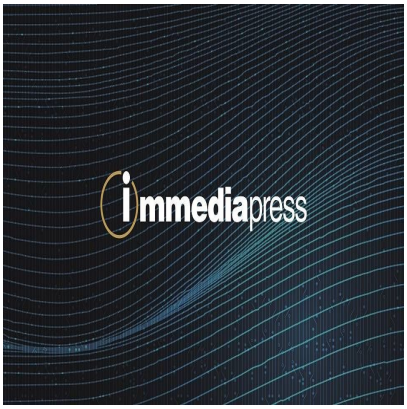


PagBank Maintains Consistent Performance in 3Q26, with Net Income of R$ 611 Million

Descrizione

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Banking operations gain prominence in results; Growth in credit origination and improved efficiency are key highlights of the period.

SÃ?O PAULO, Nov. 17, 2026 /PRNewswire/ â?? PagBank (NYSE: PAGS), one of Brazilâ??s largest digital banks and an expert in serving Brazilian customers, closed the third quarter of 2026 (3Q26) with adjusted net income of R$ 611 million, up 7% from the same period last year. The results consolidate the positive trajectory observed in previous quarters, supported by disciplined execution of the companyâ??s strategy, effective cost control, and expansion across different business lines.

â??We delivered solid profitability growth this quarter, reflecting the strength of our financial structure and our ability to execute our strategy with discipline. We remain focused on earnings quality and efficient capital allocation, seeking to balance growth with long-term financial performance,â?• says Gustavo Sechin, CFO of PagBank.

During the period, net revenue totaled R$ 5.1 billion. Excluding transaction costs, net revenue amounted to R$ 3.4 billion, driven in particular by Banking, which generated net revenue of R$ 891 million, a 20% year-over-year increase. As a result, Banking now accounts for 26% of total net revenue and 32% of gross profit, underscoring the growing contribution of credit operations to the Companyâ??s results.

In Banking, cash-in reached R$ 92 billion, up 15.6% per active customer compared to the same period last year. Acquiring total payment volume (TPV) reached R$ 131.4 billion in the quarter, with average volume per customer increasing 3.5% year over year. The deposit base reached R$ 43 billion, up 8.4% over the past 12 months. These results demonstrate increased customer engagement with the platform and growing adoption of the financial solutions offered by PagBank.

The loan portfolio closed the quarter at R$ 5.2 billion, up 25.2% from 3Q25, driven mainly by working capital loans, which grew 171% over the past 12 months. PagBank continues to expand its presence across other credit products, including CrÃ©dito Trabalhador (â??Workerâ??s Creditâ?•) and Pix CrÃ©dito, while also growing its credit card customer base.

Profitability remained one of the quarterâ??s highlights, with return on average equity (ROAE) at 16.2%, up 70 basis points, underscoring the bankâ??s ability to generate earnings while maintaining a solid balance sheet. As a subsequent event, in October, demonstrating the Companyâ??s financial strength, PagBank issued R$ 2.0 billion in securitized debentures, reinforcing its strategy of diversifying funding sources, strengthening liquidity, and improving the efficiency of its financial cost management.

â??We closed the quarter with 33.6 million customers, underscoring the important role PagBank has come to play in the financial lives of millions of Brazilians. Our focus is to deepen these relationships even further by expanding access to solutions that meet the diverse needs of each customer segment. We remain committed to delivering an increasingly comprehensive experience by bringing banking services, payments, and credit together on a single platform,â?• says Carlos Mauad, CEO of PagBank.

To access PagBankâ??s 3Q26 financial statements, click here.

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Forward Looking StatementsThis market communication contains forward-looking statements within the meaning attributed to the term by 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 Exchange Act. Statements regarding facts that are not historical, including those statements related to the companyâ??s expectations, are forward-looking statements. Words such as â??expects,â?• â??anticipates,â?• â??should,â?• â??believes,â?• â??intends,â?• variations of these terms or their negative form, as well as similar expressions, are intended to identify such forward-looking statements. Such statements reflect the company managementâ??s current perspectives and are subject to various risks and uncertainties. These statements are based on many assumptions and factors, including economic and market conditions, industry conditions and operational factors. Any change in these assumptions or factors may cause results to differ substantially from the companyâ??s current expectations.

About PagBankPagBank 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 â?? Brazilâ??s leading internet company â?? 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. The institutionâ??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 marketâ??a differentiating factor that reinforces its security, robust governance, and consistent ability to meet financial obligations. PagBank (PagSeguro Internet InstituiÃ§Ã£o 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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