for society and for the business.

Its work is divided into three areas, which encompass the following initiatives: productive and entrepreneurial inclusion, youth education and knowledge generation. In 2025, the Institute invested in the institutional strengthening of partner organizations in these areas, through support for fundraising, improved management, planning, and targeted donations, contributing to their sustainability and the continuity of their impact.

The funds come from private social investment made by Stone, as well as from donations without direct commercial consideration. To learn more, access the Activity Report available on [the Stone Institute website](#).



21 organizations supported



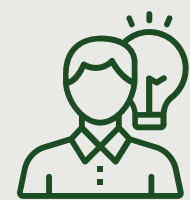
Presence in 8 Brazilian states and 21 municipalities



178,000+ young talent benefited



R\$ 12.3 million invested, including incentive laws (R\$ 5.7 million) and own funds (R\$ 6.6 million)



1,000 entrepreneurs supported



Productive and entrepreneurial inclusion

We work to economically empower nano- and micro-entrepreneurs, by fostering financial autonomy, income generation and the revitalization of local retail.



Acreditar

This initiative has been active since 2006 as a driver of sustainable territorial development. It uses entrepreneurial education and targeted microcredit to expand access to economic opportunities for small businesses and promote the autonomy of local communities.

In response to the challenges of an increasingly aging population, the Empreender 60+ Project was created to promote the productive inclusion of the elderly through training in managing their own businesses. The initiative values life experience as an economic asset, helping to combat ageism and empower this demographic group.



Instituto da Providência

With over 60 years of existence in Rio de Janeiro, Instituto da Providência uses the “3-Phase Methodology” to empower extremely vulnerable families, combining socio-emotional support and technical training to ensure real employability, foster entrepreneurship and promote financial autonomy.



Empreende Ai

A business school “from the hood to the hood” that applies a proprietary methodology to unlock the potential of Afro-entrepreneurs and women, resulting in a proven increase in revenue and an injection of funds into low-income communities.

Youth education

Focused on expanding access to quality education for vulnerable youth.



Alpha Lumen Institute

Based in São José dos Campos, the Institute promotes social impact through innovation in learning methodologies and digital technologies. To democratize knowledge, it supports highly talented children and adults (basically from low-income backgrounds), aiming to develop leaders capable of transforming their reality.

The teaching approach focuses on developing seven types of intelligence, integrating academic excellence with artistic and cultural talent, as exemplified by the performance of its own orchestra, the Orion Orchestra.



Brazilian Maths Olympiad Association

A Brazilian institution that fosters high-performance education and discovers talent through academic competitions, promoting social inclusion and excellence in logical-mathematical thinking across the country.



Apontar Institute

This institute works to bring about social transformation among low-income children and adolescents with indications of high ability and giftedness, offering ethical, cultural, and academic training outside of school hours to reduce the loss of talent associated with social vulnerability.

The A+ Program, which is carried out in partnership with the Stone Institute and the Rio de Janeiro Department of Education, promotes the holistic development of students and their skills in mathematics, literature, English and social-emotional skills, with extensive outreach across the city’s school systems.



Compartilhar Institute

This institute uses educational sports as a teaching tool in public schools, applying its own values-based methodology to enhance social-emotional skills and help students become more active and responsible citizens.



Novo Ensino Suplementar (NES)

Based in Alagoas, this program offers advanced training in Mathematics, Artificial Intelligence and Data Science to academically outstanding students in the Brazilian public school system, primarily from low-income backgrounds, preparing them for admission to leading universities in Brazil and Offshore.

As well as in-depth classes in the exact sciences, English and technology during after-school hours, it ensures student retention and digital inclusion by providing technological equipment (laptops) and recurring financial aid to high school students, reducing material barriers and enabling full dedication to education.



Reação Institute

Promotes human development and social integration through judo and complementary education, working in at-risk communities to train “black belts” both on and off the mat, with a focus on discipline and youth leadership.



Potencializa Program - Semear Institute

Focused on student retention, it connects low-income college students with industry mentors and financial aid scholarships, ensuring that talented young people complete their higher education and have access to high-quality careers.



Superação Institute

Operates in public schools in São Paulo and Minas Gerais states by integrating education and sports (basketball and handball), using the “DNA Superação” method to foster social-emotional skills and improve academic performance.



United Way Brasil

A social organization with over 100 years' experience that coordinates strategic partnerships between civil society, businesses and the public sector in support of education, with a primary focus on holistic early childhood development and on preparing young people for the job market and entrepreneurship.



Mão Amiga School

A philanthropic institution in a highly vulnerable region in São Paulo, offering comprehensive, high-quality education from early childhood through high school, combining educational training with humanistic values to break the cycle of family poverty.

Knowledge Generation: Stone Lab

To address complex social challenges, we invest in the production of applied, evidence-based knowledge that contributes to improving public policies and enhancing the impact ecosystem.

Created in 2024, Stone Lab is a partnership between the Stone Institute and PUC-Rio focused on technological R&D. Built on the pillars of innovation, community and capacity, the lab operates in a multi-task manner, funding projects that integrate different fields of knowledge and promoting the dissemination of learning through research, technological initiatives and thematic events. Throughout 2025, for example, lectures were held on topics such as quantum computing and neurodegenerative diseases.

GRI 3-3 Innovation and Technology in Products

Impulso Stone

Launched in 2025, Impulso Stone is a philanthropic initiative focused on the productive and financial inclusion of entrepreneurs who are not Company customers. The program integrates training, mentoring and access to microcredit, developing management skills to create income and foster productive inclusion, especially in vulnerable contexts.

The program complements the Company's business model by filling gaps in areas not reached by traditional credit. Launched as a pilot program, in 2025 it reached over 3,500 people. **GRI 203-2**

How Impulso Stone promotes productive inclusion



Education and training

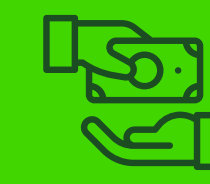
Impulso Stone offers practical financial and entrepreneurial education content, with a focus on debt, management, and online sales.

Five learning tracks and **18 live workshops** were held in 2025, and over **50 specialized content modules**.



Entrepreneurial ecosystem

Creation of a supportive community for information exchange among entrepreneurs, fostering connections, local networks and a sense of belonging.



Microcredit

Over R\$ 2 million in microcredit were granted to non-customers, with loan amounts ranging from R\$ 800 to R\$ 4,000, including loans for individuals with poor credit histories. The loans are provided through a partnership with Banco Pérola, a social credit organization sponsored by the Stone Institute, expanding access to productive capital in a responsible manner.

Employee engagement in volunteer mentoring for entrepreneurs

As part of the Impulso Stone program, we maintain a corporate volunteer initiative. More than 400 employees volunteered to offer individual mentoring to entrepreneurs, supporting the practical application of acquired knowledge with a focus on business management, financial organization and decision-making.

In just over six months, Impulso Stone has consolidated its presence across its three areas of operation, achieving an NPS of 87. This excellence benchmark reflects the high satisfaction level of those served by the program, including through the microcredit model.

The impacts related to education and financial behavior are monitored by researchers from Lisbon's Nova University, reinforcing Stone's commitment to measuring results and continuous improvement, guided by social and financial responsibility.

Further information about Impulso Stone is available on [the program's website](#). For inquiries and partnerships, please write to comunidades@stone.com.br.



Emergency response

We act quickly to support entrepreneurs and communities facing crises or extreme weather events. In 2025, following a tornado in Rio Bonito do Iguaçu (Paraná State), we mobilized an emergency response for 33 severely impacted customers.

As immediate support, we waived rental fees on POS devices and transaction fees, helping to reduce fixed costs during the most critical period. This initiative was enabled thanks to a partnership between Stone and the local franchisee, who quickly identified the region's needs. Additionally, the Stone Institute launched a fundraising campaign to assist the community's recovery, reaffirming our commitment to local businesses.

Eco-Efficiency and Climate



Our Environmental and Climate Approach GRI 3-3 Operational Eco-efficiency

At Stone, our work on the environmental and climate agenda focuses on two fronts: reducing the impact of our operations and increasing resilience across the value chain.

We have our own logistics network and millions of payment terminals in circulation, which can lead to negative impacts related to traffic, greenhouse gas (GHG) emissions, and the generation of plastic and electronic waste. For this reason, we prioritize resource efficiency and the circularity of our payment terminals. The route optimization system reduces travel, costs and air emissions, while reverse logistics and preventive maintenance in the field extend the equipment’s lifecycle, reducing waste generation and the consumption of natural resources.

We also understand that addressing climate change involves supporting small and medium-sized entrepreneurs, the most vulnerable link in the economy. Extreme events compromise not only infrastructure but also the cash flow and continuity of these businesses.

To mitigate risks, we promote financial education and develop protective mechanisms, such as encouraging the creation of emergency reserves and offering insurance. Financial health and the ability to respond to crises contribute to a more resilient retail sector capable of sustaining the domestic economy. GRI 413-2

Our operations are underpinned by the [Social, Environmental and Climate Responsibility Standard \(PRSAC\)](#) and [the Sustainability Policy](#), available on our [Impact page](#). Additionally, the TCFD framework guides the integration of climate risks and opportunities into business strategy and long-term financial decisions.

Metrics and Targets

Indicator	What we monitor	2025 Performance
Energy Intensity ¹ GRI 302-3	Liters of fuel per 1,000 service calls	0,317 a reduction of 43 L compared to 2024
Financial Intensity	% of total operating expenses allocated to energy	0.05% ²
Emissions intensity GRI 305-4	Total emissions (Scopes 1 and 2) by revenue	0.614 tCO ₂ per million reais
Circularity	Recovery of electronic and plastic materials	561.8 tons
Customers classified as environmental, social, and climate risk	% of credit customers assessed from an environmental, social, and climate risk perspective	100%

¹ The rate is based on energy consumed within the organization

² Data from distribution centers (DCs) in Manaus and Jaboatão are not included.

Eco-efficiency and financial resilience in the value chain: supporting customers on their journey³ GRI 302-5

Renewable energy for customers

Stone fosters the adoption of renewable energy in commercial establishments through a partnership with Nextron. The initiative reduces customers’ fixed electricity costs (by 20% to 30% of the bill) and the carbon footprint in our value chain.

Business resilience

Extreme weather events, such as floods and heavy rains, pose real risks of default and disruption to business operations, with direct impacts on transaction volume and the organization’s credit risk. In light of this, since 2021, Store Insurance has offered coverage against damage resulting from events such as floods, windstorms and wildfires to mitigate physical risks and protect our customers’ assets.

We also empower small and medium-sized entrepreneurs through financial education and cash management initiatives by promoting the financial resilience of businesses due to climate risks. Furthermore, we continuously monitor the impact of these events on our customer base.

³ The cost reduction mentioned is based on the Distributed Generation Legal Framework (*Marco Legal da Geração Distribuída* – Law N° 14,300/2022), which allows the offsetting of renewable energy credits generated remotely against the consumption of commercial establishments

Waste management and the circular economy

GRI 306-1 GRI 306-2

Waste management at Stone is guided by the Solid Waste Management Plan (PGRS) and compliance with the National Solid Waste Policy (PNRS), which is essential for mitigating environmental risks and avoiding regulatory sanctions and reputational damage resulting from improper waste handling.

Our waste generation is concentrated in our offices, hubs, distribution centers and maintenance operations, and is classified in accordance with ABNT NBR 10.004/04. We manage everything from hazardous waste (Class I), such as batteries and electronic components, to non-inert materials (Class II A), such as organic waste and textiles, and inert materials (Class II B), such as glass and aluminum. The impacts of our activities extend throughout the entire supply chain, encompassing both upstream (suppliers) and downstream (customer use) stages. We implement selective waste collection and properly dispose of the waste generated. In office buildings, we maintain shared responsibility by strictly requiring proof of proper final disposal.

To ensure operational excellence, third parties involved in our waste management process undergo a rigorous supplier assessment, during which we review the mandatory, ethical and legal documents required to perform the service.

Among the key metrics tracked, the recycling rate, the total volume of waste generated and the effectiveness of reverse logistics – measured by the recovery of POS devices and the amount of plastic and electronic waste avoided – stand out. We review the PGRS every three years and through this we reaffirm our commitment to efficiency and a sustainable culture that reduces pressure on landfills and promotes environmental integrity.

Circular Legacy

In 2025, we implemented the Circular Legacy initiative, with the goal of finding sustainable use for Stone T-shirts that were no longer in use. In partnership with Retalhar, we carried out a reverse logistics process to ensure the de-identification and recycling of 180 kg of textile materials, preventing 1.35 m³ of waste from being sent to landfills.

The processed material will be used to make approximately 1,800 blankets for donation. Additionally, part of the proceeds from the operation is allocated to generating income in low-income communities served by Retalhar.

Stone Logistics: In-house, efficient and circular

Stone's in-house logistics supports an operational model focused on efficiency and the circular economy, with a reverse logistics strategy committed:

To preventing the disposal of approximately 1,200 tons of electronic waste and 1,000 tons of plastic waste by 2030.



We prioritize the repair of POS devices in the same location where they are used. This work is supported by our own maintenance lab, which performs cosmetic and functional repairs, extending the useful life of the assets and reducing operating costs, transportation and the carbon footprint. When repair is not feasible, the equipment is sent to recyclers in an environmentally sound manner, or its components are reused by certified partners.

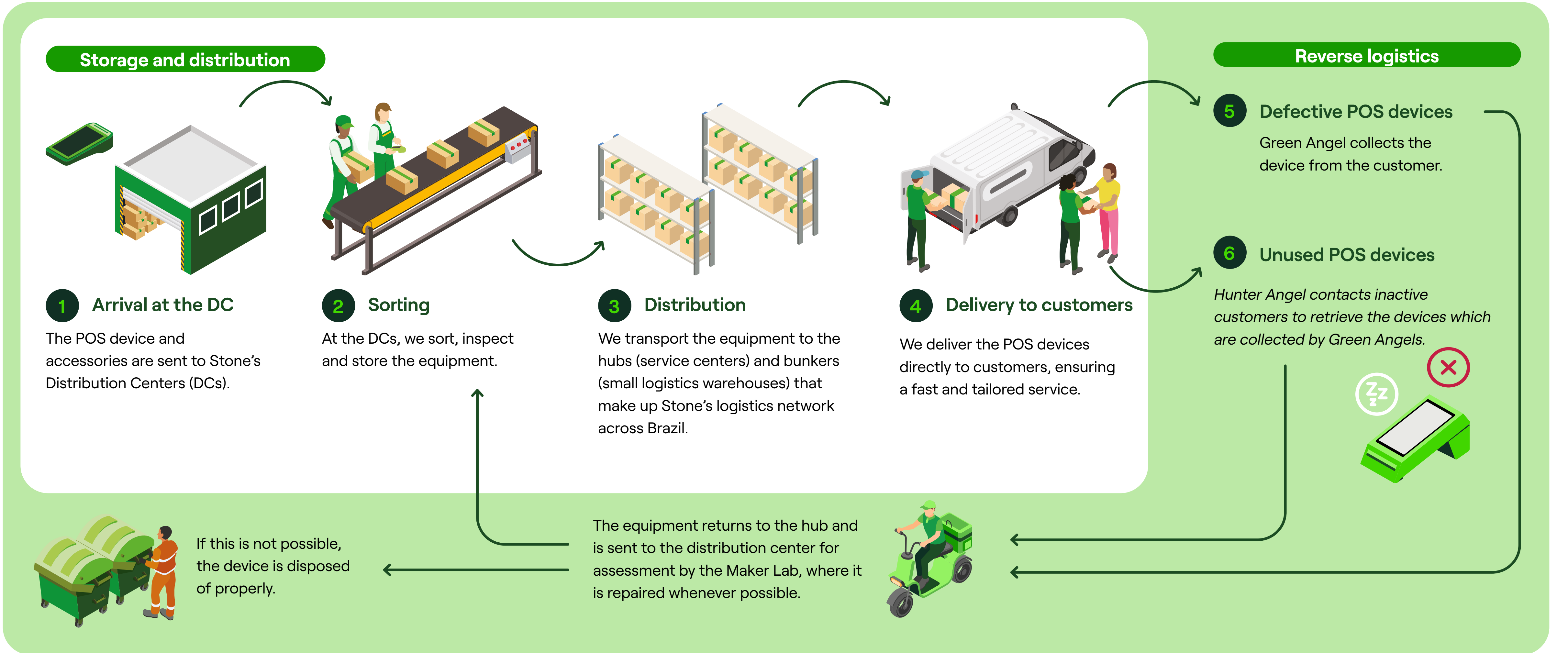
In 2025, this commitment was reinforced by the recovery of 561.8 tons of POS devices, consolidating a more sustainable and efficient logistics operation. **GRI 413-1 GRI 413-2**



97.6% of the collected POS devices are repaired and returned to the logistics chain



The Stone POS device cycle: From receipt to reverse logistics



Emissions

We annually conduct our greenhouse gas (GHG) emissions inventory in accordance with the GHG Protocol methodology, covering all units and operations over which the Company holds management authority. For the calculation, we use emission factors and Global Warming Potentials (GWP) drawn from the Brazilian GHG Protocol Program tools, ensuring methodological consistency and alignment with best practices. The inventory is submitted to independent third-party verification by Instituto Totum, ensuring the quality, consistency, and transparency of the reported information.

As a recognition of the robustness of its GHG inventory, Stone earned the GHG Protocol Gold Seal for the second consecutive time in 2025, based on the 2024 inventory, in adherence to best practices for GHG emissions management and reporting.

Since 2024, we have been signatories to the Carbon Disclosure Project (CDP), where we achieved a C rating.



Smart paths to reducing emissions

GRI 3-3 Product Innovation and Technology

Stone’s logistics operation relies on an internally developed system that defines the most efficient routes for each trip. Through a mapping service project, the algorithm considers all deliveries for the day and optimizes routes, contributing to reduced costs, shorter delivery times and lower environmental impacts.

As well as systemic optimization, the routes undergo a continuous process of human analysis. Operations leaders evaluate factors such as operational efficiency, cost and safety, adjusting routes or directing deliveries to logistics partners in specific situations, such as inefficiency scenarios or high-risk areas.

GRI 413-1

Scope 1

In 2025, our Scope 1 emissions totaled 8,431.24 metric tons of CO₂ equivalent, a 0.97% increase over the previous year. The main source of emissions in this scope was “mobile combustion”, accounting for 99.67% of total Scope 1 emissions. **GRI 305-1** **GRI 305-5**

Scope 1 (tCO ₂ e)	2023	2024	2025
Stationary combustion	6.24	5.45	10.03
Mobile combustion	8,627.75	8,261.78	8,403.77
Fugitive emissions	132.57	82.93	17.44
Total	8,766.56	8,350.16	8,431.24

Gases included in the calculation: CO₂, CH₄, N₂O and HFCs.

Scope 2

During the same period, 262.50 metric tons of CO₂ equivalent from renewable sources were emitted, related to the use of ethanol and the biodiesel fraction used in diesel fuel and anhydrous ethanol in commercial gasoline. **GRI 305-2**

Scope 2 (tCO ₂ e)	2023	2024	2025
Electricity - location	250.25	296.98	262.50
Electricity - purchase	182.98	222.88	211.63

Gases included in the calculation: CO₂.

Scope 3

Indirect Scope 3 emissions totaled 48,952.39 metric tons of CO₂ equivalent. In 2025, we updated the methodologies for calculating data on “Goods and services purchased” and included the measurement of four new categories: “Capital goods,” “Fuel and energy-related activities not included in Scopes 1 and 2,” “Use of goods and services sold” and “End-of-life treatment of products sold”. This led to an increase in reported emissions under this scope, corresponding to 47.82% of total emissions in 2024 and 94.06% in 2025. This impact began to be monitored in the last reporting cycle and, since then, has guided the implementation of portfolio decarbonization strategies.

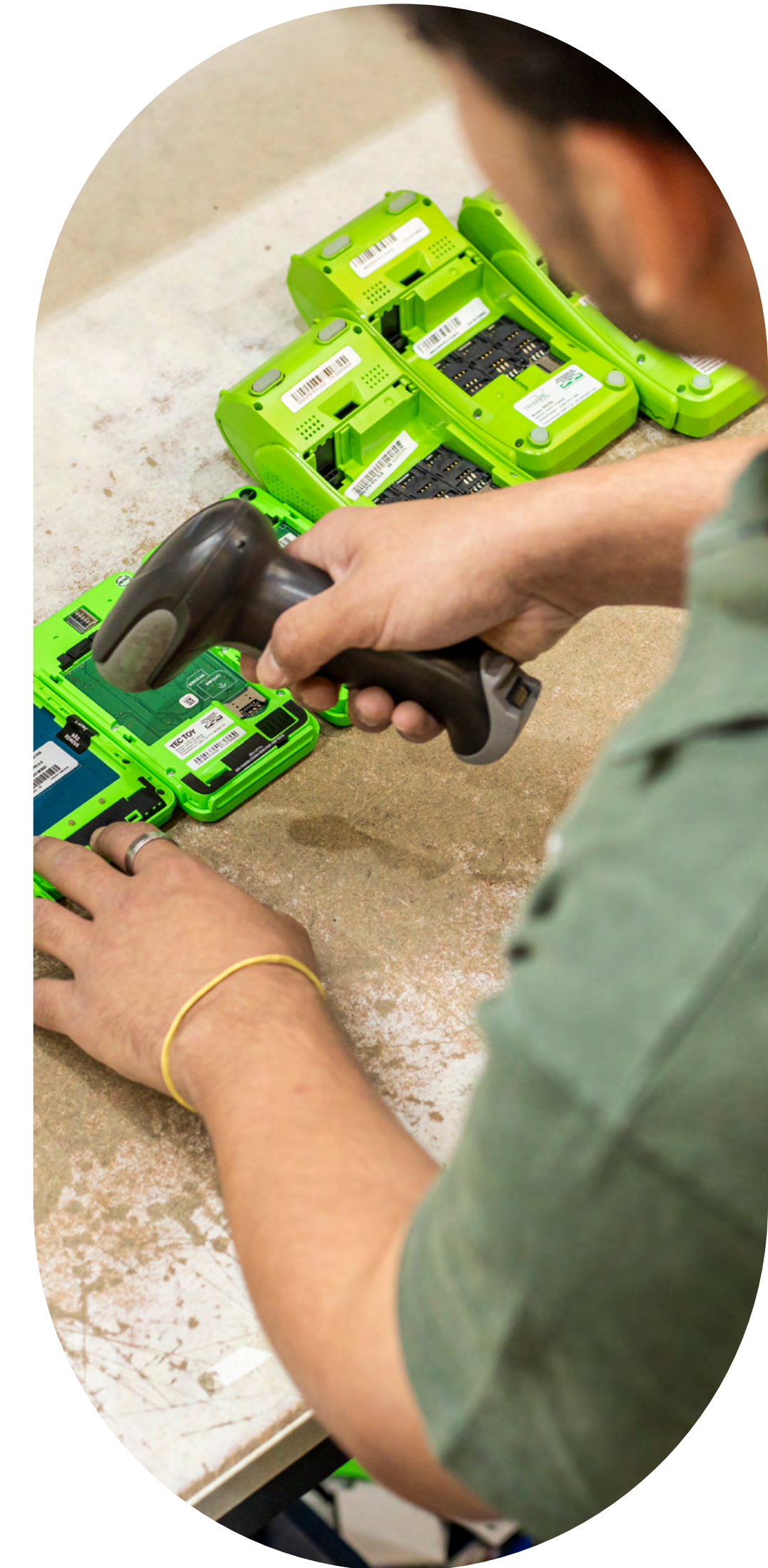
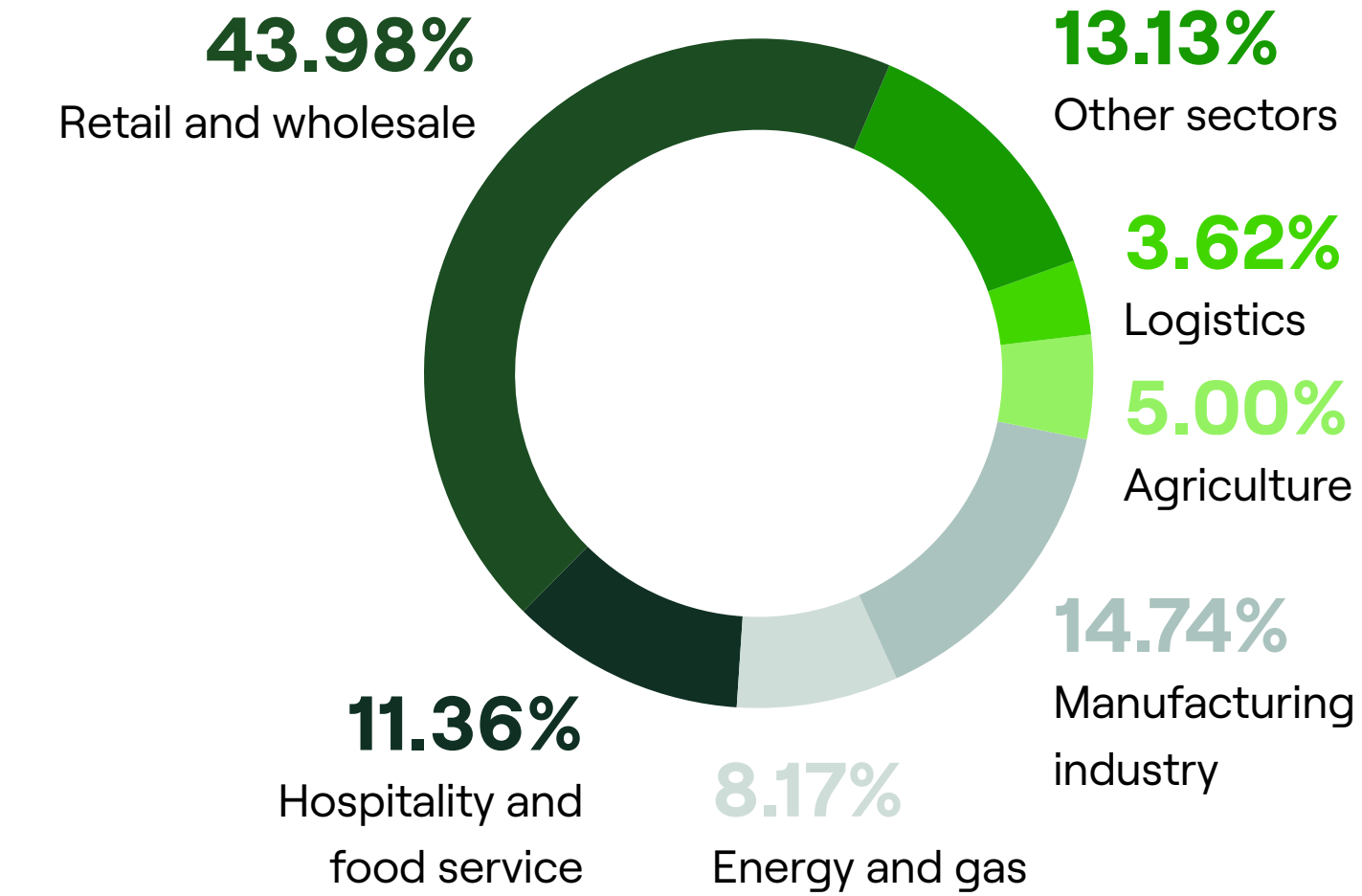
Scope 3 (tCO ₂ e) GRI 305-3	2023	2024	2025
Goods and services purchased	359.60	299.46	2,913.31
Capital goods (POS)	-	-	4,053.10
Transportation and distribution (upstream)	1,156.14	4,727.62	3,013.14
Waste and effluents	233.12	171.82	97.72
Business travel	3,084.58	2,728.18	1,630.36
Commuting emissions	6,453.79	5,171.89	4,498.02
End of life	-	-	860.28
Leased assets	-	-	710.63
Franchises	78.78	63.74	66.82
Investments	-	12,063.06	31,109.01
Total	11,366.01	25,225.77	48,952.39

Gases included in the calculation: CO₂, CH₄ and N₂O.

Financed emissions

We continue to advance our approach to measuring financed GHG emissions. In 2025, our financed emissions accounted for 63.55% of total Scope 3 emissions, totaling 31,109.01 tCO₂ equivalents.

Financed emissions by sector





Energy GRI 302-4

As part of our efforts to reduce energy consumption, we have adopted the practice of turning off the lights (from 10 PM to 6 AM) and the air conditioning systems (from 7 PM to 7 AM) on weekdays. Furthermore, we installed motion sensors in the restrooms and meeting rooms at our Rio de Janeiro office, and we optimized the use of our buildings on weekends and holidays, thus contributing to energy efficiency and reduced consumption in our operations.

Our Rio de Janeiro office holds a LEED Gold certification, awarded by the U.S. Green Building Council (USGBC), which acknowledges the adoption of sustainable practices in the construction and operation of buildings.

In 2025, total energy consumption was 5,430,173.07 kWh. TC-SI-130a.1

Water and Effluents

GRI 303-1 GRI 303-2 GRI 303-4

Stone's operations have a low water resource utilization rate, with no related material impact. Water is sourced exclusively from the public utility companies for sanitary and human consumption purposes. Wastewater is collected via the city sewer system, with no generation of industrial effluents or discharge into water bodies.

We adopt practices focused on efficient water use and regulatory compliance, including monitoring consumption in our buildings and installing flow restrictors and timers on faucets at our headquarters. In shared office buildings, where disposal of wastewater is handled by building management companies, we comply with current health and environmental regulations.

In 2025, total water consumption was 17,478.33 m³.

Corporate Governance



Corporate Governance

GRI 3-3 Governance, Ethics and Business Integrity

StoneCo is a publicly traded company listed on Nasdaq, one of the world's largest stock exchanges. As such, it maintains corporate governance aligned with market best practices, featuring a robust structure and policies that drive the adoption of principles of ethics, transparency and responsibility toward our various stakeholders.

The Company's corporate structure is disclosed on its [Investor Relations website](#) and updated quarterly, in line with financial results. The sale of Linx to Totvs, which began in 2025, reflects the simplification of our organizational structure, reinforcing our focus on our core business and enabling a more disciplined allocation of capital in line with the Company's core competencies and its long-term vision.

In December 2025, CEO Pedro Zinner informed the Board of Directors of his decision to resign from his position as Chief Executive Officer as of March 2026. He has temporarily assumed the role of Board Member and will be nominated for the position of Chairman of the Board of Directors at the Annual General Meeting to be held in April 2026. Mateus Scherer was then appointed CEO. Scherer has been with Stone since its inception and served as Chief Financial Officer (CFO) and Investor Relations Officer (IRO). Throughout his career with the Company, he has played a key role in capital allocation, financial strategy, risk management, and the rollout of new financial products.

Governance Structure **GRI 2-9**

Our governance structure is designed to ensure transparency, responsibility and alignment with market best practices, supporting strategic decision-making and the generation of sustainable long-term value.

This structure consists of the General Shareholders' Meeting, the Board of Directors, the Executive Officers, and the Advisory Committees to the Board of Directors, which operate in an integrated and complementary manner.

General Shareholders' Meeting

As the highest decision-making body, the General Shareholders' Meeting is held annually and its main responsibilities include electing members of the Board of Directors and approving the Company's financial statements. When necessary, an extraordinary meeting may be convened to deliberate on other relevant matters of interest to the Company or its shareholders.

Board of Directors

The Board of Directors is responsible for defining the Company's strategic guidelines and supervising its management, ensuring alignment with shareholders' interests. The Board is also responsible for appointing and removing members of the Executive Officers.

Alongside the Executive Officers, the Board represents Stone's highest governance body. While the former assumes a more executive and representative role with third parties, the latter has a more advisory function focused on defining internal strategy. Currently, the Board consists of ten independent⁴ members, elected for a term lasting until the General Shareholders'

Meeting following their election or appointment, with reelection permitted. Board members do not hold any executive positions within the Company, including the Chairman. **GRI 2-11**

The Board delegates certain powers to its Advisory Committees, which provide technical analyses and expert recommendations on specific topics when necessary, supporting the Board to fulfill its responsibilities. **GRI 2-12**
GRI 2-13

The terms of office and professional experience of current board members are available on our [Investor Relations website](#). **GRI 2-9**

⁴ The composition of the Board of Directors is current as of April 23, 2026

Board Advisory Committees

It is composed of three independent members and advises the Board on the oversight of the risk management framework, including the definition of risk appetite and compliance with legal and regulatory requirements. The Committee meets quarterly or as needed.

Risk Committee

It is composed of three independent members and advises the Board on the oversight of the risk management framework, including the definition of risk appetite and compliance with legal and regulatory requirements. The Committee meets quarterly or as needed.

Audit Committee

Is composed of three independent members and is responsible for supporting the Board on the following matters: quality and integrity of financial and accounting information, internal controls and internal audit; quality, independence and performance of the independent audit; compliance with ethical standards, policies, plans, processes and

adherence to legal and regulatory requirements; and the evaluation of related-party transactions in accordance with the Securities and Exchange Commission (SEC) rules. The Committee meets monthly or as needed.

Finance Committee

It is composed of three members and advises the Board on matters such as capital allocation and the Company's capital management strategies, capital structure, investments and returns, indebtedness, and capital market operations. Meetings are held quarterly or as needed.

People and Compensation Committee

It is composed of three members and assists the Board in reviewing and approving the compensation structure, and in setting goals for the Executive Officers and senior leadership, ensuring alignment between performance, strategy and long-term value creation. Meetings are held quarterly.

Executive Officers

The Executive Officers are responsible for executing the strategy defined by the Board of Directors, for the efficient management of the business, for representing the Company before third parties, and for compliance with the Central Bank's prudential regulations. It consists of eight officers, elected by the Board of Directors, which determines their term of office, compensation and roles of each officer.

Advisory Forums to the Executive Officers

As well as the committees linked to the Board of Directors, the Company has forums that assist the Executive Officers in their strategic and operational decisions. Currently, there are seven active forums, including the Strategy Forum, Risk Forum and Ethics Forum, which contribute to integrated, consistent management in line with our values.

The current composition of the committees can be found on our [Investor Relations website](#).

Leadership compensation

GRI 2-19 GRI 2-20

The compensation policy for members of Stone's Executive Officers is structured to attract, retain and stimulate leaders aligned with the Company's strategy and the generation of sustainable long-term value. It seeks a balance between market competitiveness, organizational culture and high performance.

The compensation system for Executive Officers consists of three main elements: fixed compensation, benefits and performance-based variable compensation. The fixed compensation corresponds to the amount paid monthly as pro-labore, while variable compensation is granted based on the achievement of strategic goals for the fiscal year and the evaluation of individual performance. Indicators and targets are defined and reviewed on an annual basis, taking into account the Company's performance and the executive's respective area of responsibility, as well as their individual performance.

Approximately 50% of the annual variable compensation is deferred for up to four years through the granting of shares, reinforcing long-term alignment with Stone's interests, sustainable performance and adherence to the organizational culture.

The process of defining fixed and variable compensation follows internal policies on Annual Bonuses and Adjustments, as well as our compensation philosophy, and is based on market research and industry

benchmarks. The People and Compensation Committee is responsible for reviewing and validating the criteria and final compensation amounts and there is no involvement of external consultants or formal voting involving external stakeholders in this process. The Company does not offer retirement benefits at any hierarchical level.

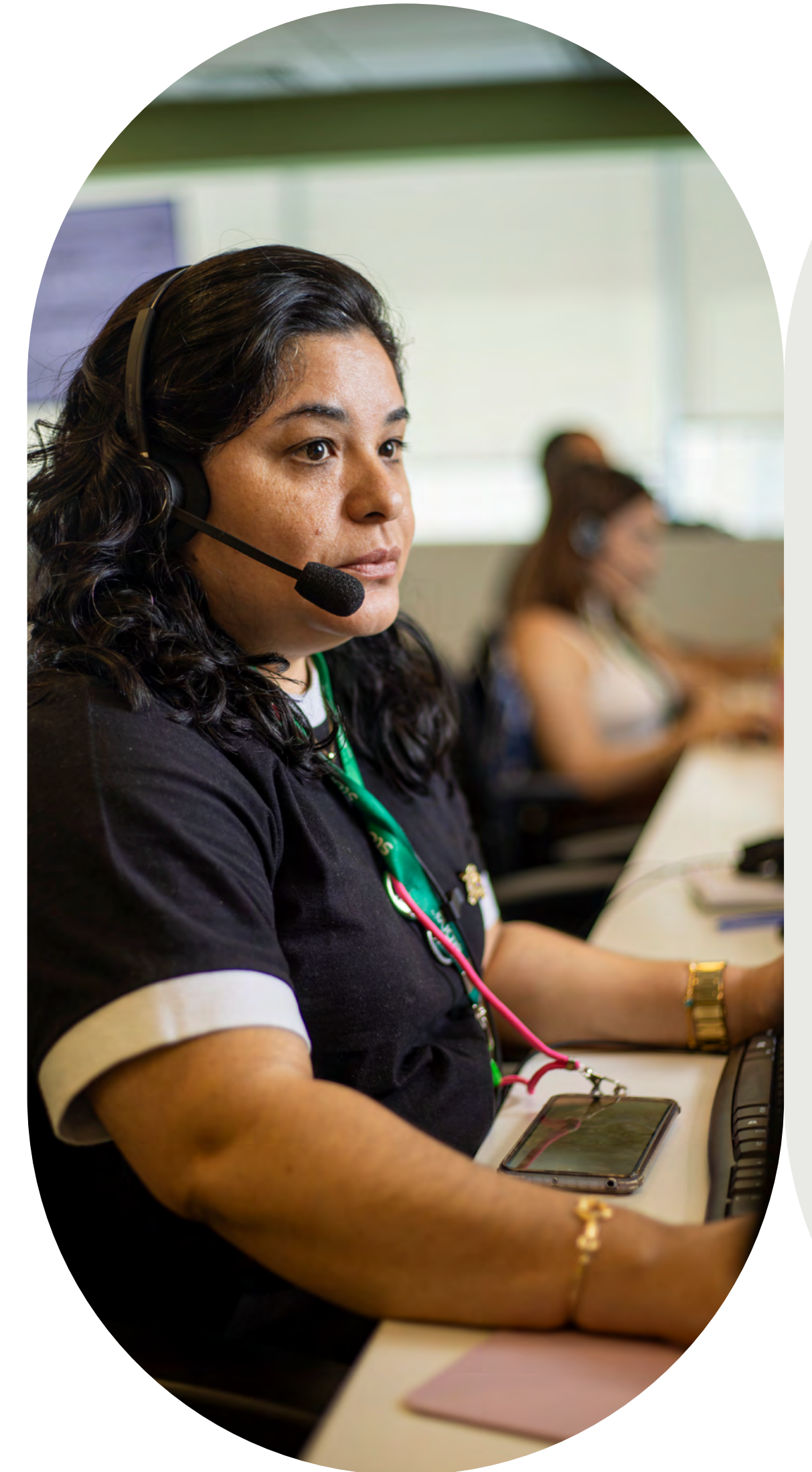
Compensation of the Board of Directors

The compensation model for members of the Board of Directors consists of a monthly stipend, additional compensation for serving on committees, and an annual equity grant. The equity grant is deferred for up to four years, reinforcing long-term alignment with the interests of the Board members and shareholders.

Compensation is determined based on market research and industry benchmarks. The People and Compensation Committee is responsible for reviewing and approving the criteria and final amounts; external consultants do not participate in this process, nor are there formal votes involving external stakeholders. GRI 2-19 GRI 2-20

Leadership selection

The appointment of members of the Board of Directors and Executive Officers follows the guidelines set forth in the Company's [Bylaws](#) and [Shareholders' Agreement](#). In this process, criteria such as independence, skills relevant to Stone and professional background are considered. Additionally, Nasdaq requires that the Board have independent members, namely, members with no commercial or family ties to the Company. GRI 2-10



ESG Governance

ESG governance at StoneCo is structured on two levels and is aimed at ensuring the integration and cross-functional management of the guidelines set out in the Social, Environmental, and Climate Responsibility Standard (PRSAC) throughout the business.



Ethics and Compliance



Ethics and Compliance

GRI 3-3 Governance, Ethics, and Integrity

Robust compliance practices ensure transparency, prevent reputational risks and strengthen the trust of customers, partners, employees and investors, while creating a predictable and safe business environment.

In acknowledging that control failures may result in financial losses and other harm to the organization, we have adopted a governance framework for this area that includes clearly defined responsibilities, policies and procedures, a reliable whistleblowing channel, and also training for teams to ensure regulatory compliance. This is underscored by the joint efforts of the Compliance, Risk and Internal Audit departments, in accordance with the regulations of the Central Bank and the Brazilian Securities and Exchange Commission.

Throughout 2025, we monitored key regulatory changes and identified no significant non-compliance cases. During the period, the Company did not incur any fines or sanctions of a financial or reputational impact, including those related to anti-competitive behavior⁵.

GRI 2-27 SASB TC-SI-520a.1

⁵ For the purposes of this report, we consider to be significant non-compliances classified as critical under current Risk Governance, or those for which monetary sanction amounts to at least 1% of the Company's capital.

Respect for Human Rights and Combating Harassment

GRI 3-3 Human Rights | Diversity, Equity and Inclusion

Respect for human rights is a material topic for Stone and is explicitly addressed in our policies, including the Code of Ethics, PRSAC, Sustainability Policy and Consequences Policy, available on our [Investor Relations website](#). All policies mentioned were approved by the Company's highest governance body, except for the Consequences Standard, which was approved internally by the Compliance and Legal Board and is not publicly available.

We are aligned with international guidelines such as the Universal Declaration of Human Rights, the UN Guiding Principles on Business and Human Rights, and the conventions of the International Labour Organization (ILO). In addition, we are signatories to the UN Global Compact, an initiative that stimulates companies to incorporate the Ten Universal Principles of Human Rights, Labor, Environment and Anti-Corruption into their strategies and operations. **GRI 2-23**

We do not tolerate any practice that violates fundamental rights, such as discrimination, moral or sexual harassment, labor in conditions analogous to slavery, child labor, sexual exploitation of children and adolescents, human trafficking, or degrading working conditions. These commitments extend to suppliers, partners and other stakeholders.

As part of our prevention mechanisms, we conduct daily monitoring of our full customer and supplier base against the so-called forced labor blacklist. The identification of any violation results in the immediate termination of the relationship. We also assess compliance with labor laws, the regularity of labor union relations and the guarantee of the right to collective bargaining. We maintain partnerships only with those companies that respect workers' fundamental rights.

Internally, working conditions and terms of employment are set out based on collective bargaining agreements. Currently, 100% of our employees are covered by collective bargaining or union agreements. **GRI 2-30 GRI 407-1**

In 2025, we developed a new training program on harassment in the workplace, emphasizing prevention and awareness initiatives. Complaints related to harassment, discrimination or any violation of rights are handled with the highest level of attention and priority. This year, 68 complaints of discrimination were filed, of which 27 were deemed valid and 9 partially valid. The cases resulted in 62% disciplinary measures, 23% educational and cultural awareness initiatives and 15% of cases where no specific penalties were required. **GRI 406-1**

Cases of discrimination **GRI 406-1**

	2023	2024	2025
Total number of reported discrimination cases	57	56	68
Total confirmed cases	33	29	27
Total partially confirmed cases	10	6	9

Integrity Program GRI 3-3 Governance, Ethics and Business Integrity

Stone’s Integrity Program encompasses the policies and procedures governing this matter.



Prevention

Regulatory policies, such as the Code of Ethics, the Anti-Corruption Policy and the Consequences Policy, communication campaigns, cultural integration initiatives and internal training focused on ethical behavior.



Detection

Integrity assessment processes for third parties, public bodies and donation recipients; continuous monitoring of internal transactions and interactions to identify potential misconduct.



Remediation

Includes the collection, investigation and structured handling of reports received through the Company’s official channels.

Key Policies and Procedures

In 2025, we updated our Code of Ethics, providing greater transparency regarding responsibilities and expectations of conduct based on respect for people, the promotion of diversity and inclusion, and a commitment to the environment and communities. The new version of the Code now includes chapters on combating discrimination and harassment, corruption, fraud and misappropriation of assets, data protection and privacy, and the promotion of free competition. Additionally, guidelines on philanthropy and sponsorship were incorporated. These practices are prohibited when linked to obtaining advantages, as well as contributions of a political nature. GRI 3-3 Privacy and Data Security

In 2025, we also launched the Corporate Investigation Policy, which formalizes the internal procedures applicable to the management of the whistleblowing channel, and reviewed the Consequences Policy, setting criteria to define disciplinary measures in the event of non-compliance with internal policies. Another development during the year was the approval of the Due Diligence Standard Operating Procedure (SOP), which is aimed at evaluating

partners, sponsors and donation recipients, ensuring compliance with institutional and philanthropic activities.

We also have a [Policy against Money Laundering, Terrorism Financing and Proliferation of Mass Destruction Weapons](#) in place. In addition, the **Vigia.ai** Program works to prevent internal fraud by monitoring alerts led by a specialized team, who identifies signs of product misuse or atypical behavior through preventive action and integrated risk management

In 2025, the Anti-Money Laundering team launched the podcast **“Ocultos & Lavados” (Hidden & Laundered)**, with the goal of broadening understanding of the topic, fostering a culture of prevention and stimulating internal debate on risks, controls and best practices related to financial integrity.

Compliance Training GRI 205-2

GRI 3-3 Governance, Ethics and Business Integrity

All professionals undergo an onboarding process that includes training on Ethics, Anti-Corruption, Money Laundering Prevention and Terrorist Financing (AML/CTF), Data Protection (LGPD), and Competition Rules, as well as Information Security. This content establishes clear standards of conduct and is centralized on Studa, our internal training platform.

In 2025, the ethics training was redesigned and its content was made simpler and more accessible, reinforcing senior leadership’s message on values, responsible decision-making, and expected behavior.

Communication regarding integrity and compliance is conducted on an ongoing basis through the Company’s internal channels, featuring educational content, practical guidance, and updates on training and internal policies. Topics related to combating harassment and discrimination are addressed across all training tracks.

Stone also develops specific tracks for strategic audiences, including onboarding programs for leaders and training aimed at teams working in sensitive areas, such as Customer Relations and online sales.

Communication and training on anti-corruption policies and procedures⁶

Senior management members	Total	%
Board of Directors ⁷	10	100%
Executive Board	5	63%

⁶ All senior management members who have received communication and training are from the Southeast region of Brazil

⁷ The composition of the Board of Directors is current as of April 23, 2026



Whistleblowing Channel GRI 2-26 GRI 3-3 Diversity, Equity and Inclusion | Governance, Ethics and Business Integrity

Orelhão is our whistleblowing channel and enables the identification, reporting and handling of behaviors and actions that violate the Stone Code of Ethics, internal policies and laws. Operated by an independent third party and available 24/7, the channel can be accessed by employees, partners, suppliers and other external stakeholders via [this link](#).

In addition to the website and telephone number, the channel can also be accessed via app and WhatsApp. Complaints can be made anonymously, ensuring the confidentiality and privacy of the information.

We adopt a zero-tolerance policy regarding retaliation against whistleblowers. We also provide training on the whistleblowing channel and communicate the procedures for assessing and investigating reported violations. Situations can also be reported to the direct manager, to the team's business partner, and to the People or Compliance departments.



Stone para ELAS: A specialized support channel

As part of Stone's commitment to the well-being of its female employees and its prevention and support initiatives, we launched *Stone para ELAS*, a channel dedicated to assisting women who have experienced violence in the workplace, particularly in cases of harassment or sexual harassment. Support is provided exclusively by female psychologists, via the Stone website and by telephone, with a focus on providing a safe space, careful listening and recording the complaint, contributing to fostering a safer and more respectful workplace environment.

Investigation process and penalties

The company providing the *Orelhão* service conducts the initial handling of the information, under strict confidentiality and in accordance with Stone's Corporate Investigation Policy. In cases where there is insufficient independence to handle the report, the investigation is referred to an independent committee, which includes Internal Audit and the Audit Committee of the Board of Directors. The investigation process encompasses the collection of evidence and information with rigor, impartiality, and consistency.

The Ethics Forum is made up of senior leadership members, who meet on a monthly basis to deliberate on appropriate measures for the investigations conducted, in accordance with the Corporate Investigation Policy. Disciplinary actions may include formal feedback, warnings, suspensions or employment termination, with or without cause, besides measures such as additional training and internal process improvements. Data regarding violations of the Code of Ethics is shared with specific departments, in accordance with confidentiality and governance criteria.

To ensure that relevant concerns identified through the whistleblowing channel or other governance mechanisms are efficiently communicated to senior management, an escalation structure defines the topics that must be submitted for the knowledge and prior approval of the Board of Directors – topics such as M&A, investments and the execution of loans and financing – or to the Board Advisory Committees, such as transactions with related parties, and financial and non-financial risk appetite. GRI 2-16

Combating corruption and bribery

In 2025, Stone maintained its track record of integrity, with no reports of corruption or bribery via Orelhão and no involvement in legal proceedings or convictions for corrupt practices during the year. The Company maintains internal processes in place aimed at risk mitigation, with special attention to interactions with third parties. **GRI 205-3**

In bidding processes, for example, the Legal and Compliance teams conduct detailed preventive analyses of conflicts of interest and reputational risks. Although the business model is not predominantly focused on the public sector, the topic is addressed across the board in our governance. This includes the mandatory inclusion of anti-corruption clauses in contracts, active monitoring of whistleblowing channels, and robust controls against public and private corruption.

Conflicts of Interest **GRI 2-15**

In 2025, we enhanced our governance structure by implementing a new conflict of interest management process. This process establishes systematic reporting of situations that might compromise impartiality in professional relationships, covering interactions among employees, customers, suppliers, partners and public officials.

The employee fills out a form with the necessary information regarding relationships and ties, which ensures an individualized analysis of each report. For each report, the Compliance team assesses the level of risk and defines specific mitigation plans, monitoring their implementation.

Prevention of conflicts involving senior leadership is addressed within the scope of the Audit Committee, who is responsible for reviewing and approving transactions with related parties. Transactions involving controlling shareholders, officers and companies under their influence are disclosed periodically, in accordance with Securities and Exchange Commission (SEC) regulations and Stone's Related Party Transactions Policy.



Financial Contributions, Associations and Institutional Activities

In accordance with our governance and conflict-of-interest prevention practices, we maintain strict controls over corporate expenditures. In 2025, total investment in monetary contributions and trade associations amounted to approximately R\$ 2 million.

To reinforce its independence, Stone does not make contributions or incur expenses related to campaigns, political parties, or political organizations. This restriction extends to lobbying activities and entities aimed at influencing public policy or legislative processes, thus mitigating risks of conflicts between private interests and the public sphere.



Privacy and Data Security

GRI 3-3 Privacy and Data Security

Our commitment to transparency and data processing integrity is reflected in robust governance, including policies, standards and controls in line with leading industry frameworks and the guidelines of the National Data Protection Agency (ANPD).

Diligent management of these topics protects the organization against significant risks, such as data breaches, exposure of the transactional environment, service interruptions, accumulation of obsolete data – which might generate unnecessary costs – and improper data disposal.

Reflecting the maturity of these processes and the strength of our risk management, in 2025 there were no confirmed and no significant cases of breaches, data leaks, loss of personal data, or complaints related to this topic. **GRI 418-1** **SASB TC-SI-230a.1**

Key corporate policies

- [Information and Cyber Security Policy](#)
- [Information Security and Privacy Policy for Third Parties](#)
- [Privacy Notice for Customers](#)
- [Cookie Policy](#)
- Personal Data Protection and Privacy Governance Policy
- Information Security and Privacy Incident Management Policy



How privacy and data security topics are addressed

The Company has designated officers and alternates responsible for privacy and personal data protection, as well as a dedicated department and formal mechanisms for reporting the most significant risks to the appropriate levels of governance, thus enabling their prioritization and the proper allocation of resources. It also provides for disciplinary measures in the event of violations of established guidelines. Compliance with privacy regulations is verified through third-party audits.

We adopt preventive and proactive practices to mitigate related risks, including continuous system updates, vulnerability management, regular penetration testing, data sharing monitoring, protection of personal data in analytical environments, and strict access management.

Vulnerability management and risk assessment

Vulnerability management encompasses the identification and mitigation of risks related to infrastructure, cloud environments, applications and vulnerabilities identified through penetration tests. Vulnerabilities are classified into five severity levels (critical, high, medium, low and informational), and each level has standard-defined remediation deadlines (SLAs) in line with industry’s best practices.

Risk assessment considers impact and probability criteria, including potential financial, operational, regulatory and reputational effects. To learn more about corporate risks, see the “Risk Factors” section of the Stone’s Form 20-F available on [the Investor Relations website](#).

SASB TC-SI-550a.2

Continuity, approval and certification plan

The Company also maintains backup systems and effective firewall monitoring practices, as well as business continuity and disaster recovery plans, ensuring data protection, resilience, availability of essential services, and the logical segmentation of the technology infrastructure.

The technological tools used undergo approval processes, with a focus on preventing information leaks and the responsible use of data. We conduct periodic internal training sessions on information security awareness and make sure that employees understand their role in data protection and in reducing risks associated with human error.

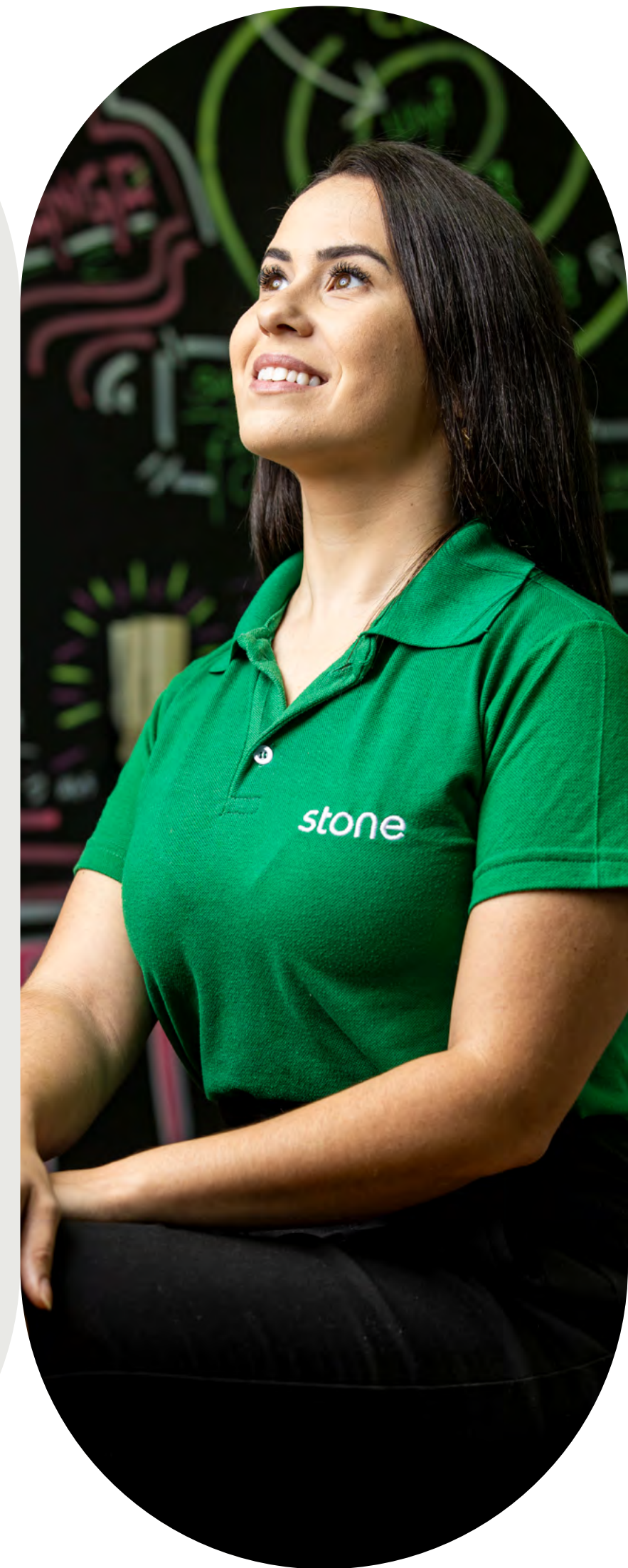
The effectiveness of the policies, processes and controls adopted is periodically reviewed through audits, security tests, policy reviews and simulations, ensuring they remain up to date due to evolving cyber threats and regulatory changes, as well as the ability to respond to information security incidents.

The robustness of the practices adopted is reinforced by recognized international certifications, such as PCI DSS (Payment Card Industry – Data Security Standard) and ISO 27001 standard applicable to the acquiring service. These certifications ensure compliance with rigorous security controls, continuous monitoring and structured vulnerability management. **SASB TC-SI-220a.1** **SASB TC-SI-230a.2**



Prioritizing transparency

Transparency in our relationship with data subjects is secured through Privacy Notices, available on Stone’s [Privacy Portal](#). These notices clearly state the nature of the data collected, the purposes of use, the rights of data subjects (including access, correction, deletion and portability), the protective measures adopted, and the policies for sharing data with third parties, whether public or private.



Integrated risk management



Integrated risk management

Stone adopts an integrated risk management model designed to continuously identify, assess, monitor, control and report risk exposure in a holistic manner that is appropriate to the size and complexity of the business, based on three lines of defense that ensure the independence of control activities and the prioritization of risks according to their impact and likelihood.

Our risk management process permeates the entire Company and is aligned with the guidelines of management and executives who, through committees, define strategic objectives and risk appetite.

1st line

Business

Business areas are responsible for applying policies, implementing controls and considering risk factors in their everyday activities, decisions and processes.

2nd line

Risk and Compliance

Led by the Risk Management Department and the Compliance Department, this line sets guidelines, monitors adherence to internal standards and ensures that operations comply with the standards defined by the Company.

3rd Line

Audit

Comprised of the internal audit, which independently assesses the maturity of controls implemented by the Company to mitigate risks⁸.

Oversight, review and audit

Strategic oversight of risk management is exercised by the Board of Directors, with technical support from the Risk, Finance and Audit Committees. At executive level, the Executive Officers and the Risk Management Department monitor the main exposures, with support from the Risk Forum. Coordinated by the Chief Risk Officer (CRO), the forum provides periodic reports that enhance visibility into the Company's level of exposure, ensuring that decisions are strictly aligned with the set risk appetite.

The review process involves identifying specific risks and analyzing their probability and impact. For the most significant threats, mitigation plans and continuous monitoring are established, ensuring active management. Furthermore, the robustness of this system is validated by independent mechanisms. For at least the past two years, internal and external audits have attested to the effectiveness of controls and the reliability of the information used by governance bodies. When weaknesses are identified, notes are created to generate corrective action plans, which are monitored and periodically reassessed.

Risk culture integrated into the business

Management effectiveness is promoted through the dissemination of a risk culture within the organization, guided by the Risk Appetite Statement and the active engagement of senior management. This strategy is underscored by training programs and the integration of risk criteria throughout the entire cycle of activities, processes, products and services, also involving relevant third parties. Therefore, we reinforce the integration of risk management into the business's strategic and operational decisions.

For further information on our risk management model, please refer to [Form 20-F](#).

⁸ Furthermore, an independent external audit of financial statements is in place, and internal controls comply with the standards of the Sarbanes-Oxley Act (SOX).

Social, Environmental and Climate Risks

We have a formal process in place to identify, assess, monitor and mitigate social, environmental and climate risks (RSAC) in our operations and value chain. The process is integrated into the corporate risk model and takes into account both financed emissions – generated by companies to which we grant credit – and the business’s direct exposure to external factors.

Governance of the topic

The Risk and Capital Management Policy, updated in 2025, the Risk and Capital Management Policy and the Social, Environmental, and Climate Risk Policy, published in 2025, provide guidelines for managing these risks.

Governance of this topic was strengthened through the definition of operational procedures, delegation of responsibilities and reporting flows. The RSAC team reports periodically to the CRO and the Risk Forum. Unfavorable credit-related opinions are forwarded to the Credit Forum, which deliberates based on the Company’s risk appetite.

Sensitive sectors

We have a process in place to identify and monitor sensitive sectors and activities, in addition to tracking tolerance metrics reported quarterly to the Risk Forum. For activities classified as sensitive, we adopt exposure limits that are more restrictive than the minimums required by international standards and organizations.

GRSAC and Effectiveness Plan

As part of our commitment to transparency in managing this agenda, we publish the [Social, Environmental, and Climate Risk Management Report \(GRSAC\)](#), which details the governance, management processes and monitoring of these risks. In addition, the [PRSAC Effectiveness Plan](#) details the metrics, initiatives and actions that support the practical implementation of our policy, reinforcing the effectiveness of the adopted guidelines.



Management of exposure to climate risks

Stone uses a proprietary methodology – the RSAC Radar and the Stone Climate dashboard – to manage its exposure to environmental and climate events. With 100% of the acquiring portfolio mapped against such risks, we integrate data from the Adapta Brasil platform (MCTI) and FEBRABAN's Green Taxonomy. This allows us to cross-reference and identify the risk associated with the activity and geolocation of our Total Payment Volume (TPV) in areas susceptible to geohydrological disasters, such as floods, flash floods and landslides.

The scenario analysis methodology is based on the pillars of Climate Threat, Exposure, and Vulnerability, which classifies the risk of Brazilian municipalities and prioritizes indicators of hydrological events that might impact critical sectors of the economy. This continuous monitoring allows us to identify concentrations of exposure in specific locations, transforming climate analysis into an essential deliberative criterion within the Central Credit Forum.

By mapping potential impacts on its customer base, the Company can proactively manage risks that could affect operational continuity, service availability and financial performance. These risks are assessed from both current and future perspectives, given that the recurrence and intensification of extreme weather events require a strategic vision to anticipate challenges and explore opportunities for resilience in different Brazilian regions where we operate.

In addition to due diligence, we apply the precautionary principle, assessing physical and transition risks and adopting exclusion criteria for sectors and activities with significant negative impacts. **GRI 2-23**

RSAC in credit and product development

Social, environmental and climate risk (RSAC) analysis in credit granting operates on two tracks. For smaller value transactions, the process is standardized and automated and is based on the client's risk classification. For larger transactions, we carry out specialized analyses that consider, among other factors, environmental permits, the Company's location, the activity carried out, and exposure to social, environmental and climate risks. These analyses may result in favorable, unfavorable, or favorable-with-conditions opinions, which may include specific contractual requirements. Unfavorable opinions are submitted to the Credit Forum for deliberation.

Social, environmental and climate risks are also considered in the R&D of new products and services, ensuring that potential socio-environmental and climate impacts are taken into account from the outset.



Responsible Supplier Management

We seek to establish relationships with our product and service providers based on ethics, transparency and respect. We also prioritize partnerships in line with the Company's values and commitment to positive impact.

Our supply chain encompasses services such as logistics, technology, customer service, consulting and marketing. The selection process is conducted equitably, ensuring fair conditions and clear criteria for all participants. When hiring suppliers, we assess their technical and commercial capacity, as defined in our Procurement Policy. **GRI 2-6**

As part of this process, suppliers formally adhere to the Company's policies and guidelines, including our Code of Ethics, Anti-Corruption Policy, Anti-Money Laundering and Counter-Terrorism Financing Policy, as well as our Sustainability and Information Security and Privacy policies.

In 2025, we held the **1st ESG Forum in the Value Chain** with the purpose of strengthening relationships with our partners and reinforce our commitment to the sustainability agenda. The initiative brought together external experts and Company leaders for discussions on trends, governance, risks and the future of the sector, thus reinforcing dialogue, aligning expectations, and sharing a commitment to responsible practices. The event was attended by 107 participants and had 9.82 score on the NPS, with 10 being the maximum score. **GRI 413-1**



Social, environmental and climate criteria in supplier evaluation **GRI 3-3 Operational Eco-efficiency**

Supplier approval uses a risk matrix with preset criteria and ranks, ensuring the hiring of reliable, skilled partners who comply with regulatory requirements and align with the Company’s policies.

As part of this process, **all Stone suppliers undergo a risk analysis supported by a tool that evaluates labor, criminal, regulatory, tax, and AML/CTF aspects, as well as social, environmental and climate criteria.** Based on the results, suppliers are classified into risk levels ranging from “low” to “extreme,” considering the relevance and criticality of the products or services provided. The higher the criticality, the more in-depth the analysis associated with the business relationship.

GRI 414-1 GRI 414-2

risk, operational risk, business continuity, security and privacy. The group is continuously monitored to ensure adequate levels of exposure.

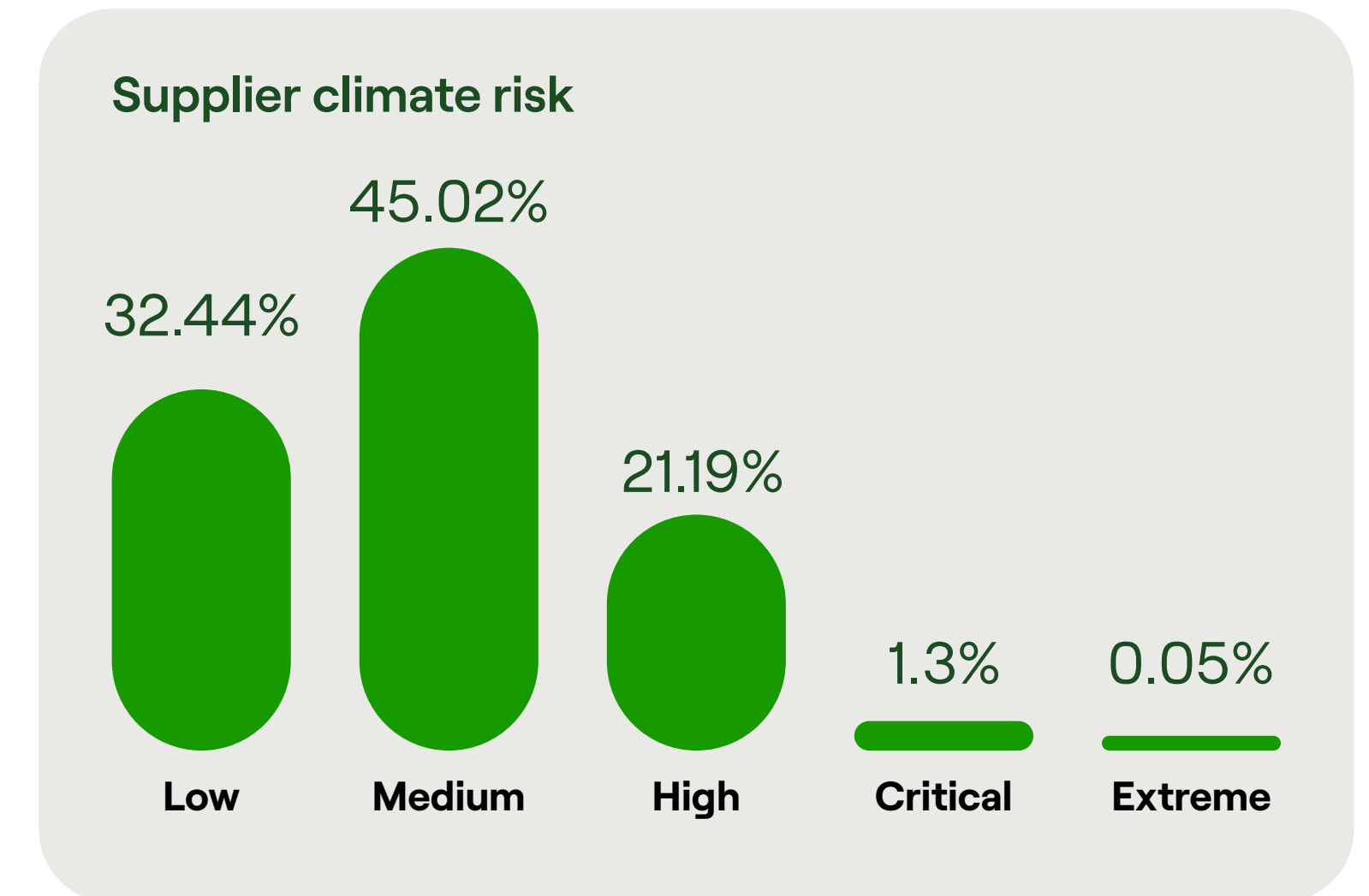
Since September 2025, suppliers classified as “critical” or “extreme” are automatically evaluated by the Social, Environmental and Climate Risk team, who conducts an in-depth technical analysis. Suppliers that do not meet the requirements and standards generated from this analysis will not be approved.

Suppliers are registered in the Company’s corporate database with their respective risk classification and a defined validity period for the analysis. The database of active suppliers is monitored periodically, with reassessment and renewal of the classification in accordance with the validity period of the approval. Stone franchises are also treated as suppliers for due diligence purposes and undergo the same risk analysis processes.

-  **100% of suppliers and franchisees** assessed for social, environmental and climate risks
-  **0 incidents recorded** in monitoring focused on forced labor **GRI 409-1**
-  **0 incidents recorded** in child labor monitoring **GRI 408-1**
-  **299,457 individual assessments⁹**

Climate risk analysis methodology in the supply chain

The methodology for assessing climate risks in the Company’s supply chain was developed in partnership with IBRACEM (Brazilian Institute for Certification and Monitoring), a risk assessment specialist and a StoneCo partner for over five years. The model adopts FEBRABAN’s Green Taxonomy and a multivariate analysis approach to measure exposure to 11 types of physical climate risks, considering variables such as geographic context, economic activities and size of the suppliers.



⁹ This volume includes data from Linx and covers all assessed suppliers, not necessarily those approved or active in our database.

Our People



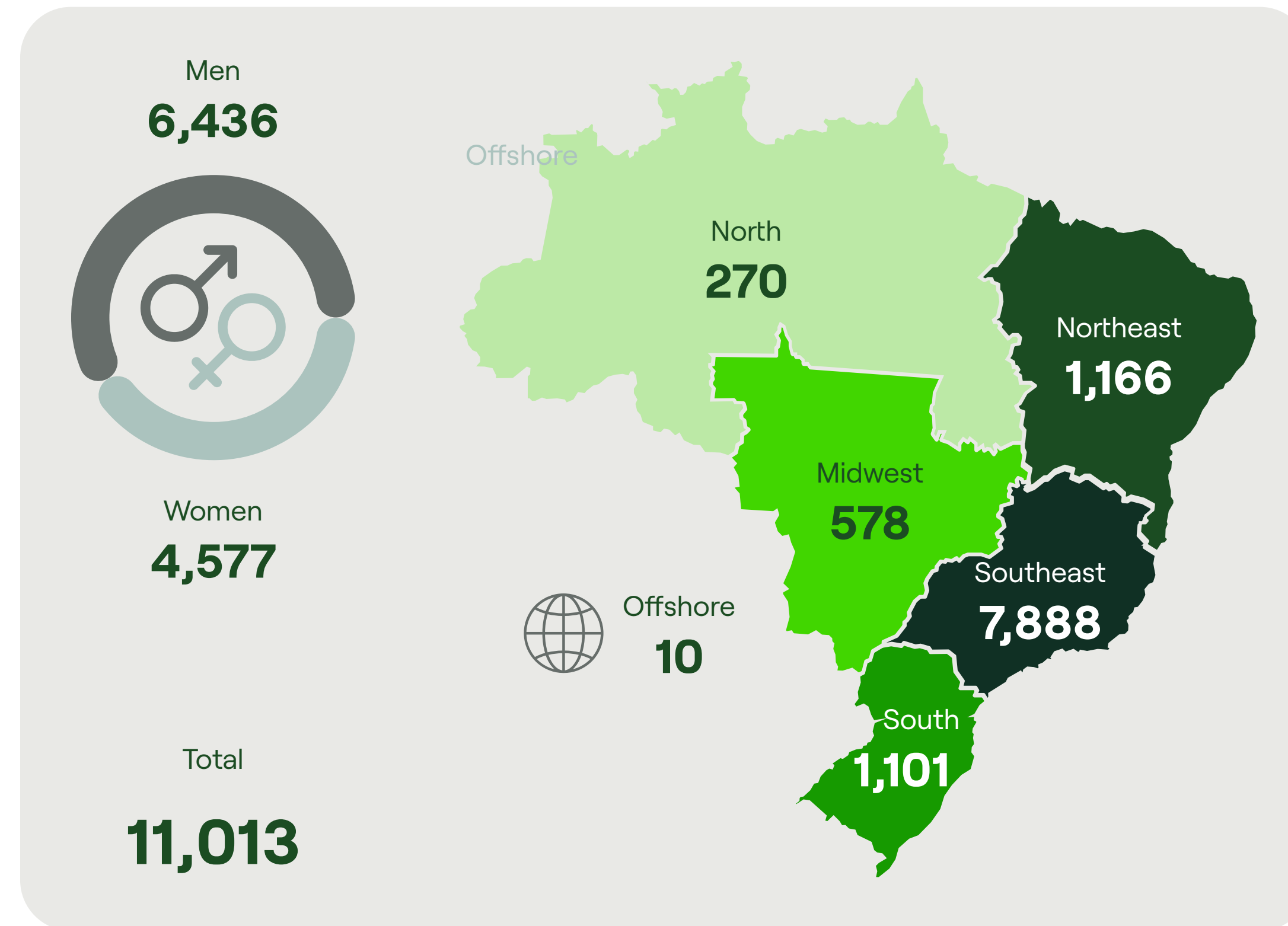
Our People: Talent at the Service of Entrepreneurs

Stone's transformation into a company focused on the development and financial and technological inclusion of entrepreneurs is driven by a team committed to the challenge of delivering solutions tailored to the needs of every customer we serve.

We are building a people management culture focused on the best customer experience and collaborative work. To reinforce this strategy, we invest in employee training, engagement, and strengthening Stone as an employer brand.

We ended 2025 with over 11,000 employees. Our operations are also supported by 801 outsourced employees, who are assigned to activities such as building maintenance, technology, customer relations and sales, among others. **GRI 2-8**

Number of employees by gender and region





Talent Attraction and Retention

We have built a solid and ever evolving culture and our goal is to attract talent aligned with our purpose. We seek people who work collaboratively, demonstrate initiative and resilience, and are continuously open to learning, exchanging experiences and collectively building solutions.

To this end, we use various channels, such as the [Stone Journey](#), page, which discloses employment opportunities. In 2025, we launched the first edition of our trainee program, focused on training professionals aligned with the Stone way. **Over 40 trainees were hired, 38% of whom are women.** Three of them were hired permanently before the end of the program's first year.

We also held the 18th edition of our trainee program, **Recruta Stone**. With the goal of hiring and developing recent graduates to fill leadership positions within the Company in the future, throughout 2025 the trainees were exposed to different areas and challenges, participating in immersive experiences within our operations to gain in-depth knowledge of our customers before being assigned to their final departments. In addition, we launched the 19th Recruta Stone edition, which impacted more than 15,000 people, and a new class of eight trainees was hired to join us in 2026.

Training and Development: Transforming Potential into Power

We foster a culture of continuous learning that drives the development of our people and consistently strengthens business objectives. Our initiatives include full-time and part-time employees as well as outsourced employees, thus expanding access to knowledge throughout the organization.

For employee training, we rely on Stone Educa University, our corporate school, and Studa, a digital education platform, which focuses on the technical and behavioral skills that are essential for Stone's present and future. Initiatives include leadership development, role-specific training, and preparation for the digital transition. **GRI 404-2**



R\$ 8.7+ million
invested in training



284,000+
hours of training



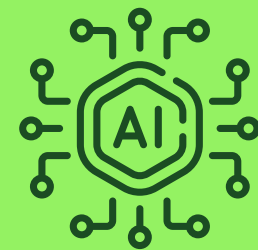
774 online courses
on the Studa Platform

→ 90 average NPS

→ 3,400 people
completed at least one course



Program Highlights in 2025



Training and democratizing access to AI

In 2025, we enhanced our efforts to democratize the use of AI through lectures, hands-on sessions and training tracks for leaders and technical staff. Under the literacy and instrumentation umbrella, tools were approved for secure corporate use with data protection.

GRI 3-3 Innovation and Technology in Products



12 GenAI courses
on the Studa Platform



2,500+ attendees



2,600 participants
in the From Zero to Prompt program
(literacy workshop)



Workshop: Toward First-Level Leadership

This program offers more than 20 courses on topics such as communication, leadership, team management, performance management, strategy and finance, providing essential knowledge for those seeking to become leaders in the Sales, Logistics and Customer Relations teams – our main operational areas.



5,000+
course views



3,300+ courses
completed



Educa Líder: Leadership Academy

Regular training sessions on leadership, strategy and finance, tailored to the Company's challenges and skills expected of leaders. Educa Líder offers specific tracks for First-Level Leadership, Middle Leadership and Business Leadership. For new leaders, we offer the Fundamentals of Leadership program, which is intended to establish a common understanding of how to operate.



R\$ 969,300
invested



801 leaders trained
across various levels within
the Company



384 participants
continued their studies for
the second consecutive year



In addition to the Leadership Academy, Stone Educa University offers other courses focused on management, culture and business.

Management Academy – The Stone Way of Doing offers asynchronous training for all internal departments, with a focus on operational excellence methods. The goal is to ensure that employees have the tools and knowledge necessary to perform their duties efficiently and with quality, aligning processes and deliverables within Stone standards.

Culture Academy – The Stone Way of Being is dedicated to fostering cultural identity and the practical application of Stone's values. With cross-functional content applicable to all areas and roles, the Culture Academy assists employees from onboarding through various stages of their career journey, promoting the development of soft skills and addressing essential topics such as diversity and inclusion, ethics and integrity, organizational culture, information security, performance evaluation and sustainability.

Business Academies were created to offer specific training that drives the strategy and results of each area. These academies comprise Educa Vendas, Educa RC, Educa Logística, and Educa Tech.

Educa Vendas focuses on the technical training of sales employees, ranging from onboarding to transitions into leadership positions and continuous development.

Educa RC is responsible for the development of Customer Relationship teams, with initiatives that include in-person onboarding, leadership transition programs, asynchronous tracks to support daily operations, and technical training for leaders.

Educa Logística offers training to the Logistics team. In 2025, onboarding programs were given to new employees, as well as leadership transition programs.

Educa Tech promotes technical training for the Engineering, Product, Credit and GenAI teams. In 2025, we launched the Product Upskilling program with training provided to all senior leadership in the area.

Performance Evaluation GRI 2-18

As a development input, Stone conducts individual performance evaluations at all levels of the Company, including Executive Officers, through a process that combines management by targets and multidimensional evaluations, taking into account self-insights, the individual's leadership, their peers and their subordinates, if they are a leader. The model goes beyond measuring results as it also values how they are achieved, ensuring alignment with the organization's goals and promoting balanced evaluations.

The process includes quarterly checkpoints, half-yearly leadership evaluations and an annual 360-degree evaluation, in addition to continuous encouragement of feedback exchange. As part of people development, the creation of Individual Development Plans (IDPs) is encouraged, allowing for closer and more targeted monitoring throughout the employees' journey.

In 2025, 100% of the team had their performance evaluated through these processes.

Regular performance evaluations GRI 404-3

Percentage of employees receiving performance and career development evaluation* by gender

	2023	2024	2025
Women	99.0%	99.6%	100%
Men	98.9%	99.4%	100%

Percentage of employees receiving performance and career development evaluation* by job category

	2024	2025
Apprentice/Intern	100.0%	100%
Operations	99.6%	100%
Analyst	99.5%	99.9%
Expert	99.6%	99.9%
First-Level Leadership	99.7%	100%
Middle Leadership	98.8%	100%
Business Leadership	97.6%	100%

* Individuals hired in the last three months of each year and those on leave due to illness or work-related injuries were excluded from the calculation, as were employees participating in the evaluation cycle conducted by Equals.

Career

Since 2023, this topic has been integrated as one of the Company's top priority areas. This strategic decision was aimed at enhancing the employee experience, ensuring greater adherence to feedback gathered through our active listening channels, such as the company climate survey.

Our focus has been on building and fine-tuning career paths, establishing greater clarity regarding roles, responsibilities and the skills necessary for the continuous development of our people. Additionally, we made significant progress in organizational standardization by unifying job titles and securing a more consistent and balanced seniority structure internally.

A major milestone in this journey was the transition to a model where the employee's role is linked to a cross-functional career track, allowing talent to move between different areas with clear rules and visibility for growth.

By 2025, 97% of the Company was organized into role-based tracks. Furthermore, the perception of career development in the pulse survey showed sound and steady improvement, reaching its highest levels.

In 2025, we ran 15 internal selection processes for the Operations teams. Among them, the processes for First-Level Leadership, Middle Leadership and Experts stand out.

First-Level Leadership:



92 people
approved

Middle Leadership:



17 people
approved

Experts:



126 people
approved

Culture Rituals

One of the main expressions of the Stone Way is moments of engagement and celebration that strengthen our culture and our values. Learn about these moments held in 2025.

- **Monthly workshops:** Held with leadership, the workshops aim to achieve strategic alignment, discuss results and reinforce our culture.
- **Monthly chats:** Held to mobilize employees across the Company to present results, celebrate achievements, share experiences and connect everyone to the purpose of serving Brazilian entrepreneurs.

Events to connect people to the strategy

It is people who drive our business and growth. Therefore, holding internal events is a means of organizational development and business success, in addition to keeping the team strong, motivated and in sync with the team's and the Company's goals:

- **UAU:** A hybrid event focused on the Customer Relations team, held to advance belonging, culture and alignment of strategies with everyday operations. In 2025, the event was attended by 300 people in person and a further 532 online.
- **Move:** A hybrid event geared to the Logistics team, aimed at reinforcing its impact on the company's strategy, showcasing our results and future directions, while recognizing and nurturing a sense of belonging and culture. The event was attended by 280 people in person and over 1,000 online.

- **Storm:** The courage to evolve, the intelligence to transform. This was the theme of the Inside Sales event, which explored how the Company's strategy positively impacts and transforms the team. The meeting was marked by the recognition of our people, a sense of belonging and our customer-centric approach— both on stage and through various activities. We had over 300 in-person attendees.
- **Conecta:** The Connection that Transforms Tomorrow was the theme of the 2025 Conecta event, which was organized by the Digital team. The event took place in person for 315 guests and focused on the team's mission, impact and outlook for the future. Its purpose was to maintain a sense of belonging and further strengthen our culture.
- **Stonecamp:** An in-person event for 530 leaders aimed at sharing our strategy, priorities for 2026 and the evolution of our culture, with a focus on values, purpose and leadership principles.
- **EPCO:** With the theme Building the Future Today, the EPCO event brought together 550 Growth leaders for an in-depth look at the strategic priorities, challenges and opportunities that will guide our journey. It was an event marked by enriching exchanges among the teams, learning, recognition, culture and, above all, by their energy and engagement.
- **Talk2Tech:** An online event held three times a year. It brings together nearly 2,000 members of the Technology team to present results, discuss strategies and recognize achievements.

Climate Survey

We conduct continuous pulse climate surveys every two weeks, which assess 12 dimensions of employee experience, including career, well-being, happiness and professional growth.

In 2025, the Climate Survey results showed an improvement in the satisfaction index measured by the Employee Net Promoter Score (eNPS), which recorded an average score of 71, compared to 60 in the previous year.

Responses are collected anonymously and assessed to map challenges, identify opportunities and prioritize actions. This process creates continuous improvement plans focused on people development and building a culture of engagement. **SASB TC-SI-330a.2**

Satisfaction and Engagement Index **SASB TC-SI-330a.2**

	2023	2024	2025
Employee Net Promoter Score (eNPS)	59	60	71
% of respondents	67	66	65

Benefits and Assistance GRI 401-2

We offer a range of benefits and assistance programs focused on the physical, emotional, family, financial, intellectual and social well-being of our employees. These initiatives are designed to address diverse individual needs and the various work models adopted by the Company, reinforcing our commitment to human development, quality of life, engagement, and the creation of an inclusive, healthy and welcoming workplace environment.

Based on the results of our climate surveys, in 2025 we enhanced our benefits portfolio. The measures included the introduction of TotalPass, an increase in the value of meal vouchers (VR/VA) during vacation periods, and the elimination of copayments in health insurance for people with disabilities.

Physical well-being

As well as health and dental plans, which are available according to eligibility criteria, in 2025 we launched the Green Virtual Hospital, a platform that expands access to medical services and preventive care. We also established the ELAS na Stone Program and ELES na Stone Program, focused on the holistic health of women and men – from physical to mental and sexual health – and open to policyholders and dependents, including cis, trans and non-binary individuals. Furthermore, we offer medical check-ups (for senior managers and executive officers), relaxation activities, including quick massages at administrative offices, and access to sports, mindfulness, nutrition and therapy platforms, with optional enrollment. We also provide an allowance for prescribed generic medications, available at participating pharmacies.

Emotional well-being

Emotional health care at Stone is supported by programs such as Mental Health, which was launched in 2025 and offers counseling with Stone's psychologists, and Acolhe 360°, which provides psychological, social, legal, social security and financial assistance – free of charge, confidential and available 24/7. Additionally, our employees have access to workplace stress management initiatives and online psychological counseling, with no copayment, through the Green Virtual Hospital.

Family well-being

We provide allowance for childcare, such as daycare or nanny assistance for biological or stepchildren and minors under care up to 5 years old and 11 months of age. This allowance is provided via reimbursement. Furthermore, we offer financial assistance to employees with children with disabilities, a Baby Kit for newborns and breastfeeding facilities in our offices. Another benefit is extended parental leave, in line with the Corporate Citizen Program, providing 180 days of maternity leave, and 20 days of paternity leave.

The option to work remotely, when applicable, facilitates work-life balance. Other initiatives, such as the My Pet Club and life insurance, contribute to the protection and well-being of families.

Financial well-being

To support employees' financial planning and quality of life, we offer access to an external investment platform for full-time employees, payroll loans (excluding temporary employees), meal vouchers and grocery vouchers (excluding employees with contracts of less than 6 hours), transportation vouchers (optional), and home office assistance for those working in a hybrid or remote setup. We also offer a multi-benefit card, discount club, institutional partnerships, and special parking rates in certain locations, subject to eligibility criteria.

In 2025, we launched InvestPass, a platform dedicated to supporting employees in their financial decisions. The solution features one-on-one consultations, expense management tools and educational content.

Intellectual well-being

Continuous educational growth is encouraged through access to corporate education platforms, technology, business and language courses, as well as educational partnerships with teaching institutions. We keep physical libraries in some of our offices, expanding access to content focused on learning and skill development.

Social well-being

To promote integration, leisure and quality of life among our employees, we offer benefits focused on cultural, sports and leisure activities, as well as recognition and celebration initiatives, such as the Holiday Gift Kit. The Company also offers optional vacation and tourism experiences geared to work-life balance. GRI 403-6

Health, Safety and Well-being

GRI 3-3 Employee Health, Well-being and Development GRI 403-7

Our preventive approach prioritizes the holistic health and well-being of employees, promoting a healthy and engaging work environment while contributing to talent retention. Given that the activities inherent to our business model involve exposure to potential negative impacts such as ergonomic risks, traffic accidents, and psychosocial factors associated with the sector’s dynamism, we operate in a structured manner to mitigate these risks. This responsible management is reflected in our results: in 2025, **no cases of occupational illnesses** were reported, which reflects the effectiveness of the preventive practices adopted by the Company. **GRI 403-10**

This topic is managed through FAP Online, an Occupational Health and Safety (OHS) management system. The platform centralizes processes such as the issuance of Work Accident Reports (CATs) and monitoring occupational health exams, ensuring compliance with current legislation and applicable technical standards. **The system covers 100% of employees across all group companies**, regardless of risk level or nature of activity, except for third-party workers, as they are not under the Company’s direct management. **GRI 403-1 GRI 403-8**

Health and safety guidelines are established through the Safety Policy and the Fleet Policy, with a focus on logistics and sales teams. Ergonomic Work Analyses (AET) are also led in offices and Distribution Centers (DCs). This framework is complemented by the Company’s Sustainability Policy, Social, Environmental, and Climate Responsibility Standard (PRSAC), and Code of Ethics, which prohibits any form of discrimination and harassment and fosters a workplace environment guided by respect, integrity and psychological safety.

Oversight of this topic is done by the People and Compensation Committee, which advises the Board of Directors on setting leadership goals and reviewing the organizational structure. Stone also relies on the Internal Commission for Accident and Harassment Prevention (CIPA), which is responsible for supporting risk identification, promoting safe work environments and encouraging the adoption of preventive practices among teams.

Goals and metrics

Our Commitments to Occupational Health and Safety by 2030

Advance safety practices by reducing the average number of accidents per shift by 33%.

Promote a healthy work environment by raising awareness about well-being and establishing support initiatives for employees.



Feedback collected through these surveys informed the enhancement of the benefits portfolio in 2025, such as the elimination of co-participation in the health plan for people with disabilities (PwD) and the launch of the Green Virtual Hospital. The effectiveness of these measures is monitored through the evolution of the ‘Well-being’ dimension in our Employee Engagement Survey, with the following highlight:

- **Happiness:** Measures positive emotional state and a sense of fulfillment, considering factors such as happiness at work, happiness outside the workplace and perception of personal fulfillment.
- **Well-being:** Assesses perceptions regarding the balance between mental, physical, and emotional aspects, including factors such as preventive behaviors, physical disposition and energy, stress levels, eating habits, leisure and work-life balance.

How we identify and assess risks GRI 403-2 GRI 403-7

We routinely conduct qualitative and, when necessary, quantitative assessments to identify risks in the workplace, including external activities. These analyses cover occupational risks associated with each sector and role and are outlined in the Risk Management Plan (RMP).

The quality and effectiveness of these processes are ensured by specialized safety teams, such as the Specialized Services in Safety and Occupational Medicine (SESMT), which continuously review OHS risks and ensure their integration into the RMP, and the Guardians team, responsible for monitoring controls already implemented within the logistics area.

Additionally, Stone conducts workplace accident studies focused on identifying root causes. Correlations and trends in recorded accidents are also analyzed, informing the actions to be defined to reduce recurrences and improve safety conditions.

As a complementary initiative, the Company conducts qualitative driving assessments, led by the Guardians, as part of the selection process for all new employees and whenever improvement points are identified.

Caring for the health of those who make Stone happen GRI 403-3

The Occupational Medicine Department is responsible for medical exams, fitness assessments and monitoring employees in situations requiring health attention, such as workplace accidents, pregnancy and activity restrictions. With the support of outsourced professionals, the department also provides technical support to SESMT, leadership and the HR team, ensuring a safe return to work and continued performance of duties.

We also have a team dedicated to health management, which supports employees and their families in cases requiring technical guidance. The team is made up of psychologists and offers careful listening and support throughout the physical and emotional healthcare journey. All activities follow the guidelines of the General Data Protection Law (LGPD), ensuring the privacy of employees and their dependents.

Saúde no Verde Program

This health-related initiative is focused on promoting the well-being and holistic health of employees. The program is structured around three pillars: healthcare, quality of life and mental health. It encourages prevention, the adoption of healthy habits and provides access to reliable information.

To enable this ongoing support, the Company offers various resources and service channels, including:

- Acolhe 360° - 24/7 telephone support.
- Outpatient clinics located at the Rio de Janeiro and São Paulo corporate offices.
- Remote care via telemedicine for medical specialties, psychology and nutrition through the Green Virtual Hospital.
- An in-house healthcare team to answer questions, provide guidance during hospitalizations and offer psychological support via WhatsApp and email.

Stone also offers specialized psychiatry and psychology care, personalized and integrated healthcare plans, as well as educational content on healthy habits, available through the Studa platform.

GRI 403-6

Employee participation in occupational health and safety

The Company provides official channels for reporting health and safety concerns and suggestions, such as Orelhão and the Green App, besides a hotline with the safety teams (Guardians and SESMT). A specific channel on the internal platform is also underway, designed for reporting deviations and incidents.

The Internal Commission for Accident and Harassment Prevention (CIPA) is composed of representatives elected by employees and appointed by the Company. It holds regular meetings and its deliberations are evaluated jointly with the HR and SESMT teams, ensuring applicability and effectiveness in managing OHS. Engagement also takes place through thematic discussions, educational workshops, live streams and recurring digital content with a focus on raising awareness. GRI 403-4 GRI 403-5

Safety and efficiency in logistics operations

Safety is a top priority in Stone's logistics framework. We have our own operations teams, and this allows us to invest in continuous training, build careers and ensure greater control over safety standards across the logistics chain.

Our fleet is fully tracked with monitoring of deviations such as speeding in logistics and commercial operations. Our Angels wear full Personal Protective Equipment, ensuring that deliveries are made safely. Drivers complete vehicle checklists directly via an app, ensuring proper operation conditions. **GRI 403-7**

Safety begins with the hiring process, which includes a specific interview on the topic, and continues with theoretical and hands-on training led by the Guardians, focusing on defensive driving, risk awareness and the proper use of PPE. We make ongoing investments in high-quality PPE, and our fleet is renewed every two years on average. Operational decisions prioritize the protection of people, such as restricting the use of motorcycles on highways.

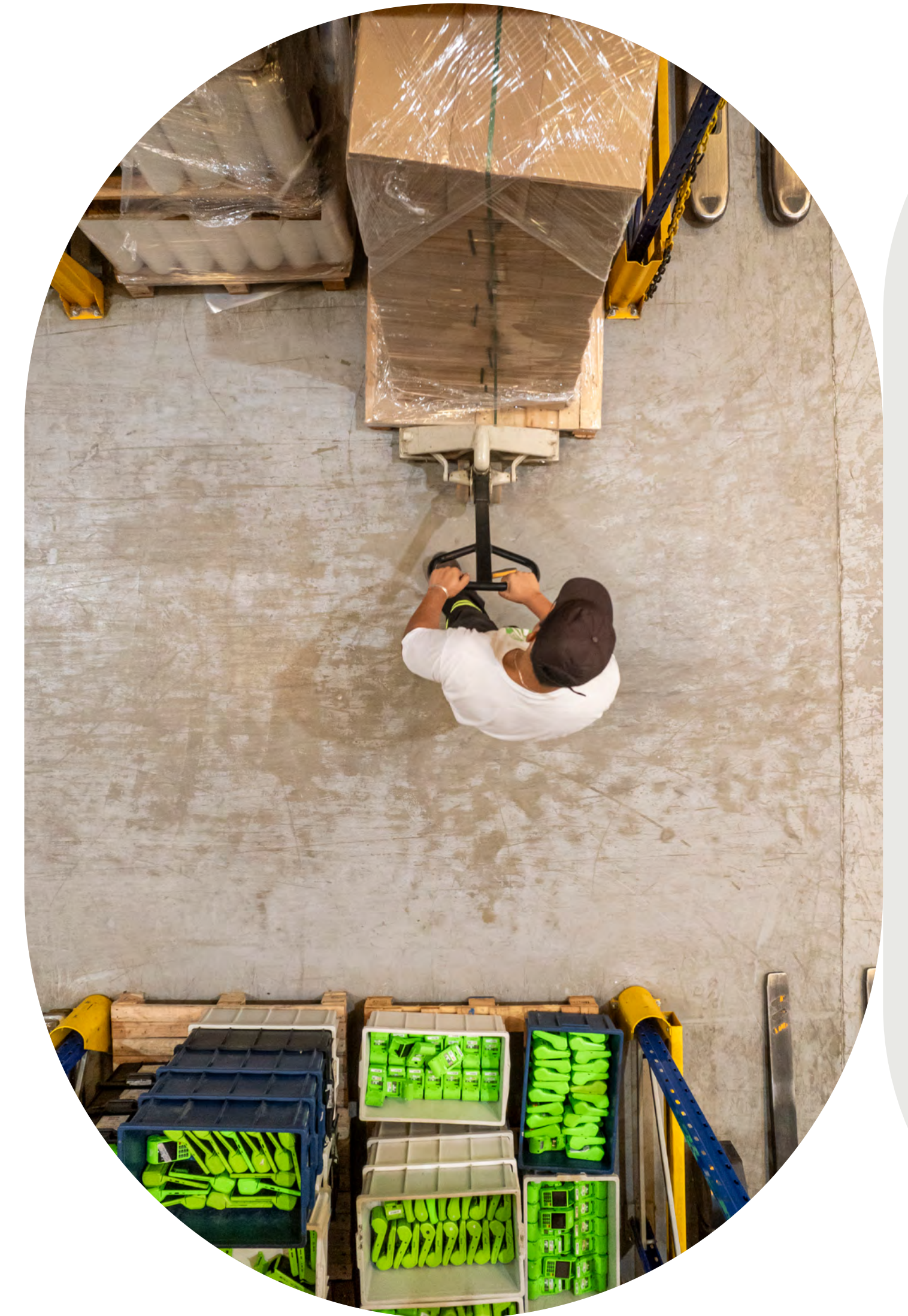
Prevention is reinforced by actions such as unannounced spot checks, shadow routes for real-time feedback and awareness campaigns throughout the year (such as Yellow May and "Zero Accidents in the Home Stretch"), as well as recognition initiatives that value safe behaviors and contribute to employee retention.

Our Guardians **GRI 403-9**

The Guardians team is composed of Angels, who become safety and fleet specialists following a rigorous internal selection process. They work on preventive and defensive fronts and are responsible for carefully evaluating the driving of new hires and accompanying them through the onboarding process. These specialists monitor the well-being of the teams on a daily basis, ensuring a swift and human response that upholds the Company's safety and culture of care.

Monitoring, indicators and safety routines

The operation is accompanied by structured routines, such as Conecta Polos and the Weekly Safety Dialogues, which foster the exchange of experiences and a culture of prevention, allowing Angels to bring risk insights directly from field operations. These inputs enabled real-time adjustments to routes and training programs. Among the indicators monitored is the Taxa Viva, which measures speeding related to mileage driven and has shown a consistent decline, in line with accident reduction.



Diversity, Equity and Inclusion GRI 3-3 Diversity, Equity and Inclusion



Diversity, equity and inclusion are integrated into our organizational culture. In addition to strengthening our identity and alignment with the profile of the Brazilian population, we view diversity as a driver of innovation. In 2025, we launched our internal DE&I positioning, reinforcing the strategic alignment of this topic with the business.

Management of this issue is cross-functional and involves leaders, business partners and groups representing this agenda at various levels of the operation, besides formalized guidelines to increase equity when hiring. Our DE&I actions are focused on the following priority groups: people with disabilities, women, the LGBTQIA+ community, black people and support for maternity, as well as a strong commitment to combating discrimination and harassment.

We understand that building this culture is an ongoing process that requires acknowledging inherent challenges. We have identified as potential negative impacts the presence of unconscious biases that may influence decision-making processes, and the persistence of historical social barriers that still hinder full representation across all seniority levels.

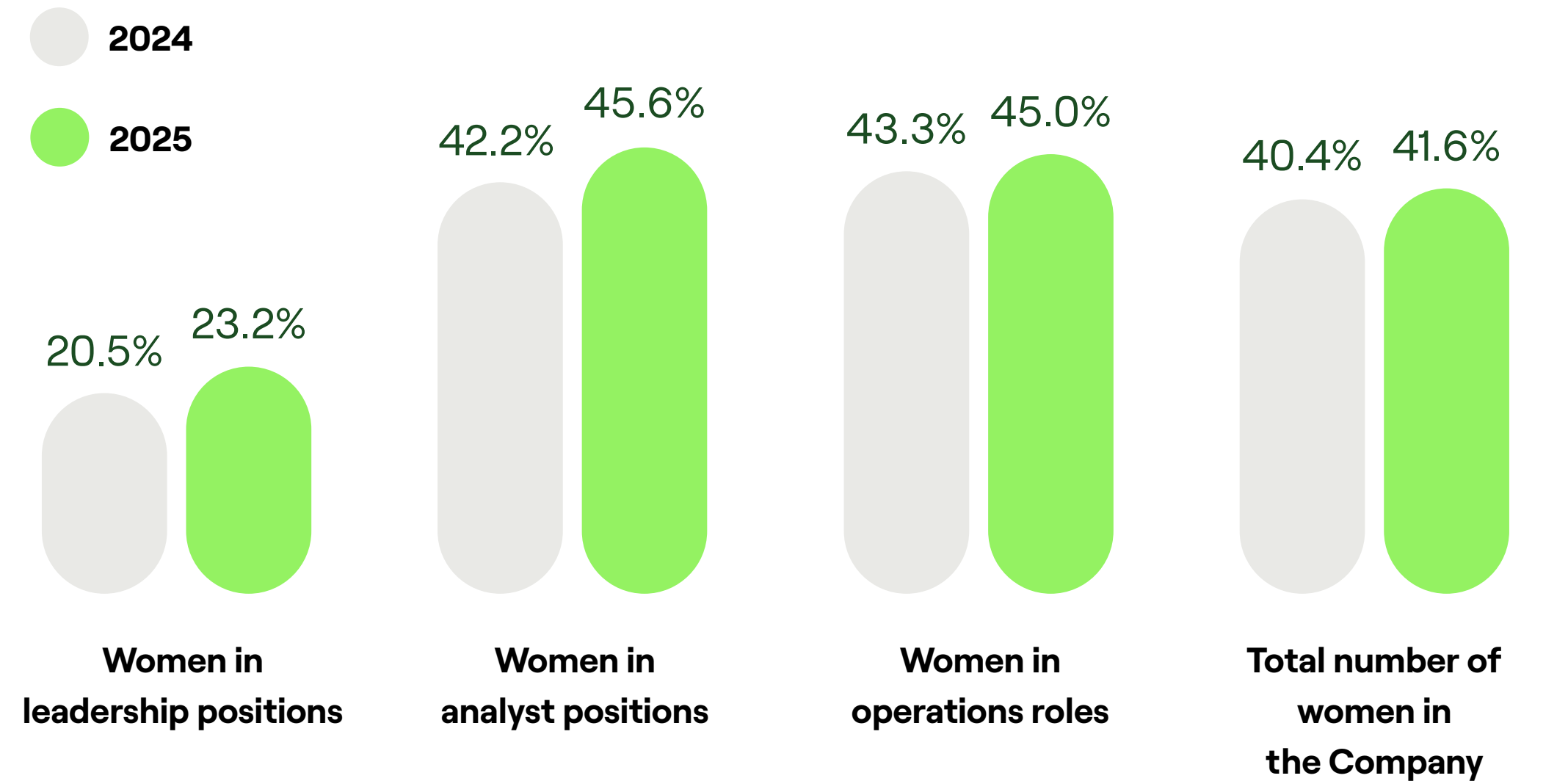
Internally, initiatives are guided by the Ethnic-Racial Best Practices Guide, the LGBTI+ Best Practices Guide, Women’s Best Practices Guide, and the Guide to Inclusion of People with Disabilities. All of these materials are available to all employees on our education platform and/or internal portal. Externally, we secure inclusion through services such as sign language support offered to our customers.

In 2025, we assumed the commitment to advance recruitment, selection and retention practices aimed at increasing the representation of women and black individuals in leadership positions by 2030.



We monitor progress through representation metrics by seniority, department and at different stages of the employee journey (from hiring to termination). Throughout the year, female representation increased at all levels of the Company, including leadership.

These actions led to a 4.2 score on the Glassdoor rating, ranked as “excellent” according to the platform’s employer brand reputation criteria. TC-SI-330a.3



Diversity in attraction and recruitment

In 2025, we increased our presence at strategic forums, such as IncludiPCD and The Developers Conference, seeking to recognize the contributions of underrepresented groups. We also launched the first employee referral campaign for people with disabilities. As a result of our inclusive recruitment efforts, we recorded a 102% increase in the representation of people with disabilities compared to 2024.

Pay equity and benefits

At Stone, we foster pay equity and ensure transparency on this topic through the Pay Transparency and Equity Report published on [our website](#). In 2025, the gender pay gap was 0.2%*¹⁰. **GRI 405-2**

We expanded benefits and accessibility initiatives to reduce barriers and promote more equitable working conditions for people with disabilities, notably exemption from health insurance copayments for employees with disabilities, monthly assistance for children with disabilities and improved provision of adapted equipment for in-person and remote work, such as ergonomic chairs and noise-canceling headphones.

Inclusion: culture and education

We invest in training on the inclusion of people with disabilities through educational initiatives that reached 23 teams in 2025. The initiative initially focused on the People team and leaders who have employees with disabilities on their teams. To raise awareness, we also promoted campaigns on dates such as Black Awareness Day and LGBTQIA+ Pride. We also launched the Stone Glossary, with the purpose of making in-company conversations more accessible.

Impact and effectiveness management

The results of the DE&I strategy are monitored through a set of structural and perception indicators that allow us to track both representation and the quality of the employee experience with the Company. We monitor the NPS collected at events, the evolution of the actual headcount of diverse groups, and perceptions of DE&I in the Climate Survey (quarterly).

We also track indicators throughout people's career journeys, such as performance evaluations, hiring trends, distribution of seniority among represented groups, placement of people with disabilities, and turnover rates for these populations. We also assess the main reasons for leaving to identify structural barriers and opportunities for improvement in internal experience.

These metrics guide the prioritization of initiatives, monitoring of results, and the targeting of actions to attract, retain and develop diverse talent.

We are getting closer and closer to the Diversity & Inclusion Zone of Excellence

In our Climate Survey, the NPS for the question "I believe Stone is committed to fostering diversity and inclusion" jumped 9 points in just over a year, rising from a score of 65 in October 2024 to 74 in January 2026. This progress signals that our initiatives are being noticed and acknowledged, and leaves us just 1 point away from the Zone of Excellence (75).



¹⁰ We do not disclose pay gaps by job category.

Appendices



Material topics for external stakeholders – Supplementary tables

Our People

Employees

Total employees by gender GRI 2-7

	2023			2024			2025		
	Women	Men	Total	Women	Men	Total	Women	Men	Total*
Number of employees	6,204	9,255	15,459	6,113	9,033	15,146	4,577	6,436	11,013

* The fluctuation in the total number of employees from 2024 to 2025 is due to the divestment of Linx.

Total employees by employment contract and gender GRI 2-7

	2023			2024			2025		
	Women	Men	Total	Women	Men	Total	Women	Men	Total
Permanent contracts*	6,080	9,170	15,250	6,015	8,968	14,983	4,508	6,365	10,873
Temporary contracts**	124	85	209	98	65	163	69	71	140
Total	6,204	9,255	15,459	6,113	9,033	15,146	4,577	6,436	11,013

* Permanent and full-time employees.

** "Apprentices," "interns," and "fixed-term CLT: temporary and part-time employees.

Total employees (permanent + temporary) by gender and region **GRI 2-7**

	2023			2024			2025		
	Women	Men	Total	Women	Men	Total	Women	Men	Total
North	74	171	245	83	184	267	81	189	270
Northeast	447	1,057	1,504	460	1,044	1,504	358	808	1,166
Midwest	182	403	585	194	423	617	182	396	578
Southeast	4,630	6,041	10,671	4,479	5,808	10,287	3,548	4,340	7,888
South	871	1,583	2,454	892	1,570	2,462	402	699	1,101
Offshore	0	0	0	5	4	9	6	4	10
Total	6,204	9,255	15,459	6,113	9,033	15,146	4,577	6,436	11,013

Total number of permanent employees by gender and region **GRI 2-7**

	2023			2024			2025		
	Women	Men	Total	Women	Men	Total	Women	Men	Total
North	72	170	242	82	183	265	81	188	269
Northeast	446	1,056	1,502	454	1,042	1,496	357	808	1,165
Midwest	181	403	584	193	422	615	182	396	578
Southeast	4,517	5,966	10,483	4,394	5,755	10,149	3,483	4,275	7,758
South	864	1,575	2,439	887	1,562	2,449	399	694	1,093
Offshore	0	0	0	5	4	9	6	4	10
Total	6,080	9,170	15,250	6,015	8,968	14,983	4,508	6,365	10,873

Total temporary employees by gender and region **GRI 2-7**

	2023			2024			2025		
	Women	Men	Total	Women	Men	Total	Women	Men	Total
North	2	1	3	1	1	2	0	1	1
Northeast	1	1	2	6	2	8	1	0	1
Midwest	1	0	1	1	1	2	0	0	0
Southeast	113	75	188	85	53	138	65	65	130
South	7	8	15	5	8	13	3	5	8
Offshore	0	0	0	0	0	0	0	0	0
Total	124	85	209	98	65	163	69	71	140

Employees without guaranteed working hours* by gender and region **GRI 2-7**

	2024		2025	
	Women	Men	Women	Men
North	78	164	77	181
Northeast	387	875	339	790
Midwest	178	389	178	392
Southeast	2,258	3,698	2,146	3,457
South	471	837	348	663
Offshore	5	4	6	4
Total	3,377	5,967	3,094	5,487

* Employees hired without a minimum or fixed number of working hours defined in their contract.

Employees by type of employment, gender and region **GRI 2-7**

	2024				2025			
	Full-time		Part-time		Full-time		Part-time	
	Women	Men	Women	Men	Women	Men	Women	Men
North	82	183	1	1	81	189	0	0
Northeast	456	1,044	4	0	358	808	0	0
Midwest	193	422	1	1	182	396	0	0
Southeast	4,396	5,758	93	50	3,484	4,278	64	62
South	889	1,567	3	3	399	695	3	4
Offshore	5	4	0	0	6	4	0	0
Total	6,021	8,978	102	55	4,510	6,370	67	66

Hiring

Total number of new hires and hiring rate by gender* **GRI 401-1**

	2023		2024		2025	
	Number	Rate	Number	Rate	Number	Rate
Men	2,660	28.7%	2,475	26.5%	2,039	30.5%
Women	1,943	31.3%	1,765	27.9%	1,339	28.0%
Total	4,603	-	4,240	-	3,378	-

* Hiring rate = total hires in the Group / monthly average (staff + terminations) of the Group.

Total number of new hires and hiring rate by region* **GRI 401-1**

	2023		2024		2025	
	Number	Rate	Number	Rate	Number	Rate
North	102	41.6%	105	39.6%	112	40.5%
Northeast	449	29.9%	450	29.1%	366	29.8%
Midwest	220	37.6%	248	40.2%	223	37.9%
Southeast	3,086	28.9%	2,683	25.1%	2,294	28.1%
South	746	30.4%	754	30.0%	382	31.3%
Offshore	0	0.0%	0	0.0%	1	14.8%
Total	4,603	-	4,240	-	3,378	-

Total number of new hires and hiring rate by age group* **GRI 401-1**

	2023		2024		2025	
	Number	Rate	Number	Rate	Number	Rate
Under 30 years old	2,525	35.2%	2,107	31.2%	1,266	33.5%
Between 30 and 50 years old	2,015	25.3%	2,065	24.3%	2,011	27.1%
Over 50 years old	63	19.8%	68	17.4%	101	38.3%
Total	4,603	-	4,240	-	3,378	-

Total number of new hires and hiring rate by functional category|** **GRI 401-1**

	2024		2025	
	Number	Rate	Number	Rate
Business Leadership	19	15.2%	10	11.1%
Middle Leadership	71	10.2%	55	12.2%
First-Level Leadership	39	2.7%	52	5.0%
Expert	415	34.5%	321	26.3%
Analyst	633	16.9%	371	18.1%
Operations	2,940	35.6%	2,451	37.7%
Apprentice/Intern	123	65.1%	118	100.6%
Total	4,240	-	3,378	-

* Hiring rate = total hires in the Group / monthly average (staff + terminations) of the Group.

** Functional categories were restructured in 2024.

Percentage of foreign employees and those located Offshore **SASB TC-SI-330a.1**

	2023		2024		2025	
	Number	%	Quantity	%	Quantity	%
Foreign employees	24	0.16%	20	0.13%	14	0.13%
Employees located Offshore	n/a	n/a	9	0.06%	14	0.13%

Terminations

Termination rate* **GRI 401-1**

	2023		2024		2025	
	Number	Rate	Number	Rate	Number	Rate
By gender						
Men	2,388	25.8%	2,635	28.3%	2,242	33.5%
Women	1,809	29.2%	1,805	28.6%	1,563	32.6%
By region						
North	78	31.8%	83	31.3%	95	34.4%
Northeast	402	26.7%	441	28.5%	431	35.0%
Midwest	157	26.8%	210	34.0%	202	34.3%
Southeast	2,911	27.3%	2,978	27.8%	2,496	30.6%
South	649	26.4%	726	28.9%	581	47.6%
Offshore	0	0.0%	2	31.6%	0.0	0.0%
By age group						
Under 30 years old	2,065	28.8%	2,084	30.8%	1,347	35.6%
Between 30 and 50 years old	2,053	25.8%	2,250	26.5%	2,366	31.8%
Over 50 years old	79	24.8%	106	27.2%	92	34.9%

* Number of dismissals / annual average of total employees.

Turnover rate **GRI 401-1**

	2023	2024	2025
Total turnover rate*	26.6%	28.4%	33.2%
Total voluntary turnover rate	12.1%	13.5%	15.6%

* Total number of terminations in the Group / monthly average (staff + terminations) of the Group.

Training **GRI 404-1**

Average number of training hours completed by gender

	2023	2024	2025
Women	32.20	36.28	21.61
Men	30.40	36.49	22.35

Average number of training hours completed by age group**

	2025
Under 30 years old	21.54
30 to 50 years old	22.21
Over 50 years old	25.54

* 100% of Stone employees received training in 2025

** No historical data is available as this is the first year of reporting.

Average number of training hours completed by functional category*

	2024	2025
Business Leadership	7.45	7.18
Middle Leadership	18.51	24.34
First-Level Leadership	19.46	20.42
Expert	8.89	10.30
Analyst	10.76	8.86
Operations	57.49	28.05
Apprentice/Intern	24.68	19.28

Diversity

Diversity in governance bodies* **GRI 2-9** **GRI 405-1**

	2023				2024				2025			
	Board of Directors		Executive Officers		Board of Directors		Executive Officers		Board of Directors		Executive Officers	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
By gender												
Men	6	85.7%	11	78.6%	7	87.5%	6	75.0%	9	90%	7	77.8%
Women	1	14.3%	3	21.4%	1	12.5%	2	25.0%	1	10%	2	22.2%
Total	7	100.0%	14	100.0%	8	100.0%	8	100.0%	10	100.0%	9	100.0%
By age group												
Under 30 years old	0	0.0%	2	14.3%	0	0.0%	1	12.5%	0	0.0%	0	0.0%
Between 30 and 50 years old	2	28.6%	8	57.1%	1	12.5%	4	50.0%	1	10%	5	55.6%
Over 50 years old	5	71.4%	4	28.6%	7	87.5%	3	37.5%	9	90%	4	44.4%
Total	7	100.0%	14	100.0%	8	100.0%	8	100.0%	10	100.0%	9	100.0%

* The composition of the Board of Directors is current as of April 23, 2026

Gender by functional category **GRI 405-1** **SASB TC-SI-330a.3**

	2024		2025	
	Men	Women	Men	Women
Business Leadership	79.5%	20.5%	76.8%	23.2%
Middle Leadership	67.0%	33.0%	65.5%	34.5%
First-Level Leadership	60.7%	39.3%	60.7%	39.3%
Expert	79.1%	20.9%	75.8%	24.2%
Analyst	57.8%	42.2%	54.4%	45.6%
Operations	56.7%	43.3%	55.0%	45.0%
Apprentice/Intern	37.4%	62.6%	49.6%	50.4%

Age group by functional category **GRI 405-1** **SASB TC-SI-330a.3**

	2024			2025		
	Up to 30	30 to 50	Over 50	Up to 30	Between 30 and 50	Over 50
Business Leadership	2.4%	74.0%	23.6%	1.1%	79.0%	20.0%
Middle Leadership	10.6%	83.2%	6.1%	8.0%	88.5%	3.5%
First-Level Leadership	30.7%	67.5%	1.8%	26.3%	72.2%	1.5%
Expert	21.6%	74.6%	3.9%	18.7%	78.9%	2.5%
Analyst	48.0%	49.5%	2.5%	46.6%	52.2%	1.2%
Operations	43.4%	54.6%	2.1%	33.8%	63.6%	2.5%
Apprentice/Intern	97.3%	2.7%	0.0%	100.0%	0.0%	0.0%

Female in leadership SASB TC-SI-330a.3

	2024	2025
	%	%
Women in the workforce	40.40%	41.6%
Percentage of women in all management positions	36.30%	34.8%
Percentage of women in junior management positions	39.30%	39.3%
Percentage of women in senior management positions*	20.50%	23.2%
Percentage of women in management positions in revenue-generating areas	35.70%	34.8%
Percentage of women in STEM-related positions	24.80%	23.4%

* Management positions with a reporting line of no more than two hierarchical levels below the CEO.

Parental leave GRI 401-3

	2023		2024		2025	
	Women	Men	Women	Men	Women	Men
Employees eligible for parental leave	8,013	11,643	6,113	9,033	4,577	6,436
Employees who took parental leave	207	334	312	430	197	349
Total number of employees who returned to work after the end of maternity/paternity leave	251	382	240	366	186	350
Total number of employees who returned to work after the end of parental leave and remained employed twelve months after their return	111	148	168	297	172	271
Total number of employees who returned in the previous year	182	200	251	382	240	366
Return rate (%)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Retention rate (%)*	61.0%	74.0%	66.9%	77.7%	71.7%	74.0%

*The retention rate was calculated by dividing the number of employees who remained for more than 12 months after returning from leave by the number of employees who were due to return from leave in the previous period.

Occupational Health and Safety

Absenteeism

	2022	2023	2024	2025
Absenteeism rate*	4.87%	4.86%	4.66%	3.29%

* Calculated based on the direct workforce, the absenteeism rate represents the total number of sick leave days (including leave covered by the National Social Security Institute - INSS) relative to the team's total number of working days. In 2025, there was a significant improvement in this indicator, driven by a reduction in the incidence of sick leave and absences compared to 2024.

Work-related accidents among direct employees* **GRI 403-9**

	2025	
	Number	Rate**
Deaths resulting from work accidents	0	0
Work-related accidents with serious consequences*** (except deaths)	0	0
Reportable work-related accidents****	136	5.61
Number of hours worked	24,257,552	-

* The Company's Occupational Health and Safety management system covers only its own employees. Due to this scope, work-related accident indicators do not include data related to third-party service providers.

** The rates were calculated based on 1,000,000 hours.

*** In 2025, we adopted the definition of a serious accident as one resulting in a work absence of more than six months. This change represents a methodological shift and is not comparable to previous years. **GRI 2-4**

**** The main types of work-related accidents are: typical accidents (65%), collisions, falls and sprains.

Eco-efficiency and Climate

Energy

Energy consumption within the organization GRI 302-1

Total energy consumed	2023		2024		2025	
	Liters	GJ	Liters	GJ	Liters	GJ
Non-renewable fuel						
Diesel Oil	156,820.27	6,053.26	211,410.59	7,441.08	175,469.08	6,173.07
Gasoline	4,609,692.37	157,651.48	4,326,942.15	128,168.48	4,706,325.39	138,820.60
GNV	30,345.26	758.63	28,986.53	1,067.26	171,047.08	1,131.62
Renewable fuel						
Ethanol	677,622.53	14,297.84	992,541.30	21,179.70	1,070,814.76	22,849.97
Total electricity consumption within the organization	KWh	GJ	KWh	GJ	KWh	GJ
Non-renewable	4,770,553.60	17,173.99	4,171,247.02	15,016.49	5,430,173.07	19,548.62
Renewable	1,754,315.20	6,315.53	1,400,905.23	5,043.26	115,840.00	417.02
Total energy consumed (GJ)	-	202,250.73	-	177,916.27	-	188,940.90

Conversion factors used: Diesel Oil = 0.0352 GJ/L; Gasoline = 0.0295 GJ/L; CNG = 0.0368 GJ/L; Ethanol = 0.0213 GJ/L.

Factors are made available by the [International Energy Agency \(IEA\)](#).

Energy conversion factor: 1 GJ = 0.0036 kWh.

Energy consumption outside the organization GRI 302-2

Total energy consumption	2025	
	KWh	GJ
Total energy consumption in franchises	1,450,050.00	5,220.18
Total energy consumption in third-party data centers	601,320.00	2,164.75
Total energy consumption related to customer use of POS terminals	15,205,590.00	54,740.12
Total energy consumed outside the organization (GJ)	17,256,960.00	62,125.06

We consider the energy consumption data from Stone franchises, third-party data centers and the estimated energy used by our customers through POS devices based on our POS fleet.

Energy conversion factor: 1 GJ = 0.0036 kWh.”

Energy consumed by source type SASB TC-SI-130a.1

	2025
	KWh
Total energy consumed (in GJ)	188,940.90
Percentage from electricity grid (%)	10.57%
Renewable percentage (%)	12.31%

Waste

Total volume of waste generated (in tons)* [GRI 306-3](#) [306-4](#) [306-5](#)

	2023			2024			2025		
	Recycled and reused	Sent to landfill	Total	Recycled and reused	Sent to landfill	Total	Recycled and reused	Sent to landfill	Total
Hazardous waste									
POS devices	20.96	-	20.96	15.85	-	15.85	15.84	-	15.84
Electronic equipment	3.34	-	3.34	10.09	-	10.09	0.41	-	0.41
Light bulbs, batteries	0.06	-	0.06	2.80	-	2.80	30.47	-	30.47
Other hazardous waste	-	-	-	-	-	-	0.62	-	0.62
Non-hazardous waste									
General	-	7.54	7.54	0.00	26.43	26.43	0.00	62.40	62.40
Mixed recyclables	0.72	-	0.72	0.02	-	0.02	0.54	-	0.54
Wood	-	-	-	-	-	-	4.77	-	4.77
Glass	0.02	-	0.02	0.07	-	0.07	0.00	-	0.00
Metal	0.01	-	0.01	0.00	-	0.00	0.14	-	0.14
Paper and cardboard	46.27	-	46.27	64.57	-	64.57	63.63	-	63.63
Plastic	0.86	-	0.86	0.38	-	0.38	1.21	-	1.21
Textile (Stone uniforms)	0.09	-	0.09	0.45	-	0.45	1.93	-	1.93
Total	72.32	7.54	79.86	94.22	26.43	120.65	119.56	62.40	181.96

* Not including data from the offices in Curitiba and Jardim Botânico, and the distribution center (DC) in Manaus

Recycled POS devices (in tons)

	2023	2024	2025
Plastic	258.77	297.63	249.00
Electronic	325.82	374.75	312.80
Total reused materials	584.59	672.38	561.80

Water **SASB TC-SI-130a.2** **303-3** **303-5**

	2023	2024	2025
Water abstraction (megaliters)			
Water from third parties (public utility system)	13.25	16.41	17.48
Water abstraction in water-stressed areas			
Water from third parties (public utility system)	-	1.26	0.00

All water consumed by the Company is fresh water sourced from third parties through municipal supply, with no self-abstraction or water storage of any kind. The Company does not have its own water collection system. Consumption data was obtained from the values in cubic meters shown on water bills and subsequently converted to the other units of measurement used in the report.

It should be noted that water consumption data for the hubs and distribution centers (DCs) in Manaus and Jabotão, as well as for the Curitiba office, are not available, since these amounts are included in common area expenses and are not itemized separately.

During the reporting period, there was no water consumption in areas classified as water stressed. These areas were identified based on the Integrated Drought Index (IIS6) of the National Center for Monitoring and Alerts of Natural Disasters (Cemaden), which is affiliated with the Federal Government of Brazil, related to monitoring data from 2025. For the purposes of this report, areas classified as Severe Drought or Exceptional Drought were considered water-stressed areas.

Finally, all water consumed is discharged into the city's sewer system, and there is no specific measurement of the volume of effluents generated **GRI 303-4**.

Emissions

Biogenic GHG emissions by scope and category **GRI 305-1** **305-3**

	2023		2024		2025	
	Emissions (tCO ₂ e)	Share (%)	Emissions (tCO ₂ e)	Share (%)	Emissions (tCO ₂ e)	Share (%)
Scope 1 (tCO₂e)						
Stationary combustion	0.754	0.02%	0.799	0.02%	3,773.417	74.44%
Mobile combustion	2,930.030	67.26%	3,293.758	70.67%	1.566	0.03%
Scope 3 (tCO₂e)						
Transportation and distribution (upstream)	48.065	1.10%	171,906	3.69%	214.759	4.24%
Business travel	47.088	1.08%	54.921	1.18%	36.328	0.72%
Employee commuting	1,330.644	30.54%	1,138.672	24.43%	1,034.262	20.40%
Waste and effluents	-	-%	0.377	0.01%	-	-%
End of life	-	-%	-	-%	8.663	0.20%
Total biogenic emissions	4,356.581	100%	4,660.433	100%	5,068.995	100%

GRI and SASB Content Index

Statement of Use: Stone has reported in accordance with GRI Standards for the period from January 1, 2025, to December 31, 2025

GRI used: GRI 1: Foundation 2021

Applicable GRI Sector Standards: No sectoral content is reported

Indicator	Description	Location / Answer	Reason	Omission Explanation	ODS
GRI 2: General Disclosures 2021	2-1 Organizational details	118			
	2-2 Entities included in the organization's sustainability reporting	4			
	2-3 Reporting period, frequency and contact point	4, 118			
	2-4 Restatements of information	In 2025, changes were made to the following indicators: 403-9, and 2-8 (To better adhere to GRI guidelines, in 2025 outsourced logistics service providers were not considered, as they are not under the control or supervision of Stone or of professionals representing us.)			
	2-5 External assurance	4, 116			
	2-6 Activities, value chain and other business relationships	9, 19, 62, 71			
	2-7 Employees	88, 89, 90, 91 The data used refers to the number of employees as of December 31, 2025.			8, 10
	2-8 Workers who are not employees	74, 102 The data used refers to the number of employees as of December 31, 2025.			8

Indicator	Description	Location / Answer	Omission		ODS
			Reason	Explanation	
GRI 2: General Disclosures 2021	2-9 Governance structure and its composition	54, 65 There are no underrepresented groups or stakeholder representation in the composition of the governance bodies.			5, 16
	2-10 Nomination and selection for the highest governance body	56 In this process, criteria such as independence, competencies relevant to the Company, and professional background are taken into consideration. Although diversity is not a direct criterion for member selection, we seek to ensure a team with complementary perspectives and value plurality in the composition of the board.			5, 16
	2-11 Chair of the highest governance body	54			16
	2-12 Role performed by the highest governance body in overseeing impact management	11, 36, 54			16
	2-13 Delegation of responsibility for managing impact	36, 54			
	2-14 Highest governance body's role in sustainability reporting	4, 11			
	2-15 Conflicts of interest	63			
	2-16 Communicating critical concerns	62	Item B	Information unavailable/incomplete	Stone does not systematically track the number or frequency of these communications
2-17 Collective knowledge of the highest governance body			Information unavailable/incomplete	In 2025, no initiatives were undertaken to develop the collective knowledge, skills and experience of the members of the Board of Directors regarding sustainable development.	

Indicator	Description	Location / Answer	Omission		ODS
			Reason	Explanation	
GRI 2: General Disclosures 2021	2-18 Performance evaluation of the highest governance body	79 No formal performance evaluations are conducted for members of the Board of Directors.			
	2-19 Compensation policies	56			
	2-20 Process for determining compensation	56			
	2-21 Annual total compensation ratio		Confidentiality restrictions	Information deemed to be sensitive and strategic by the Company.	
	2-22 Statement on sustainable development strategy	5			
	2-23 Policy commitments	59, 70			16
	2-24 Embedding policy commitments	12			
	2-25 Processes to remediate negative impacts	12, 34			
	2-26 Mechanisms for seeking advice and raising concerns	62			
	2-27 Compliance with laws and regulations	59			
	2-28 Membership associations	19			
	2-29 Approach to stakeholder engagement	20			
2-30 Collective bargaining agreements	59			8	
GRI 3: Material Topics 2021	3-1 Process to determine material topics	11			
	3-2 List of material topics	11			
Operational Eco-efficiency					
GRI 3: Material Topics 2021	3-3 Management of material topic	46, 72			
GRI 302 Energy 2016	302-1 Energy consumption within the organization	99 The Company did not carry out any energy sales transactions during the reported period.			7, 8, 12, 13

Indicator	Description	Location / Answer	Omission		ODS
			Reason	Explanation	
GRI 302 Energy 2016	302-2 Energy consumption outside the organization	99 The Company did not carry out any energy sales transactions during the reported period.			7, 8, 12, 13
	302-3 Energy Intensity	46			7, 8, 12, 13
	302-4 Energy consumption reduction	51 Despite ongoing efforts, there was no reduction in energy consumption within the organization compared to the previous year.			7, 8, 12, 13
	302-5 Reductions in energy requirements for products and services	46			7, 8, 12, 13
303 Water and Effluents 2018	303-1 - Interactions with water as a shared resource	51			6, 12
	303-2 Management of impacts related to water discharge	51 The Company has not established formal targets related to this topic.			6
	303-3 Water abstraction	101			6
	303-4 Water discharge	51, 101			6
	303-5 Water consumption	101			6
GRI 305 Emissions 2016	305-1 Direct greenhouse gas (GHG) emissions (Scope 1)	49, 102			3, 12, 13, 14, 15
	305-2 Indirect greenhouse gas (GHG) emissions (Scope 2)	49			3, 12, 13, 14, 15
	305-3 Indirect greenhouse gas (GHG) emissions (Scope 3)	50, 102			3, 12, 13, 14, 15
	305-4 Greenhouse gas (GHG) emissions intensity	46			13, 14, 15

Indicator	Description	Location / Answer	Omission		ODS
			Reason	Explanation	
GRI 305 Emissions 2016	305-5 Reduction of greenhouse gas (GHG) emissions	49			13, 14, 15
	305-6 Emissions of ozone-depleting substances (ODS)		Not Applicable	Stone's activities do not generate these gases.	3, 12
	305-7 Emissions of NOx, SOx, and other significant atmospheric emissions		Not Applicable	Stone's activities do not generate these gases.	3, 12, 14, 15
306 Waste 2020	306-1 Waste generation and significant impacts related to waste	47			3, 6, 11, 12
	306-2 Management of significant impacts related to waste	47			3, 6, 11, 12
	306-3 Waste generated	100			3, 6, 11, 12, 15
	306-4 Waste diverted from final disposal	100			3, 6, 11, 12, 15
	306-5 Waste sent for final disposal	100			3, 6, 11, 12, 15
SASB Environmental Footprint of Hardware Infrastructure	TC-SI-130a.1 (1) Total energy consumed in Gigajoules, (2) percentage grid electricity, (3) percentage renewable	51			
	TC-SI-130a.2 1) Total water withdrawn, (2) total water consumed, percentage of each in regions with High or Extremely High Baseline Water Stress	102			

Indicator	Description	Location / Answer	Reason	Omission		ODS
				Explanation		
SASB Environmental Footprint of Hardware Infrastructure	TC-SI-130a.3 Discussion of the integration of environmental considerations into strategic planning for data center needs	Currently, we use third-party data centers and based on the analysis of Scope 3 emissions relating to energy consumption of these data centers, we have not identified any significant environmental impacts. However, we periodically monitor these indicators, including annual Scope 3 emissions and energy consumption, to assess potential needs for action.				
Diversity, Equity and Inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topic	59, 62, 85				
	405-1 Diversity of governance bodies and employees	95, 96				5, 8
GRI 405 Diversity and Equal Opportunity 2016	405-2 Ratio of basic salary and total compensation of women to men	86	Item a	Information not available	StoneCo reports the consolidated payment ratio in accordance with its internal methodology, which is detailed in the Transparency and Pay Equity Report . A breakdown by functional category is not disclosed as it is not part of the measurement methodology adopted by the organization	5, 8, 10
GRI 406 Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	59				5, 8
SASB Employee Recruitment, Inclusion & Performance	TC-SI-330a.1 (1) Foreign nationals and (2) located offshore	93				
	TC-SI-330a.2 Employee engagement	80				

Indicator	Description	Location / Answer	Omission		ODS
			Reason	Explanation	
SASB Employee Recruitment, Inclusion & Performance	TC-SI-330a.3 Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employees	85, 96, 97		The methodology for collecting race/ethnicity data is currently being refined. StoneCo already conducts internal monitoring and a diversity census, but has chosen not to publish granular details in this cycle to ensure maximum accuracy and future comparability of the data. StoneCo reaffirms its commitment to diversity (as outlined on page 85) and continues to monitor these developments internally to ensure an inclusive environment.	
Employee Health, Well-being and Development					
GRI 3: Material Topics 2021	3-3 Management of material topic	82			
GRI 401 Employment 2016	401-1 New employee hires and employee turnover	91, 92, 93, 94			5, 8, 10
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	81 All of the organization's operations are included and the Company does not offer private supplementary pension benefits to its employees.			3, 5, 8
	401-3 Parental leave	97			5, 8
GRI 403 Occupational Health and Safety 2018	403-1 Occupational health and safety management system implemented	82			8
	403-2 Hazard identification, risk assessment and incident investigation	83 We currently do not have a policy with specific provisions regarding processes for employees to withdraw from work situations they believe may cause them a workplace accident or occupational disease.			8

Indicator	Description	Location / Answer	Reason	Omission		ODS
					Explanation	
GRI 403 Occupational Health and Safety 2018	403-3 Description of the functions of occupational health services	83				8
	403-4 Worker participation, consultation, and communication on occupational health and safety	83				8, 16
	403-5 Worker training on occupational health and safety	83				8
	403-6 Promotion of worker health	81, 83				3
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked to business relationships	82, 83, 84				5
	403-8 Workers covered by an occupational health and safety management system	82				5, 8, 16
	403-9 Work-related injuries	84, 98, 102				3, 8, 16
	403-10 Occupational diseases	82				3, 8, 16
	404-1 Average hours of training per year per employee	94				4, 5, 8, 10
	GRI 404 Training and Education 2016	404-2 Programs for upgrading employee skills and transition assistance programs	76	Item 2b	Information unavailable/incomplete	We do not provide career transition assistance programs aimed at facilitating continued employability and end-of-career management due to retirement or termination of employment.
404-3 Percentage of employees receiving regular performance and career development reviews		79				5, 8, 10
Productive and Financial Inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topic	9, 31, 37				

Indicator	Description	Location / Answer	Omission		ODS
			Reason	Explanation	
GRI 203 Indirect Economic Impacts 2016	203-1 Infrastructure investments and service support	28, 40			3, 5, 9, 11
	203-2 Significant indirect economic impacts	28, 36, 39, 43			1, 3, 8
GRI 413 Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	27, 28, 31, 47, 49, 71			
	413-2 Operations with significant actual and potential negative impacts on local communities	46, 47			1, 2
Human Rights					
GRI 3: Material Topics 2021	3-3 Management of material topic	59			
GRI 407 Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	59			16
GRI 408 Child Labor 2016	408-1 Operations and suppliers considered to have significant risk for incidents of child labor	72			5, 8, 16
GRI 409 Forced or Compulsory Labor 2016	409-1 Operations and suppliers considered to have significant risks for incidents of forced or compulsory labor	72			5,8
GRI 414 Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	72			5, 8, 16
	414-2 Negative social impacts in the supply chain and actions taken	72			5, 8, 16

Indicator	Description	Location / Answer	Reason	Omission Explanation	ODS
Governance, Ethics, and Business Integrity					
GRI 3: Material Topics 2021	3-3 Management of material topic	53, 60, 61, 62			
GRI 205 Anti-corruption 2016	205-1 Operations assessed for risks related to corruption		Information Unavailable/ Incomplete	The Company has structured processes to prevent, monitor, and address potential cases of corruption, although it does not yet conduct a formally individualized corruption risk assessment per operational unit.	16
	205-2 Communication and training about anti-corruption policies and procedures	61	Item b, c, e	Information Unavailable/ Incomplete	16
	205-3 Confirmed incidents of corruption and actions taken	63			16
Product Innovation and Technology					
GRI 3: Material Topics 2021	3-3 Management of material topic	29, 32, 33, 36, 42, 49, 68, 77			
SASB Intellectual Property Protection and Competitive Behavior	TC-SI-520a.1 Total value of monetary losses as a result of legal proceedings associated with anticompetitive behavior regulations	59			

Indicator	Description	Location / Answer	Omission		ODS
			Reason	Explanation	
SASB Management of Systemic Risks from Technology Disruptions	TC-SI-550a.1 Number of (1) performance issues and (2) service interruptions; (3) total customer downtime	<p>The Company chooses not to disclose detailed quantitative information about performance issues, service interruptions and downtime, as this data is of a strategic nature and, in certain contexts, it is sensitive from a contractual standpoint with customers and partners.</p> <p>Nevertheless, the Company maintains structured processes in place and appropriate governance for managing these events, including incident management, monitoring of availability and unavailability metrics, and formal protocols for communication with and reporting to customers.</p>			
	TC-SI-550a.2 Description of business continuity risks related to interruptions in operations	66			
Data Security and Privacy					
GRI 3: Material Topics 2021	3-3 Management of material topic	60, 65			
GRI 418 Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	65 In 2025, the Company received two formal requests from the National Data Protection Authority (ANPD), which were duly addressed through established internal processes.			16
SASB Data Privacy and Freedom of Expression	TC-SI-220a.1 Description of policies and practices relating to behavioral advertising and user privacy	66			
	TC-SI-230a.2 Description of approach to identifying and addressing data security risks, including the use of third-party cybersecurity standards	66			

Indicator	Description	Location / Answer	Reason	Omission	Explanation	ODS
SASB Data Privacy and Freedom of Expression	TC-SI-220a.2 Number of users whose information is used for secondary purposes	<p>We use information in accordance with the rules directly defined in agreements and contracts with customers, as well as with the Companies' Privacy Policies and Notices.</p> <p>→ Third-Party SI Policy</p> <p>→ Privacy Portal</p> <p>→ Incident Reporting to ANPD</p> <p>→ ANPD Regulations</p>				
	TC-SI-220a.3 Total amount of monetary losses as a result of legal proceedings associated with user privacy	R\$ 2,725.49 resulting from a fine in a proceeding resulting in a conviction.				
	TC-SI-220a.4 (1) Number of law enforcement requests for user information, (2) number of users whose information was requested, (3) percentage resulting in disclosure	<p>In 2025, Stone Instituição de Pagamento S.A. ("Ton" brand) received, through the National Data Protection Authority (ANPD), a Data Subject Request seeking clarification regarding the closure of an account based on the generic grounds of "high-risk activities." According to the Data Subject, such justification might violate the principles of the General Data Protection Law (LGPD), particularly in light of Articles 18 and 20, which is why it requested a review of the decision and access to the data on which it was based. The Company handled the request in accordance with its internal procedures and policies and provided the necessary clarifications to the Authority. To date, there have been no new requests or additional inquiries from the ANPD or the Data Subject. It should be noted that the Company began systematically monitoring this indicator only as of 2025.</p>				

Indicator	Description	Location / Answer	Reason	Omission Explanation	ODS
SASB Data Privacy and Freedom of Expression	TC-SI-220a.5 List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring	To the best of our knowledge, our products and services are not subject to any type of government-required monitoring, blocking, content filtering, or censoring. Our interactions with government authorities are limited to strict compliance with regulatory obligations and specific court orders, in accordance with current Brazilian laws (such as the Brazilian Civil Rights Framework for the Internet and the LGPD), which does not constitute systemic government monitoring or censoring.			
SASB Data Security	TC-SI-230a.1 (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of users affected..	65			
Service quality					
GRI 3: Material Topics 2021	3-3 Management of material topic	22, 34			

Independent Auditors' Limited Assurance Report GRI 2-5



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Independent auditors' limited assurance report on the environmental, social and governance (ESG) information included in StoneCo's 2025 Sustainability Report.

(This is a free translation from the original report issued in Portuguese)

To the Board of Directors and Shareholders
 StoneCo Ltd.
 São Paulo - SP

Conclusion

We have performed a limited assurance engagement on the Environmental, Social and Governance (ESG) information included in the 2025 Sustainability Report ("Report") of StoneCo Ltd. ("Company") for the year ended December 31, 2025, prepared in accordance with the Global Reporting Initiative (GRI – Standards) and the Sustainability Accounting Standards Board (SASB), defined as "Criteria".

Based on the procedures performed and evidence obtained,, nothing has come to our attention that causes us to believe that the Environmental, Social and Governance (ESG) information included in the "2025 Sustainability Report" of StoneCo Ltd. for the year ended December 31, 2025 have not been prepared, in all material respects, in accordance with the standards issued by the Global Reporting Initiative (GRI – Standards) and the Sustainability Accounting Standards Board (SASB).

Our conclusion about the Environmental, Social and Governance (ESG) information included in the Company's 2025 Sustainability Report prepared in accordance with the Criteria, does not extend to any other information that accompanies or contains information about messages from the Company's officials, links and images.

Basis for conclusion

We conducted our engagement in accordance with NBC TO 3000 (revised) – Assurance Engagements Other Than Audits or Reviews and ISAE 3000 (revised) – Assurance engagements other than audits or reviews of historical financial information, issued by the Federal Association of Accountants (CFC) and the International Auditing and Assurance Standards Board (IAASB), respectively. Our responsibilities under those standards are further described in the "Our Responsibilities" section of the report.

We comply with the independence and other ethical requirements of the Accountant's Professional Code of Ethics and professional standards (including independence standards) issued by the Federal Association of Accountants (CFC) based on the

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fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

Our firm applies NBC PA 01, Quality Management for Independent Auditors' Firms (Legal Entities and Individuals) and International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued by CFC and IAASB respectively. This standard requires the firm to design, implement and operate a quality management system, including policies or procedures related to compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Responsibilities of the Company's Management for the Report

The Company's management is responsible for:

- design, implementation and maintenance of internal controls relevant for the preparation of the information contained in the Report that is free from material misstatement, whether due to fraud or error;
- selecting the criteria as being adequate for the preparation of the information included in the Report and the appropriate reference to the criteria used or a description of those criteria; and
- the proper preparation and presentation of the information included in the Report in accordance with the Criteria.

Our Responsibilities

We are responsible for:

- plan and carry out the engagement to obtain limited assurance about whether the Report is free from material misstatement, whether due to fraud or error; form an independent conclusion, according to the procedures applied and the evidence obtained; and
- report our conclusion to the Company's Board of Directors and Shareholders.

Summary of the work we carried out to support our conclusion

We exercised professional judgment and maintained professional skepticism throughout the engagement. We have designed and performed procedures to obtain evidence about whether the information in the Company's Report is sufficient and appropriate to provide a basis for our conclusion. Our selected procedures depend on our understanding of the information included in the Company's Report and of other circumstances of the engagement, as well as our consideration of the areas in which material misstatements are likely. When carrying out the work, we:

- a. we have planned our engagement considering the materiality of the aspects for the Company's activities, the relevance of the information disclosed by the Company, the amount of quantitative and qualitative information and the operational systems and internal controls which supported the preparation of the information included in the Report;

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- b. We obtained an understanding of the calculation method and the procedures followed to compile indicators by inquiring about and interviewing the managers in charge of preparing the information;
- c. We applied analytical procedures to quantitative information and inquiries about qualitative information and its relation with the indicators disclosed in the information included in the Report; And
- d. we evaluated the procedures followed to prepare the Report and its structure and contents, in accordance with the Criteria.

The procedures performed in a limited assurance engagement vary in nature and timing, and their extent is restricted (less extensive) than in a reasonable assurance engagement. Thus, the level of assurance obtained from a limited assurance engagement is substantially lower than the assurance that would have been obtained if a reasonable assurance engagement had been performed.

São Paulo, April 30, 2026.

KPMG Auditores Independentes Ltda.
 CRC 2SP-014428/O-6

Original report in Portuguese signed by
 Flavio Gozzoli Gonçalves
 Accountant CRC 15P290557/O-2

KPMG Auditores Independentes Ltda., uma sociedade simples brasileira, de responsabilidade limitada e firma-membro da organização global KPMG de firmas-membro independentes licenciadas da KPMG International Limited, uma empresa inglesa privada de responsabilidade limitada.

KPMG Auditores Independentes Ltda., a Brazilian limited liability company and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee.

Greenhouse Gas Inventory Verification



Greenhouse Gas Inventory Verification

The Instituto Totum declares that:

STONECO LTD.

Located on Av. Dra. Ruth Cardoso, nº 7221, Conj 401, Pinheiros, São Paulo, SP

Its emissions inventory has been verified and it complies with the

Specifications of the Brazilian GHG Protocol Program

Verification Standard: Verification Specifications of the Brazilian GHG Protocol Program – 2011 Edition and ABNT NBR ISO 14064-3

Process nº: 1214-26

Inventory Year: 2025

Confidence Level: Reasonable

Detailed Information: Verification Statement Nº 1214-26 attached to this certificate.

São Paulo, 14 de April de 2026.

INSTITUTO TOTUM
Fernando Giachini Lopes – Diretor Técnico
Av. Paulista, 2439 – 13º andar – Cj. 132
Consolação – São Paulo/SP - Brasil



Credits

Corporate Information GRI 2-1

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Islands

Report Credits GRI 2-3

Project general coordination

Impact and Sustainability Department

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GRI consultancy, writing, layout and review

Casa Azul Content and Design for Sustainability

Photography

The cover photos were AI-generated.

Luke Garcia

External Assurance

KPMG

Publication date

April 2026

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