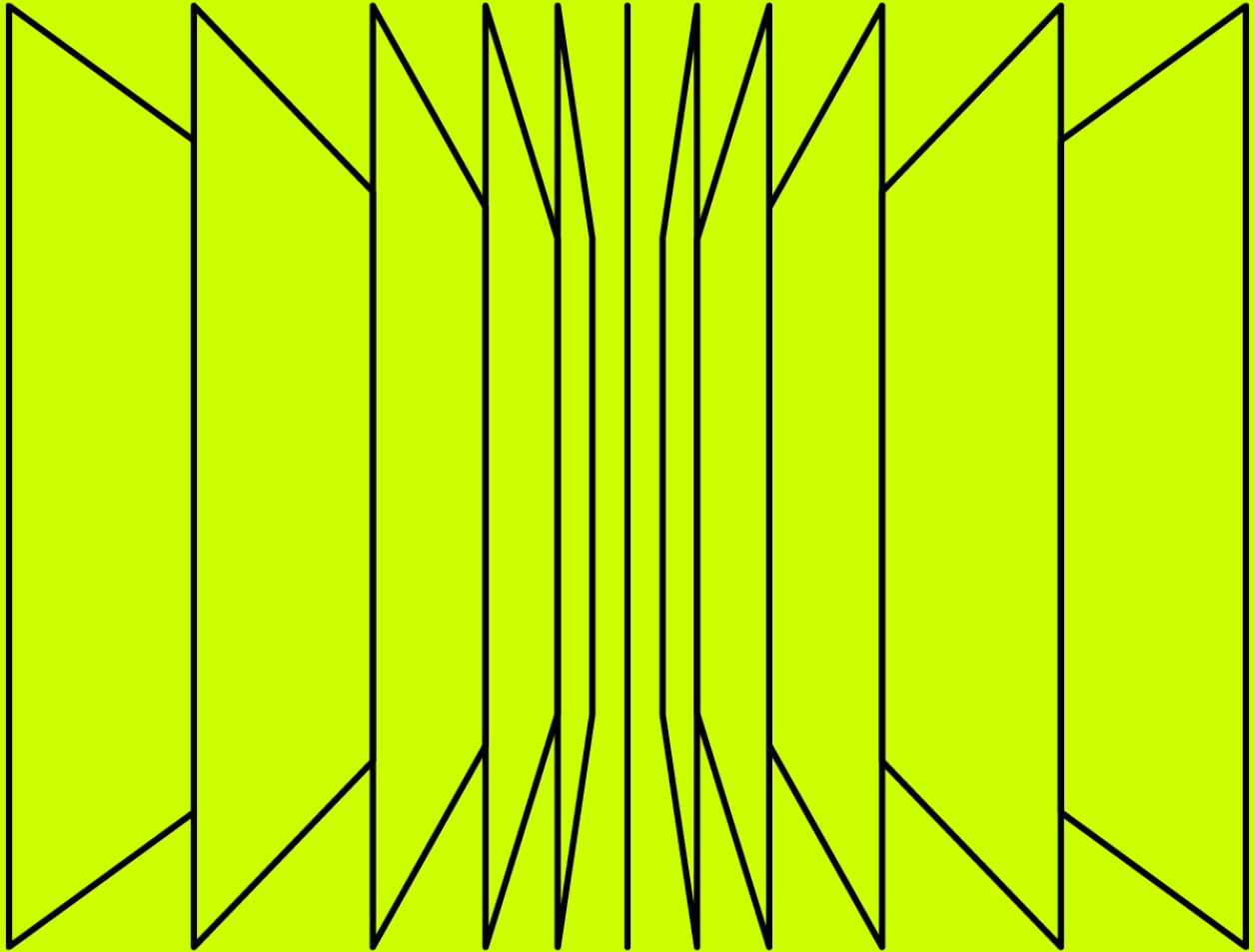


Sustainability 2025 Fact Sheet



Robinhood

Sustainability 2025 Fact Sheet

Mission

Democratize finance for all.

Vision

We’re building a global financial SuperApp through three strategic arcs: become #1 for active traders; become #1 in wallet share for the next generation; and build the #1 global financial ecosystem.

Delivering on Our Mission

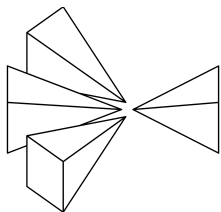
At Robinhood Markets, Inc., we use technology to provide access to the financial system in a way that is simple and convenient for our customers. We believe the financial system should be built to work for everyone. We believe we made investing culturally relevant and understandable, and that our platform is enabling our customers to become long-term investors and take greater control of their finances.

Sustainability Priorities

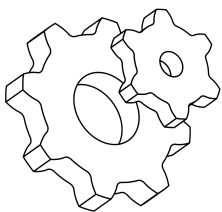
We maintain strategic programs, such as sustainability, to ensure Robinhood remains a company rooted in transparency and trust. Sustainability is our vehicle for long-term growth, allowing us to align our business with the values of a new generation of investors and customers. We launched our first sustainability report when we became a public company, and we publish updated information annually. Our Sustainability 2025 Fact Sheet provides an overview of our governance, social, and environmental performance during fiscal year 2025 (FY25) (January 1, 2025 — December 31, 2025). All data is reflective of FY25 and includes information across global markets with an emphasis on activities in the United States (U.S.), unless otherwise noted. Additional information can be found on our [Sustainability webpage](#).

Values

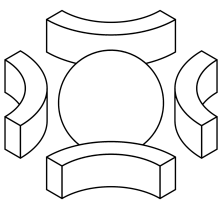
Insane Customer Focus



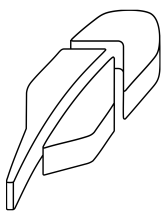
High Performance



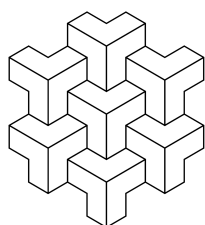
Safety Always



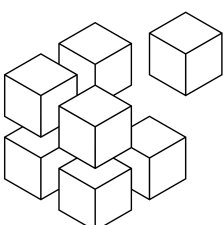
One Robinhood



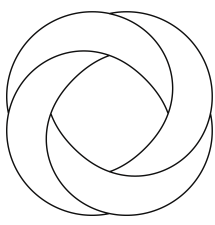
Participation is Power



First-Principles Thinking



Lean and Disciplined



Our Customers

At Robinhood, we pride ourselves on our Insane Customer Focus and are committed to delivering an industry leading customer experience. In 2020, we launched our customer commitments to provide clarity on what the people we serve can expect from Robinhood.

27.4M funded customers¹

~50% first-time investors²



~40%
women investors³



~75%
millennial and
gen z investors³

Customer Financial Education

We believe that increasing access to financial education will empower people to make stronger personal investment decisions to support their long-term goals. We offer a variety of ways for our customers to grow their financial knowledge, including:



Robinhood Learn resources are designed to teach financial fundamentals.



Education in-app provides interactive modules for a variety of products.



Newsfeeds in-app gives real-time market updates and daily financial digests.



Sherwood Snacks delivers bite-sized financial news daily.



Learn and Earn rewards users for completing educational lessons and quizzes.

Community Financial Education

We live our values at Robinhood through meaningful community engagement and partnerships with mission-aligned organizations. Our work focuses on financial education and confidence building, including:



Student-Athletes build financial confidence with [Robinhood Money Drills®](#).



U.S. K-12 Educators receive specialized training to teach personal finance.



Military-Connected Individuals access specialized financial education.



Underserved Communities gain financial access through mission-aligned partnerships.

¹ percentage of global users, as of March 31, 2026.

² percentage of U.S. users who started investing on Robinhood in Q1 2026 and self-identify as first-time investors.

³ percentage of global users who self-identify in these categories, as of March 31, 2026.

Governance: Governing Responsibly

Robinhood has a steadfast commitment to maintaining high standards of business, professional conduct, and compliance. We seek to earn and keep the trust of our customers and stakeholders each day by upholding our values and maintaining a culture of integrity. This includes but is not limited to our codes of conduct, the ability to speak up safely, and our commitment to privacy, security, and governance oversight. Anchored in our value of Safety Always, we believe we have a strong, highly experienced Board of Directors (the “Board”) that provides effective oversight of risk, regulatory, compliance, and ethics matters. Our Board is also responsible for overseeing our governance efforts the Nominating and Corporate Governance Committee oversees management’s strategy and reporting on sustainability.

 [Robinhood Markets, Inc. Corporate Governance Guidelines](#)

Governance Highlights

 **Lead Independent Director**
Our Lead Independent Director provides strong leadership to the independent directors on our Board and guidance to our Chair and Chief Executive Officer.

 **Board Composition Reflects Broad Range of Skills & Backgrounds**
Our Board is composed of directors who each bring valuable skills and qualifications and together bring a wide variety of backgrounds to the Board.

 **Retail Stockholder Engagement**
We promote engagement with our retail stockholders through the Say Technologies platform by inviting our retail stockholders to ask questions on our earnings calls and annual meetings and by enabling communication directly with the company.

 **Annual Director Elections**
All of our directors are elected on an annual basis.

 **Eight Independent Directors**
Our highly experienced Board currently includes eight independent directors, including three new directors appointed in 2024 and 2025.

 **Fully Independent Committees**
We have four standing committees of the Board, each comprising independent directors.

 **Institutional Stockholder Engagement**
We continue to value the perspectives of our stockholders and maintain an active program to facilitate communication. In 2025, we focused on a responsive institutional stockholder engagement strategy to align with evolving regulatory standards.

Code of Conduct & Code of Ethics

Our Board has adopted a Code of Conduct that applies to all of our officers, directors, employees, and contingent workers. The Board has also adopted a Code of Ethics for Senior Financial Executives. We also maintain a Third-Party (Vendor) Code of Conduct, which applies to parties with whom we do business.

 [Robinhood Code of Conduct](#)

 [Robinhood Third Party \(Vendor\) Code of Conduct](#)

Privacy

Protecting customer data is foundational to how we operate and earn trust. Robinhood maintains a robust privacy program aligned with key U.S. and global regulations, including the Gramm-Leach-Bliley Act and General Data Protection Regulation, with oversight from our Chief Privacy Officer and cross-functional Privacy, Legal, and Compliance teams. Privacy is embedded throughout the product lifecycle through privacy-by-design reviews, data handling standards, and integrated technical controls. We provide clear disclosures and meaningful user controls to support transparency and responsible data use, and we extend our privacy and data protection standards as we grow into new products, markets, and partnerships.

 [Robinhood Privacy Policies: U.S., U.K., & E.U.](#)

Speaking Up Safely

We expect anyone who identifies a potential or actual violation of the Code of Conduct or any applicable law, rule, regulation, or Robinhood policy to speak to their manager, the People Team, the Ethics Office, or to make a report through the Global Integrity Helpline. Robinhood takes such reports seriously, and they are promptly acknowledged and thoroughly investigated in accordance with Robinhood policy.

High Security & Privacy Standards

We are committed to keeping our customers’ accounts safe. We have robust account security and cybersecurity controls, and we educate our customers to help them practice safe cybersecurity habits.

Security Controls

Robinhood continues to evolve our security practices to protect our customers. We enforce two-factor authentication on customer accounts and continuously improve our internal processes to secure sensitive data and scale our business safely.

We also prioritize proactive customer protection through in-product communications and contextual warning screens displayed at key points to help users identify and avoid potential fraud. As part of these efforts, we recently introduced clear messaging, such as the “Robinhood will never call you” banner, designed to reduce the risk of social engineering and scam attempts.

Internally, we have enhanced our identity and access management posture to effectively govern and monitor employee access based on role and business need. We also conduct Background Security Reviews during hiring to reduce the risk of malicious insiders. Finally, we continue to maximize our use of Artificial Intelligence (AI) to scale our security capabilities, improve response times, and detect suspicious activity more quickly.

Social: Human Capital Management

At Robinhood, delivering on our ambitious, innovative roadmap requires a great culture—how we hire, how we work, and how we foster high performance. We hire top talent who care deeply about the mission and have a track record of impact. We reward people with competitive compensation and benefits, providing outsized rewards for outsized impact. The People and Compensation Committee assists the Board in overseeing the company’s policies and strategies relating to workplace inclusion culture and human capital management (HCM). As of December 31, 2025, we had approximately 2,958 full-time employees.

High Performance Culture

At Robinhood, your professional growth is fueled by challenging work designed to act as a force multiplier for your career. From day one, you will own high-impact work and tackle tough, meaningful problems that truly matter. Operating within a culture that values direct feedback allows you to learn exceptionally fast, all while building alongside top talent and learning from the best in the industry.

Community & Employee Engagement

Robinhood is widely recognized as a workplace where people feel safe, genuinely respected, and different perspectives are valued. We invest in high-quality tools and resources for our employee experience. We also value the benefits of in-person work and create office environments that foster collaboration and connection.

Employee Feedback & Communication

Feedback and direct communication are core to who we are—it’s how we grow, move faster, and build a place where great people do the best work of their careers. The annual employee experience survey is one of the most important ways employees shape what comes next. In weekly all-hands meetings, all employees have the opportunity to ask our senior leadership questions.

Compensation & Benefits

We offer competitive base pay, and full-time employees are eligible for variable incentive pay (cash and/or equity). We provide the following benefits, which vary by market:

 Medical, Dental, Vision	 Life & Disability Insurance	 401(k) Retirement Plan with Employer Match
 Stock	 Parental Leave	 Family-Forming Support
 Lifestyle Wallet	 Mental Health	
 Paid Time Off	 Tax Advantaged Accounts	

Health & Safety

Robinhood’s Environmental Health and Safety (EHS) program prioritizes the prevention and mitigation of workplace risks to protect the health, safety, and well-being of our employees across all offices.

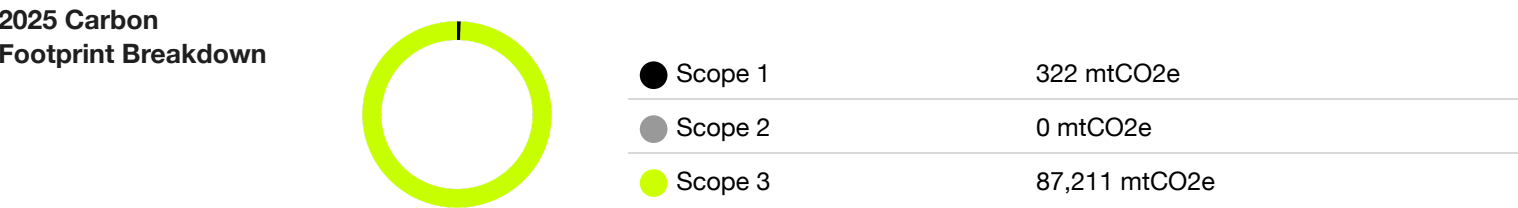
 Hazard identification, prevention, & control	 Audits & risk assessments
 Emergency preparedness & response	 Employee safety & security training

Environment: Stewardship Commitments

Robinhood understands that protecting our planet helps sustain long-term economic growth. Since 2019, we've completed an annual greenhouse gas (GHG) inventory. We report Scope 1, 2, and 3 emissions across our value chain—including building operations, cloud usage and contracted co-located data centers, purchased goods and services, marketing, and business travel. We've also taken early steps to build out an environmental program at Robinhood aimed at reducing emissions and other facets of our carbon footprint.

2025 Carbon Footprint

In 2025, Robinhood emitted 87,532 metric tons of carbon dioxide equivalent (mtCO₂e). Robinhood utilized Renewable Energy Credits (RECs) generated through its Virtual Power Purchase Agreement (VPPA) supporting five new solar plants in Michigan to reduce Scope 2 market-based emissions to zero. These credits were also applied toward select electricity-related Scope 3 emissions categories. Robinhood's largest Scope 3 emissions category remains purchased goods and services, including emissions associated with cloud usage and marketing activities. Where available, Robinhood utilizes supplier-specific emissions information to better understand and assess its environmental footprint. See the table below for a full breakdown of Robinhood's greenhouse gas inventory.



Office Efficiency: Energy, Water, & Waste

Our corporate headquarters is in Menlo Park, California. We lease additional office facilities in the U.S. and around the world. Where possible, we strive to make our offices both comfortable and sustainable. Some of our efforts include:



Energy

LED motion-sensor lighting



Water

Low-water indoor plants and native species in external landscaping, low-flow faucets & lavatories



Waste

Recycling and compost bins; as well as e-waste disposal following local & state ZeroWaste initiatives

Purchased Goods & Services: Cloud Providers

Robinhood's most significant source of emissions is in the Scope 3 Category 1, Purchased Goods and Services. This category includes our cloud providers, a significant source of both spend and historic emissions. We are proud to partner with cloud service providers who have either achieved zero emissions or have a public commitment and are making progress to do so.

Renewable Energy

Since 2022, Robinhood has supported clean energy development through renewable energy procurement and investments in new renewable generation projects. In 2024, Robinhood was one of eight companies to help fund five new solar plants in Michigan through a fixed-price VPPA. These solar plants are expected to generate more than 110,000 MWh of clean electricity annually for Michigan communities and help avoid more than 52,000 metric tons of carbon dioxide emissions each year. In 2025, Robinhood applied the renewable energy credits generated through this VPPA toward its electricity-related emissions, contributing to the reduction of Scope 2 market-based emissions to zero.



5

New solar plants funded in partnership through a fixed-price VPPA



8,892

mtCO2e carbon removal purchases, reforestation, and kelp sequestration to date

Environmental Regulation

We are subject to applicable federal, state, local and foreign laws and regulations relating to climate risk and environmental impact, including those required by the U.S. Environmental Protection Agency. In addition, we are, or may become, subject to various climate disclosure regimes regulating the disclosure of GHG emissions and related information, such as the E.U.'s Corporate Sustainability Reporting Directive, California's Climate Corporate Data Accountability Act and Climate Related Financial Risk Act. The interpretation and enforcement of such climate disclosure regimes remains uncertain, and compliance may require the investment of significant resources, increase our costs, disrupt our business operations and pose reputational and other risks.



[California Voluntary Carbon Market Disclosures Act \(AB 1305\) Statement](#)

Forward-Looking Statements

This fact sheet contains forward-looking statements (as such phrase is used in the federal securities laws), which involve substantial risks and uncertainties. Forward-looking statements generally relate to future events or our future financial or operating performance. In some cases, you can identify forward-looking statements because they contain words such as “believe,” “may,” “will,” “should,” “expect,” “plan,” “anticipate,” “could,” “intend,” “target,” “project,” “contemplate,” “estimate,” “predict,” “potential” or “continue” or the negative of these words or other similar terms or expressions that concern our expectations, strategy, plans or intentions. This fact sheet includes forward-looking statements regarding our vision and strategic plans; our beliefs about our platform's impact on customers and their long-term financial goals; our sustainability commitments and environmental program, including statements related to the expected impact of our renewable energy investments and emissions reduction strategies; that the new solar plants are expected to generate more than 110,000 MWh of clean energy per year for five Michigan communities and that effort will help these communities avoid more than 52,000 tons of carbon dioxide annually; that Robinhood plans to use the resulting RECs, which provide proof of production of carbon-free electricity, to offset our electricity-related emissions in the coming years; that we are, or may become, subject to various climate disclosure regimes; and that compliance with such regimes may require the investment of significant resources, increase our costs, disrupt our business operations, and pose reputational and other risks. Our forward-looking statements are subject to a number of known and unknown risks, uncertainties, assumptions, and other factors that may cause our actual future results, performance, or achievements to differ materially from any future results expressed or implied in this report. Reported results should not be considered an indication of future performance. Factors that contribute to the uncertain nature of our forward-looking statements include, among others: our rapid and continuing expansion, including continuing to introduce new products and services on our platforms as well as geographic expansion; the difficulty of managing our business effectively, including the size of our workforce, and the risk of declining or negative growth; the fluctuations in our financial results and key metrics from quarter to quarter; our reliance on transaction-based revenue, including payment for order flow (“PFOF”), the risk of new regulation or bans on PFOF and similar practices, and the addition of our new fee-based model for cryptocurrency; our exposure to fluctuations in interest rates and rapidly changing interest rate environments; the difficulty of raising additional capital (to provide liquidity needs and support business growth and objectives) on reasonable terms, if at all; the need to maintain capital levels required by regulators and self-regulatory organizations; the risk that we might mishandle the cash, securities, and cryptocurrencies we hold on behalf of customers, and our exposure to liability for processing, operational, or technical errors in clearing functions; the impact of negative publicity on our brand and reputation; the risk that changes in business, economic, or political conditions that impact the global financial markets, or a systemic market event, might harm our business; our dependence on key employees and a skilled workforce; operational and regulatory risks and expenditures prior to and following closing of our acquisitions and investments; the difficulty of complying with an extensive, complex, and changing regulatory environment, the risk of monetary and other penalties for noncompliance and the need to adjust our business model in response to new or modified laws and regulations; the possibility of adverse developments in pending litigation and regulatory investigations; the effects of competition; our need to innovate and acquire or invest in new products, services, technologies, and geographies in order to attract and retain customers and deepen their engagement with us in order to maintain growth; our reliance on third parties to perform some key functions and the risk that processing, operational or technological failures could impair the availability or stability of our platforms; the risk of cybersecurity incidents, theft, data breaches, and other online attacks; the difficulty of processing customer data in compliance with privacy laws; our need as a regulated financial services company to develop and maintain effective compliance and risk management infrastructures; the risks associated with incorporating artificial intelligence technologies into some of our products and processes; and the risk that substantial future sales of Class A common stock in the public market, or the perception that they may occur, could cause the price of our stock to fall. Because some of these risks and uncertainties cannot be predicted or quantified and some are beyond our control, you should not rely on our forward-looking statements as predictions of future events.

More information about potential risks and uncertainties that could affect our business and financial results is included in the section of our Quarterly Report on Form 10-Q for the quarter ended May 31, 2026, titled “Risk Factors” and our other filings with the SEC, which are available on the SEC’s web site at www.sec.gov. Moreover, we operate in a very competitive and rapidly changing environment; new risks and uncertainties may emerge from time to time, and it is not possible for us to predict all risks nor identify all uncertainties. The events and circumstances reflected in our forward-looking statements might not be achieved and actual results could differ materially from those projected in the forward-looking statements.

Except as otherwise noted, all forward-looking statements are made as of the date of this report, and are based on information and estimates available to us at that time. Although we believe that the expectations reflected in our forward-looking statements are reasonable, we cannot guarantee future results, performance, or achievements.

Except as required by law, Robinhood assumes no obligation to update any of the statements in this report whether as a result of any new information, future events, changed circumstances or otherwise. You should read this report with the understanding that our actual future results, performance, events and circumstances might be materially different from what we expect. The standards of measurement and performance contained in this report are developing and may be based on assumptions, estimates or information collected on a delayed or incomplete basis. The inclusion of information in this report is not an indication that Robinhood deems such information to be material or important to an understanding of the business or an investment decision with respect to Robinhood.

Limited Assurance



To: The Stakeholders of Robinhood Markets, Inc.

Apex Companies LLC, (Apex) was engaged to conduct an independent verification of the greenhouse gas (GHG) emissions reported by Robinhood Markets, Inc. (Robinhood) for the period stated below. This verification opinion declaration applies to the related information included within the scope of work described below.

The determination of the GHG emissions is the sole responsibility of Robinhood. Robinhood is responsible for the preparation and fair presentation of the GHG emissions statement in accordance with the criteria. Apex's sole responsibility was to provide independent verification on the accuracy of the GHG emissions reported, and on the underlying systems and processes used to collect, analyze and review the information. Apex is responsible for expressing an opinion on the GHG emissions statement based on the verification.

Boundaries of the reporting company GHG emissions covered by the verification:

- Operational Control
- Worldwide

Types of GHGs: CO₂, N₂O, CH₄, HFCs

GHG Emissions Statement:

- Scope 1: 322 metric tons of CO₂ equivalent
- Scope 2 (Location-Based): 2,345 metric tons of CO₂ equivalent
- Scope 2 (Market-Based): 0 metric tons of CO₂ equivalent
- Scope 3
 - Category 1 – Purchased Goods and Services (Location-Based): 100,806 metric tons of CO₂ equivalent
 - Category 1 – Purchased Goods and Services (Market-Based): 78,020 metric tons of CO₂ equivalent
 - Category 2 – Capital Goods: 645 metric tons of CO₂ equivalent
 - Category 3 – Fuel and Energy Related Activities (Location-Based): 575 metric tons of CO₂ equivalent
 - Category 5 – Waste Generated in Operations: 287 metric tons of CO₂ equivalent
 - Category 6 – Business Travel: 5,342 metric tons of CO₂ equivalent
 - Category 7 – Employee Commuting (includes working from home) (Location-Based): 2,443 metric tons of CO₂ equivalent
 - Category 7 – Employee Commuting (includes working from home) (Market-Based): 2,194 metric tons of CO₂ equivalent
 - Category 8 – Upstream Leased Assets (Location-Based): 34 metric tons of CO₂ equivalent
 - Category 8 – Upstream Leased Assets (Market-Based): 38 metric tons of CO₂ equivalent
 - Category 13 – Downstream Leased Assets (Location-Based): 339 metric tons of CO₂ equivalent
 - Category 13 – Downstream Leased Assets (Market-Based): 109 metric tons of CO₂ equivalent

Data and information supporting the Scope 1, Scope 2 and Scope 3 GHG emissions statement were in most cases estimated rather than historical in nature.

Global Warming Potential (GWP) and emission factor data sets:

- GWP: Intergovernmental Panel on Climate Change (IPCC) Fifth Assessment Report (AR-5)
- United States Environmental Protection Agency (USEPA) Emissions & Generation Resource Integrated Database (eGRID), 2025
- USEPA Emission Factor Hub, 2025
- Association of Issuing Bodies (AIB) European Residual Mixes, May 30, 2025
- Supply Chain GHG Emission Factors for US Commodities v1.3, July 10, 2024
- United Kingdom (UK) Department for Environment Food & Rural Affairs (DEFRA), UK Government GHG Conversion Factors for Company Reporting, June 10, 2025
- CDP Supply Chain Scope 3 Report, 2024 data year
- National Inventory Report 1990-2022: Greenhouse Gas Sources and Sinks in Canada, 2025
- International Energy Agency (IEA) Emission Factor Database (2023 Data), 2025

Period covered by GHG emissions verification:

- January 1, 2025 to December 31, 2025

Criteria against which verification was conducted:

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) GHG Protocol Corporate Accounting and Reporting Standard (Scope 1 and 2)
- WRI/WBCSD GHG Protocol Corporate Value Chain Accounting and Reporting Standard (Scope 3)

Reference Standard:

- ISO 14064-3 Second Edition 2019-04: Greenhouse gases -- Part 3: Specification with guidance for the verification and validation of greenhouse gas statements

Level of Assurance and Qualifications:

- Limited
- This verification used a materiality threshold of $\pm 5\%$ for aggregate errors in sampled data for each of the above indicators.

GHG Verification Methodology:

Evidence-gathering procedures included but were not limited to:

- Interviews with relevant personnel of Robinhood and their consultant;
- Review of documentary evidence produced by Robinhood;
- Review of Robinhood data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions; and
- Audit of sample of data used by Robinhood to determine GHG emissions.

Verification Opinion:

Based on the process and procedures conducted, there is no evidence that the GHG emissions opinion declaration shown above:

- is not materially correct and is not a fair representation of the GHG emissions data and information; and
- has not been prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard (Scope 1 and 2) and WRI/WBCSD GHG Protocol Corporate Value Chain Accounting and Reporting Standard (Scope 3).

It is our opinion that Robinhood has established appropriate systems for the collection, aggregation, and analysis of quantitative data for determination of these GHG emissions for the stated period and boundaries.

Statement of independence, impartiality and competence

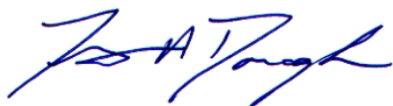
Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services including assurance with over 30 years history in providing these services.

No member of the verification team has a business relationship with Robinhood, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex's standard methodology for the verification of greenhouse gas emissions data.

Attestation:



Trevor Donaghu, Lead Reviewer
ESG Director
Apex Companies, LLC
Pleasant Hill, California



John Rohde, Technical Reviewer
ESG Principal Consultant
Apex Companies, LLC
Lakewood, Colorado

June 10, 2026

This verification opinion declaration, including the opinion expressed herein, is provided to Robinhood Markets, Inc. and is solely for the benefit of Robinhood Markets, Inc. in accordance with the terms of our agreement. We consent to the release of this opinion declaration to the public or other organizations but without accepting or assuming any responsibility or liability on our part to any other party who may have access to this declaration.