

PagBank registers a recurrent profit of BRL 571 million, 14% growth in net revenue, and 30% growth in the loanportfolio

Digital bank reaches BRL 39.4 billion in deposits and BRL 4.2 billion in loan portfolio, despite a high-interest-rate environment.



(Credit: PagBank)

São Paulo, November 12, 2025 – PagBank (NYSE: PAGES), a leading digital bank offering a comprehensive suite of financial services and payment solutions, discloses its results for the **third quarter of 2025 (3Q25)**, demonstrating strong resilience and solid execution, even in a context of economic slowdown and high interest rates. During this period, the digital bank continued to expand its revenue and optimize its capital structure, thereby strengthening operational efficiency and profitability, with a focus on higher-margin products and sustainable value creation.

"Despite a challenging macroeconomic scenario, we distributed over **BRL 2 billion to shareholders in dividends and share repurchases** over the last 12 months. Looking ahead, we remain confident, continuing to expand strategic initiatives and intensifying the use of AI to simplify our clients' financial journeys further," said Alexandre Magnani, CEO of PagBank.

In 3Q25, **recurring net income** amounted to **BRL 571 million**. Meanwhile, net revenue grew 14.4% year-over-year, totaling **BRL 3.4 billion**, driven by the acceleration of the banking platform, higher financial services revenue, and gains in operational efficiency.

Deposits totaled **BRL 39.4 billion** (+15.3% y/y and +6.1% q/q), boosted by stronger CDB (Bank Deposit Certificate) distribution, supported by top-tier solidity ratings awarded by major international credit rating agencies. The loan **portfolio** came to **BRL 4.2 billion** (+29.9% y/y and +7.2% q/q), with emphasis on the expansion of working capital for SMEs, which grew 116% y/y.

"We stand alongside our **33.7 million customers (+1.6 million new customers in the period)**, offering an integrated portfolio of digital solutions that supports the daily financial lives of individuals and businesses, making it simpler, safer, digital, and more accessible," said Alexandre Magnani. "We remain committed to expanding our services, deepening relationships with

entrepreneurs and consumers, and consistently creating value for our shareholders. Loan growth stands as one of our long-term strategic priorities, aimed at broadening access to sustainable, scalable financial solutions for millions of Brazilians", he said

To access PagBank's 3Q25 financial statements, [click here](#).

PagBank announces strategic changes in its leadership

PagBank, announces changes in its senior leadership. From 1 January 2026, as part of a succession process carefully planned since 2024, Carlos Mauad, currently COO, will take over as CEO of the bank. In addition, Gustavo Sechin, current Head of IR, will be the institution's new CFO.

Alexandre Magnani, CEO of PagBank, and Artur Schunk, CFO of PagBank, will be appointed to the Company's Board of Directors, where they will be able to support executives during the transition period to their new roles, thus ensuring a smooth handover.

'I am confident that, under Mauad's leadership, PagBank will be ready to move forward into its next chapter of growth. With over two decades of extensive experience in the banking sector and credit market in Brazil, his expertise will be fundamental at this time of expansion and strengthening of PagBank as one of the leading digital banks in the country,' says Alexandre Magnani.

For Artur Schunk, 'There is no doubt that Sechin will continue his clear and transparent communication with the market and our shareholders. This transition reflects PagBank's maturity and the strengthening of our business model, regardless of the change in management.'

PagBank, which in recent years has expanded its role in the Brazilian national system, reinforces its commitment to building the bank of the future, focused on the best experience for its customers, with whom the Company continues to be a partner in success, offering a complete, simple, secure and accessible ecosystem.

Forward Looking Statements

This release contains forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934. All statements other than statements of historical fact, including, without limitation, those regarding the Company's expectations, intentions, beliefs, or strategies, are forward-looking statements. Words such as "expects," "anticipates," "intends," "plans," "believes," "estimates," "should," "may," "will," and variations of such words and similar expressions are intended to identify such forward-looking statements. These statements reflect the current views of the company's management and are subject to various risks and uncertainties. They are based on numerous assumptions and factors, including economic and market conditions, industry conditions, and operational factors. Any change in these assumptions or factors may cause actual results to differ materially from the company's current expectations.

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. 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: PAGES) and 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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