

NEWS RELEASE

PayPal Surpasses \$30B in Global Small Business Lending

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PayPal provides access to over 1.4 million loans and cash advances to more than 420,000 business accounts globally through its merchant lending solutions

SAN JOSE, Calif., March 26, 2025 /PRNewswire/ -- PayPal Holdings, Inc. (NASDAQ: PYPL) today announced it has passed \$30 billion in global loan originations* and has extended more than 1.4 million loans and cash advances to more than 420,000 business accounts globally since 2013, filling a critical gap for small businesses looking for capital to maintain a healthy cashflow and grow.

Small businesses play a critical role in the global economy and within local communities. They are job creators, community builders, drivers of innovation and opportunity. Small businesses account for more than 43% of the U.S. GDP and nearly 40% of private sector payroll. Despite these contributions, access to capital continues to be a critical challenge for SMBs. Currently, more than three quarters of small businesses are concerned about access to capital as they try to maintain or grow their businesses.

To help fuel small business growth and prosperity, PayPal offers financing solutions including PayPal Business Loan in the U.S. and PayPal Working Capital in the US, UK, Germany, France, Australia and the Netherlands. PayPal Business Loans, launched in 2017, are term loans with fixed repayments and not exclusively for businesses that use PayPal to process payments, while PayPal Working Capital, launched in 2013, is repaid as a percentage of a business's PayPal sales. Small businesses leverage PayPal Working Capital or PayPal Business Loan to help stock up on inventory, hire new employees, make payroll, invest in their businesses and scale.

"Access to capital is consistently one of the top challenges small businesses face as they look to maintain and scale their businesses," shared Michelle Gill, EVP and GM of SMB and Financial Services at PayPal. "Traditional business

loans are not only difficult to secure for small businesses, but the application process can be challenging and prohibitively time consuming. PayPal's financing solutions have a streamlined online application process with no lengthy paperwork or extensive credit checks, and approved PayPal loans are funded within minutes. We launched PayPal Working Capital and PayPal Business Loan to serve this important need, and to provide a quick and responsible way to inject much needed capital to help fuel small business growth."

Small businesses have seen tremendous value in PayPal Working Capital and PayPal Business Loan, as both offerings continue to receive remarkable feedback from customers. Additionally, both offerings have achieved Net Promoter Scores of 76 and 85 respectively and our customers renew loans or access our offerings on a repeat basis more than 90% of the time. Businesses also experience an increase in their total PayPal payment volume by 36% after adopting PayPal Working Capital and 16% after taking a PayPal Business Loan.

"One of the key challenges I've faced as an entrepreneur who is a woman of color is securing access to capital," shared D'Shawn Russell, Founder and CEO of **Southern Elegance Candle Co.**, a specialty candle business based in Raeford, North Carolina. "Too often, small business owners get turned down from traditional banks, so being able to get access to funding through PayPal Working Capital has really been an integral part of growing my business. When I took out my first PayPal Working Capital loan, I was making \$100,000 in sales. I've since benefited from several working capital loans, which have helped my business grow into a multi-million-dollar business."

*The lender for PayPal Business Loan and PayPal Working Capital in the United States is WebBank. PayPal Working Capital and PayPal Business Loan are currently unavailable to businesses located in certain states.

About PayPal

PayPal has been revolutionizing commerce globally for more than 25 years. Creating innovative experiences that make moving money, selling, and shopping simple, personalized, and secure, PayPal empowers consumers and businesses in approximately 200 markets to join and thrive in the global economy. For more information, visit <https://www.paypal.com>, <https://about.pypl.com/> and <https://investor.pypl.com/>.

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