stoneco

annual sustainability report 2024

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Opening

About the Report

GRI 2-3 | 2-14

We are very proud to share with our stakeholders the third edition of StoneCo's Sustainability Report, in which we present the key outcomes of our impact strategy and value creation efforts throughout 2024.

This document, which is published annually, is the result of a collaborative effort involving several departments of the Company in gathering information and validating the content disclosed. The Report was also reviewed and approved by the Board of Directors.

Its development follows the best practices in ESG (Environmental, Social, and Governance) reporting and disclosure currently available, including guidelines from the Global Reporting Initiative (GRI) and the Sustainability Accounting Standards Board (SASB). It also aligns with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), which were recently incorporated into the International Financial Reporting Standards (IFRS) — a framework we intend to adopt in future reporting cycles.

We hope you enjoy the read!

READING TOOLS

The reader can explore the content of the Report in a linear fashion or through material topics, reporting guidelines or indicators of interest.

Material topics: these are the priority topics identified by stakeholders and the market and define the Report's scope. We present the most relevant ones for Stone on page 12.

GRI, SASB Indicators: using the content indexes (available from page 106), the reader can navigate through the GRI, SASB and TCFD indicators. The answers to each of them may be available in the index itself or on pages referenced therein.

If you have any questions about the information presented in this document or would like to learn more about our ESG management practices, please write to sustentabilidade@stone.com.br.

Message from our CEO

GRI 2-22

In 2024, we continued to strengthen what has driven us since day one: the genuine desire to transform the lives of Brazilian entrepreneurs. Our mission to serve micro, small, and medium-sized businesses (MSMBs) remains the guiding principle behind our decisions and the driving force behind our achievements.

It was a year of steady progress and real impact. We expanded our role as a strategic partner to MSMBs, with significant growth in our credit portfolio — which nearly quadrupled. We closed the year with R$ 1.2 billion in credit under management and delinquency levels under control, surpassing goals and expectations. More than just numbers, this reflects trust, opportunity generation, and tangible support for those who drive the country's economy.

We also saw growth in card transactions with MSMBs, which totaled R$ 403 billion — a 15% increase. Retail Deposits into Stone accounts grew by 42%, reaching R$ 8.7 billion. These results reflect the strength of our value proposition and how we are increasingly present in the daily lives of our clients.

But 2024 was about more than just strong financial results. It was the year we deepened our commitment to social transformation with the creation of the Stone Institute. Acting as a catalyst for change, the Institute developed its own initiatives and strategic partnerships focused on social mobility and income generation. Alongside it, the Stone Lab continued to foster knowledge and applied research with practical impact. Together, these efforts directly benefited over 74,800 young people and 10,400 entrepreneurs — stories that inspire us and fill our work with purpose.

We have also advanced our ESG agenda by establishing public commitments that will guide our long-term practices across the pillars of Social Impact, Governance, Environment, and People. These commitments reflect our conviction that business success must go h and in hand with social and environmental responsibility. Diversity, entrepreneurial education, and responsible environmental management are not merely goals to us — they are paths to a better future.

Among the year's recognitions, we were proud to receive the DFI-Backed Deal of the Year award from LatinFinance, for our innovative receivables securitization transaction with the U.S. International Development Finance Corporation (DFC). This achievement positions StoneCo as a benchmark in financial inclusion and reaffirms our leadership role in supporting MSMBs.

We close 2024 confident that we are building a lasting legacy. We remain true to our long-term vision, disciplined capital allocation, and, above all, our commitment to people. The future holds great challenges — and great opportunities. And it is with courage, responsibility, and passion for what we do that we will keep moving forward.

PEDRO ZINNER
CEO

HIGHLIGHTS 2024

Financial results above expectations

- R$2.7 billion in **Adjusted EBT, +39.8% compared to the previous year**
- R$454.0 billion in MSMB TPV (including Pix QR Code), **+22.2% compared to the previous year**
- R$2.2 billion in Adjusted Net Income, **+41.3% compared to the previous year**
- R$7.27/share in Adjusted Basic Earnings per Share, **+46.6% compared to the previous year**

Social Impact

- **Launch of the Stone Institute, with an investment of R$13.6 million** in education, productive inclusion and income generation initiatives
- **74.8 thousand young talents impacted** by the actions of the Stone Institute
- Approximately **1 thousand entrepreneurs** trained in entrepreneurial and financial education in the AceleraTon Program
- Support for Rio Grande do South during the floods, with **donations and support for affected employees and customers**
- Expansion of the credit portfolio for entrepreneurs, with a portfolio totaling **R$1.2 billion, a 286.1% growth compared to 2023**
- **Launch of the Stone Credit Card for micro, small and medium-sized companies,** with promotional cashback conditions

Our People

- **Reduction in the number of work-related injuries** by 25%
- **550,809 hours of training carried out,** with an investment of over R$11 million in capacity building
- **29.4% of Stone employees were promoted during the year,** reflecting our culture of appreciation and internal growth.

Environment

- **Recovery of 672 tons of waste,** which corresponds to the reuse of 99.2% of the machines in operation
- Our emissions inventory was recognized with the **Gold Seal by the GHG Protocol**

Governance

- Maintenance of PCI DSS certifications for Acquiring services and ISO 27001, **ensuring the security of operations and customer data protection**
- Updating of the **Anti-Money Laundering and Counter-Terrorism Financing Policy**
- **Publication of the Financial Education Policy and the Sustainability Policy**

01 About StoneCo

Related SDG

Material Topics

Transforming dreams into results

GRI 2-1 | 2-6

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

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

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

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

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

Hover over ⊕ and learn more about our solutions.

Connected by **a purpose**

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

Our Purpose

To serve Brazilian entrepreneurs, transforming their dreams into results

Our Values

Own it

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

No Bullshit

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

Teamplay

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

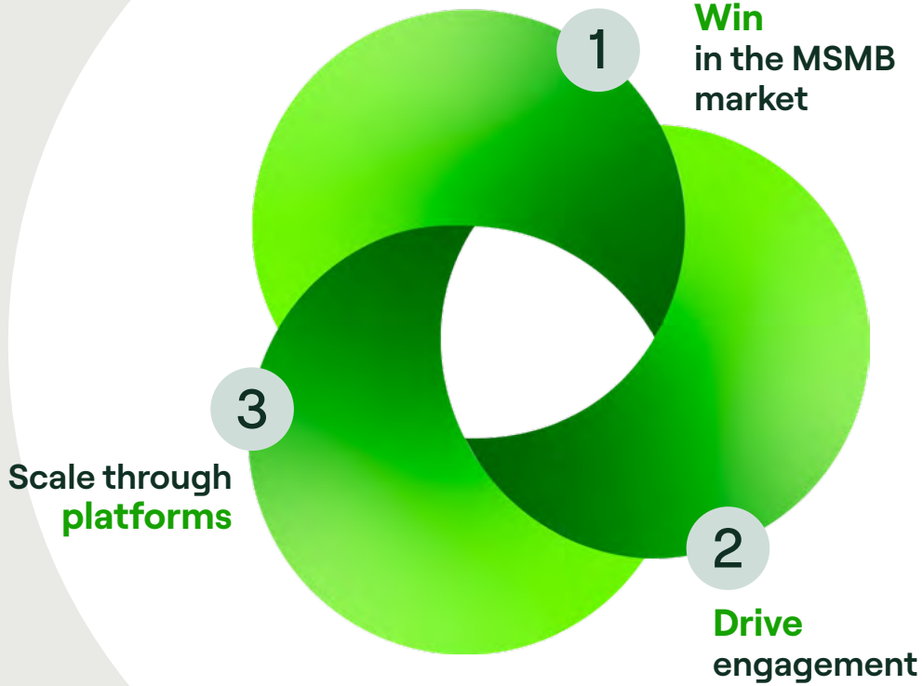
Live the ride

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

The reason

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

StoneCo:
our strategic priorities



1 Our powerful distribution capability allows us to reach various segments since we are always near our clients while offering the best service in the market. In addition, we are offering more and more attractive opportunities through our various integrated payment, banking, credit and software solutions.

2 Engage our customers by scaling our banking and credit solutions, with integration between financial services and software as a differentiator.

3 We already have the key assets so that expansion can happen: a strong brand, great distribution and logistics capabilities all over Brazil, and a unified technology platform. Through low incremental investments, we are working to scale these assets.

Our Impact Journey

GRI 2-12 | 2-13 | 2-23 | 2-24

Since our founding, our purpose has been to transform the lives of entrepreneurs, fostering a more competitive market focused on delivering the best solutions for those who run their own businesses. Through the provision of integrated solutions, we contribute to income generation, support entrepreneurs across Brazil in scaling their ventures, and promote financial inclusion and access to technologies that boost sales and simplify business management.

Today, with solutions that serve a diverse base of entrepreneurs throughout the country, we impact more than 4.2 million clients.

We transform businesses, communities, and lives by creating opportunities to thrive in the Brazilian market.

In our effort to turn our sustainability commitments into concrete actions, we strive to manage and measure our relationship with society, develop projects that support the communities where we operate, and empower our entrepreneurs. In addition, we are committed to continuously improving our environmental performance, aligned with international sustainability standards, while mitigating the Company's social, environmental, and climate-related risks.

Based on our material topics, we have structured our efforts around four pillars that amplify our impact:

- Social Impact;
- Our People;
- Environment; and
- Governance.

These priorities were defined based on the Company's material topics and the United Nations (UN) Sustainable Development Goals (SDGs), reflecting a long-term commitment to generating meaningful impacts aligned with the global sustainable development agenda.

Impact Monitoring

Supervising the execution of the Company's impact strategies is performed by the Impact and Sustainability Board, ensuring a broad and integrated view of the organization's performance and initiatives.

The Risk Forum also plays an important role in supervising impacts, reporting to the Executive Board on Social, Environmental, and Climate Risks.

Beyond governance bodies, the Company's Integrity front operates in a structured manner to ensure compliance with internal rules and principles.

Among the mechanisms in place is the **Orelhão** channel (learn more on page 80), which receives both anonymous and identified reports concerning misconduct, irregularities, or other sensitive issues. These tools support active listening, risk identification, and the enhancement of the Company's practices and strategies..

For further details about StoneCo's impact management, please refer to our Sustainability Policy.

Focus on key aspects: our material topics

GRI 2-12 | 2-14 | 3-1 | 3-2

In 2023, we carried out our first materiality assessment* following the **double materiality** approach. This concept considers both the social and environmental impacts we generate in the world and the financial risks and impacts on our business.

In 2024, we reviewed this process to ensure greater alignment with best practices and emerging regulatory standards. Next, we share the steps we undertook:

*The topics were evaluated and approved by the Executive Board.

1. Mapping of Potential Topics and Stakeholder Definition

We began the process by identifying the stakeholders to be consulted. At this stage, we defined the following groups as key stakeholders of the Company:

- Shareholders and investors;
- Senior leadership;
- Sector associations;
- Partner brands;
- Employees;
- Clients;
- Suppliers;
- Franchisees;
- Financial institutions;
- Industry peers;
- Regulators; and
- Organized civil society.

The selection of potential topics was based on global references, sector benchmarks, and sustainability trends. These topics were then validated and approved internally.

2. Impact Materiality

We mapped and prioritized the company's sustainability impacts, considering both positive and negative aspects, as well as actual and potential impacts.

3. Financial Materiality

We assessed and prioritized the financial materiality of sustainability topics by analyzing their actual and potential impacts on the Company's financial performance and decision-making. This analysis was guided by the standards established by the CSRD (Corporate Sustainability Reporting Directive) and IFRS International Financial Reporting Standards), ensuring alignment with investor and market expectations.

4. Impacts, Risks and Opportunities

We identified the main material topics, detailing their actual and potential impacts on the economy, the environment, and people. This included an in-depth assessment of human rights impacts, as well as the evaluation of risks and opportunities associated with each topic.

5. Priority Topics

Based on the outcomes of the previous steps, we identified nine material topics:

1. Operational Eco-efficiency;
2. Diversity, Equity and Inclusion;
3. Employee Health, Well-being and Development;
4. Financial Productive Inclusion;
5. Human Rights;
6. Governance, Ethics and Business Integrity;
7. Product Innovation and Technology;
8. Data Privacy and Security;
9. Service Quality.

The outcome of this materiality process is reflected in our 2030 action plan (learn more on page 16).

At StoneCo, we focus on the management of material topics that drive our long-term value creation, considering economic, environmental, and social impacts. To connect these topics to our value generation, we identify the factors most pertinent to our performance and structure strategies, products, and initiatives.

Material risk or opportunity	Connecting the topic to the business	Impact on business	How we address the topic	Metrics	Icon
1. 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.	Cost Reduction	› Waste Management and Circularity (pp. 69 and 70) › Smart Routes (p. 72) › Emissions (p. 72) › Climate Risk (p. 86)"	› Waste not disposed of (reused and recycled) › Tonnes of plastic avoided › GHG Emissions Inventory	
2. Diversity, equity and inclusion	An inclusive culture that values and develops talent, reflects the diversity of our customers and drives our success.	Revenue Generation	› Diversity, equity and inclusion (p. 61) › Stone Co. 2024 Census (p. 61) › Team Experience (p. 60)	› Team Diversity Data › Representation Indices › Pay Equity	
3. Employee health, well-being and development	A safe, inclusive work environment with transparent recruitment processes strengthens our employer brand and talent retention. This reduces operational risks, preserves internal knowledge and boosts productivity, ensuring an engaged team.	Risk Reduction	› Our Talent Acquisition Programs (p. 50) › Transforming Potential into Power (p. 52) › Our Performance Assessment Model (p. 55) › Safe and Healthy Workplace (p. 64) › Health in the Green (p. 65) › Benefits (p. 67)	› Work-related Accident Rate › eNPS › Turnover Rate	

Material risk or opportunity	Connecting the topic to the business	Impact on business	How we address the topic	Metrics	Icon
4. Productive and financial inclusion	We believe that financial education is essential to increase autonomy and the development of entrepreneurs, especially those in situations of greater social and economic vulnerability.	Revenue Generation	› Boosting business and income (p. 26) › Renda Ton (p. 32) › Our credit solutions (p. 28) › Financial Reserve (p. 30) › Business consultants (p. 35) › Stone Institute (p. 40)	› Number of entrepreneurs impacted by financial education programs › Number of Renda Ton partners › Young talents impacted by Stone Institute	
5. Human rights	Ensuring respect for human rights across all operations, supply chains, and business relationships is essential for StoneCo. We 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 confidence of investors and strategic partners, particularly in a highly regulated sector.	Risk Reduction	› Respect for Human Rights (p. 82) › Supplier Assessment (p. 91)	› Number of discrimination cases (Payphone) › Supplier evaluation rate	
6. Business governance, ethics and integrity	For StoneCo, corporate governance, ethics, and integrity are essential to ensure transparent business conduct aligned with the best practices of the market. A robust governance structure strengthens the trust of stakeholders, secures compliance with anti-corruption and diversity laws, and enhances the company's reputation. Furthermore, ethical conduct in business relations prevents fraud, mitigates reputational risks, and fosters confidence in the market. These principles are a priority for senior leadership and the investor community, reinforcing corporate cohesion and team commitment.	Risk Reduction	› Integrity Program (p. 79) › STNE Commitment (p. 81) › Orelhão (p. 80) › Money Laundering Prevention (p. 80) › Code of Conduct (p. 78)	› Number of cases at Orelhão › Number of people trained in STNE Commitments › Monetary losses due to non-compliance with ethical standards	

Material risk or opportunity	Connecting the topic to the business	Impact on business	How we address the topic	Metrics	Icon
7. Innovation and technology in products	Innovation and technology are essential to StoneCo., driving research, new solutions, and the development of competencies 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 for differentiation, increased efficiency, and competitiveness, and are priorities for senior leadership and funding bodies.	Revenue Generation	› Stone Partner (p. 37) › Smart Routes (p. 72) › StoneLab (p. 45) › Key initiatives implemented in customer service (p. 22)	-	
8. Data privacy and security	Information security is of paramount importance to StoneCo, encompassing the protection of company and customer data, integrity, confidentiality, and the prevention of cyberattacks. Compliance with data protection laws and the prevention of data breaches are essential for maintaining customer trust and safeguarding critical assets.	Risk Reduction	› Protecting Data, Ensuring Trust (p. 88)	› Number of data breach complaints › Number of security incidents › Monetary losses due to non-compliance with privacy standards	
9. Quality of service	In a competitive market, excellence in service is strategic. Customer experience drives loyalty, retention and acquisition of new customers, ensuring a competitive advantage.	Revenue Generation	› Evolution of Customer Service (p. 22) › Ombudsman (p. 24) › Reclame aqui (p. 25)	› Reclame Aqui rating, by brand › Ombudsman satisfaction rates › Average service time › Percentage of resolution of demands from Enchanters	

Our commitments to society

GRI 2-24 | 3-3

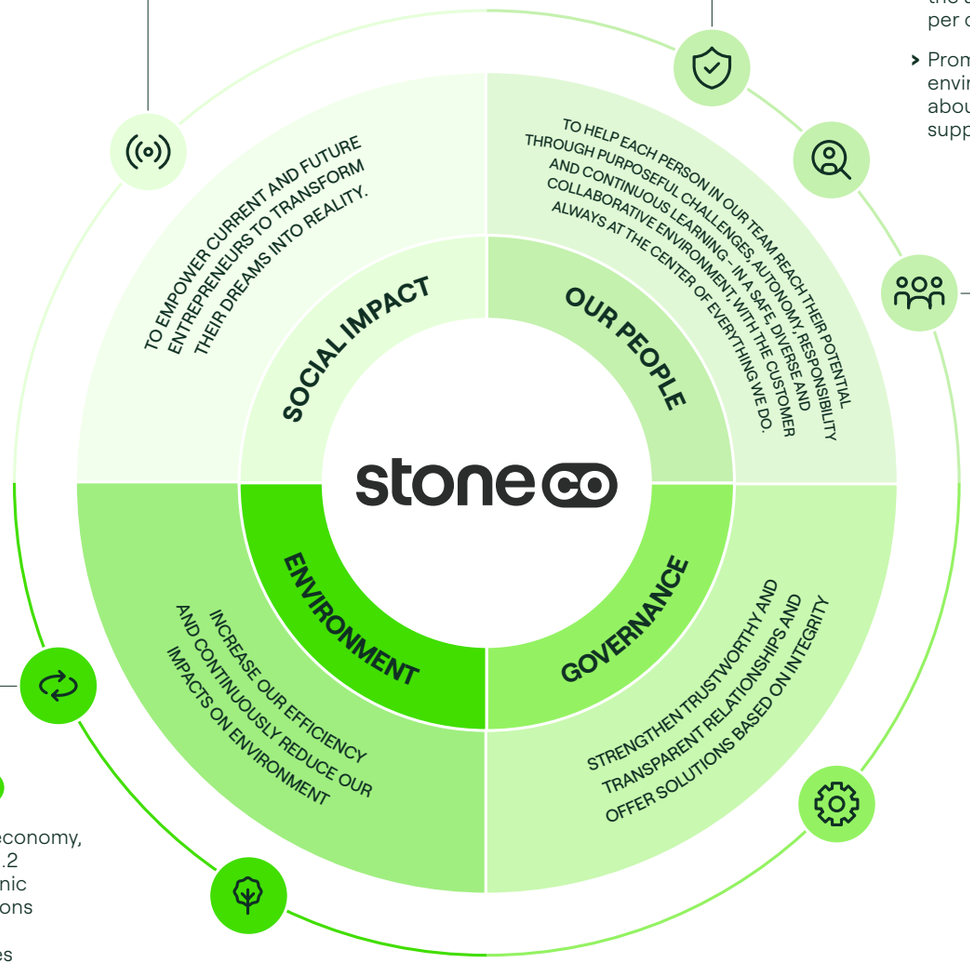
Hereinafter, find further details regarding our social, environmental, and governance goals comprising the four pillars of our commitments to society, which will be monitored until 2030.

ENTREPRENEURSHIP AND FINANCIAL EDUCATION

- Enable 300,000 educational opportunities for entrepreneurs in Brazil

SAFETY, HEALTH AND WELL-BEING

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



DIVERSITY, EQUITY AND INCLUSION

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

CIRCULAR ECONOMY

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

Stakeholder engagement

GRI 2-29

We maintain consistent engagement with our stakeholders, recognizing the fundamental importance of sustaining effective communication channels to foster a close and collaborative relationship.

Our objective is to comprehend their needs, cultivate mutual trust, and promote sustainability, ensuring meaningful involvement through transparent communication, regular consultations, and prompt responses to their concerns.

Stakeholder	Forms of Engagement
Staff	We conduct internal climate surveys and have a structured cycle of people processes, monitored by the Board of Directors and the HR Business Partners structure, which supports the teams. We also have a monthly communication ritual with the leadership (Leadership Workshop) and with the entire Company (Stone Chat), in addition to weekly routines with the teams and communication channels for the entire Company, such as Slack and the StoneCo Portal, and specific communication channels for the teams.
Clients	Customer relationship (CR); satisfaction survey (CSAT); chats; social networks (Instagram, LinkedIn, Facebook, etc.); Stone blog; own communication channels to address each client's challenges and needs, as well as feedback.
Stone & Linx Franchisees	Corporate email; chats; NPS (Net Promoter Score) surveys; Correio Verde (weekly newsletter published for the network); channels such as Yammer, WhatsApp (high performance), daily publications; Yungas and Alo Franqueado (franchisee service platforms); questionnaires and internal social network environment; website; monthly live chats with the entire franchise network; for Linx franchisees, we also have Linx News (weekly), Monthly Franchise Meeting - RMF (monthly and quarterly) and Franchise Committee (Quarterly); Stone Day (annual engagement and culture event); Franchise Convention (annual).
Analysts, shareholders and investors	The actions for these audiences are centered around the Investor Relations department. We disclose the Company's results and relevant facts; we provide data on our Investor Relations website; we hold face-to-face and virtual meetings; attend conferences and the Non-Deal Roadshow (NDR), with support via e-mail.
Capital Providers	The Treasury, responsible for managing, raising and controlling financial resources, has relationships with local and international financial institutions; multilateral agencies and foment agencies; cooperatives; credit agencies, among other market players. Relationship channels are: corporate email; telephone calls; in-person and virtual meetings; conferences and roadshows.
Society/ Community	Impact projects and social investment projects; Stone Institute; Service channel aimed exclusively at the community via email at Comunidades@stone.com.br; Meetings and website.

02

The Stone Way of Serving

Related SDG

Material Topics

Proximity, agility and excellence

At StoneCo, we believe that each client has a unique story and their own challenges. Therefore, we strive to comprehend their specific needs and anticipate emerging trends, while consistently providing attentive and efficient service.

This is how we ensure our continued relevance in the daily operations of entrepreneurs, assisting them in overcoming challenges and achieving their objectives.

With this motivation, we have refined our relationship model over the years, guaranteeing that the StoneCo Way is present throughout our clients' journey.

Our approach combines proximity, agility, and excellence in service, ensuring that our solutions reach all regions of the country and diverse entrepreneur profiles.

Anchored in a strong organizational culture, our relationship model is sustained by:

- **Stone Agents**
- **Our Agents**
- **Brabos from Linx**
- **Experts**
- **Angels**

Stone Agents
connect the entrepreneur to the ideal solution from the first contact

Stone Agents are responsible for the initial contact with prospective clients, identifying their needs and offering tailored solutions. With the support of an intelligent platform, they assist entrepreneurs from the outset of their journey.

In addition to these Agents, the sales team comprises Specialists for medium-sized businesses, Stone franchises, Linx franchises, and dedicated teams focused on direct software sales to various retail verticals within Linx.

Our Agents
solve entrepreneurial challenges with agility and care

Our Agents have the mission of serving entrepreneurs quickly, efficiently and with a human touch, ensuring that they feel supported.

Currently, they answer phone calls within 5 seconds and resolve more than 90% of requests on the first contact.

Brabos from Linx
Agile and Specialized Technical Support

At Linx, Brabos are technical support specialists who remotely access the client's environment to offer personalized support. The team's focus is to solve problems quickly, with resolution time being the main performance indicator.

Experts
Specialized Support for SMBs

Our sales team includes specialists who are trained to address the specific needs of medium-sized businesses, which face more complex and particular challenges, and therefore require more comprehensive financial and management solutions. From 2024 onwards, we have reinforced this function within our hubs, as part of our efforts to increase penetration in the mid-sized client segment.

The Angels
the logistical strength that keeps business going

The Angels are the foundation of StoneCo's logistics operations, ensuring efficiency at every stage of the chain. Meet the team below:

- **Maker Angels** work in Distribution Centers, where they are responsible for managing inventory, testing machines and preparing terminals;
- **Trucker Angels** transport equipment from DCs to hubs throughout Brazil;
- **Green Angels,** present in more than 2,000 municipalities, ensure fast deliveries, technical support and customer setup, including configuring the machine and training on its features;
- **Lab Angels** perform cosmetic and functional repairs on recovered terminals, allowing them to be reused by new customers, which avoids new purchases; and
- To reduce losses, **Hunter Angels** recover unused terminals, returning them to the logistics chain, thus strengthening the circular economy.

Service evolution: **customization without losing efficiency**

GRI 2-25 | 3-3 Service Quality

With a customer-centered service approach supported by practices focused on availability, effectiveness, and proximity, we made progress in 2024 by implementing improvements in our customer service.

We advanced in personalizing the service experience by investing in people, technology, and data intelligence to make the customer journey simpler and more seamless.

This personalization was enhanced through tools that provide a detailed view of each step in the customer journey, including contracted products and potential issues, allowing for more appropriate and tailored responses to individual needs.

Further details about the key initiatives implemented in customer service are presented below.

Innovation and Proactivity with the use of AI

Throughout 2024, StoneCo made significant progress in digitizing customer service by implementing artificial intelligence (AI)-based solutions designed to deliver fast, accurate, and personalized responses.

In addition to offering customers greater autonomy, these tools also analyze behavioral patterns, generating insights that help us continuously improve our service and anticipate customer needs. As a result, we are able to monitor and flag behaviors that indicate dissatisfaction or risk of cancellation, allowing us to take proactive measures to identify and resolve potential issues before they become critical.

Empowering our customers to be heard

GRI 2-25 | 2-29 | 3-3 Service Quality

We believe that actively listening to our clients is essential for continuously improving our service, products, and offerings.

To strengthen this commitment, we offer multiple customer service channels, making it easier for clients to be served quickly and simply, whenever and however they prefer.

We conduct recurring satisfaction surveys to collect feedback, which serves as the foundation for improvements in our services and processes.

Once the regular service channels have been exhausted, customers have access to the **StoneCo Ombudsman.** This channel's mission is to provide personalized support, promoting solutions with transparency, agility, and ethics.

Based on the collected data, we carry out detailed analyses using visualization tools and advanced techniques to identify root causes of problems and opportunities for improvement.

We present these results through clear and actionable reports and dashboards, which support strategic decision-making and the monitoring of recurring issues identified by the Ombudsman.

Every month, we prepare reports on the total number of cases and the main topics of complaints, in addition to a bulletin that shares the period's statistics with the relevant departments.

To expand the discussion around the data and support decision-making, we promote internal forums, such as the **Ombudsman Forum** and **OUV-INFO,** where leaders from different areas review complaints and evaluate the best solutions.

This process enables us to identify improvement opportunities, adjust the services provided, and implement changes that reflect our commitment to excellence and enhance the user experience, strengthening their trust.

Ombudsman figures StoneCo

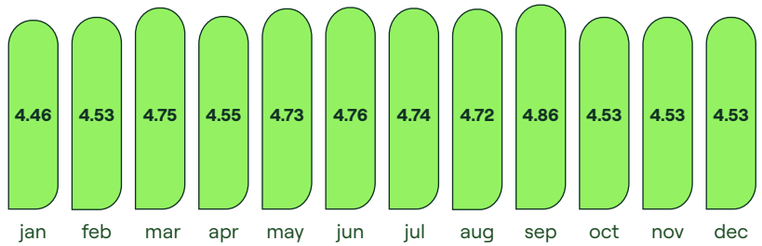
Satisfaction survey

73.77% (1st half) 76.00% (2nd half)

of the customers referred to the survey completed the assessment

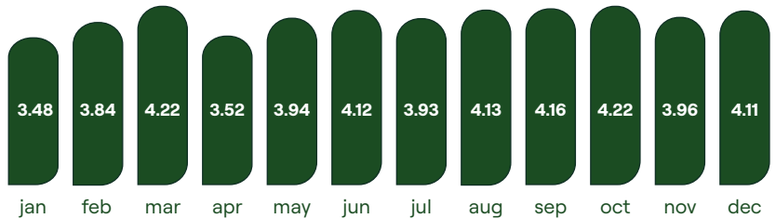
4.64 **Average Analyst rate | 5.00**

How do you rate the service provided by the Ombudsman Analyst?



3.97 **Average demand rate | 5.00**

How do you evaluate the solution presented for your demand?



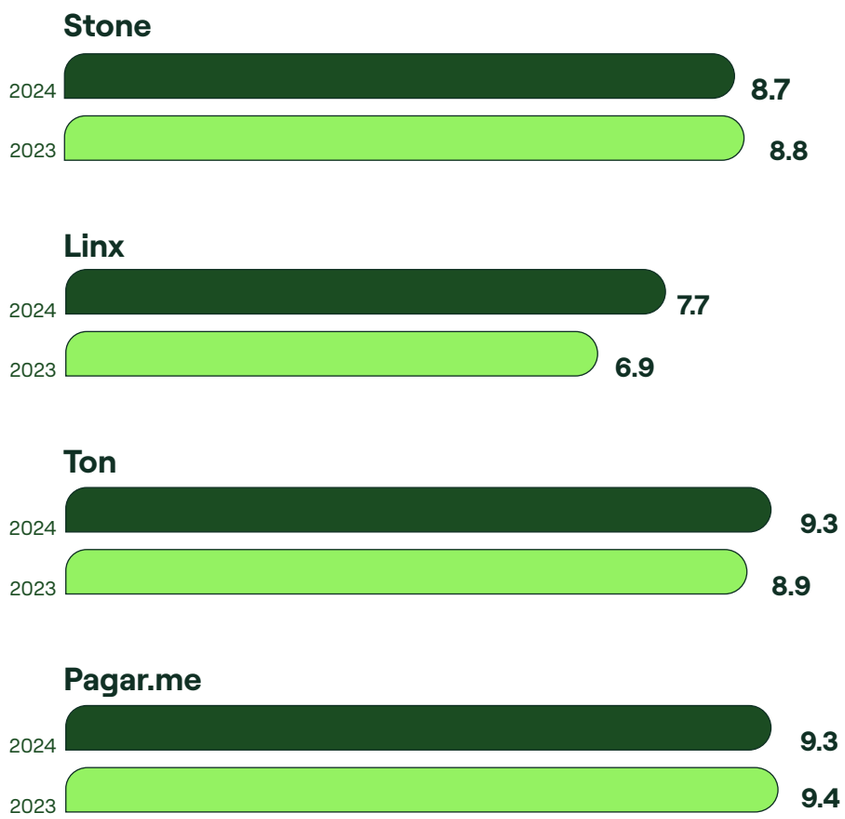
Reclame Aqui

Reclame Aqui scores for the Ton and Linx brands demonstrated growth during the year, while the score for the Stone brand remained stable over the period.

The overall Linx score increased by 11.6%, a direct result of the change in case resolution strategy. Based on this, we began finalizing customer service actions on the platform only upon client validation, ensuring that the issue was, in fact, resolved.

Ton achieved significant prominence on Reclame Aqui, solidifying its reputation and ultimately leading the ranking of best company among Digital Banks and Traditional Banks.

Evolution in Reclame Aqui



03
Boosting Business and Income

Related SDG

Material Topics

Generating value for entrepreneurs from all over Brazil

GRI 2-6 | 3-3 Productive and Financial Inclusion | 3-3 Innovation and technology in products | 203-2

To better serve Micro, Small, and Medium Businesses (MSBEs), we offer a comprehensive and integrated portfolio of solutions that, from the outset, are designed with their potential to support entrepreneurs in the daily management of their businesses in mind.

We believe that by expanding access to financial services such as accounts, cards, and credit, we are fostering the inclusion of more people in Brazil's productive chain, contributing to income generation and the strengthening of the national economy.

In addition to offering accessible financial solutions, we believe that knowledge is also a key pillar for the efficient and sustainable management of businesses (learn more on page 31).

FINANCIAL NETWORK FOR THE AMAZON

In 2024, we joined the Financial Network for the Amazon, an initiative led by the Inter-American Development Bank (IDB) and the International Finance Corporation (IFC).

The goal of the 46 institutions participating in this movement is to promote financial inclusion and innovation, fostering strategic synergy between public and private initiatives to generate a positive impact in one of the most important regions of Brazil and the world.

This financing network, which is part of the "Amazon Forever" program, is currently discussing 30 proposals involving inclusive financial solutions and funding for local small and medium-sized businesses.

STONE WINS AWARD FOR OPERATION WITH DFC

StoneCo was honored with the DFI-Backed Deal of the Year award by LatinFinance, in recognition of an unprecedented international securitization transaction carried out in partnership with the U.S. International Development Finance Corporation (DFC).

This pioneering initiative enabled the securitization of credit card receivables originated by non-systemic financial institutions, which represent approximately 20% of the market. With the support of the DFC, Stone developed a structure that allowed these receivables to be removed from the company's balance sheet, freeing up resources to expand our services to MSMBs. A key differentiator was the creation of a currency hedge mechanism, making the transaction feasible in foreign currency.

This recognition reinforces our role as agents of financial innovation and inclusion and marks a strategic step forward in broadening access to credit and strengthening entrepreneurs across Brazil.

Credit solutions

GRI 3-3 Innovation and Technology in Products

Through our credit solutions, we have expanded our involvement in the operational cycle of our clients, offering support in their financial challenges and enabling investments.

From micro to medium-sized entrepreneurs, we develop credit solutions tailored to their needs, with features aligned with their business operations, such as payments paced with sales and interest rates that decrease as sales grow.

By providing access to credit, we contribute to the financial inclusion of entrepreneurs, allowing them to secure capital for improvements, renovations, expansions, equipment purchases, supplier payments, and debt settlements. This, in turn, strengthens brand loyalty and consolidates Stone as a strategic partner.

Learn more below about the new credit offerings launched over the past year:

In 2024, we expanded our portfolio of credit solutions, offering entrepreneurs new options to bolster their businesses. By the end of the last fiscal year, the credit portfolio totaled R$ 1.2 billion, a 286% increase compared to 2023.

Account Limit:
Fast credit to get your business going

This is a pre-approved credit line offered based on credit assessments. To utilize it, the customer activates this limit within their Stone account and may withdraw funds up to the available amount. As payments are made, the repaid amount becomes available for subsequent withdrawals. Repayment occurs incrementally on a daily basis, deducted from a portion of the account's receivables, and continues for the duration that the credit line is in use.

Stone Working Capital:
access to 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.

Repayment occurs incrementally, with an innovative repayment schedule, where clients pay down their loans in line with their performed TPV ensuring minimal impact on the client's cash flow.

Credit card for micro, small and medium-sized businesses

In 2024, we launched Stone's new credit card. Among its key benefits, customers can use the funds from sales made through our POS machines to increase their card limit, in addition to enjoying an annual fee exemption.

For customers who face difficulties accessing credit, we offer an option that allows them to obtain a credit card with a lower limit and gradually build their relationship with us by meeting clear and attainable criteria. Customers may receive up to two limit increases within a short period of time.

Another available option allows customers to set aside an amount to be used as collateral. This way, they can get used to making purchases with a credit card while learning how to manage payment due dates and understanding how the product works.

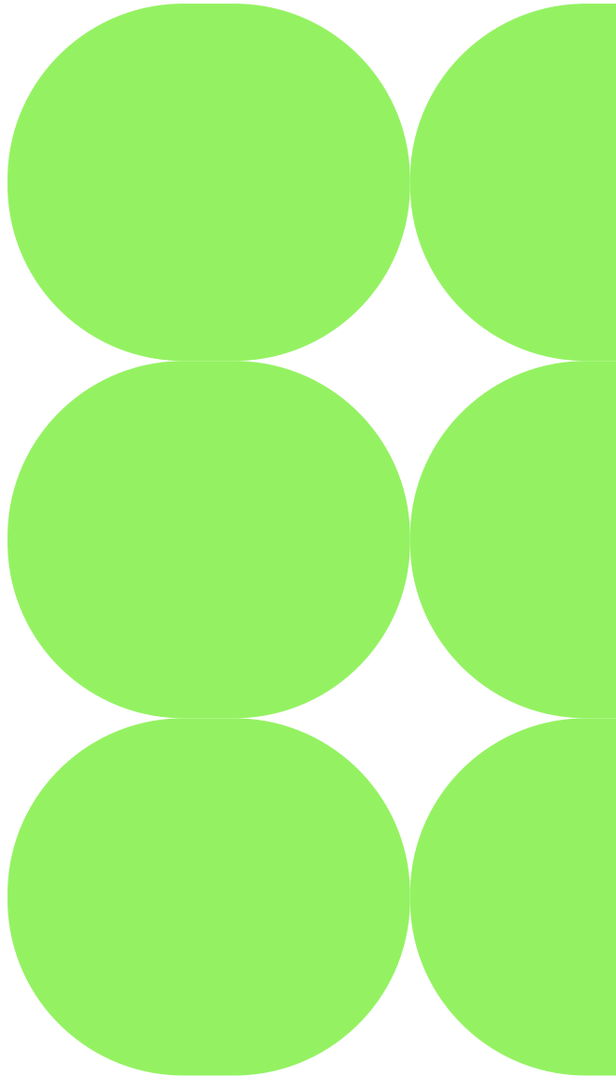
PAPERLESS

Since its launch, our credit card has been designed to bring your experiences into the digital realm. Our Welcome Kit, for example, is deliberately minimalist: it provides only the essential information you need to begin using the product and directs you to our digital channels for deeper exploration. Moreover, our statements are issued entirely online, saving thousands of sheets of paper every month.

Financial health: installment plan for credit card bills

We understand that, when not managed properly, credit cards can become a burden in our customers' financial lives. Bearing that in mind, in addition to offering one of the lowest interest rates on revolving credit in the market, we also provide a competitive rate for bill installment plans, a form of financing designed for customers who are unable to pay their full bill by the due date.

We offer both short- and long-term installment options, along with a unique experience in managing the financing agreement. Customers have full transparency: they can always view the details of their plan, the amounts charged, what has already been paid, and what remains outstanding.



Stone reserve

GRI 3-3 Innovation and Technology in Products

Maintaining a financial reserve is one of the greatest challenges faced by entrepreneurs. In the daily course of business, unforeseen events can arise, and having a resource reserve can be crucial to overcoming periods of low revenue or seizing unexpected opportunities.

Recognizing this need, we developed the financial reserve feature, which helps small and medium-sized entrepreneurs build and manage their reserves in a simple and practical way, promoting the financial health of their businesses.

With this tool, it is possible to set aside a portion of receivables directly in the client's account, without bureaucracy. This reserve can be used for emergencies, business investments, or as a safety net during periods of instability.

Clients can save a one-time amount, schedule savings, or make them recurring, in addition to defining a percentage of their sales according to their preference.

The feature also allows for the creation of savings goals and objectives. Moreover, earnings can be tracked through the app, and withdrawals can be made at any time.

The funds yield up to 100% of the CDI every 30 days from the date of investment and, to encourage clients to save, they are also eligible to win prizes through the Lucky Spin Wheel.*

*Subject to eligibility.

Throughout 2024, we completed the rollout of this feature, which is now available to **100%** of our client base.

Leveraging business through knowledge

GRI 2-6 | 3-3 Productive and Financial Inclusion

We believe that the success of entrepreneurs is directly tied to their knowledge and the efficient management of their businesses. That's why we offer practical tools and valuable insights to help them make more informed decisions and grow sustainably.

Understanding the daily challenges faced by entrepreneurs, we develop content and projects focused on financial planning, savings formation, financial resilience, and the prevention of delinquency and over-indebtedness, through our content hub and initiatives from Stone Institute and Propague Institute.

To make this knowledge more accessible, our content platform features a dedicated area on financial management, with practical resources to help small and medium-sized entrepreneurs organize their cash flow, understand their costs, plan their sales, and control inventory, supporting them in keeping their finances in order and growing with greater confidence.

To access these and many other contents, access our new content hub

Acess

Find out more about our Financial Education Policy.

JOINING FORCES TO SHARE KNOWLEDGE

Stone partnered with Foodness to offer free training to entrepreneurs in the food and beverage sector. This initiative provides not only theoretical knowledge but also practical tools and strategies to help improve business management and profitability.

With video lessons led by Re Cruz, CEO of Foodness, the project delivers educational content on essential topics for business sustainability in the sector, such as inventory control and calculating Cost of Goods Sold (COGS), along with spreadsheets designed to support daily operational management.

Refer and grow with Renda Ton

The Renda Ton program is the evolution of Renda Extra, our refer-and-earn program in which entrepreneurs can earn a commission by recommending our machines. It is designed for customers who are seeking professional growth and see our product as a pathway to financial advancement.

The program is flexible and tailored to fit into the participants' daily routines. They can refer new clients directly from their phones, while all delivery logistics and customer support are handled by StoneCo.

To help participants achieve the best results, we offer Educa Ton, a platform filled with exclusive content on sales and financial education, supporting each individual in reaching their full potential.

Franchises: capillarity and connection throughout Brazil

GRI 203-2 | 413-1

Our franchise network enables us to expand the reach of our brands across Brazil, bringing a high level of financial and technological services to entrepreneurs in regions far from major urban centers, services that were often not locally available.

Our franchisees strengthen the communities where they operate by, for example, participating in local events and business fairs, offering spaces for meetings and training sessions, or partnering with Stone to develop initiatives that generate local impact, create opportunities for entrepreneurs, and drive social and economic development.

By maintaining roots in the regions where they operate, franchisees build relationships of trust with local merchants, consolidating StoneCo's presence and promoting a lasting bond with the communities.

Our franchise model

To ensure that our culture and operational standards are upheld throughout the franchise network, we maintain a rigorous and highly competitive selection process, with strict criteria for final approval.

Becoming a franchisee requires a strong connection with the local community, solid commercial skills, an entrepreneurial spirit, and full dedication to operating the franchise hands-on.

The selection process values the candidate's relationship with the community, their potential to act as a local agent of transformation, and their operational capabilities, ensuring they are well-equipped to represent the brand with excellence and integrity.

Those who are approved undergo a comprehensive onboarding process, which includes training and guidance based on the Company's Operational Excellence Manual.

StoneCo also implements robust governance measures, such as a franchise-specific code of conduct, a dedicated ombudsman channel, and regular audits. In this way, we ensure that our franchisees operate in alignment with our values and standards, delivering the quality of service we stand for and embodying the Stone Way of Serving.

Engagement

The franchise event agenda at Stone is a key pillar in strengthening the culture and engagement among our franchisees.

Each year, we host the Annual Franchise Convention, which stands as a milestone for both celebration and learning.

In 2024, the event was attended by 385 franchisees and received the highest NPS score (100). On this occasion, we recognized and awarded the franchises that stood out as benchmarks within the network, reinforcing our culture, fostering development, and acknowledging the highest-performing operations.

In addition to the annual event, franchisees also promote local initiatives, organizing events to bring knowledge, training and the company's culture to their teams and employees.

Excellence in Franchising seal

For the second consecutive year, we received the Excellence in Franchising Seal, granted by the Brazilian Franchising Association (ABF). This recognition is one of the most important certifications in the franchise sector in Brazil and evaluates the performance of franchising networks based on the satisfaction of the franchisees themselves, attesting that the franchisor maintains high quality standards in the support, training and operation of franchises.

STONE BUSINESS CONSULTANTS

GRI 413-1

In 2024, we developed a pilot initiative called Stone Consultants, aimed at providing financial education to our clients through Stone agents and franchises. The project helped strengthen our relationship by making personalized, high-quality financial education accessible, while also enhancing brand perception and the added value of our products and services.

For the franchises, the initiative drove performance improvements by encouraging agent recognition, fostering a sense of belonging, and deepening engagement with the topic in their daily routines. The project included 25 hours of training and achieved a 79% learning improvement rate among participants in the following areas:

- Entrepreneurial Mindset;
- Strategic Planning;
- Profitable Financial Management;
- Pricing, Debt, and Crisis Management;
- Marketing and Communication for Sales.

25 training hours

79% of participants with learning evolution

Partnerships focused on innovation

Innovation thrives when it is built through collaboration. That's why we cultivate partnerships that strengthen our ecosystem by connecting entrepreneurs and businesses to opportunities, technology, and a wealth of knowledge.

Below are some of the actions that stood out in 2024:

Entrepreneurs Program: connection and innovation in retail

We pay special attention to the companies that make up our ecosystem, businesses specializing in retail technology and services. To support their development, we created the **Entrepreneurs Program,** structured around four key pillars:

- **Talents;**
- **StoneCo Experience;**
- **Education;**
- **Partnerships.**

Each of these pillars was carefully designed to help entrepreneurs gain deeper insight into who we are, engage with one another, and share experiences and knowledge.

Under the Talent pillar, participants gain access to some of the most effective recruitment tools in the market, increasing their chances of attracting top talent by leveraging the strength of our brand.

Under the Experience StoneCo pillar, we offer immersive, first-hand encounters with our organizational culture, opening doors to build even stronger connections through direct interaction with our partners, leaders, and application programming interfaces.

Within the Partnerships pillar, we provide exclusive access to a network of strategic partners focused on topics such as cost reduction, team training, and specialized support. This initiative enables entrepreneurs to organize their operations more efficiently and receive the backing they need for their specific challenges.

Finally, through the Education pillar, we promote mentoring sessions, training, and capacity-building and inspirational events, in addition to offering exclusive learning paths tailored for entrepreneurs. These efforts are further enhanced by experiences such as benchmarking trips, which broaden learning and innovation horizons, contributing to the continuous growth of everyone involved in the ecosystem.

Program Figures

19
Companies in the Ecosystem

66
Active Entrepreneurs

272
active StoneCo leaders

10
online workshops with an impact of **423 people and a score of 90 on the NPS**

Stone Partner Program

Stone Partner Program was launched in 2019 with the goal of driving business growth through financial technology. Since then, the program has expanded significantly and now includes over 500 partner companies*, establishing itself as a true ecosystem of innovation and collaboration in the payments industry.

With the mission of supporting companies of all sizes and sectors in developing and integrating their solutions into financial services, the program offers access to technology, market insights, training sessions, tools, and specialized consulting. This enables partners to enhance their clients' experience while also strengthening and expanding their own businesses.

The program provides a complete financial technology stack that supports the development of management, sales control, invoicing, and back-office solutions, along with more than 50 exclusive benefits, such as differentiated compensation, events, training, and marketing consulting.

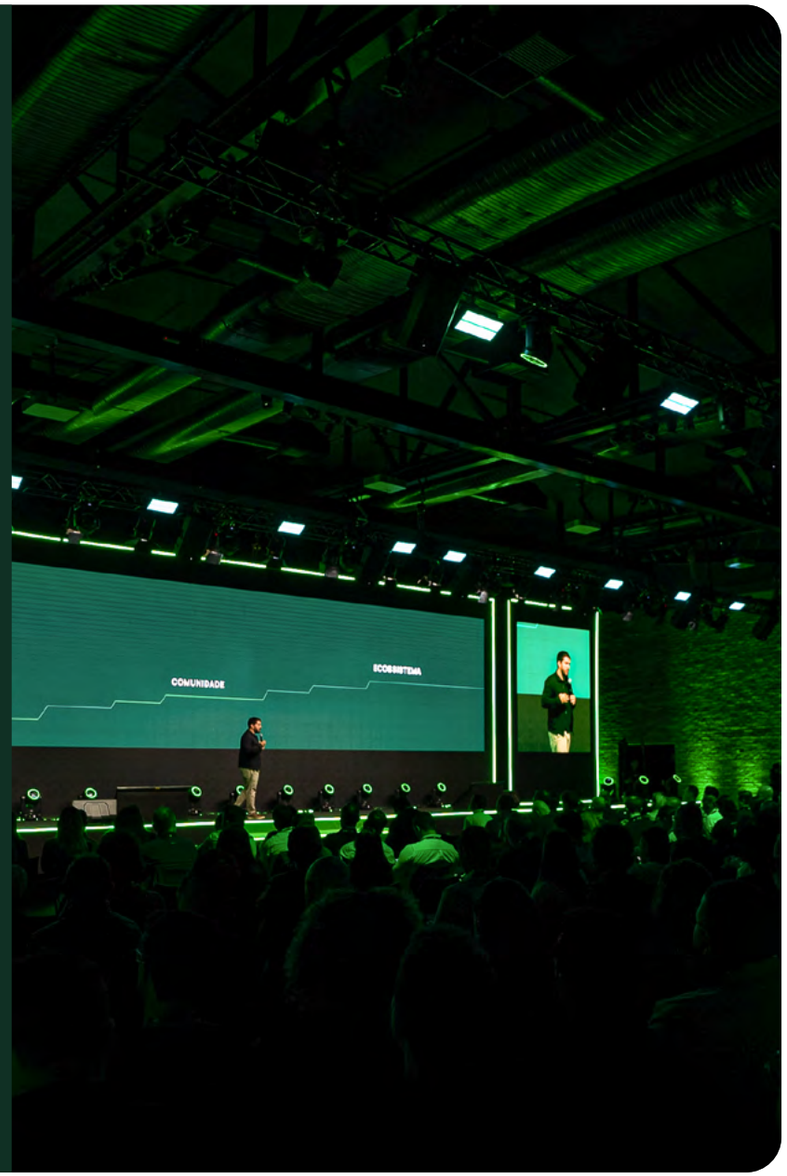
*Stone Partner Program serves a diversified portfolio of management software companies (ERPs and POS), e-commerce platforms, payment gateways, as well as development agencies and e-commerce consultancies.

CONNECTING, INNOVATING, AND DRIVING THE INDUSTRY FORWARD

Stone Partner Program hosts over 10 proprietary events annually, including Partner Talks – strategic gatherings for knowledge exchange – Partner Garage – an immersive hackathon focused on innovation – and the Partner Summit – the program's largest event, bringing together key players in the sector.

In addition, Stone actively participates in major industry events such as Autocom, VTEX Day, and Fórum E-commerce Brasil, strengthening its presence and connecting its partners to the latest trends in the market.

In 2024, the program's events brought together more than 1,500 participants, reaffirming Stone's commitment to empowering and growing the businesses that are part of its ecosystem.



04

Social Impact

Related SDG

Material Topics

Our social impact strategy

GRI 413-1

StoneCo's impact strategy is focused on generating measurable business value by strengthening the diverse communities in which we operate and by running experiments that explore new markets and solutions aimed at fostering productive inclusion.

Through this approach, we aim to offer solutions that enhance the creation of both economic and social value for our clients and their communities, while integrating sustainable practices to improve efficiency, uncover new growth opportunities, and strengthen our market position.

To make all of this possible, we rely on the leadership of our Impact and Sustainability Department. Its role is to identify key levers for executing this strategy, working cross-functionally with different areas of the Company to support projects and initiatives with social impact across the following fronts:

STRATEGIC PARTNERSHIPS	Collaborate with organizations and institutions to promote social and economic initiatives, establishing alliances that enhance the reach and effectiveness of impact programs
ENTREPRENEURIAL AND FINANCIAL EDUCATION AND TRAINING	Establish and expand financial education programs, as well as provide training and resources for entrepreneurs and businesses
COMMUNITY ENGAGEMENT	Strengthen commitment to local communities by investing in projects that promote local development

COMMUNITIES AS VECTORS OF POSITIVE IMPACT

In 2024, we conducted a research project in partnership with Yunus Social Business to develop our social impact thesis. The methodology involved interviews with StoneCo's key stakeholders, analysis of impact evidence, identification of market trends, and evaluation of new impact indicators.

From this study, we understood the importance of prioritizing community development and management.

Strengthening communities enables groups of people who share something in common to develop their skills, competencies, knowledge, structures, and strengths, so they can take greater control of their journeys, generating internal wealth that benefits the community itself.

Stone Institute: the impact that keeps Brazil moving

GRI 203-1

Launched in April 2024, Stone Institute was established as the philanthropic arm of the Company. Its mission is to catalyze social impact initiatives and foster income generation and social mobility through strategic investments and the development of proprietary projects in partnership with civil society organizations.

With a value proposition centered on Youth Education, Productive and Entrepreneurial Inclusion, and Knowledge Generation, the Institute integrates sustainability commitments and promotes social impact aligned with our strategic goals. Moreover, it aims to serve as a platform of excellence for the management and fundraising efforts of supported organizations, with a strong focus on education and productive inclusion. On the corporate side, it seeks to act as a governance and social investment vehicle, mitigating risks and creating value (through innovation) while serving the Company's mission.

In order to reach different regions across the country, we prioritize partnerships and projects that operate in an integrated and networked manner, which are capable of expanding the reach and maximizing the impact of our actions.

The initiatives are funded by the Company's own resources as well as through Fiscal Incentive Laws, such as the Rouanet Law, the Sports Law, the Fund for Children and Adolescents (FIA), the Elderly Fund, the National Support Program for Oncology Care (PRONON), and the National Support Program for Health Care for People with Disabilities (PRONAS).

These resources are directed towards supporting education and productive inclusion efforts. The organizations are selected through public calls for proposals.

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

In total, we benefited:

10.4 thousand
entrepreneurs

74.8 mi
young talent

Our Value Proposition

Institute governance

In order to ensure transparency and efficiency in the use of resources and the implementation of initiatives, Stone Institute adopts a structured governance model, composed of:

- **Deliberative Council,** formed by StoneCo executives.
- **A Fiscal Council,** with independent members from StoneCo's Board of Directors.

Projects undergo impact evaluations, and their potential to generate value for society is monitored through key performance indicators.

Stone Institute network

In 2024, the Stone Institute launched its first public call to select projects and organizations through incentive laws: the Stone Institute Network. The goal was to identify innovative initiatives that share our commitment to strengthening communities and expanding social impact.

Each project underwent an in-depth institutional assessment, focused on evaluating its synergy with Stone Institute's pillars and its ability to align with the organization's social investment strategy.

Proposals were received from a total of 362 organizations across 22 Brazilian states. At the end of the selection process, 16 projects were chosen for their stronger alignment and systemic potential to promote the causes of Young Talents Education and Inclusive and Entrepreneurial Productivity.

Projects and partnerships

Throughout the year, Stone Institute supported a variety of projects and organizations. Below, we present the main initiatives and how they created value for the community in 2024.

Education of Young Talents

Alpha Lumen Institute

The Alpha Lumen Institute is a non-profit organization that promotes social impact solutions through the research, development, and implementation of innovative projects in learning methodologies and digital technologies aimed at educational initiatives.

Its mission is to democratize access to knowledge and support talent, expanding opportunities for gifted and high-ability individuals—adults, youth, and children—primarily from low-income backgrounds, so they can become leaders capable of shaping their own stories and positively impacting their communities.

With a methodology that nurtures seven types of intelligence, the Alpha Lumen Institute also fosters young artistic talents, and proudly maintains its own orchestra: the Órion Orchestra.

In 2024, the Institute hosted the benefit event Alpha in Concert, organized in partnership with the Alpha Lumen Institute, Stone Institute, and DKS Agency, at Teatro B32 in São Paulo. All proceeds raised during the event were directed to the support fund for students from public schools served by Alpha Lumen Institute's programs.

Additionally, the Stone Institute supported the 10th edition of the Dream Club—a scholarship selection program for the Alpha Lumen Institute's Application School in São José dos Campos. The selection process ran from August to December, with public school outreach and a total of 2,644 applications received. In December, at the closing event held for the first time in São Paulo, in a space provided by Insper, 26 new scholarship recipients were selected to receive financial support in 2025.

Apontar Institute

The Apontar Institute is dedicated to transforming the lives of children and adolescents from low-income backgrounds who show signs of high abilities and giftedness, through after-school programs focused on ethical, cultural, and academic development.

One of its main initiatives is the A+ Program, created in partnership with Stone Institute and the Rio de Janeiro Municipal Department of Education. This program aims to foster the full development of children and adolescents with signs of high abilities in mathematics, literature, English, and social-emotional skills. It operates in 18 centers during after-school hours, reaching 11 Regional Education Coordinators across the city and serving a total of 420 young people.

New Supplementary Education Program

The New Supplementary Education Program strives to be a center of excellence for nurturing young talents in Mathematics, Artificial Intelligence, and Data Science. It brings together outstanding students whose families earn up to two minimum wages.

In 2024, 92 students received support from the program, which offers in-depth classes in STEM subjects and English during high school after-school hours. In addition, students are provided with laptops and a monthly stipend ranging from R$100 to R$1,500.

PUC-Rio Stipend Program

The Stipend Program is a pilot initiative created in partnership with the PUC-Rio Alumni Association and Semear Institute. Its goal is to ensure that scholarship students (supported either by philanthropic funds from PUC-Rio or through the Prouni program), enrolled in courses with high ENADE performance, have the necessary resources to remain in university. It provides financial aid, as well as academic, professional, and emotional support throughout their academic journeys.

In addition to the scholarship, students gain access to a tailored Employability Learning Path, specialized mentoring, and ongoing support from social workers and psychologists.

Productive and Entrepreneurial Inclusion

Instituto da Providência

For 65 years, the Instituto da Providência has been dedicated to combating poverty and ensuring access to opportunities and rights for populations facing extreme vulnerability. Through the 3-Phase Methodology - a proprietary social technology recognized by Fundação Banco do Brasil - the organization promotes the productive social inclusion of women, both through its own units in Rio de Janeiro and via certified partner organizations throughout Brazil.

In 2024, 480 women participated in the program, receiving entrepreneurial training and seed capital to help kick-start their own businesses.

Acelera Ton

Acelera Ton is a free training initiative developed in partnership with Ago Social, focused on income generation for aspiring entrepreneurs. Its goal is to support small business owners in growing their ventures and earning additional income by using a Stone Co. business tool: Renda Ton (learn more on page 32).

The program was designed to be accessible, with dynamic and practical content tailored to a variety of entrepreneurial profiles. Through a short course, participants are introduced to essential management tools such as financial control, digital marketing, and strategic planning. The training is structured into six modules: Finance, Formalization, Growth, Sales, Entrepreneurship, and Impact.

Results from 2024 show that, thanks to the free entrepreneurial training and the possibility of generating income through Renda Ton, 34.8% of participants moved up at least one income bracket. About 8.7% of them now have at least one additional source of income, and 74% reported an increased perception of their own entrepreneurial potential.

Knowledge Generation

Stone Lab

Stone Lab is a partnership between Stone Institute and PUC-Rio, created to foster research and development in technology. Its mission is to tackle contemporary social challenges by seeking practical solutions that improve people's lives and promote the responsible use of natural resources.

As a multidisciplinary laboratory, Stone Lab brings together projects in fields such as Mathematics, Physics, Chemistry, Computer Science, and Engineering. The goal is to create a collaborative environment where different areas of knowledge can connect and generate innovative solutions.

Launched in April 2024, Stone Lab is currently funding 11 innovative projects. Throughout the year, it has also facilitated knowledge exchange through talks on topics like quantum computing and neurodegenerative diseases.

Other Initiatives

In view of the guidelines established by the Federal Incentive Laws, as well as other pressing societal needs that may not align directly with Stone Institute's core social investment themes, we also supported the following organizations in 2024:

- Hospital de Amor
- Movimento Arredondar
- Movimento União BR

A chain of solidarity: **support for Rio Grande do Sul**

During the floods in May 2024, heavy rainfall struck the state of Rio Grande do Sul, resulting in flooding that became one of the most severe climate-related disasters in the region's history. A total of 139 municipalities were severely affected, impacting 5.8 million people.

Entire businesses, families, and communities were affected, with both economic and human losses.

In response to this situation, StoneCo mobilized to support employees, clients, and communities in the affected areas, reinforcing our commitment to people in a time of urgent need.

Support for Employees

For employees directly impacted by the floods, we provided emergency measures such as early payment of the 13th salary, food assistance, and temporary housing support.

In addition, through the Acolhe 360° program, we offered 24/7 support that included psychological, social, legal, and financial assistance, ensuring personalized guidance and care tailored to each employee's needs.

Our Digital Hospital, Vitta, was also made available for online medical and psychological consultations, while internal donation campaigns (matching funding) helped raise resources to further assist the most vulnerable families.

Employees
Providing support to our impacted and at-risk people

- Acolhe 360°: 24/7 open channel for employees, with referrals to the digital hospital
- Emergency accommodation support for those directly affected
- Water sent to employees
- Advance payment of the 13th salary
- One salary and cost allowance of ½ minimum wage for food expenses
- Periodic individual monitoring for those affected
- Variable Compensation Protection for the sales team
- Matching fund campaign to help the most affected employees
- Review of the Stone Agents' workflow

Client support

Recognizing that entrepreneurs play a key role in the economic recovery of the affected regions, we implemented a series of actions to help ease the financial burden of the tragedy on our clients and to provide some breathing room for their businesses during the reopening and recovery phase.

Among the measures adopted, we highlight the three-month deferral of loan repayments and the waiver of monthly fees.

Franchisee protection

We implemented a support package for franchises located in affected regions, ensuring both financial and operational assistance. Initiatives included the temporary waiver of royalty and marketing fees, as well as the protection of the variable compensation rate linked to performance targets.

Community action

Through Stone Institute, we joined forces with the União BR Movement to provide essential supplies and participate in civil reconstruction projects in the most heavily impacted areas.

Volunteer employees organized efforts to distribute food, drinking water, clothing, and other essential items, as well as providing direct support in shelters and community kitchens.

Clients

Pricing package and special benefits

- Postponement of loan repayments for 3 months + pause in collection communications
- Deferral of credit advance repayment receipts for two months
- Installment option for software subscription fees for clients in affected regions

Franchisees

Benefits and exemptions to strengthen the network:

- Targeted support package for franchises in affected regions
- Exemption from royalty and marketing fees for franchisees
- Temporary suspension of expansion fee deductions for newly expanded franchises
- Protection of the compensation rate (which varies based on performance targets)

Community

Support to partner NGOs and encouragement of in-person volunteer work through franchisees

- Donation from Stone Institute to the União BR Movement, a specialist in emergency response to environmental disasters
- Provision of meals, water, supplies, and civil reconstruction projects
- Local volunteer involvement in distributing water, cleaning supplies, meals, and more

05

Our people

Related SDG

Material Topics

United by the entrepreneur: our team

The entrepreneur is our reason for being. To turn their dreams into results, we rely on a dedicated team that creates and delivers comprehensive, integrated solutions to support every aspect of their business.

We ended 2024 with 15,146 employees on our team – a number that remained stable compared to 2023, when our staff was made up of 15,459 people.

Our team in numbers*

GRI 2-7 | 405-1 | TC-SI-330a.1

By gender

♂ 9,033 **59.6%**

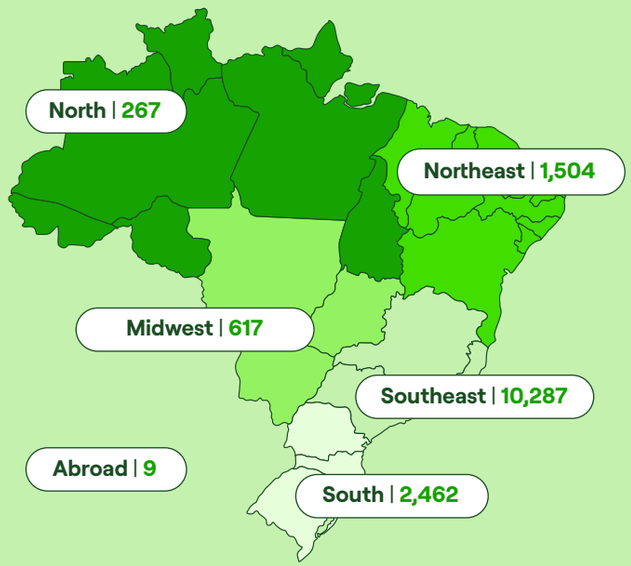
♀ 6,113 **40.4%**

Total 15,146

Women in leadership positions

36.3%

By region



Third-party employees

GRI 2-8

In addition to our own employees, our team is strengthened by 3,218** third-party workers who complement our staff and provide support across various areas at StoneCo. These professionals work in building maintenance, technology, customer relations, and sales, assisting with specific projects and supporting the team in day-to-day activities. In logistics, they handle tasks such as the installation, exchange, and removal of payment terminals, as well as delivering supplies like paper rolls. The contribution of these third-party workers is essential to the efficiency and success of our operations.

*Only direct employees. The total number of direct employees includes all StoneCo subsidiary companies and does not consider associated companies in which StoneCo does not hold a majority stake. For this reason, the number differs from that reported in our 20-F report.
** Represented 22.1% of our total workforce as of December 2024.

#VemPraStone: our talent attraction programs

We believe that attracting talent is essential to keeping our culture alive, strong, and continuously evolving.

In our search for talent, we value individuals who believe in our purpose and identify with our values, demonstrating proactivity, resilience, the ability to contribute within a team, and a willingness to learn and share knowledge.

Below, we present the main talent attraction programs at StoneCo.

Recruta Stone

Recruta Stone is our trainee program. Its goal is to attract and develop young talents who share our purpose and culture, while shaping professionals ready to face challenges and contribute to StoneCo's innovation and sustainable growth.

Those selected have the opportunity to experience a full immersion in our business, developing both technical and behavioral skills as they take on challenges that drive their growth and that of the company.

In 2024, we invited our in-house talent team to join forces with the initiative, expanding its visibility and success. Through a referral campaign, our team was able to recommend recent graduates who demonstrated an innovative, entrepreneurial profile aligned with our values.

In total, we received over 23,000 applications. At the end of the process, 57 people were hired, including eight trainees – five women and three men. This group will have the opportunity to grow along one of two development tracks they choose:

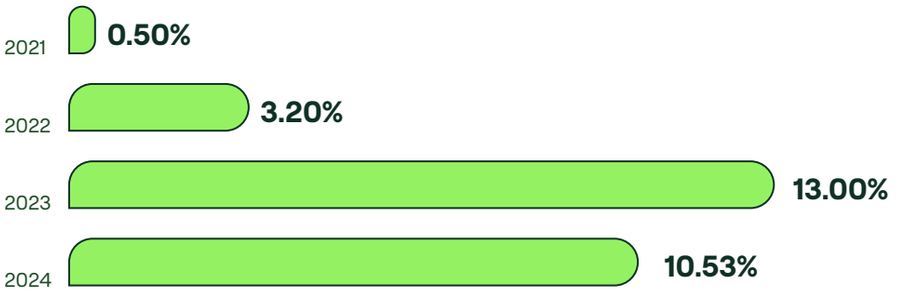
- **The Business Track**, joining the Finance, Marketing, People, and Product teams; or
- **The Operations Track**, joining forces with the Sales and Logistics teams.

Internal recruitment

We also recognize and leverage internal talents. offering employees who seek new challenges the opportunity to take on new roles in other areas through our internal recruitment program.

In 2024. more than 600 internal vacancies were opened. Altogether. 422 people were internally transferred through the program. This number represents 10.53% of StoneCo's hires during the period.

Evolution of hiring resulting from internal transfers:



Turning potential into power

GRI 3-3 Employee health, well-being and development | 401-1 | 404-2

As a way to keep a culture of innovation and growth alive, we cultivate an environment where continuous learning accompanies the entire journey of our employees, while simultaneously supporting the Company in achieving its goals.

In 2024, we consolidated Stone Educa University as our central training structure, promoting a continuous and integrated educational journey. This initiative is organized into four Educational Academies, each focused on developing essential competencies for the business.

Leadership Academy

The Leadership Academy is structured into three profiles – First-Level Leadership, Middle Management, and Business Leadership – addressing the specific challenges of each level.

The program combines three development pillars:

1. **Business Cycles:** providing training on topics such as Leadership, Organizational Strategy, and Finance;
2. **Competency Development:** focusing on specific leadership skills, offering ongoing training throughout the year;
3. **Technical Knowledge Development:** enabling training related to job functions, including short-term courses and more in-depth programs such as scholarships for MBAs and postgraduate studies.

Management Academy

Also known as the Stone Way of Doing, this academy offers training programs that cover all areas of StoneCo and enable team members to learn efficient methods that foster operational excellence.

The goal is to ensure that our people have the tools and knowledge necessary to perform with efficiency and quality, aligning processes and deliveries with the standard of excellence we pursue in everything we do.

Culture Academy

Also called the Stone Way of Being, it is dedicated to deepening the understanding of what it means to live the day-to-day at StoneCo. With content that applies to everyone, regardless of area or role, this academy promotes programs that strengthen our cultural identity. It enables the development of soft skills and addresses topics such as Diversity and Inclusion, helping to prepare people to build stronger relationships and more collaborative work environments.

Business Academies

These were created to offer specific knowledge that drives the strategy and performance of each area.

We currently have four academies: Sales Academy, Customer Relationship (RC) Academy, Logistics Academy, and Technology Academy. Each is structured to address the specific challenges and characteristics of its field, reinforcing our commitment to high performance and sustainable growth.

At Linx, our commitment to the continuous development of our people is structured around Schools designed to foster growth in the company's main business fronts:

Sales School

Impacting both employees and franchisees, it focuses on retail, sales techniques, and strategic communication.

Technology School

We promote the upskilling of our engineering and product teams, especially through the On Code Tech program and partnerships with Microsoft, Google, and AWS.

Leadership School

Focusing on the development of both strategic and operational leaders, we run programs centered on emotional intelligence, communication, and strategic management, covering different leadership levels. These initiatives have helped shape leaders who inspire and engage their teams, with high satisfaction rates among participants.

Franchise School

We provide training for franchisees in financial, strategic, and operational management, strengthening excellence in execution. This initiative has been key to driving sustainable growth and ensuring the effectiveness of franchise operations.

Training indicators

GRI 404-1

We invested R$11 million in training and qualification actions. In total, we conducted over 500,000 hours of training, which is equivalent to 36.4 hours per employee.

Average training hours completed, by gender

By gender	2023	2024
Men	32.2	36.28
Women	30.4	36.49
Total	**31.5**	**36.37**

Average training hours completed, by functional category*

By functional category	2024
Apprentice/Intern	24.68
Operational	57.49
Analysts	10.76
Experts	8.89
First Leadership	19.46
Middle Leadership	18.51
Business Leadership	7.45
Total	**36.37**

*GRI 2-4: In 2024, we adjusted the functional categories. Since it was not possible to adapt the history so that the classes coincided, we started a new historical series for this indicator.

Every step counts: our performance evaluation model

GRI 404-3

Our performance evaluation model goes beyond mere results. Here, we also value the way those results are achieved, ensuring that everyone is aligned with the organization's goals and objectives. The idea is to have fair evaluations that take into account team performance and support each person's ongoing development.

At Stone, the process includes quarterly checkpoints, biannual leadership assessments, and an annual 360° review. In addition, we encourage ongoing feedback and the creation of Individual Development Plans (IDPs), offering closer and more targeted support throughout each team member's journey.

At Linx, our performance evaluation model is annual, with a focus on Cultural Fit and results.

In 2024, 99.5% of the team had their performance evaluated through our evaluation processes.

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

By gender	2022	2023	2024
Men	96.0%	99.0%	99.6%
Women	95.6%	98.9%	99.4%
Total	96.3%	99.0%	99.5%

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

By functional category	2024
Apprentice/Intern	100.0%
Operational	99.6%
Analysts	99.5%
Experts	99.6%
First Leadership	99.7%
Middle Leadership	98.8%
Business Leadership	97.6%
Total	**99.5%**

*Individuals hired in the last three months of 2024, as well as those on leave due to work-related injuries or illness, were excluded from the calculation base.
**GRI 2-4: In 2024, we adjusted the functional categories. Since it was not possible to adapt the history so that the classes coincided, we started a new historical series for this indicator.

A strong, customer centric culture

Connecting people and strengthening our culture

In 2024, we reached an important milestone for Stone Culture: the opening of our new office in São Paulo, located in the Pinheiros neighborhood. More than just a workplace, this space is a symbol of our organizational culture and the values that are at the core of who we are.

From its concept to the meeting rooms intentionally named after our clients' businesses, **the office brings our purpose to life and reinforces, every day, the main reason we exist: our clients.**

Designed to foster collaboration, our office encourages frequent interactions among teams, creating an environment for the exchange of ideas and the development of solutions.

The Stone Way to engage and celebrate

One of the main expressions of our culture and of the StoneCo Way of getting things done is our culture rituals. Each one has a clear purpose: to strengthen our culture and drive the business forward.

Check out some of them below:

StoneCo's main cultural rituals

Leadership Workshops

Since 2021, monthly workshops have been held with senior leadership, focusing on strategic alignment, results discussions, and the exchange of ideas.

In 2024, a total of 10 workshops were conducted, with 500 attendants.

10 editions

Approximately
500 attendants

Average NPS
86.9

Chats

Monthly meetings with employees to present results, strengthen the culture and exchange ideas.

In 2024, around 11 chats were held, with an average of 1,200 live participants.

11 editions

Approximately
1,200
attendants in each edition

Average NPS
83.4

Recruta Stone

An event dedicated to the selected candidates of our Trainee Program – and one of our main cultural rituals. During the event, finalists present their proposed projects and we announce those who have been accepted.

Best Friday

Best Friday is one of the Company's key rituals, with initiatives focused on engaging, caring for, and preparing our Operations, Technology, and Customer Support teams.

UAU

An event organized by the Customer Relationship team, aimed at aligning business strategies with day-to-day operations, while also driving engagement, recognition, cultural reinforcement, and a strong sense of belonging.

Move

Led by the Logistics team, this event focuses on building connections, reinforcing our shared purpose, recognizing people, strengthening our culture, and presenting the team's results and their impact on the business.

Storm

An event held by the Inside Sales team, with the goal of aligning strategies for attracting customers, and boosting the team's sense of belonging, engagement, and recognition.

Renda Experience

Designed to foster loyalty and deepen the relationship and sense of belonging with our Renda Extra partners (learn more on page 32), through product launches, content, connection, and recognition moments.

Stone Day

Stone Day is all about bringing together Stone franchisees from across Brazil to align on strategy and company culture, as well as sales goals, product plans, and overall direction.

Conecta

Conecta is the flagship event of the Digital Natives team, focused on reinforcing unity, belonging, and the importance of the team, while addressing its mission, future, and business impact.

Team experience

TC-SI-330a.2

With the aim of understanding our team's needs, identifying challenges, and designing engagement actions, we conduct our Climate Survey every two weeks using a continuous pulse method. Through this approach, we evaluate 12 dimensions, including career, well-being, happiness, and professional development.

Based on the results, we create continuous improvement plans that reinforce our commitment to people development and the building of a culture of engagement.

In 2024, the Climate Survey results showed a slight increase in our eNPS, which reached a score of 60 - one point higher than the previous year (59).The average participation rate throughout the year was 66.6%.

All responses are anonymous and converted into metrics, which are then analyzed by our People teams to identify opportunities for improvement.

Diversity, equity and inclusion

GRI 3-3 Diversity, Equity and Inclusion

Our green is diverse and welcoming to everyone. In our pursuit of fostering an environment of respect and inclusion that values our differences, we hope each person feels safe and respected to be who they truly are.

StoneCo 2024 Census: **getting to know our team**

In 2024, we reaffirmed our commitment to inclusion and diversity by launching the Stone Census, an initiative that engaged 54% of our team. The Census was conducted entirely anonymously and with the support of a specialized consulting firm, ensuring reliability and impartiality in the data collected.

The results were shared in stages with Business Partners, the Executive Board, and company leadership. The findings reflect a diverse environment and point to opportunities for increasing representation and inclusion, especially at leadership levels.

Based on the data collected, we began implementing an action plan that includes the following initiatives:

- Review of training and educational content focused on bias, harassment, and psychological safety;
- Communications regarding the Code of Ethics and whistleblowing channels;
- Review of gender representation in leadership-level hiring;
- Content revisions considering adaptations for neurodivergent individuals and people with disabilities; and
- Involvement of team members from different areas, underrepresented groups, leaders, and BPs in shaping our DE&I positioning.

NEW DIVERSITY, EQUITY AND INCLUSION TRACK

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

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

A total of 224 people were trained.

Diversity strengthening journey

We are committed to being active agents in fostering a safe and inclusive environment, where all voices are heard, respected, and valued. The principle of "being who you are" guides us, inspiring the daily construction of an environment that celebrates and values singularities.

Throughout the year, we have implemented agendas during diversity-themed months, with a series of initiatives aimed at strengthening the feeling of belonging among employees and promoting awareness.

LGBTI+ Pride Month

During LGBTI+ Pride Month, we launched an internal campaign featuring informative content regarding the LGBTI+ community and the importance of being an ally to this cause.

Closing the celebratory month, the entire team was invited to participate in a webinar that fostered significant exchange, celebration, and learning.

Black Awareness Month

During Black Awareness Month, we launched the internal campaign "Negritude é Potência" (Black is Power), and invited our team to reflect on the importance of Black people to Stone's culture and to building an environment of innovation and growth.

To commemorate, we held a **Conversation Circle about Blackness**, a **literacy session**, and a **special Pocket Show** with the artist Caio Prado. Furthermore, the Ethnic-Racial Best Practices Guide was updated, incorporating new practices and guidelines.

Diversity indicators

SASB TC-SI-330a.3

Employee diversity by functional level

By gender	2024	
	Men	Women
Business Leadership	79.5%	20.5%
Middle Leadership	67.0%	33.0%
First Leadership	60.7%	39.3%
Expert	79.1%	20.9%
Analyst	57.8%	42.2%
Operational	56.7%	43.3%
Apprentice/Intern	37.4%	62.6%
Total	59.6%	40.4%

By age group	2024		
	Up to 30 years old	30 to 50 years old	Over 50 years old
Business Leadership	2.4%	74.0%	23.6%
Middle Leadership	10.6%	83.2%	6.1%
First Leadership	30.7%	67.5%	1.8%
Expert	21.6%	74.6%	3.9%
Analyst	48.0%	49.5%	2.5%
Operational	43.4%	54.6%	2.1%
Apprentice/Intern	97.3%	2.7%	0.0%
Total	40.2%	57.1%	2.6%

Safe and healthy work environment

GRI 3-3 Employee Health, Well-Being and Development | 403-1 | 403-2 | 403-3 | 403-4 | 403-5 | 403-6 | 403-7 | 403-8

To support the promotion of a safe and healthy work environment, we rely on FAP Online, our Occupational Health and Safety (OHS) management system, implemented based on recognized standards and guidelines for managing this topic.

The system covers all companies within the group and their employees, regardless of their professional roles or the risk level of their activities. Among its features, the platform streamlines processes such as issuing Work Accident Reports (CATs) and tracking occupational medical exams.

In addition to digital management, we invest in prevention and awareness. We offer content on the **Studa** platform, host safety talks, and provide mandatory training based on regulatory standards such as NR-16. Our Internal Commission for Accident Prevention (CIPA) also plays an active role in minimizing risks and strengthening a culture of safety.

We routinely conduct assessments to identify risks in our work environments, including off-site activities. These evaluations cover physical, ergonomic, and noise-related risks, as well as lighting adequacy. Based on the findings, we adopt corrective and preventive measures, always in compliance with Regulatory Standards.

Moreover, we carry out regular studies on work-related injuries, investigating their root causes. This allows us to take appropriate actions to reduce the likelihood of future incidents and improve safety conditions for carrying out work activities.

To promote and facilitate access to healthcare services for our employees, we offer health plans, check-ups, vaccinations, and telemedicine, in addition to initiatives focused on mental and physical health.

Employee Participation

Employee participation, consultation, and communication within the occupational health and safety system are ensured via the "Orelhão," where they can submit inquiries and feedback.

In some of the group's companies, there is a CIPA (Internal Commission for the Prevention of Accident and Harassment), composed of workers elected and appointed by the company.

The commission holds monthly meetings as stipulated in internal regulations. All decisions made by the commission are subject to evaluation by the internal HR department to ascertain their applicability.

SAÚDE NO VERDE

The "Saúde no Verde" (Green Health) program is a StoneCo initiative created to holistically promote the well-being and health of our employees. Built around three main pillars — healthcare assistance, quality of life, and mental health — the program aims to encourage habit change, disease prevention, and access to relevant health-related information.

Through a variety of resources and support channels, StoneCo provides continuous care for its team members. These include:

- **Acolhe360:** 24/7 telephone support, available by calling 0800 774 9467.
- **On-Site Clinics:** Located at the company's offices in Rio de Janeiro and São Paulo.
- **Psychological Support – Digital Hospital:** Access via WhatsApp at (11) 4949-3663.
- **Clinical Team:** Specialized support via email at gestaoclinica@stone.com.br.

In addition, StoneCo offers access to specialized psychiatric care and psychologist consultations, personalized and integrated care plans, and exclusive content on healthy habits through the Studa platform.

Safety and efficiency in logistics operations

GRI 403-7 | 403-9

The Safety Standards and **Fleet Regulations guide** StoneCo's entire logistics operation, ensuring that safety is a priority. To reinforce these guidelines, we rely on the **Guardians** team, specialists who deliver practical training from the onboarding of new employees, as well as conduct refresher courses.

Our fleet is 100% tracked, which enables the monitoring of deviations such as speeding. We strictly adhere to road limits, with a maximum speed limit of 90 km/h permitted for logistics and commercial operations.

Furthermore, to ensure the quality and safety of the fleet, drivers complete vehicle checklists directly via an application, guaranteeing that they are always in appropriate condition for operation.

Benefits

GRI 3-3 Employee Health, Well-Being and Development | 401-2 | 403-6

Our benefits package was thoughtfully designed to promote balance across multiple dimensions of well-being, encompassing physical, emotional, family, financial, intellectual, and social aspects:

- **Physical well-being:** highlights include discounts on medications, quick massage sessions at our offices, health and dental insurance plans, and access to an online platform for discounts on gyms and therapy services. We also offer access to the Digital Hospital, a telemedicine platform that provides 24/7 online consultations with doctors, specialists, and psychologists;
- **Emotional well-being:** we offer Acolhe 360°, a support program that provides psychological, social, and financial assistance, as well as online therapeutic care and a benefit for aesthetic procedures;
- **Family well-being:** we provide daycare allowance, support for children with disabilities, a baby kit, extended parental leave, and veterinary care for pets;
- **Financial well-being:** includes home office support, a multi-benefit card, a discount club, payroll-deductible loans, discounted parking, meal vouchers, and transportation allowances;
- **Intellectual well-being:** encouraged through educational partnerships, language courses, and office libraries;
- **Social well-being:** our team can enjoy benefits such as a partnership with SESC, a Holiday Kit, travel vouchers, and other initiatives that promote moments of leisure and culture.

We also offer various initiatives to foster a healthy and flexible work environment for our team. In some of our offices, we've created quiet spaces that help ease daily stress and offer moments of relaxation.

To support a better balance between personal life and work, we provide the option of remote work arrangements.

In addition, we recognize the importance of parenthood and offer paid parental leave for both primary and non-primary caregivers. After the leave period, to ensure a smoother and more welcoming return to work for new mothers, we provide dedicated breastfeeding facilities.

06

Environment

Related SDG

Material Topics

Our environmental approach

GRI 3-3 Operational Eco-efficiency

We seek to balance business growth with environmental responsibility. Our approach is grounded in the conscious and efficientw use of the ecosystem's natural resources, the sustainable consumption of materials used in internal processes, and the education of our employees and other stakeholders regarding the importance of eco-efficient resource use.

We have formalized the relevant aspects of our environmental performance in the **Social, Environmental and Climate Responsibility Policy (PRSAC)** and the **Sustainability Policy**. These documents present our long-term vision and stipulate how environmental criteria should be incorporated into strategic decisions, such as the selection of inputs and the assessment of environmental and climate risks.

Waste management

GRI 3-3 Operational Eco-efficiency | 306-1 | 306-2

Our goal is to reduce the amount of waste generated and ensure the proper disposal of the materials produced.

We are committed to best practices in reverse logistics and recycling, ensuring the correct disposal of equipment and waste arising from our operations.

This topic is proactively managed across our logistics chain and administrative offices, with the aim of mitigating risks.

In our operations, we use standardized labeling on containers and disposal areas to facilitate proper waste segregation. Selective waste collection throughout our work areas is carried out with the support of trained staff equipped with the appropriate personal protective equipment (PPE).

The internal transport of generated waste is the responsibility of the Facilities team, while external transport is handled by contracted companies or local municipal services, depending on the unit generating the waste.

We also invest in environmental education initiatives to raise employee awareness of the importance of proper waste management. To support this, we offer a dedicated learning track on the Studa platform (learn more on page 52), focused on corporate education around the topic.

In addition, we monitor waste generation indicators to assess the effectiveness of our actions in relation to the goals we have set. We rely on applicable standards and legislation to ensure legal compliance and the adoption of best management practices. These actions are defined in our Solid Waste Management Plan (PGRS).

In-house logistics committed to circularity

GRI 3-3 Operational Eco-efficiency

Our in-house logistics operation is a strategic differentiator within our circularity model, allowing us to carry out repairs directly at the point of use, without the need to send the machines to a Distribution Center (DC).

This approach helps us reduce operational costs, accelerate customer service, and minimize equipment downtime, delivering a faster and more efficient experience.

By recovering assets locally, we also support our carbon emissions reduction strategy, as it decreases the need for transporting the machines.

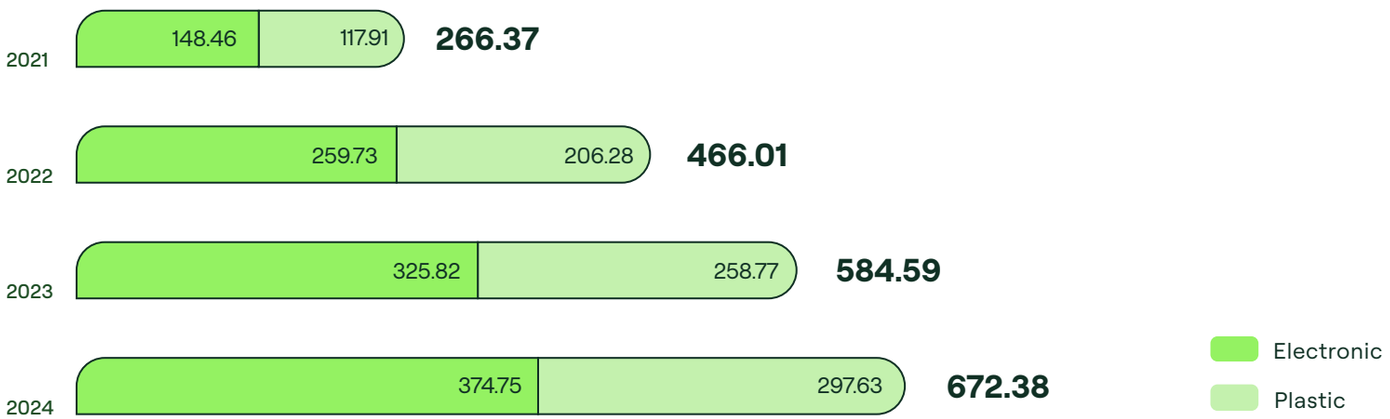
In addition, we have maintained our terminal recovery strategy, which allows us to avoid purchasing new equipment. As a result, we reduced our purchasing volume by 61%, helping to lower the environmental impact of our operations.

During the same period, we also expanded our recovery operations, improving process efficiency and minimizing waste.

For devices that cannot be repaired, we apply proper disposal practices or reuse components through partnerships with certified companies.

Reused materials (tons)	2021	2022	2023	2024
Plastic	117.91	206.28	258.77	297.63
Electronic	148.46	259.73	325.82	374.75
Total materials reused	**266.37**	**466.01**	**584.59**	**672.38**

Tons of waste from POS that are reused



VERTICALIZATION AND SUSTAINABILITY IN THE REPAIR CHAIN

As part of our strategy to verticalize and bring in-house more stages of the repair operation, we implemented our own maintenance lab for the terminals.

This initiative enables both cosmetic and functional repairs of the devices, extending their lifespan and reducing the need for new purchases. With improved quality control, lower loss rates, and a faster process, POS return to customers more quickly, optimizing resource use and minimizing environmental impact.

In 2024, the lab recovered 46 tons of POS, reinforcing our commitment to the circular economy and the reuse of components within the logistics chain.

Emissions

GRI 3-3 Operational Eco-efficiency | 305-1 | 305-2 | 305-3

To monitor our performance and define actions, the Company's greenhouse gas (GHG) emissions are accounted for in accordance with the guidelines of the Brazilian GHG Protocol and with auditing of the emissions inventory by an independent third party.

Scope 1

In 2024, our Scope 1 emissions totaled 8,350.16 metric tons of CO_2 equivalent. The primary source of Scope 1 emissions was mobile combustion, originating from fuel consumption by equipment and vehicles, accounting for 98.94% of Scope 1 emissions.

In 2024, we achieved a 4.75% reduction in Scope 1 emissions compared to 2023.

Scope 1 (tCO_2e)	2022	2023	2024
Stationary combustion	10.09	6.24	5.45
Mobile combustion	7,459.53	8,627.75	8,261.78
Fugitive emissions	52.6	132.57	82.93
Total	**7,522.21**	**8,766.56**	**8,350.16**

Scope 2

In the same period, 296.97 tons of CO_2 equivalent from renewable sources were emitted related to the use of ethanol and the biodiesel fraction used in diesel and anhydrous ethanol in commercial gasoline.

Scope 2 (tCO_2e)	2022	2023	2024
Electricity - location	146.50	250.25	296.98
Electricity - purchase	231.92	182.98	222.88

Scope 3

Indirect Scope 3 emissions totaled 25,225.77 metric tons of CO_2 equivalent. The increase compared to 2023 is primarily attributed to the inclusion of our Financed Emissions accounting, which represents 47.82% of the total Scope 3 emissions.

Despite this significant increase, this inclusion represents progress in the control, responsibility for emissions within our value chain, and transparency of disclosed information.

SMART ROUTES

Aiming to align our logistics with environmental principles, we employ geographic routing systems that utilize algorithms to maximize the efficiency of the routes of the Green Angels, responsible for deliveries and technical support to clients.

These systems process real-time data, conducting scans to identify new service orders in locations proximate to already scheduled appointments. Consequently, it is possible to implement adjustments to routes, enabling a greater number of services in less time, reducing operational costs and realized emissions.

Scope 3 (tCO_2e)	2022	2023	2024
Goods and services purchased	17.68	359.60	299.46
Transportation and distribution (upstream)	724.29	1,156.14	4,727.62
Waste and effluents	51.28	233.12	171.82
Business travel	4,093.22	3,084.58	2,728.18
Commuting emissions	-	6,453.79	5,171.89
Franchises	-	78.78	63.74
Investments			12,063.06
Total	4,886.47	11,366.01	25,225.77

Energy

GRI 302-1 | SASB TC-SI-130a.1

As part of our efforts to reduce energy consumption, we have adopted the practice of turning off the lights and air conditioning every business day at 10:00 PM, and turning them back on at 6:00 AM. Furthermore, we have installed presence sensors in the restrooms, which contributes to energy efficiency and generates significant savings in our operations.

Our Passeio office in Rio de Janeiro, and our Birmann office in São Paulo, hold LEED Gold certification, which acknowledges sustainable practices in construction.

Total energy consumed

	2023		2024	
Total energy consumed	**Liters**	**GJ**	**Liters**	**GJ**
Non-renewable fuel				
Diesel Oil*	156,820.27	6,053.26	211,410.59	7,441.08
Gasoline*	4,609,692.37	157,651.48	4,326,942.15	128,168.48
GNV*	30,345.26	758.63	28,986.53	1,067.26
Renewable fuel				
Ethanol	677,622.53	14,297.84	992,541.30	21,179.70
Subtotal	5,474,480.43	178,761.21	5,559,880.57	136,676.82

*Conversion factors used: Diesel Oil 1L = 38.6 MJ; Gasoline 1L = 34.2 MJ/L; CNG 1L= 25 MJ/L; Ethanol 1L = 21.1 MJ. Available from the International Energy Agency (IEA) (https://iea.blob.core.windows.net/assets/86ede39e-4436-42d7-ba2a edf61467e070/WorldEnergyOutlook2023.pdf). Energy conversion factor 1GJ = 0.0036KWh.

	2023		2024	
Electricity	**KWh**	**GJ**	**KWh**	**GJ**
Non-renewable	4,770,553.60	17,173.99	4,171,247.02	15,016.49
Renewable	1,754,315.20	6,315.53	1,400,905.23	5,043.26
Subtotal	6,524,868.80	23,489.53	5,572,152.25	20,059.75

	2023	2024
Total energy (GJ)	202,250.74	156,736.57

Water

GRI 303-5 | SASB TC-SI-130a.2

All the water used in the Company's offices is for human consumption purposes, and is supplied by municipal water companies or other fresh water companies.

In terms of consumption, we have implemented reducers and timers on the taps, which not only helps reduce our costs but also encourages the responsible use of this vital resource for the environment.

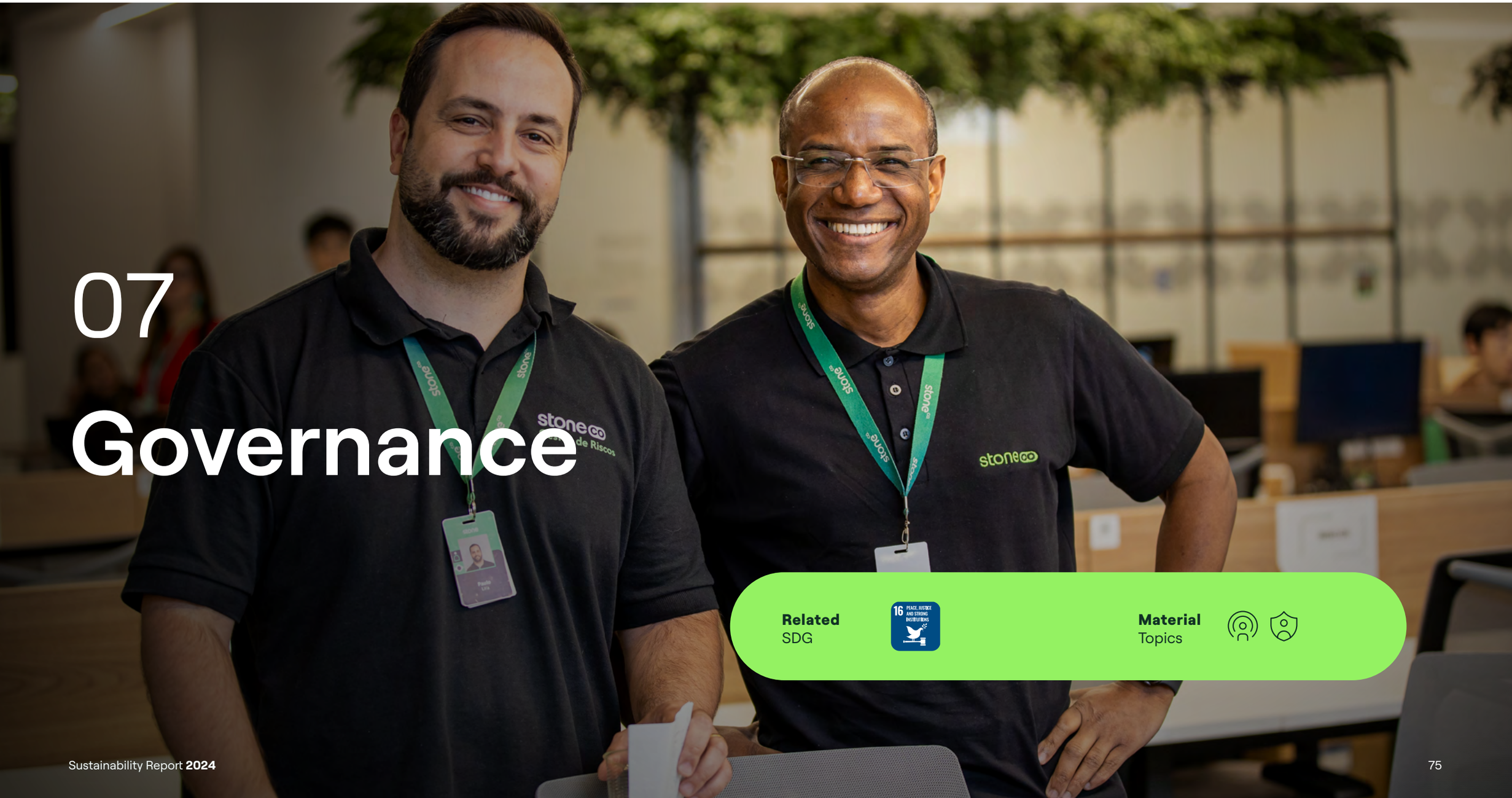
In 2024, the total water consumed was 1,767.81 m^3.

Water consumed (in Megaliters)

	2023	2024
Total	13.25	17.67

1. Of the total volume consumed in 2024, 1.26 ML occurred in areas of water stress, representing 7% of the Company's total water consumption.
2. The identification of water-stressed areas was based on the Integrated Drought Index (IIS6) from the National Center for Monitoring and Alerts of Natural Disasters, of the Federal Government of Brazil, 2024 (Available via the provided **link**.)
3. We do not have water consumption data for the hubs, as they are included in condominium fees.
4. All water consumed is fresh water from a third-party source (municipal supply). There is no type of withdrawal.
5. For some offices, we do not have water data, as they are included in the condominium fee, without a breakdown of the consumption quantity.
6. Calculation methodology: Cubic meter values provided in the water bills were used and subsequently converted into other units of measurement.

07 Governance



Related SDG

Material Topics

Our management model

GRI 2-9 | 2-11 | 3-3 Governance, Ethics and Business Integrity

We are a publicly traded company listed on Nasdaq, one of the largest stock exchanges in the world.

Our governance structure is composed of the General Shareholders' Meeting, the Board of Directors, the Executive Officers, and the Advisory Committees to the Board of Directors (Audit Committee, People and Compensation Committee, Risk Committee, and Finance Committee).

General Shareholders' Meeting

The General Shareholders' Meeting is our highest decision-making body and is convened annually to deliberate on the election of Board members and the approval of StoneCo's annual financial statements. It may also be convened on an extraordinary basis to address other 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 overseeing its management, ensuring alignment with shareholders' interests. The Board also has the authority to appoint and remove members of the Executive Board.

Our Board of Directors is composed of eight members, elected to serve until the next General Shareholders' Meeting following their election or appointment, with reelection permitted. Of the eight members, seven are independent and do not hold any executive role in the Company, including the Chairman of the Board.

The Board of Directors delegates certain powers to its Advisory Committees in order to provide technical analyses and specialized recommendations on specific matters, supporting the Board in fulfilling its responsibilities.

In 2024, the composition and effectiveness of the Board were enhanced with the addition of new members, including a technology expert.

Further information about the term of office of the board members and their professional experience can be accessed in the link.

Executive Board

StoneCo's Executive Board is composed of nine Officers, elected by the Board of Directors in accordance with the Company's Bylaws. The body is responsible, among other duties, for implementing the strategy defined by the Board of Directors, managing the business efficiently, and representing the Company before third parties.

Advisory Committees

The Board of Directors is supported by four Advisory Committees in overseeing the execution of corporate strategies and guidelines. They are:

Risk Committee: Composed of three independent members, the Risk Committee advises the Board in overseeing the Company's risk management framework, including its risk appetite and compliance with legal and regulatory requirements.

The Committee meets on a quarterly basis or as needed.

Audit Committee: Composed of three independent members, the Audit Committee advises the Board on the following matters:

- The quality and integrity of financial and accounting information, internal controls, and internal audit;
- The quality, independence, and performance of the external auditors;
- The Company's compliance with ethical standards, policies, plans, and processes, as well as legal and regulatory requirements;
- The evaluation of related-party transactions in accordance with Securities and Exchange Commission (SEC) rules.

The Committee meets monthly or as needed.

Finance Committee: Composed of three members, the Finance Committee advises the Board on matters related to:

- Capital allocation and capital management strategies;
- Capital structure;
- Investments and returns;
- Indebtedness; and
- Capital market transactions.

The Committee meets quarterly or as needed.

People and Compensation Committee: Composed of three members, this Committee assists the Board in reviewing and approving the compensation structure and performance goals for the Executive Board and senior leadership.

Advisory Forums

In addition to the committees that support the Board of Directors, the company also has forums that assist the Executive Board in its decision-making. There are 13 forums in total, including the Strategy Forum, Risk Forum and Ethics Forum.

Leadership compensation

GRI 2-19 | 2-20

The compensation of the members of the Board of Directors and the Executive Committee is composed of a fixed salary, benefits, and performance-based variable remuneration.

The fixed remuneration corresponds to the amount paid monthly as a pro-labore. The variable compensation, in turn, is granted based on the achievement of the company's annual strategic goals and the individual performance of each officer.

The indicators and targets that trigger these payments are defined and reviewed on an annual basis to reflect any changes in StoneCo's strategy and performance planning.

Approximately 50% of the annual variable compensation is deferred over a period of up to four years through the granting of shares, and it is tied to both performance and cultural alignment with the Company.

The process of defining the compensation framework relies on market research within the Company's industry, ensuring competitiveness. The People and Compensation Committee is responsible for validating the final amounts.

Ethics always!

GRI 3-3 Governance, Ethics and Business Integrity | 2-23

StoneCo **Code of Ethics** serves as the guiding principle for our conduct within the organization. It is a veritable guide on how we act, make decisions, and manage our relationships, always reflecting the values that define us.

The document emphasizes the principles that should direct the entire team in their daily activities. Respect for individuals is fundamental, and this entails fostering an inclusive environment where there is no room for discrimination. We also address responsibility and transparency in all our relationships, whether with clients, suppliers, or partners, upholding honesty in every interaction.

We do not condone any behavior that contravenes these values.

Read StoneCo Code of Ethics in full.

Integrity Program

To support the implementation of the Code of Ethics and other policies governing conduct, we rely on an **Integrity Program** structured around three pillars:

1. **Prevention:** Normative policies, such as the Code of Ethics, the Anti-Corruption Policy, and the Consequences Standard, along with awareness campaigns and internal training sessions aimed at reinforcing ethical practices.

2. **Detection:** Integrity assessments of our third parties, public entities, and donation recipients, as well as continuous monitoring of transactions and internal interactions to identify any deviations.

3. **Remediation:** Collection and structured handling of reports and complaints.

In 2024, we enhanced our ability to act preventively and proactively by implementing a set of initiatives that allow for the detection of irregularities even before formal complaints are submitted. These actions also help strengthen our consequences management approach.

During this period, we also created a dedicated Internal Fraud Prevention unit, which conducts active monitoring of records and systems and performs in-depth analyses of interactions between employees and third parties, proactively identifying atypical behaviors.

Orelhão: our reporting channel

GRI 2-25 | 2-26

We foster a transparent and safe work environment for everyone. We are fully equipped to receive reports of violations to the Code of Ethics or any other misconduct - anonymously or not, at the discretion of the reporting party.

Such situations can also be communicated to the direct manager, the team's business partner, the Compliance team, or through Orelhão - our official whistleblowing channel open to all.

Reports received through this channel are managed by an independent and specialized firm, ensuring absolute confidentiality and guaranteeing initial handling of the report.

Anti-money laundering

In 2024, our **Policy Against Money Laundering, Terrorism Financing and Proliferation of Mass Destruction Weapons (AML-CTF)** was updated in accordance with the Central Bank of Brazil's Circular 3.978/2020, reinforcing our commitment to integrity, transparency, and security.

In addition to outlining guidelines for identifying, preventing, and reporting suspicious activities, the new version of the policy also incorporates measures to strengthen internal processes and controls, thereby enhancing the effectiveness of the **Anti-Money Laundering unit**.

Key guidelines of the policy include:

- **Know Your Customer (KYC):** All employees must follow procedures to verify the identity and risk profile of clients.
- **Continuous Monitoring:** Implementation of tools and controls to monitor transactions and detect unusual activity.
- **Training and Development:** All employees are required to read the policy and participate in mandatory training sessions offered through Studa, in order to understand the importance of prevention and how to apply it in everyday activities.
- **Reporting of Suspicious Activity:** Any sign of suspicious behavior must be reported immediately to the Compliance team, ensuring a swift and effective response.

Apart from updating the Policy, we implemented the **PLD-FTP Program**, with the aim of strengthening the Company's governance, protecting its reputation and ensuring compliance with regulatory obligations.

We also acquired robust market tools for onboarding customers, partners, suppliers and employees, as well as a transactional monitoring system.

Also, with the aim of disseminating knowledge on the subject, we held 14 training sessions, sent out knowledge pills and disseminated content internally and on our social networks in celebration of the National Anti-Money Laundering Day.

Conflicts of interest

GRI 2-15

All our employees must report potential conflict of interest situations when applicable, so that our internal conflict mitigation area can take appropriate action and inform the parties involved about the status and resolution measures.

This process ensures transparency for shareholders and the market, and safeguards alignment with the Company's interests.

To avoid conflicts involving leadership, the Audit Committee reviews and approves related-party transactions, which are disclosed in accordance with the regulations of the U.S. Securities and Exchange Commission (SEC) and our Related-Party Transactions Policy.

StoneCo periodically discloses these transactions, including those involving controlling entities, senior leadership members, and any business directly or indirectly controlled by major investors or management, or over which they have significant influence.

STNE Commitment

GRI 2-23 | 205-2

Through our STNE Commitments, we strengthen our culture of ethics and integrity. These commitments bring together a set of mandatory training programs, through which our team learns and practices the values that keep our business aligned with expected standards of conduct.

The STNE Commitment trainings are dynamic and accessible, available on our education platforms. Everyone who joins the Company goes through them during onboarding, with annual refreshers scheduled. The topics include our Code of Ethics, Anti-Corruption, Anti-Money Laundering, Compliance, Confidentiality, Whistleblowing Channel, and LGPD (General Data Protection Law), in addition to other relevant content for day-to-day operations.

In 2024, we began using technology tools (bots) to help track and reinforce the importance of completing these trainings. During this period, 100% of our team was informed about the procedures and policies for combating corruption, through our STNE Commitments.

By the end of the year, 87.5% of all employees had received at least one training on anti-corruption throughout their time at the Company. In 2024 alone, 43.3% either completed a refresher or received anti-corruption training for the first time.

Respect for Human Rights

GRI 3-3 Human Rights

StoneCo's commitments to human rights are formalized in its **Sustainability and Social, Environmental, and Climate Responsibility (PRSAC) Policies**, developed based on the Universal Declaration of Human Rights and the UN Guiding Principles on Business and Human Rights.

Through these documents, the Company reaffirms its responsibility to ensure a safe, inclusive, and ethical work environment, adopting guidelines to protect and promote fundamental rights throughout its value chain.

These policies establish commitments, including:

- **Zero tolerance for any form of prejudice, discrimination, moral or sexual harassment, conditions analogous to slavery, child exploitation, and human trafficking;**
- **Active protection of freedom of expression, security and other fundamental rights;**
- **Ethical commitment in the management of its commercial relations, with the right to terminate partnerships with stakeholders involved in human rights violations.**

In addition to these guidelines, StoneCo implements mechanisms for reporting violations, ensuring that any infractions are identified and addressed responsibly.

The Company also assesses the exposure of its client and supplier base to risks such as child labor, conditions analogous to slavery, and sexual exploitation. In the case of suppliers, this verification occurs during the approval process, in conjunction with an external partner, and companies that do not meet StoneCo's requirements are not registered.

Risks under control

GRI 2-13

StoneCo adopts a structured and integrated approach to risk management, ensuring that strategic decisions are made securely and in line with market best practices.

Our control strategy is based on three integrated lines of defense:

1. **First line:** composed of business areas, which implement policies, controls, and are fully aware that risk factors must be considered in actions and decisions.

2. **Second line:** led by the Risk Management and Compliance Department, which ensures that all operations follow the established guidelines and standards.

3. **Third line:** composed of internal and external audits, which assess the effectiveness of controls and the implementation of risk management practices.

Among the bodies that play a role in our risk management model are the Board of Directors and its committees, especially the Risk, Finance, and Audit Committees, which oversee the available processes and controls.

Supporting them are the Executive Board and the Risk Management area, which is directly involved in monitoring and addressing the Company's risks.

Advising the Executive Board, we also have the Risk Forum, coordinated by the Chief Risk Officer, who is responsible for monitoring and managing the Company's main risks. The Forum periodically reports to the Executive Board on key matters addressed, including Social, Environmental, and Climate (SEC) risks, providing a comprehensive view of the Company's exposure to these risks and enabling more assertive decision-making.

Find out more details about how we manage risks through the **link**.

Social, environmental, and climate risks

GRI 2-13 | 2-23 | 2-24

The Social, Environmental, and Climate Risks (RSAC) governance was designed to ensure the identification, measurement, assessment, monitoring, reporting, control, and mitigation of such risks, fostering integration across different areas. It also ensures that our corporate strategies are aligned with the principles of social, environmental, and climate responsibility.

This structure includes the Executive Board's role in defining the risk appetite, executing policies, and monitoring alignment with strategic objectives and the business model. With support from the Chief Risk Officer (CRO), the Board develops methodologies, oversees implementation of management practices, and ensures compliance with strategic guidelines.

The Risk Forum supports the Executive Board in decision-making, while the Central Credit Forum deliberates on credit proposals that involve RSAC analysis, relying on specialized technical recommendations from the area.

Social, Environmental, and Climate Responsibility Policy

In 2024, we launched our **Social, Environmental, and Climate Responsibility Policy (SECRP)**, which outlines the guidelines and responsibilities related to social, environmental, and climate risks and opportunities across the Company.

This policy applies to all stakeholders, including employees, suppliers, regulators, investors, and society, and is structured around the following pillars:

- **Social Responsibility:** Valuing people and respecting human rights.
- **Environmental Responsibility:** Using natural and material resources efficiently and sustainably.
- **Climate Responsibility:** Using eco-efficient energy sources and remaining attentive to the impact of extreme weather and long-term environmental changes on the business.

According to the policy, the assessment of RSAC must follow these principles:

- **Proportionality:** tailoring rules and controls to the business model, operations, and complexity of the Company's products, services, activities, and processes; and
- **Relevance:** aligning with the degree of exposure to Social, Environmental, and Climate Risks.

With this in mind, we strive to make conscious and responsible decisions throughout our value chain. To do so, we carry out, in an integrated and continuous manner, the identification, assessment, measurement, monitoring, control, mitigation, and reporting of these risks, involving multiple areas of the Company, each with different responsibilities and levels of engagement.

Our main RSAC-related actions include:

- **Identification and Assessment:** we identify and assess RSAC across several areas, including clients, collaterals, third parties, employees, franchisees, products, and services.
- **Monitoring and Reporting:** we maintain records of loss events related to social, environmental, and climate damage and regularly report RSAC to the relevant governance bodies.

- **Mitigation:** we apply restrictions or exclusions to operations and counterparties with high RSAC, based on defined criteria.
- **Contractual Conditions:** we establish minimum contractual requirements to mitigate legal risks related to RSAC.
- **Stakeholder Engagement:** we actively participate in RSAC discussions with external entities, promoting the exchange of best practices.
- **Ongoing Improvement:** we regularly evaluate the effectiveness of implemented actions and propose improvements.
- **Transparency:** we prepare and publish an annual report on social, environmental, and climate risks and opportunities (RSAC Report), which is submitted biannually to the Central Bank of Brazil.

This structured approach ensures that our operations are conducted responsibly and sustainably, mitigating potential risks and contributing to sustainable development.

Strategies for monitoring SEC risks

We believe that using advanced **data analytics** is essential for proactive risk management and for building a more resilient business.

That's why we continuously invest in the development and use of **advanced risk analytics tools** to enhance our ability to identify, monitor, and manage social, environmental, and climate risks. Our key initiatives include the **RSAC Radar** and **Stone Climate.**

The RSAC Radar is intrinsically linked to the social, environmental, and **climate risk classification of our client database**. Implementing this classification allows for a granular view of exposure to various risks, facilitating strategic decision-making.

Additionally, dashboards associated with the RSAC Radar and Stone Climate provide **continuous monitoring of relevant indicators**, such as TPV variations and credit volume, helping us detect potential impacts early on.

These monitoring models are periodically adjusted and calibrated to ensure their effectiveness.

Climate risk management

We have adopted an integrated and strategic approach to addressing the challenges of climate change. Governance on this topic is conducted in a cross-cutting manner, with the joint participation of the Impact and Sustainability Executive Board and the Risk Executive Board, who work together to define strategies, monitor climate risk appetite, and adapt practices in response to regulatory changes.

The guidelines for implementing these actions are formalized in our Social, Environmental and Climate Responsibility Policy (PRSAC).

Climate risks in the acquiring portfolio

In 2024, we began developing a structured process for managing climate risks, integrated into our Social, Environmental and Climate Risk (RSAC) practices. This project included mapping our acquiring portfolio in relation to natural disasters and climate risks, using data from Adapta Brasil.

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

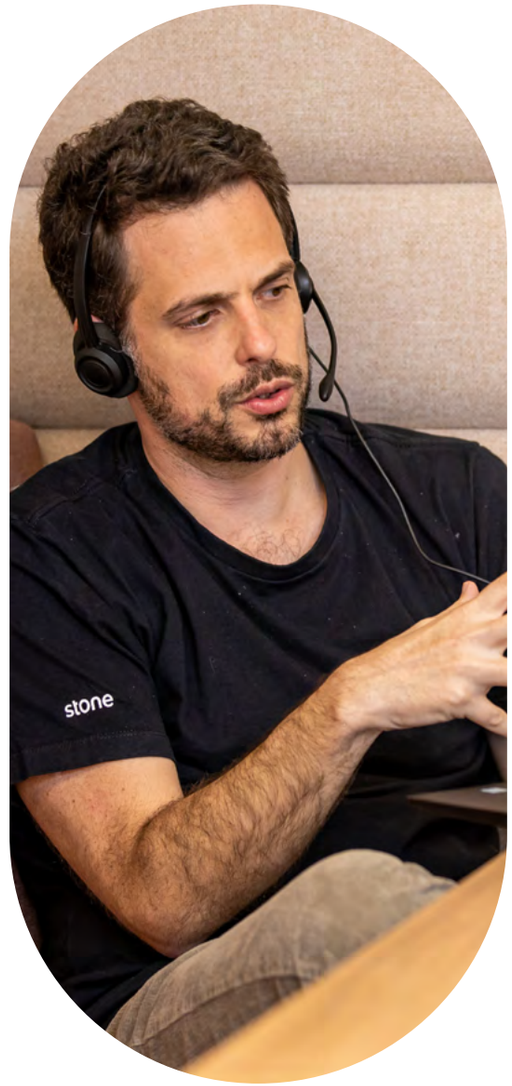
With this data, we can identify and manage areas of greater climate risk and explore opportunities and challenges in different locations.

The climate risks analyzed include extreme weather events, such as hydrological risk, and we apply both qualitative and quantitative methodologies to assess financial and operational impacts, considering:

> **Exposure:** Assessment of risk areas where we have operations, clients, and partners, taking into account population density and the occupation of vulnerable areas;

> **Vulnerability:** Socioeconomic impact, urban infrastructure, and the adaptive capacity of the affected regions; and

> **Climate Threat:** Historical data and future projections of rainfall, temperature, and extreme weather events.



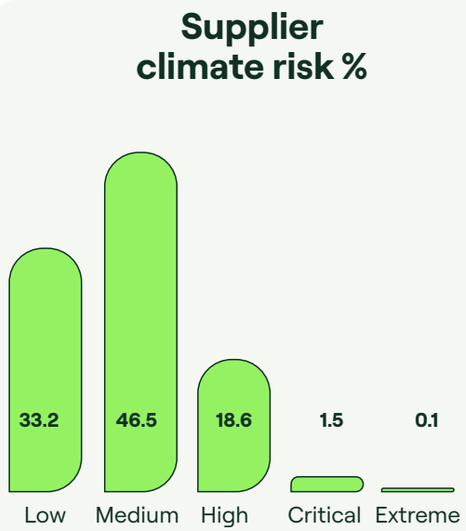
Climate risks in the supply chain

Recognizing the growing importance of sustainability across our value chain, in 2024 we conducted a physical climate risk assessment involving over 8,000 suppliers and business partners. This analysis aimed to identify potential climate vulnerabilities that could impact our suppliers' operations and, consequently, the continuity of our business.

The assessment was carried out using a methodology developed in partnership with IBRACEM (Brazilian Institute for Certification and Monitoring), a reference in risk assessment and our partner for over five years.

The methodology was based on the FEBRABAN Green Taxonomy and a multivariate analysis, evaluating exposure to 11 types of physical climate risks, considering the geographic context, economic activities, and the size of the suppliers. The process leveraged technology tools such as Artificial Intelligence for data analysis and evaluation of results.

The analysis of these 11 variables indicated that 79% of our suppliers present an overall medium or low physical climate risk, which suggests a low probability of imminent supply shortages in our chain.



Analysis and response to climate events

In 2024, Stone began to carry out the analysis and evaluation of the impacts of severe climate events on our operations and on our clients' activities through a proactive system.

In situations such as the severe storm that struck the São Paulo metropolitan area on October 11, 2024, our Social, Environmental and Climate Risk (RSAC) team conducted a detailed assessment of the consequences, including identifying direct impacts on our TPV portfolio, recording events involving employees, such as increased presence at our facilities due to power outages at home, and identifying clients affected by power supply interruptions.

Based on this analysis, we were able to estimate TPV losses and understand the extent of the impacts on our operations. This ability to respond swiftly and analyze events accurately enables us to adopt mitigation and support measures efficiently, minimizing impacts for both our clients and the Company.

Protecting data, ensuring trust

GRI 3-3 Data Privacy and Security | SASB TC-SI-220a.1 | TC-SI230a.2 | TC-SI-330a.2

In an increasingly dynamic and challenging digital landscape, managing privacy and information security has become a fundamental pillar for the sustainability and trustworthiness of our business.

In this context, protecting the data of our customers, partners, and employees is a high-priority strategic commitment. This protection not only ensures the integrity of our operations and the continuity of our services, but also safeguards the Company's reputation and ensures compliance with regulations such as the Brazilian General Data Protection Law (LGPD).

To guide our practices in this area, we rely on a set of corporate policies, processes, and procedures, in addition to following the main industry frameworks. We are also certified under the PCI DSS (Payment Card Industry - Data Security Standard) for acquiring services and ISO 27001, which ensures compliance with strict security controls.

To mitigate risks related to information security and data privacy, we adopt a preventive approach, including continuous system updates, proactive vulnerability control, regular penetration testing, and proper access management.

In addition, we maintain a robust backup system and effective firewall monitoring practices, which help protect our clients' data and ensure the resilience of our infrastructure.

CORPORATE POLICIES AND STANDARDS THAT SHOULD GUIDE PRACTICES

- **Information and Cyber Security Policy;**
- **Privacy Notice for Customers;**
- **Cookie Policy;**
- **Personal Data Protection and Privacy Governance Policy; and**
- **Information Security and Privacy Incident Management Regulations.**

Investor Relations

We have been a publicly traded company since 2018, when we held our initial public offering on Nasdaq, the National Association of Securities Dealers Automated Quotations, located in New York City.

Since then, we have strived to maintain a close and attentive relationship with our investors and shareholders, grounding our actions in principles of transparency and objectivity, and communicating our value creation strategies in a clear and direct manner.

We prioritize the disclosure of accurate and up-to-date information on financial performance, goals, and strategic initiatives through quarterly reports, earnings calls, regular meetings, and Investor Day events.

We also take an active part in industry events, where we proactively share our vision for growth and innovation, highlighting initiatives such as service diversification, the strengthening of our partner ecosystem, and the adoption of advanced technologies to support the Brazilian retail sector.

To ensure that investor interests are aligned with management and strategic decision-making, we maintain robust corporate governance practices (learn more on page 76), and we are firmly committed to corporate sustainability practices, publicly sharing the results of these initiatives through our Sustainability Report.

Further information can be found in our Investor Relations website

Ethical and responsible partnerships: our suppliers

GRI 2-6 | 2-23

Our suppliers play a key role in our journey to transform our business and achieve the organization's goals and targets.

We strive to build fair, ethical relationships that are aligned with our values, establishing partnerships that share our purpose of generating a positive impact.

Our supply chain includes, primarily, logistics operations, technology, customer service, consulting, auditing, and marketing.

Our relationship with suppliers is based on equal treatment, ensuring balanced conditions for all participants throughout the selection process. In addition, our Procurement Policy establishes technical and commercial capabilities as key criteria for contracting suppliers.

Our suppliers are required to formally adhere to our Policies and Guidelines, including our Code of Ethics, Anti-Corruption Policies, Anti-Money Laundering and Counter-Terrorism Financing Policies, as well as our Sustainability and Information Security policies.

Supplier assessment

After selection, our suppliers undergo a qualification process and are classified according to the criticality and relevance of the products and/or services provided to the Company. The greater the criticality or relevance, the higher the exposure to inherent risks in the business relationship, and, consequently, the more stringent the evaluation criteria applied.

As part of this process, all suppliers undergo a rigorous risk assessment using an external tool that checks compliance with applicable laws and regulations, including labor, criminal, regulatory, and tax matters, as well as money laundering prevention and counter-terrorism financing measures.

We also evaluate social, environmental, and climate (SEC) aspects, such as the presence of environmental licenses and/or penalties and infractions issued by IBAMA, in addition to human rights concerns, for instance, verifying records of labor practices analogous to slavery.

We assess 100% of our suppliers against these criteria during the qualification process, as outlined in our internal supplier qualification procedure.

Following this evaluation, each supplier is assigned a risk rating: Low, Medium, High, Critical, or Extreme.

In cases where the final rating is "Critical," specialized assessments are carried out and the risk level is further calibrated in partnership with the Company's technical departments.

If the risk remains "Critical" after this analysis, the supplier cannot be approved. Cases rated as "Extreme" involve the most severe occurrences and are automatically deemed unacceptable and disqualified from becoming suppliers of the Company.

We also conduct periodic monitoring of our active supplier base, reassessing risk classifications and evaluation criteria. The monitoring frequency is determined by the supplier's approval validity date and their assigned risk rating.

Attachments

Material topics for external stakeholders

We recognize the importance of our external stakeholders' perceptions and strive to identify and acknowledge the externalized impacts generated by our business activities, both on social groups and on the environment. We believe that by taking these externalities into account, we can foster actions that benefit society, creating value in a responsible manner and in alignment with the interests of our value chain.

Operational Eco-efficiency

External Stakeholders Assessed: Environment and Society

Relevance of the Topic for External Stakeholders: Promoting a more sustainable and responsible environment—by reducing natural resource consumption and minimizing waste and greenhouse gas (GHG) emissions—contributes to climate change mitigation and benefits both communities and environmental organizations. This strengthens relationships with stakeholders such as NGOs, regulators, and investors who value sustainable practices. Moreover, it generates social benefits by supporting more responsible supply chains and communities that rely on natural resources.

Type of Impact: Positive and Negative

Output Metrics:
- Waste generated
- % of POS materials reused
- Energy consumed

Impact Metrics:
- Waste diverted (reused and recycled)
- Plastic tonnage avoided
- Scope 2 emissions

Productive and financial inclusion

External Stakeholders Assessed: Society and Consumers/End Users

Relevance of the Topic for External Stakeholders: StoneCo strengthens local communities and boosts micro, small and medium-sized businesses. This fosters entrepreneurship and generates long-term positive social impacts, benefiting both communities and investors and strategic partners who value inclusion and sustainable development.

Type of Impact: Positive

Output Metrics:
Total invested in Stone Institute
Total Partners in Renda Ton

Impact Metrics:
Total young talents impacted
Total Partners
Experts in Renda Ton

Human Rights

External stakeholders assessed: Consumers/end users and External workers (e.g. supply chain, contractors)"
Relevance of the Topic for External Stakeholders: Ensuring human rights directly impacts external stakeholders by protecting workers, customers and communities. By preventing practices such as forced and child labor, as well as promoting equity and decent working conditions, the company reduces social and regulatory risks. This commitment strengthens its reputation and contributes to a fairer and more sustainable business environment, generating trust among investors, partners and society.

Type of Impact: Positive

Output Metrics:
- Number of cases of discrimination (Orelhão)
  Total number of suppliers

Impact Metrics:
- Total number of cases with corrective actions taken
- Percentage of suppliers assessed

Data security and privacy

External stakeholders assessed: Consumers/end users

Relevance of the Topic for External Stakeholders: Data protection is essential to ensure the trust of customers and partners, preventing the misuse of sensitive information. Data leaks and cyberattacks can have negative impacts on users' lives, such as fraud and financial losses. Therefore, digital security is not only a regulatory requirement, but a critical factor for the protection of individual rights and the stability of the financial sector.

Type of Impact: Positive
Output Metrics:
-

Impact Metrics:
- Number of data breach complaints
- Number of security incidents
- Monetary losses due to non-compliance with privacy standards

Service quality

External stakeholders assessed: Consumers/end users

Relevance of the Topic for External Stakeholders: Excellence in service directly impacts consumers and small businesses that depend on the company's services for their operations.

Type of Impact: Positive
Output Metrics:
- Total number of customers
- Total number of calls to the ombudsman
- Total number of requests received by the Enchanters

Impact Metrics:
- Reclame Aqui rating, by brand
- Ombudsman satisfaction rates
- Average service time
- Percentage of resolution of demands from Enchanters

Our people

Employees

Contributors by gender and region GRI 2-7

	2022			2023			2024		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
North	70	171	241	74	171	245	83	184	267
Northeast	458	950	1,408	447	1,057	1,504	460	1,044	1,504
Midwest	146	343	489	182	403	585	194	423	617
Southeast	4,504	5,985	10,498	4,630	6,041	10,671	4,479	5,808	10,287
South	759	1,413	2,172	871	1,583	2,454	892	1,570	2,462
Abroad	-	-	-	-	-	-	4	5	9
Total	5,937	8,862	14,799	6,204	6,204	15,459	6,113	9,033	15,146

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

	2023				2024			
	Permanent		Temporary		Permanent		Temporary	
	Female	Male	Female	Male	Female	Male	Female	Male
North	72	170	2	1	82	183	1	1
Northeast	446	1,056	1	1	454	1,042	6	2
Midwest	181	403	1	-	193	422	1	1
Southeast	4,517	5,966	113	75	4,394	5,755	85	53
South	864	1,575	7	8	887	1,562	5	8
Abroad	-	-	-	-	5	4	0	0
Total	15,250		209		14,983		163	

Employees without guaranteed working hours GRI 2-7

	2024	
	Female	**Male**
North	78	164
Northeast	387	875
Midwest	178	389
Southeast	2,258	3,698
South	471	837
Abroad	5	4
Total	3,377	5,967

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

	2024			
	Full-time		**Part-time**	
	Female	**Male**	**Female**	**Male**
North	82	183	1	1
Northeast	456	1,044	4	0
Midwest	193	422	1	1
Southeast	4,396	5,758	83	50
South	889	1,567	3	3
Abroad	5	4	0	0
Total	6,021	8,978	92	55

Hiring

Total number of new hires and hiring rate

GRI 401-1

	2022		2023		2024	
	Number	Rate*	Number	Rate	Number	Rate
By gender						
Male	3,209	36.0%	2,660	28.7%	2,475	26.5%
Female	2,088	35.0%	1,943	31.3%	1,765	27.9%
By region						
North	114	47.0%	102	41.6%	105	39.6%
Northeast	666	47.0%	449	29.9%	450	29.1%
Midwest	232	47.0%	220	37.6%	248	40.2%
Southeast	3,532	33.0%	3,086	28.9%	2,683	25.1%
South	753	35.0%	746	30.4%	754	30.0%
Abroad	-	-	-	-	0	0.0%
By age group						
Under 30 years old	3,015	41.0%	2,525	35.2%	2,107	31.2%
30 to 50 years old	2,211	31.0%	2,015	25.3%	2,065	24.3%
Over 50 years old	71	22.0%	63	19.8%	68	17.4%

*Hiring rate: number of employees / annual average of total employees.

	2024	
	Number	Rate
By functional category*		
Business Leadership	19	15.2%
Middle Leadership	71	10.2%
First Leadership	39	2.7%
Expert	415	34.5%
Analyst	633	16.9%
Operational	2,940	35.6%
Apprentice/Intern	123	65.1%

*The functional categories were reformulated in 2024.

Terminations

Total number and rate* of terminations

GRI 401-1

	2022		2023		2024	
	Number	**Rate***	**Number**	**Rate**	**Number**	**Rate**
By gender						
Male	3,490	39.0%	2,388	25.8%	2,635	28.3%
Female	2,407	40.0%	1,809	29.2%	1,805	28.6%
By region						
North	138	57.0%	78	31.8%	83	31.3%
Northeast	520	37.0%	402	26.7%	441	28.5%
Midwest	245	50.0%	157	26.8%	210	34.0%
Southeast	4,128	39.0%	2,911	27.3%	2,978	27.8%
South	841	39.0%	649	26.4%	726	28.9%
Abroad	-	-	-	-	2	31.6%
By age group						
Under 30 years old	2,917	40.0%	2,065	28.8%	2,084	30.8%
30 to 50 years old	2,819	40.0%	2,053	25.8%	2,250	26.5%
Over 50 years old	136	42.0%	79	24.8%	106	27.2%

*Termination rate: number of dismissals / annual average of total employees.

Total turnover and voluntary turnover

	2022	2023	2024
Total turnover rate	38.6%	26.6%*	28.4%
Total voluntary turnover rate	19.5%	12.1%	13.5%

*The total turnover rate for 2023 has been corrected (GRI 2-4)

Diversity

Percentage of gender representation for management positions, technical staff, and all other employees

SASB TC-SI-330a.3

	2024			
	Executive Management	**Non-Executive Management**	**Technical staff**	**Other**
By gender				
Mal	79.5%	62.8%	75.2%	53.7%
Female	20.5%	37.2%	24.8%	46.3%

Female participation in the workforce

	2024
Women in the workforce	40,4%
Percentage of women in all management positions	36,3%
Percentage of women in junior management positions	39,3%
Percentage of women in senior management positions*	20,5%
Percentage of women in management positions in revenue-generating areas	35,7%
Percentage of women in STEM-related positions	24,8%

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

Parental leave

GRI 401-3

Parental leave and return and retention rates

	2024	
	Men	**Women**
Employees entitled to take parental leave in 2024	9,033	6,113
Employees who took parental leave in 2024	430	312
Total number of employees who took parental leave in the current year, and whose leave also ends in the current year	408	165
Total number of employees who took parental leave in the previous year, and whose leave ends in the current year	13	122
Total	421	287
Total number of employees who returned to work after the end of parental leave and remained employed twelve months after their return	297	168
Total number of employees who returned in the previous year	382	251
Return rate	100%	100%
Retention rate	77.7%	66.9%

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

Occupational Health and Safety

GRI 403-1 | 403-8

FAP Online, our occupational health and safety system, is based on the following standards:

- NR 1 General Provisions and Occupational Risk Management (GRO)
- NR 4 Specialized Services in Safety and Occupational Medicine (SESMT)
- NR 5 Internal Accident Prevention Committee (CIPA)
- NR 6 Personal Protective Equipment (PPE)
- NR 7 Occupational Health Medical Control Program (PCMSO)
- NR 10 Safety in Electrical Installations and Services
- NR 11 Transportation, Moving, Storage and Handling of Materials
- NR 12 Safety at Work in Machinery and Equipment
- NR 17 Ergonomics
- NR 23 Fire Protection

Reports

GRI 403-2

Employees can report non-conformities and occupational hazards identified through the Orelhão channel (find out more on page 80). The confidentiality of employee health data is guaranteed by the health and safety system used by the Company, in compliance with the General Data Protection Act (LGPD). This data is only recorded in the FAP Online system and on the payroll, with no access by leaders or Business Partners.

Accidents

403-9

Work-related accidents among direct employees

	2022	2023	2024	
	Number	Number	Number	Rate**
Deaths resulting from work accidents	0	0	1*	0,03
Work accidents with serious consequences (except death)	13	13	100	3,15
Reportable work accidents	156	130	101	13,18

*Employee fatality resulting from a traffic accident. Actions implemented by StoneCo following the event: psychological support, transfer services, air travel arrangements, funeral and burial assistance, maintenance of the health plan for a period of 24 months, and guidance on social security and insurance benefits. Rates were calculated considering 1,000,000 hours.
*** In all the years of the historical series, the main types of accidents at work are: typical accidents, collisions, strains, falls and sprains.

Absenteism

	2022	2023	2024
Absenteeism Rate*	4.87%	4.86%	4.66%

*The absenteeism rate considers only Stone employees and is calculated using the following formula: Absenteeism Rate (%) = (Total days of sick leave, including leaves covered by the National Social Security Institute) / (Total Stone employees × Business days in the period).

Environment

Waste

GRI 306-3 | 306-4 | 306-5

Total volume of waste generated, in tons*

	2023			2024		
	Total	**Recycled and Reused**	**Landfill**	**Total**	**Recycled and Reused****	**Landfill**
Hazardous	24.36	24.36	0	28.73	28.73	0
POS electronics	20.96	20.96	0	15.85	15.85	0
Electronic equipment	3.34	3.34	0	10.09	10.09	0
Light bulbs, batteries	0.06	0.06	0	2.80	2.80	0
Non-Hazardous	55.50	47.96	7.54	91.92	65.49	26.43
Common	7.54	0	7.54	26.43	0.00	26.43
Mixed Recycled	0.72	0.72	0	0.02	0.02	0
Glass	0.02	0.02	0	0.07	0.07	0
Metal	0.01	0.01	0	0.00	0.00	0
Paper and cardboard	46.27	46.27	0	64.57	64.57	0
Plastic	0.86	0.86	0	0.38	0.38	0
Fabric (Stone uniforms)	0.09	0.09	0	0.45	0.45	0
Total	79.86	72.32	7.54	120.65	94.22	26.43

*The data includes waste generated at Stone's offices and Distribution Centers. Except for the Distribution Centers, where the company that performs the recycling is contracted directly by Stone, in the other portions of our operations, recycling or recovery is carried out by recycling companies and cooperatives contracted by the condominiums that manage the buildings where we operate.

Emissions

GRI 305-1 | 305-2 | 305-3

GHG emissions by scope and category (tCO_2e)

	2023		2024	
	Emissions (tCO_2e)	**Representativity(%)**	**Emissions (tCO_2e)**	**Representativity(%)**
Scope 1	8,766.57	43.20%	**8,350.16**	**24.65%**
Stationary combustion	6.24	0.03%	5.45	0.02%
Mobile combustion	8,627.75	42.47%	8,261.78	24.39%
Fugitive emissions	132.57	0.50%	82.93	0.25%
Scope 2	182.99	0.90%	296.98	0.88%
Electricity - location	250.26		296.98	0.87%
Eletricity - purchase	182.99	0.90%	222.88	
Scope 3	11,366.04	55.90%	25,225.77	74.47%
Goods and services purchased	359.61	1.77%	299.46	0.88%
Transportation and distribution (upstream)	1,156.15	5.69%	4,727.62	13.95%
Waste and effluents	233.13	1.15%	171.82	0.51%
Business travel	3,084.59	15.18%	2,728.18	8.05%
Commuting emissions	6,453.79	31.77%	5,171.89	15.27%
Franchises	78.79	0.39%	63.74	0.19%
Investments	-	-	12,063.06	35.61%
TOTAL	**20,315.60**	**100%**	**33,872.91**	**100%**

Biogenic GHG emissions by scope and category (tCO_2e)

	2023		2024	
	Emissions (tCO_2e)	**Representativity (%)**	**Emissions (tCO_2e)**	**Representativity (%)**
Scope 1	2,930.784	67.27%	3,294.557	70.7%
Stationary combustion	0.754	0.02%	0.799	0.0%
Mobile combustion	2,930.030	67.26%	3,293.758	70.7%
Scope 3	1,425.797	32.73%	1,365.876	29.3%
Transportation and distribution (upstream)	48.065	1.10%	171.906	3.7%
Business travel	47.088	1.08%	54.921	1.2%
Commuting emissions	1,330.644	30.54%	1,138.672	24.4%
Waste and effluents	-	-	0.377	0.0%
Total biogenic emissions	4,356.581	100.00%	4,660.453	100%

Corporate Governance

Diversity in governance bodies

GRI 405-1

	2023				2024			
	Board of Directors		Executive Board		Board of Directors		Executive Board	
	Number	%	Number	%	Number	%	Number	%
By gender								
Male	6	85.7%	11	78.6%	7	87.5%	6	75.0%
Female	1	14.3%	3	21.4%	1	12.5%	2	25.0%
Total	7	100%	14	100%	8	100%	8	100%
By age group								
Under 30 years old	0	0%	2	14.3%	0	0%	1	12.5%
30 to 50 years old	2	28.6%	8	57.1%	1	12.5%	4	50.0%
Over 50 years old	5	71.4%	4	28.6%	7	87.5%	3	37.5%
Total	7	100%	14	100%	8	100%	8	100%

GRI content index

STATEMENT OF USE	GRI USED	APPLICABLE GRI SECTOR STANDARD(S)
Stone Co. has reported in accordance with GRI standards for the period from January 1st, 2024 to December 31st, 2024.	GRI 1: Foundation 2021	No sectoral content is reported

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
GENERAL DISCLOSURES					
The organization and its reporting practices					
2-1	Organizational details	**Legal name:** StoneCo Ltd. **Country of operation:** Brazil. **Headquarters:** Page 120. **Company's shareholder structure:** access the link.			
2-2	Entities included in the organization's sustainability reporting	Form 20-F includes all subsidiaries and associates, while the Sustainability Report includes only subsidiaries. We considered all businesses in which Stone Co. holds a 50% or greater equity interest to be subsidiaries, and companies in which we do not have a majority stake as associates. To access the full list of subsidiaries and associates, access Form 20-F via the link.			
2-3	Reporting period, frequency and contact point	Pages 4 and 120. The period covered by the financial report is the same as the Sustainability Report.			

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
2-4	Restatements of information	Pages 54, 55 and 98. 1) Personnel Data by Functional Category - we modified categories from previous reports. Consequently, historical data has been revised where feasible. Previously, the functional classification of employee-related indicators used the following categories: Board of Directors and Heads; Management; Coordination (Coordinators + Specialists); Analysts; and Operational Staff. In order to standardize all indicators and ensure greater consistency across reporting, the People Team proposed an adjustment of the functional categories, aligning them with the Company's career path. The new structure now adopts the following categories: Business Leadership; Intermediate Leadership; First Leadership; Specialist; Analyst; Operational; and Apprentice/Trainee. 2) Turnover Data - an adjustment was made to the turnover data reported in the 2023 Sustainability Report. This alteration will not result in any significant consequences.			
2-5	External assurance	Page 118.			
Activities and workers					
2-6	Activities, value chain and other business relationships	Pages 8, 27, 31 and 90. Further information about the Company's sector of activity, other business relationships and downstream entities that make up our value chain, can be found on the "Business Overview" section (pages 68 to 87) of Form 20-F, available via the **link.**			
2-7	Employees	Pages 49, 95 and 96. In 2024, there was a reduction of around 300 people compared to the previous year, mainly due to the reorganization of the Software structure.			
2-8	Workers who are not employees	Page 49.			
Governance					
2-9	Governance structure and composition	Page 76. Further information on the composition of the highest governance body and its committees can be found at the **link.**			
2-10	Nomination and selection of the highest governance body	The appointment of members to the Board of Directors takes into account the guidelines set out in the Company's Bylaws (pages 24 to 27) and the Shareholders' Agreement (pages 145 and 190). This process takes into account criteria such as independence, skills relevant to the Company and professional background. Although diversity is not a direct criterion for selecting members, we seek to ensure a team with complementary perspectives and value diversity in the composition of the team.			

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
2-11	Chair of the highest governance body	Page 76.			
2-12	Role performed by highest governance body in overseeing impact management	Pages 11 and 12.			
2-13	Delegation of responsibility for managing impacts	Pages 1, 83 and 84.			
2-14	Highest governance body's role in sustainability reporting	Pages 4 and 12.			
2-15	Conflicts of interest	Page 81.			
2-16	Communicating critical concerns	Senior management has a structure of authority to ensure that certain critical issues are submitted for prior knowledge and approval by the Board of Directors (such as M&A, investments, loan and financing agreements) or applicable Committees (such as related party transactions, financial and non-financial risk appetite, etc.). We effectively monitor and communicate relevant concerns that should be forwarded to the Board of Directors, but we do not systematically monitor the number or frequency of these communications. We do not monitor the number or nature of critical communications communicated to the Board of Directors.			
2-17	Collective knowledge of the highest governance body	In 2024, no initiatives were undertaken to develop the collective knowledge, skills and experience of the Board members on sustainable development.	All requirements	Unavailable/ incomplete information	In 2024, there were no initiatives to develop the collective knowledge, skills and experience of the members of the Board of Directors on sustainable development.
2-18	Performance evaluation of the highest governance body	The Company does not carry out a performance evaluation process for members of the Board of Directors.	All requirements	Unavailable/ incomplete information	The Company does not evaluate the performance of the members of the Board of Directors.

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
2-19	Compensation policies	Page 78. For the process of defining the fixed and variable compensation of senior governance members, we follow our internal Bonus and Adjustment policies, as well as our compensation thesis. Currently, we do not have detailed provisions on termination payments or clawback rules for bonuses and incentives. Attraction bonuses can be used, depending on the profile and situation of the person hired, but they are not a practice that must be applied to all members of the highest governance body or senior executives. When applied, these amounts are validated by the People Department. The Company does not offer retirement benefits at any hierarchical level.			
2-20	Process for determining compensation	Page 78. During the processes for determining the Management's remuneration, there is no formal stakeholder voting process where the voting results can be determined.			
2-21	Annual total compensation ratio		All requirements	Confidentiality restrictions	Information omitted because it is considered strategic and confidential by the Company.
Strategy, practices and policies					
2-22	Statement on sustainable development strategy	Page 5.			
2-23	Policy commitments	Pages 11, 78, 81, 84 and 90.			
2-24	Embedding policy commitments	Pages 11, 16 and 84.			
2-25	Process to remediate negative impacts	Pages 24, 25 and 80.			
2-26	Mechanisms for seeking advice and raising concerns	Page 80.			

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
2-27	Compliance with laws and regulations	We operate in compliance with regulations issued by the Central Bank, the Securities and Exchange Commission, the National Data Protection Agency, among others. To ensure adherence, we maintain lines of defense, with compliance, risk, and internal audit functions. The significant changes to the regulatory framework during 2024 were monitored by the Regulatory Compliance team, and no significant or impactful sanctions to the business were identified from a financial or reputational perspective. Such events, regardless of their impact, are treated with the utmost seriousness, and their remediation is prioritized. Non-conformities identified during an inspection or where the monetary sanction corresponds to 1% of the Company's capital are considered significant.			
2-28	Membership of associations	We participate in the following associations: › ABECS – Associação Brasileira das Empresas de Cartões de Crédito e Serviços (Brazilian Association of Credit Card and Service Companies) › ABCD – Associação Brasileira de Crédito Digital (Brazilian Association of Digital Credit) › Camara-e.net – Câmara Brasileira da Economia Digital (Brazilian Chamber of Digital Economy) › ABRASCA – Associação Brasileira das Companhias Abertas (Brazilian Association of Listed Companies) › AFRAC – Associação Brasileira de Tecnologia para o Comércio e Serviços (Brazilian Commercial and Services Technology Association) › ABES – Associação Brasileira das Empresas de Software (Brazilian Association of Software Companies) › ABIPAG – Associação Brasileira de Instituições de Pagamento (Brazilian Association of Payment Institutions) › IBRAC – Instituto Brasileiro de Estudos de Concorrência (Brazilian Institute of Competition Studies) › ABBC – Associação Brasileira de Bancos Comerciais (Brazilian Banking Association) › BRASSCOM – Associação das Empresas de Tecnologia da Informação e Comunicação (TIC) e de Tecnologias Digitais (Association of Information and Communication Technology Companies and Digital Technologies) › ABF – Associação Brasileira de Franchising (Brazilian Franchising Association)			
Stakeholder Engagement					
2-29	Approach to stakeholder engagement	Page 17 and 24.			

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
2-30	Collective bargaining agreements	The Company defines working conditions and terms of employment based on collective bargaining agreements. 100% of employees are covered by collective conversion.			
Material topics disclosures					
3-1	Process to determine material topics	Page 12.			
3-2	List of material topics	Pág. 12.			
THEMATIC DISCLOSURES					
Governance, Ethics and Business Integrity					
3-3	Management of material topics	Page 76 and 78.			
205-1	Operations assessed for risks related to corruption	We do not assess risks related to corruption in our operations.			
205-2	Communication and training about anticorruption policies and procedures	Page 81. 100% of the members of the Board of Directors were informed and trained on anti-corruption policies and procedures. We do not monitor data on training on anti-corruption policies and procedures broken down by region and employee category.	Requirement "c"	Unavailable/ incomplete information	We do not monitor training data on anti-corruption policies and procedures broken down by region and functional category, nor by type of business partners.
205-3	Confirmed incidents of corruption andactions taken	The Company has not been cited/involved in legal proceedings and/or convictions related to corruption practices. Nor was there any communication via Orelhão about cases of this nature during the reporting period.			
Operational eco-efficiency					
3-3	Management of material topic	Pages 69, 70 and 72.			
302-1	Energy consumption within the organization	Page 73. We do not use cooling, heating or steam energy. Nor do we sell the energy generated.			
303-5	Water consumption	Page 74. We do not store water.			

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
305-1	Direct greenhouse gas (GHG) emissions (Scope 1)	Pages 72 and 103. Gases included in the calculation: CO2, CH4, N2O and HFCs. There were no significant changes in emissions that would require new emissions calculations in the base year. The results consider consolidated data from companies over which we have operational control.			
305-2	Indirect greenhouse gas (GHG) emissions (Scope 2)				
305-3	Indirect greenhouse gas (GHG) emissions (Scope 3)				
306-3	Waste generated	Page 102.			
306-4	Waste diverted from final disposal	Page 102.			
306-5	Waste sent for final disposal	Page 102.			
Employee Health, Well-Being and Development					
3-3	Management of material topic	Pages 64 and 67.			
401-1	New employee hires and employee turnover	Pages 52, 97 and 98.			
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 67. We consider "significant operating units" to be all of our wholly owned operations, excluding franchises.			
401-3	Parental leave	Page 100.			
403-1	Occupational health and safety management system implemented	Page 64 and 101.			
403-2	Hazard identification, risk assessment and incident investigation	Pages 64 and 101. Currently, there is no policy in place that provides specific procedures for employees to withdraw from work situations they believe could pose a risk of occupational accident or disease.			
403-3	Description of the functions of occupational health services	Page 64.			
403-4	Worker participation, consultation, and communication on occupational health and safety	Page 64.			
403-5	Worker training on occupational health and safety	Page 64.			
403-6	Promotion of worker health	Pages 64 and 67.			
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Pages 64 and 66.			

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
403-8	Workers covered by an occupational health and safety management system	Pages 64 and 101.			
403-9	Work-related injuries	Pages 66 and 101. Our occupational health and safety management system does not include outsourced employees, and we do not manage their accident data.			
404-1	Average hours of training per year per employee	Page 54.			
404-2	Programs for upgrading employee skills and transition assistance programs	Page 52. We do not offer career transition assistance programs to facilitate 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	Page 55.			
Diversity, inclusion and equity					
3-3	Management of material topic	Page 61.			
405-1	Diversity of governance bodies and employees	Pages 49, 63 and 105.	Requirement "b.iii"	Unavailable/ incomplete information	Race data has been omitted due to the evolution of our internal monitoring processes. We hope to provide more robust and representative information in future reporting cycles, in line with our management's ongoing maturity in this area.
405-2	Ratio of basic salary and compensation of women to men	Our regular Pay Equity reports can be found at the **link.**	All requirements	Unavailable/ incomplete information	We do not monitor this data as requested by the guideline.
406-1	Incidents of discrimination and corrective actions taken	In 2024, 56 reports related to discrimination were registered, of which 29 were substantiated and 6 were deemed partially substantiated. For applicable cases, actions were taken in accordance with the Company's Consequences Policy, including disciplinary measures such as warnings, suspensions, and terminations.			

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
Productive and financial inclusion					
3-3	Management of material topic	Pages 27 and 31.			
203-1	Infrastructure investments and service support	Page 40.			
203-2	Significant indirect economic impacts	Pages 27 and 33.			
413-1	Operations with local community engagement, impact assessments, and development programs	Pages 33, 35 and 39. Our operations do not function in isolation, but rather in an integrated manner, both among the different business areas and among the companies within the group. Consequently, when calculating the percentage of operations with programs focused on the community, we consider the impact of the programs implemented in each part of our business model, and not solely individual operations. Therefore, we consider that 100% of our operations have implemented community-focused engagement, impact assessments, and/or development programs.	Requirements "a.ii", "a.vi.", "a.vii" and a'.viii".	Unavailable/ incomplete information	Environmental impact assessments are not applicable to our business model. Currently, we do not actively monitor processes such as broad consultation with the local community, formal complaints mechanisms and participation in boards and commissions. However, we are assessing methods of accounting for and implementing these processes in a structured way in the future.
Data Security and Privacy					
3-3	Management of material topic	Page 88.			

INDICATOR	DESCRIPTION	LOCATION/ANSWER	OMISSION		
			Requirement Omitted	Reason	Explanation
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	In 2024, a complaint was received alleging a privacy breach by an external party, which was subsequently unconfirmed by the Company. The regulatory entity forwarded the respective data subject's petition to the Company. Regarding this matter, it is observed that no customer data loss occurred. During the same period, through monitoring activities, Stone detected a credential compromise incident with potential unauthorized access to customer data. The Company addressed the occurrence following internal incident response procedures and policies, and the incident was reported to the ANPD, as well as to the affected data subjects, who were compensated with document monitoring mechanisms to prevent potential damages. Following the notification, and up to the present time, no further requests or solicitations have been received from either the ANPD or the affected data subjects.			
Innovation and technology in products					
3-3	Management of material topic	Pages 27, 28 and 30.			
Service quality					
3-3	Management of material topic	Pages 22 and 24.			
Human Rights					
3-3	Management of material topic	Page 82.			

SASB content index

INDICATOR	DESCRIPTION	LOCATION/ANSWER
Hardware Infrastructure's Environmental Footprint		
TC-SI-130a.1	(1) Total energy consumed, (2) percentage of the power grid, (3) renewable percentage.	Page 73. Total energy consumed: 156,736,75 GJ Percentage of the power grid: 12.80% Percentage renewable: 16.73%
TC-SI-130a.2	(1) Total water withdrawn, (2) total water used, percentage of each in High or Extremely High water stress areas	Page 74.
TC-SI-130a.3	Discussion of integrating environmental considerations into strategic planning for data center needs	Not applicable. Currently, we use third-party data centers and, based on the analysis of Scope 3 emissions related to energy consumption of these data centers, we have not identified significant environmental impacts. However, we periodically monitor these indicators, including annual Scope 3 emissions and energy consumption, to assess potential needs for action.
Data Privacy and Freedom of Expression		
TC-SI-220a.1	Description of policies and practices relating to behavioral advertising and user privacy	Page 88.
TC-SI-220a.2	Number of users whose information is used for secondary purposes	We use information in accordance with the rules defined in agreements and contracts with customers, as well as with the Companies' Privacy Policies and Notice. The impossibility of obtaining quantitative data arises from the different permissions and restrictions established in each agreement and contract mentioned.
TC-SI-220a.3	Total amount of monetary losses as a result of legal proceedings associated with user privacy	R$ 1,039.78, resulting from a fine in a process resulting in 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	The requested data was not available for disclosure during the reporting period.
TC-SI-220a.5	List of countries where core products or services are subject to government-required monitoring, blocking, content filtering or censoring.	Our products and services are not subject, to the best of our knowledge, to any type of monitoring, blocking, content filtering or censorship by governments.
Data Security		
TC-SI-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of users affected.	Number of Data Breaches: 3 Percentage involving personally identifiable information: 0% Number of Users Affected: 0

INDICATOR	DESCRIPTION	LOCATION/ANSWER
Recruiting and managing a global, diverse and skilled workforce		
TC-SI-330a.1	Percentage of employees that are (1) foreign nationals and (2) located offshore	Foreign employees: By the end of 2024, there were 20 foreign employees, either with a permanent visa or a temporary visa, representing 0.17% of active employees. Employees located offshore: Page 49.
TC-SI-330a.2	Employee engagement	Page 60.
TC-SI-330a.3	Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employees	Pages 63 and 99. The data related to the Company's diversity composition is currently being consolidated, due to the evolution of our internal monitoring processes. We hope to provide more robust and representative information in future reporting cycles, in line with our management's ongoing maturity on the subject.
Management of technological disruption risks		
TC-SI-520a.1	Total value of monetary losses as a result of legal proceedings associated with anticompetitive behavior regulations	We operate in compliance with regulations issued by the Central Bank, the Securities and Exchange Commission, the National Data Protection Agency, among others. To ensure adherence, we maintain defense lines, comprising the areas of compliance, risk, and internal audit. The significant changes to the regulatory framework during 2024 were monitored by the Regulatory Compliance team, and no significant or impactful sanctions to the business were identified from a financial or reputational perspective, including sanctions related to anti-competitive behavior.
TC-SI-550a.1	Number of (1) performance issues and (2) service interruptions; (3) total customer downtime	Linx: › Number of performance issues: 1,109 › Service outages: 198 › Total customer downtime: 239h 39m Stone: Throughout 2024, we recorded no instances of performance issues or service interruptions caused by security incidents. However, considering service unavailability or interruptions impacting clients, we registered a total of 50 incidents, encompassing both internal and external factors.
TC-SI-550a.2	Description of business continuity risks related to interruptions in operations	Corporate risks, including those related to business continuity, are described in the "Risk Factors" section of the Company's Form 20-F, available via the **link.**

Assurance

GRI 2-5

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Independent auditors' limited assurance 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

Independent auditors' limited assurance report on the environmental, social and governance (ESG) indicators included in the Annual Sustainability Report 2024 of StoneCO Ltd.

Conclusion
We conducted a limited assurance engagement focused on the environmental, social and governance (ESG) indicators included in the "Annual Sustainability Report 2024" ("Report") of StoneCO Ltd. ("Company") for the year ended December 31, 2024, prepared in accordance with the *Global Reporting Initiative (GRI) - GRI Standards, the Sustainability Accounting Standards Board (SASB)* and the Company's applicable internal controls ("Criteria").

According to the procedures applied and the evidence obtained, we are not aware of any fact that leads us to believe that the environmental, social and governance (ESG) indicators included in the "Annual Sustainability Report 2024" of StoneCO Ltd. for the year ended December 31, 2024 were not prepared, in all material respects, in accordance with the *Global Reporting Initiative (GRI) - GRI Standards, the Sustainability Accounting Standards Board (SASB)* and the Company's applicable internal controls.

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

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.

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:

- designing, implementing and maintaining internal controls relevant for the preparation of the information contained in the Report that are free from material misstatement, whether due to fraud or error;
- selection of appropriate criteria for the preparation of the information included in the Report and appropriate reference to the criteria used or description of those criteria; and
- preparation and proper 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 information included in the Company's Report for the year ended December 31, 2024, prepared in accordance with the Criteria, 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 our procedures to obtain sufficient and appropriate evidence about the non-financial information included in the StoneCO Ltd. Report that is sufficient and appropriate to provide a basis for our conclusion. The procedures selected by our team depend on our understanding of the non-financial information included in the Company's Report and other circumstances of the engagement, in addition to 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 issues 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;

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;

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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, May 30, 2025

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

Original report in Portuguese signed by

Flavio Gozzoli Gonçalves
Accountant CRC 1SP290557/O-2

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Verification of GHG Emissions Inventory

INSTITUTO TOTUM

Verification of Greenhouse Gas (GHG) Inventory

Totum Institute declares that

STONECO LTD.

Located on the Av. Dra. Ruth Cardoso, 7221 - Pinheiros - São Paulo - SP

Had its GHG inventory verified and it complies to

Specifications of the Brazilian GHG Protocol Program

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

Process Number: 871-24
Inventory Year: 2024
Confidence Level: Reasonable

Detailed Information: Verification Statement Nº 871-24 attached to this certificate

São Paulo, 16th April 2024

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

ABNT NBR ISO/IEC 14065
OVV 0009

FM.REL.116.02 To check the authenticity of this certificate, visit www.institututotum.com.br

Credits

Corporate Information

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File

GRI 2-3

Project general coordination
Impact and Sustainability Department

Contact
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GRI consultancy, writing, layout and review
Ricca Sustentabilidade

Photography
Luke Garcia

Audit
KPMG

Publication date
May 2025

stone co