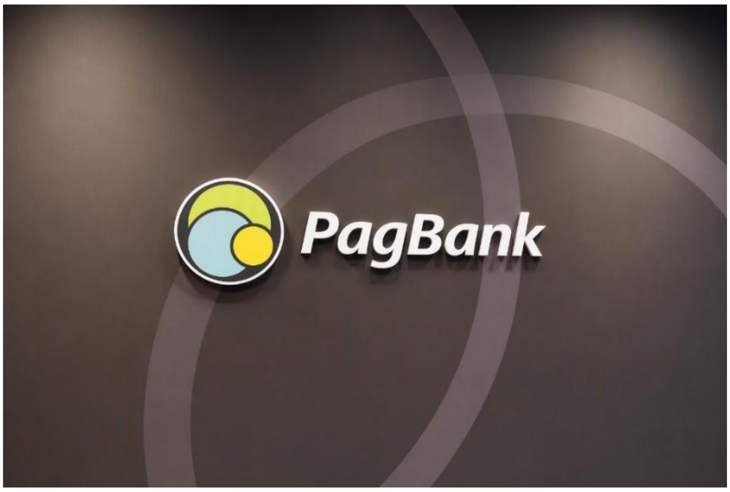
PagBank reports recurring net income of R$ 576 million in 2Q26, with continued progress across its ecosystem

During the period, the digital bank reached R$ 43 billion in deposits and more than R$ 52 billion in its expanded loan portfolio, with advances in its banking platform and operating leverage.



(Credit: PagBank)

São Paulo, August 12, 2026 – **PagBank** (NYSE: PAGS), one of Brazil's largest digital banking platforms and a specialist in serving Brazilian entrepreneurs, closed the second quarter of 2026 (2Q26) with recurring net income of R$ 576 million, reflecting the resilience of its business model even in a challenging macroeconomic environment.

During the period, net revenue reached R$ 3.4 billion, maintaining its trajectory of sustainable growth. Meanwhile, the loan portfolio advanced 31% compared to the same quarter of the previous year, reaching R$ 5.1 billion, driven mainly by the expansion of products such as working capital, credit cards, and payroll loans.

"The acceleration of our loan portfolio reflects the advancement of our analytical capabilities and the discipline with which we conduct the business. We are expanding credit availability for customers with suitable profiles, scaling up new credit lines for small and medium-sized enterprises, and maintaining portfolio quality—always guided by the consistent generation of value for the company, shareholders, and our customers," says Gustavo Sechin, CFO of PagBank.

Despite a high-interest-rate environment, PagBank increased customer engagement, with growth in transaction activity indicators and by strengthening its financial ecosystem. At the end of the quarter, the digital bank reached 34.1 million customers, R$ 43 billion in deposits, and R$ 97 billion in cash-in. Those figures demonstrate the growing use of the financial platform by customers. During the quarter, the acquiring operation reached TPV of R$ 133.4 billion, with an increase of 3% compared to the previous year and 4% compared to the previous quarter.

With disciplined capital allocation during the period, PagBank invested R$ 1.1 billion in technology, product development and security in the first half of 2026, reinforcing the pillars that underpin the continued evolution of its business.

As part of its growth strategy, PagBank expects to maintain the pace of innovation and expansion of its financial ecosystem, with the launch of new solutions focused on financial protection, wealth planning, and expanded benefits offered to customers. Among the initiatives are Previdência Privada PagBank (PagBank Private Pension), developed to support long-term planning; PagBank Premiado (an insurance product) which combines coverage for unforeseen events with monthly draws; and 100% cashback of IOF on international purchases made with the PagBank credit card.

Acquiring will continue as a strategic area for PagBank, with a focus on strengthening its payments platform and its POS devices. The company intends to continue expanding its value proposition for merchants and entrepreneurs, contributing to simpler and more efficient financial management.

Taken together, these initiatives reinforce the company's strategy of consolidating a complete financial services platform, accompanying customers at different moments of their journey.

"We know firsthand the challenges faced by Brazilian entrepreneurs, who remain at the center of our decisions. Our commitment is to develop solutions that make their routine easier, support the growth of their businesses, and expand access to quality financial services, always with practicality, technology, and simplicity," says Carlos Mauad, CEO of PagBank.

To access PagBank's financial statements for 2Q26, click here.

About PagBank

PagBank promotes innovative solutions in financial services and payment methods, automating the process of buying, selling, and transferring to promote the business of any person or company simply and securely. PagBank, a company of the UOL Group - Brazil's leading internet company - acts as an issuer and acquirer, offering digital accounts and complete solutions for online and in-person payments (via mobile and POS devices). PagBank also offers a wide variety of payment methods, including credit and prepaid cards, bank transfers, boleto payments, and account balances, among others. The institution's solidity is recognized with top-rated certifications (AAA / triple A) awarded by three leading global evaluators, attesting to one of the highest levels of reliability in the market – a differentiating factor that reinforces its security, robust governance, and consistent ability to meet financial obligations. PagBank (PagSeguro Internet Instituição de Pagamento S.A.) is regulated by the Central Bank of Brazil as a payment institution, issuer of electronic money, issuer of post-paid instruments, and acquirer, with partnerships with the leading card brands. Its parent company, PagSeguro Digital Ltd., is publicly traded on the New York Stock Exchange (NYSE: PAGS) and is regulated by the Securities and Exchange Commission (SEC). The distribution of mutual funds is carried out by BancoSeguro S.A., which is authorized by the Central Bank of Brazil and the Securities and Exchange Commission, and is affiliated with ANBIMA.

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