

- Founded in December 1998, PayPal is the leading global online payment company.
- PayPal has 117 million active registered accounts and is available in 190 markets.
- PayPal supports payments in 25 currencies including: U.S. Dollar, Australian Dollar, Canadian Dollar, Hong Kong Dollar, Singapore Dollar, Taiwan New Dollar, New Zealand Dollar, Euro, Swiss Franc, Czech Koruna, Swedish Krona, Danish Krone, Norwegian Krone, Hungarian Forint, Mexican Peso, Philippine Peso, Malaysian Ringgit, Chinese RMB, Israeli New Shekel, Pounds Sterling, Brazilian Real, Polish Zloty, Thai Baht, Turkish Lira and Japanese Yen.
- PayPal has localized websites in 21 markets including Australia, Austria, Belgium, Brazil, Canada, China, France, Germany, Hong Kong, Italy, Israel, Japan, Mexico, the Netherlands, Poland, Singapore, Spain, Switzerland, Turkey, the United Kingdom and the United States.
- PayPal is headquartered in San Jose, Calif. with offices in Timonium, Md. Its European headquarters is in Luxembourg and its international headquarters is located in Singapore. PayPal has operation centers located in Berlin; Chandler, Ariz; Dublin, Ireland; near Omaha, Neb.; Petaling Jaya, Malaysia; Sao Paulo; and Shanghai. PayPal has development centers in Austin, Tx.; Chennai, India; Bangalore, India; Scottsdale, Ariz.; Singapore; and Tel Aviv, Israel.

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## Q3 2012 Financial Metrics

- PayPal revenues represented 40 percent of eBay Inc. revenues in Q3 2012.
- PayPal revenues for Q3 2012 were \$1.37 billion, growing 23 percent year over year.
- PayPal's international business generated \$712 million in revenue in Q3 2012, and international revenue grew at a rate of 29% percent year over year.
- For the fourth quarter in a row, PayPal's international revenue represented more than half of PayPal's total revenue, at 52 percent.
- PayPal's net Total Payment Volume, the total value of transactions in Q3 2012 was \$35 billion, up 20 percent year over year.
- Merchant Services net Total Payment Volume was \$23.7 billion in Q3 2012, up 23 percent year over year.
- Merchant Services net Total Payment Volume as percent of net Total Payment Volume was 67 percent in Q3 2012.
- On-eBay net Total Payment Volume was \$11.45 billion in Q3 2012, or 33 percent of net Total Payment Volume.
- PayPal transacted \$4,423 in Total Payment Volume every second in Q3 2012.
- PayPal customers made 589 million transactions in Q3 2012, or 6.4 million payments per day.
- PayPal maintains a very low loss rate – 0.30 percent or approximately one third of one percent.

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## 2011 Full-Year Financial Metrics

- PayPal's 2011 annual revenue was \$4.4 billion, up 28 percent year over year.
  - PayPal's international business accounted for half of total revenue in 2011.
  - PayPal revenues represented 38 percent of eBay Inc. revenues in 2011.
  - PayPal's net Total Payment Volume for 2011, the total value of transactions, was \$118.7 billion, up 29 percent year over year.
  - PayPal's Merchant Services business processed \$78 billion in Total Payment Volume in 2011, up 36 percent year over year.
  - Cross-border trade accounted for 25.6 percent of PayPal's Total Payment Volume.
  - PayPal did \$4 billion in mobile payment volume in 2011 – more than 5 times the mobile payment volume it did in 2010.
  - PayPal expects to process \$10 billion in mobile payment volume in 2012.
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