

**PAGS
DAY
2021**

**ERIC
OLIVEIRA**
HEAD OF INVESTOR RELATIONS





Eric Oliveira

Head of Investor Relations

Education

- **Master's Degree:** Advanced Program in Finance from INSPER
- **Bachelor's Degree:** Economics from UNICAMP

Professional Background

vivo

CPFL
ENERGIA

S&P Global

[B]³

Born to create shared value to all

PAGS
DAY
2021

15 years

PAGS was founded in 2006

4 years

listed as a public company at NYSE



12.2 million

PagBank Clients¹

7.7 million

Merchants²

simplifying to
INCLUDE



including to
DEMOCRATIZE

~80%

is the # of new merchants that started to accept **cards payments** for the first time through PAGS

>38%

is the # of micro-merchants that **became formalized** after subscribing to our services

~30%

is the # of merchants **under 30 years old**

But we can do more...

#1 ESG internal diagnosis

in 2020

Demographics and internal diversity survey

43% of women on the Board of Directors
(certified by Women on Board)



#1 ESG report

2020 report (GRI-referenced)

#1 materiality analysis

with internal stakeholders and data

Signing of the United Nations Global Compact



#1 GHG inventory

conducted by an external partner
based on 2019 and 2020 data

...to be comply with the highest standards...



**#1 ESG report
complied with
GRI standards**

2021 Report
to be released in 2022



**#1 GHG emissions
reported on
a global standard**

2019, 2020 and 2021 data
on global standard platform



**Reducing GHG emissions,
becoming carbon neutral
company**

Conducted by an external partner
based on 2019 and 2020 data



...creating shared value to all stakeholders

Hiring an ESG Manager

To develop an ESG framework

Establish a Sustainability Committee

In order to advise the Board of Directors

Development of a Sustainability/ESG Strategic Plan

To be approved by the Board of Directors
and the Sustainability Committee



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>.

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