

Ticker: **WU.US EQUITY****Western Union Co/The (New York: WU, Currency: USD)**

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

Website	www.westernunion.com
Number of Employees	9,100
Ticker:	WU US

7001 E Bellevue Ave Hq-8 Denver, CO 80237 United States
 Phone : 1-800-325-6000
 Fax : --

 **11.06**
+0.37 (3.46%)

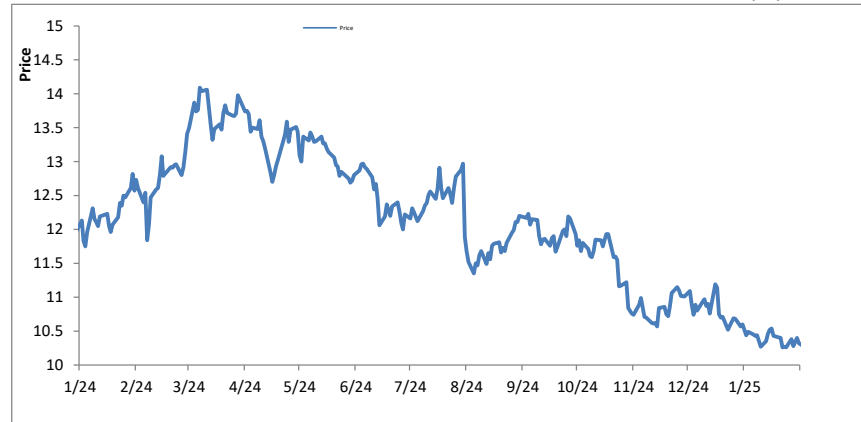
The Western Union Company ofrece servicios de movimiento de dinero y pago mundiales. Se centra en ofrecer a personas y empresas formas rápidas, confiables y convenientes de enviar dinero y hacer pagos, así como soluciones de cambio de divisas, principalmente transacciones transfronterizas y entre divisas, para pequeñas y medianas empresas, otras organizaciones y particulares.

Stock Quote & Chart (Currency: USD)

Last (delayed quote)	11.06	Market Cap (MM)	3,737.6
Open	10.70	Shares Out. (MM)	337.9
Previous Close	10.69	Float %	99.1%
Change	0.05	Shares sold short (MM)	25,826,359.0
Change %	0.47	Dividend Yield %	8.5
Day High/Day Low	11.1 / 10.6	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	14.2 / 10.0	P / Diluted EPS Before XO	
Volume (MM)	6.97	Beta	0.63
Avg. Vol - 3 mo (MM)	5.49		

Financial Information (Currency: USD, in mm)

Revenue - LTM	4,209.7	Cash & ST Invest.	1,474
EBIT - LTM	725.8	Total Assets	8,370.5
EBITDA - LTM	904.9	Total Debt	3,132.0
Net Income - LTM	934.2	Total Liabilities	7,401.6
Total Enterprise Value	5,396	Total Equity	968.9
TEV/ Total Revenue	1.2 x	Cash from Operations - LTM	406.3
TEV/ EBITDA	5.8 x	Cash From Investing - LTM	-16.3
		Cash from Financing -LTM	-69.3

FECHA: **06/03/2025****Company Notes**

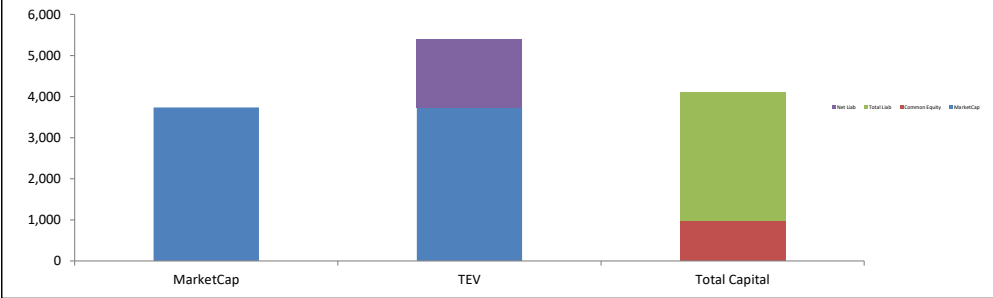
2015 Q1	A loss of \$30.9 from Restructuring
.	A loss of \$11.6 from Merger/Acquisition Expense
2013 A1	2012 Q3
GAAP Net Income Includes: (in millions, pre-tax)	GAAP Net Income Includes: (in millions, pre-tax)
A loss of \$19.300 from Merger/Acquisition Expense	A loss of \$10.300 from Merger/Acquisition Expense
2013 Q4	2012 Q2
GAAP Net Income Includes: (in millions, pre-tax)	GAAP Net Income Includes: (in millions, pre-tax)
A loss of \$5.400 from Merger/Acquisition Expense	A loss of \$14.500 from Merger/Acquisition Expense
2013 Q3	2012 Q1
GAAP Net Income Includes: (in millions, pre-tax)	GAAP Net Income Includes: (in millions, pre-tax)
A loss of \$3.800 from Merger/Acquisition Expense	A loss of \$6.400 from Merger/Acquisition Expense
2013 Q2	2011 A1
GAAP Net Income Includes: (in millions, pre-tax)	GAAP Net Income includes, (in millions,pre-tax):
A loss of \$6.200 from Merger/Acquisition Expense	A loss of \$46.8 from Restructuring,
2013 Q1	A gain of \$204.7 from tax benefit
GAAP Net Income Includes: (in millions, pre-tax)	
A loss of \$3.900 from Merger/Acquisition Expense	2011 Q3
2012 A1	GAAP Net Income Includes: (in millions, pre-tax)
GAAP Net Income Includes: (in millions, pre-tax)	A loss of \$13.900 from Restructuring
A loss of \$42.8 from Merger/Acquisition Expense	2011 Q2
A loss of \$30.9 from Restructuring	GAAP Net Income Includes: (in millions, pre-tax)
2012 Q4	A loss of \$8.900 from Restructuring
GAAP Net Income Includes: (in millions, pre-tax)	

Key Board Members

Name	Title	Organization
1 Solomon D Trujillo "Sol"	Chairman/Founder	Trujillo Group Investments Llc
2	Ceo/Partner	L'Attitude Ventures
3	Chairman	Cano Health Llc
4	Chairman	Cano Health Inc
5	Chairman	Encantos Media Studios Pbc
6	Board Member	Western Union Co
7	Board Member	Move Networks Inc
8	Board Member	Wind Telecom Spa
9 Betsy D Holden	Board Member	Kenvue Inc
#	Board Member	Natl Retail Properties Inc
#	Board Member	Nadg Nnn Real Estate Investmen
#	Board Member	Dentsply Sirona Inc
#	Board Member	Western Union Co
#	Board Member	Urban Farmer Inc/The
#	Board Member	Lyons Magnus Inc
# Jeffrey A Joerres "Jeff"	Board Member	Conocophillips Inc
#	Chairman	Western Union Co
#	Board Member	Artisan Partners Asset Managem
#	Board Member	Kohler Co
#	Board Member	Boys & Girls Clubs Of Greater
# Michael A Miles "Mike"	Dir:Advisory	Berkshire Partners Llc
#	Chairman	Portillo'S Inc
#	Board Member	Western Union Co
#	Chairman	Portillo Restaurant Group/The
#	Board Member	Corp Express Australia
# Martin I Cole "Marty"	Chairman	Sagility India Ltd
#	Chairman	Magnitude Software Inc
#	Board Member	Western Union Co
#	Board Member	Western Digital Corp

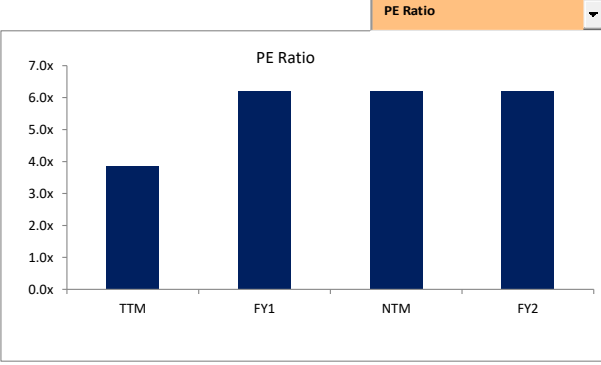
Ticker: WU US EQUITY		Western Union Co/The										
Period Type		Annuals		Sector: Finanzas			Industry: Servicios financieros		Sub-Industry: Servicios de procesamiento de			
Annuals												
FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0FQ	1FY	2FY	3FY	
Key Financials												
	Actuals							LTM	Estimates			
For the Fiscal Period Ending	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	
The Western Union Company ofrece servicios de movimiento de dinero y pago mundiales. Se centra en ofrecer a personas y empresas formas rápidas, confiables y seguras de enviar dinero y pagos.												
Total Revenue	5,589.9	5,292.1	4,835.0	5,070.8	4,475.5	4,357.0	4,209.7	1,058.2	4,209.7	1,006.5	1,006.5	
Growth Over Prior Year	1.2%	(5.3%)	(8.6%)	4.9%	(11.7%)	(2.6%)	(3.4%)	(3.4%)	(4.1%)	(4.1%)	(4.1%)	
Gross Profit	2,289.1	2,205.6	2,008.5	2,174.4	1,849.1	1,685.3	1,589.2	1,589.2	--	--	--	
Margin %	41.0%	41.7%	41.5%	42.9%	41.3%	38.7%	37.8%	150.2%	--	--	--	
EBITDA	1,386.8	1,248.4	1,256.0	1,331.3	1,068.7	1,001.1	904.9	904.9	238.5	238.5	238.5	
Margin %	24.8%	23.6%	26.0%	26.3%	23.9%	23.0%	21.5%	85.5%	5.7%	23.7%	23.7%	
EBIT	1,122.1	934.0	967.3	1,123.1	884.9	817.5	725.8	725.8	194.3	194.3	194.3	
Margin %	20.1%	17.6%	20.0%	22.1%	19.8%	18.8%	17.2%	68.6%	4.6%	19.3%	19.3%	
Earnings from Cont. Ops.	851.9	1,058.3	744.3	805.8	910.6	626.0	934.2	934.2	--	--	--	
Margin %	15.2%	20.0%	15.4%	15.9%	20.3%	14.4%	22.2%	88.3%	--	--	--	
Net Income	851.9	1,058.3	744.3	805.8	910.6	626.0	934.2	934.2	142.0	142.0	142.0	
Margin %	15.2%	20.0%	15.4%	15.9%	20.3%	14.4%	22.2%	88.3%	3.4%	14.1%	14.1%	
Diluted EPS Excl. Extra Items	1.9	2.5	1.8	2.0	2.3	1.7	2.7	2.7	0.4	0.4	0.4	
Growth Over Prior Year	--	31.6%	(27.2%)	10.1%	18.8%	(28.2%)	63.1%	62.5%	(6.4%)	(6.4%)	(6.4%)	

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	11.06
Shares Out.	337.93
Market Capitalization (USD)	3,737.56
- Cash & Short Term Investments	1,474.00
+ Total Debt	3,132.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	5,395.56
Book Value of Common Equity	968.90
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	3,132.00
= Total Capital	4,100.90



Valuation Multiples based on Current Capitalization				
For the Fiscal Period Ending	Actual	LTM	Estimates	
	31/12/2024	31/12/2024	31/12/2024	31/12/2024
TEV/Total Revenue	1.2x	1.2x	5.1x	5.1x
TEV/EBITDA	5.8x	5.8x	5.2x	5.2x
TEV/EBIT	7.2x	7.2x	6.4x	6.4x
P/Diluted EPS Before Extra	3.9x	3.9x		
P/BV	3.7x	3.7x	4.2x	4.2x
Price/Tang BV	--	--		

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	3.8x	6.2x	6.2x	6.2x
TEV / EBITDA	5.8x	5.2x	5.2x	5.2x
Price / CF	9.2x	4.8x	4.8x	4.8x
Price / Book	3.9x	4.2x	4.2x	4.2x
Dividend Yield	8.5x	8.7x	8.7x	8.7x



WU US EQUITY Ascend ▼
Consolidated Yes ▼

Western Union Co/The
Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de datos

Income Statement	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Income 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	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	4,083.60	5,483.70	5,422.90	5,524.30	5,589.90	5,292.10	4,835.00	5,070.80	4,475.50	4,357.00	4,209.70
Other Revenue	1,523.60	-	-	-	-	-	-	-	-	-	-
Total Revenue	5,607.20	5,483.70	5,422.90	5,524.30	5,589.90	5,292.10	4,835.00	5,070.80	4,475.50	4,357.00	4,209.70
Cost Of Goods Sold	3,297.40	3,199.40	3,270.00	3,353.00	3,300.80	3,086.50	2,826.50	2,896.40	2,626.40	2,671.70	2,620.50
Gross Profit	2,309.80	2,284.30	2,152.90	2,171.30	2,289.10	2,205.60	2,008.50	2,174.40	1,849.10	1,685.30	1,589.20
Selling General & Admin Exp.	1,169.30	1,174.90	1,669.20	1,695.50	1,167.00	1,271.60	1,041.20	1,051.30	964.20	867.80	863.40
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	-	-	-	-	-	-	-	-	-	-	-
Other Operating Expense/(Income)	-	-	-	-	-	-	-	-	-	-	-
Operating Expense., Total	1,169.30	1,174.90	1,669.20	1,695.50	1,167.00	1,271.60	1,041.20	1,051.30	964.20	867.80	863.40
Operating Income	1,140.50	1,109.40	483.70	475.80	1,122.10	934.00	967.30	1,123.10	884.90	817.50	725.80
Interest Expense	176.60	167.90	152.50	142.10	149.60	152.00	118.50	105.50	101.00	105.30	119.80
Interest Income	11.50	10.90	3.50	4.90	4.80	6.30	3.20	1.40	13.90	15.60	11.90
Net Interest Exp.	165.10	157.00	149.00	137.20	144.80	145.70	115.30	104.10	87.10	89.70	107.90
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	7.20	(13.60)	(602.60)	(478.00)	(14.10)	(533.10)	(3.10)	83.60	(210.80)	(18.00)	(0.70)
EBT Excl. Unusual Items	968.20	966.00	937.30	816.60	991.40	1,321.40	855.10	935.40	1,008.60	745.80	618.60
Impairment of Goodwill	-	-	-	464.00	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	24.20	595.60	5.10	-	-	-	-	-	-	-
Other Unusual Items	-	(48.40)	(1,191.20)	(938.20)	-	-	-	-	-	-	-
EBT Incl. Unusual Items	968.20	941.80	341.70	347.50	991.40	1,321.40	855.10	935.40	1,008.60	745.80	618.60
Income Tax Expense	115.80	104.00	88.50	904.60	139.50	263.10	110.80	129.60	98.00	119.80	(315.60)
Earnings from Cont. Ops.	852.40	837.80	253.20	(557.10)	851.90	1,058.30	744.30	805.80	910.60	626.00	934.20
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	-	-	-	-	-	-	-	-	-	-	-
Net Income	852.40	837.80	253.20	(557.10)	851.90	1,058.30	744.30	805.80	910.60	626.00	934.20
Pref. Dividends	-	-	-	-	-	-	-	-	-	-	-
Other Adj	-	-	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	852.40	837.80	253.20	(557.10)	851.90	1,058.30	744.30	805.80	910.60	626.00	934.20
Abnormal Losses (Gains)	-	35.30	621.30	566.40	12.80	(393.10)	39.30	92.40	(224.40)	(14.90)	63.40
Tax Effect on Abnormal Items	-	(11.10)	(12.80)	777.10	19.81	80.40	(5.80)	(19.00)	(17.02)	10.80	(11.76)
NI to Common Excl. Extra Items	852.40	862.00	861.70	786.40	884.51	745.60	777.80	879.20	669.18	621.90	985.84
Per Share Items											
Basic EPS	1.60	1.63	0.52	(1.19)	1.89	2.47	1.81	1.98	2.35	1.69	2.75
Basic EPS Excl. Extra Items	1.60	1.63	0.52	(1.19)	1.89	2.47	1.81	1.98	2.35	1.69	2.75
Weighted Avg. Basic Shares Out.	533.40	512.60	490.20	467.90	451.80	427.60	412.30	406.80	387.20	370.80	340.00
Diluted EPS	1.59	1.62	0.51	(1.19)	1.87	2.46	1.79	1.97	2.34	1.68	2.74
Diluted EPS Excl. Extra Items	1.59	1.62	0.51	(1.19)	1.87	2.46	1.79	1.97	2.34	1.68	2.74
Weighted Avg. Diluted Shares Out.	536.80	516.70	493.50	467.90	454.40	430.90	415.20	408.90	388.40	371.80	341.10
Normalized Basic EPS	1.59	1.67	1.74	1.80	1.92	1.73	1.87	2.19	1.76	1.74	1.74
Normalized Diluted EPS	1.59	1.67	1.74	1.68	1.94	1.73	1.87	2.15	1.72	1.67	2.89
Dividends per Share											
Payout Ratio %	31.11	37.78	123.30	-	40.11	32.32	49.85	47.45	39.97	55.68	34.21
Supplemental Items											
EBITA	1,345.80	1,311.90	672.70	661.60	1,309.90	1,168.80	1,194.70	1,281.70	1,026.00	962.00	867.50
EBIT	1,140.50	1,109.40	483.70	475.80	1,122.10	934.00	967.30	1,123.10	884.90	817.50	725.80
As Reported Total Revenue*	5,607.20	5,483.70	5,422.90	5,524.30	5,589.90	5,292.10	4,835.00	5,070.80	4,475.50	4,357.00	4,209.70
Effective Tax Rate %	11.96	11.04	25.90	260.32	14.07	19.91	12.96	13.86	9.72	16.06	-
Normalized Net Income	852.40	862.00	861.70	786.40	884.51	745.60	777.80	879.20	669.18	621.90	985.84
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Total	-	-	-	-	-	-	-	-	-	-	-

Ticker:	WU US EQUITY
Period Type	Annuals ▾

WU US EQUITY	Ascend ▾
Consolidated	Yes ▾

Currency	☒ Reporting	☐ Change	USD
Accounting	Mixed ▾		

Western Union Co/The

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	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	1,783.20	1,315.90	877.50	838.20	973.40	1,450.50	1,428.20	1,208.30	1,285.90	1,268.60	1,474.00
Short Term Investments	-	-	-	-	-	-	-	-	-	-	-
Total Cash & ST Investments	1,783.20	1,315.90	877.50	838.20	973.40	1,450.50	1,428.20	1,208.30	1,285.90	1,268.60	1,474.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	3,313.70	3,308.70	3,749.10	4,188.90	3,813.80	3,296.70	3,821.40	2,843.50	3,486.80	3,687.00	3,360.80
Total Current Assets	5,096.90	4,624.60	4,626.60	5,027.10	4,787.20	4,747.20	5,249.60	4,051.80	4,772.70	4,955.60	4,834.80
Net Property, Plant & Equipment	206.40	231.80	220.50	214.20	270.40	386.60	168.50	293.90	232.00	218.00	245.30
Long-term Investments	-	43.30	40.10	29.10	31.30	33.00	34.50	38.40	41.40	41.20	43.70
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	265.00
Other Long-Term Assets	4,587.10	4,549.50	4,532.40	3,961.00	3,907.90	3,591.70	4,043.70	4,439.40	3,450.20	2,984.00	2,981.70
Total Assets	9,890.40	9,449.20	9,419.60	9,231.40	8,996.80	8,758.50	9,496.30	8,823.50	8,496.30	8,198.80	8,370.50
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	-	-	-	-	-	95.80	51.90	45.90	38.10	42.60	65.20
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	166.30	211.50	407.30	1,252.00	1,054.00	1,019.70	928.90	870.70	725.30	659.50	272.20
Other Current Liabilities	3,914.10	3,915.30	4,878.70	4,907.40	4,539.80	3,802.80	4,270.40	3,247.80	3,912.70	4,097.40	3,703.50
Total Current Liabilities	4,080.40	4,126.80	5,286.00	6,159.40	5,593.80	4,918.30	5,251.20	4,164.40	4,676.10	4,799.50	4,040.90
Long-Term Debt	3,720.40	3,215.90	2,786.10	3,033.60	3,433.70	3,375.80	3,250.20	3,165.50	2,740.00	2,624.30	3,066.80
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	789.20	701.60	445.30	529.80	279.10	503.90	808.30	1,138.00	602.40	296.00	293.90
Total Liabilities	8,590.00	8,044.30	8,517.40	9,722.80	9,306.60	8,798.00	9,309.70	8,467.90	8,018.50	7,719.80	7,401.60
Pref. Stock, Non-Redeem.	-	-	-	-	-	-	-	-	-	-	-
Total Pref. Equity	-	-	-	-	-	-	-	-	-	-	-
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Capital	450.60	571.50	645.70	702.40	760.00	845.40	889.20	944.90	999.60	1,035.40	1,074.20
Retained Earnings	968.70	977.30	419.30	(965.90)	(838.80)	(675.90)	(543.10)	(537.20)	(353.90)	(389.10)	35.20
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	(118.90)	(143.90)	(162.80)	(227.90)	(231.00)	(209.00)	(159.50)	(52.10)	(167.90)	(167.30)	(140.50)
Total Common Equity	1,300.40	1,404.90	902.20	(491.40)	(309.80)	(39.50)	186.60	355.60	477.80	479.00	968.90
Total Equity	1,300.40	1,404.90	902.20	(491.40)	(309.80)	(39.50)	186.60	355.60	477.80	479.00	968.90
Total Liabilities And Equity	9,890.40	9,449.20	9,419.60	9,231.40	8,996.80	8,758.50	9,496.30	8,823.50	8,496.30	8,198.80	8,370.50
Supplemental Items											
Total Shares Out. on Filing Date	521.50	502.40	481.50	459.00	441.20	418.00	411.20	393.80	373.50	350.50	337.90
Total Shares Out. on Balance Sheet Date	521.50	502.40	481.50	459.00	441.20	418.00	411.20	393.80	373.50	350.50	337.90
Book Value/Share	2.49	2.80	1.87	(1.07)	(0.70)	(0.09)	0.45	0.90	1.28	1.37	2.87
Tangible Book Value	(2,616.90)	(2,463.90)	(2,924.00)	(3,805.60)	(3,633.00)	(3,101.00)	(2,885.00)	(2,096.10)	(2,014.70)	(1,935.80)	(1,406.10)
Tangible Book Value/Share	(5.02)	(4.90)	(6.07)	(8.29)	(8.23)	(7.42)	(7.02)	(5.32)	(5.39)	(5.52)	(4.16)
Total Debt	3,720.40	3,215.90	2,786.10	3,033.60	3,433.70	3,471.60	3,302.10	3,211.40	2,778.10	2,666.90	3,132.00
Net Debt	1,937.20	1,900.00	1,908.60	2,195.40	2,460.30	2,021.10	1,873.90	2,003.10	1,492.20	1,398.30	1,658.00
Total Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	37.20	41.10	55.40	64.50	47.70	42.20	-	-	-	-	-
Full Time Employees	10,000.00	10,000.00	10,700.00	11,500.00	12,000.00	11,500.00	11,000.00	10,500.00	8,900.00	9,000.00	9,100.00

Ticker:	WU US EQUITY	Sort	Ascend	Currency Selection	☒ Reporting	☐ Change	USD
Period Type	Annuals	Consolidated	Yes	Accounting Standard	Mixed		

Western Union Co/The

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

[illegible]

Ticker: WU US EQUITY

Period Type Annuals

Sort Ascend

Consolidated Yes

Accounting Mixed

Western Union Co/The

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

Y		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples		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
TEV / LTM Total Revenue	Close	2.0x	2.0x	2.3x	2.0x	1.8x	2.5x	2.3x	1.8x	1.5x	1.3x	1.2x
	Average	2.0x	2.1x	2.1x	2.1x	2.0x	2.1x	2.1x	2.3x	1.7x	1.4x	1.3x
	High	2.1x	2.4x	2.3x	2.4x	2.2x	2.5x	2.6x	2.6x	2.0x	1.6x	1.4x
	Low	1.9x	1.9x	1.9x	1.9x	1.7x	1.8x	1.8x	1.7x	1.3x	1.2x	1.1x
TEV / LTM EBITDA	Close	8.0x	7.9x	16.6x	14.8x	7.2x	10.6x	8.7x	6.8x	6.2x	5.6x	5.8x
	Average	8.1x	8.5x	8.4x	14.9x	14.9x	8.4x	9.0x	8.7x	6.3x	5.7x	5.6x
	High	8.6x	9.6x	16.7x	17.2x	16.3x	10.6x	11.1x	10.1x	7.4x	6.7x	6.2x
	Low	7.6x	7.6x	7.4x	14.1x	7.2x	7.2x	7.4x	6.6x	5.1x	5.0x	4.9x
TEV / LTM EBIT	Close	9.9x	9.8x	25.6x	23.0x	8.9x	13.9x	11.1x	8.0x	7.5x	6.8x	7.2x
	Average	10.0x	10.5x	10.5x	23.0x	23.1x	10.3x	11.8x	11.2x	7.5x	6.9x	6.8x
	High	10.7x	11.9x	25.7x	26.6x	25.4x	13.9x	14.6x	13.0x	8.8x	8.1x	7.6x
	Low	9.3x	9.5x	9.2x	21.7x	8.9x	8.8x	9.8x	8.2x	6.1x	6.1x	6.1x
Price / LTM EPS	Close	11.3x	10.7x	12.5x	11.3x	8.8x	15.4x	11.7x	8.3x	8.0x	7.1x	3.7x
	Average	11.5x	12.2x	11.8x	11.2x	11.5x	11.0x	12.9x	11.9x	7.6x	7.1x	7.3x
	High	12.8x	14.2x	13.3x	12.9x	12.8x	15.4x	16.3x	14.1x	9.3x	8.5x	8.4x
	Low	10.4x	10.7x	9.9x	10.6x	8.8x	8.7x	10.1x	8.3x	5.8x	6.0x	3.7x
Price / Book Value	Close	7.2x	6.4x	11.6x	--	--	--	48.3x	19.8x	10.8x	8.7x	3.7x
	Average	8.3x	7.8x	7.1x	10.5x	--	--	48.3x	48.9x	18.1x	9.6x	8.9x
	High	9.2x	9.0x	11.6x	12.0x	--	--	48.3x	58.2x	22.2x	11.5x	10.3x
	Low	7.2x	6.4x	5.9x	9.9x	--	--	48.3x	19.8x	10.8x	8.1x	3.7x
Price / Tangible Book Value	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Price / Cash Flow	Close	9.1x	8.6x	10.2x	12.0x	9.4x	12.5x	10.3x	6.9x	9.2x	5.6x	8.9x
	Average	8.6x	9.9x	9.4x	9.2x	12.2x	11.7x	10.4x	10.4x	6.4x	8.1x	5.8x
	High	9.5x	11.5x	10.6x	12.0x	13.6x	15.3x	13.2x	12.4x	9.2x	9.8x	8.9x
	Low	7.7x	8.6x	7.9x	8.7x	9.4x	9.3x	8.2x	6.9x	4.8x	5.6x	5.0x
TEV / LTM FCF	Close	10.2x	11.4x	12.3x	14.9x	16.0x	14.0x	11.7x	8.1x	11.2x	6.1x	10.1x
	Average	9.2x	11.0x	12.5x	11.1x	15.2x	19.9x	11.6x	11.9x	7.4x	9.9x	6.3x
	High	10.3x	12.8x	14.1x	14.9x	16.8x	26.1x	14.8x	14.1x	11.2x	11.9x	10.1x
	Low	8.4x	9.6x	10.5x	10.5x	12.9x	14.0x	9.2x	8.1x	5.6x	6.1x	5.4x
Dividend Yield	Close	2.8	3.5	2.9	3.7	4.5	3.0	4.1	5.3	6.8	7.9	8.9
	Average	3.0	2.6	3.2	3.3	3.6	3.6	3.6	4.1	5.8	7.7	7.7
	High	3.3	3.5	3.8	3.7	4.5	4.5	4.5	5.7	7.6	9.1	8.9
	Low	2.7	2.2	2.8	2.8	3.3	2.7	2.8	3.4	4.7	6.4	6.7

Western Union Co/The

Bloomberg

Company In Depth Fundamentals - Capital Structure Summary

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

Western Union Co/The

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

y	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
WACC					
For the Fiscal Period Ending	31/12/2023	31/03/2024	30/06/2024	30/09/2024	31/12/2024
	%	%	%	%	%
Equity					
Cost of Equity	9.8%	9.2%	9.3%	9.0%	8.8%
Weight of Equity	61.0%	65.1%	61.0%	60.9%	53.3%
+ Debt					
Cost of Debt	4.7%	5.0%	5.3%	5.4%	6.5%
Weight of Debt	39.0%	34.9%	39.0%	39.1%	46.7%
+ Preferred Equity					
Cost of Pref Equity					--
Weight of Pref Equity	0.0%	0.0%	0.0%	0.0%	0.0%
WACC	7.8%	7.7%	7.8%	7.6%	7.7%

Capital Structure					
For the Fiscal Period Ending	31/12/2023	31/03/2024	30/06/2024	30/09/2024	31/12/2024
Currency	USD	USD	USD	USD	USD
	Millions	% of Total	Millions	% of Total	Millions
Net Market Cap	42.6	0.6%	0.0	0.0%	65.2
LT Borrowings	2,624.3	38.3%	2,540.3	34.9%	2,635.8
Pref Equiv	0.0	0.0%	0.0	0.0%	0.0
Total Capital	6,844.9	100.0%	7,287.9	100.0%	6,713.7

Debt Summary Data					
For the Fiscal Period Ending	31/12/2023	31/03/2024	30/06/2024	30/09/2024	31/12/2024
Currency	USD	USD	USD	USD	USD
	Millions	% of Total	Millions	% of Total	Millions
Total Financial Debt	384.9	5.7%	0.0	0.0%	0.0
Total Revolving Credit	1,500.0	56.2%	1,250.0	49.2%	1,250.0
Total Capital Leases	--	--	--	--	--
General/Other Borrowings	2,666.9	100.0%	2,540.3	100.0%	2,586.7
Total Principal Due	2,666.9	100.0%	2,540.3	100.0%	3,132.0
Total Debt Outstanding	2,666.9		2,540.3		3,132.0

Additional Totals					
Total Cash & ST Investments	1,268.6	47.6%	1,106.5	43.6%	1,033.0
Net Debt	1,398.3	52.4%	1,433.8	56.4%	1,602.8
Total Short-Term Borrowings	42.6	1.6%	0.0	0.0%	0.0
Curr. Port. of LT Debt/Cap. Leases	42.6	1.6%	0.0	0.0%	65.2
(Long-Term Debt Incl. Cap. Leases)	2,624.3	98.4%	2,540.3	100.0%	2,635.8
Total Secured Debt	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--

Credit Ratios					
Net Debt/EBITDA	1.4x	1.5x	1.7x	1.7x	1.8x
Total Debt/EBITDA	2.7x	2.6x	2.8x	2.9x	3.5x
Operating Income/Total Debt	0.1x	0.1x	0.1x	0.1x	0.1x
LTM FCF/Total Debt	0.3x	0.3x	0.2x	0.2x	0.1x
LTM FCF/Total Debt	0.3x	0.3x	0.2x	0.2x	0.1x
FRIT/Interest Expense	6.1x	7.4x	6.1x	5.1x	5.9x
FRIT/Total Interest Expense	6.1x	7.4x	6.1x	5.1x	5.9x
Degree of Financial Leverage	1.2x	1.2x	1.2x	1.2x	1.2x
EBITDA-CAPEX/Interest Expense	7.4x	8.6x	7.4x	6.1x	6.7x
EBITDA/Total Interest Expense	7.8x	9.1x	7.6x	6.5x	7.3x

Debt Schedule					
Debt Schedule in Yr 1	0.0	0.0%	500.0	19.6%	500.0
Debt Schedule in Yr 2	500.0	19.9%	600.0	23.5%	600.0
Debt Schedule in Yr 3	600.0	23.9%	0.0	0.0%	0.0
Debt Schedule in Yr 4	0.0	0.0%	0.0	0.0%	0.0
Debt Schedule in Yr 5	0.0	0.0%	--	--	0.0
Debt Schedule - Years 2 - 3	1,100.0	43.7%	600.0	23.5%	600.0
Debt Schedule - Years 4 - 5	0.0	0.0%	0.0	0.0%	0.0
Debt Schedule - Years 2 - 5	1,100.0	43.7%	600.0	23.5%	600.0
Debt Schedule Beyond Yr 5	1,050.0	41.8%	1,050.0	41.2%	1,050.0
Debt Schedule - Total Debt	2,514.9	100.0%	2,540.3	100.0%	2,644.8

Capital Lease Schedule					
Capital Leases - Year 1	--	--	--	--	--
Capital Leases - Year 2	--	--	--	--	--
Capital Leases - Year 3	--	--	--	--	--
Capital Leases - Year 4	--	--	--	--	--
Capital Leases - Year 5	--	--	--	--	--
Capital Leases - Years 2 - 3	--	--	--	--	--
Capital Leases - Years 4 - 5	--	--	--	--	--
Capital Leases - Years 2 - 5	--	--	--	--	--
Capital Leases Beyond Year 5	--	--	--	--	--
Total Future Value of Capital Leases	--	--	--	--	--
Present Value of ST Capital Leases	--	--	--	--	--
Present Value of LT Capital Leases	--	--	--	--	--

Operative Leases (Rental Expense) Schedule					
Rental Expense - Year 1	42.6	22.5%	--	--	--
Rental Expense - Year 2	37.1	19.6%	--	--	--
Rental Expense - Year 3	30.0	15.9%	--	--	--
Rental Expense - Year 4	22.9	12.1%	--	--	--
Rental Expense - Year 5	18.6	9.8%	--	--	--
Rental Expense - Years 2 - 3	67.1	35.5%	--	--	--
Rental Expense - Years 4 - 5	41.5	21.9%	--	--	--
Rental Expense - Years 2 - 5	108.6	57.4%	--	--	--
Rental Expense Beyond Year 5	38.0	20.1%	--	--	--
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	189.2	100.0%	--	--	216.6

Contractual Obligation Schedule					
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	--	--	--	--	--
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Interest Rate Data					
W/Ave. Interest Rate - Long-term Debt	--	--	--	--	--

Western Union Co/The

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

[illegible]

GROSS PROFIT BEF TAX	
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OPERATING PROFIT BEF TAX	
2019	1,000
2020	1,000
2021	1,000
2022	1,000
2023	1,000
2024	1,000
2025	1,000
2026	1,000
2027	1,000
2028	1,000
2029	1,000
2030	1,000
2031	1,000
2032	1,000
2033	1,000
2034	1,000
2035	1,000
2036	1,000
2037	1,000
2038	1,000
2039	1,000
2040	1,000
2041	1,000
2042	1,000
2043	1,000
2044	1,000
2045	1,000
2046	1,000
2047	1,000
2048	1,000
2049	1,000
2050	1,000
2051	1,000
2052	1,000
2053	1,000
2054	1,000
2055	1,000
2056	1,000
2057	1,000
2058	1,000
2059	1,000
2060	1,000
2061	1,000
2062	1,000
2063	1,000
2064	1,000
2065	1,000
2066	1,000
2067	1,000
2068	1,000
2069	1,000
2070	1,000
2071	1,000
2072	1,000
2073	1,000
2074	1,000
2075	1,000
2076	1,000
2077	1,000
2078	1,000
2079	1,000
2080	1,000
2081	1,000
2082	1,000
2083	1,000
2084	1,000
2085	1,000
2086	1,000
2087	1,000
2088	1,000
2089	1,000
2090	1,000
2091	1,000
2092	1,000
2093	1,000
2094	1,000
2095	1,000
2096	1,000
2097	1,000
2098	1,000
2099	1,000
2100	1,000

Company In Depth Fundamentals - Pension

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

Western Union Co/The

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

[illegible]

Western Union Co/The
Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de

[illegible]