

Institutional Presentation

4Q25



Disclaimer

Forward-Looking Statements

This document contains "forward-looking statements" within the meaning of the Safe Harbor provisions of the U.S. Private Securities Litigation Reform Act of 1995.

All statements other than statements of historical fact may be deemed forward-looking, including, but not limited to, statements regarding our intent, belief, current expectations, plans, strategies, prospects, and growth estimates. These forward-looking statements may include information about possible or assumed future results of our business, financial condition, results of operations, liquidity, strategies, growth, our expectations towards our software assets and our ability to manage them efficiently, plans and objectives. Such statements are based on our current expectations, estimates, and assumptions about future events and can be identified by words such as "believe", "may", "will", "aim", "estimate", "continue", "anticipate", "intend", "expect", "forecast", "plan", "predict", "project", "potential", "aspiration", "objectives", "should", "purpose", "belief" and similar expressions, although not all forward-looking statements contain these words.

Forward-looking statements involve known and unknown risks and uncertainties, many of which are beyond our control, that could cause our actual results, performance, or achievements to differ materially from those expressed or implied in these statements. You are cautioned not to place undue reliance on these statements, as reported results should not be considered an indication of future performance. The factors and risks that could cause material differences are detailed in our reports filed with the Securities and Exchange Commission ("SEC"), including the sections entitled "Risk Factors" and "Forward-Looking Statements" in our annual report on Form 20-F.

Forward-looking statements speak only as of the date they are made and we undertake no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events, the occurrence of unanticipated events or otherwise, except as required by law.

Non-IFRS Financial Measures

This document includes certain non-IFRS financial measures that supplement the financial measures presented in accordance with International Financial Reporting Standards (IFRS). These non-IFRS measures are used by our management to assess operational performance, generate future operating plans, and make strategic decisions. We believe they provide useful information to investors and others in understanding and evaluating our operating results in the same manner as our management.

It is important to note that these non-IFRS measures have significant limitations as financial measures, should be considered supplementary in nature, and are not a substitute for, nor superior to, financial information prepared in accordance with IFRS. Furthermore, they may differ from similarly titled measures used by other companies. For a complete reconciliation of our non-IFRS financial measures to their most comparable IFRS measures and their detailed definitions, please refer to the tables and glossary provided in the Appendix of this document and in our Earnings Release.

Other Information

Certain market and industry information used in this document was obtained from internal estimates and studies, as well as market research and publicly available information. While we believe such data to be reliable, we do not guarantee its accuracy or completeness. Internal estimates and studies have not been independently verified. The trademarks included are the property of their respective owners. This document is provided for informational purposes only and does not constitute, nor should it be construed as, legal, tax, or investment advice.

Agenda

- 1** Stone at a glance
- 2** Our opportunity
- 3** Our numbers

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Our mission

Financial and software solutions

with the **best service**
in the industry

Micro, small and medium
businesses

To serve Brazilian entrepreneurs,
transforming their **dreams into results.**

Helping them **better manage**
and grow their business

Our journey



2012

Expansion Phase

Today

Future

Our Foundation



Revolutionized SMB Services



Expanded to Micro Merchants



A leading player in Payments and POS/ERP

>12%
Market Share¹ in Payments

With a Broad Suite of Solutions



Unified Commerce Value Proposition



We Disrupted payments in Brazil

- Modern Technology
- Differentiated Sales
- Superior Service

We entered an attractive underserved market segment

- Underserved** Merchants
- Difficult** to Reach
- Large** Profit Pool

Leveraging the strength of our SMB platform

- Completely** Digital
- Low** Cost-to-Serve
- Attractive** Pricing

A leading payments disruptor for Brazilian MSMBs²

- Leading** Market Share
- Best** product-market fit
- Targeted** offerings for specific client segments

Added financial services

Unifying money flows + workflows:

- Acquiring, Banking & Credit
- Managerial Software Solutions

End-to-End value proposition for MSMBs

- Scalable** Platform
- Massive Distribution**
- Local Support**

Note 1. TPV compared to industry volumes excluding online volumes, as announced by ABCEC. Considers data from 4Q25.
 Note 2. Micro, Small and Medium Businesses.

Our positioning

TPV

HOW CLIENTS SEE US

OUR POSITIONING

Large

> R\$ 2MM
per month

stone

- Opportunistic approach

SMB

R\$ 100k - 2MM
per month

stone

- All-in-one solution
- Superior service differentiation

R\$ 15k – 100k
per month

Micro

Up to R\$ 15k
per month

ton

- Simple and easy-to-use solutions
- Digital business model
- Low cost for the client, good economics for us

Our competitive advantages

Tech-enabled Distribution

- +99% of Brazil's GDP covered
- Go beyond the Hub with lower CAC

Superior Client Service

- 1-business-day delivery for SMBs and 3-day for Micro clients
- Less than 5 seconds pick-up time
- Consistently ranked #1 in client satisfaction¹ in Brazil

Comprehensive Merchant Platform

- Single Payments, Banking and Credit Platform
- Stone Platform allows multiple value propositions at scale

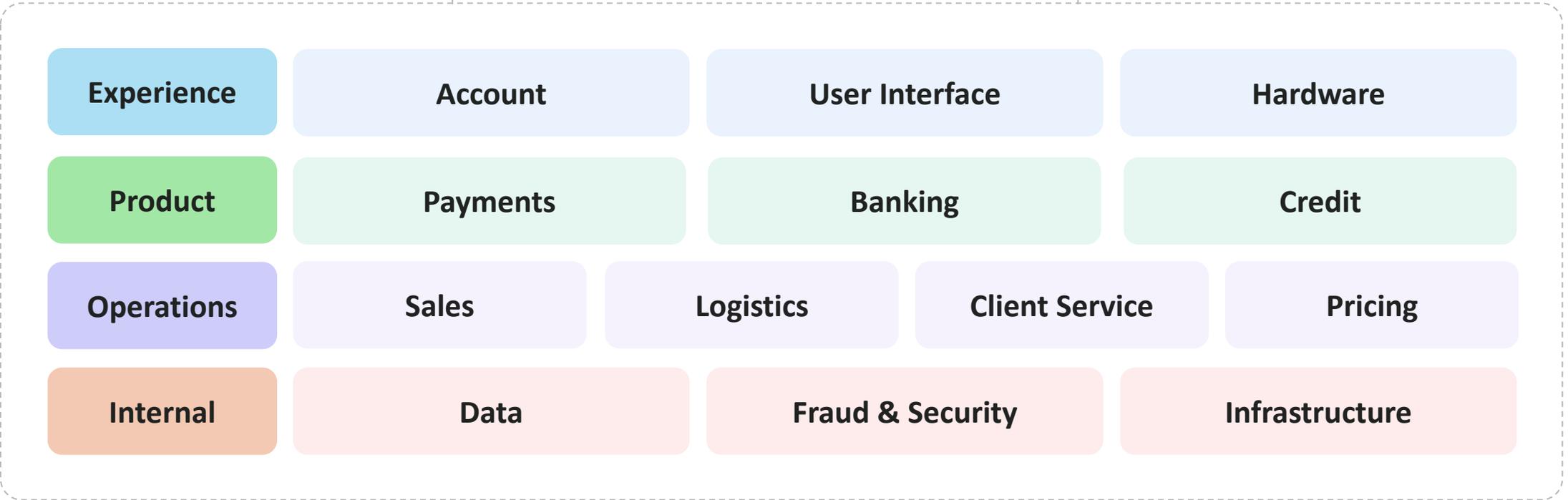
Our platform: build once, use many

Unified platforms are crucial for us to gain operating leverage

Brand



Unified Platforms



Our management

Seasoned executives at the leadership team



Mateus Scherer
Chief Executive Officer



André Monteiro
Risk



Diego Salgado
CFO & Investor Relations



Fabio Kapitanovas
People



Raúl Renteria
Technology



Sandro Bassili
Operating



Tatiana Malamud
Legal & Compliance

Board of Directors and Committees

After the AGM approval on April 23, 2025

BOARD OF DIRECTORS

Board of Directors

Mauricio Luis Luchetti*

CHAIRPERSON

Gilberto Caldart*

VICE-CHAIRMAN

Antônio Silveira*

Diego Fresco Gutierrez*

José Alexandre Scheinkman*

Luciana Ibiapina Lira Aguiar*

Luis Henrique Cals de Beauclair Guimarães*

Pedro Zinner (Interim Member)

Silvio José Morais*

* INDEPENDENT MEMBERS

COMMITTEES

People and Compensation

Silvio José Morais

CHAIRPERSON

Mauricio Luis Luchetti

Luis Henrique Cals de Beauclair Guimarães

Risk

Luciana Ibiapina Lira Aguiar

CHAIRPERSON

Gilberto Caldart

José Alexandre Scheinkman

Audit

Diego Fresco Gutierrez

CHAIRPERSON

Luciana Ibiapina Lira Aguiar

Silvio José Morais

Finance

Gilberto Caldart

CHAIRPERSON

Diego Fresco Gutierrez

Silvio José Morais

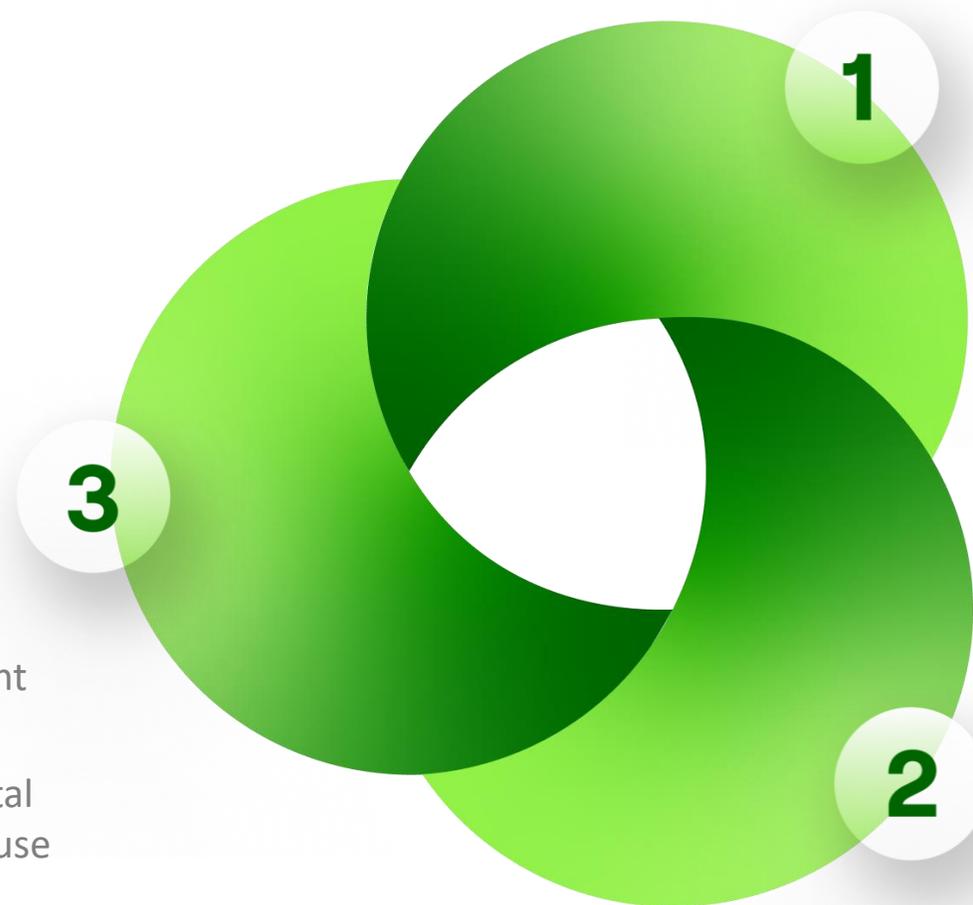
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- 1** Stone at a glance
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Our Strategic Priorities

SCALE THROUGH PLATFORMS

- Foundational assets: distribution, logistics, client service and brand
- Scale with little incremental investment – Build once, use many



WIN IN THE MSMB MARKET

- True distribution powerhouse allowing multiple segment reach
- Sustained best service in the market

DRIVE ENGAGEMENT

- More levers to build price bundles
- Scale working capital solutions to monetize further

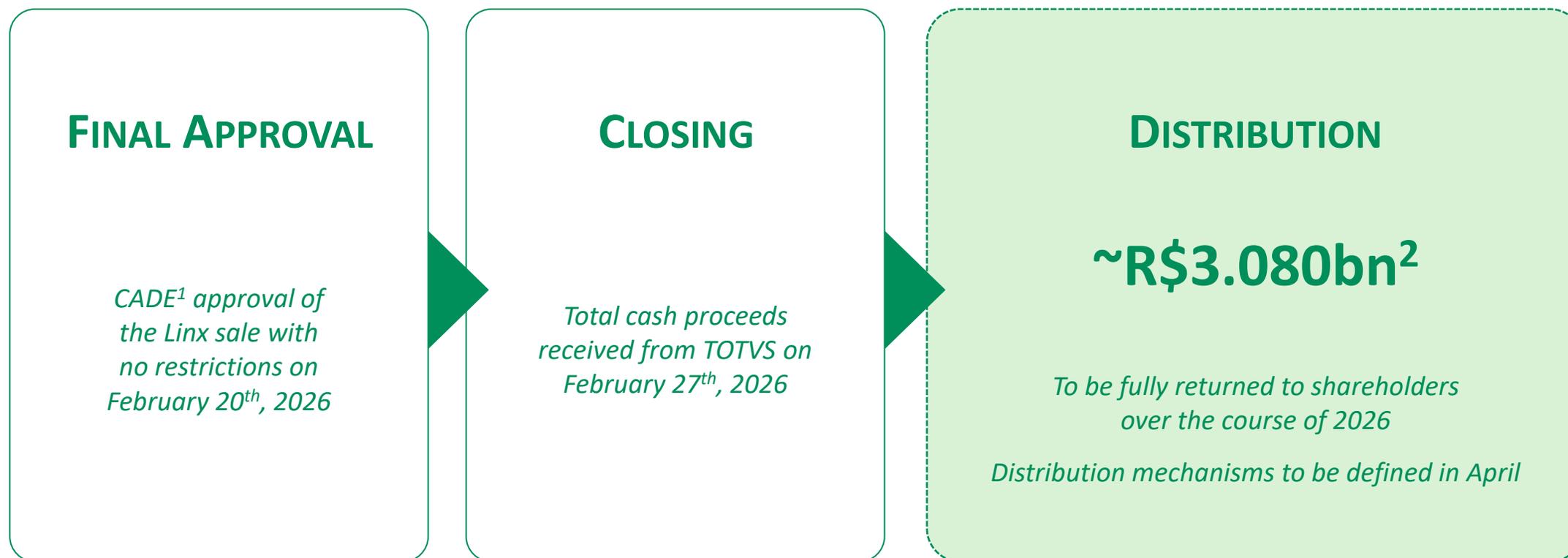
Capital management: ordinary capital distribution

Our capital allocation framework defines that, before returning capital to shareholders, we will prioritize a **strong liquidity position**, ensuring **funding maturities significantly longer than our assets**. The excess capital on a certain year is given by the most restrictive hurdle.

	Hurdles	Frame 2025	Frame 2026	2025 Excess Capital
1	Managerial Total Capital Ratio	Minimum 20%	UPDATED Minimum 17% <i>Enhanced methodology to ensure closer alignment with Central Bank of Brazil (Bacen) standards¹</i>	>R\$2.0bn <i>to be fully returned to shareholders through buybacks over the course of 2026</i>
2	Credit ratings	Maintain our current global ratings	Maintain our current global ratings	
3	Adjusted Net Cash Position	Commitment to maintain a positive net cash position	Commitment to maintain a positive net cash position	

We expect to return this excess capital to shareholders over time, when value accretive growth opportunities are not immediately available

Capital management: extraordinary distribution



2025 Guidance



EFFICIENCY | MONETIZATION | GROWTH

	2025 Guidance	Δ% y/y	2025 Results	Δ% y/y
Adj Gross Profit ^{1,2} (R\$bn)	> 6.375	+14.5%	6.319	+13.5%
			<i>IMPACTED BY R\$60MN DUE TO BUYBACKS DURING 2H25</i>	
Adj Basic EPS ² (R\$/share)	> 9.6	+32%	9.71	+34%
Basic shares for Adj Basic EPS ³ (mn on a weighted average basis)	271.116		266.860	

CAPITAL ALLOCATION

R\$3.0bn returned to shareholders via buyback

15% distribution yield in 2025 ⁴

2026-2027 Guidance

Continuing operations

	2026 Guidance	UPDATED 2027 Guidance
Adj Gross Profit ¹ (R\$bn)	6.6 – 7.0	7.2 – 8.3
Adj Basic EPS (R\$/share)	10.8 – 11.4	11.8 – 13.4
Effective tax rate (ETR)	Mid-teens	Mid-teens
Basic shares for Adj Basic EPS	Including the impact of ordinary distributions	No impact from distributions

Agenda

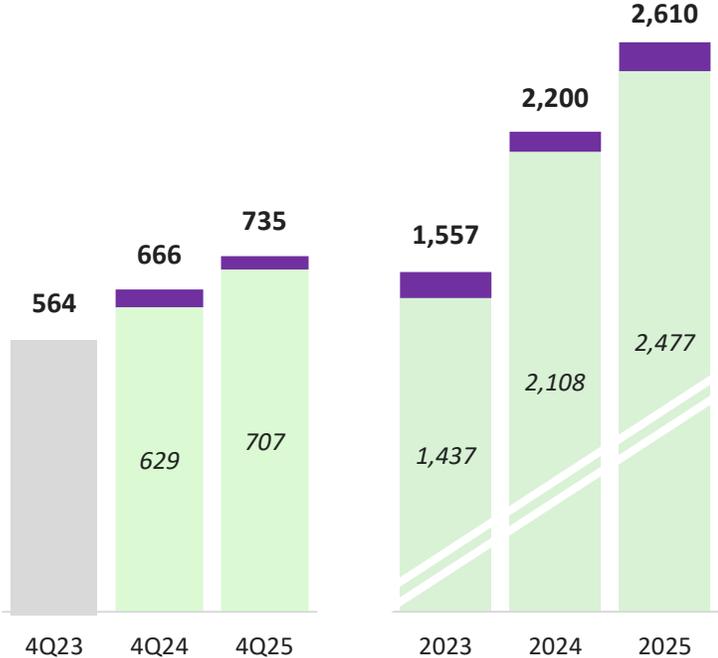
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Delivering strong consolidated results expanding EPS

Consolidated operations

Adj Net Income

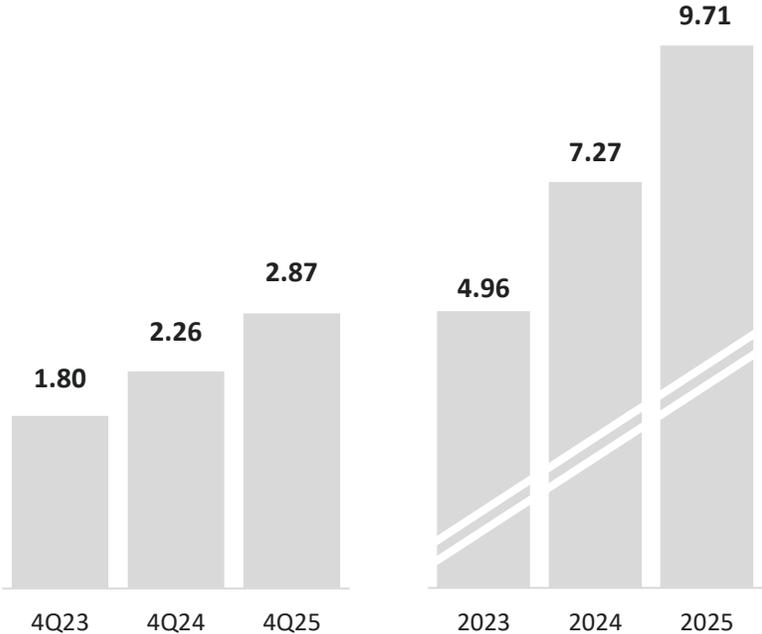
R\$m



■ Discontinued operations
■ Continuing operations ¹
■ Consolidated operations (Continuing + Discontinued)

Adj Basic EPS

R\$/share

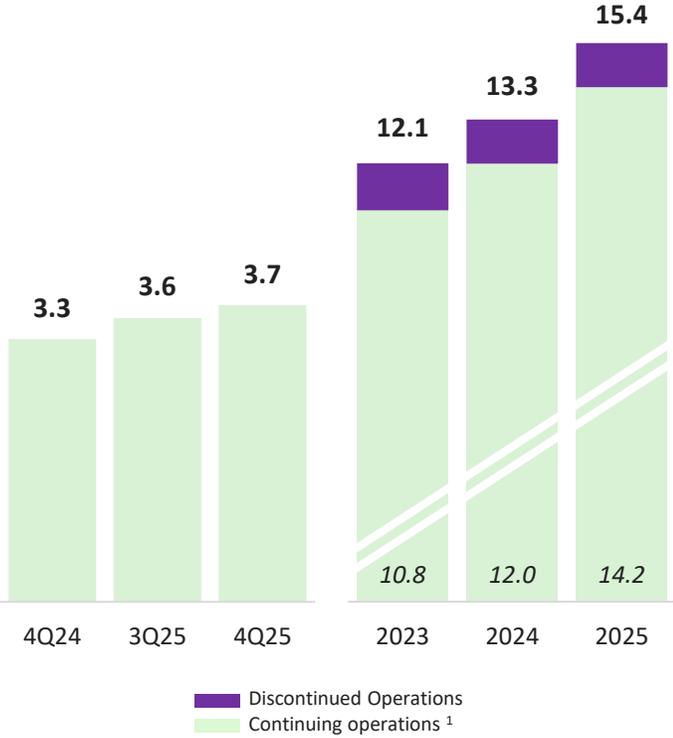


Note 1. Refer to our financial services solutions to clients and to certain software assets that were not included in the scope of the software divestments announced in the July 22, 2025 6-K filing, titled "StoneCo Announces Divestment of Software Assets".

Continued solid execution of our business strategy

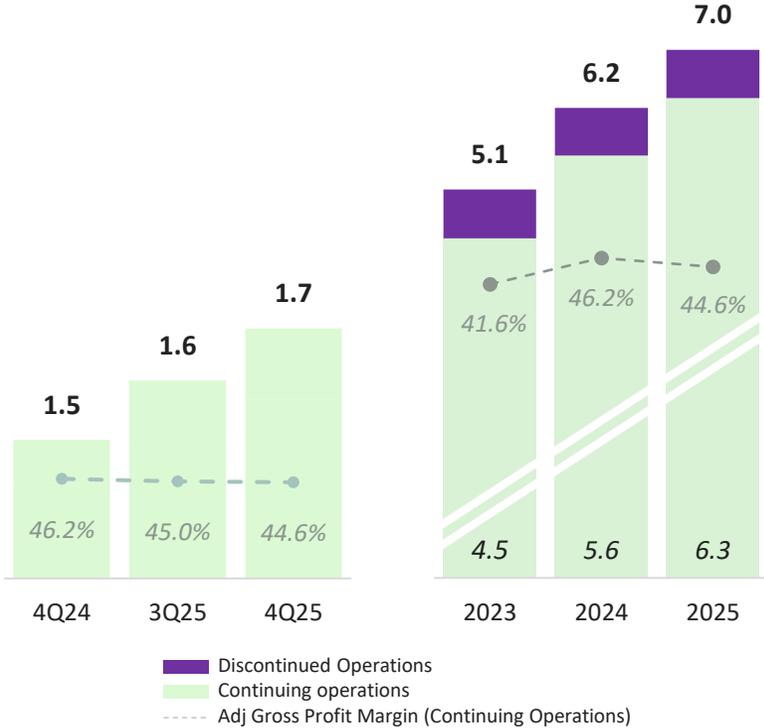
Total Revenue and Income

R\$bn



Adj Gross Profit²

R\$bn



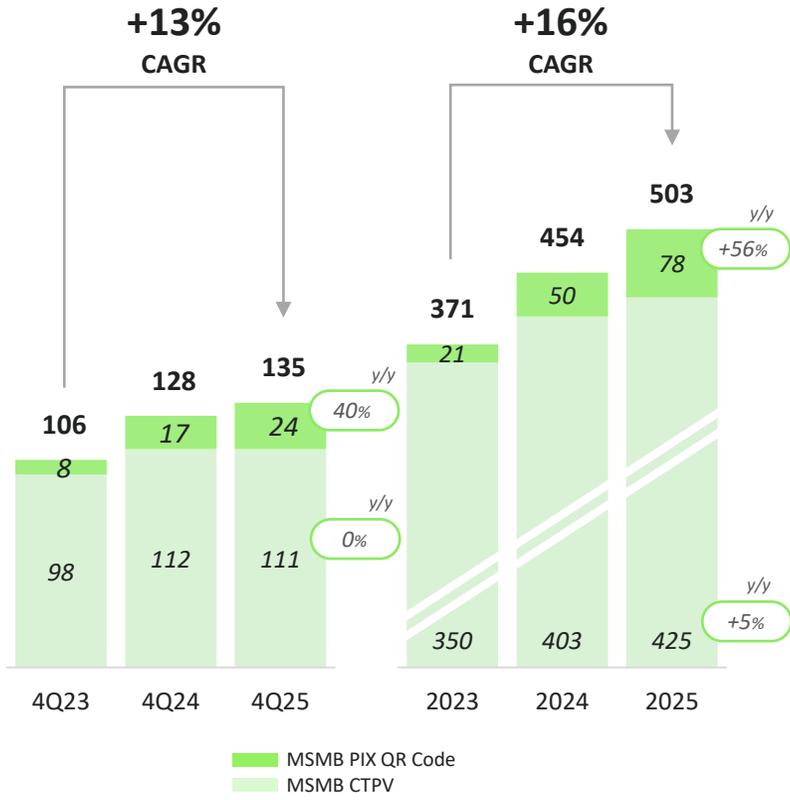
Note 1. Refer to our financial services solutions to clients and to certain software assets that were not included in the scope of the software divestments announced in the July 22, 2025 6-K filing, titled "StoneCo Announces Divestment of Software Assets".

Note 2. Adjusted Gross Profit is calculated as Consolidated Revenue and Income minus Cost of Services and Adjusted Financial Expenses.

Increased engagement and growth in retail deposits

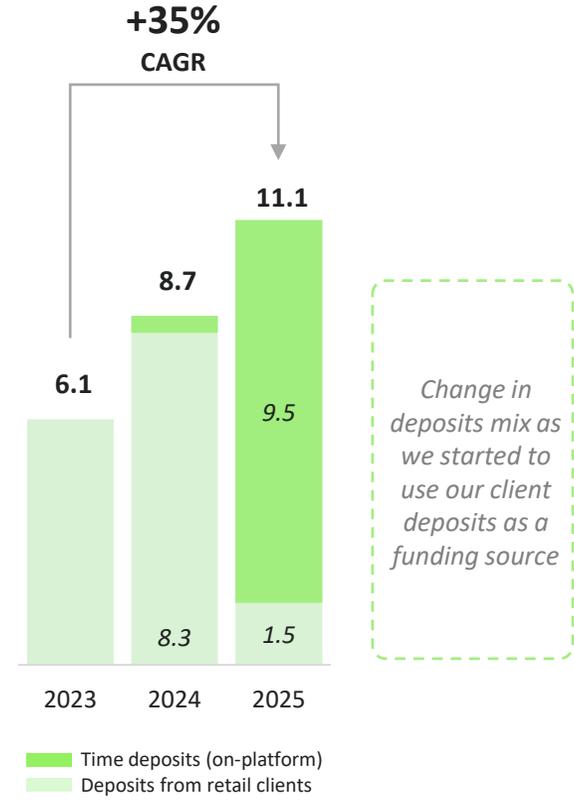
Payments

MSMB TPV (R\$bn)



Banking

Retail deposits (R\$bn)

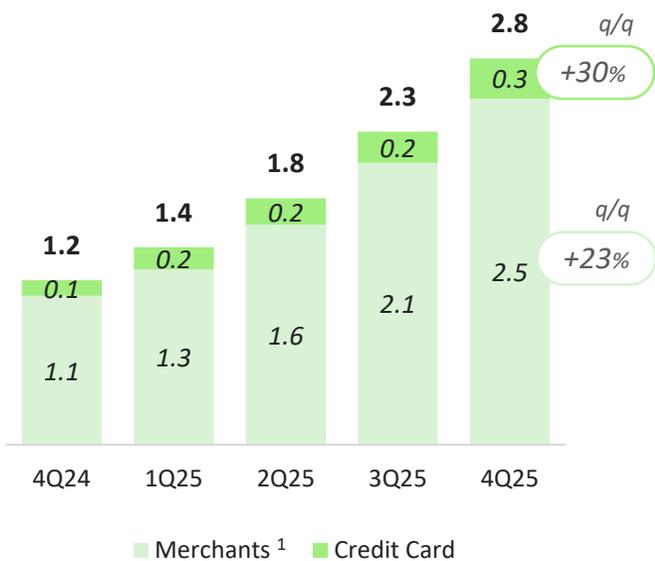


Expanding credit portfolio with disciplined asset quality

Credit Portfolio

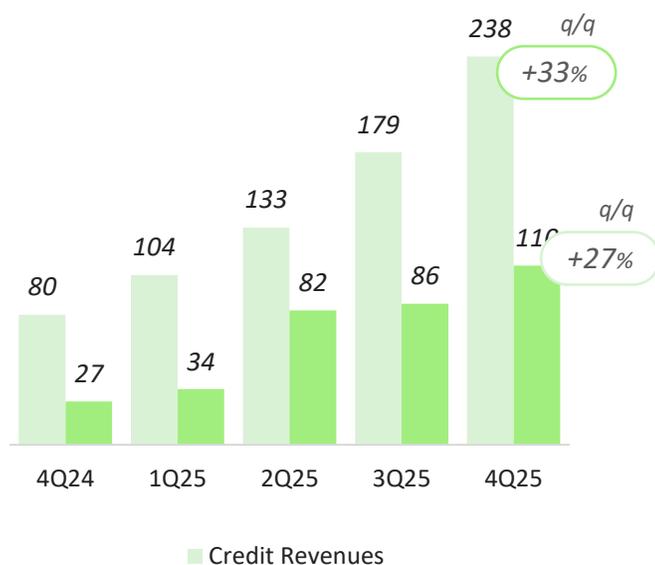
R\$m

Total Portfolio increased 23% q/q



Revenues and Provisions

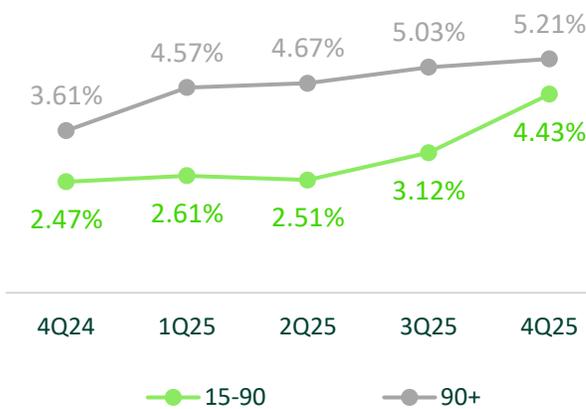
R\$m



NPL²

%

NPL evolution due to portfolio maturation

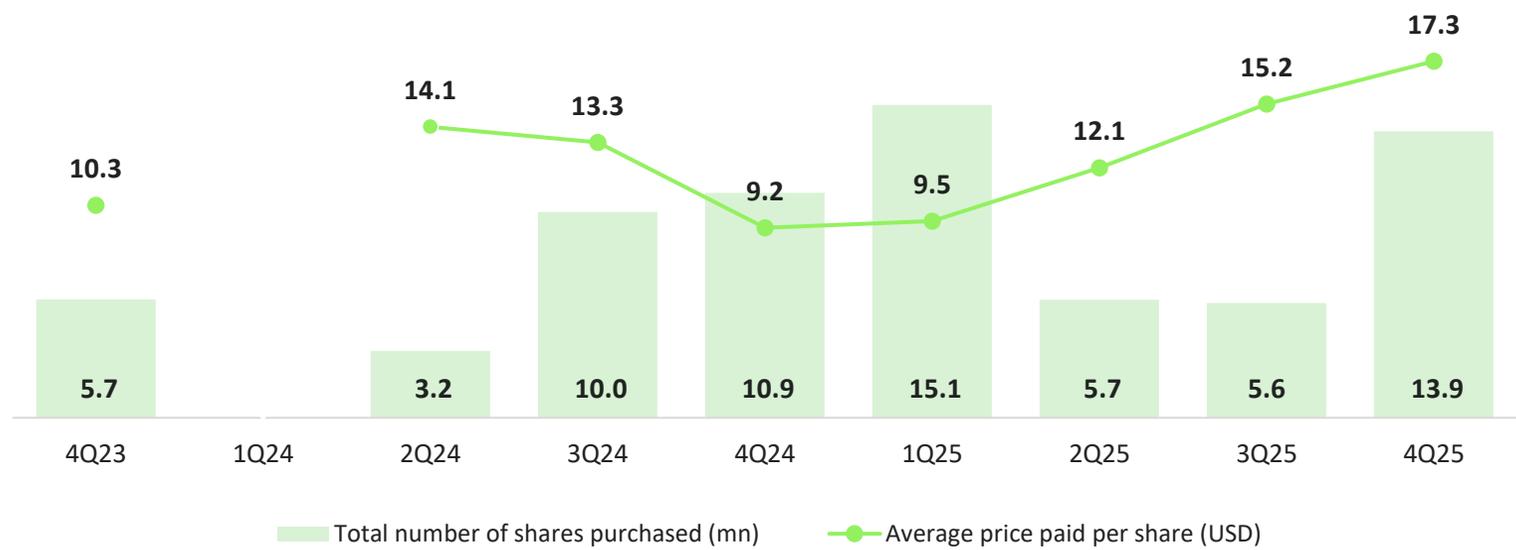


Note 1. Consists of the sum of (i) working capital, and (ii) revolving credit.

Note 2. Non-Performing Loans (NPL) is the total outstanding of merchant and credit card contracts, measured from the moment a client fails to pay at least one installment within the specified timeframe. More information can be found in Note 6.6.1 of the Financial Statements.

Buyback Evolution

Evolution of Share Buyback Programs



Share buyback execution on accumulated basis

	2023	2024	2025
#mn	5.7	24.1	40.3
R\$bn	0.3	1.6	3.0



Appendix

Summary of Adjustment Statement of Profit and Loss

Continuing operations

ADJUSTED STATEMENT OF PROFIT AND LOSS FROM CONTINUING OPERATIONS

R\$m	4Q25	% Rev	4Q24	% Rev	Δ% y/y	3Q25	% Rev	Δ% q/q	2025	2024	% Rev	Δ% y/y
Net revenue from transaction activities and other services	548.2	14.7%	805.9	24.5%	(32.0%)	626.0	17.5%	(12.4%)	2,493.1	3,128.9	26.0%	(20.3%)
Net revenue from subscription services and equipment rental	230.4	6.2%	188.7	5.7%	22.1%	224.1	6.3%	2.8%	889.3	746.2	6.2%	19.2%
Financial income	2,761.0	74.1%	2,189.6	66.4%	26.1%	2,544.0	71.3%	8.5%	10,017.3	7,676.2	63.7%	30.5%
Other financial income	185.7	5.0%	111.5	3.4%	66.5%	172.7	4.8%	7.5%	754.1	498.3	4.1%	51.3%
Total revenue and income	3,725.3	100.0%	3,295.7	100.0%	13.0%	3,566.8	100.0%	4.4%	14,153.8	12,049.6	100.0%	17.5%
Cost of services ¹	(911.5)	(24.5%)	(743.1)	(22.5%)	22.7%	(817.8)	(22.9%)	11.5%	(3,365.4)	(2,832.5)	(23.5%)	18.8%
<i>Cost of services ex. Provision expenses for expected credit losses</i>	<i>(801.8)</i>	<i>(21.5%)</i>	<i>(716.5)</i>	<i>(21.7%)</i>	<i>10.8%</i>	<i>(731.4)</i>	<i>(20.5%)</i>	<i>9.6%</i>	<i>(3,053.1)</i>	<i>(2,742.7)</i>	<i>(22.8%)</i>	<i>11.3%</i>
<i>Provision expenses for expected credit losses</i>	<i>(109.7)</i>	<i>(2.9%)</i>	<i>(26.6)</i>	<i>(0.8%)</i>	<i>469.7%</i>	<i>(86.4)</i>	<i>(2.4%)</i>	<i>27.0%</i>	<i>(312.3)</i>	<i>(89.8)</i>	<i>(0.7%)</i>	<i>247.9%</i>
Financial expenses, net	(1,151.5)	(30.9%)	(1,029.6)	(31.2%)	11.8%	(1,144.1)	(32.1%)	0.6%	(4,469.0)	(3,650.9)	(30.3%)	22.4%
Adjusted gross profit	1,662.4	44.6%	1,523.0	46.2%	9.1%	1,604.9	45.0%	3.6%	6,319.4	5,566.3	46.2%	13.5%
Administrative expenses	(243.9)	(6.5%)	(217.5)	(6.6%)	12.1%	(223.5)	(6.3%)	9.1%	(879.8)	(805.0)	(6.7%)	9.3%
Selling expenses	(562.2)	(15.1%)	(485.8)	(14.7%)	15.7%	(527.2)	(14.8%)	6.7%	(2,147.8)	(1,840.0)	(15.3%)	16.7%
Other operating income (expense), net	(66.7)	(1.8%)	(91.0)	(2.8%)	(26.7%)	(95.6)	(2.7%)	(30.3%)	(386.2)	(338.1)	(2.8%)	14.2%
Gain (loss) on investment in associates	(1.1)	(0.0%)	0.1	0.0%	n.m.	(1.2)	(0.0%)	(5.5%)	(2.5)	0.4	0.0%	n.m.
Adjusted profit before income taxes (Adjusted EBT)	788.5	21.2%	728.8	22.1%	8.2%	757.4	21.2%	4.1%	2,903.2	2,583.6	21.4%	12.4%
Income tax and social contribution	(81.6)	(2.2%)	(99.7)	(3.0%)	(18.2%)	(115.9)	(3.3%)	(29.6%)	(426.0)	(475.4)	(3.9%)	(10.4%)
Adjusted net income for the period	706.9	19.0%	629.0	19.1%	12.4%	641.5	18.0%	10.2%	2,477.2	2,108.2	17.5%	17.5%

P&L Adjustments (Non-IFRS)

Continuing operations

Statement of Profit & Loss from Continuing Operations (R\$mn)	4Q25 Adjusted	Adjustments	Rationale	4Q25 IFRS	3Q25 IFRS	Δ q/q%	4Q24 IFRS	Δ y/y%
Total revenue and income	3,725.3	-	-	3,725.3	3,566.8	4.4%	3,295.7	13.0%
Cost of services	(911.5)	-	-	(911.5)	(817.8)	11.5%	(743.1)	22.7%
Financial expenses, net	(1,151.5)	(1.9)	R\$1.3mn of financial expenses from fair value adjustments on acquisitions; and R\$0.5mn from earn-out interests on business combinations.	(1,153.4)	(1,147.1)	0.5%	(1,031.7)	11.8%
Gross Profit	1,662.4	(1.9)	-	1,660.5	1,601.9	3.7%	1,521.0	9.2%
Administrative expenses	(243.9)	(11.2)	PPA (Purchase Price Allocation) amortization of acquired software companies.	(255.1)	(233.7)	9.1%	(227.6)	12.1%
Selling expenses	(562.2)	-	-	(562.2)	(527.2)	6.7%	(485.8)	15.7%
Other income (expenses), net	(66.7)	(49.2)	R\$48.5mn from class action related settlement; and R\$0.7mn from miscellaneous items.	(115.9)	(95.6)	21.2%	(98.4)	17.7%
Gain (loss) on investment in associates	(1.1)	-	-	(1.1)	(1.2)	(5.4%)	0.1	n.m.
Profit before income taxes	788.5	(62.3)	-	726.2	744.3	(2.4%)	709.2	2.4%
Income tax and social contribution	(81.6)	2.8	Taxes related to the adjusted items.	(78.8)	(113.5)	(30.6%)	(94.2)	(16.3%)
Net Income - Continuing Operations	706.9	(59.5)	-	647.4	630.8	2.6%	615.1	5.3%
Net income - Discontinued Operations	27.8	(171.0)	R\$158.0mn from Impairment expenses; and R\$13.0mn from other items.	(143.2)	84.5	n.m	(3,536.9)	(96.0%)
Net income - Continuing + Discontinued Operations	734.7	(230.5)	-	504.2	715.3	(29.5%)	(2,921.8)	n.m

Adjusted Net Income Reconciliation

Continuing operations

ADJUSTED NET INCOME RECONCILIATION FROM CONTINUING OPERATIONS

Net Income Bridge (R\$mn)	4Q25	3Q25	4Q24	Δ% y/y	Δ% q/q	2025	2024	Δ% y/y
Net income	647.4	630.8	615.1	5.3%	2.6%	2,377.1	2,020.6	17.6%
Amortization of fair value adjustment ¹	12.5	11.6	10.9	14.7%	8.4%	46.7	34.1	36.9%
Other expenses ²	49.7	1.6	8.6	478.3%	3042.6%	66.8	63.9	4.4%
Tax effect on adjustments	(2.8)	(2.4)	(5.6)	(49.9%)	14.0%	(13.3)	(10.4)	27.1%
Adjusted net income	706.9	641.5	629.0	12.4%	10.2%	2,477.2	2,108.2	17.5%

Adjusted EPS (Non-IFRS)

Consolidated operations

	ADJUSTED EPS							
	4Q25	3Q25	4Q24	Δ% y/y	Δ% q/q	2025	2024	Δ% y/y
Adjusted net income – Continuing Operations (R\$m)	706.9	641.5	629.0	12.4%	10.2%	2,477.2	2,108.2	17.5%
Adjusted net income – Discontinued Operations (R\$m)	27.8	48.4	36.6	(24.2%)	(42.7%)	132.7	91.9	44.4%
Adjusted net income – Consolidated Operations (R\$m)	734.7	689.9	665.6	10.4%	6.5%	2,609.9	2,200.0	18.6%
Weighted Average Basic Number of Shares (mn of shares)	254.6	264.8	293.1	(13.2%)	(3.9%)	266.9	301.7	(11.5%)
Weighted Average Diluted Number of Shares (mn of shares)	261.8	272.0	299.6	(12.6%)	(3.7%)	273.5	308.5	(11.3%)
Adjusted Basic EPS – Continuing Operations (R\$/share) ¹	2.76	2.39	2.14	28.8%	15.4%	9.22	6.97	32.2%
Adjusted Basic EPS – Discontinued Operations (R\$/share) ¹	0.11	0.18	0.12	(9.8%)	(39.9%)	0.49	0.29	66.6%
Adjusted Basic EPS – Consolidated Operations (R\$/share) ¹	2.87	2.57	2.26	26.8%	11.5%	9.71	7.27	33.6%

Adjusted Net Cash

Adjusted Net Cash (R\$m)	4Q25 Continuing	4Q25 Discontinued	4Q25 Consolidated	3Q25 Consolidated	4Q24 Consolidated
Cash and cash equivalents	4,821.7	230.6	5,052.3	5,797.4	5,227.7
Short-term investments	1,119.1	0.0	1,119.1	344.0	517.9
Accounts receivable from card issuers (a)	41,422.0	0.0	41,422.0	38,481.0	29,348.1
Financial assets from banking solutions	1,855.8	0.0	1,855.8	1,627.7	8,805.9
Derivative financial instruments (b)	67.9	0.0	67.9	40.3	257.6
Adjusted Cash	49,286.5	230.6	49,517.1	46,290.4	44,157.1
Retail deposits (c)	(11,091.0)	0.0	(11,091.0)	(9,018.2)	(8,704.8)
Accounts payable to clients	(18,154.3)	0.0	(18,154.3)	(17,174.1)	(17,807.4)
Institutional deposits and marketable debt securities	(10,355.5)	0.0	(10,355.5)	(10,259.9)	(8,496.0)
Other debt instruments	(7,057.2)	0.0	(7,248.0)	(5,711.5)	(4,513.0)
Derivative financial instruments (b)	(271.0)	0.0	(80.3)	(607.6)	(291.8)
Adjusted Debt	(46,929.1)	0.0	(46,929.1)	(42,771.3)	(39,452.9)
Adjusted Net Cash	2,357.4	230.6	2,588.1	3,519.1	4,704.1

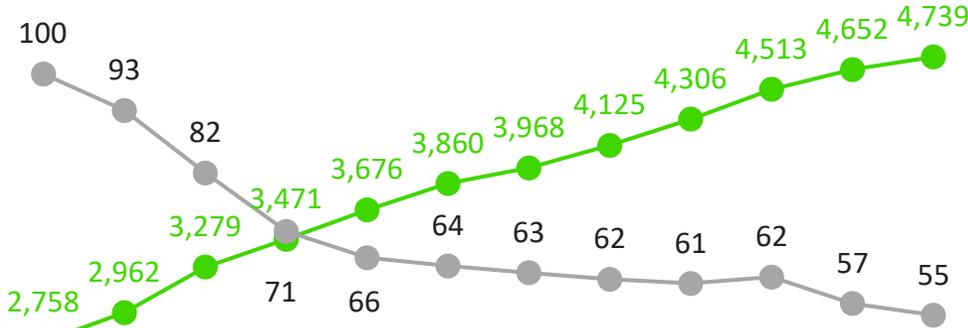
(a) Accounts Receivable from Card Issuers are accounted for at their fair value in our balance sheet.

(b) Refers to economic hedge.

(c) Includes deposits from banking customers and time deposits from retail clients. For more information on retail deposits, please refer to note 5.6.1 in our Financial Statements.

Foundational assets: our client service platform

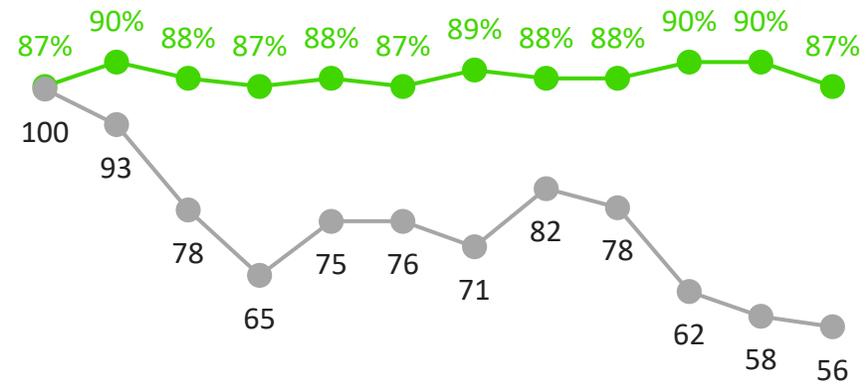
COGS efficiency (Client Service)



1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25

● MSMB Payments Client Base ('000) ● CS Costs per MSMB clients (index 100)

Calls per client vs client satisfaction

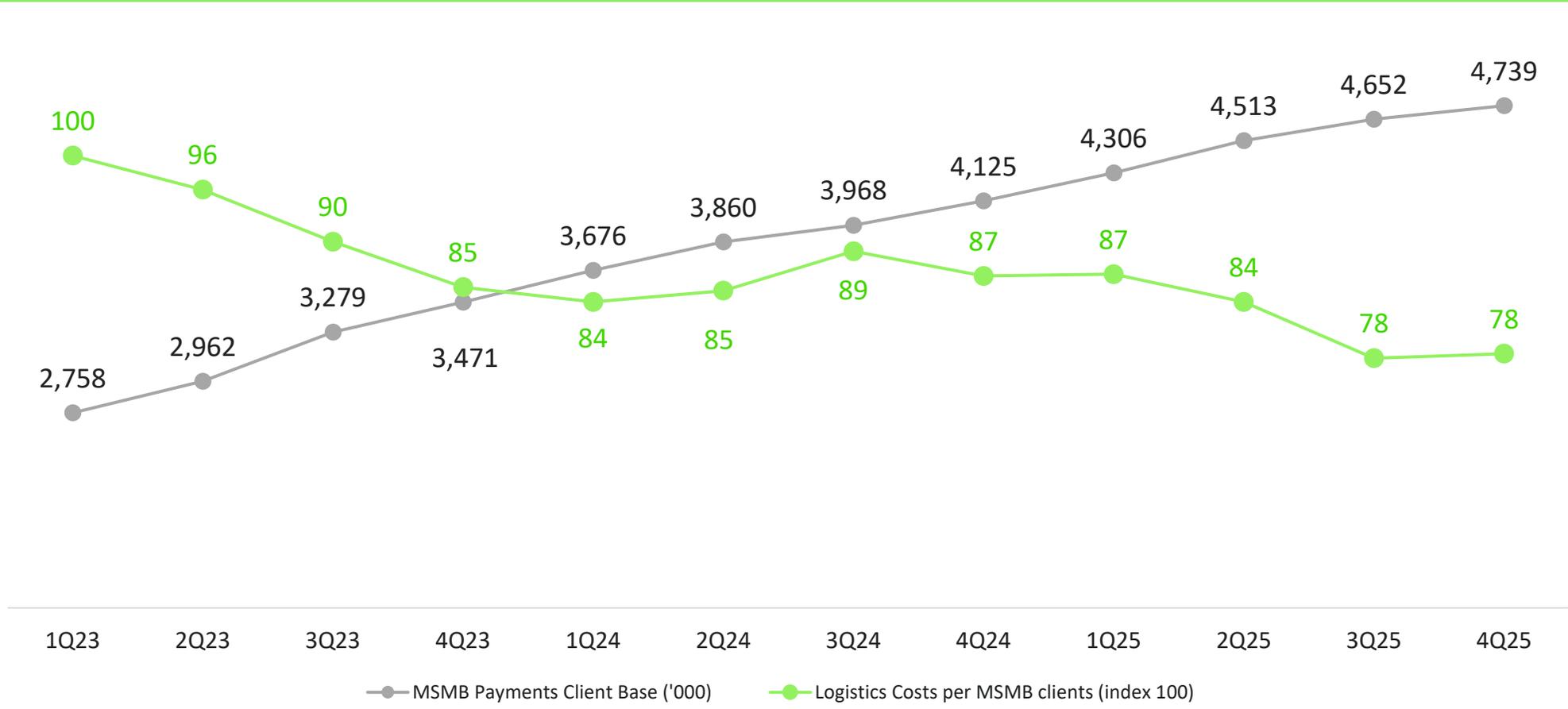


1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25

● Customer satisfaction (CSAT)
● # Calls per MSMB client (index 100)

Foundational assets: our logistics platform

COGS efficiency (Logistics)



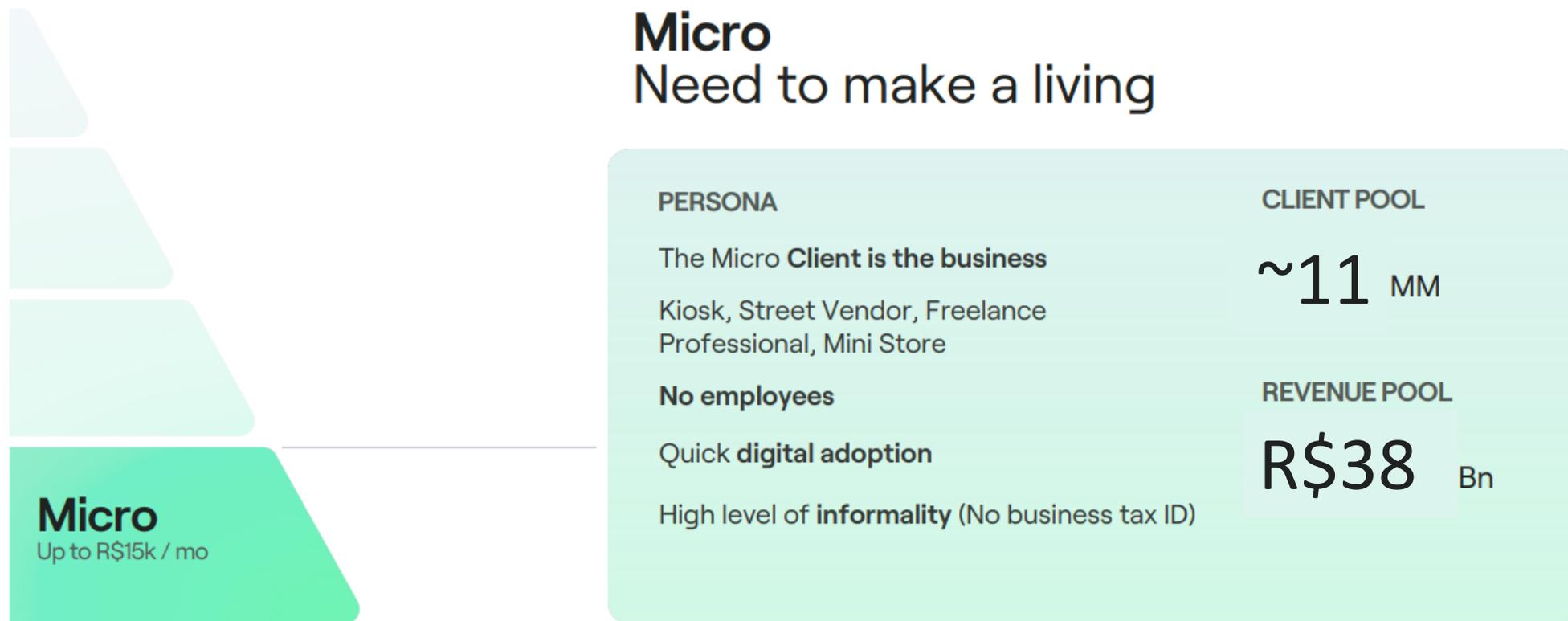
Ratings

Credit ratings are assessments conducted by agencies certified by capital market regulatory authorities, assessing the capacity of companies and other entities to fulfill their financial obligations.

Moody's	Global	Local	Last update
StoneCo Ltd.	Ba2	-	Out/25
Stone SCFI S.A (Sociedade de Crédito, Financiamento e Investimento)	-	AAA.br	Jan/26
S&P			
S&P	Global	Local	Last update
StoneCo Ltd	BB	brAAA	Apr/25
Stone Instituição de Pagamento S.A	BB	brAAA	Nov/25
Stone SCFI S.A (Sociedade de Crédito, Financiamento e Investimento)	-	brAAA	Nov/25

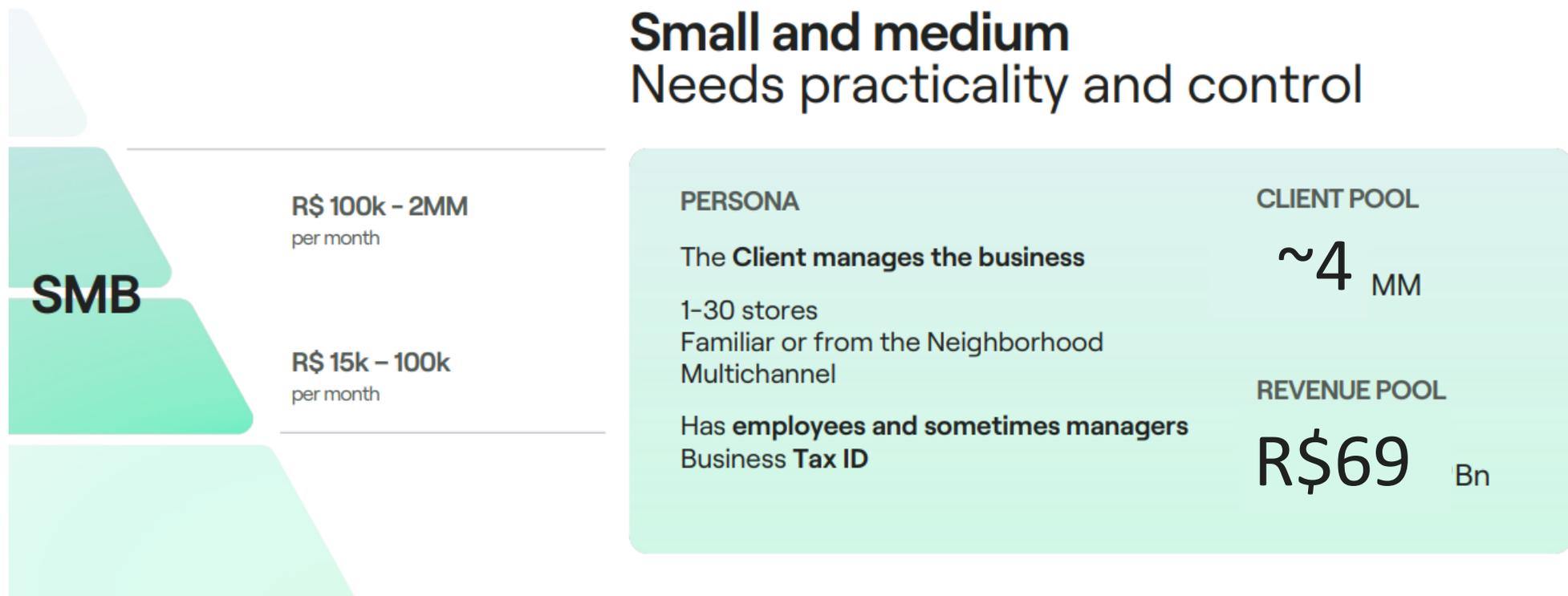
Micro TAM

Our addressable market in key numbers

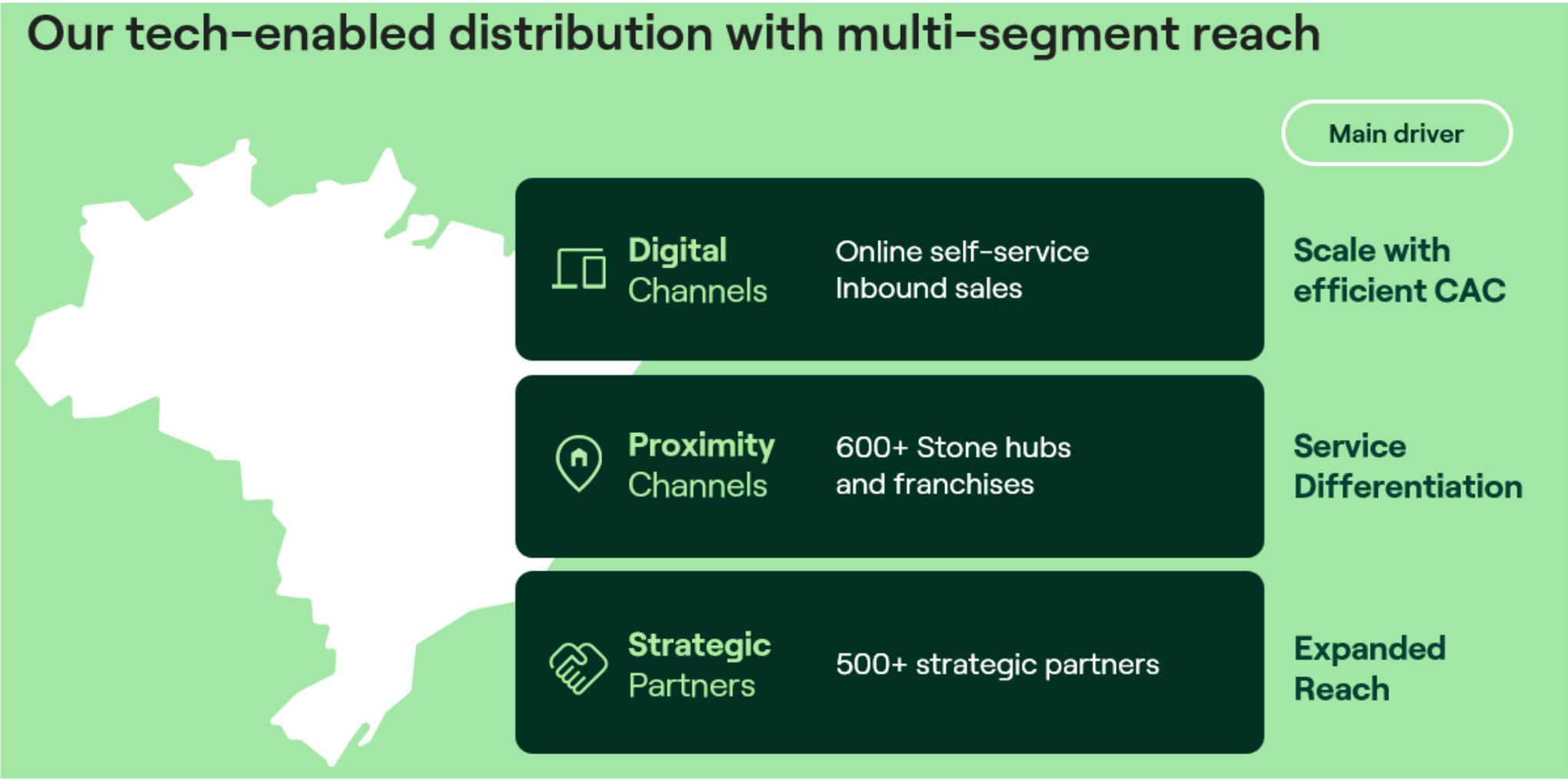


SMB TAM

Our addressable market in key numbers



Distribution



Employees

Considers data filed in our annual 20-F SEC filing.

Function	2024		2023		2022	
	Number of Employees	% of total	Number of Employees	% of total	Number of Employees	% of total
Administrative	2,063	12.3%	2,227	13.0%	2,199	13.2%
Operations	4,297	25.6%	4,472	26.2%	4,839	29.0%
Technology and Product Development	5,573	27.2%	4,800	28.1%	4,608	27.6%
Sales and Marketing	5,860	34.9%	5,592	32.7%	5,039	30.2%
Total	16,793	100.0%	17,091	100.0%	16,685	100.0%

Shareholder's Structure

Considers data from December 31st, 2025.

Shareholder	Class A		Class B		Total Shares	
	# of shares	% of Class A	# of shares	% of Class B	# of shares	% of Total Shares
>5% Investors ⁽¹⁾	64,084,918	21.50%	16,241,164	100.00%	80,326,082	25.56%
Reference Shareholder	5,210,699	1.75%	16,241,164	100.00%	21,451,863	6.83%
Madrone Partners L.P.	25,339,276	8.50%	0	0.00%	25,339,276	8.06%
Entities Affiliated with BlackRock	33,534,943	11.25%	0	0.00%	33,534,943	10.67%
Other Shareholders	168,578,975	56.57%	0	0.00%	168,578,975	53.65%
Outstanding Shares ⁽²⁾	232,663,893	78.07%	16,241,164	100.00%	248,905,057	79.21%
Treasury Shares ⁽²⁾	65,342,463	21.93%	0	0.00%	65,342,463	20.79%
Issued Shares ⁽²⁾	298,006,356	100.00%	16,241,164	100.00%	314,247,520	100.00%

Note 1. According to most recent 13-F available.

Note 2. Position as of December 31st, 2025.

Regulatory Capital

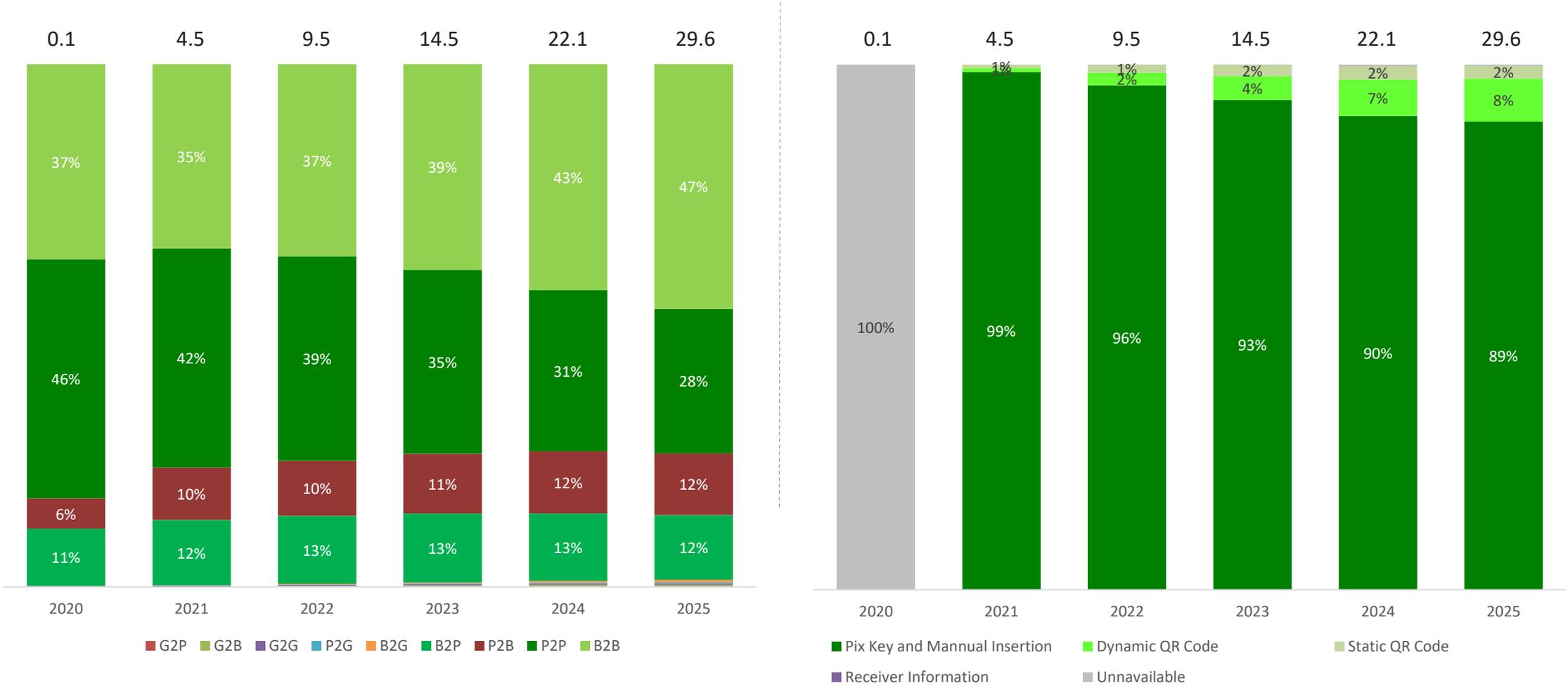
Considers data from StoneCo's Prudential Conglomerate according to the [Brazilian Central Bank](#). As of September 30th, 2025 the following entities were part of the [Prudential Conglomerate](#): Stone IP, MNLT, Pagar.me, Stone SCD, Stone SCFI, Stone Cartões, SOMA III, Tapso Fundo de Investimento em Direitos Creditórios, FIDC ACR I, ACR Fast Fundo de Investimento em Direitos Creditórios and Stone Pay. **As per the same date, the minimum Basel ratio defined for the prudential conglomerate was 10.5%.**

	December 2024	March 2025	June 2025	September 2025
Common Equity Tier I (CET1) (a)	2,428,300	2,646,930	2,803,866	2,688,004
Additional Tier I (b)	489,928	510,368	492,096	516,695
Tier I Capital (c) = (a) + (b)	2,918,228	3,157,298	3,295,962	3,204,699
Tier II Capital (d)	0	0	0	0
<u>Total Regulatory Capital (e) = (c) + (d)</u>	<u>2,918,228</u>	<u>3,157,298</u>	<u>3,295,962</u>	<u>3,204,699</u>
RWA for credit risk (RWAcpad) (f)	4,109,905	4,712,607	4,952,459	4,804,921
RWA for market risk (RWAm pad) (g)	328,310	517,674	177,274	161,050
RWA for Operational risk (RWAopad) (h)	611,508	1,406,160	1,406,160	1,301,061
RWA for Payments risk (RWAsp) (i)	12,164,186	11,733,914	11,775,361	11,815,873
<u>Total RWA (j) = (f) + (g) + (h) + (i)</u>	<u>17,213,909</u>	<u>18,370,355</u>	<u>18,311,254</u>	<u>18,082,905</u>
Common Equity Tier I Ratio (k) = (a)/(j)	14.11%	14.41%	15.31%	14.86%
Tier I Capital Ratio (j) = (c)/(j)	16.95%	17.19%	18.00%	17.72%
<u>Regulatory Capital Ratio (Basel) (l) = (e)/(j)</u>	<u>16.95%</u>	<u>17.19%</u>	<u>18.00%</u>	<u>17.72%</u>

PIX Volumes

As a result of the characteristics of Pix, it has had impressive growth in the past years with a **CAGR of 195%** between 2020 and 2025, with P2B and B2B transactions gaining relevance in the past years.

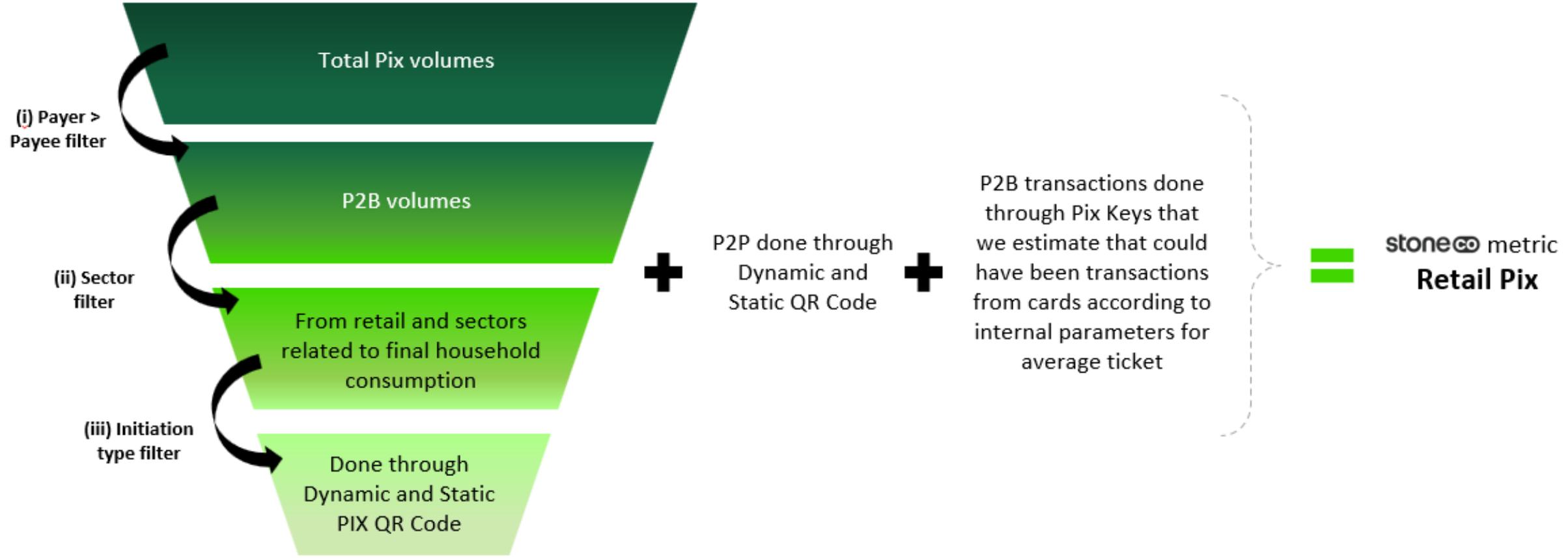
In R\$tr and % of volumes per Payers > Payees



*Information for Initiation Type is not provided for 2020 and the first quarter of 2021.

PIX Addressable Market

To understand what our addressable market is, we will already start with P2B and P2P transactions, since transactions to the government do not necessarily have an acquirer as an intermediary. Our goal here is to focus on volumes that essentially compete with **card volumes**.



instituto **stone**

Established in February 2025, it operates as an independent entity that manages all incentivized social projects and receives Stone's philanthropic contributions, **under robust governance and risk management standards** aligned with the company's frameworks.

Our Governance Model

Strategic Proximity

Ensures alignment with Stone's leadership and corporate mission.



Rigor & Impact

Guarantees rigor in resource management and impact generation.

5-Step Method

Accountability & Stewardship



Establishing eligibility criteria aligned with our pillars.

Rigorous Analysis



Technical, legal, and compliance review of all applicants.

Multi Disciplinary Selection



Final selection by a diverse evaluation committee.

Continuous Monitoring



Tracking performance (outputs) and social impact (outcomes).

Active Feedback



A continuous learning loop with partners to improve results.

Our work focuses on **two core pillars**



Talent Development

We identify, nurture, and harness high-potential students from across Brazil, helping them grow into future leaders who remain connected to Stone throughout their journeys.



Productive Inclusion

We provide financial and entrepreneurial education, as well as several resources, to help entrepreneurs at the base of the pyramid thrive, grow their businesses, and potentially become future clients.

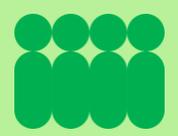


Impulso Stone is a free platform that supports early-stage entrepreneurs through training, tools, microcredit, and financial guidance to strengthen their businesses.



Results in 2024

We believe philanthropy should be strategic and catalytic — strengthening society’s development and supporting the company’s sustainable growth.



+142K
people impacted



20 states



+10M invested

Glossary of Terms

- **“Active Payments Client Base”**: refers to MSMBs and Large Accounts. Considers clients that have transacted at least once over the preceding 90 days, except for Ton active clients which consider clients that have transacted once in the preceding 12 months. As from 3Q22, does not consider clients that use only TapTon.
- **“Adjusted Net Cash”**: is a non-IFRS financial metric and consists of the following items: (i) Adjusted Cash: Cash and cash equivalents, Short-term investments, Accounts receivable from card issuers, Financial assets from banking solutions and Derivative financial instruments; minus (ii) Adjusted Debt: Retail deposits, Accounts payable to clients, Institutional deposits and marketable debt securities, Other debt instruments and Derivative financial instruments.
- **“Banking”**: refers to our digital banking solution.
- **“Banking Active Clients”**: clients who have transacted at least R\$1 in the past 30 days.
- **“Consolidated Credit Metrics”**: refer to metrics for credit cards and merchants, the latter including the sum of working capital and revolving credit.
- **“Continuing Operations”**: refer to our Financial Services segment and to certain software assets that were not included in the scope of the software divestments announced in the July 22, 2025 6-K filing, titled "StoneCo Announces Divestment of Software Assets".
- **“Credit Portfolio”**: is gross of provisions for losses, but net of amortizations.
- **“CTPV”**: means Card Total Payment Volume and refers only to transactions settled through cards. Does not include PIX QR Code volumes.
- **“Discontinued Operations”**: refer to the software assets included in the scope of the software divestments announced in the July 22, 2025 6-K filing, titled "StoneCo Announces Divestment of Software Assets".
- **“MSMB segment”**: refer to SMBs – small and medium business (online and offline) – and micro-merchants, from our Stone, Pagar.me and Ton products. Considers clients that have transacted at least once over the preceding 90 days, except for Ton active clients which consider clients that have transacted once in the preceding 12 months. As from 3Q22, does not consider clients that use only TapTon.
- **“Merchants solution (credit)”**: consists of the sum of (i) working capital and (ii) revolving credit.
- **“PIX QR Code”**: includes the volume of PIX QR Code transactions from dynamic POS QR Code and static QR Code from MSMB and Large Accounts merchants, unless otherwise noted.
- **“Revenue”**: refers to Total Revenue and Income net of taxes, interchange fees retained by card issuers and assessment fees paid to payment schemes.
- **“Retail Deposits”**: includes deposits from retail clients and on platform time deposits from banking customers, including MSMB and Large Account clients.
- **“TPV”**: Total Payment Volume. Reported TPV figures consider all card volumes settled by StoneCo, including PIX QR Code transactions from dynamic POS QR Code and static QR Code from MSMB and Large Accounts merchants, unless otherwise noted.



Thank you

Investor Relations
investors@stone.co

4Q25