Creating Economic Opportunity for All

We believe access to affordable and convenient financial services should be a right for all rather than a privilege for the few. For more than 20 years, PayPal has remained at the forefront of digital payments by leveraging our global, two-sided network at scale to make financial services and commerce more convenient, affordable, and secure for all, helping to empower people and businesses to join and thrive in the global economy.

PayPal’s Diversified & Complementary Customer Solutions

| Consumers | ~400M Active Accounts |
| Payment Service Provider | Processing, In store, Payouts, Risk as a Service, Merchant Lending, Invoicing |
| Wallet and Commerce | P2P Friends & Family, Debit/Credit, Crypto, Remittances, Offers, Savings/Bill Pay |
| Network | Checkout, PayPal Credit, Buy Now, Pay Later, Donations, Recurring, P2P Goods & Services |
| Consumers | ~400M Active Accounts |
| Merchants | ~35M Active Accounts |

200+ Global Markets | 150 Send Currencies | 25 Hold Currencies

Sole Folks, small business in Los Angeles, CA, U.S.

Our Values & Leadership Principles

Inclusion We Partner
- Do the right thing
- Choose inclusion
- Trust each other

Innovation We Dare
- Be a customer champion
- Never stand still
- Create simplicity & efficiency

Collaboration We Deliver
- Generate enduring impact
- Work as one team
- Be transparent

Wellness We Care
- Know yourself & each other
- Learn every day
- Build the next generation

Our core values of Inclusion, Innovation, Collaboration and Wellness are the driving force for our Company and help us work together as one global team to deliver products and services designed to meet the diverse needs of our customers. Our Leadership Principles translate our values into a common set of expectations for all employees to support our next chapter of growth.

1 As of December 31, 2022.
Driving progress on our business and impact strategies

We believe that by delivering on our business strategy and mission, we safeguard customer trust, create shared value for all stakeholders, and support long-term, sustainable growth.

Throughout 2022, we demonstrated our impact across four core dimensions:

### Social Innovation
Transforming the digital payments ecosystem to advance economic opportunity, improve financial health, empower the underserved, and promote global generosity.

#### Creating Economic Opportunity for All
Since 2020, we have committed to:

- **$600M+**
  - to advance financial inclusion and economic empowerment for underserved businesses and communities

#### Enabling Customer Generosity
We provide ways for people to give anytime, anywhere, and in any amount.

- **$20B+**
  - in funds donated through PayPal
- **270M+**
  - donations
- **1.4M**
  - nonprofits supported

### Environmental Sustainability
Responsible managing our environmental footprint and advancing sustainable practices across our global communities.

#### Implementing our Science-Based Climate Strategy
We continue to demonstrate progress on our climate-related targets and our long-term goal to reach net-zero greenhouse gas emissions by 2040 across our value chain.

- **100%**
  - renewable energy sourcing for our global data centers
- **-80%**
  - operational emissions reduction since 2019 6
- **~39%**
  - of suppliers, by spend, have or committed to set a science-based target

#### Supporting Innovation for Climate Resilience
We are exploring ways to help catalyze digital financial solutions to promote greater climate resilience and support relief efforts to those already impacted by climate change.

- **$1M+**
  - in customer donations to natural disaster relief efforts through PayPal

### Employees & Culture
Attracting, recruiting, developing, and retaining global talent to create a collaborative workplace where employees are encouraged to thrive and innovate.

#### Prioritizing Employee Total Wellness
- **56%**
  - Financial Wellness
- **79%**
  - in access to capital
- **1.2M+**
  - loans facilitated

#### Empowering Small Businesses Globally
**Since 2013:**
- **$25B+**
  - in funds directed learning hours

#### Offering Convenient Payment Solutions
- **79%**
  - PayPal digital wallet acceptance by largest retailers in North America and Europe 3

#### Fostering Employee Learning & Development
- **1.4M**
  - total instructor-led and self-directed learning hours
- **8**
  - ERGs
- **8.1K+**
  - members
- **25+**
  - countries

### Responsible Business Practices
Preserving our customers’ trust by working to safeguard our platform and operating in an ethical manner.

#### Enabling a Proactive Security Philosophy
We deploy an externally certified cybersecurity program and continue to invest our time and resources to strengthen the security of our products to remain one of the world’s most trusted platforms.

- **$1M+**
  - in customer donations to natural disaster relief efforts through PayPal

#### Combating Global Financial Crimes
We devote significant resources globally to prevent the illicit use of our services and look for new opportunities to amplify our capabilities through multisector partnerships and initiatives to contribute to the work of stopping global financial crimes.

- **4K+**
  - employees participated
- **50+**
  - live sessions globally

### 2022 Financial & Operating Highlights

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Revenue</td>
<td>$27.5B</td>
</tr>
<tr>
<td>Active Accounts</td>
<td>435M</td>
</tr>
<tr>
<td>Total Payment Volume</td>
<td>$1.36T</td>
</tr>
<tr>
<td>Payment Transactions</td>
<td>22.3B</td>
</tr>
<tr>
<td>Global Employees</td>
<td>29.9K</td>
</tr>
</tbody>
</table>
Recent Awards & Recognitions

Fast Company’s 100 Best Workplaces for Innovators, 2022

Bloomberg Gender-Equality Index, 2022

America’s Most JUST Companies, 2023

Forbes Net Zero Leaders, 2023

Universum’s Most Attractive Employers in the U.S., Ireland, Singapore, India, and Sweden, 2022

Human Rights Campaign’s Best Places to Work for LGBTQ+, 2022

Statista Singapore’s Best Employers, 2023

Green Power Partnership National Top 100, 2023

#1 on Fortune Change the World List, 2022

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PayPal Zettle recognized in Sweden.

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