

Ticker: [PYPL US EQUITY](#)

PayPal Holdings Inc (NASDAQ GS: PYPL, Currency: USD)

Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de

Website	www.paypal.com
Number of Employees	24,400
Ticker:	PYPL US

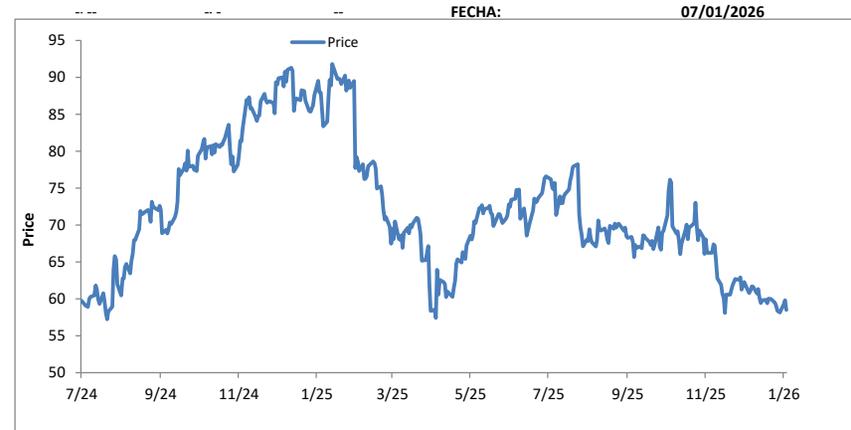
2211 North 1st Street San Jose, CA 95131 United States
Phone : 1-408-967-1000
Fax : --

58.51 -1.30

PayPal Holdings, Inc. opera como una sociedad de cartera. Mediante sus subsidiarias, ofrece una plataforma tecnológica que permite pagos digitales y móviles en nombre de consumidores y comerciantes. Ofrece soluciones para pagos en línea. Atiende a clientes en todo el mundo.

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	58.51	Market Cap (MM)	54,745.0
Open	59.87	Shares Out. (MM)	935.7
Previous Close	59.81	Float %	99.6%
Change	0.52	Shares sold short (MM)	43,959,623.0
Change %	0.88	Dividend Yield %	0.2
Day High/Day Low	60.1 / 58.3	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	93.2 / 55.9	P / Diluted EPS Before XO	
Volume (MM)	18.02	Beta	1.13
Avg. Vol - 3 mo (MM)	16.77		

Financial Information (Currency: USD, in mm)			
Revenue - LTM	32,862.0	Cash & ST Invst.	10,823
EBIT - LTM	5,995.0	Total Assets	81,611.0
EBITDA - LTM	7,136.0	Total Debt	10,643.0
Net Income - LTM	4,917.0	Total Liabilities	61,194.0
Total Enterprise Value	56,002	Total Equity	20,417.0
TEV/ Total Revenue	2.0 x	Cash from Operations - LTM	6,426.0
TEV/ EBITDA	9.0 x	Cash From Investing - LTM	3,552.0
		Cash from Financing -LTM	-7,659.0



Company Notes	
2015 Q3 GAAP Net Income includes: (in millions, pre-tax): A gain of \$9.000 from Restructuring A loss of \$2.000 from Merger/Acquisition Expense	2015 Q2 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$10.000 from Restructuring A loss of \$3.000 from Merger/Acquisition Expense
2015 Q2 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$10.000 from Restructuring A loss of \$3.000 from Merger/Acquisition Expense	2015 Q1 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$48.000 from Restructuring A loss of \$5.000 from Separation
2015 Q1 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$48.000 from Restructuring A loss of \$5.000 from Separation	2014 A1 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$650.000 from Other One Time Items A loss of \$1.000 from Restructuring A gain of \$4.000 from Sale of Investments
2014 A1 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$650.000 from Other One Time Items A loss of \$1.000 from Restructuring A gain of \$4.000 from Sale of Investments	2014 Q4 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$650.000 from Other One Time Items A loss of \$1.000 from Restructuring A gain of \$4.000 from Sale of Investments
2014 Q4 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$650.000 from Other One Time Items A loss of \$1.000 from Restructuring A gain of \$4.000 from Sale of Investments	2013 A1 GAAP Net Income Includes: (in millions, pre-tax)
2013 A1 GAAP Net Income Includes: (in millions, pre-tax)	

Key Board Members		
Name	Title	Organization
David W Dorman "Dave"	Partner Founding Partner Chairman Board Member Board Member Trustee	Centerview Capital Holdings LI Centerview Capital Technology Infoworks.io Inc Dell Technologies Inc Paypal Holdings Inc Georgia Tech Foundation Inc
David M Moffett	Consultant Chairman Lead Director Board Member Trustee	Bridgewater Assoc Lp University Of Oklahoma Foundat Paypal Holdings Inc Csx Corp
Gail J MCGovern	Trustee Board Member Board Member Board Member	Columbia Funds Variable Insura Columbia Funds Series Trust I Paypal Holdings Inc Dte Energy Co
Frank D Yeary	Co-Founder Co-Founder Chairman Board Member Board Member	Conrail Inc Level Money Inc Camberview Partners Llc Intel Corp Mobileye Global Inc
Deirdre Stanley	Board Member Board Member Board Member Trustee	Paypal Holdings Inc Paypal Holdings Inc Consolidated Edison Inc Consolidated Edison Co Of Ny
Ann M Sarnoff	Board Member Board Member Board Member	Cineworld Group Plc Paypal Holdings Inc Georgetown University
Enrique J Lores	President/Ceo Chairman Board Member	Hp Inc Paypal Holdings Inc Silicon Valley Leadership Grou

Ticker: PYPL US EQUITY

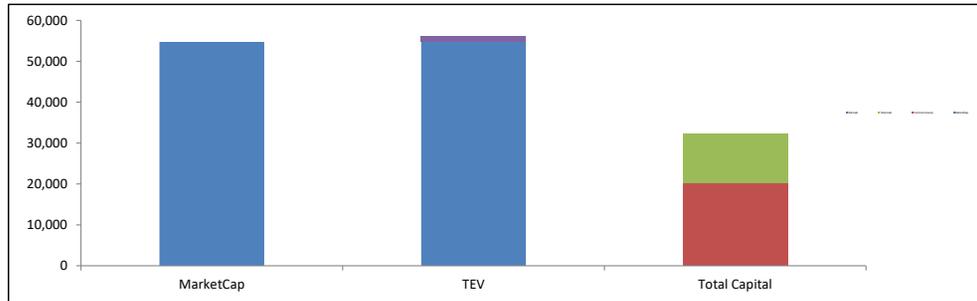
PayPal Holdings Inc

Period Type: **Annuals**

Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de

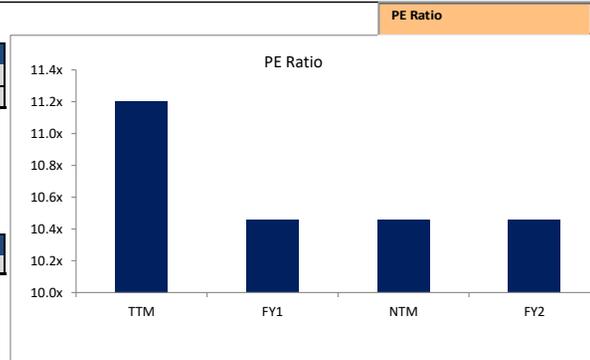
Annuals	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0FQ	1FY	2FY	3FY
Key Financials											
	Actuals						LTM	Estimates			
For the Fiscal Period Ending	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	30/09/2025	30/09/2025	31/12/2025	31/12/2026	31/12/2027
Currency	USD										
NVIDIA Corporation opera como una empresa de tecnología. Desarrolla una plataforma para computación científica, IA, ciencia de datos, vehículos autónomos											
Total Revenue	15,451.0	17,772.0	21,454.0	25,371.0	27,518.0	29,771.0	31,797.0	8,417.0	31,797.0	8,809.2	8,809.2
Growth Over Prior Year	18.0%	15.0%	20.7%	18.3%	8.5%	8.2%	6.8%	4.5%	5.3%	5.3%	5.3%
Gross Profit	9,870.0	10,982.0	13,520.0	15,056.0	15,345.0	13,704.0	16,100.0	17,130.0	--	--	--
Margin %	63.9%	61.8%	63.0%	59.3%	55.8%	46.0%	50.6%	203.5%	--	--	--
EBITDA	2,970.0	3,761.0	4,638.0	5,689.0	5,317.0	6,247.0	6,512.0	7,136.0	1,773.9	1,773.9	1,773.9
Margin %	19.2%	21.2%	21.6%	22.4%	19.3%	21.0%	20.5%	84.8%	5.6%	20.1%	20.1%
EBIT	2,194.0	2,719.0	3,289.0	4,262.0	3,837.0	5,028.0	5,325.0	5,995.0	1,593.5	1,593.5	1,593.5
Margin %	14.2%	15.3%	15.3%	16.8%	13.9%	16.9%	16.7%	71.2%	5.0%	18.1%	18.1%
Earnings from Cont. Ops.	2,057.0	2,459.0	4,202.0	4,169.0	2,419.0	4,246.0	4,147.0	4,917.0	--	--	--
Margin %	13.3%	13.8%	19.6%	16.4%	8.8%	14.3%	13.0%	58.4%	--	--	--
Net Income	2,057.0	2,459.0	4,202.0	4,169.0	2,419.0	4,246.0	4,147.0	4,917.0	1,219.9	1,219.9	1,219.9
Margin %	13.3%	13.8%	19.6%	16.4%	8.8%	14.3%	13.0%	58.4%	3.8%	13.8%	13.8%
Diluted EPS Excl. Extra Items	1.7	2.1	3.5	3.5	2.1	3.8	4.0	5.0	1.3	1.3	1.3
Growth Over Prior Year	16.3%	21.1%	71.0%	(0.6%)	(40.6%)	83.7%	3.9%	19.1%	8.5%	8.5%	8.5%

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	58.51
Shares Out.	935.65
Market Capitalization (USD)	54,745.00
- Cash & Short Term Investments	10,755.00
+ Total Debt	12,012.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	56,002.00
Book Value of Common Equity	20,198.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	12,012.00
= Total Capital	32,210.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	30/09/2025	30/09/2025	30/09/2025	30/09/2025	30/09/2025
TEV/Total Revenue	2.7x	2.0x	6.3x	6.3x	6.3x
TEV/EBITDA	13.0x	9.0x	7.6x	7.6x	7.6x
TEV/EBIT	15.8x	10.7x	8.5x	8.5x	8.5x
P/Diluted EPS Before Extra	21.4x	13.4x			
P/BV	4.2x	3.1x	2.8x	2.8x	2.8x
Price/Tang BV	9.2x	7.0x			

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	11.2x	10.5x	10.5x	10.5x
TEV / EBITDA	9.0x	7.6x	7.6x	7.6x
Price / CF	8.9x	7.6x	7.6x	7.6x
Price / Book	2.7x	2.8x	2.8x	2.8x
Dividend Yield	0.2x	0.5x	0.5x	0.5x



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 Period Type: **Annuals**

PYPL US EQUITY Ascend
 Consolidated Yes

Currency Reporting Change USD
 Accounting Mixed

PayPal Holdings Inc

Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY
Income Statement											
Income Sheet as of:											
Currency	31/12/2014 USD	31/12/2015 USD	31/12/2016 USD	31/12/2017 USD	31/12/2018 USD	31/12/2019 USD	31/12/2020 USD	31/12/2021 USD	31/12/2022 USD	31/12/2023 USD	31/12/2024 USD
Revenue	8,025.00	9,248.00	10,842.00	13,094.00	15,451.00	17,772.00	21,454.00	25,371.00	27,518.00	29,771.00	31,797.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	8,025.00	9,248.00	10,842.00	13,094.00	15,451.00	17,772.00	21,454.00	25,371.00	27,518.00	29,771.00	31,797.00
Cost Of Goods Sold	2,170.00	2,610.00	3,346.00	4,419.00	5,581.00	6,790.00	7,934.00	10,315.00	12,173.00	16,067.00	15,697.00
Gross Profit	5,855.00	6,638.00	7,496.00	8,675.00	9,870.00	10,982.00	13,520.00	15,056.00	15,345.00	13,704.00	16,100.00
Selling General & Admin Exp.	1,687.00	1,858.00	1,997.00	2,415.00	3,164.00	3,183.00	4,070.00	4,621.00	4,563.00	3,784.00	4,586.00
R & D Exp.	747.00	792.00	834.00	953.00	1,831.00	2,085.00	2,642.00	3,038.00	3,253.00	2,973.00	2,979.00
Depreciation & Amort.	516.00	608.00	724.00	805.00	-	-	-	-	-	-	-
Other Operating Expense/(Income)	1,637.00	1,919.00	2,355.00	2,375.00	2,681.00	2,995.00	3,519.00	3,135.00	3,692.00	1,919.00	3,210.00
Operating Expense, Total	4,587.00	5,177.00	5,910.00	6,548.00	7,676.00	8,263.00	10,231.00	10,794.00	11,508.00	8,676.00	10,775.00
Operating Income	1,268.00	1,461.00	1,586.00	2,127.00	2,194.00	2,719.00	3,289.00	4,262.00	3,837.00	5,028.00	5,325.00
Interest Expense	7.00	-	-	-	77.00	115.00	209.00	232.00	304.00	347.00	382.00
Interest Income	-	-	-	85.00	168.00	197.00	88.00	57.00	174.00	480.00	662.00
Net Interest Exp.	7.00	-	-	(85.00)	(91.00)	(82.00)	121.00	175.00	130.00	(133.00)	(280.00)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	-	(27.00)	(45.00)	12.00	(91.00)	(197.00)	(1,897.00)	(12.00)	341.00	(250.00)	276.00
EBT Excl. Unusual Items	1,261.00	1,488.00	1,631.00	2,200.00	2,376.00	2,998.00	5,065.00	4,099.00	3,366.00	5,411.00	5,329.00
Impairment of Goodwill	-	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	-	-	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	1,261.00	1,488.00	1,631.00	2,200.00	2,376.00	2,998.00	5,065.00	4,099.00	3,366.00	5,411.00	5,329.00
Income Tax Expense	842.00	260.00	230.00	405.00	319.00	539.00	863.00	(70.00)	947.00	1,165.00	1,182.00
Earnings from Cont. Ops.	419.00	1,228.00	1,401.00	1,795.00	2,057.00	2,459.00	4,202.00	4,169.00	2,419.00	4,246.00	4,147.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	-	-	-	-	-	-	-	-	-	-	-
Net Income	419.00	1,228.00	1,401.00	1,795.00	2,057.00	2,459.00	4,202.00	4,169.00	2,419.00	4,246.00	4,147.00
Pref. Dividends	-	-	-	-	-	-	-	-	-	-	-
Other Adj	-	-	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	419.00	1,228.00	1,401.00	1,795.00	2,057.00	2,459.00	4,202.00	4,169.00	2,419.00	4,246.00	4,147.00
Abnormal Losses (Gains)	647.00	73.00	-	177.00	3.00	120.00	(1,737.00)	16.00	511.00	(163.00)	823.00
Tax Effect on Abnormal Items	(226.20)	(20.65)	-	247.84	(8.29)	(33.48)	95.42	22.00	(63.37)	25.20	(172.83)
NI to Common Excl. Extra Items	839.80	1,280.35	1,401.00	2,219.84	2,051.71	2,545.52	2,560.42	4,207.00	2,866.63	4,108.20	4,797.17
Per Share Items											
Basic EPS	0.34	1.00	1.16	1.49	1.74	2.09	3.58	3.55	2.10	3.85	4.03
Basic EPS Excl. Extra Items	0.34	1.00	1.16	1.49	1.74	2.09	3.58	3.55	2.10	3.85	4.03
Weighted Avg. Basic Shares Out.	1,218.00	1,222.00	1,210.00	1,203.00	1,184.00	1,174.00	1,173.00	1,174.00	1,154.00	1,103.00	1,029.00
Diluted EPS	0.34	1.00	1.15	1.47	1.71	2.07	3.54	3.52	2.09	3.84	3.99
Diluted EPS Excl. Extra Items	0.34	1.00	1.15	1.47	1.71	2.07	3.54	3.52	2.09	3.84	3.99
Weighted Avg. Diluted Shares Out.	1,224.00	1,229.00	1,218.00	1,221.00	1,203.00	1,188.00	1,187.00	1,186.00	1,158.00	1,107.00	1,039.00
Normalized Basic EPS	-	1.04	1.50	1.90	2.42	3.10	3.88	3.84	3.09	3.83	4.65
Normalized Diluted EPS	0.68	1.04	1.15	1.82	1.71	2.14	2.16	3.55	2.48	3.72	4.62
Dividends per Share	-	-	-	-	-	-	-	-	-	-	-
Payout Ratio %	-	-	-	-	-	-	-	-	-	-	-
Supplemental Items											
EBITA	1,352.00	1,554.00	1,736.00	2,283.00	2,343.00	3,060.00	3,900.00	4,867.00	4,471.00	5,401.00	5,687.00
EBIT	1,268.00	1,461.00	1,586.00	2,127.00	2,194.00	2,719.00	3,289.00	4,262.00	3,837.00	5,028.00	5,325.00
As Reported Total Revenue*	8,025.00	9,248.00	10,842.00	13,094.00	15,451.00	17,772.00	21,454.00	25,371.00	27,518.00	29,771.00	31,797.00
Effective Tax Rate %	66.77	17.47	14.10	18.41	13.43	17.98	17.04	-	28.13	21.53	22.18
Normalized Net Income	839.80	1,280.35	1,401.00	2,219.84	2,051.71	2,545.52	2,560.42	4,207.00	2,866.63	4,108.20	4,797.17
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	299.00	346.00	438.00	733.00	853.00	1,021.00	1,376.00	1,376.00	1,261.00	1,475.00	1,230.00
Stock-Based Comp., Total	299.00	346.00	438.00	733.00	853.00	1,021.00	1,376.00	1,376.00	1,261.00	1,475.00	1,230.00

Ticker:	PYPL US EQUITY
Period Type	Annuals

PYPL US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

PayPal Holdings Inc

Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Balance Sheet											
Balance Sheet as of:	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Currency	USD										
ASSETS											
Cash And Equivalents	2,201.00	1,393.00	1,590.00	2,883.00	7,575.00	7,349.00	4,794.00	5,197.00	7,776.00	9,081.00	6,561.00
Short Term Investments	29.00	2,018.00	3,385.00	2,812.00	1,534.00	3,412.00	8,289.00	4,303.00	3,092.00	4,979.00	4,262.00
Total Cash & ST Investments	2,230.00	3,411.00	4,975.00	5,695.00	9,109.00	10,761.00	13,083.00	9,500.00	10,868.00	14,060.00	10,823.00
Accounts & Notes Receivable	759.00	137.00	214.00	283.00	313.00	435.00	577.00	800.00	963.00	1,069.00	984.00
Total Receivables	759.00	137.00	214.00	283.00	313.00	435.00	577.00	800.00	963.00	1,069.00	984.00
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	655.00	833.00	713.00	947.00	800.00	1,148.00	1,287.00	1,898.00	2,509.00	4,651.00
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	14,576.00	16,445.00	19,711.00	25,954.00	22,594.00	26,499.00	36,187.00	40,987.00	43,695.00	44,931.00	44,634.00
Total Current Assets	17,565.00	20,648.00	25,733.00	32,645.00	32,963.00	38,495.00	50,995.00	52,574.00	57,424.00	62,569.00	61,092.00
Net Property, Plant & Equipment	922.00	1,344.00	1,482.00	1,528.00	1,724.00	2,172.00	2,514.00	2,568.00	2,304.00	1,878.00	2,107.00
Long-term Investments	31.00	2,348.00	1,539.00	1,961.00	971.00	2,863.00	6,089.00	6,797.00	5,018.00	3,273.00	4,583.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	3,399.00	4,541.00	4,349.00	4,640.00	7,674.00	7,803.00	10,781.00	13,864.00	13,878.00	14,446.00	13,829.00
Total Assets	21,917.00	28,881.00	33,103.00	40,774.00	43,332.00	51,333.00	70,379.00	75,803.00	78,624.00	82,166.00	81,611.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	1,093.00	-	-	1,000.00	1,998.00	104.00	144.00	142.00	151.00	144.00	135.00
Accounts Payable	115.00	145.00	192.00	257.00	281.00	232.00	252.00	197.00	126.00	139.00	227.00
Curr. Income Taxes Payable	29.00	32.00	64.00	83.00	61.00	73.00	129.00	236.00	813.00	-	-
Other Current Liabilities	12,046.00	13,440.00	16,622.00	21,523.00	23,564.00	26,510.00	37,922.00	42,454.00	43,918.00	48,183.00	48,014.00
Total Current Liabilities	13,283.00	13,617.00	16,878.00	22,863.00	25,904.00	26,919.00	38,447.00	43,029.00	45,008.00	48,466.00	48,376.00
Long-Term Debt	-	-	-	-	-	5,368.00	9,581.00	8,669.00	10,986.00	10,092.00	10,508.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	386.00	1,505.00	1,513.00	1,917.00	2,042.00	2,117.00	2,288.00	2,378.00	2,356.00	2,557.00	2,310.00
Total Liabilities	13,669.00	15,122.00	18,391.00	24,780.00	27,946.00	34,404.00	50,316.00	54,076.00	58,350.00	61,115.00	61,194.00
Pref. Stock, Non-Redeem.	-	-	-	-	-	-	-	-	-	-	-
Total Pref. Equity	-										
Minority Interest	-	-	-	-	-	44.00	44.00	-	-	-	-
Additional Paid In Capital	-	13,100.00	13,579.00	14,314.00	14,939.00	15,588.00	16,644.00	17,208.00	18,327.00	19,642.00	20,705.00
Retained Earnings	-	668.00	2,069.00	3,823.00	5,880.00	8,342.00	12,366.00	16,535.00	18,954.00	23,200.00	27,347.00
Treasury Stock	-	-	(995.00)	(2,001.00)	(5,511.00)	(6,872.00)	(8,507.00)	(11,880.00)	(16,079.00)	(21,045.00)	(27,085.00)
Comprehensive Inc. and Other	8,248.00	(9.00)	59.00	(142.00)	78.00	(173.00)	(484.00)	(136.00)	(928.00)	(746.00)	(550.00)
Total Common Equity	8,248.00	13,759.00	14,712.00	15,994.00	15,386.00	16,929.00	20,063.00	21,727.00	20,274.00	21,051.00	20,417.00
Total Equity	8,248.00	13,759.00	14,712.00	15,994.00	15,386.00	16,929.00	20,063.00	21,727.00	20,274.00	21,051.00	20,417.00
Total Liabilities And Equity	21,917.00	28,881.00	33,103.00	40,774.00	43,332.00	51,333.00	70,379.00	75,803.00	78,624.00	82,166.00	81,611.00
Supplemental Items											
Total Shares Out. on Filing Date	1,218.00	1,224.00	1,207.00	1,200.00	1,174.00	1,173.00	1,172.00	1,168.00	1,136.00	1,072.00	993.00
Total Shares Out. on Balance Sheet Date	1,218.00	1,224.00	1,207.00	1,200.00	1,174.00	1,173.00	1,172.00	1,168.00	1,136.00	1,072.00	993.00
Book Value/Share	6.77	11.24	12.19	13.33	13.11	14.39	17.08	18.60	17.85	19.64	20.56
Tangible Book Value	4,903.00	9,332.00	10,442.00	11,487.00	8,277.00	9,895.00	9,836.00	8,941.00	8,277.00	9,488.00	9,254.00
Tangible Book Value/Share	4.03	7.62	8.65	9.57	7.05	8.44	8.39	7.65	7.29	8.85	9.32
Total Debt	1,093.00	-	-	1,000.00	1,998.00	5,472.00	9,725.00	8,811.00	11,137.00	10,236.00	10,643.00
Net Debt	(1,137.00)	(3,411.00)	(4,975.00)	(4,695.00)	(7,111.00)	(5,289.00)	(3,358.00)	(689.00)	269.00	(3,824.00)	(180.00)
Total Minority Interest	-	-	-	-	-	44.00	44.00	-	-	-	-
Inventories Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	-	16,800.00	18,100.00	18,700.00	21,800.00	23,200.00	26,500.00	30,900.00	29,900.00	27,200.00	24,400.00

Bloomberg Company In Depth Fundamentals - Capital Structure Summary

Ticker: **PYPL US EQUITY** | Sort: **Ascend** | Currency: **USD** | Reporting: **Change** | **USD**
 Period Type: **Quarters** | Consolidated: **Yes** | Accounting: **Mixed**

PayPal Holdings Inc

Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de

WACC	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
For the Fiscal Period Ending	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
	%	%	%	%	%
Equity					
Cost of Equity	12.7%	11.4%	10.9%	10.8%	11.2%
Weight of Equity	87.9%	88.8%	84.0%	85.6%	84.0%
+ Debt					
Cost of Debt	3.9%	4.7%	4.4%	4.5%	4.5%
Weight of Debt	12.1%	11.2%	16.0%	14.4%	16.0%
+ Preferred Equity					
Cost of Pref Equity	0.0%	0.0%	0.0%	0.0%	0.0%
Weight of Pref Equity	0.0%	0.0%	0.0%	0.0%	0.0%
WACC	11.6%	10.6%	9.9%	9.9%	10.1%

Capital Structure	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total				
Net Market Cap	141.0	135.0	145.0	141.0	149.0
LT Borrowings	10,657.0	10,508.0	12,031.0	11,872.0	11,863.0
Pref Equity	0.0	0.0	0.0	0.0	0.0
Total Capital	89,296.2	95,395.6	76,055.8	83,360.2	75,115.5
	100.0%	100.0%	100.0%	100.0%	100.0%

Debt Summary Data	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total				
Total Financial Debt	50,000.0	463.0	52.6	0.0	606.0
Total Revolving Credit	23.0	0.0	0.0	16.0	17.0
Total Capital Leases	141.0	1.3%	135.0	1.3%	149.0
General/Other Borrowings	10,798.0	100.0%	10,643.0	100.0%	12,013.0
Total Principal Due	10,798.0	10,643.0	12,176.0	12,013.0	12,012.0
Total Debt Outstanding	10,798.0	10,643.0	12,176.0	12,013.0	12,012.0

Additional Totals	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total				
Total Cash & ST Investments	11,919.0	110.4%	10,823.0	101.7%	11,211.0
Net Debt	-1,121.0	-10.4%	-180.0	-1.7%	965.0
Total Short-Term Borrowings	141.0	1.3%	135.0	1.3%	145.0
Curr. Port. of LT Debt/Cap. Leases	141.0	1.3%	135.0	1.3%	145.0
Long-Term Debt (incl. Cap. Leases)	10,657.0	98.7%	10,508.0	98.8%	11,872.0
Total Secured Debt	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--
Credit Ratios					
Net Debt/EBITDA	0.2x	0.0x	0.1x	0.3x	0.2x
Total Debt/EBITDA	1.6x	1.6x	1.8x	1.7x	1.7x
Coerstant Income/Total Debt	0.1x	0.1x	0.1x	0.1x	0.1x
LTM FCF/Total Debt	0.7x	0.6x	0.5x	0.5x	0.5x
ITM FCF/Total Debt	0.7x	0.7x	0.6x	0.5x	0.5x
FRIT/Interest Expense	13.1x	14.9x	14.9x	13.2x	13.5x
FRIT/Total Interest Expense	13.1x	14.9x	14.9x	13.2x	13.5x
Degree of Financial Leverage	1.1x	1.1x	1.1x	1.1x	1.1x
EBITDA-CAPEX/Interest Expense	14.3x	15.8x	15.7x	13.8x	13.7x
EBITDA/Total Interest Expense	15.9x	17.9x	17.6x	15.6x	15.0x

Debt Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Debt Schedule in Yr 1	1,250.0	10.5%	1,191.0	11.3%	1,200.0
Debt Schedule in Yr 2	1,211.0	10.2%	1,397.0	13.2%	1,404.0
Debt Schedule in Yr 3	1,417.0	11.9%	500.0	4.7%	500.0
Debt Schedule in Yr 4	500.0	4.2%	235.0	2.2%	1,147.0
Debt Schedule in Yr 5	260.0	2.2%	1,500.0	14.2%	1,500.0
Debt Schedule - Years 2 - 3	2,623.0	22.1%	1,897.0	17.9%	1,904.0
Debt Schedule - Years 4 - 5	760.0	6.4%	1,786.0	16.4%	2,647.0
Debt Schedule - Years 2 - 5	3,383.0	28.5%	3,633.0	34.4%	4,551.0
Debt Schedule Beyond Yr 5	7,250.0	61.0%	5,750.0	54.4%	6,350.0
Debt Schedule - Total Debt	11,883.0	100.0%	10,574.0	100.0%	12,101.0

Capital Lease Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Capital Leases - Year 1	--	--	5.0	21.7%	2.0
Capital Leases - Year 2	--	--	6.0	26.1%	6.0
Capital Leases - Year 3	--	--	6.0	26.1%	6.0
Capital Leases - Year 4	--	--	6.0	26.1%	4.0
Capital Leases - Year 5	--	--	0.0	0.0%	0.0
Capital Leases - Years 2 - 3	--	--	12.0	52.2%	12.0
Capital Leases - Years 4 - 5	--	--	18.0	78.3%	18.0
Capital Leases - Years 2 - 5	--	--	18.0	78.3%	16.0
Capital Leases Beyond Year 5	--	--	0.0	0.0%	0.0
Total Future Value of Capital Leases	0.0	0.0	23.0	100.0%	18.0
Present Value of ST Capital Leases	6.0	0.0	6.0	100.0%	5.0
Present Value of LT Capital Leases	17.0	0.0	15.0	11.0	12.0

Operative Leases (Rental Expense) Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Rental Expense - Year 1	35.0	3.8%	164.0	18.7%	124.0
Rental Expense - Year 2	172.0	18.7%	171.0	19.5%	175.0
Rental Expense - Year 3	172.0	18.7%	153.0	17.4%	155.0
Rental Expense - Year 4	153.0	16.6%	103.0	11.7%	103.0
Rental Expense - Year 5	102.0	11.1%	88.0	10.0%	89.0
Rental Expense - Years 2 - 3	344.0	37.4%	324.0	36.9%	330.0
Rental Expense - Years 4 - 5	255.0	27.7%	191.0	21.8%	192.0
Rental Expense - Years 2 - 5	599.0	65.2%	515.0	58.7%	522.0
Rental Expense Beyond Year 5	285.0	31.0%	198.0	22.6%	198.0
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	919.0	100.0%	877.0	100.0%	844.0

Contractual Obligation Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total				
Contractual Obligations - Year 1	--	--	--	--	--
Contractual Obligations - Years 2-3	--	--	--	--	--
Contractual Obligations - Years 4-5	--	--	--	--	--
Contractual Obligations - Years 2 - 5	--	--	--	--	--
Contractual Obligations - Beyond Year 5	--	--	--	--	--
Total Contractual Obligations	--	--	--	--	--

Purchase Obligations	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total				
Purchase Obligations	--	--	--	--	--

Interest Rate Data	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total				
W/Avg. Interest Rate - Long-term Debt	--	--	--	--	--

Company In Depth Fundamentals - Segments

Ticker: PYPL US EQUITY	PYPL US EQUITY	Ascend	Currency	Reporting	Change	USD
Period Type: Annuals	Consolidated	Yes	Accounting	Mixed		

PayPal Holdings Inc

Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
							31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
REVENUE											
Revenue by Product											
For the Fiscal Period Ending	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Revenue	8,025.00	9,248.00	10,842.00	13,094.00	15,451.00	17,772.00	21,454.00	25,371.00	27,518.00	29,771.00	31,797.00
Consumer Finance	8,025.00	9,248.00	10,842.00	13,094.00	15,451.00	17,772.00	21,454.00	25,371.00	27,518.00	29,771.00	31,797.00
Transaction	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Merchant Services	-	-	-	-	-	-	-	-	-	-	-
P2P	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-

	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Revenue by Geography											
For the Fiscal Period Ending	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Revenue	8,025.00	9,248.00	10,842.00	13,094.00	15,451.00	17,772.00	21,454.00	25,371.00	27,518.00	29,771.00	31,797.00
United States (U.S.)	4,148.00	4,640.00	5,760.00	7,084.00	8,324.00	9,417.00	11,013.00	13,712.00	15,807.00	17,253.00	18,267.00
International	3,877.00	4,608.00	5,082.00	6,010.00	7,127.00	8,355.00	10,441.00	11,659.00	11,711.00	12,518.00	13,530.00
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

