

**PAGS
DAY
2021**

**ARTUR
SCHUNCK**
CHIEF FINANCIAL OFFICER





Artur Schunck

Chief Financial Officer

Education

- **Master's Degree:** Business Administration from FGV
- **Bachelor's Degree:** Business Administration from PUC-RS

Professional Background



DEVELOPMENT

HUGE
ECONOMY

AGRICULTURE

GROWTH

BRAZIL

OPPORTUNITY

CREATIVITY

INNOVATION

DIVERSITY

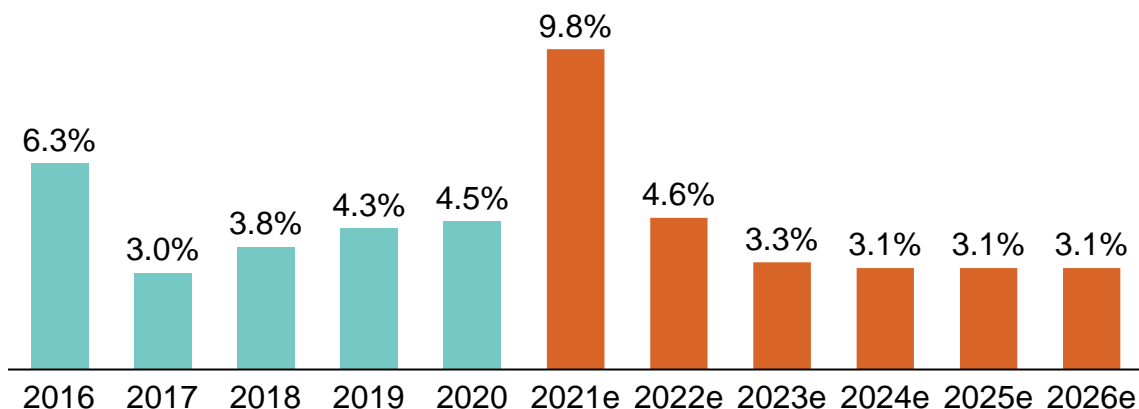
PAGS

SAMBA

FUTURE

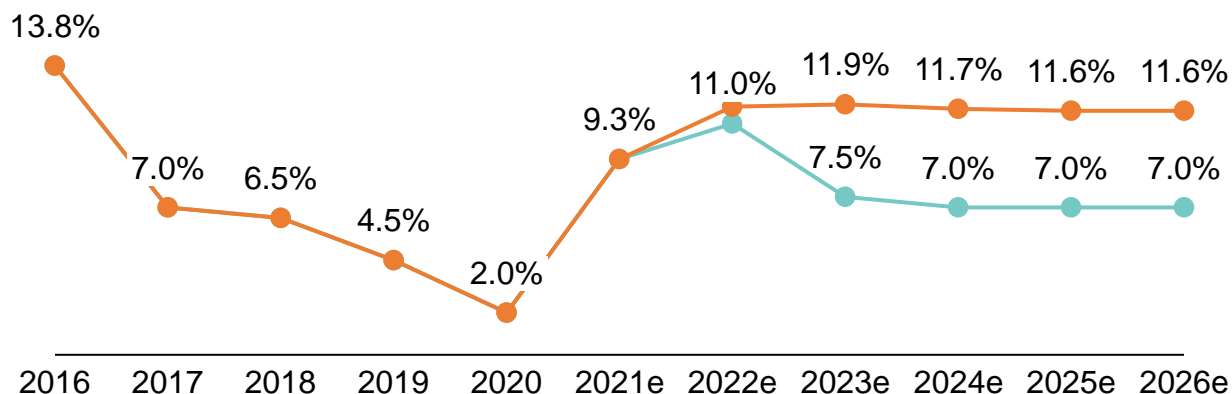
Brazilian macroeconomic expectations

Brazilian Inflation Rate¹



Brazilian Basic Interest Rate²

— BCB Focus Report — B3 Projections



- Higher inflation with **mixed impacts** on TPV and revenue
- BRL devaluation vs. USD might impact **CAPEX**
- **Financial Interest Expenses** will continue under pressure
- High unemployment might support more **individual entrepreneurs**
- **GDP growth recovery** slower than expected
- **2022 elections** might add **higher volatility** and postpone reforms

1. Source: IPCA 2021 – 2026;

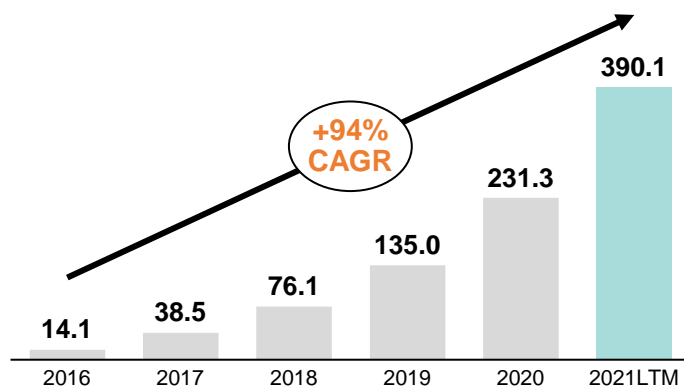
2. Source: B3 projections.

Outstanding performance in the last 5 years

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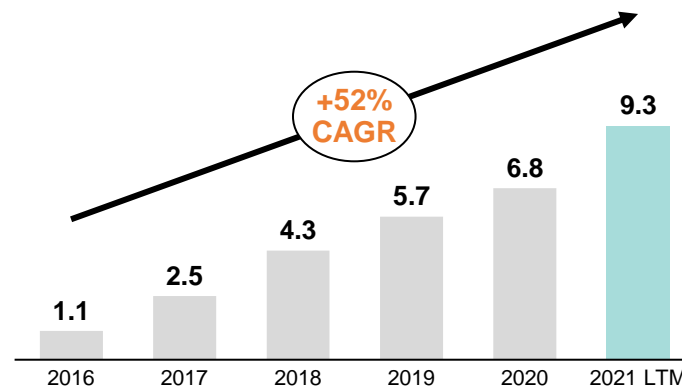
TPV

R\$ billion



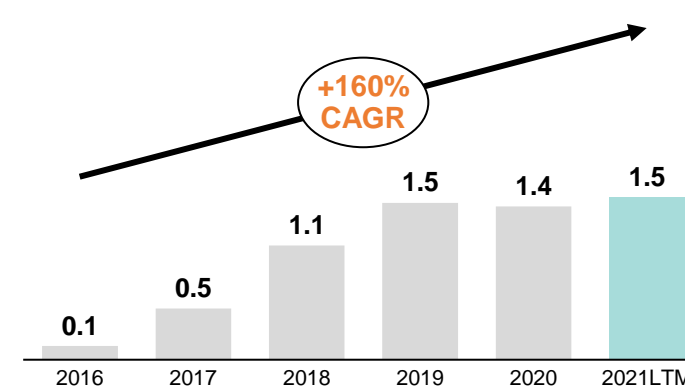
NET REVENUE

R\$ billion



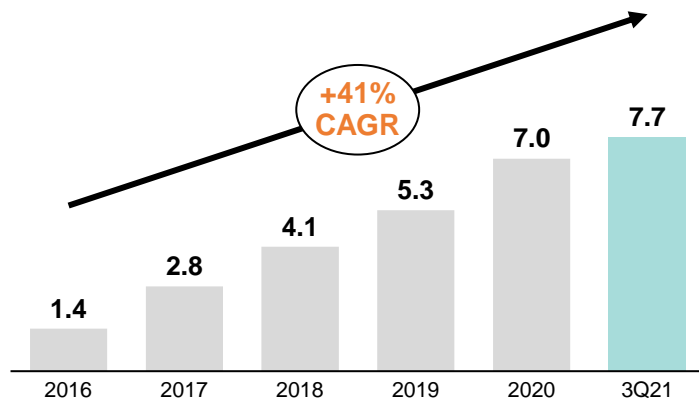
NET INCOME¹

R\$ billion



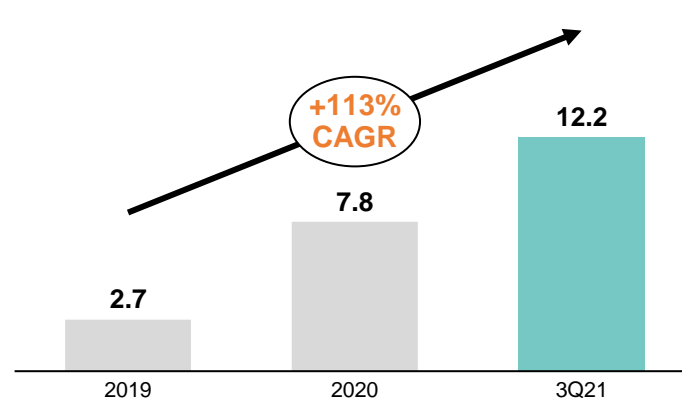
ACTIVE MERCHANTS

million



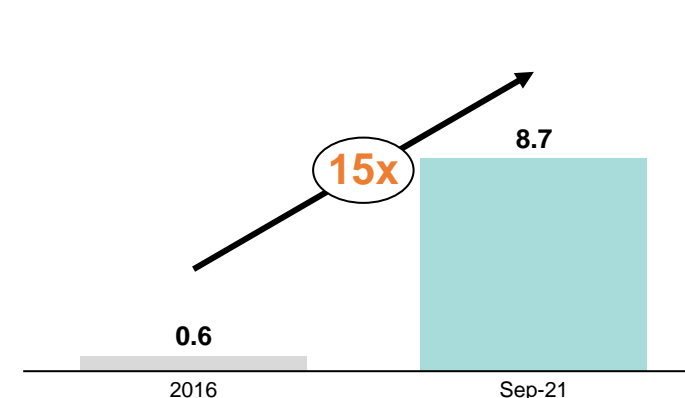
PAGBANK ACTIVE CLIENTS

million



CASH POSITION

R\$ billion

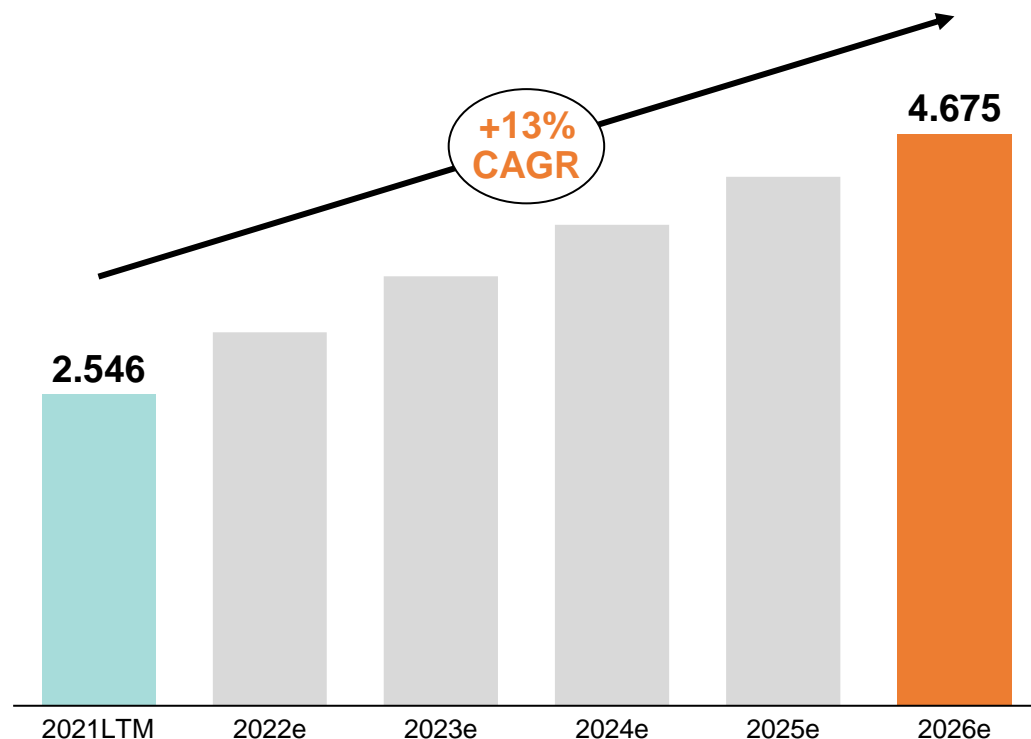


PagSeguro will continue to drive higher volumes...

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BRZ ACQUIRING TPV TRENDS¹

R\$ billion



Market share grew from **3.5%** to **9.7%** since the IPO

PAGS TPV has been growing **almost twice** vs. Brz market

Expecting **strong TPV growth**, above the industry

...while upselling and cross-selling PagBank products

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BRAZILIAN BANKING PRODUCTS REVENUE POOL¹

2021

R\$**614**_B
Opportunity

R\$**39**_B + R\$**514**_B + R\$**21**_B + R\$**25**_B + R\$**15**_B
Payments Credit Investments Insurance Banking Services

1x
Acquiring

22x
Acquiring
+ Banking

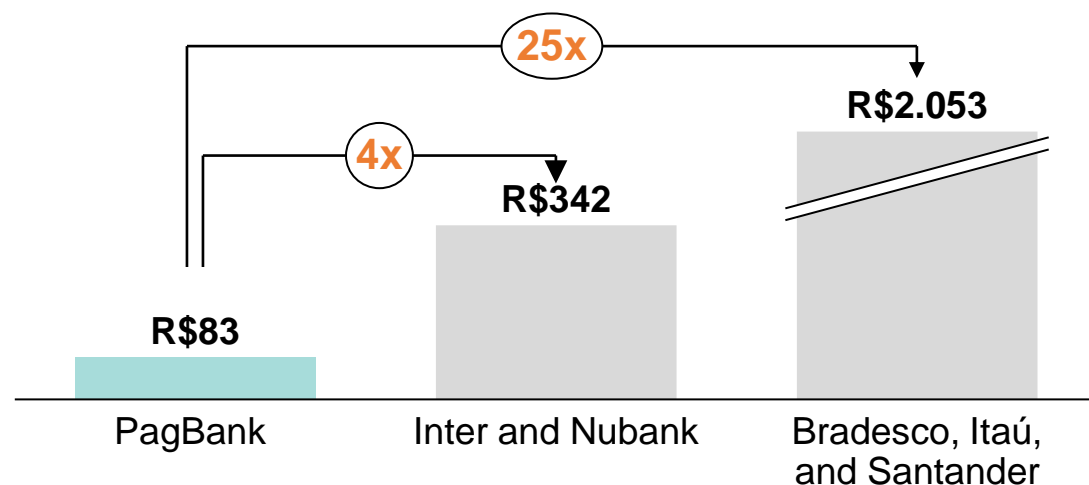
PagBank volumes indicates lots of room to grow...

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AVERAGE REVENUE PER USER¹

30%

Revenue Share
for 4Q24



PagBank Adjusted EBITDA

Breakeven

Estimated for 4Q22

Best balance between
growth and **profitability**

Non-GAAP Financial Measures; Forward-Looking Statements

This presentation includes certain non-GAAP measures. We present non-GAAP measures when we believe that the additional information is useful and meaningful to investors. These non-GAAP measures are provided to enhance investors' overall understanding of our current financial performance and its prospects for the future. Specifically, we believe the non-GAAP measures provide useful information to both management and investors by excluding certain expenses, gains and losses, as the case may be, that may not be indicative of our core operating results and business outlook. These measures may be different from non-GAAP financial measures used by other companies. The presentation of this non-GAAP financial information, which is not prepared under any comprehensive set of accounting rules or principles, is not intended to be considered separately from, or as a substitute for, our financial information prepared and presented in accordance with IFRS as issued by the IASB. Non-GAAP measures have limitations in that they do not reflect all the amounts associated with our results of operations as determined in accordance with IFRS. These measures should only be used to evaluate our results of operations in conjunction with the corresponding GAAP measures. You can find the reconciliation of these non-GAAP measures to the most directly comparable GAAP measures for historical periods in our earnings release of November 11, 2021 available on our website: <https://investors.pageseguro.com>.

This presentation also includes “forward-looking statements” within the meaning of the U.S. federal securities laws. Statements contained herein that are not clearly historical in nature are forward-looking, and the words “anticipate,” “believe,” “continues,” “expect,” “estimate,” “intend,” “project” and similar expressions and future or conditional verbs such as “will,” “would,” “should,” “could,” “might,” “can,” “may,” or similar expressions are generally intended to identify forward-looking statements. Forward-looking statements may include, but are not limited to, statements regarding our projected financial and operational results, medium-term outlook and future growth of our business, the impact and timing of products launches and acquisitions, and capital allocation. Our actual results could differ materially from those predicted or implied by forward-looking statements. We cannot guarantee that such statements will prove correct. These forward-looking statements speak only as of the date hereof and are based on our current plans, estimates of future events, expectations and trends (including trends related to the global and Brazilian economies and capital markets, as well as the continuing economic, financial, political and public health effects of the coronavirus, or the COVID-19, pandemic) that affect or may affect our business, financial condition, results of operations, cash flow, liquidity, prospects and the trading price of our Class A common shares, and are subject to several known and unknown uncertainties and risks, many of which are beyond our control. As consequence, current plans, anticipated actions and future financial position and results of operations may differ significantly from those expressed in any forward-looking statements in this presentation. You are cautioned not to unduly rely on such forward-looking statements when evaluating the information presented. In light of the risks and uncertainties described above, the future events and circumstances discussed in this presentation might not occur and are not guarantees of future performance. Because of these uncertainties, you should not make any investment decision based upon these estimates and forward-looking statements. We assume no obligation to update such forward-looking statements. To obtain further information on factors that may lead to results different from those forecast by us, please consult the reports we file with the U.S. Securities and Exchange Commission (SEC) and in particular the factors discussed under “Forward-Looking Statements” and “Risk Factors” in our annual report on Form 20-F.