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Earnings Call: 3rd Quarter 2026

StoneX Group Inc.

August 6th, 2026

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Numbers presented through 6/30/2026 unless otherwise noted.

Forward-Looking Statements

The following presentation should be taken in conjunction with the most recent financial statements and notes thereto appearing in the most recent Annual Report on Form 10-K, subsequent Quarterly Reports on Form 10-Q and other reports filed with the SEC by StoneX Group Inc. (the "Company"). This presentation may contain "forward-looking statements" within the meaning of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements involve known and unknown risks and uncertainties, many of which are beyond the control of the Company, including statements about the benefits of our acquisition of RJO, expected synergies and future financial and operating results, the plans, objectives, expectations and intentions of StoneX with respect to the acquisition, adverse changes in economic, political and market conditions, including losses from our market-making and trading activities arising from counterparty failures, the loss of key personnel, the impact of increasing competition, the impact of changes in government regulation, the possibility of liabilities arising from violations of foreign, United States ("U.S.") federal and U.S. state securities laws, the impact of changes in technology in the securities and commodities trading industries, and other risks discussed in our filings with the SEC, including Part I, Item 1A of our Annual Report on Form 10-K for the year ended September 30, 2025. Although the Company believes that its forward-looking statements are based upon reasonable assumptions regarding its business and future market conditions, there can be no assurances that the Company's actual results will not differ materially from any results expressed or implied by the Company's forward-looking statements. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law. Readers are cautioned that any forward-looking statements are not guarantees of future performance.

Introduction

Philip Smith

Chief Executive Officer

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Financial Overview

Bill Dunaway

Chief Financial Officer

Fiscal Q3 2026 & TTM Highlights

Third Quarter[(1)]

Operating Revenues	Net Income
$1,468.0mm	**$127.9mm**
Up 43%	*Up 102%*

Diluted EPS	Return on Equity
$1.00	**18.4%**
Up 85%	*13.1% Q2'25*

Trailing Twelve Months[(2)]

Operating Revenues	Net Income
$5,675.3mm	**$526.9mm**
Up 48%	*Up 77%*

Diluted EPS	Return on Equity
$4.19	**20.8%**
Up 61%	*16.6% Q3'25*

Highlights

- **Versus the prior year quarter:**
  - Net operating rev. ("NOR") up $231.4mm or 47%
  - Total fixed comp. and other exp. up $56.7m or 22%
    - Includes $48.5mm from acquisitions
    - Professional fees down $18.0mm from legal fee recoveries and reduced spend
    - Severance and retention accruals of $4.2mm
- **On a consecutive quarterly basis (vs. Q2 2026):**
  - NOR down ($109.4mm) or (13%)
  - Total fixed comp. and other exp. (excluding bad debt) down ($23.2mm) or (7%)
    - Severance and retention accruals down ($6.9mm)
- **RJO/Benchmark (Q3'26) contribution:**
  - Net operating revenue
    - RJO - $78.8mm, net of ($9.8mm) MTM on RJO investment portfolio & exchange firm stock
    - Benchmark - $29.5mm
- **Quarterly ROE of 18.4% while equity has increased 77% over the last two years**
- **Q3'26 Average client equity + MMF/FDIC sweep ~$16.2bn, up 108% vs Q3'25 and up 7% vs Q2'26**
  - Net interest/fee income from client balances up $38.0mm vs Q3'25, up $4.2mm vs Q2'26.
- **Book value per share of $23.70, up 32% versus prior year**

(1) Quarterly percentage changes reflect fiscal Q3 2026 vs fiscal Q3 2025 figures
(2) Trailing Twelve Months (TTM) percentage changes reflect TTM figures ending June 30, 2026, vs TTM figures ending June 30, 2025
Note: On July 20, 2026, the Company completed a 3-for-2 split of its common stock. All share and per share amounts contained herein have been retroactively adjusted for this stock split

Fiscal Q3 2026 Product Results & Key Metrics

Operating Revenue[4] by Product

Listed Derivatives
$284.3mm *Up 125%*
OTC Derivatives
$101.8mm *Up 73%*
Physical Contracts
$115.4mm *Up 106%*
Securities
$604.2mm *Up 24%*
Payments
$59.1mm *Up 13%*
FX/CFDs[3]
$70.9m *Down 19%*
Interest / Fees Earned on Client Balances
$169.0mm *Up 64%*

Key Operating Metrics

Contracts ('000s) & Rate per Contract	
97,944 *Up 73%*	$2.61 *Up 23%*
Contracts ('000s) & Rate per Contract	
1,924 *Up 89%*	$53.50 *Down 8%*
Contracts ('000s) & Rate per Contract	
N.A	*N.A*
ADV[3] & RPM[3][5]	
$12,263mm *Up 33%*	$302 *Up 9%*
ADV & RPM	
$96mm *Up 20%*	$9,915 *Down 7%*
ADV & RPM	
$10,780mm *Down 12%*	$102 *Down 8%*
Listed Deriv. Client Equity[1] & MMF/FDIC Sweep Balances [2]	
$15,007mm *Up 129%*	$1,181mm *Down 2%*

Figures presented are quarterly; percentage changes reflect fiscal Q3 2026 vs fiscal Q3 2025. Key metrics presented do not account for all Operating Revenue generated

(1) Listed Derivatives Client Equity balance pertains to client assets in our futures and options business on which we retain a share of interest earnings

(2) Money Market Fund / FDIC Sweep balance pertains to client assets in our correspondent securities clearing business on which we retain a share of fee income

(3) Contracts For Difference ("CFD"), Average Daily Volume ("ADV") and Rate Per Million ("RPM")

(4) Operating Revenue represents gross revenue less cost of sales of physical commodities

(5) The calculation of Securities RPM represents the RPM after excluding interest income associated with our equities activities and deducting the interest expense associated with our fixed income activities from operating revenues

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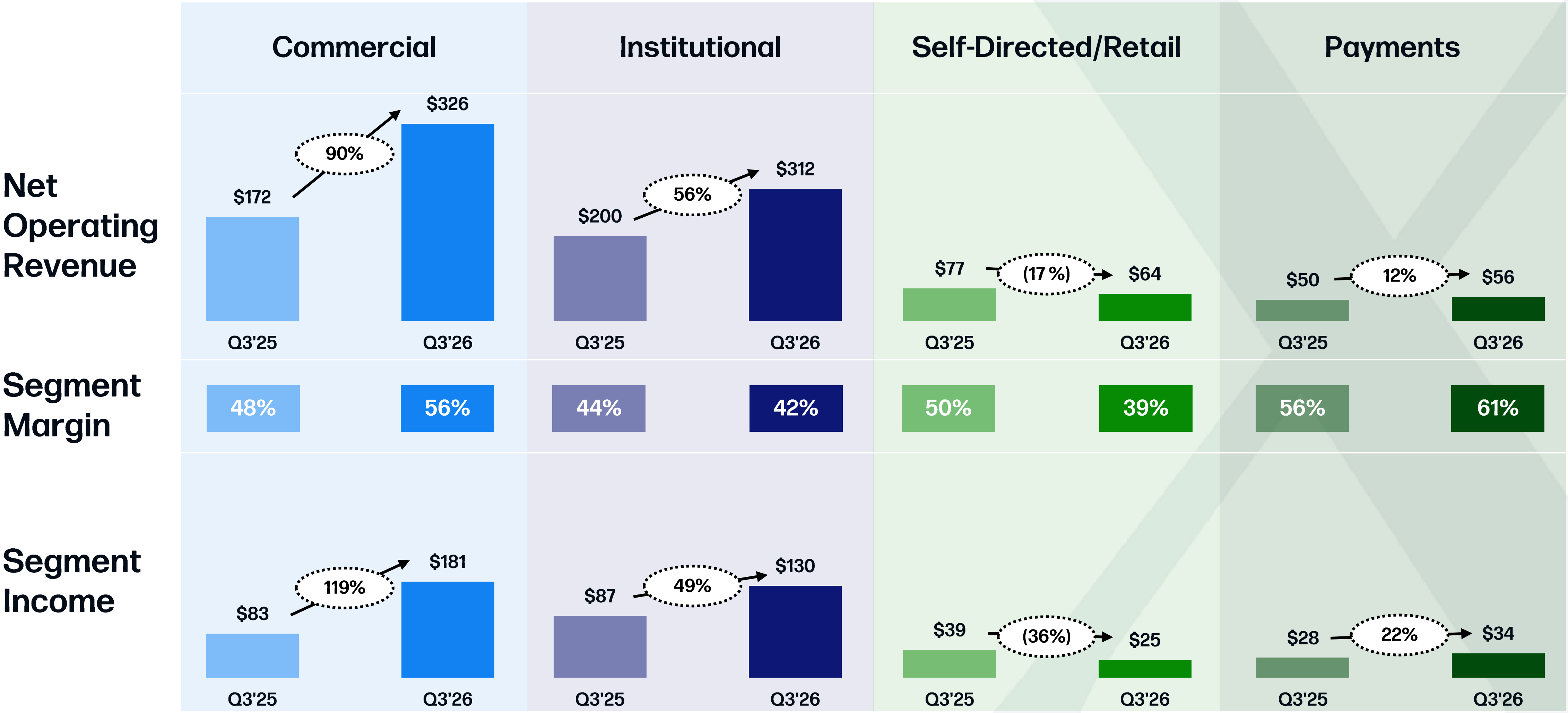
Segment Performance – Fiscal Q3 2026



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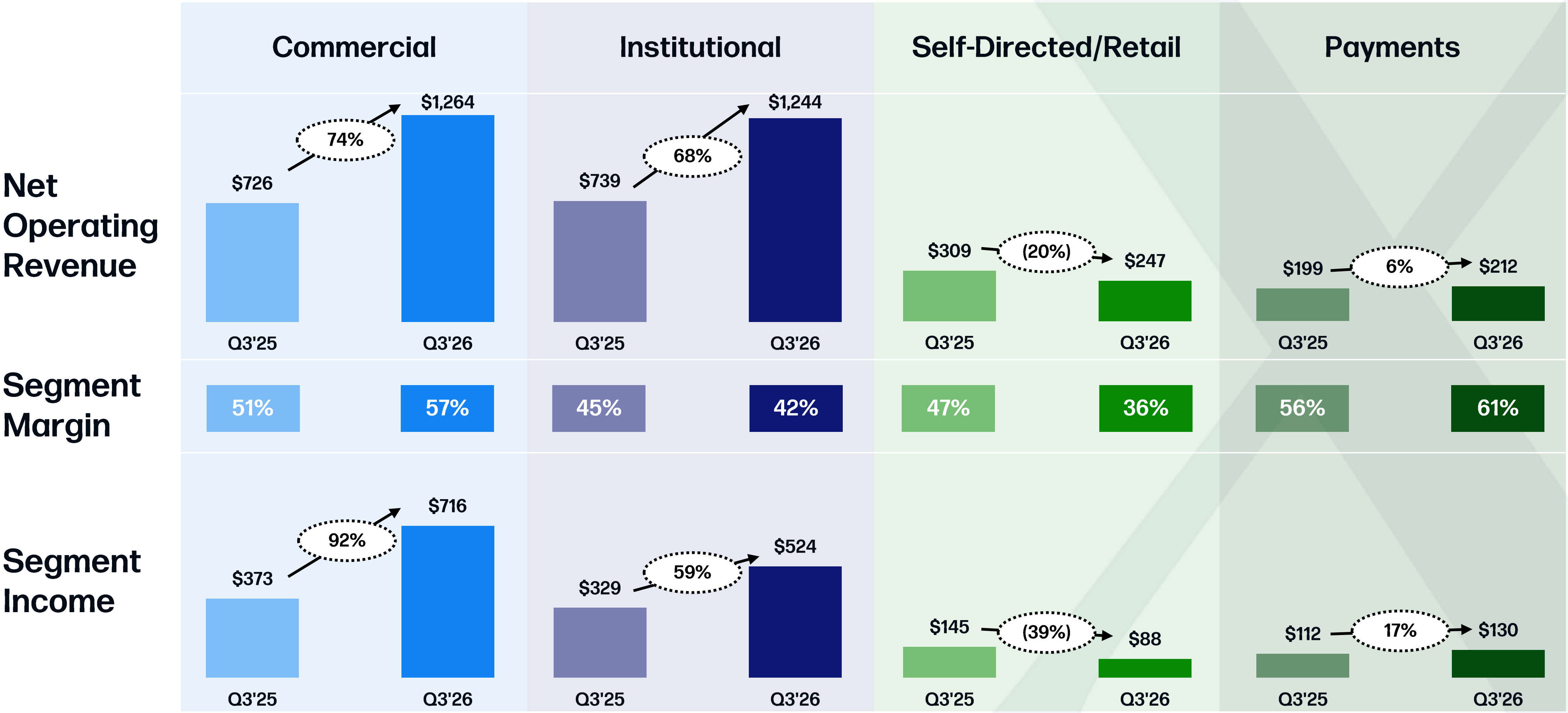
Quarterly figures reflect fiscal Q3 2026 vs fiscal Q3 2025 figures
Segment margin calculated as segment income divided by net operating revenue

Segment Performance – Trailing Twelve Months



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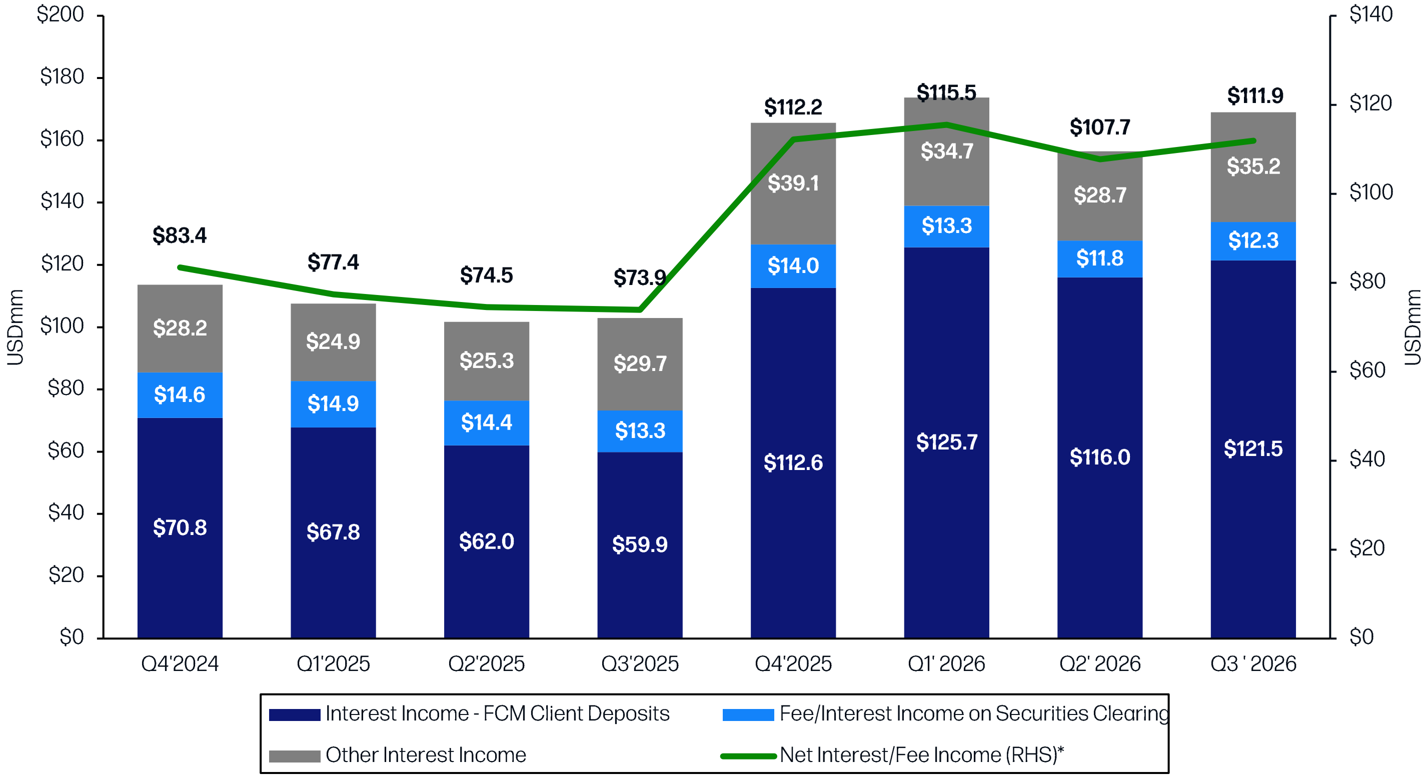
Trailing twelve months reflect trailing twelve months fiscal Q3 2026 vs trailing twelve months fiscal Q3 2025 figures
Segment margin calculated as segment income divided by net operating revenue

Interest Rate Sensitivity

Interest/Fees Earned on Client Balances by Quarter



Annualized Interest Rate Sensitivity

Potential + / - Incremental Change in Net Interest & 12b1 Fees Earned (USDmm) (2)

Annual Rate Change (bps) (1)	Post-tax Effect on Net Income(3)	Incremental Effect on Post-tax EPS (3)
25	$11.7	$0.09
50	$23.5	$0.19
75	$35.2	$0.28
100	$46.9	$0.38

* Net operating revenues derived from interest /fees earned on client balances
(1) Assumes a parallel shift in yields
(2) Based on the total investable balances of $14.1bn as of 6/30/2026, net of $2.6bn of fixed duration instruments. Net of Incremental Interest Expense on Variable Rate Debt, balance of $660.7mm at 6/30/2026
(3) Based on a 27.5% effective tax rate

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Global Prime Services

Philip Smith

Chief Executive Officer

Segment Spotlight
Global Prime Services

A global, fully integrated prime brokerage platform built for mid-market managers and backed by the StoneX ecosystem.

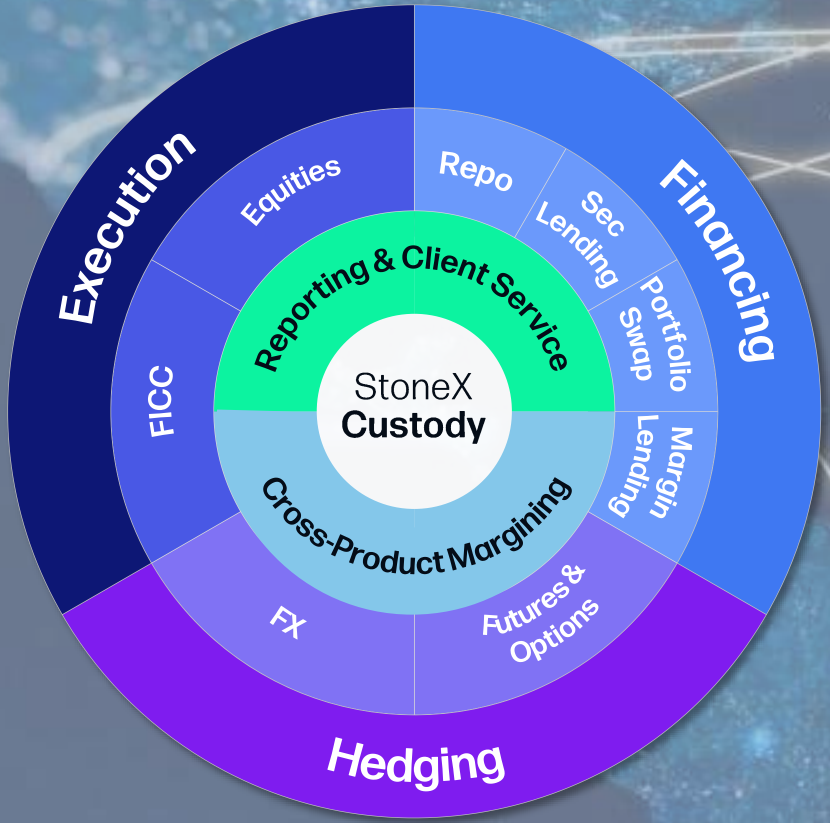
700+
Clients globally

$16B+
Client balances

$137m+
TTM net operating revenue

60%+
CAGR in net operating revenue since 2019

A modular platform, delivered globally



Global Capabilities

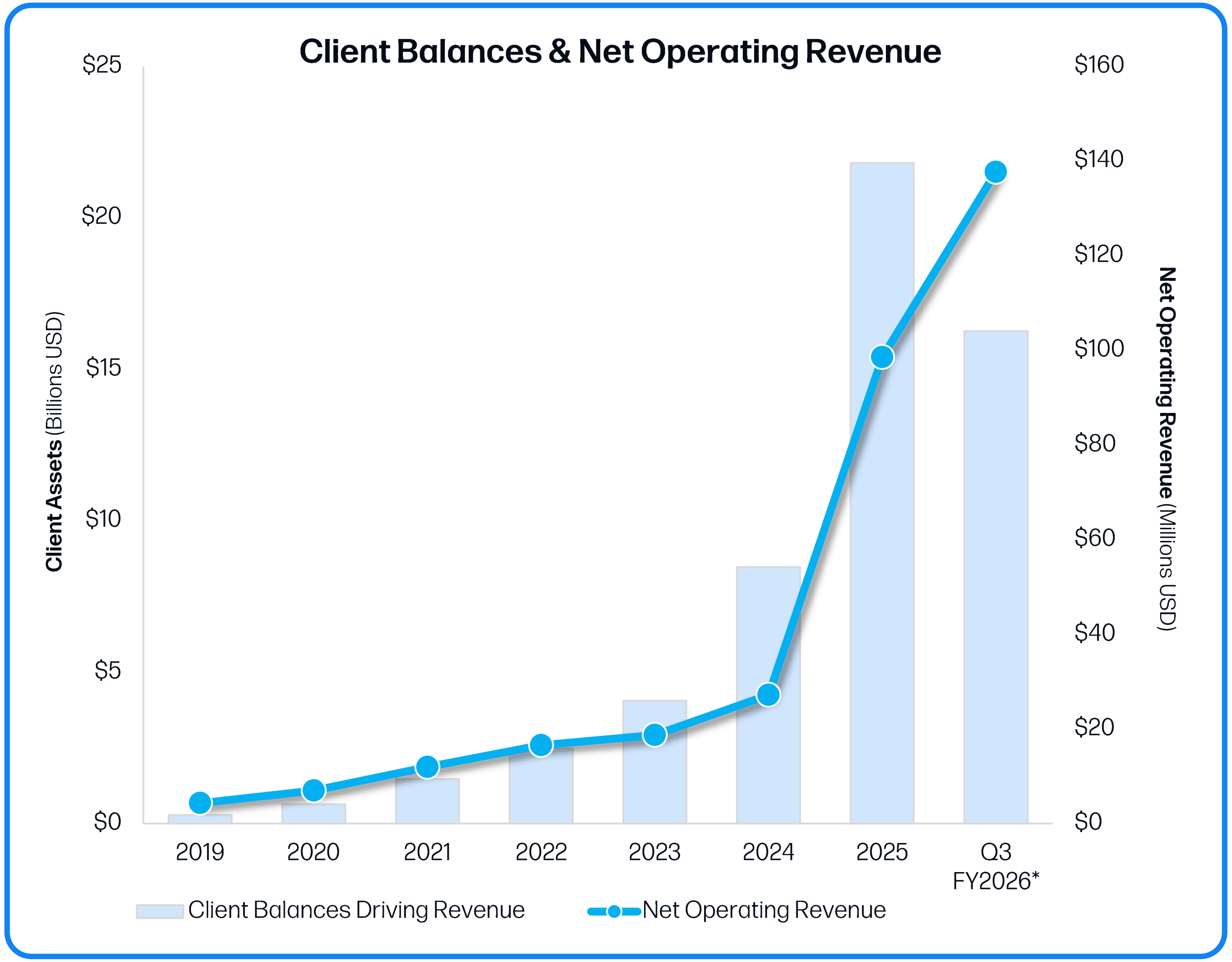
Prime Services in the U.S.

- Targeting hedge funds, ETFs & family offices
- Equities, fixed income, futures & options, and securities financing & lending
- Self-clearing and introduced clearing models
- Advancements in automation and infrastructure enable us to capitalize on expansions in ETF space

Prime Services across Europe, Middle East, Africa and Asia-Pacific

- Serving hedge funds, institutions & digital asset funds
- Execution, custody, financing & hedging
- Repo financing is a key differentiator for StoneX
- CASS-compliant custody solution
- ~$1.5B in fiat and fixed income assets held for digital asset participants

Compounding financial results



60x

Growth in balances since 2019

30x

Growth in net operating revenue since 2019

- **Broad-based growth** across all client segments
- **Doubling** global revenues nearly every year.
- Targeting a **substantial global addressable market**

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*As of June 30, 2026 for client balances and trailing 12-months for net operating revenue.

Prime Priority: Becoming more relevant to more clients

Expanded **product set**

- Increasingly delivering **global solutions**
- **Equity swaps** in United States
- Fixed income **total return swaps**
- **Fixed income** prime brokerage expansion
- **Outsourced trading** expanding globally, revenues up nearly 50%

Growing **client base**

- Providing capabilities across the **entire lifecycle of a fund**
- **Prime consultancy** & **capital introduction** business for emerging managers
- **Relationships** with fund administrators, legal counsel, COOs allow early engagement
- Cross-sell opportunities through **The Benchmark Company** and **R.J. O'Brien**

Deepening **our value**

- **Cross-product margin** provides collateral relief across products
- **Coordinated cross-sell** to showcase full StoneX ecosystem
- **Cross-product reporting** solutions to provide comprehensive views
- **More clients engaging with multiple products** at the point of onboarding

Prime Services: **The Connective Tissue of StoneX**

Delivering solutions and capabilities to clients across all StoneX segments, products, and geographies.

Closing Thoughts

- Net income of $127.9mm, up 102% versus prior year. Diluted EPS of $1.00, up 85% versus prior year.
- ROE for the quarter of 18.4% and 20.8% for the trailing twelve-month period ended June 30, 2026.
- ROE on tangible book value for the quarter of 25.0% and 28.7% for the trailing twelve-month period ended June 30, 2026.
- BV per share $23.70 – up $5.67, or 32% versus prior year
- Results over the last two years have grown trailing twelve months net operating revenues by 67%, or a 29% CAGR, and trailing twelve months earnings by 124%, or nearly 50% CAGR
- Continued uncertainty across interest rates, inflation, trade policy, and commodity markets is driving increased demand for risk management, hedging, and liquidity, reinforcing the value of StoneX's diversified global ecosystem.
- Our performance reflects the strength and scale of the StoneX ecosystem, with continued growth driven by investments in technology, talent, and products, and significant market opportunity still ahead.

Thank you