

Company In Depth Fundamentals - Profile

Ticker: WU US EQUITY

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

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

Website	www.westernunion.com
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Number of Employees

Ticker: WU US

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Phone : 1-800-325-6000

Fax : --



8.50

-0.12

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)	8.50	Market Cap (MM)	2,809.5
Open	8.57	Shares Out. (MM)	330.5
Previous Close	8.62	Float %	99.1%
Change	-0.11	Shares sold short (MM)	32,851,686.0
Change %	-1.26	Dividend Yield %	11.1
Day High/Day Low	8.7 / 8.5	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	13.1 / 8.3	P / Diluted EPS Before XO	
Volume (MM)	2.40	Beta	0.56
Avg. Vol - 3 mo (MM)	7.84		

Financial Information (Currency: USD, in mm)

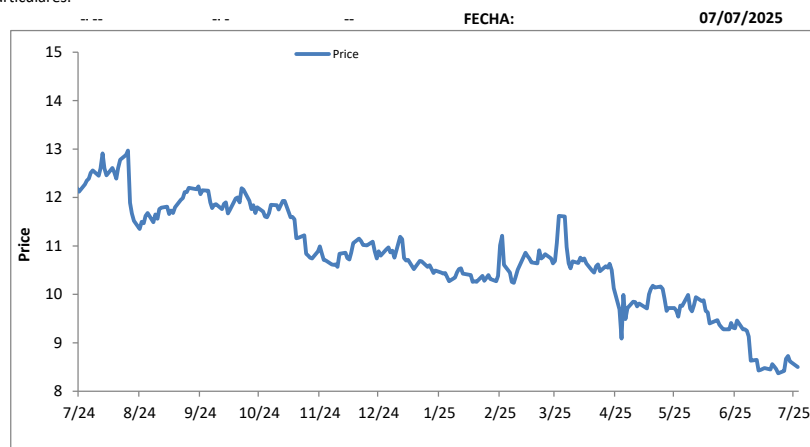
Revenue - LTM	4,144.2	Cash & ST Invst.	1,474.5
EBIT - LTM	711.1	Total Assets	8,370.5
EBITDA - LTM	885.5	Total Debt	3,132.0
Net Income - LTM	915.0	Total Liabilities	7,401.6
Total Enterprise Value	4,312	Total Equity	968.9
TEV/ Total Revenue	1.2 x	Cash from Operations - LTM	460.5
TEV/ EBITDA	5.7 x	Cash From Investing - LTM	-121.1
		Cash from Financing -LTM	-432.8

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)	

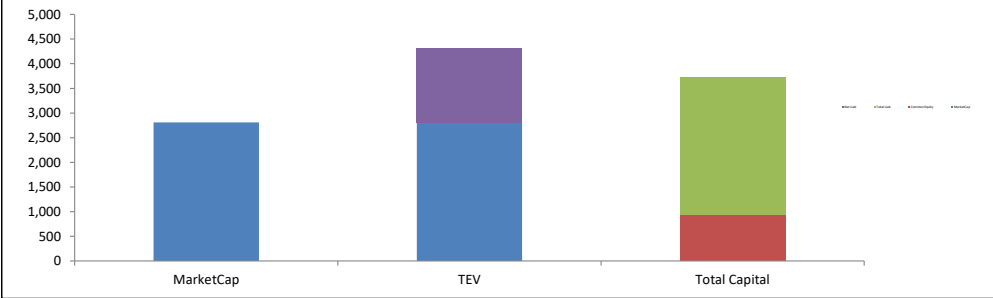
Key Board Members

<u>Name</u>	<u>Title</u>	<u>Organization</u>
Solomon D Trujillo "Sol"	Chairman/Founder	Trujillo Group Investments Llc
	Ceo/Partner	L'Attitude Ventures
	Chairman	Cano Health Llc
	Chairman	Cano Health Inc
	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	Nnn Reit Inc
	Board Member	Kenvue Inc
	Board Member	Nadg Nnn Real Estate Investmen
	Board Member	Dentsply Sirona Inc
Jeffrey A Joerres "Jeff"	Board Member	Western Union Co
	Board Member	Urban Farmer Inc/The
	Board Member	Lyons Magnus Inc
	Board Member	Conocophillips Inc
	Chairman	Western Union Co
	Board Member	Artisan Partners Asset Managem
Michael A Miles "Mike"	Board Member	Kohler Co
	Board Member	Boys & Girls Clubs Of Greater
	Dir:Advisory	Berkshire Partners Llc
	Chairman	Portillo'S Inc
	Board Member	Western Union Co
	Chairman	Portillo Restaurant Group/The
Martin I Cole "Marty"	Board Member	Corp Express Australia
	Chairman	Sagility India Ltd
	Chairman	Magnitude Software Inc
	Board Member	Western Union Co
	Board Member	Western Digital Corp



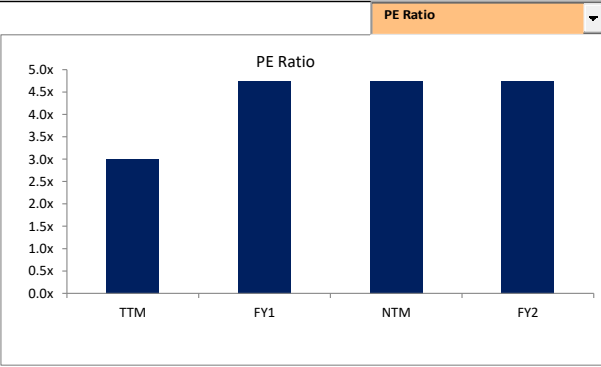
Ticker: WU US EQUITY		Western Union Co/The											
Period Type		Annuals					Sector: Finanzas		Industry: Servicios financieros		Sub-Industry: Servicios de procesamiento de		
Annuals		-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0FQ	1FY	2FY	3FY	
Key Financials													
		Actuals						LTM	Estimates				
For the Fiscal Period Ending	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/03/2025	31/03/2025	31/12/2025	31/12/2026	31/12/2027		
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD		
Rivian Automotive, Inc. es una empresa de tecnología automotriz. Diseña y fabrica furgonetas, camiones y vehículos de servicios públicos, además de ofrecer su													
Total Revenue	5,589.9	5,292.1	4,835.0	5,070.8	4,475.5	4,357.0	4,209.7	983.6	4,209.7	1,040.5	1,040.5		
Growth Over Prior Year	1.2%	(5.3%)	(8.6%)	4.9%	(11.7%)	(2.6%)	(3.4%)	(5.1%)	(2.4%)	(2.4%)	(2.4%)		
Gross Profit	2,289.1	2,205.6	2,008.5	2,174.4	1,849.1	1,685.3	1,589.2	1,545.8	--	--	--		
Margin %	41.0%	41.7%	41.5%	42.9%	41.3%	38.7%	37.8%	157.2%	--	--	--		
EBITDA	1,386.8	1,248.4	1,256.0	1,331.3	1,068.7	1,001.1	904.9	885.5	248.1	248.1	248.1		
Margin %	24.8%	23.6%	26.0%	26.3%	23.9%	23.0%	21.5%	90.0%	5.9%	23.8%	23.8%		
EBIT	1,122.1	934.0	967.3	1,123.1	884.9	817.5	725.8	711.1	202.6	202.6	202.6		
Margin %	20.1%	17.6%	20.0%	22.1%	19.8%	18.8%	17.2%	72.3%	4.8%	19.5%	19.5%		
Earnings from Cont. Ops.	851.9	1,058.3	744.3	805.8	910.6	626.0	934.2	915.0	--	--	--		
Margin %	15.2%	20.0%	15.4%	15.9%	20.3%	14.4%	22.2%	93.0%	--	--	--		
Net Income	851.9	1,058.3	744.3	805.8	910.6	626.0	934.2	915.0	148.0	148.0	148.0		
Margin %	15.2%	20.0%	15.4%	15.9%	20.3%	14.4%	22.2%	93.0%	3.5%	14.2%	14.2%		
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%	58.6%	0.9%	0.9%	0.9%		

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	8.50
Shares Out.	330.53
Market Capitalization (USD)	2,809.47
- Cash & Short Term Investments	1,289.00
+ Total Debt	2,791.30
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	4,311.77
Book Value of Common Equity	939.40
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	2,791.30
= Total Capital	3,730.70



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	31/03/2025	31/03/2025	31/03/2025	31/03/2025	31/03/2025
TEV/Total Revenue	1.2x	1.2x	4.2x	4.2x	4.2x
TEV/EBITDA	5.8x	5.7x	4.4x	4.4x	4.4x
TEV/EBIT	7.2x	7.1x	5.4x	5.4x	5.4x
P/Diluted EPS Before Extra	3.9x	3.9x			
P/BV	3.7x	3.7x	2.9x	2.9x	2.9x
Price/Tang BV	--	--			

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	3.0x	4.8x	4.8x	4.8x
TEV / EBITDA	5.7x	4.4x	4.4x	4.4x
Price / CF	6.2x	3.7x	3.7x	3.7x
Price / Book	3.0x	2.9x	2.9x	2.9x
Dividend Yield	11.1x	11.0x	11.0x	11.0x



Currency	Reporting	Change	USD
Accounting	Mixed		

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

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Income Statement											
Income Sheet as of:	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

Ticker:	WU US EQUITY
Period Type	Quarters

WU US EQUITY	Ascend	
Consolidated	Yes	Accounting
		Mixed

Western Union Co/The

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

	-10Q	-9Q	-8Q	-7Q	-6Q	-5Q	-4Q	-3Q	-2Q	-1Q	0Q
Ratios											
For the Fiscal Period Ending	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023	31/12/2023	31/03/2024	30/06/2024	30/09/2024	31/12/2024	31/03/2025
Profitability											
Return on Assets	9.3%	10.5%	9.2%	8.7%	8.9%	7.5%	7.6%	7.1%	8.7%	11.3%	11.2%
Return on Capital	28.8%	29.4%	29.2%	25.7%	27.9%	22.3%	23.7%	20.7%	24.9%	28.4%	30.4%
Return on Equity	185.1%	218.5%	169.9%	139.8%	131.1%	130.9%	129.8%	109.0%	106.7%	129.0%	136.8%
Margin Analysis											
Gross Margin	41.5%	37.6%	39.3%	40.3%	37.4%	37.7%	38.9%	37.7%	36.9%	37.5%	37.0%
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	26.5%	23.9%	23.8%	23.1%	22.8%	23.0%	22.6%	22.9%	21.1%	21.1%	21.4%
EBT Margin	22.5%	19.8%	19.8%	18.4%	18.8%	18.4%	17.2%	17.7%	16.8%	17.2%	17.2%
Earnings from Cont. Ops Margin	21.3%	13.9%	19.7%	20.7%	19.2%	15.1%	18.3%	17.9%	15.9%	16.8%	18.0%
Net Income Margin	16.0%	22.8%	14.4%	15.1%	15.4%	12.1%	13.6%	13.2%	25.6%	36.4%	12.6%
Normalized Net Income Margin	15.0%	5.5%	16.4%	16.2%	16.6%	11.9%	14.8%	13.9%	28.0%	36.9%	14.1%
Free Cash Flow Margin	19.3%	-1.5%	9.6%	10.3%	22.6%	24.3%	7.7%	-3.9%	19.4%	11.1%	14.6%
Asset Turnover											
Total Asset Turnover	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
Fixed Asset Turnover	98.14	17.04	98.64	41.44	41.44	19.44	41.44	47.74	47.44	18.74	40.14
Accounts Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Short Term Liquidity											
Current Ratio	1.04	1.04	1.04	1.14	1.04	1.04	1.04	1.04	1.14	1.74	1.74
Quick Ratio	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
Cash from Ops. To Fin. Liab.	0.14	0.14	0.14	0.44	0.74	0.14	0.74	0.74	0.14	0.44	0.14
Acc. Fixed Assets Paid	--	--	--	--	--	--	--	--	--	--	--
Acc. Fixed Investments Paid	--	--	--	--	--	--	--	--	--	--	--
Acc. Fixed Payables Paid	--	--	--	--	--	--	--	--	--	--	--
Acc. Cash Conversion Cycle	--	--	--	--	--	--	--	--	--	--	--
Long Term Solvency											
Total Debt/Equity	484.7%	681.4%	445.5%	448.0%	736.7%	656.8%	618.4%	688.0%	586.5%	575.5%	787.1%
Total Debt/Total Capital	81.7%	81.7%	81.7%	81.7%	79.5%	81.8%	81.8%	81.8%	79.4%	79.4%	81.8%
1 Year Debt/Equity	484.7%	678.5%	445.5%	448.0%	736.7%	647.0%	618.4%	688.0%	586.5%	516.5%	787.1%
1 Year Debt/Total Capital	81.7%	81.7%	81.7%	81.7%	79.5%	80.4%	81.8%	81.8%	79.4%	78.8%	81.8%
Total Liabilities/Total Assets	44.8%	58.9%	58.7%	41.0%	54.4%	51.4%	51.6%	56.7%	58.5%	40.1%	58.7%
EBIT / Interest Exp.	9.70x	5.70x	8.10x	8.90x	7.81x	6.06x	7.50x	6.15x	5.17x	5.86x	5.44x
EBITDA / Interest Exp.	10.00x	10.00x	10.00x	10.00x	10.00x	10.00x	10.00x	10.00x	10.00x	10.00x	10.00x
EBITDA / EBIT / Interest Exp.	10.70x	4.66x	8.54x	10.45x	9.39x	7.44x	8.47x	7.30x	5.10x	6.76x	6.57x
Total Debt/EBITDA	2.11x	2.94x	2.94x	2.94x	2.94x	2.94x	2.94x	2.94x	2.94x	2.94x	2.94x
Net Debt/EBITDA	1.16x	1.40x	1.10x	1.11x	1.10x	1.40x	1.41x	1.71x	1.68x	1.81x	1.30x
Adjusted Y. Growth	1.45	1.47	1.41	1.48	1.45	1.4	1.41	1.47	1.44	1.46	1.4
Growth Over Nine Year											
Total Revenue	(11.9%)	(11.0%)	(10.5%)	7.8%	(8.0%)	(14.6%)	1.7%	(8.0%)	(5.6%)	0.6%	(6.7%)
Gross Profit	(20.1%)	(18.6%)	(18.6%)	(9.7%)	(9.7%)	(14.0%)	0.1%	(14.0%)	(10.1%)	1.1%	(10.6%)
EBITDA	(15.3%)	(45.7%)	(11.6%)	(6.9%)	(7.1%)	3.5%	(5.0%)	(17.0%)	(16.1%)	8.4%	(8.1%)
EBT	(15.3%)	(45.7%)	(11.6%)	(7.4%)	(7.4%)	4.4%	(4.0%)	(14.5%)	(14.4%)	1.0%	(14.0%)
EBT	(17.7%)	(51.1%)	(11.8%)	(8.1%)	(8.0%)	5.1%	(6.7%)	(11.4%)	(11.8%)	11.8%	(7.7%)
Earnings from Cont. Ops	(15.3%)	(47.7%)	(11.8%)	(8.1%)	(8.0%)	5.1%	(6.7%)	(11.4%)	(11.8%)	11.8%	(7.7%)
Net Income	(16.3%)	(47.7%)	(16.7%)	(9.7%)	(11.7%)	(48.1%)	(6.0%)	(19.0%)	(4.4%)	(10.7%)	(11.5%)
Normalized Net Income	(16.3%)	(47.7%)	(16.7%)	(9.7%)	(11.7%)	(48.1%)	(6.0%)	(19.0%)	(4.4%)	(10.7%)	(11.5%)
Diluted EPS before Taxes	(11.1%)	(42.8%)	(45.9%)	(6.0%)	7.7%	(45.7%)	7.5%	(17.8%)	(68.4%)	(77.0%)	(17.7%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	(14.8%)	(21.1%)	(16.1%)	(14.7%)	(18.6%)	(6.0%)	(14.1%)	(14.7%)	(4.5%)	17.5%	(11.1%)
Total Assets	0.1%	(1.7%)	(1.0%)	(1.4%)	(1.1%)	(1.5%)	(7.7%)	(6.1%)	(1.0%)	7.1%	5.5%
Available Book Value	(7.1%)	1.7%	(4.5%)	(6.7%)	(7.5%)	7.4%	15.9%	18.4%	3.3%	(14.7%)	(28.1%)
Common Equity	(4.2%)	54.4%	56.7%	56.9%	56.7%	(78.0%)	0.7%	(78.0%)	4.4%	100.7%	136.1%
Cash from Ops.	(15.6%)	(45.7%)	(11.6%)	(6.0%)	(6.0%)	5.6%	(5.0%)	(17.0%)	(16.7%)	(6.0%)	(7.7%)
Capital Expenditures	(11.1%)	87.7%	(10.0%)	24.0%	10.7%	(68.0%)	16.4%	76.4%	36.4%	(6.7%)	(6.7%)
Unlevered Free Cash Flow	(16.0%)	(100.7%)	(45.6%)	18.7%	18.7%	(1.64%)	(19.0%)	(14.0%)	(19.7%)	(54.0%)	(77.7%)
Unlevered Free Cash Flow	(48.0%)	(148.0%)	(87.7%)	79.0%	79.0%	(194.0%)	(19.0%)	(14.0%)	(19.7%)	(19.7%)	(40.0%)
Dividend per Share	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(66.7%)	0.0%	0.0%
F&B Over Three Years											
Total Revenue	(7.0%)	(7.3%)	(7.4%)	(4.8%)	(7.4%)	(8.5%)	(4.7%)	(1.7%)	(7.5%)	(1.4%)	(7.6%)
Gross Profit	(8.7%)	(14.1%)	(14.1%)	(14.1%)	(14.1%)	(14.1%)	(14.1%)	(14.1%)	(14.1%)	(14.1%)	(14.1%)
EBITDA	(11.4%)	(18.7%)	(6.3%)	(14.4%)	(14.7%)	(15.1%)	(8.4%)	(17.4%)	(11.3%)	5.8%	(4.6%)
EBT	(11.1%)	(20.0%)	(6.1%)	(14.7%)	(14.7%)	(15.1%)	(8.7%)	(17.8%)	(11.7%)	4.4%	(4.6%)
EBT	(9.8%)	(18.1%)	(6.3%)	(7.4%)	(18.6%)	(19.1%)	(15.1%)	(15.1%)	(15.7%)	8.4%	(9.6%)
Earnings from Cont. Ops	(11.7%)	(18.7%)	(15.0%)	(14.7%)	(14.7%)	(14.7%)	(14.7%)	(14.7%)	(14.7%)	8.4%	(9.6%)
Net Income	(11.7%)	(18.7%)	(16.6%)	(11.0%)	(14.7%)	(11.3%)	(10.7%)	(14.7%)	(14.4%)	34.4%	(8.6%)
Normalized Net Income	(11.7%)	(18.7%)	(16.6%)	(11.0%)	(14.7%)	(11.3%)	(10.7%)	(14.7%)	(14.4%)	34.4%	(8.6%)
Diluted EPS before Taxes	(9.4%)	(77.4%)	(4.7%)	(6.7%)	(10.7%)	(18.7%)	(15.0%)	(16.0%)	(11.7%)	(11.0%)	(15.1%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	(4.9.3%)	(11.3%)	(11.6%)	(11.6%)	(11.6%)	(11.6%)	(11.6%)	(11.6%)	(11.6%)	9.8%	(11.6%)
Total Assets	0.4%	(1.4%)	(1.8%)	(7.8%)	(1.5%)	(1.6%)	(7.0%)	(4.8%)	(7.1%)	0.6%	0.6%
Available Book Value	(15.6%)	(11.3%)	(14.4%)	(15.7%)	(7.5%)	0.6%	0.3%	5.4%	0.4%	(11.3%)	(9.7%)
Common Equity	(10.0%)	60.0%	58.0%	47.0%	70.0%	56.1%	71.7%	47.4%	47.4%	30.4%	30.4%
Cash from Ops.	(4.8%)	(55.0%)	(11.6%)	(14.6%)	(11.0%)	(14.7%)	(11.4%)	--	(8.0%)	40.4%	9.4%
Capital Expenditures	(17.0%)	17.0%	(14.7%)	(17.7%)	(17.7%)	(17.7%)	(17.7%)	25.7%	40.4%	(14.0%)	(14.0%)
Unlevered Free Cash Flow	(4.8%)	--	5.9%	(14.4%)	(11.0%)	(14.4%)	(14.4%)	--	(7.7%)	--	30.0%
Unlevered Free Cash Flow	(16.1%)	--	(14.7%)	(14.7%)	(14.7%)	(14.7%)	(14.7%)	--	0.4%	--	1.1.1%
Dividend per Share	7.7%	7.7%	0.0%	0.0%	75.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
F&B Over Three Years											
Total Revenue	(1.0%)	(1.8%)	(4.5%)	1.4%	(4.5%)	(4.1%)	(4.1%)	(4.1%)	(7.0%)	(4.7%)	(1.7%)
Gross Profit	(1.6%)	(7.0%)	(7.0%)	1.8%	(8.7%)	(8.7%)	(8.7%)	(8.7%)	(17.8%)	(11.4%)	(10.6%)
EBITDA	1.4%	(11.4%)	(4.4%)	(14.4%)	(14.4%)	(11.4%)	(9.4%)	(6.4%)	(11.4%)	(11.4%)	(9.4%)
EBT	1.8%	(11.4%)	(4.4%)	(14.4%)	(14.4%)	(11.4%)	(9.4%)	(6.4%)	(11.4%)	(11.4%)	(9.4%)
EBT	5.4%	(17.5%)	(4.4%)	1.0%	(8.4%)	(11.1%)	(6.7%)	(8.7%)	(19.7%)	(17.0%)	(9.4%)
Earnings from Cont. Ops	8.4%	77.4%	(8.4%)	7.0%	(9.7%)	(11.5%)	(14.7%)	(14.7%)	4.4%	11.7%	(15.0%)
Net Income	(8.4%)	(11.4%)	(11.4%)	(11.4%)	(11.4%)	(11.4%)	(11.4%)	(11.4%)	4.4%	11.7%	(15.0%)
Normalized Net Income	(8.4%)	(11.4%)	(11.4%)	(11.4%)	(11.4%)	(11.4%)	(11.4%)	(11.4%)	4.4%	11.7%	(15.0%)
Diluted EPS before Taxes	17.0%	76.4%	(1.4%)	6.4%	(5.8%)	(4.6%)	(7.0%)	(8.0%)	(11.0%)	36.1%	(11.4%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	(15.4%)	(15.7%)	(14.7%)	(15.7%)	(16.1%)	(11.7%)	(15.4%)	(14.4%)	(11.0%)	(8.0%)	(14.4%)
Total Assets	0.4%	(1.0%)	(1.0%)	(1.0%)	(4.0%)	(4.0%)	(4.0%)	(4.0%)	(4.0%)	(1.7%)	(0.4%)
Available Book Value	(11.1%)	(10.1%)	(11.5%)	(11.5%)	(11.4%)	(7.7%)	(5.3%)	(5.3%)	(0.5%)	(7.0%)	(7.0%)
Common Equity	(12.0%)	(12.0%)	(12.0%)	(12.0%)	(12.0%)	(12.0%)	(12.0%)	(12.0%)	(12.0%)	(12.0%)	(12.0%)
Cash from Ops.	(13.6%)	(28.6%)	0.7%	(5.3%)	3.0%	(2.7%)	(17.1%)	(17.0%)	(11.7%)	--	5.7%
Capital Expenditures	--	90.3%	0.3%	(32.3%)	(26.5%)	(36.8%)	(18.6%)	(22.4%)	8.9%	--	(29.0%)
Unlevered Free Cash Flow	(14.0%)	(154.1%)	0.8%	(32.3%)	(16.1%)	5.3%	(17.1%)	(17.1%)	5.3%	--	11.1%
Unlevered Free Cash Flow	(20.1%)	(186.4%)	7.3%	(16.0%)	8.8%	5.6%	(75.0%)	(220.1%)	(6.7%)	--	(250.8%)
Dividend per Share	6.1%	6.1%	4.3%	4.3%	30.0%	4.3%	3.3%	3.3%	3.3%	3.3%	0.9%

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	31/03/2024	30/06/2024	30/09/2024	31/12/2024	31/03/2025
	%	%	%	%	%
Equity					
Cost of Equity	9.2%	9.3%	9.0%	8.8%	7.3%
Weight of Equity	65.1%	61.0%	60.9%	53.3%	55.7%
+ Debt					
Cost of Debt	5.0%	5.3%	5.4%	6.5%	5.0%
Weight of Debt	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	7.7%	7.8%	7.6%	7.7%	--

Capital Structure										
For the Fiscal Period Ending	31/03/2024		30/06/2024		30/09/2024		31/12/2024		31/03/2025	
Currency	USD		USD		USD		USD		USD	
	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total
Net Market Cap	0.0	0.0%	0.0	0.0%	0.0	0.0%	65.2	1.0%	--	--
LT Borrowings	2,540.3	34.9%	2,635.8	39.0%	2,586.7	39.1%	3,066.8	45.7%	2,791.3	44.3%
Pref Equity	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%
Total Capital	7,287.9	100.0%	6,763.7	100.0%	6,616.7	100.0%	6,713.7	100.0%	6,304.9	100.0%

Debt Summary Data										
For the Fiscal Period Ending	31/03/2024		30/06/2024		30/09/2024		31/12/2024		31/03/2025	
Currency	USD		USD		USD		USD		USD	
	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total
Total Commercial Paper	0.0	0.0%	—	—	0.0	0.0%	0.0	0.0%	350.0	12.5%
Total Revolving Credit	1,250.0	49.2%	1,250.0	47.4%	1,250.0	48.3%	1,500.0	47.9%	1,600.0	57.3%
Total Capital Leases	—	—	—	—	—	—	—	—	—	—
General/Other Borrowings	—	—	—	52.6%	1,336.7	51.7%	—	52.1%	341.3	80.1%
Total Principal Due	2,540.3	100.0%	2,635.8	100.0%	2,586.7	100.0%	3,132.0	100.0%	2,791.3	100.0%
Total Debt Outstanding	2,540.3	100.0%	2,635.8	100.0%	2,586.7	100.0%	3,132.0	100.0%	2,791.3	100.0%

Additional Totals										
Total Cash & ST Investments	1,106.5	43.6%	1,033.0	39.2%	1,097.6	42.4%	1,474.0	47.1%	1,289.0	46.2%
Net Debt	1,433.8	56.4%	1,602.8	60.8%	1,489.1	57.6%	1,658.0	52.9%	1,502.3	53.8%
Total Short-Term Borrowings	0.0	0.0%	0.0	0.0%	0.0	0.0%	65.2	2.1%	--	--
Curr. Port. of LT Debt/Cao. Leases	--	--	--	--	--	--	65.2	2.1%	--	--
Long-Term Debt (incl. Cao. Leases)	2,540.3	100.0%	2,635.8	100.0%	2,586.7	100.0%	3,066.8	97.9%	2,791.3	100.0%
Total Secured Debt	--	--	--	--	--	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--	--	--	--	--	--

Credit Ratios					
Net Debt/EBITDA	1.5x	1.7x	1.7x	1.8x	1.7x
Total Debt/EBITDA	2.6x	2.8x	2.9x	3.5x	3.2x
Operating Income/Total Debt	0.1x	0.1x	0.1x	0.1x	0.1x
LTM FCF/Total Debt	0.3x	0.2x	0.2x	0.1x	0.2x
LTM FCF/Total Debt	0.3x	0.2x	0.2x	0.1x	0.2x
FRIT/Interest Expense	7.4x	6.1x	5.1x	5.9x	5.4x
FRIT/Total Interest Expense	7.4x	6.1x	5.1x	5.9x	5.4x
Debt to Financial Leverage	1.2x	1.2x	1.2x	1.2x	1.2x
EBITDA-CAPEX/Interest Expense	8.6x	7.4x	6.1x	6.7x	6.6x
EBITDA/Total Interest Expense	9.1x	7.6x	6.5x	7.3x	6.7x

Debt Schedule						
Debt Schedule in Yr 1	500.0	19.6%	500.0	18.9%	500.0	19.3%
Debt Schedule in Yr 2	600.0	23.5%	600.0	22.7%	600.0	23.1%
Debt Schedule in Yr 3	0.0	0.0%	0.0	0.0%	0.0	0.0%
Debt Schedule in Yr 4	0.0	0.0%	0.0	0.0%	0.0	0.0%
Debt Schedule in Yr 5					500.0	17.0%
Debt Schedule - Years 2 - 3	600.0	23.5%	600.0	22.7%	600.0	23.1%
Debt Schedule - Years 4 - 5	0.0	0.0%	0.0	0.0%	800.0	27.2%
Debt Schedule - Years 2 - 5	600.0	23.5%	600.0	22.7%	600.0	23.1%
Debt Schedule Beyond Yr 5	1,050.0	41.2%	1,050.0	39.7%	1,050.0	40.3%
Debt Schedule - Total Debt	2,549.0	100.0%	2,644.8	100.0%	2,595.0	100.0%

Capital Lease Schedule																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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Duration Issues (Rental Expense) Schedule						
Rental Expense - Year 1	--	--	--	--	65.2	30.1%
Rental Expense - Year 2	--	--	--	--	45.4	21.0%
Rental Expense - Year 3	--	--	--	--	34.4	15.9%
Rental Expense - Year 4	--	--	--	--	28.8	13.3%
Rental Expense - Year 5	--	--	--	--	20.6	9.5%
Rental Expense - Years 2 - 3	--	--	--	--	79.8	36.8%
Rental Expense - Years 4 - 5	--	--	--	--	49.4	22.8%
Rental Expense - Years 2 - 5	--	--	--	--	129.2	59.6%
Rental Expense Beyond Year 5	--	--	--	--	22.2	10.2%
Total Sublease Income	--	--	--	--		
Future Min Oper Lease Obligations	--	--	--	--	216.6	100.0%

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/Avg. 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
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2067	1,000
2068	1,000
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2070	1,000
2071	1,000
2072	1,000
2073	1,000
2074	1,000
2075	1,000
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2078	1,000
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2080	1,000
2081	1,000
2082	1,000
2083	1,000
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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

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	31/12/2014 USD	31/12/2015 USD	31/12/2016 USD	31/12/2017 USD	31/12/2018 USD	31/12/2019 USD	31/12/2020 USD	31/12/2021 USD	31/12/2022 USD	31/12/2023 USD	31/12/2024 USD
Currency											
Pension Net Periodic Cost											
Service Cost	--	--	--	--	--	--	--	--	--	--	--
Interest Cost	13.60	--	--	--	--	--	--	--	--	--	--
Expected Return on Plan Assets	(20.20)	--	--	--	--	--	--	--	--	--	--
Pension Expense (Income)	3.80	--	--	--	--	--	--	--	--	--	--
Other Postretirement Cost											
Service Cost	--	--	--	--	--	--	--	--	--	--	--
Interest Cost	--	--	--	--	--	--	--	--	--	--	--
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits Expense (I	-	-	-	-	-	-	-	-	-	-	-
Pension Funded Status											
Fair Value of Plan Assets	302.90	--	--	--	--	--	280.60	--	--	--	--
Actual Return (Loss) on Plan Assets	31.70	--	--	2.40	3.30	4.10	4.40	--	--	--	--
Employer Contribution	13.20	6.70	38.10	-	-	-	--	--	--	--	--
Benefits Paid	(37.80)	--	--	--	--	--	--	--	--	--	--
Projected Benefit Obligation	377.80	--	--	--	--	--	--	--	--	--	--
Over(Under) Funded Pension	(74.90)	(69.30)	(26.40)	(15.00)	(16.00)	(11.40)	280.60	-	-	-	-
Accumulated Benefit Obligation	377.80	--	--	--	--	--	--	--	--	--	--
Pension Funding Ratio	80.17	--	--	--	--	--	--	--	--	--	--
Other Postretirement Funded Status											
Fair Value of Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Actual Return (Loss) on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Employer Contribution	--	--	--	--	--	--	--	--	--	--	--
Benefits Paid	--	--	--	--	--	--	--	--	--	--	--
Projected Benefit Obligation	--	--	--	--	--	--	--	--	--	--	--
Over(Under) Funded Post Ret Benefits	--	--	--	--	--	--	--	--	--	--	--
Other Post-Retirement Funding Ratio	--	--	--	--	--	--	--	--	--	--	--
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	7.00	7.00	6.75	6.50	6.50	6.25	2.00	--	--	--	--
Discount Rate used on Plan Liabilities	3.27	3.52	3.40	3.11	3.79	2.66	1.66	--	--	--	--
Rate of Compensation Increase	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	--	--	--	--	--	--	--	--	--	--	--
Health Care Cost Trend Projected(next y	--	--	--	--	--	--	--	--	--	--	--
Pension Plan Asset Allocation											
Fair Value of Plan Assets	302.90	--	--	--	--	--	280.60	--	--	--	--
Asset Category - Equities %	17.00	20.00	20.00	20.00	20.00	20.00	--	--	--	--	--
Asset Category - Debt %	63.00	60.00	60.00	60.00	60.00	60.00	--	--	--	--	--
Asset Category - Real Estate %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Other %	0.83	--	--	--	--	--	--	--	--	--	--
Expected Pension Payments											
Year 1	--	--	--	--	--	--	--	--	--	--	--
Year 2	--	--	--	--	--	--	--	--	--	--	--
Year 3	--	--	--	--	--	--	--	--	--	--	--
Year 4	--	--	--	--	--	--	--	--	--	--	--
Year 5	--	--	--	--	--	--	--	--	--	--	--
Beyond Year 5	--	--	--	--	--	--	--	--	--	--	--
Expected Postretirement Benefits											
Year 1	--	--	--	--	--	--	--	--	--	--	--
Year 2	--	--	--	--	--	--	--	--	--	--	--
Year 3	--	--	--	--	--	--	--	--	--	--	--
Year 4	--	--	--	--	--	--	--	--	--	--	--
Year 5	--	--	--	--	--	--	--	--	--	--	--
Beyond Year 5	--	--	--	--	--	--	--	--	--	--	--

Period Type	Annuals	
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Consolidated	Yes	
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Accounting	Mixed	
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Sector: Finanzas Industry: Servicios financieros Sub-Industry: Servicios de procesamiento de

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