

**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...

PAGS
DAY
2021

#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

#1 GHG inventory

conducted by an external partner
based on 2019 and 2020 data

Signing of the United Nations Global Compact



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

PAGS
DAY
2021

**#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>.

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.