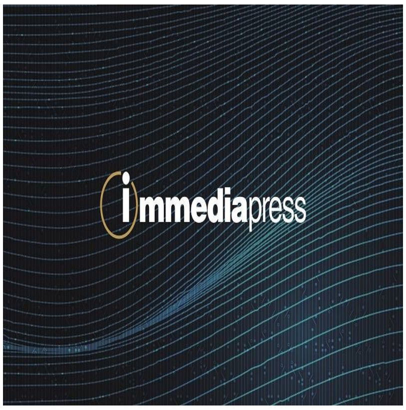

PagBank reaches 34 million customers and reports recurring profit of R$ 678 million, with an ROAE of 18.4% in 4Q25

Descrizione

COMUNICATO STAMPA â?? CONTENUTO PROMOZIONALE

Digital bank reports R$ 40.7 billion in deposits and R$ 49.7 billion in its expanded loan portfolio.

SÃ?O PAULO, March 5, 2026 /PRNewswire/ â?? PagBank (NYSE: PAGS), one of the largest digital banks in Brazil and an expert in Brazilians, reports its fourth-quarter 2025 (4Q25) results.

The results of the period demonstrate solid performance and operational acceleration, reflecting discipline in execution and in strengthening the business.

With the most challenging moment of the cycle overcome, even with the high financial cost and lower economic activity, the figures show a recovery that indicates a more favorable scenario for the next periods of PagBank.

â??We started 2026 with confidence, while maintaining operational and financial discipline. The macro environment remains challenging, especially regarding the trajectory of interest rates and the level of economic activity. The expected reduction in the basic interest rate, currently at a very high level, can help alleviate the financial cost throughout the year, albeit gradually. We believe that the competition will remain strong, at the same time rational, based on value proposition, product quality, and customer relationship â?? and not just price,â?• says Gustavo Sechin, CFO of PagBank.

In 4Q25, recurring net income reached R$ 678 million, while net revenue grew 12.4% y/y to R$ 3.5 billion, driven by strong banking growth, improvements in payments in the quarter, and the greater share of financial services revenues, which have higher margins.

Deposits totaled R$ 40.7 billion (+12.6 y/y and +3.1 % q/q), reflecting the continued expansion of the client base â?? currently 34 million â?? and the institutional solidity of PagBank. We have achieved the maximum rating, AAA, on a national scale from the three leading global risk rating agencies, increasing market confidence in our fundraising instruments.

The expanded credit portfolio reached R$ 49.7 billion, and the credit portfolio R$ 4.6 billion, representing an expansion of +32.8% y/y, with emphasis on working capital loans, which grew 170.1% compared to the previous year. This acceleration reinforces the strategy of expanding higher-engagement solutions to meet our customersâ?? needs.

As previously disclosed, the digital bank has the ambition to reach a credit portfolio of R$ 25 billion by the end of 2029.

PagBank ended the period with consistent progress in executing its strategy, combining credit acceleration, a gradual resumption in payments, and strong cost discipline. The concession of working capital for entrepreneurs gained significant traction, reaching about R$ 190 million in the quarter.

In payments, the TPV showed sequential acceleration of almost 10%, above historical seasonality. Financial discipline and improved operational efficiency led to leverage gains and higher adjusted net profit. The recurring ROAE advanced to 18.4%, reinforcing the structural improvement in profitability.

For Carlos Mauad, CEO of PagBank, â??the results of the quarter reflect a disciplined and consistent execution of our strategy. As the bank specialized in Brazilians, we advanced in accelerating credit with quality, gradually resumed the growth of payments, and maintained strict cost control, which resulted in a significant expansion of profitability.â?•

PagBank continues to focus on its main audience â?? SMEs â?? by integrating payments, banking, and credit into a complete offer, offering an integrated portfolio of digital solutions that support the daily financial needs of people and businesses, making it simpler, safer, digital, and affordable.

To access PagBankâ??s financial statements at 4Q25, click here.

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 Companyâ??s expectations, intentions, beliefs, or strategies, are forward-looking statements. Words such as â??expects,â?• â??anticipates,â?• â??intends,â?• â??plans,â?• â??believes,â?• â??estimates,â?• â??should,â?• â??may,â?• â??will,â?• and variations of such words and similar expressions are intended to identify such forward-looking statements. These statements reflect the current views of the companyâ??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 companyâ??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 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, among others. 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 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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Categoria

1. Comunicati

Tag

1. ImmediaPress

Data di creazione
Marzo 5, 2026
Autore
redazione