

Help

Bloomberg

Company In Depth Fundamentals - Profile

Ticker: **V US EQUITY**

Visa Inc (New York: V, Currency: USD)

Sector: Tecnología de la información Industry: Servicios de tecnología de la Sub-Industry: Procesamiento de datos y servi

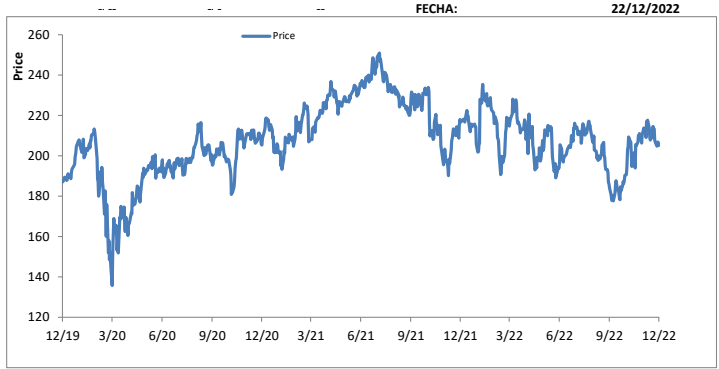
Website: usa.visa.com
 Number of Employees: 26,500
 Ticker: V US

One Market Plaza San Francisco, CA 94105 United States
 Phone: 1-650-432-3200
 Fax: --

205.06 -1.75 (-0.85%)

Visa Inc. opera una red minorista de pagos electrónicos y gestiona servicios financieros globales. Ofrece comercio global a través de la transferencia de valor e información entre instituciones financieras, comerciantes, consumidores, negocios y entidades de Estado.

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	205.06	Market Cap (MM)	436,470.0
Open	205.75	Shares Out. (MM)	1,627.9
Previous Close	206.81	Float %	99.4%
Change	1.45	Shares sold short (MM)	37,415,733.0
Change %	0.71	Dividend Yield %	0.8
Day High/Day Low	206.7 / 202.1	Diluted EPS Excl. XO	
52 Wk High/52 Wk Low	235.9 / 174.6	P / Diluted EPS Before XO	
Volume (MM)	5.69	Beta	0.98
Avg. Vol - 3 mo (MM)	7.76		



Financial Information (Currency: USD, in mm)			
Revenue - LTM	29,310.0	Cash & ST Invest.	20,658
EBIT - LTM	18,813.0	Total Assets	85,501.0
EBITDA - LTM	19,674.0	Total Debt	22,970.0
Net Income - LTM	14,957.0	Total Liabilities	49,920.0
Total Enterprise Value	436,440	Total Equity	35,581.0
TEV/ Total Revenue	11.5 x	Cash from Operations - LTM	18,849.0
TEV/ EBITDA	17.1 x	Cash From Investing - LTM	-4,288.0
		Cash from Financing -LTM	-13,983.0

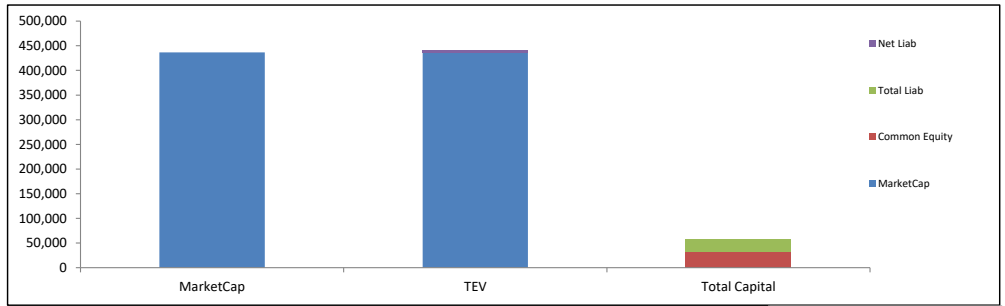
Company Notes	
2016 Q2 GAAP Net Income includes (in millions, pre-tax) A gain of \$1.000 from Legal/Litigation/Settlement A loss of \$0.001 from litigation expenses. A gain of \$116 from Derivatives.	2013 Q2 GAAP Net Income includes, (in millions, pre-tax): a loss of \$1.00 from Litigation
2015 Q4 GAAP Net Income includes, (in millions, pre-tax): a loss of \$11.000 from Litigation / Settlement	2013 Q1 GAAP Net Income includes, (in millions, pre-tax): a loss of \$3.00 from Litigation
2015 Q3 GAAP Net Income includes, (in millions, after-tax): a loss of \$110.040 from Other One-Time Charges	2012 Q3 GAAP Net Income includes, (in millions, pre-tax): a loss of \$4,098.00 from Litigation
2015 Q2 GAAP Net Income includes, (in millions, pre-tax): a loss of \$3.000 from Legal/Litigation/Settlement	2011 A1 GAAP Net Income includes, (in millions, pre-tax): a loss of \$7.00 from Litigation
2014 A1 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$453.000 from Legal Expense	2011 Q4 GAAP Net Income includes, (in millions, pre-tax): a loss of \$1.00 from Litigation
2014 Q4 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$453.000 from Legal Expense	2011 Q2 GAAP Net Income includes, (in millions, pre-tax): A loss of \$6.000 from Litigation
2013 A1 GAAP Net Income includes, (in millions, pre-tax): a loss of \$3 from litigation provision.	2010 A1 GAAP Net Income includes, (in millions, pre-tax): a gain of \$45.00 from Litigation
2013 Q3	

Key Board Members		
Name	Title	Organization
Robert W Matschullat "Bob"	Board Member	Visa Intl Inc
	Board Member	Visa Inc
John F Lundgren	Chairman	Topgolf Callaway Brands Corp
	Lead Director	Visa Inc
Lloyd A Carney	Founder	Carney Technology Acquisition
	Chancellor	University Of Technology Jamai
	Chairman	Grid Dynamics Holdings Inc
	Board Member	Vertex Pharmaceuticals Inc
	Board Member	Visa Inc
Francisco Javier Fernandez-Carbajal	Chairman	Primero Seguros Sa De Cv
	Board Member	Cemex Sab De Cv
	Board Member	Alfa Sab De Cv
	Board Member	Visa Inc
	Board Member	Fomento Economico Mexicano Sab
Maynard G Webb	Board Member	Femsa Cerveza Sa De Cv
	Co-Founder	Everwise Corp
	Founder	Webb Investment Services Inc
	Board Member	Salesforce Inc
	Board Member	Visa Inc
	Board Member	Salesforce Ventures
Alfred Francis Kelly "Al"	Chairman/Ceo	Visa Inc
	Trustee	New York-Presbyterian Hospital
	Board Member	Mother Cabrini Health Foundati
	Board Member	Catalyst
	Trustee	Boston College
Mary B Cranston	Board Member	Tpg Inc
	Board Member	Mcafee Inc
	Board Member	Mcafee Corp
	Board Member	Chemours Co/The

Ticker:	V US EQUITY	Visa Inc										
Period Type:	Annuals	Sector: Tecnología de la información			Industry: Servicios de tecnología de la				Sub-Industry: Procesamiento de datos y servi			
Annuals												
FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0FQ	1FY	2FY	3FY	

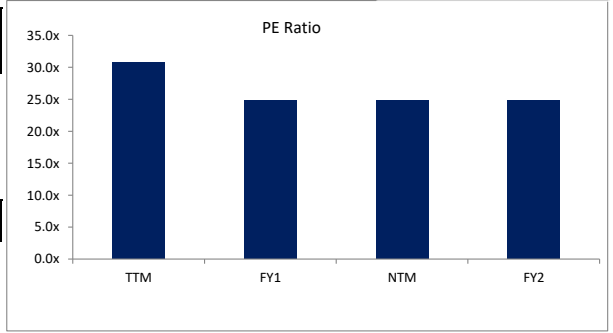
Key Financials	Actuals											LTM	Estimates	
	30/09/2016	30/09/2017	30/09/2018	30/09/2019	30/09/2020	30/09/2021	30/09/2022	30/09/2022	30/09/2023	30/09/2024	30/09/2025			
For the Fiscal Period Ending	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	
Total Revenue	15,082.0	18,358.0	20,609.0	22,977.0	21,846.0	24,105.0	29,310.0	7,787.0	29,310.0	7,675.5	7,675.5			
Growth Over Prior Year	8.7%	21.7%	12.3%	11.5%	(4.9%)	10.3%	21.6%	21.6%	8.7%	8.7%	8.7%			
Gross Profit	--	--	--	--	--	--	--	--	--	--	--			
Margin %	--	--	--	--	--	--	--	--	--	--	--			
EBITDA	8,385.0	12,700.0	13,567.0	15,657.0	14,962.0	16,719.0	19,791.0	19,674.0	5,482.5	5,482.5	5,482.5			
Margin %	55.6%	69.2%	65.8%	68.1%	68.5%	69.4%	67.5%	252.7%	18.7%	71.4%	71.4%			
EBIT	7,883.0	12,144.0	12,954.0	15,001.0	14,081.0	15,804.0	18,813.0	18,813.0	5,269.0	5,269.0	5,269.0			
Margin %	52.3%	66.2%	62.9%	65.3%	64.5%	65.6%	64.2%	241.6%	18.0%	68.6%	68.6%			
Earnings from Cont. Ops.	5,991.0	6,699.0	10,301.0	12,080.0	10,866.0	12,311.0	14,957.0	14,957.0	--	--	--			
Margin %	39.7%	36.5%	50.0%	52.6%	49.7%	51.1%	51.0%	192.1%	--	--	--			
Net Income	5,991.0	6,699.0	10,301.0	12,080.0	10,866.0	12,311.0	14,957.0	14,957.0	4,205.8	4,205.8	4,205.8			
Margin %	39.7%	36.5%	50.0%	52.6%	49.7%	51.1%	51.0%	192.1%	14.3%	54.8%	54.8%			
Diluted EPS Excl. Extra Items	2.7	3.1	4.9	5.9	5.4	6.2	7.7	6.3	2.0	2.0	2.0			
Growth Over Prior Year	(3.2%)	14.6%	58.0%	20.2%	(8.0%)	14.1%	24.2%	24.1%	10.4%	10.4%	10.4%			

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	205.06
Shares Out.	1,627.85
Market Capitalization (USD)	436,469.97
- Cash & Short Term Investments	20,658.00
+ Total Debt	22,970.00
+ Pref. Equity	2,324.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	436,439.97
Book Value of Common Equity	33,257.00
+ Pref. Equity	2,324.00
+ Total Minority Interest	0.00
+ Total Debt	22,970.00
= Total Capital	58,551.00



Valuation Multiples based on Current Capitalization	Actual		Estimates		
	30/09/2022	30/09/2022	30/09/2022	30/09/2022	30/09/2022
TEV/Total Revenue	11.5x	11.5x	56.8x	56.8x	56.8x
TEV/EBITDA	17.0x	17.1x	19.4x	19.4x	19.4x
TEV/EBIT	17.8x	17.8x	20.1x	20.1x	20.1x
P/Diluted EPS Before Extra	23.2x	28.4x			
P/BV	10.1x	10.1x	11.3x	11.3x	11.3x
Price/Tang BV	--	--			

Valuation Multiples for Chart	Actual		Estimates	
	TTM	FY1	NTM	FY2
PE Ratio	30.8x	24.8x	24.8x	24.8x
TEV / EBITDA	17.1x	19.4x	19.4x	19.4x
Price / CF	20.7x	22.7x	22.7x	22.7x
Price / Book	11.7x	11.3x	11.3x	11.3x
Dividend Yield	0.8x	0.8x	0.8x	0.8x



Ticker:	V US EQUITY
Period Type	Annuals

V US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

Visa Inc

Sector: Tecnología de la información Industry: Servicios de tecnología de la Sub-Industry: Procesamiento de datos y servi

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Income Statement											
Income Sheet as of:											
Currency	30/09/2012	30/09/2013	30/09/2014	30/09/2015	30/09/2016	30/09/2017	30/09/2018	30/09/2019	30/09/2020	30/09/2021	30/09/2022
	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	9,717.00	11,062.00	11,932.00	13,057.00	14,259.00	17,517.00	20,609.00	22,977.00	21,846.00	24,105.00	29,310.00
Other Revenue	704.00	716.00	770.00	823.00	823.00	841.00	-	-	-	-	-
Total Revenue	10,421.00	11,778.00	12,702.00	13,880.00	15,082.00	18,358.00	20,609.00	22,977.00	21,846.00	24,105.00	29,310.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	10,421.00	11,778.00	12,702.00	13,880.00	15,082.00	18,358.00	20,609.00	22,977.00	21,846.00	24,105.00	29,310.00
Selling General & Admin Exp.	7,150.00	3,262.00	3,735.00	3,512.00	5,770.00	5,038.00	6,356.00	6,599.00	6,271.00	6,767.00	8,893.00
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	333.00	397.00	435.00	494.00	502.00	556.00	613.00	656.00	767.00	804.00	861.00
Other Operating Expense/(Income)	799.00	880.00	835.00	810.00	927.00	620.00	686.00	721.00	727.00	730.00	743.00
Operating Expense., Total	8,282.00	4,539.00	5,005.00	4,816.00	7,199.00	6,214.00	7,655.00	7,976.00	7,765.00	8,301.00	10,497.00
Operating Income	2,139.00	7,239.00	7,697.00	9,064.00	7,883.00	12,144.00	12,954.00	15,001.00	14,081.00	15,804.00	18,813.00
Interest Expense	7.00	4.00	8.00	3.00	427.00	563.00	612.00	533.00	516.00	513.00	538.00
Interest Income	36.00	-	-	-	-	-	-	-	-	-	-
Net Interest Exp.	(29.00)	4.00	8.00	3.00	427.00	563.00	612.00	533.00	516.00	513.00	538.00
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	(2,632.00)	(22.00)	(318.00)	66.00	(556.00)	(113.00)	(927.00)	(703.00)	(225.00)	(772.00)	(531.00)
EBT Excl. Unusual Items	4,800.00	7,257.00	8,007.00	8,995.00	8,012.00	11,694.00	13,269.00	15,171.00	13,790.00	16,063.00	18,806.00
Impairment of Goodwill	-	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	2,593.00	-	283.00	-	-	-	463.00	287.00	-	-	670.00
Other Unusual Items	(5,186.00)	-	(566.00)	-	-	-	(926.00)	(574.00)	-	-	(1,340.00)
EBT Incl. Unusual Items	2,207.00	7,257.00	7,724.00	8,995.00	8,012.00	11,694.00	12,806.00	14,884.00	13,790.00	16,063.00	18,136.00
Income Tax Expense	65.00	2,277.00	2,286.00	2,667.00	2,021.00	4,995.00	2,505.00	2,804.00	2,924.00	3,752.00	3,179.00
Earnings from Cont. Ops.	2,142.00	4,980.00	5,438.00	6,328.00	5,991.00	6,699.00	10,301.00	12,080.00	10,866.00	12,311.00	14,957.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	(2.00)	-	-	-	-	-	-	-	-	-	-
Net Income	2,144.00	4,980.00	5,438.00	6,328.00	5,991.00	6,699.00	10,301.00	12,080.00	10,866.00	12,311.00	14,957.00
Pref. Dividends	-	-	-	-	-	-	-	-	-	-	-
Other Adj	-	-	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	2,144.00	4,980.00	5,438.00	6,328.00	5,991.00	6,699.00	10,301.00	12,080.00	10,866.00	12,311.00	14,957.00
Abnormal Losses (Gains)	4,100.00	3.00	453.00	124.00	1,812.00	19.00	509.00	273.00	(37.56)	(536.00)	1,254.00
Tax Effect on Abnormal Items	(1,833.00)	(1.05)	(434.00)	(243.90)	(848.70)	1,508.35	(119.00)	(84.00)	338.25	1,121.37	(271.00)
NI to Common Excl. Extra Items	4,411.00	4,981.95	5,457.00	6,208.10	6,954.30	8,226.35	10,691.00	12,269.00	11,166.69	12,896.37	15,940.00
Per Share Items											
Basic EPS	0.66	2.12	2.40	2.85	2.76	3.18	5.03	6.04	5.56	6.33	7.85
Basic EPS Excl. Extra Items	0.66	2.12	2.40	2.85	2.76	3.18	5.03	6.04	5.56	6.33	7.85
Weighted Avg. Basic Shares Out.	3,240.00	2,353.00	2,264.00	2,221.00	2,170.00	2,104.00	2,049.00	1,999.00	1,953.00	1,946.00	1,906.00
Diluted EPS	0.56	1.72	1.95	2.79	2.70	3.10	4.90	5.88	5.41	6.18	7.67
Diluted EPS Excl. Extra Items	0.56	1.72	1.95	2.79	2.70	3.10	4.90	5.88	5.41	6.18	7.67
Weighted Avg. Diluted Shares Out.	3,856.00	2,897.00	2,794.00	2,724.00	2,678.00	2,654.00	2,586.00	2,529.00	2,479.00	2,443.00	2,391.00
Normalized Basic EPS	1.55	1.90	2.27	2.62	2.84	3.48	4.61	5.44	5.04	5.91	7.50
Normalized Diluted EPS	1.14	1.72	1.95	2.75	3.06	3.67	5.05	5.96	5.53	6.42	8.08
Dividends per Share	-	-	-	-	-	-	-	-	-	-	-
Payout Ratio %	33.25	62.37	66.61	16.85	22.53	15.55	18.62	17.38	21.93	21.10	20.07
Supplemental Items											
EBITA	2,207.00	7,308.00	7,763.00	9,127.00	7,933.00	12,200.00	13,009.00	15,061.00	14,275.00	15,998.00	19,020.00
EBIT	2,139.00	7,239.00	7,697.00	9,064.00	7,883.00	12,144.00	12,954.00	15,001.00	14,081.00	15,804.00	18,813.00
As Reported Total Revenue*	10,421.00	11,778.00	12,702.00	13,880.00	15,082.00	18,358.00	20,609.00	22,977.00	21,846.00	24,105.00	29,310.00
Effective Tax Rate %	2.95	31.38	29.60	29.65	25.22	42.71	19.56	18.84	21.20	23.36	17.53
Normalized Net Income	4,411.00	4,981.95	5,457.00	6,208.10	6,954.30	8,226.35	10,691.00	12,269.00	11,166.69	12,896.37	15,940.00
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	147.00	179.00	172.00	187.00	221.00	235.00	327.00	407.00	416.00	542.00	602.00
Stock-Based Comp., Total	147.00	179.00	172.00	187.00	221.00	235.00	327.00	407.00	416.00	542.00	602.00

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V US EQUITY	Ascend
Consolidated	Yes

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Accounting	Mixed		

Visa Inc

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Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Balance Sheet											
Balance Sheet as of:	30/09/2012	30/09/2013	30/09/2014	30/09/2015	30/09/2016	30/09/2017	30/09/2018	30/09/2019	30/09/2020	30/09/2021	30/09/2022
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	2,074.00	2,186.00	1,971.00	3,518.00	5,619.00	9,874.00	8,162.00	7,838.00	16,289.00	16,487.00	15,689.00
Short Term Investments	743.00	2,069.00	1,979.00	2,497.00	3,319.00	3,564.00	3,547.00	4,236.00	3,752.00	2,025.00	2,833.00
Total Cash & ST Investments	2,817.00	4,255.00	3,950.00	6,015.00	8,938.00	13,438.00	11,709.00	12,074.00	20,041.00	18,512.00	18,522.00
Accounts & Notes Receivable	723.00	761.00	822.00	847.00	1,041.00	1,132.00	1,208.00	1,542.00	1,618.00	1,968.00	2,020.00
Total Receivables	723.00	761.00	822.00	847.00	1,041.00	1,132.00	1,208.00	1,542.00	1,618.00	1,968.00	2,020.00
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	301.00	187.00	216.00	353.00	555.00	550.00	562.00	712.00	757.00	856.00	2,668.00
Restricted Cash	4,432.00	49.00	1,498.00	1,072.00	1,027.00	1,031.00	1,491.00	1,205.00	901.00	894.00	1,449.00
Other Current Assets	3,513.00	2,570.00	3,076.00	2,605.00	2,752.00	2,872.00	3,246.00	5,437.00	4,328.00	5,377.00	5,546.00
Total Current Assets	11,786.00	7,822.00	9,562.00	10,892.00	14,313.00	19,023.00	18,216.00	20,970.00	27,645.00	27,607.00	30,205.00
Net Property, Plant & Equipment	1,634.00	1,732.00	1,892.00	1,888.00	2,150.00	2,253.00	2,472.00	2,695.00	3,245.00	3,230.00	3,703.00
Long-term Investments	3,283.00	2,760.00	3,015.00	3,384.00	3,931.00	1,926.00	4,082.00	2,157.00	231.00	1,705.00	2,136.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	23,310.00	23,642.00	24,100.00	24,072.00	43,641.00	44,775.00	44,455.00	46,752.00	49,798.00	50,354.00	49,457.00
Total Assets	40,013.00	35,956.00	38,569.00	40,236.00	64,035.00	67,977.00	69,225.00	72,574.00	80,919.00	82,896.00	85,501.00
LIABILITIES											
Accrued Exp.	5,430.00	1,141.00	2,530.00	2,395.00	2,782.00	1,739.00	2,335.00	1,999.00	1,735.00	2,194.00	2,815.00
Short-term Borrowings	-	-	-	-	-	1,749.00	-	-	3,096.00	1,102.00	2,348.00
Accounts Payable	152.00	184.00	147.00	127.00	203.00	179.00	183.00	156.00	174.00	266.00	340.00
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	2,372.00	3,010.00	3,329.00	2,852.00	5,061.00	5,198.00	7,627.00	9,635.00	7,665.00	9,843.00	11,624.00
Total Current Liabilities	7,954.00	4,335.00	6,006.00	5,374.00	8,046.00	8,865.00	10,145.00	11,790.00	12,670.00	13,405.00	17,127.00
Long-Term Debt	-	-	-	-	15,882.00	16,618.00	16,630.00	16,729.00	21,544.00	20,449.00	20,622.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	4,429.00	4,751.00	5,150.00	5,020.00	7,195.00	9,734.00	8,444.00	9,371.00	10,495.00	11,453.00	12,171.00
Total Liabilities	12,383.00	9,086.00	11,156.00	10,394.00	31,123.00	35,217.00	35,219.00	37,890.00	44,709.00	45,307.00	49,920.00
Pref. Stock, Non-Redeem.	-	-	-	-	5,717.00	5,526.00	5,470.00	5,462.00	5,086.00	3,080.00	2,324.00
Total Pref. Equity	-	-	-	-	5,717.00	5,526.00	5,470.00	5,462.00	5,086.00	3,080.00	2,324.00
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Capital	19,992.00	18,875.00	18,299.00	18,073.00	17,395.00	16,900.00	16,678.00	16,541.00	16,721.00	18,855.00	19,545.00
Retained Earnings	7,809.00	7,974.00	9,131.00	11,843.00	10,462.00	9,508.00	11,318.00	13,502.00	14,088.00	15,351.00	16,116.00
Treasury Stock	-	-	-	-	(170.00)	-	-	-	-	-	-
Comprehensive Inc. and Other	(171.00)	21.00	(17.00)	(74.00)	(492.00)	826.00	540.00	(821.00)	315.00	303.00	(2,404.00)
Total Common Equity	27,630.00	26,870.00	27,413.00	29,842.00	27,195.00	27,234.00	28,536.00	29,222.00	31,124.00	34,509.00	33,257.00
Total Equity	27,630.00	26,870.00	27,413.00	29,842.00	32,912.00	32,760.00	34,006.00	34,684.00	36,210.00	37,589.00	35,581.00
Total Liabilities And Equity	40,013.00	35,956.00	38,569.00	40,236.00	64,035.00	67,977.00	69,225.00	72,574.00	80,919.00	82,896.00	85,501.00
Supplemental Items											
Total Shares Out. on Filing Date	3,244.00	2,303.00	2,245.00	2,434.00	2,343.00	2,274.00	2,215.00	1,974.00	1,939.00	1,932.00	1,890.00
Total Shares Out. on Balance Sheet Date	3,244.00	2,303.00	2,245.00	2,434.00	2,343.00	2,274.00	2,215.00	1,974.00	1,939.00	1,932.00	1,890.00
Book Value/Share	8.52	11.67	12.21	12.26	11.61	11.98	12.88	14.80	16.05	17.86	17.60
Tangible Book Value	4,529.00	3,838.00	4,249.00	6,656.00	(15,105.00)	(15,724.00)	(14,216.00)	(13,214.00)	(12,594.00)	(9,113.00)	(9,595.00)
Tangible Book Value/Share	1.40	1.67	1.89	2.73	(6.45)	(6.91)	(6.42)	(6.69)	(6.50)	(4.72)	(5.08)
Total Debt	-	-	-	-	15,882.00	18,367.00	16,630.00	16,729.00	24,640.00	21,551.00	22,970.00
Net Debt	(6,100.00)	(7,015.00)	(6,965.00)	(9,399.00)	3,013.00	1,897.00	(485.00)	850.00	2,518.00	(926.00)	(30.00)
Total Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	8,500.00	9,500.00	9,500.00	11,300.00	-	-	17,000.00	19,500.00	20,500.00	21,500.00	26,500.00

Ticker: **V US EQUITY**
 Period Type: **Annuals**

Sort: **Ascend**
 Consolidated: **Yes**

Accounting: **Mixed**

Visa Inc

Sector: Tecnología de la información Industry: Servicios de tecnología de la Sub-Industry: Procesamiento de datos y servi

		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples		30/09/2012	30/09/2013	30/09/2014	30/09/2015	30/09/2016	30/09/2017	30/09/2018	30/09/2019	30/09/2020	30/09/2021	30/09/2022
TEV / LTM Total Revenue	Close	8.0x	8.7x	8.9x	11.5x	13.8x	13.7x	16.6x	15.3x	18.3x	18.1x	11.5x
	Average	9.5x	11.4x	12.2x	13.4x	13.8x	16.3x	17.6x	18.0x	18.7x	23.0x	19.1x
	High	9.5x	13.3x	13.6x	15.2x	15.5x	18.7x	20.7x	20.8x	21.3x	25.8x	21.5x
	Low	9.5x	9.7x	10.7x	10.5x	11.6x	14.1x	15.2x	14.8x	13.7x	18.8x	12.9x
TEV / LTM EBITDA	Close	33.9x	13.5x	13.9x	16.8x	24.8x	19.9x	25.3x	22.4x	26.8x	26.1x	17.0x
	Average	40.2x	48.1x	18.8x	21.0x	20.0x	29.3x	25.5x	27.4x	27.4x	33.6x	27.5x
	High	40.2x	55.9x	21.0x	23.7x	27.8x	33.7x	29.9x	31.6x	31.2x	37.7x	31.0x
	Low	40.2x	17.2x	16.4x	16.3x	16.9x	21.9x	21.9x	22.5x	20.0x	27.5x	19.2x
TEV / LTM EBIT	Close	39.2x	14.2x	14.7x	17.7x	26.4x	20.8x	26.5x	23.4x	28.4x	27.5x	17.8x
	Average	46.4x	55.5x	19.8x	22.2x	21.1x	31.2x	26.7x	28.6x	28.6x	35.7x	29.0x
	High	46.4x	64.6x	22.1x	25.0x	29.6x	35.8x	31.3x	33.1x	32.6x	40.0x	32.8x
	Low	46.4x	18.2x	17.3x	17.3x	17.8x	22.9x	22.9x	23.6x	20.9x	29.2x	20.2x
Price / LTM EPS	Close	29.3x	27.8x	27.3x	25.3x	27.0x	28.6x	29.7x	28.9x	36.1x	34.7x	22.0x
	Average	32.0x	36.2x	30.8x	33.9x	28.1x	29.4x	34.2x	30.9x	31.5x	39.7x	32.7x
	High	38.2x	43.5x	33.9x	39.1x	30.3x	34.7x	40.8x	36.8x	36.3x	45.3x	36.7x
	Low	23.9x	27.8x	26.5x	25.3x	24.7x	24.6x	28.7x	24.1x	22.8x	32.7x	22.0x
Price / Book Value	Close	3.9x	4.1x	4.4x	5.7x	7.1x	8.8x	11.7x	11.6x	12.5x	12.5x	10.1x
	Average	3.5x	4.9x	4.5x	5.4x	6.3x	7.8x	10.5x	12.1x	12.7x	13.7x	11.8x
	High	4.1x	5.8x	5.0x	6.3x	7.1x	9.2x	12.5x	14.4x	14.6x	15.6x	13.2x
	Low	2.6x	4.0x	3.9x	4.1x	5.5x	6.5x	8.8x	9.4x	9.2x	11.3x	10.0x
Price / Tangible Book Value	Close	24.0x	28.7x	28.2x	25.5x	--	--	--	--	--	--	--
	Average	27.5x	29.7x	31.8x	35.0x	28.2x	--	--	--	--	--	--
	High	32.9x	35.6x	35.0x	40.4x	30.5x	--	--	--	--	--	--
	Low	20.5x	24.4x	27.4x	25.5x	24.8x	--	--	--	--	--	--
Price / Cash Flow	Close	21.7x	37.2x	16.8x	23.5x	32.2x	24.0x	23.8x	26.9x	37.4x	28.5x	18.0x
	Average	24.0x	26.9x	41.1x	20.9x	26.0x	35.0x	28.7x	24.7x	29.4x	41.0x	26.9x
	High	28.7x	37.2x	45.4x	24.0x	32.2x	41.3x	34.3x	29.4x	37.4x	46.9x	30.1x
	Low	17.9x	22.0x	16.8x	15.7x	22.9x	24.0x	23.8x	19.3x	21.2x	28.5x	18.0x
TEV / LTM FCF	Close	23.5x	44.1x	18.2x	25.1x	35.5x	26.0x	25.2x	28.6x	40.2x	29.8x	18.9x
	Average	26.5x	29.1x	48.7x	22.6x	27.8x	38.7x	31.1x	26.2x	31.2x	44.1x	28.2x
	High	31.6x	44.1x	53.7x	26.0x	35.5x	45.6x	37.1x	31.1x	40.2x	50.5x	31.5x
	Low	19.7x	23.8x	18.2x	17.0x	24.4x	26.0x	25.2x	20.4x	22.6x	29.8x	18.9x
Dividend Yield	Close	0.7	2.8	3.0	0.7	0.7	0.5	0.6	0.6	0.6	0.6	0.9
	Average	0.5	0.5	2.5	2.4	0.6	0.6	0.4	0.6	0.6	0.6	0.6
	High	0.7	2.8	3.0	3.2	0.7	0.7	0.6	0.7	0.8	0.7	0.9
	Low	0.4	0.4	2.3	0.7	0.6	0.5	0.3	0.5	0.5	0.5	0.6

Ticker:	V US EQUITY
Period Type	Quarters

V US EQUITY	Ascend
Consolidated	Yes

Accounting	Mixed
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Visa Inc

Sector: Tecnología de la información Industry: Servicios de tecnología de la Sub-Industry: Procesamiento de datos y servi

Y	-10FQ	-9FQ	-8FQ	-7FQ	-6FQ	-5FQ	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
Ratios											
For the Fiscal Period Ending	31/03/2020	30/06/2020	30/09/2020	31/12/2020	31/03/2021	30/06/2021	30/09/2021	31/12/2021	31/03/2022	30/06/2022	30/09/2022
Profitability											
Return on Assets	17.5%	15.9%	14.2%	13.8%	13.9%	13.5%	15.0%	16.2%	17.0%	17.4%	17.8%
Return on Capital	24.8%	22.4%	20.1%	20.0%	19.9%	19.4%	21.2%	23.4%	24.5%	25.4%	26.2%
Return on Equity	43.1%	39.3%	36.0%	33.6%	33.6%	33.5%	37.5%	39.1%	40.9%	43.4%	44.1%
Margin Analysis											
Gross Margin	--	--	--	--	--	--	--	--	--	--	--
SG&A Margin	8.6%	8.9%	10.7%	7.2%	9.9%	7.7%	10.2%	7.3%	--	8.3%	9.8%
EBITDA Margin	68.4%	67.7%	68.5%	68.8%	67.5%	68.3%	68.9%	68.9%	69.7%	67.2%	67.1%
EBIT Margin	65.2%	64.1%	64.5%	64.8%	63.5%	64.6%	65.6%	65.7%	66.7%	64.2%	64.2%
Earnings from Cont. Ops Margin	67.0%	62.0%	61.6%	67.6%	62.5%	66.3%	65.8%	67.7%	66.8%	57.0%	65.3%
Net Income Margin	52.7%	49.1%	41.9%	55.0%	52.8%	42.0%	54.6%	56.1%	50.7%	46.9%	50.6%
Normalized Net Income Margin	52.9%	48.3%	48.4%	54.8%	50.7%	52.9%	53.5%	55.1%	53.1%	57.3%	52.1%
Free Cash Flow Margin	21.4%	58.7%	37.8%	59.0%	55.3%	69.1%	57.4%	57.5%	44.8%	69.0%	71.7%
Asset Turnover											
Total Asset Turnover	0.3x	0.3x	0.3x	0.3x	0.3x	0.3x	0.3x	0.3x	0.3x	0.3x	0.3x
Fixed Asset Turnover	9.1x	8.6x	7.4x	7.9x	7.8x	8.3x	7.4x	9.1x	9.3x	9.6x	8.5x
Accounts Receivable Turnover	16.4x	15.3x	13.8x	12.6x	12.9x	13.7x	13.4x	13.0x	13.7x	14.5x	14.7x
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Short Term Liquidity											
Current Ratio	1.4x	1.8x	2.2x	2.6x	2.5x	2.4x	2.1x	1.7x	1.6x	1.7x	1.8x
Quick Ratio	1.0x	1.3x	1.7x	1.9x	1.9x	1.8x	1.5x	1.2x	1.0x	1.1x	1.2x
Cash from Ops. To Curr Liab	0.9x	1.7x	1.6x	1.8x	1.7x	1.6x	1.4x	1.0x	0.9x	1.0x	1.1x
Ave. Davs Sales Out.	22.4x	23.9x	26.5x	29.0x	28.3x	26.6x	27.1x	28.0x	26.6x	25.2x	24.8x
Ave. Davs Inventory Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Davs Pivable Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Cash Conversion Cycle	--	--	--	--	--	--	--	--	--	--	--
Long Term Solvency											
Total Debt/Equity	53.4%	60.4%	68.0%	55.9%	55.6%	55.6%	57.3%	57.8%	58.4%	67.1%	64.6%
Total Debt/Capital	34.8%	37.6%	40.5%	35.8%	35.7%	35.7%	36.4%	36.6%	36.9%	40.1%	39.2%
LT Debt/Equity	49.6%	60.9%	69.2%	61.9%	61.1%	60.6%	59.3%	53.2%	53.0%	63.0%	62.0%
LT Debt/Capital	27.2%	32.3%	35.4%	35.8%	35.7%	35.7%	34.6%	30.9%	30.7%	34.7%	35.2%
Total Liabilities/Total Assets	33.4%	36.8%	39.6%	40.5%	39.7%	40.0%	38.5%	36.8%	37.0%	38.5%	38.4%
EBIT / Interest Exp.	33.25x	21.12x	21.67x	28.26x	29.60x	31.02x	34.52x	35.64x	35.84x	37.37x	31.99x
EBITDA / Interest Exp.	35.13x	22.71x	23.73x	29.71x	31.26x	32.58x	36.14x	37.12x	37.38x	39.44x	33.47x
(EBITDA-CAPEX) / Interest Exp.	33.30x	21.58x	22.07x	28.54x	29.95x	31.21x	34.47x	35.83x	35.39x	37.32x	31.56x
Total Debt/EBITDA	1.13x	1.38x	1.65x	1.42x	1.45x	1.36x	1.30x	1.19x	1.12x	1.26x	1.17x
Net Debt/EBITDA	0.22x	0.16x	0.17x	0.06x	0.02x	-0.10x	-0.06x	0.04x	0.15x	0.10x	0.00x
Altman Z Score	8.99	9.03	8.76	10.41	9.55	9.79	9.4	9.17	9.48	8.05	7.6
Growth Over Prior Year											
Total Revenue	6.6%	(17.7%)	(16.9%)	(6.1%)	(2.1%)	26.7%	28.6%	24.1%	25.5%	18.7%	18.7%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	9.1%	(20.8%)	(13.8%)	(4.3%)	(8.8%)	32.3%	34.1%	23.1%	32.4%	2.6%	17.6%
FRITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	7.8%	(23.3%)	(15.9%)	(4.3%)	(8.7%)	35.5%	37.3%	24.2%	34.1%	2.1%	17.9%
Earnings from Cont. Ops.	3.6%	(23.5%)	(29.4%)	(4.5%)	(1.9%)	8.5%	67.7%	26.6%	20.5%	32.5%	9.9%
Net Income	3.6%	(23.5%)	(29.4%)	(4.5%)	(1.9%)	8.5%	67.7%	26.6%	20.5%	32.5%	9.9%
Normalized Net Income	3.4%	(24.6%)	(25.4%)	(4.5%)	(6.2%)	38.8%	42.2%	24.8%	31.6%	28.6%	15.6%
Diluted EPS before Extra	9.1%	(19.4%)	(27.9%)	(21.3%)	(19.4%)	(11.1%)	37.5%	28.9%	23.1%	35.5%	12.7%
Accounts Receivable	8.0%	(5.1%)	4.9%	5.1%	18.1%	27.5%	21.6%	24.2%	19.2%	9.1%	2.6%
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	13.0%	7.7%	20.4%	(0.9%)	(3.3%)	(1.4%)	(0.5%)	7.2%	16.2%	16.2%	14.6%
Total Assets	4.2%	10.9%	11.5%	7.5%	10.1%	6.1%	2.4%	1.9%	2.0%	3.3%	3.1%
Tangible Book Value	15.6%	(0.1%)	(3.0%)	(17.6%)	(30.7%)	(26.4%)	(27.4%)	0.2%	31.7%	25.2%	7.6%
Common Equity	1.1%	2.3%	6.5%	14.0%	17.9%	14.7%	10.9%	(2.3%)	(3.9%)	(5.8%)	(3.6%)
Cash from Ops.	(28.9%)	(11.3%)	(48.1%)	(9.3%)	(6.3%)	(7.0%)	89.5%	70.5%	4.8%	19.0%	48.0%
Capital Expenditures	38.5%	(17.0%)	(32.5%)	(16.2%)	(26.9%)	11.2%	23.8%	8.1%	69.0%	31.3%	41.8%
Levered Free Cash Flow	(34.4%)	(10.9%)	(49.2%)	(9.0%)	(15.3%)	49.1%	95.2%	21.1%	1.6%	18.5%	48.3%
Unlevered Free Cash Flow	(56.5%)	(17.0%)	(60.8%)	(12.0%)	(32.7%)	62.4%	142.3%	22.6%	(2.0%)	19.3%	56.1%
Dividend per Share	20.0%	20.0%	6.7%	6.7%	25.0%	6.7%	17.2%	17.2%	0.0%	17.2%	20.0%

CAGR Over Two Years

Total Revenue	7.4%	(3.9%)	(3.1%)	1.6%	2.1%	2.5%	3.4%	8.0%	10.8%	22.6%	23.6%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	9.0%	3.0%	(2.9%)	2.1%	(0.3%)	2.4%	7.5%	8.5%	9.9%	16.5%	25.6%
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	8.5%	2.0%	(4.0%)	1.7%	(0.8%)	2.0%	7.5%	9.1%	10.6%	17.6%	27.7%
Earnings from Cont. Ops.	8.8%	0.9%	(13.3%)	2.5%	0.8%	(8.9%)	8.8%	10.0%	8.7%	19.9%	35.8%
Net Income	8.8%	0.9%	(13.3%)	2.5%	0.8%	(8.9%)	8.8%	10.0%	8.7%	19.9%	35.8%
Normalized Net Income	9.0%	(8.5%)	(6.9%)	2.2%	(1.5%)	2.3%	3.0%	9.2%	11.1%	33.6%	28.2%
Diluted EPS before Extra	13.0%	14.6%	(11.3%)	4.4%	(6.2%)	(15.3%)	(0.4%)	0.7%	(0.4%)	9.8%	24.5%
Accounts Receivable	9.7%	9.1%	15.7%	11.5%	12.9%	10.0%	13.0%	14.2%	18.7%	17.9%	11.7%
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&F	8.3%	7.3%	14.6%	5.5%	4.5%	3.1%	9.5%	3.0%	6.0%	7.0%	6.8%
Total Assets	2.7%	6.9%	8.1%	5.9%	7.1%	8.5%	6.9%	4.7%	6.0%	4.7%	2.8%
Tangible Book Value	1.7%	(1.3%)	0.6%	(6.5%)	(10.5%)	(14.3%)	(16.1%)	(9.1%)	(4.5%)	(4.0%)	(11.6%)
Common Equity	0.9%	4.2%	4.4%	9.0%	9.2%	8.3%	8.7%	5.5%	6.5%	3.9%	3.4%
Cash from Ops.	(29.1%)	(10.4%)	(22.3%)	3.3%	27.0%	14.2%	(0.9%)	4.5%	54.2%	32.3%	67.4%
Capital Expenditures	0.7%	(2.4%)	(7.2%)	1.0%	0.6%	(3.9%)	(8.6%)	(4.8%)	11.2%	20.8%	32.5%
Levered Free Cash Flow	(32.0%)	(10.8%)	(23.3%)	3.4%	28.9%	15.2%	(0.4%)	5.0%	60.5%	32.9%	70.1%
Unlevered Free Cash Flow	(48.7%)	(15.9%)	(32.7%)	1.6%	35.8%	16.1%	(2.6%)	3.9%	103.7%	39.2%	94.5%
Dividend per Share	19.5%	19.5%	13.1%	13.1%	22.5%	13.1%	11.8%	11.8%	11.8%	11.8%	18.6%

CAGR Over Three Years

Total Revenue	9.4%	1.9%	1.7%	5.4%	4.1%	5.4%	6.5%	8.6%	9.4%	7.6%	8.3%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	12.1%	0.7%	0.1%	5.7%	7.7%	12.0%	8.7%	8.7%	9.6%	2.4%	10.8%
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	11.8%	(0.3%)	(0.7%)	4.9%	2.4%	12.1%	8.2%	8.7%	9.7%	2.0%	10.8%
Earnings from Cont. Ops.	92.8%	4.8%	(0.0%)	7.4%	5.1%	3.4%	8.0%	10.0%	7.0%	3.2%	9.2%
Net Income	92.8%	4.8%	(0.0%)	7.4%	5.1%	3.4%	8.0%	10.0%	7.0%	3.2%	9.2%
Normalized Net Income	16.7%	4.3%	4.9%	7.1%	3.7%	5.1%	7.2%	9.2%	8.5%	10.4%	7.0%
Diluted EPS before Extra	97.9%	15.1%	2.4%	9.6%	1.0%	5.3%	2.6%	12.0%	2.7%	(0.9%)	3.8%
Accounts Receivable	11.9%	9.6%	17.6%	10.9%	17.5%	14.9%	17.7%	15.6%	15.0%	9.7%	9.4%
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	9.2%	7.6%	12.9%	6.6%	4.3%	4.3%	9.3%	6.1%	8.3%	7.3%	11.2%
Total Assets	4.8%	6.8%	6.0%	6.7%	5.1%	6.6%	6.7%	4.6%	5.4%	6.7%	5.6%
Tangible Book Value	0.2%	(1.9%)	(2.1%)	(6.8%)	(10.6%)	(10.5%)	(9.8%)	(4.3%)	1.8%	(2.7%)	(8.8%)
Common Equity	5.0%	4.6%	4.6%	6.8%	6.3%	7.6%	6.5%	5.1%	4.6%	3.4%	4.4%
Cash from Ops.	54.7%	(5.3%)	(8.8%)	7.7%	4.5%	5.7%	4.5%	8.7%	19.1%	15.8%	13.3%
Capital Expenditures	13.9%	(6.2%)	(2.8%)	4.3%	(9.5%)	1.9%	2.2%	3.3%	19.6%	6.6%	5.8%
Levered Free Cash Flow	71.0%	(5.3%)	(9.3%)	7.9%	5.5%	5.9%	4.7%	9.0%	19.1%	16.3%	13.7%
Unlevered Free Cash Flow	(258.6%)	(9.6%)	(16.7%)	6.2%	3.7%	4.7%	3.1%	8.2%	21.8%	17.1%	14.0%
Dividend per Share	22.1%	22.1%	18.0%	15.1%	21.3%	15.1%	14.5%	14.5%	14.5%	14.5%	14.5%

CAGR Over Five Years

Total Revenue	11.4%	6.6%	7.4%	9.8%	9.6%	11.0%	9.0%	9.6%	9.9%	9.8%	9.9%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	11.5%	6.2%	7.0%	9.9%	8.2%	50.8%	10.3%	8.9%	11.3%	6.8%	9.6%
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	11.5%	5.8%	6.6%	9.9%	8.0%	56.9%	10.5%	9.0%	11.3%	6.5%	9.6%
Earnings from Cont. Ops.	14.8%	6.9%	7.2%	10.0%	12.1%	44.3%	13.2%	13.8%	53.4%	10.6%	13.0%
Net Income	14.8%	6.9%	7.2%	10.0%	12.1%	44.3%	13.2%	13.8%	53.4%	10.6%	13.0%
Normalized Net Income	14.8%	8.3%	10.2%	13.1%	12.3%	13.5%	12.9%	13.3%	14.4%	15.2%	13.6%
Diluted EPS before Extra	17.6%	9.6%	9.7%	8.0%	9.9%	41.3%	11.0%	16.3%	50.4%	12.9%	10.7%
Accounts Receivable	11.1%	10.3%	13.8%	13.6%	13.7%	11.7%	13.6%	14.1%	14.6%	12.8%	12.3%
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	8.5%	8.3%	11.4%	7.6%	7.3%	4.9%	8.5%	5.7%	7.9%	7.4%	10.4%
Total Assets	13.4%	14.6%	15.0%	7.9%	8.1%	5.3%	5.3%	5.3%	5.3%	5.9%	4.7%
Tangible Book Value	(225.0%)	(224.1%)	(218.9%)	(213.8%)	(212.0%)	(7.1%)	(6.1%)	(3.5%)	(1.7%)	(2.7%)	(6.0%)
Common Equity	0.6%	1.1%	0.8%	2.9%	3.4%	5.0%	4.9%	5.0%	5.6%	4.3%	4.1%
Cash from Ops.	8.4%	7.3%	3.9%	12.2%	31.7%	70.9%	10.1%	11.0%	54.5%	8.2%	16.3%
Capital Expenditures	17.1%	16.8%	4.0%	4.9%	5.0%	6.3%	8.1%	0.2%	12.8%	3.8%	10.0%
Levered Free Cash Flow	7.3%	6.9%	3.9%	12.6%	34.7%	90.0%	10.2%	11.7%	66.7%	8.5%	16.6%
Unlevered Free Cash Flow	(0.1%)	4.6%	(0.6%)	11.9%	45.4%	(284.8%)	9.2%	10.9%	(275.3%)	7.4%	16.9%
Dividend per Share	20.1%	20.1%	21.7%	18.0%	21.8%	18.0%	21.8%	17.8%	17.8%	17.8%	18.2%

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

Visa Inc

Sector: Tecnología de la información Industry: Servicios de tecnología de la Sub-Industry: Procesamiento de datos y servi

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
REVENUE											
Revenue by Product											
For the Fiscal Period Ending	30/09/2012	30/09/2013	30/09/2014	30/09/2015	30/09/2016	30/09/2017	30/09/2018	30/09/2019	30/09/2020	30/09/2021	30/09/2022
Revenue	10,421.00	11,778.00	12,702.00	13,880.00	15,082.00	18,358.00	20,609.00	22,977.00	21,846.00	24,105.00	29,310.00
Data Processing	4,872.00	5,352.00	5,797.00	6,302.00	6,747.00	7,975.00	9,027.00	10,333.00	10,975.00	12,792.00	14,438.00
Service	3,975.00	4,642.00	5,167.00	5,552.00	6,272.00	7,786.00	8,918.00	9,700.00	9,804.00	11,475.00	13,361.00
International Transaction	3,025.00	3,389.00	3,560.00	4,064.00	4,649.00	6,321.00	7,211.00	7,804.00	6,299.00	6,530.00	9,815.00
Other	704.00	716.00	770.00	823.00	823.00	841.00	944.00	1,313.00	1,432.00	1,675.00	1,991.00
Client Incentives	(2,155.00)	(2,321.00)	(2,592.00)	(2,861.00)	(3,409.00)	(4,565.00)	(5,491.00)	(6,173.00)	(6,664.00)	(8,367.00)	(10,295.00)
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-

Revenue by Geography	30/09/2012	30/09/2013	30/09/2014	30/09/2015	30/09/2016	30/09/2017	30/09/2018	30/09/2019	30/09/2020	30/09/2021	30/09/2022
For the Fiscal Period Ending											
Revenue	10,421.00	11,778.00	12,702.00	13,880.00	15,082.00	18,358.00	20,609.00	22,977.00	21,846.00	24,105.00	29,310.00
International	5,720.00	6,379.00	6,847.00	7,406.00	7,851.00	9,654.00	11,277.00	12,698.00	11,721.00	12,945.00	16,459.00
US	4,478.00	5,177.00	5,629.00	6,219.00	7,040.00	8,704.00	9,332.00	10,279.00	10,125.00	11,160.00	12,851.00
	223.00	222.00	226.00	255.00	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

Ticker: V US EQUITY	Sort: Ascend	Currency: USD	Reporting: <input type="checkbox"/> Change: <input type="checkbox"/>
Period Type: Annuals	Consolidated: Yes	Accounting: Mixed	

Visa Inc

Sector: Tecnología de la información Industry: Servicios de tecnología de la Sub-Industry: Procesamiento de datos y servi

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	30/09/2012	30/09/2013	30/09/2014	30/09/2015	30/09/2016	30/09/2017	30/09/2018	30/09/2019	30/09/2020	30/09/2021	30/09/2022
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	38.00	43.00	46.00	47.00	14.00	6.00	4.00	4.00	4.00	4.00	3.00
Interest Cost	40.00	35.00	42.00	40.00	43.00	47.00	44.00	45.00	38.00	35.00	34.00
Expected Return on Plan Assets	(55.00)	(61.00)	(68.00)	(72.00)	(73.00)	(86.00)	(90.00)	(89.00)	(87.00)	(87.00)	(98.00)
Pension Expense (Income)	50.00	36.00	13.00	16.00	(5.00)	(1.00)	(39.00)	(33.00)	(29.00)	(40.00)	(51.00)
Other Postretirement Cost											
Service Cost	--	--	--	--	--	--	--	--	--	--	--
Interest Cost	1.00	1.00	1.00	1.00	1.00	1.00	--	--	--	--	--
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits Expense (I)	(2.00)	(3.00)	(3.00)	(4.00)	(4.00)	(3.00)	--	--	--	--	--
Pension Funded Status											
Fair Value of Plan Assets	973.00	1,055.00	1,117.00	1,022.00	1,492.00	1,507.00	1,526.00	1,580.00	1,667.00	1,836.00	1,287.00
Actual Return (Loss) on Plan Assets	166.00	126.00	135.00	(6.00)	143.00	142.00	91.00	145.00	119.00	214.00	(426.00)
Employer Contribution	84.00	--	10.00	16.00	103.00	14.00	12.00	10.00	24.00	22.00	20.00
Benefits Paid	(60.00)	(44.00)	(83.00)	(105.00)	(65.00)	(151.00)	(72.00)	(74.00)	(81.00)	(88.00)	(67.00)
Projected Benefit Obligation	990.00	897.00	983.00	1,005.00	1,546.00	1,346.00	1,296.00	1,447.00	1,483.00	1,397.00	941.00
Over(Under) Funded Pension	(17.00)	158.00	134.00	17.00	(54.00)	161.00	230.00	133.00	184.00	439.00	346.00
Accumulated Benefit Obligation	982.00	892.00	977.00	994.00	1,546.00	1,346.00	1,296.00	1,447.00	1,483.00	1,397.00	941.00
Pension Funding Ratio	98.28	117.61	113.63	101.69	96.51	111.96	117.75	109.19	112.41	131.42	136.77
Other Postretirement Funded Status											
Fair Value of Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Actual Return (Loss) on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Employer Contribution	4.00	4.00	4.00	3.00	3.00	3.00	--	--	--	--	--
Benefits Paid	(4.00)	(4.00)	(4.00)	(3.00)	(3.00)	(3.00)	--	--	--	--	--
Projected Benefit Obligation	32.00	25.00	20.00	18.00	14.00	11.00	--	--	--	--	--
Over(Under) Funded Post Ret Benefits	(32.00)	(25.00)	(20.00)	(18.00)	(14.00)	(11.00)	--	--	--	--	--
Other Post-Retirement Funding Ratio	--	--	--	--	--	--	--	--	--	--	--
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	7.50	7.00	7.00	7.00	6.14	6.28	6.21	5.76	5.74	5.60	5.74
Discount Rate used on Plan Liabilities	3.85	4.81	4.27	4.33	3.25	3.47	3.77	2.73	2.39	2.65	5.37
Rate of Compensation Increase	4.50	4.50	4.00	4.00	3.20	3.20	3.20	2.50	2.50	2.50	2.50
Other Postretirement Benefits											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	2.21	2.76	2.59	2.43	1.91	2.44	--	--	--	--	--
Health Care Cost Trend Projected(next y)	7.50	8.50	8.00	8.00	8.00	7.00	--	--	--	--	--
Pension Plan Asset Allocation											
Fair Value of Plan Assets	973.00	1,055.00	1,117.00	1,022.00	1,492.00	1,507.00	1,526.00	1,580.00	1,667.00	1,836.00	1,287.00
Asset Category - Equities %	65.00	71.00	69.00	66.00	58.18	23.22	18.09	18.16	67.13	64.43	51.67
Asset Category - Debt %	27.00	26.00	29.00	33.00	17.02	18.78	14.22	16.90	25.25	27.56	39.24
Asset Category - Real Estate %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	--	--	--	--	7.04	0.07	0.39	2.15	1.38	2.07	3.34
Asset Category - Other %	8.00	3.00	2.00	1.00	17.76	57.93	67.30	62.78	6.24	5.94	5.75
Expected Pension Payments											
Year 1	116.00	116.00	123.00	146.00	169.00	166.00	155.00	133.00	137.00	130.00	115.00
Year 2	117.00	105.00	124.00	92.00	92.00	88.00	78.00	98.00	100.00	101.00	81.00
Year 3	107.00	108.00	115.00	94.00	90.00	87.00	75.00	92.00	97.00	93.00	77.00
Year 4	108.00	100.00	108.00	93.00	89.00	85.00	72.00	88.00	88.00	89.00	72.00
Year 5	100.00	96.00	103.00	93.00	86.00	80.00	69.00	80.00	82.00	81.00	70.00
Beyond Year 5	419.00	413.00	437.00	462.00	377.00	352.00	312.00	327.00	332.00	328.00	282.00
Expected Postretirement Benefits											
Year 1	4.00	4.00	10.00	3.00	3.00	2.00	--	--	--	--	--
Year 2	4.00	4.00	--	3.00	3.00	2.00	--	--	--	--	--
Year 3	4.00	3.00	7.00	3.00	2.00	2.00	--	--	--	--	--
Year 4	4.00	3.00	123.00	3.00	2.00	1.00	--	--	--	--	--
Year 5	4.00	3.00	124.00	2.00	2.00	1.00	--	--	--	--	--
Beyond Year 5	13.00	10.00	437.00	5.00	2.00	1.00	--	--	--	--	--

