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Company In Depth Fundamentals - Profile

Ticker: [WU US EQUITY](#)

Western Union Co/The (New York: WU, Currency: USD)

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

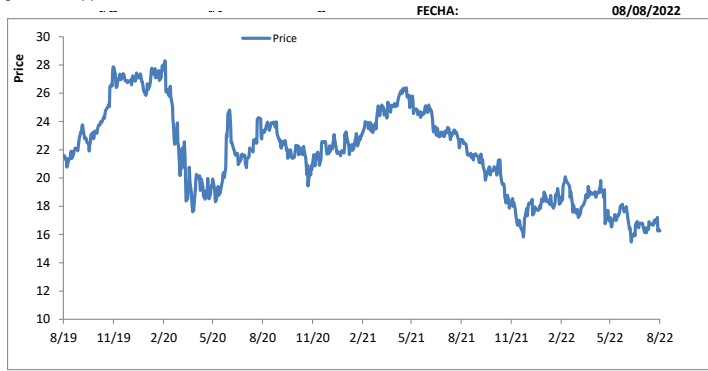
Website	www.westernunion.com
Number of Employees	10,500
Ticker:	WU US

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

↓ **16.26** -0.11 (-0.67%)

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)	16.26	Market Cap (MM)	6,270.4
Open	16.47	Shares Out. (MM)	385.8
Previous Close	16.37	Float %	99.0%
Change	0.12	Shares sold short (MM)	33,750,078.0
Change %	0.74	Dividend Yield %	5.8
Day High/Day Low	16.5 / 16.2	Diluted EPS Excl. XO	2.5
52 Wk High/52 Wk low	22.8 / 15.3	P / Diluted EPS Before XO	7.3
Volume (MM)	1.08	Beta	0.86
Avg. Vol - 3 mo (MM)	3.44		



Financial Information (Currency: USD, in mm)			
Revenue - LTM	4,865.1	Cash & ST Invst.	1,208
EBIT - LTM	1,136.9	Total Assets	8,823.5
EBITDA - LTM	1,328.8	Total Debt	3,211.4
Net Income - LTM	888.8	Total Liabilities	8,467.9
Total Enterprise Value	7,764	Total Equity	355.6
TEV/ Total Revenue	1.6 x	Cash from Operations - LTM	1,002.6
TEV/ EBITDA	5.9 x	Cash From Investing - LTM	781.6
		Cash from Financing -LTM	-1,631.5

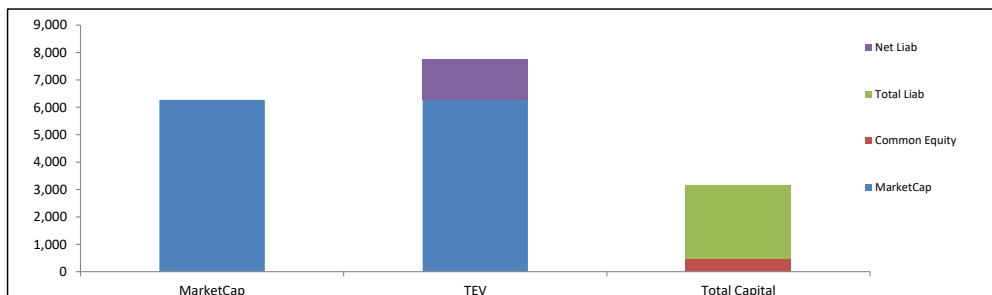
Company Notes	
2015 Q1	A loss of \$30.9 from Restructuring A loss of \$11.6 from Merger/Acquisition Expense
2013 A1	GAAP Net Income Includes: (in millions, pre-tax) A loss of \$19.300 from Merger/Acquisition Expense
2013 Q4	GAAP Net Income Includes: (in millions, pre-tax) A loss of \$5.400 from Merger/Acquisition Expense
2013 Q3	GAAP Net Income Includes: (in millions, pre-tax) A loss of \$3.800 from Merger/Acquisition Expense
2013 Q2	GAAP Net Income Includes: (in millions, pre-tax) A loss of \$6.200 from Merger/Acquisition Expense
2013 Q1	GAAP Net Income Includes: (in millions, pre-tax) A loss of \$3.900 from Merger/Acquisition Expense
2012 A1	GAAP Net Income Includes: (in millions, pre-tax) A loss of \$42.8 from Merger/Acquisition Expense A loss of \$30.9 from Restructuring
2012 Q4	GAAP Net Income Includes: (in millions, pre-tax)

Key Board Members			
Name	Title	Organization	
Solomon D Trujillo "Sol"	Chairman/Ceo	Silk Road Technology Inc	
	Ceo/Partner	L'Attitude Ventures	
	Board Member	Cano Health Inc	
	Board Member	Cano Health Llc	
	Chairman	Encantos Media Studios Pbc	
Betsy D Holden	Board Member	Western Union Co	
	Board Member	Move Networks Inc	
	Board Member	Wind Telecom Spa	
	Board Member	Natl Retail Properties Inc	
	Board Member	Nadg Nnn Real Estate Investmen	
Jeffrey A Joerres "Jeff"	Board Member	Dentsply Sirona Inc	
	Board Member	Western Union Co	
	Board Member	Lyons Magnus Inc	
	Board Member	Conocophillips Inc	
	Chairman	Western Union Co	
Joyce A Phillips	Board Member	Artisan Partners Asset Managem	
	Board Member	Boys & Girls Clubs Of Greater	
	Board Member	Kohler Co	
	Board Member	Katapult Holdings Inc	
	Board Member	First Interstate Bancsystem	
Michael A Miles "Mike"	Board Member	Western Union Co	
	Dir:Advisory	Berkshire Partners Llc	
	Chairman	Portillo'S Inc	
	Board Member	Western Union Co	
	Board Member	Corp Express Australia	
Martin I Cole "Marty"	Chairman	Portillo Restaurant Group/The	
	Board Member	Magnitude Software Inc	
	Board Member	Western Union Co	

Ticker:	WU US EQUITY	Western Union Co/The										
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	

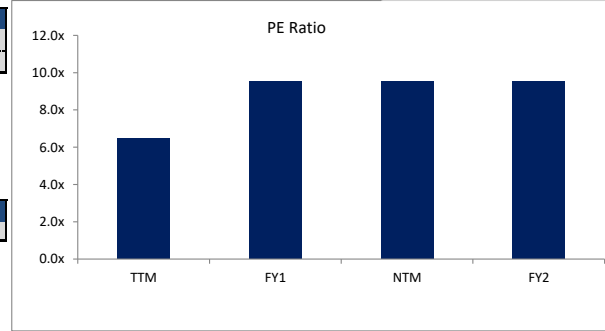
Key Financials	Actuals											LTM		Estimates	
	For the Fiscal Period Ending	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	30/06/2022	30/06/2022	30/06/2022	31/12/2022	31/12/2023	31/12/2024		
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD		
Total Revenue	5,483.7	5,422.9	5,524.3	5,589.9	5,292.1	USD31/12/2020	USD30/06/2022	USD30/06/2022	USD30/06/2022	USD31/12/2022	1,089.7	1,089.7			
Growth Over Prior Year	(2.2%)	(1.1%)	1.9%	1.2%	(5.3%)	(8.6%)	4.9%	(3.3%)	(15.3%)	(15.3%)	(15.3%)	(15.3%)			
Gross Profit	2,284.3	2,152.9	2,171.3	2,289.1	2,205.6	2,008.5	2,174.4	2,121.6	--	--	--	--			
Margin %	41.7%	39.7%	39.3%	41.0%	41.7%	--	--	--	--	--	--	--			
EBITDA	1,379.6	746.9	738.7	1,386.8	1,248.4	1,256.0	1,331.3	1,328.8	253.0	253.0	253.0	253.0			
Margin %	25.2%	13.8%	13.4%	24.8%	23.6%	--	--	--	--	23.2%	23.2%	23.2%			
EBIT	1,109.4	483.7	475.8	1,122.1	934.0	967.3	1,123.1	1,136.9	208.5	208.5	208.5	208.5			
Margin %	20.2%	8.9%	8.6%	20.1%	17.6%	--	--	--	--	19.1%	19.1%	19.1%			
Earnings from Cont. Ops.	837.8	253.2	(557.1)	851.9	1,058.3	744.3	805.8	888.8	--	--	--	--			
Margin %	15.3%	4.7%	(10.1%)	15.2%	20.0%	--	--	--	--	--	--	--			
Net Income	837.8	253.2	(557.1)	851.9	1,058.3	744.3	805.8	888.8	162.3	162.3	162.3	162.3			
Margin %	15.3%	4.7%	(10.1%)	15.2%	20.0%	--	--	--	--	14.9%	14.9%	14.9%			
Diluted EPS Excl. Extra Items	1.6	0.5	(1.2)	1.9	2.5	1.8	2.0	2.2	0.4	0.4	0.4	0.4			
Growth Over Prior Year	1.9%	(68.5%)	--	--	31.6%	(27.2%)	10.1%	13.8%	(37.6%)	(37.6%)	(37.6%)	(37.6%)			

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	16.26
Shares Out.	385.75
Market Capitalization (USD)	6,270.44
- Cash & Short Term Investments	1,201.90
+ Total Debt	2,695.30
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	7,763.84
Book Value of Common Equity	448.30
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	2,695.30
= Total Capital	3,143.60



Valuation Multiples based on Current Capitalization	Actual		Estimates		
	30/06/2022	30/06/2022	30/06/2022	30/06/2022	30/06/2022
TEV/Total Revenue	1.8x	1.6x	7.1x	7.1x	7.1x
TEV/EBITDA	6.8x	5.9x	7.3x	7.3x	7.3x
TEV/EBIT	8.0x	6.9x	8.9x	8.9x	8.9x
P/Diluted EPS Before Extra	9.1x	7.4x	--	--	--
P/BV	19.8x	14.2x	12.2x	12.2x	12.2x
Price/Tang BV	--	--	--	--	--

Valuation Multiples for Chart	For the Fiscal Period Ending			
	TTM	FY1	NTM	FY2
PE Ratio	6.5x	9.5x	9.5x	9.5x
TEV / EBITDA	5.9x	7.3x	7.3x	7.3x
Price / CF	6.5x	6.7x	6.7x	6.7x
Price / Book	14.0x	12.2x	12.2x	12.2x
Dividend Yield	5.8x	6.0x	6.0x	6.0x



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Period Type	Annuals

WU US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

Western Union Co/The

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
Balance Sheet											
Balance Sheet as of:	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	1,370.90	1,776.50	2,073.10	1,783.20	1,315.90	877.50	838.20	973.40	1,450.50	1,428.20	1,208.30
Short Term Investments	-	-	-	-	-	-	-	-	-	-	-
Total Cash & ST Investments	1,370.90	1,776.50	2,073.10	1,783.20	1,315.90	877.50	838.20	973.40	1,450.50	1,428.20	1,208.30
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	3,091.20	3,114.60	3,270.40	3,313.70	3,308.70	3,749.10	4,188.90	3,813.80	3,296.70	3,821.40	2,843.50
Total Current Assets	4,462.10	4,891.10	5,343.50	5,096.90	4,624.60	4,626.60	5,027.10	4,787.20	4,747.20	5,249.60	4,051.80
Net Property, Plant & Equipment	198.10	196.10	209.90	206.40	231.80	220.50	214.20	270.40	386.60	168.50	293.90
Long-term Investments	-	-	-	-	43.30	40.10	29.10	31.30	33.00	34.50	38.40
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	4,409.70	4,378.50	4,567.90	4,587.10	4,549.50	4,532.40	3,961.00	3,907.90	3,591.70	4,043.70	4,439.40
Total Assets	9,069.90	9,465.70	10,121.30	9,890.40	9,449.20	9,419.60	9,231.40	8,996.80	8,758.50	9,496.30	8,823.50
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	-	-	-	-	-	-	-	-	95.80	51.90	45.90
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	302.40	218.30	216.90	166.30	211.50	407.30	1,252.00	1,054.00	1,019.70	928.90	870.70
Other Current Liabilities	3,626.20	3,670.80	3,909.30	3,914.10	3,915.30	4,878.70	4,907.40	4,539.80	3,802.80	4,270.40	3,247.80
Total Current Liabilities	3,928.60	3,889.10	4,126.20	4,080.40	4,126.80	5,286.00	6,159.40	5,593.80	4,918.30	5,251.20	4,164.40
Long-Term Debt	3,583.20	4,029.20	4,213.00	3,720.40	3,215.90	2,786.10	3,033.60	3,433.70	3,375.80	3,250.20	3,165.50
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	663.30	606.80	677.40	789.20	701.60	445.30	529.80	279.10	503.90	808.30	1,138.00
Total Liabilities	8,175.10	8,525.10	9,016.60	8,590.00	8,044.30	8,517.40	9,722.80	9,306.60	8,798.00	9,309.70	8,467.90
Pref. Stock, Non-Redeem.	-	-	-	-	-	-	-	-	-	-	-
Total Pref. Equity	-	-	-	-	-	-	-	-	-	-	-
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid in Capital	253.30	338.50	396.40	450.60	571.50	645.70	702.40	760.00	845.40	889.20	944.90
Retained Earnings	760.00	754.70	877.30	968.70	977.30	419.30	(965.90)	(838.80)	(675.90)	(543.10)	(537.20)
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	(118.50)	(152.60)	(169.00)	(118.90)	(143.90)	(162.80)	(227.90)	(231.00)	(209.00)	(159.50)	(52.10)
Total Common Equity	894.80	940.60	1,104.70	1,300.40	1,404.90	902.20	(491.40)	(309.80)	(39.50)	186.60	355.60
Total Equity	894.80	940.60	1,104.70	1,300.40	1,404.90	902.20	(491.40)	(309.80)	(39.50)	186.60	355.60
Total Liabilities And Equity	9,069.90	9,465.70	10,121.30	9,890.40	9,449.20	9,419.60	9,231.40	8,996.80	8,758.50	9,496.30	8,823.50
Supplemental Items											
Total Shares Out. on Filing Date	619.40	572.10	548.80	521.50	502.40	481.50	459.00	441.20	418.00	411.20	393.80
Total Shares Out. on Balance Sheet Date	619.40	572.10	548.80	521.50	502.40	481.50	459.00	441.20	418.00	411.20	393.80
Book Value/Share	1.44	1.64	2.01	2.49	2.80	1.87	(1.07)	(0.70)	(0.09)	0.45	0.90
Tangible Book Value	(3,151.50)	(3,118.00)	(2,901.10)	(2,616.90)	(2,463.90)	(2,924.00)	(3,805.60)	(3,633.00)	(3,101.00)	(2,885.00)	(2,096.10)
Tangible Book Value/Share	(5.09)	(5.45)	(5.29)	(5.02)	(4.90)	(6.07)	(8.29)	(8.23)	(7.42)	(7.02)	(5.32)
Total Debt	3,583.20	4,029.20	4,213.00	3,720.40	3,215.90	2,786.10	3,033.60	3,433.70	3,471.60	3,302.10	3,211.40
Net Debt	2,212.30	2,252.70	2,139.90	1,937.20	1,900.00	1,908.60	2,195.40	2,460.30	2,021.10	1,873.90	2,003.10
Total Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	28.50	46.80	38.30	37.20	41.10	55.40	64.50	47.70	42.20	-	-
Full Time Employees	8,000.00	-	10,000.00	10,000.00	10,000.00	10,700.00	11,500.00	12,000.00	11,500.00	11,000.00	10,500.00

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Sort: **Ascend**
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		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples		31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
TEV / LTM Total Revenue	Close	2.5x	1.8x	2.1x	2.0x	2.0x	2.3x	2.0x	1.8x	2.5x	2.3x	1.8x
	Average	2.5x	2.3x	2.0x	2.0x	2.1x	2.1x	2.1x	2.0x	2.1x	2.1x	2.3x
	High	3.0x	2.6x	2.3x	2.1x	2.4x	2.3x	2.4x	2.2x	2.5x	2.6x	2.6x
	Low	2.0x	1.7x	1.8x	1.9x	1.9x	1.9x	1.9x	1.7x	1.8x	1.8x	1.7x
TEV / LTM EBITDA	Close	8.6x	6.4x	8.5x	8.0x	7.9x	16.6x	14.8x	7.2x	10.6x	8.7x	6.8x
	Average	8.9x	7.9x	7.3x	8.1x	8.5x	8.4x	14.9x	14.9x	8.4x	9.0x	8.7x
	High	10.4x	9.1x	8.5x	8.6x	9.6x	16.7x	17.2x	16.3x	10.6x	11.1x	10.1x
	Low	7.1x	6.0x	6.4x	7.6x	7.6x	7.4x	14.1x	7.2x	7.2x	7.4x	6.6x
TEV / LTM EBIT	Close	9.8x	7.5x	10.5x	9.9x	9.8x	25.6x	23.0x	8.9x	13.9x	11.1x	8.0x
	Average	10.1x	9.0x	8.6x	10.0x	10.5x	10.5x	23.0x	23.1x	10.3x	11.8x	11.2x
	High	11.8x	10.4x	10.5x	10.7x	11.9x	25.7x	26.6x	25.4x	13.9x	14.6x	13.0x
	Low	8.1x	6.8x	7.6x	9.3x	9.5x	9.2x	21.7x	8.9x	8.8x	9.8x	8.2x
Price / LTM EPS	Close	11.6x	7.7x	11.9x	11.3x	10.7x	12.5x	11.3x	8.8x	15.4x	11.7x	8.1x
	Average	13.3x	10.8x	9.3x	11.5x	12.2x	11.8x	11.2x	11.5x	11.0x	12.9x	11.9x
	High	15.5x	12.6x	11.9x	12.8x	14.2x	13.3x	12.9x	12.8x	15.4x	16.3x	14.1x
	Low	10.5x	7.6x	7.6x	10.4x	10.7x	9.9x	10.6x	8.8x	8.7x	10.1x	8.1x
Price / Book Value	Close	12.6x	8.3x	8.6x	7.2x	6.4x	11.6x	--	--	--	48.3x	19.8x
	Average	21.2x	11.7x	10.0x	8.3x	7.8x	7.1x	10.5x	--	--	48.3x	48.9x
	High	24.7x	13.7x	11.8x	9.2x	9.0x	11.6x	12.0x	--	--	48.3x	58.2x
	Low	12.6x	8.3x	8.1x	7.2x	6.4x	5.9x	9.9x	--	--	48.3x	19.8x
Price / Tangible Book Value	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Price / Cash Flow	Close	9.8x	6.9x	8.8x	9.1x	8.6x	10.2x	12.0x	9.4x	12.5x	10.3x	6.9x
	Average	12.7x	9.1x	8.4x	8.6x	9.9x	9.4x	9.2x	12.2x	11.7x	10.4x	10.4x
	High	14.7x	10.6x	9.9x	9.5x	11.5x	10.6x	12.0x	13.6x	15.3x	13.2x	12.4x
	Low	9.8x	6.4x	6.8x	7.7x	8.6x	7.9x	8.7x	9.4x	9.3x	8.2x	6.9x
TEV / LTM FCF	Close	10.4x	7.5x	9.5x	10.2x	9.9x	10.9x	13.2x	12.2x	13.2x	10.8x	7.2x
	Average	13.7x	9.6x	9.1x	9.2x	11.0x	10.9x	9.9x	13.5x	15.2x	11.0x	10.9x
	High	16.0x	11.2x	10.7x	10.3x	12.8x	12.2x	13.2x	14.9x	19.9x	14.0x	12.9x
	Low	10.4x	6.8x	7.4x	8.4x	9.6x	9.1x	9.3x	11.5x	12.0x	8.7x	7.2x
Dividend Yield	Close	1.7	3.1	2.9	2.8	3.5	2.9	3.7	4.5	3.0	3.5	5.3
	Average	1.3	1.9	2.6	3.0	2.6	3.2	3.3	3.6	3.6	3.6	3.5
	High	1.7	3.1	3.2	3.3	3.5	3.8	3.7	4.5	4.5	4.5	5.3
	Low	1.1	1.6	2.2	2.7	2.2	2.8	2.8	3.3	2.7	2.8	2.9

Ticker:	WU US EQUITY
Period Type:	Quarters

WU US EQUITY	Ascend
Consolidated	Yes

Accounting	Mixed
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Western Union Co/The

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

	-10FQ	-9FQ	-8FQ	-7FQ	-6FQ	-5FQ	-4FQ	-3FQ	-2FQ	-1FQ	0FQ
Ratios											
For the Fiscal Period Ending	31/12/2019	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
Profitability											
Return on Assets	11.9%	11.9%	6.9%	8.0%	8.2%	8.5%	9.2%	9.2%	8.8%	10.3%	10.0%
Return on Capital	36.0%	36.8%	21.9%	23.9%	24.5%	25.7%	27.9%	27.8%	25.4%	31.6%	30.3%
Return on Equity	--	--	--	--	--	--	--	373.7%	297.2%	321.0%	242.0%
Margin Analysis											
Gross Margin	42.2%	42.6%	40.6%	42.7%	40.3%	41.7%	41.5%	44.0%	44.3%	43.3%	42.6%
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	23.6%	23.5%	23.6%	25.5%	25.7%	25.5%	25.0%	25.2%	26.3%	26.5%	27.3%
EBIT Margin	17.6%	17.8%	17.9%	19.8%	20.0%	19.9%	19.9%	20.4%	22.1%	22.5%	23.4%
Earnings from Cont. Ops Margin	17.3%	19.6%	19.9%	22.7%	17.9%	19.2%	19.8%	24.8%	24.7%	20.6%	23.2%
Net Income Margin	10.4%	14.8%	14.5%	18.2%	13.9%	15.0%	17.3%	18.1%	13.1%	25.4%	17.0%
Normalized Net Income Margin	12.4%	15.6%	15.1%	18.8%	14.7%	15.0%	15.5%	19.9%	20.1%	25.4%	17.1%
Free Cash Flow Margin	--	8.9%	20.3%	18.2%	22.0%	13.8%	12.8%	25.5%	27.1%	16.4%	8.9%
Asset Turnover											
Total Asset Turnover	0.6x	0.6x	0.6x	0.6x	0.5x	0.6x	0.6x	0.6x	0.6x	0.6x	0.5x
Fixed Asset Turnover	16.1x	12.7x	12.3x	12.7x	13.3x	19.1x	20.0x	21.1x	16.0x	37.5x	37.9x
Accounts Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Short Term Liquidity											
Current Ratio	1.0x	0.9x	0.9x	1.0x	1.0x	1.0x	0.9x	0.9x	1.0x	1.0x	1.0x
Quick Ratio	0.3x	0.2x	0.2x	0.3x	0.3x	0.3x	0.2x	0.2x	0.3x	0.3x	0.3x
Cash from Ops. To Curr Liab	0.3x	0.7x	0.7x	0.3x	0.3x	0.3x	0.7x	0.7x	0.3x	0.3x	0.3x
Ave. Davs Sales Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Davs Inventory Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Davs Payable Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Cash Conversion Cycle	--	--	--	--	--	--	--	--	--	--	--
Long Term Solvency											
Total Debt/Equity	--	--	--	4812.7%	1769.6%	1476.5%	1046.7%	773.9%	903.1%	718.4%	601.2%
Total Debt/Capital	101.2%	104.8%	102.3%	98.0%	94.7%	93.7%	91.3%	88.6%	90.0%	87.8%	85.7%
LT Debt/Equity	--	--	--	4735.3%	1741.8%	1476.5%	1046.7%	773.9%	890.2%	718.4%	601.2%
LT Debt/Capital	98.4%	103.1%	100.7%	96.4%	93.2%	93.7%	91.3%	88.6%	88.7%	87.8%	85.7%
Total Liabilities/Total Assets	44.3%	46.3%	43.5%	42.9%	42.7%	42.9%	41.1%	47.2%	48.8%	44.0%	45.2%
EBIT / Interest Exp.	6.04x	7.09x	7.57x	10.11x	8.08x	8.20x	9.96x	12.40x	12.28x	9.58x	10.65x
FRITDA / Interest Fxn.	8.19x	8.86x	9.96x	17.50x	10.93x	10.08x	17.13x	14.39x	14.14x	11.46x	12.50x
(EBITDA-CAPEX) / Interest Exp.	--	8.67x	9.63x	12.20x	10.50x	9.77x	11.77x	14.06x	13.70x	11.05x	12.29x
Total Debt/EBITDA	2.78x	2.73x	2.82x	2.60x	2.66x	2.61x	2.39x	2.24x	2.41x	1.91x	2.03x
Net Debt/EBITDA	1.62x	1.84x	1.81x	1.59x	1.51x	1.40x	1.54x	1.45x	1.50x	0.93x	1.12x
Altman Z Score	2.03	1.75	1.74	1.81	1.71	1.86	1.88	1.75	1.75	1.85	1.72
Growth Over Prior Year											
Total Revenue	(6.7%)	(11.0%)	(16.8%)	(3.7%)	(7.7%)	1.7%	15.7%	7.2%	1.0%	(4.5%)	(11.7%)
Gross Profit	(2.9%)	(8.2%)	(19.8%)	(0.3%)	(7.0%)	(0.5%)	18.2%	5.5%	11.1%	(0.7%)	(9.2%)
EBITDA	(9.5%)	(12.0%)	(13.7%)	29.6%	(0.1%)	(1.8%)	6.4%	4.9%	18.8%	(0.7%)	(0.2%)
FRITA	(11.1%)	(11.8%)	(14.4%)	33.3%	2.8%	(0.5%)	7.6%	5.7%	21.0%	(0.1%)	0.4%
EBIT	(16.4%)	(7.2%)	(14.3%)	44.5%	0.3%	(0.2%)	14.9%	11.7%	39.5%	2.0%	3.6%
Earnings from Cont. Ops.	(36.2%)	2.1%	(73.7%)	69.3%	30.8%	2.9%	37.4%	1.8%	(4.7%)	61.3%	(12.8%)
Net Income	(36.2%)	2.1%	(73.7%)	69.3%	30.8%	2.9%	37.4%	1.8%	(4.7%)	61.3%	(12.8%)
Normalized Net Income	(28.5%)	4.2%	(13.8%)	12.8%	15.2%	(2.2%)	18.8%	8.1%	38.5%	61.3%	(2.4%)
Diluted EPS before Extra	(33.3%)	7.7%	(72.5%)	71.9%	34.4%	4.8%	38.5%	3.6%	(2.3%)	68.2%	(7.4%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	43.0%	(18.3%)	(17.3%)	(16.1%)	(12.2%)	(60.2%)	(61.0%)	(62.3%)	(13.4%)	(15.2%)	(18.2%)
Total Assets	(2.6%)	(11.3%)	(3.7%)	0.3%	8.4%	10.9%	3.1%	0.5%	(7.1%)	(8.5%)	(2.1%)
Tangible Book Value	(9.9%)	(3.8%)	5.0%	(2.8%)	(5.4%)	(10.1%)	(9.8%)	(27.2%)	(24.1%)	(23.2%)	(22.9%)
Common Equity	(87.2%)	(60.0%)	(343.0%)	(440.6%)	(572.4%)	(246.2%)	(490.1%)	449.3%	90.6%	61.2%	56.6%
Cash from Ops.	(17.7%)	(53.1%)	44.4%	(9.5%)	17.1%	56.4%	(76.2%)	41.5%	73.1%	13.8%	(38.5%)
Capital Expenditures	--	(72.0%)	(65.7%)	14.7%	--	38.1%	(4.2%)	(1.2%)	(5.8%)	18.4%	(45.7%)
Levered Free Cash Flow	--	(51.1%)	67.3%	(10.2%)	--	57.5%	(27.1%)	43.1%	24.3%	13.5%	(38.1%)
Unlevered Free Cash Flow	--	(89.4%)	169.3%	(20.3%)	--	413.9%	(49.2%)	70.8%	36.1%	39.1%	(87.0%)
Dividend per Share	5.3%	12.5%	12.5%	12.5%	17.5%	4.4%	4.4%	4.4%	0.0%	0.0%	100.0%

CAGR Over Two Years

Total Revenue	(4.6%)	(7.5%)	(11.1%)	(4.8%)	(4.7%)	(4.9%)	(1.9%)	(0.8%)	(0.9%)	(1.5%)	1.1%
Gross Profit	(1.5%)	(5.7%)	(11.8%)	(3.4%)	(5.0%)	(4.4%)	(2.6%)	2.6%	1.6%	(0.6%)	3.6%
EBITDA	--	(6.3%)	(8.6%)	(1.9%)	(4.9%)	(7.0%)	(4.2%)	16.6%	8.9%	(1.2%)	3.1%
EBITA	--	(6.2%)	(8.6%)	(1.4%)	(4.4%)	(6.4%)	(3.5%)	18.7%	11.5%	(0.3%)	4.0%
FRIT	--	(6.7%)	(11.6%)	(7.9%)	(8.5%)	(3.7%)	(0.8%)	27.0%	18.3%	0.9%	9.1%
Earnings from Cont. Ops.	--	(9.0%)	(13.7%)	4.7%	(8.6%)	2.5%	(39.8%)	31.3%	11.7%	28.8%	9.5%
Net Income	--	(9.0%)	(13.7%)	4.7%	(8.6%)	2.5%	(39.8%)	31.3%	11.7%	28.8%	9.5%
Normalized Net Income	(6.5%)	(5.4%)	(11.2%)	6.1%	(9.3%)	0.9%	1.2%	10.4%	26.3%	25.6%	7.7%
Diluted EPS before Extra	--	(4.4%)	(8.9%)	9.3%	(5.4%)	6.2%	(38.3%)	33.5%	14.6%	32.7%	13.2%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventories	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	34.3%	29.9%	27.4%	14.3%	17.1%	(43.0%)	(43.7%)	(43.7%)	(17.8%)	(41.9%)	(43.5%)
Total Assets	(2.6%)	(4.6%)	(2.3%)	(0.9%)	2.7%	(0.8%)	(0.4%)	0.4%	0.4%	0.7%	0.5%
Tangible Book Value	(5.4%)	(1.1%)	(4.4%)	(7.8%)	(7.7%)	(7.0%)	(7.7%)	(15.9%)	(15.3%)	(16.9%)	(16.6%)
Common Equity	(71.6%)	(36.9%)	(59.7%)	--	--	--	207.9%	--	--	--	--
Cash from Ops.	(11.6%)	(8.0%)	19.1%	4.0%	(1.8%)	(14.3%)	3.2%	13.2%	20.1%	33.4%	(32.6%)
Capital Expenditures	--	(51.6%)	(53.5%)	(46.4%)	(63.0%)	(37.8%)	(42.7%)	6.5%	--	27.9%	(27.8%)
Levered Free Cash Flow	--	0.1%	36.3%	9.9%	14.0%	(12.3%)	10.4%	13.4%	--	33.7%	(32.9%)
Unlevered Free Cash Flow	--	(13.5%)	93.0%	13.7%	19.4%	(26.3%)	16.9%	16.7%	--	167.3%	(74.3%)
Dividend per Share	6.9%	8.8%	8.8%	8.8%	11.2%	8.4%	8.4%	8.4%	8.4%	2.2%	44.5%

CAGR Over Three Years

Total Revenue	(1.6%)	(3.0%)	(6.8%)	(3.6%)	(4.0%)	(4.5%)	(3.0%)	(2.5%)	(2.9%)	(4.7%)	(5.3%)
Gross Profit	1.6%	0.3%	(5.5%)	(1.6%)	(3.4%)	(3.7%)	(2.8%)	(0.5%)	0.1%	(3.2%)	(4.9%)
FRITDA	(207.4%)	(1.7%)	1.3%	1.4%	(218.7%)	(4.8%)	(3.8%)	0.3%	2.4%	(4.9%)	(7.9%)
EBITDA	(202.1%)	(1.5%)	1.8%	2.2%	(212.4%)	(4.3%)	(3.5%)	0.9%	3.4%	(4.3%)	(2.2%)
EBIT	(189.7%)	(1.0%)	1.0%	1.6%	(196.6%)	(4.2%)	(3.5%)	1.7%	5.3%	(1.9%)	0.7%
Earnings from Cont. Ops.	(172.5%)	3.0%	(0.9%)	(1.0%)	(154.1%)	(5.2%)	0.7%	3.7%	(7.3%)	19.2%	(31.9%)
Net Income	(172.5%)	3.0%	(0.9%)	(1.0%)	(154.1%)	(5.2%)	0.7%	3.7%	(7.3%)	19.2%	(31.9%)
Normalized Net Income	(11.0%)	2.8%	(10.9%)	(1.4%)	0.2%	(4.3%)	(2.1%)	6.8%	4.5%	18.0%	(0.0%)
Diluted EPS before Extra	(176.0%)	8.4%	3.7%	2.5%	(156.1%)	(1.5%)	4.7%	7.4%	(4.4%)	23.8%	(29.4%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventories	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	20.6%	20.3%	19.0%	18.1%	16.6%	(12.4%)	(16.4%)	(21.0%)	2.8%	(34.9%)	(35.9%)
Total Assets	(7.4%)	(4.1%)	(7.5%)	(3.7%)	0.9%	0.3%	(0.5%)	(0.4%)	(0.6%)	(3.5%)	(1.0%)
Tangible Book Value	6.9%	6.3%	4.1%	2.6%	(5.4%)	(4.2%)	(6.3%)	(14.8%)	(13.5%)	(12.8%)	(10.0%)
Common Equity	(135.2%)	(158.4%)	(148.1%)	(54.4%)	(172.4%)	(183.5%)	(185.9%)	(196.1%)	(204.7%)	(198.1%)	145.8%
Cash from Ops.	4.3%	9.2%	(228.7%)	(19.0%)	(2.9%)	9.8%	1.5%	15.3%	5.9%	(5.8%)	(13.1%)
Capital Expenditures	--	(31.5%)	(35.2%)	--	(15.9%)	(31.4%)	(40.8%)	(34.2%)	(49.5%)	(22.9%)	(43.7%)
Levered Free Cash Flow	--	16.7%	(215.8%)	(20.0%)	(2.1%)	16.5%	10.6%	20.0%	17.4%	(4.4%)	(9.0%)
Unlevered Free Cash Flow	--	(193.8%)	(183.7%)	(28.1%)	(5.0%)	56.7%	23.7%	30.2%	24.7%	(8.9%)	(43.8%)
Dividend per Share	7.7%	8.7%	8.7%	8.7%	10.3%	7.3%	7.3%	7.3%	7.3%	5.5%	33.0%

CAGR Over Five Years

Total Revenue	(1.5%)	(2.1%)	(4.2%)	(2.1%)	(1.6%)	(1.4%)	(1.3%)	(1.4%)	(1.3%)	(2.4%)	(3.8%)
Gross Profit	(0.9%)	(1.6%)	(5.0%)	(1.6%)	(2.1%)	(0.6%)	(0.7%)	0.4%	1.6%	(0.1%)	(2.0%)
EBITDA	(2.3%)	(2.8%)	(1.4%)	(1.4%)	(2.6%)	(2.5%)	(1.0%)	1.4%	(208.0%)	(1.5%)	2.0%
EBITA	(2.9%)	(3.0%)	(1.5%)	(1.3%)	(2.6%)	(2.3%)	(0.7%)	1.9%	(205.7%)	(1.1%)	2.7%
EBIT	(3.9%)	(3.1%)	(2.4%)	(1.3%)	(4.2%)	(2.1%)	(0.4%)	2.7%	(200.2%)	(0.2%)	4.2%
Earnings from Cont. Ops.	(9.4%)	(2.8%)	(3.1%)	(0.3%)	(3.6%)	(0.4%)	1.6%	1.4%	(186.2%)	12.6%	3.1%
Net Income	(9.4%)	(2.8%)	(3.1%)	(0.3%)	(3.6%)	(0.4%)	1.6%	1.4%	(186.2%)	12.6%	3.1%
Normalized Net Income	(6.0%)	(1.8%)	(4.7%)	0.4%	(2.5%)	(0.4%)	(1.5%)	2.2%	2.4%	11.4%	(3.9%)
Diluted EPS before Extra	(5.3%)	1.5%	1.6%	4.1%	0.5%	3.5%	5.2%	5.3%	(189.5%)	17.5%	7.4%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventories	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	13.4%	12.4%	12.5%	9.2%	7.9%	(8.5%)	(8.6%)	(10.1%)	5.9%	(10.1%)	(11.7%)
Total Assets	(2.4%)	(4.2%)	(2.9%)	(2.1%)	0.1%	(0.3%)	(0.9%)	(1.4%)	(1.3%)	(2.2%)	(1.4%)
Tangible Book Value	8.1%	9.2%	8.1%	7.2%	7.4%	5.6%	5.5%	0.5%	(2.6%)	(3.7%)	(4.7%)
Common Equity	(149.7%)	(164.4%)	(156.2%)	(45.1%)	(33.2%)	(29.3%)	(26.3%)	(23.3%)	(17.0%)	(14.0%)	(7.5%)
Cash from Ops.	(1.6%)	(11.9%)	(1.5%)	(6.8%)	1.8%	(3.7%)	(8.6%)	0.0%	10.3%	18.3%	(199.4%)
Capital Expenditures	--	(25.4%)	(14.1%)	(13.7%)	(31.2%)	(20.7%)	(15.2%)	25.8%	(8.3%)	(12.1%)	(19.3%)
Levered Free Cash Flow	--	(10.5%)	(0.7%)	(6.5%)	8.2%	(2.0%)	(8.2%)	(0.3%)	11.4%	23.3%	(193.1%)
Unlevered Free Cash Flow	--	(33.3%)	(2.8%)	(10.8%)	11.1%	(7.8%)	(17.2%)	(1.9%)	15.2%	(242.6%)	(152.2%)
Dividend per Share	9.9%	7.7%	7.7%	7.7%	8.7%	8.0%	8.0%	8.0%	8.0%	6.1%	21.8%

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

Western Union Co/The

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

Y	-4FQ		-3FQ		-2FQ		-1FQ		-0FQ	
	For the Fiscal Period Ending	30/06/2021 %	30/09/2021 %	31/12/2021 %	31/03/2022 %	30/06/2022 %				
WACC										
Equity										
Cost of Equity	10.7%	11.3%	10.3%	9.6%	9.1%					
Weight of Equity	75.7%	74.1%	68.6%	74.1%	70.2%					
+ Debt										
Cost of Debt	1.8%	1.8%	1.8%	2.8%	3.6%					
Weight of Debt	24.3%	25.9%	31.4%	25.9%	29.8%					
+ Preferred Equity										
Cost of Pref Equity	--	--	--	--	--					
Weight of Pref Equity	0.0%	0.0%	0.0%	0.0%	0.0%					
WACC	8.5%	8.8%	7.6%	7.9%	7.5%					

Capital Structure	30/06/2021		30/09/2021		31/12/2021		31/03/2022		30/06/2022	
	For the Fiscal Period Ending	USD	USD	USD	USD	USD	USD	USD	USD	
	Currency	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions
Hist Market Cap	9,348.8	75.7%	8,160.8	74.1%	7,025.4	68.6%	7,254.3	74.1%	6,359.1	70.2%
ST Borrowings	0.0	0.0%	0.0	0.0%	45.9	0.4%	0.0	0.0%	0.0	0.0%
LT Borrowings	2,996.8	24.3%	2,852.6	25.9%	3,165.5	30.9%	2,534.5	25.9%	2,695.3	29.8%
Pref Equity	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%
Total Capital	12,345.6	100.0%	11,013.4	100.0%	10,236.8	100.0%	9,788.8	100.0%	9,054.4	100.0%

Debt Summary Data	30/06/2021		30/09/2021		31/12/2021		31/03/2022		30/06/2022	
	For the Fiscal Period Ending	USD	USD	USD	USD	USD	USD	USD	USD	
	Currency	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions
Total Commercial Paper	0.0	0.0%	0.0	0.0%	275.0	8.6%	0.0	0.0%	--	--
Total Revolving Credit	1,500.0	50.1%	1,500.0	52.6%	1,500.0	46.7%	1,500.0	59.2%	--	--
Total Capital Leases	--	--	--	--	--	--	--	--	--	--
General/Other Borrowings	1,496.8	49.9%	1,352.6	47.4%	1,436.4	44.7%	1,034.5	40.8%	2,695.3	100.0%
Total Principal Due	2,996.8	100.0%	2,852.6	100.0%	3,211.4	100.0%	2,534.5	100.0%	2,695.3	100.0%
Total Debt Outstanding	2,996.8		2,852.6		3,211.4		2,534.5		2,695.3	
Additional Totals										
Total Cash & ST Investments	1,061.4	35.4%	1,003.4	35.2%	1,208.3	37.6%	1,295.8	51.1%	1,201.9	44.6%
Net Debt	1,935.4	64.6%	1,849.2	64.8%	2,003.1	62.4%	1,238.7	48.9%	1,493.4	55.4%
Total Short-Term Borrowings	0.0	0.0%	0.0	0.0%	45.9	1.4%	0.0	0.0%	0.0	0.0%
Curr. Port. of LT Debt/Cap. Leases	--	--	--	--	45.9	1.4%	--	--	--	--
Long-Term Debt (Incl. Cap. Leases)	2,996.8	100.0%	2,852.6	100.0%	3,165.5	98.6%	2,534.5	100.0%	2,695.3	100.0%
Total Secured Debt	--	--	--	--	--	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--	--	--	--	--	--
Credit Ratios										
Net Debt/EBITDA	1.5x		1.5x		1.5x		0.9x		1.1x	
Total Debt/EBITDA	2.4x		2.2x		2.4x		1.9x		2.0x	
Operating Income/Total Debt	0.1x		0.1x		0.1x		0.1x		0.1x	
LTM FCF/Total Debt	0.3x		0.3x		0.3x		0.4x		0.4x	
LTM CFO/Total Debt	0.3x		0.3x		0.3x		0.4x		0.4x	
EBIT/Interest Expense	10.0x		12.4x		12.3x		9.6x		10.6x	
EBIT/Total Interest Expense	10.0x		12.4x		12.3x		9.6x		10.6x	
Degree of Financial Leverage	1.1x		1.1x		1.1x		1.1x		1.1x	
(EBITDA-CAPEX)/Interest Expense	11.8x		14.1x		13.7x		11.0x		12.3x	
EBITDA/Total Interest Expense	12.1x		14.4x		14.1x		11.5x		12.5x	

Debt Schedule	30/06/2021		30/09/2021		31/12/2021		31/03/2022		30/06/2022	
	USD	%	USD	%	USD	%	USD	%	USD	%
Debt Schedule In Yr 1	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%
Debt Schedule In Yr 2	300.0	10.0%	300.0	10.5%	600.0	19.8%	300.0	12.2%	300.0	12.2%
Debt Schedule In Yr 3	300.0	10.0%	300.0	10.5%	300.0	9.9%	500.0	20.4%	500.0	20.4%
Debt Schedule In Yr 4	500.0	16.6%	500.0	17.4%	1,100.0	36.4%	600.0	24.5%	600.0	24.5%
Debt Schedule In Yr 5	600.0	19.9%	600.0	20.9%	1,100.0	36.4%	0.0	0.0%	0.0	0.0%
Debt Schedule - Years 2 - 3	600.0	19.9%	600.0	20.9%	900.0	29.8%	800.0	32.7%	800.0	32.7%
Debt Schedule - Years 4 - 5	1,100.0	36.5%	1,100.0	38.3%	2,200.0	72.7%	600.0	24.5%	600.0	24.5%
Debt Schedule - Years 2 - 5	1,700.0	56.4%	1,700.0	59.2%	3,100.0	102.5%	1,400.0	57.1%	1,400.0	57.1%
Debt Schedule Beyond Yr 5	1,050.0	34.8%	1,050.0	36.6%	1,050.0	34.7%	1,050.0	42.9%	1,050.0	42.9%
Debt Schedule - Total Debt	3,015.0	100.0%	2,870.0	100.0%	3,025.0	100.0%	2,450.0	100.0%	2,450.0	100.0%

Capital Lease Schedule	30/06/2021		30/09/2021		31/12/2021		31/03/2022		30/06/2022	
	USD	%	USD	%	USD	%	USD	%	USD	%
	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	
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	--	--	--	--	--	--	--	--	--	--

Operating Leases (Rental Expense) Schedule	30/06/2021		30/09/2021		31/12/2021		31/03/2022		30/06/2022	
	USD	%	USD	%	USD	%	USD	%	USD	%
	Rental Expense - Year 1	Rental Expense - Year 2	Rental Expense - Year 3	Rental Expense - Year 4	Rental Expense - Year 5	Rental Expense - Years 2 - 3	Rental Expense - Years 4 - 5	Rental Expense - Years 2 - 5	Rental Expense Beyond Year 5	
Rental Expense - Year 1	--	--	--	--	45.9	19.1%	--	--	--	--
Rental Expense - Year 2	--	--	--	--	38.8	16.1%	--	--	--	--
Rental Expense - Year 3	--	--	--	--	33.8	14.0%	--	--	--	--
Rental Expense - Year 4	--	--	--	--	28.7	11.9%	--	--	--	--
Rental Expense - Year 5	--	--	--	--	23.8	9.9%	--	--	--	--
Rental Expense - Years 2 - 3	--	--	--	--	73.6	30.1%	--	--	--	--
Rental Expense - Years 4 - 5	--	--	--	--	52.5	21.8%	--	--	--	--
Rental Expense - Years 2 - 5	--	--	--	--	125.1	51.9%	--	--	--	--
Rental Expense Beyond Year 5	--	--	--	--	69.9	29.0%	--	--	--	--
Total Sublease Income	--	--	--	--	--	--	--	--	--	--
Future Min Oper Lease Obligations	--	--	--	--	240.9	100.0%	--	--	--	--

Contractual Obligation Schedule	30/06/2021		30/09/2021		31/12/2021		31/03/2022		30/06/2022	
	USD	%	USD	%	USD	%	USD	%	USD	%
	Contractual Obligations - Year 1	Contractual Obligations - Years 2-3	Contractual Obligations - Years 4-5	Contractual Obligations - Years 2 - 5	Contractual Obligations - Beyond Year 5					
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	--	--	--	--	--	--	--	--	--	--
----------------------	----	----	----	----	----	----	----	----	----	----

Interest Rate Data	30/06/2021	30/09/2021	31/12/2021	31/03/2022	30/06/2022
W/Avg. Interest Rate - Long-term Debt	--	--	--	--	--

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

Western Union Co/The

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
REVENUE											
Revenue by Product											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Revenue	5,491.40	5,664.80	5,542.00	5,607.20	5,483.70	5,422.90	5,524.30	5,589.90	5,292.10	4,835.00	5,070.80
Consumer-to-Consumer	4,608.40	4,584.30	4,433.60	4,485.80	4,343.90	4,304.60	4,354.50	4,453.60	4,407.80	4,220.00	4,394.00
Business Solutions	615.90	603.90	608.50	598.80	741.10	722.30	785.90	749.50	495.50	356.10	421.80
Other	161.10	367.40	392.90	404.60	398.70	396.00	383.90	386.80	388.80	258.90	255.00
#N/A Field Not Applicable	106.00	109.20	107.00	118.00	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
Revenue by Geography											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Revenue	5,491.40	5,664.80	5,542.00	5,607.20	5,483.70	5,422.90	5,524.30	5,589.90	5,292.10	4,835.00	5,070.80
International	3,922.80	4,071.70	4,018.30	4,042.60	3,521.60	3,331.40	3,365.30	3,463.70	3,396.00	3,156.60	3,368.80
United States	1,568.60	1,593.10	1,523.70	1,564.60	1,962.10	2,091.50	2,159.00	2,126.20	1,896.10	1,678.40	1,702.00
LACA including westerunion.com	-	-	-	-	-	-	-	-	-	-	-
Digital Money Transfer	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-	-	-	-	-
Middle East, Africa and South Asia	-	-	-	-	-	-	-	-	-	-	-
APAC including westerunion.com	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

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

Western Union Co/The

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
Supplemental											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Options Activity											
Options Granted During Period	1.80	2.70	4.00	0.90	1.00	0.60	0.40	0.40	0.60	0.50	2.60
Options Outstanding End Of Period	30.70	27.00	23.80	16.40	11.80	8.10	7.30	6.20	4.50	4.90	7.00
Options Exercisable End of Period	25.40	22.40	18.10	12.50	8.80	6.10	6.10	5.10	3.30	3.70	3.60
Price											
Weighted Average Fair Value per Option	5.99	4.90	3.20	3.95	3.58	3.44	3.39	3.66	2.56	3.96	3.26
Avg Exercise Price (Options Outstanding)	19.05	18.46	18.05	17.80	18.01	17.46	17.71	17.63	18.31	19.11	18.98
Avg Exercise Price (Options Exercisable)	19.43	18.69	18.77	18.50	18.62	17.65	17.49	17.23	18.17	18.38	18.48
Stock Option Valuation Model	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Assumptions											
Stock Opt Valuation - Risk Free Rate (%)	8.30	1.20	1.20	1.90	1.70	1.40	2.10	2.80	2.50	1.50	1.30
Stock Opt Valuation - Expected Life (Yrs)	-	6.09	6.09	6.09	6.00	6.32	6.05	6.05	7.05	7.12	7.03
Stock Opt Valuation - Expected Volatil (%)	31.00	33.20	35.30	33.80	28.20	27.90	24.70	26.30	22.80	25.20	29.10
Stock Opt Valuation - Dividend Yield (%)	1.40	1.80	3.70	3.10	3.60	3.30	3.50	3.90	4.20	4.00	4.20
Stock Expense											
Expense For Stock-Based Compensation	31.20	34.00	34.50	39.70	42.20	41.80	43.90	47.70	48.90	41.70	44.30
Stock Option Expense (After Tax)	-	-	-	-	-	-	-	-	-	-	-