

Help

Bloomberg

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

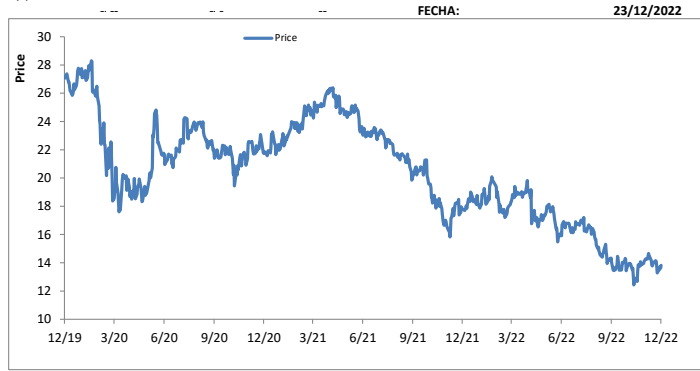
7001 E Belleview Ave Hq-8 Denver, CO 80237 United States
 Phone : 1-800-325-6000
 Fax : --

13.82 +0.21 (1.54%)

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) | 13.82 | Market Cap (MM) | 5,334.9 |
| Open | 13.65 | Shares Out. (MM) | 386.2 |
| Previous Close | 13.61 | Float % | 99.0% |
| Change | -0.11 | Shares sold short (MM) | 33,907,345.0 |
| Change % | -0.80 | Dividend Yield % | 6.8 |
| Day High/Day Low | 13.8 / 13.6 | Diluted EPS Excl. XO | |
| 52 Wk High/52 Wk low | 20.4 / 12.3 | P / Diluted EPS Before XO | |
| Volume (MM) | 2.23 | Beta | 0.81 |
| Avg. Vol - 3 mo (MM) | 5.19 | | |

| Financial Information (Currency: USD, in mm) | | | |
|--|---------|----------------------------|----------|
| Revenue - LTM | 4,668.4 | Cash & ST Invst. | 1,208 |
| EBIT - LTM | 1,050.1 | Total Assets | 8,823.5 |
| EBITDA - LTM | 1,235.5 | Total Debt | 3,211.4 |
| Net Income - LTM | 830.0 | Total Liabilities | 8,467.9 |
| Total Enterprise Value | 6,770 | Total Equity | 355.6 |
| TEV/ Total Revenue | 1.4 x | Cash from Operations - LTM | 881.7 |
| TEV/ EBITDA | 5.4 x | Cash From Investing - LTM | 891.6 |
| | | Cash from Financing -LTM | -1,414.3 |



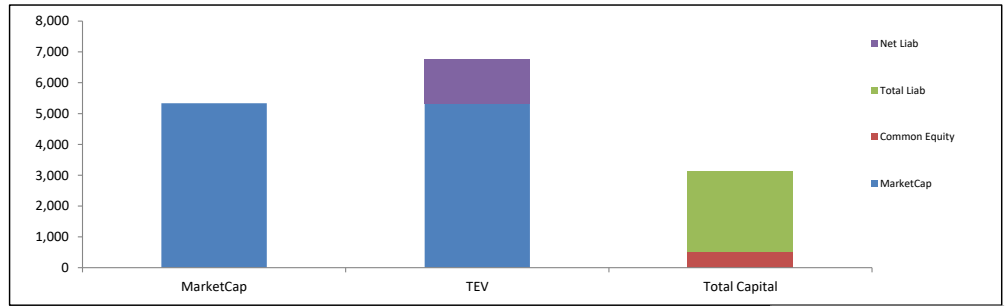
| Company Notes | |
|---------------|--|
| 2015 Q1 | A loss of \$30.9 from Restructuring A loss of \$11.6 from Merger/Acquisition Expense |
| 2013 A1 | 2013 Q3 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$19.300 from Merger/Acquisition Expense |
| 2013 Q4 | 2012 Q2 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$5.400 from Merger/Acquisition Expense |
| 2013 Q3 | 2012 Q1 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$3.800 from Merger/Acquisition Expense |
| 2013 Q2 | 2011 A1 GAAP Net Income includes, (in millions, pre-tax): A loss of \$6.200 from Merger/Acquisition Expense |
| 2013 Q1 | 2011 Q3 GAAP Net Income Includes: (in millions, pre-tax) A loss of \$3.900 from Merger/Acquisition Expense |
| 2012 A1 | 2011 Q2 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) A loss of \$8.900 from Restructuring |

| 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 |
| | Board Member | Western Union Co |
| Betsy D Holden | Board Member | Move Networks Inc |
| | Board Member | Wind Telecom Spa |
| | Board Member | Natl Retail Properties Inc |
| | Board Member | Nadg Nnn Real Estate Investmen |
| | Board Member | Dentsply Sirona Inc |
| | Board Member | Western Union Co |
| Jeffrey A Joerres "Jeff" | Board Member | Lyons Magnus Inc |
| | 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 |
| Joyce A Phillips | Board Member | Katapult Holdings Inc |
| | Board Member | First Interstate Bancsystem |
| | Board Member | Western Union Co |
| | Dir:Advisory | Berkshire Partners Llc |
| Michael A Miles "Mike" | Chairman | Portillo'S Inc |
| | Board Member | Western Union Co |
| | Board Member | Corp Express Australia |
| | Chairman | Portillo Restaurant Group/The |
| | Chairman | Magnitude Software Inc |
| | Board Member | Western Union Co |
| Martin I Cole "Marty" | Board Member | Western Union Co |
| | Board Member | Western Digital Corp |

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

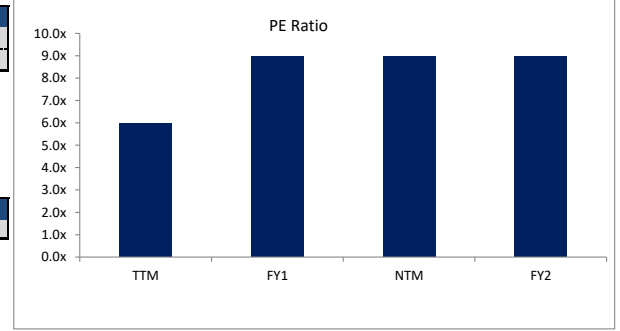
| Key Financials | Actuals | | | | | | | | | | | LTM | | Estimates | |
|-------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----|--|-----------|--|
| | 31/12/2015 | 31/12/2016 | 31/12/2017 | 31/12/2018 | 31/12/2019 | 31/12/2020 | 30/09/2022 | 30/09/2022 | 31/12/2022 | 31/12/2023 | 31/12/2024 | | | | |
| For the Fiscal Period Ending | 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 | 4,835.0 | 5,070.8 | 1,089.6 | 5,070.8 | 1,072.4 | 1,072.4 | | | | |
| Growth Over Prior Year | (2.2%) | (1.1%) | 1.9% | 1.2% | (5.3%) | (8.6%) | 4.9% | (7.7%) | (16.5%) | (16.5%) | (16.5%) | | | | |
| Gross Profit | 2,284.3 | 2,152.9 | 2,171.3 | 2,289.1 | 2,205.6 | 2,008.5 | 2,174.4 | 2,007.7 | -- | -- | -- | | | | |
| Margin % | 41.7% | 39.7% | 39.3% | 41.0% | 41.7% | 41.5% | 42.9% | 184.3% | -- | -- | -- | | | | |
| EBITDA | 1,379.6 | 746.9 | 738.7 | 1,386.8 | 1,248.4 | 1,256.0 | 1,331.3 | 1,235.5 | 225.5 | 225.5 | 225.5 | | | | |
| Margin % | 25.2% | 13.8% | 13.4% | 24.8% | 23.6% | 26.0% | 26.3% | 113.4% | 4.4% | 21.0% | 21.0% | | | | |
| EBIT | 1,109.4 | 483.7 | 475.8 | 1,122.1 | 934.0 | 967.3 | 1,123.1 | 1,050.1 | 184.4 | 184.4 | 184.4 | | | | |
| Margin % | 20.2% | 8.9% | 8.6% | 20.1% | 17.6% | 20.0% | 22.1% | 96.4% | 3.6% | 17.2% | 17.2% | | | | |
| Earnings from Cont. Ops. | 837.8 | 253.2 | (557.1) | 851.9 | 1,058.3 | 744.3 | 805.8 | 830.0 | -- | -- | -- | | | | |
| Margin % | 15.3% | 4.7% | (10.1%) | 15.2% | 20.0% | 15.4% | 15.9% | 76.2% | -- | -- | -- | | | | |
| Net Income | 837.8 | 253.2 | (557.1) | 851.9 | 1,058.3 | 744.3 | 805.8 | 830.0 | 135.8 | 135.8 | 135.8 | | | | |
| Margin % | 15.3% | 4.7% | (10.1%) | 15.2% | 20.0% | 15.4% | 15.9% | 76.2% | 2.7% | 12.7% | 12.7% | | | | |
| Diluted EPS Excl. Extra Items | 1.6 | 0.5 | (1.2) | 1.9 | 2.5 | 1.8 | 2.0 | 2.1 | 0.4 | 0.4 | 0.4 | | | | |
| Growth Over Prior Year | 1.9% | (68.5%) | -- | -- | 31.6% | (27.2%) | 10.1% | 6.6% | (45.0%) | (45.0%) | (45.0%) | | | | |

| Current Capitalization (Millions) | |
|-----------------------------------|----------|
| Currency | USD |
| Share Price (USD) | 13.82 |
| Shares Out. | 386.17 |
| Market Capitalization (USD) | 5,334.95 |
| - Cash & Short Term Investments | 1,176.10 |
| + Total Debt | 2,611.00 |
| + Pref. Equity | 0.00 |
| + Total Minority Interest | 0.00 |
| = Total Enterprise Value (USD) | 6,769.85 |
| Book Value of Common Equity | 528.30 |
| + Pref. Equity | 0.00 |
| + Total Minority Interest | 0.00 |
| + Total Debt | 2,611.00 |
| = Total Capital | 3,139.30 |



| 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 | 1.8x | 1.4x | 6.2x | 6.2x | 6.2x |
| TEV/EBITDA | 6.8x | 5.4x | 6.8x | 6.8x | 6.8x |
| TEV/EBIT | 8.0x | 6.3x | 8.4x | 8.4x | 8.4x |
| P/Diluted EPS Before Extra | 9.1x | 6.4x | | | |
| P/BV | 19.8x | 9.9x | 8.3x | 8.3x | 8.3x |
| Price/Tang BV | -- | -- | | | |

| Valuation Multiples for Chart | For the Fiscal Period Ending | | | |
|-------------------------------|------------------------------|------|------|------|
| | TTM | FY1 | NTM | FY2 |
| PE Ratio | 6.0x | 8.9x | 8.9x | 8.9x |
| TEV / EBITDA | 5.4x | 6.8x | 6.8x | 6.8x |
| Price / CF | 6.2x | 5.7x | 5.7x | 5.7x |
| Price / Book | 10.1x | 8.3x | 8.3x | 8.3x |
| Dividend Yield | 6.8x | 7.0x | 7.0x | 7.0x |



| | |
|-------------|--------------|
| Ticker: | WU US EQUITY |
| 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 |

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

Sort: **Ascend**
 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 |
|-----------------------------|---------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 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 | 4.1 | 5.3 |
| | Average | 1.3 | 1.9 | 2.6 | 3.0 | 2.6 | 3.2 | 3.3 | 3.6 | 3.6 | 3.6 | 4.1 |
| | High | 1.7 | 3.1 | 3.2 | 3.3 | 3.5 | 3.8 | 3.7 | 4.5 | 4.5 | 4.5 | 5.7 |
| | Low | 1.1 | 1.6 | 2.2 | 2.7 | 2.2 | 2.8 | 2.8 | 3.3 | 2.7 | 2.8 | 3.4 |

| | |
|-------------|--------------|
| Ticker: | WU US EQUITY |
| Period Type | Quarters |

| | |
|--------------|--------|
| WU US EQUITY | Ascend |
| 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 | -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 | 11.9% | 6.9% | 8.0% | 8.2% | 8.5% | 9.2% | 9.2% | 8.8% | 10.3% | 10.0% | 9.3% |
| Return on Capital | 36.8% | 21.9% | 23.9% | 24.5% | 25.7% | 27.9% | 27.8% | 25.4% | 31.6% | 30.3% | 28.8% |
| Return on Equity | -- | -- | -- | -- | -- | -- | 373.7% | 297.2% | 321.0% | 242.0% | 185.1% |
| Margin Analysis | | | | | | | | | | | |
| Gross Margin | 42.6% | 40.6% | 42.7% | 40.3% | 41.7% | 41.5% | 44.0% | 44.3% | 43.3% | 42.6% | 41.5% |
| SG&A Margin | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| EBITDA Margin | 23.5% | 23.6% | 25.5% | 25.7% | 25.5% | 25.0% | 25.2% | 26.3% | 26.5% | 27.3% | 26.5% |
| EBIT Margin | 17.8% | 17.9% | 19.8% | 20.0% | 19.9% | 19.9% | 20.4% | 22.1% | 22.5% | 23.4% | 22.5% |
| Earnings from Cont. Ops Margin | 19.6% | 19.9% | 22.7% | 17.9% | 19.2% | 19.8% | 24.8% | 24.7% | 20.6% | 23.2% | 21.3% |
| Net Income Margin | 14.8% | 14.5% | 18.2% | 13.9% | 15.0% | 17.3% | 18.1% | 13.1% | 25.4% | 17.0% | 16.0% |
| Normalized Net Income Margin | 15.6% | 15.1% | 18.8% | 14.7% | 15.0% | 15.5% | 19.9% | 20.1% | 25.4% | 17.1% | 15.0% |
| Free Cash Flow Margin | 8.9% | 20.3% | 18.2% | 22.0% | 13.8% | 12.8% | 25.5% | 27.1% | 16.4% | 8.9% | 19.3% |
| Asset Turnover | | | | | | | | | | | |
| Total Asset Turnover | 0.6x | 0.6x | 0.6x | 0.5x | 0.6x | 0.6x | 0.6x | 0.6x | 0.6x | 0.5x | 0.5x |
| Fixed Asset Turnover | 12.7x | 12.3x | 12.7x | 13.3x | 19.1x | 20.0x | 21.1x | 16.0x | 37.5x | 37.9x | 38.3x |
| Accounts Receivable Turnover | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Inventory Turnover | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Short Term Liquidity | | | | | | | | | | | |
| Current Ratio | 0.9x | 0.9x | 1.0x | 1.0x | 1.0x | 0.9x | 0.9x | 1.0x | 1.0x | 1.0x | 1.0x |
| Quick Ratio | 0.2x | 0.2x | 0.3x | 0.3x | 0.3x | 0.2x | 0.2x | 0.3x | 0.3x | 0.3x | 0.3x |
| Cash from Ops. To Curr Liab | 0.7x | 0.7x | 0.3x | 0.3x | 0.3x | 0.7x | 0.7x | 0.3x | 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% | 494.2% |
| Total Debt/Capital | 104.8% | 102.3% | 98.0% | 94.7% | 93.7% | 91.3% | 88.6% | 90.0% | 87.8% | 85.7% | 83.2% |
| LT Debt/Equity | -- | -- | 4735.3% | 1741.8% | 1476.5% | 1046.7% | 773.9% | 890.2% | 718.4% | 601.2% | 494.2% |
| LT Debt/Capital | 103.1% | 100.7% | 96.4% | 93.2% | 93.7% | 91.3% | 88.6% | 88.7% | 87.8% | 85.7% | 83.2% |
| Total Liabilities/Total Assets | 46.3% | 43.5% | 42.9% | 42.7% | 42.9% | 41.1% | 47.2% | 48.8% | 44.0% | 45.2% | 44.8% |
| EBIT / Interest Exp. | 7.09x | 7.57x | 10.11x | 8.08x | 8.20x | 9.96x | 12.40x | 12.28x | 9.58x | 10.65x | 9.20x |
| EBITDA / Interest Exp. | 8.86x | 9.96x | 12.50x | 10.93x | 10.08x | 12.13x | 14.39x | 14.14x | 11.46x | 12.50x | 10.98x |
| (EBITDA-CAPEX) / Interest Exp. | 8.67x | 9.63x | 12.20x | 10.50x | 9.77x | 11.77x | 14.06x | 13.70x | 11.05x | 12.29x | 10.75x |
| Total Debt/EBITDA | 2.73x | 2.82x | 2.60x | 2.66x | 2.61x | 2.39x | 2.24x | 2.41x | 1.91x | 2.03x | 2.11x |
| Net Debt/EBITDA | 1.84x | 1.81x | 1.59x | 1.51x | 1.40x | 1.54x | 1.45x | 1.50x | 0.93x | 1.12x | 1.16x |
| Altman Z Score | 1.75 | 1.74 | 1.81 | 1.71 | 1.86 | 1.88 | 1.75 | 1.75 | 1.85 | 1.72 | 1.55 |
| Growth Over Prior Year | | | | | | | | | | | |
| Total Revenue | (11.0%) | (16.8%) | (3.7%) | (2.7%) | 1.7% | 15.7% | 2.2% | 1.0% | (4.5%) | (11.7%) | (15.3%) |
| Gross Profit | (8.2%) | (19.8%) | (0.3%) | (7.0%) | (0.5%) | 18.2% | 5.5% | 11.1% | (0.7%) | (9.2%) | (20.1%) |
| EBITDA | (12.0%) | (13.7%) | 29.6% | (0.1%) | (1.8%) | 6.4% | 4.9% | 18.8% | (0.7%) | (0.2%) | (25.2%) |
| EBIT | (11.8%) | (13.4%) | 33.3% | 2.8% | (0.5%) | 7.6% | 5.7% | 21.0% | (0.1%) | 0.4% | (25.2%) |
| Earnings from Cont. Ops. | (7.2%) | (14.3%) | 44.5% | 0.3% | (0.2%) | 14.9% | 11.7% | 39.5% | 2.0% | 3.6% | (27.2%) |
| Net Income | 2.1% | (73.7%) | 69.3% | 30.8% | 2.9% | 37.4% | 1.8% | (4.7%) | 61.3% | (12.8%) | (25.3%) |
| Normalized Net Income | 4.2% | (13.8%) | 12.8% | 15.2% | (2.2%) | 18.8% | 8.1% | 38.5% | 61.3% | (2.4%) | (36.2%) |
| Diluted EPS before Extra | 7.7% | (72.5%) | 71.9% | 34.4% | 4.8% | 38.5% | 3.6% | (2.3%) | 68.2% | (7.4%) | (21.1%) |
| Accounts Receivable | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Inventory | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Net PP&E | (18.3%) | (17.3%) | (16.1%) | (12.2%) | (60.2%) | (61.0%) | (62.3%) | (13.4%) | (15.2%) | (18.2%) | (14.8%) |
| Total Assets | (11.3%) | (3.7%) | 0.3% | 8.4% | 10.9% | 3.1% | 0.5% | (7.1%) | (8.5%) | (2.1%) | 0.3% |
| Tangible Book Value | (3.8%) | 5.0% | (2.8%) | (5.4%) | (10.1%) | (9.8%) | (27.2%) | (24.1%) | (23.2%) | (22.9%) | (2.1%) |
| Common Equity | (60.0%) | (343.0%) | (440.6%) | (572.4%) | (246.2%) | (490.1%) | 449.3% | 90.6% | 61.2% | 56.6% | 43.3% |
| Cash from Ops. | (53.1%) | 44.4% | (9.5%) | 17.1% | 56.4% | (76.7%) | 41.5% | 23.1% | 13.8% | (38.5%) | (35.9%) |
| Capital Expenditures | (72.0%) | (65.7%) | 14.7% | -- | 38.1% | (4.2%) | (1.2%) | (5.8%) | 18.4% | (45.7%) | (31.8%) |
| Levered Free Cash Flow | (51.1%) | 67.3% | (10.2%) | -- | 57.5% | (27.1%) | 43.1% | 24.3% | 13.5% | (38.1%) | (36.0%) |
| Unlevered Free Cash Flow | (89.4%) | 169.3% | (20.3%) | -- | 413.9% | (49.2%) | 70.8% | 36.1% | 39.1% | (87.0%) | (48.8%) |
| Dividend per Share | 12.5% | 12.5% | 12.5% | 12.5% | 4.4% | 4.4% | 4.4% | 4.4% | 0.0% | 0.0% | 0.0% |

CAGR Over Two Years

| | | | | | | | | | | | |
|--------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total Revenue | (7.5%) | (11.1%) | (4.8%) | (4.7%) | (4.9%) | (1.9%) | (0.8%) | (0.9%) | (1.5%) | 1.1% | (7.0%) |
| Gross Profit | (5.2%) | (11.8%) | (3.4%) | (5.0%) | (4.4%) | (2.6%) | 2.6% | 1.6% | (0.6%) | 3.6% | (8.2%) |
| EBITDA | (6.3%) | (8.6%) | (1.9%) | (4.9%) | (7.0%) | (4.2%) | 16.6% | 8.9% | (1.2%) | 3.1% | (11.4%) |
| EBITA | (6.2%) | (8.6%) | (1.4%) | (4.4%) | (6.4%) | (3.5%) | 18.7% | 11.5% | (0.3%) | 4.0% | (11.1%) |
| FRIT | (6.2%) | (11.6%) | (2.9%) | (8.5%) | (3.7%) | (0.8%) | 27.0% | 18.3% | 0.9% | 9.1% | (9.8%) |
| Earnings from Cont. Ops. | (9.0%) | (13.7%) | 4.7% | (8.6%) | 2.5% | (39.8%) | 31.3% | 11.7% | 28.8% | 9.5% | (12.8%) |
| Net Income | (9.0%) | (13.7%) | 4.7% | (8.6%) | 2.5% | (39.8%) | 31.3% | 11.7% | 28.8% | 9.5% | (12.8%) |
| Normalized Net Income | (5.4%) | (11.2%) | 6.1% | (9.3%) | 0.9% | 1.2% | 10.4% | 26.3% | 25.6% | 7.7% | (17.0%) |
| Diluted EPS before Extra | (4.4%) | (8.9%) | 9.3% | (5.4%) | 6.2% | (38.3%) | 33.5% | 14.6% | 32.7% | 13.2% | (9.5%) |
| Accounts Receivable | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Inventory | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Net PP&F | 29.9% | 22.4% | 14.3% | 17.1% | (43.0%) | (43.7%) | (43.7%) | (17.8%) | (41.9%) | (43.5%) | (43.3%) |
| Total Assets | (4.6%) | (2.3%) | (0.9%) | 2.7% | (0.8%) | (0.4%) | 0.4% | 0.4% | 0.7% | 0.5% | 0.4% |
| Tangible Book Value | (1.1%) | (4.4%) | (7.8%) | (7.7%) | (7.0%) | (7.7%) | (15.9%) | (15.3%) | (16.9%) | (16.6%) | (15.6%) |
| Common Equity | (36.9%) | (59.7%) | -- | -- | -- | 207.9% | -- | -- | -- | -- | 180.6% |
| Cash from Ops. | (8.0%) | 19.1% | 4.0% | (1.8%) | (14.3%) | 3.2% | 13.2% | 20.1% | 33.4% | (32.6%) | (4.8%) |
| Capital Expenditures | (51.6%) | (53.5%) | (46.4%) | (63.0%) | (37.8%) | (42.7%) | 6.5% | -- | 27.9% | (27.8%) | (17.9%) |
| Levered Free Cash Flow | 0.1% | 36.3% | 9.9% | 14.0% | (12.3%) | 10.4% | 13.4% | -- | 33.7% | (32.9%) | (4.3%) |
| Unlevered Free Cash Flow | (13.5%) | 93.0% | 13.7% | 19.4% | (26.3%) | 16.9% | 16.7% | -- | 167.3% | (74.3%) | (6.5%) |
| Dividend per Share | 8.8% | 8.8% | 8.8% | 8.8% | 8.4% | 8.4% | 8.4% | 8.4% | 2.2% | 2.2% | 2.2% |

CAGR Over Three Years

| | | | | | | | | | | | |
|--------------------------|----------|----------|---------|----------|----------|----------|----------|----------|----------|---------|----------|
| Total Revenue | (3.0%) | (6.8%) | (3.6%) | (4.0%) | (4.5%) | (3.0%) | (2.5%) | (2.9%) | (4.7%) | (5.3%) | (5.9%) |
| Gross Profit | 0.3% | (5.5%) | (1.6%) | (3.4%) | (3.7%) | (2.8%) | (0.5%) | 0.1% | (3.2%) | (4.9%) | (5.6%) |
| FRITDA | (1.7%) | 1.3% | 1.4% | (218.7%) | (4.8%) | (3.8%) | 0.3% | 2.4% | (4.9%) | (7.9%) | 0.5% |
| EBITDA | (1.5%) | 1.8% | 2.2% | (212.4%) | (4.3%) | (3.5%) | 0.9% | 3.4% | (4.3%) | (2.2%) | 1.8% |
| EBIT | (1.0%) | 1.0% | 1.6% | (196.6%) | (4.2%) | (3.5%) | 1.7% | 5.3% | (1.9%) | 0.7% | 5.5% |
| Earnings from Cont. Ops. | 3.0% | (0.9%) | (1.0%) | (154.1%) | (5.2%) | 0.7% | 3.7% | (7.3%) | 19.2% | (31.9%) | 8.8% |
| Net Income | 3.0% | (0.9%) | (1.0%) | (154.1%) | (5.2%) | 0.7% | 3.7% | (7.3%) | 19.2% | (31.9%) | 8.8% |
| Normalized Net Income | 2.8% | (10.9%) | (1.4%) | 0.2% | (4.3%) | (2.1%) | 6.8% | 4.5% | 18.0% | (0.0%) | (8.0%) |
| Diluted EPS before Extra | 8.4% | 3.7% | 2.5% | (156.1%) | (1.5%) | 4.7% | 7.4% | (4.4%) | 23.8% | (29.4%) | 12.0% |
| Accounts Receivable | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Inventory | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Net PP&E | 20.3% | 19.0% | 18.1% | 16.6% | (12.4%) | (16.4%) | (21.0%) | 2.8% | (34.9%) | (35.9%) | (35.4%) |
| Total Assets | (4.1%) | (7.5%) | (3.7%) | 0.9% | 0.3% | (0.5%) | (0.4%) | (0.6%) | (3.5%) | (1.0%) | 0.4% |
| Tangible Book Value | 6.3% | 4.1% | 2.6% | (5.4%) | (4.2%) | (6.3%) | (14.8%) | (13.5%) | (12.8%) | (10.0%) | (11.5%) |
| Common Equity | (158.4%) | (148.1%) | (54.4%) | (172.4%) | (183.5%) | (185.9%) | (196.1%) | (204.7%) | (198.1%) | 145.8% | (399.3%) |
| Cash from Ops. | 9.2% | (228.7%) | (19.0%) | (2.9%) | 9.8% | 1.5% | 15.3% | 5.9% | (5.8%) | (13.1%) | (6.4%) |
| Capital Expenditures | (31.5%) | (35.2%) | -- | (15.9%) | (31.4%) | (40.8%) | (34.2%) | (49.5%) | (22.9%) | (43.7%) | (8.2%) |
| Levered Free Cash Flow | 16.7% | (215.8%) | (20.0%) | (2.1%) | 16.5% | 10.6% | 20.0% | 17.4% | (4.4%) | (9.0%) | (6.3%) |
| Unlevered Free Cash Flow | (193.8%) | (183.7%) | (28.1%) | (5.0%) | 56.7% | 23.7% | 30.2% | 24.7% | (8.9%) | (43.8%) | (11.4%) |
| Dividend per Share | 8.7% | 8.7% | 8.7% | 8.7% | 7.3% | 7.3% | 7.3% | 7.3% | 5.5% | 5.5% | 5.5% |

CAGR Over Five Years

| | | | | | | | | | | | |
|--------------------------|----------|----------|---------|---------|---------|---------|---------|----------|----------|----------|---------|
| Total Revenue | (2.1%) | (4.2%) | (2.1%) | (1.6%) | (1.4%) | (1.2%) | (1.4%) | (1.3%) | (2.4%) | (3.8%) | (5.0%) |
| Gross Profit | (1.6%) | (5.0%) | (1.6%) | (2.1%) | (0.6%) | (0.7%) | 0.4% | 1.6% | (0.1%) | (2.0%) | (4.3%) |
| EBITDA | (2.8%) | (1.4%) | (1.4%) | (2.6%) | (2.5%) | (1.0%) | 1.4% | (208.0%) | (1.5%) | 2.0% | (3.9%) |
| EBITA | (3.0%) | (1.5%) | (1.3%) | (2.6%) | (2.3%) | (0.7%) | 1.9% | (205.7%) | (1.1%) | 2.7% | (3.3%) |
| EBIT | (3.1%) | (2.4%) | (1.3%) | (4.2%) | (2.1%) | (0.4%) | 2.7% | (200.2%) | (0.2%) | 4.2% | (3.2%) |
| Earnings from Cont. Ops. | (2.8%) | (3.1%) | (0.3%) | (3.6%) | (0.4%) | 1.6% | 1.4% | (186.2%) | 12.6% | 3.1% | (5.9%) |
| Net Income | (2.8%) | (3.1%) | (0.3%) | (3.6%) | (0.4%) | 1.6% | 1.4% | (186.2%) | 12.6% | 3.1% | (5.9%) |
| Normalized Net Income | (1.8%) | (4.7%) | 0.4% | (2.5%) | (0.4%) | (1.5%) | 2.2% | 2.4% | 11.4% | (3.9%) | (7.9%) |
| Diluted EPS before Extra | 1.5% | 1.6% | 4.1% | 0.5% | 3.5% | 5.2% | 5.3% | (189.5%) | 17.5% | 7.4% | (2.5%) |
| Accounts Receivable | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Inventory | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Net PP&E | 12.4% | 12.5% | 9.2% | 7.9% | (8.5%) | (8.6%) | (10.1%) | 5.9% | (10.1%) | (11.7%) | (12.0%) |
| Total Assets | (4.2%) | (2.9%) | (2.1%) | 0.1% | (0.3%) | (0.9%) | (1.4%) | (1.3%) | (2.2%) | (1.4%) | (2.1%) |
| Tangible Book Value | 9.2% | 8.1% | 7.2% | 7.4% | 5.6% | 5.5% | 0.5% | (2.6%) | (3.7%) | (4.7%) | (5.1%) |
| Common Equity | (164.4%) | (156.2%) | (45.1%) | (33.2%) | (29.3%) | (26.3%) | (23.3%) | (17.0%) | (14.0%) | (7.5%) | (5.7%) |
| Cash from Ops. | (11.9%) | (1.5%) | (6.8%) | 1.8% | (3.7%) | (8.6%) | 0.0% | 10.3% | 18.3% | (199.4%) | (13.6%) |
| Capital Expenditures | (25.4%) | (14.1%) | (13.7%) | (31.2%) | (20.7%) | (15.2%) | 25.8% | (8.3%) | (12.1%) | (32.3%) | -- |
| Levered Free Cash Flow | (10.5%) | (0.7%) | (6.5%) | 8.2% | (2.0%) | (8.2%) | (0.3%) | 11.4% | 23.3% | (193.1%) | (14.0%) |
| Unlevered Free Cash Flow | (33.3%) | (2.8%) | (10.8%) | 11.1% | (7.8%) | (17.2%) | (1.9%) | 15.2% | (242.6%) | (152.2%) | (20.1%) |
| Dividend per Share | 7.7% | 7.7% | 7.7% | 7.7% | 8.0% | 8.0% | 8.0% | 8.0% | 6.1% | 6.1% | 6.1% |

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

| Y | -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 | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |

| Revenue by Geography | 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 |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| For the Fiscal Period Ending | | | | | | | | | | | |
| 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 |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - |

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

