

wirecard

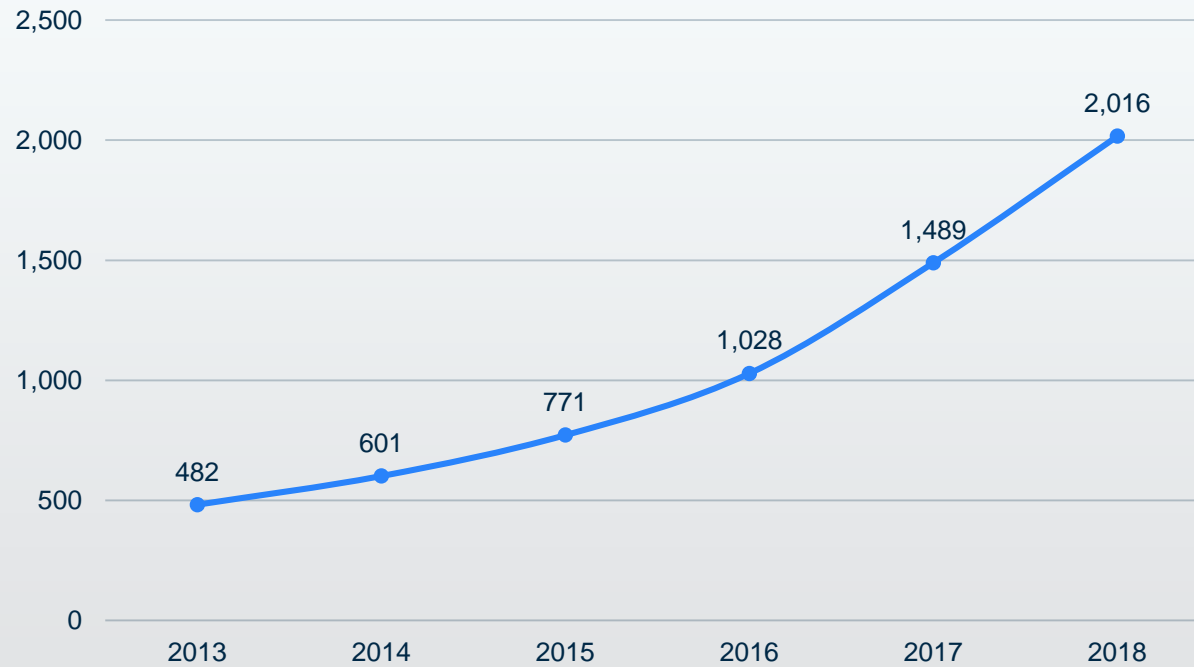
Fundamental Financial data

Wirecard at a glance

- Wirecard stands for continuous growth over years as a payment service provider. The company constantly gains new customers and enters cooperative ventures both nationally and internationally.
- With double-digit growth rates, the revenue development reflect this business trend.
- Wirecard is actively managing its costs. This supports an EBITDA of over a quarter of sales.
- This results in a stable profit margin of 17-18 percent.
- Cash flow, which has also been rising in parallel with sales for years, is proof of the company's earnings strength, which knows how to convert its sales directly into direct cash flows.
- In addition, Wirecard has equity capital of almost EUR 2 billion, resulting in a capital ratio of currently around 33 percent in relation to the size of the balance sheet. Thus, the company exceeds all regulatory requirements on capital resources for banks several times over.
- Wirecard is a financially solid company.

Revenue development

FY 2013 - 2018 in EUR million



- Outstanding revenue growth
- Revenue has more than quadrupled within 5 years
- Revenue growth yoy respectively at least 24.7% between FY 2013 and 2018

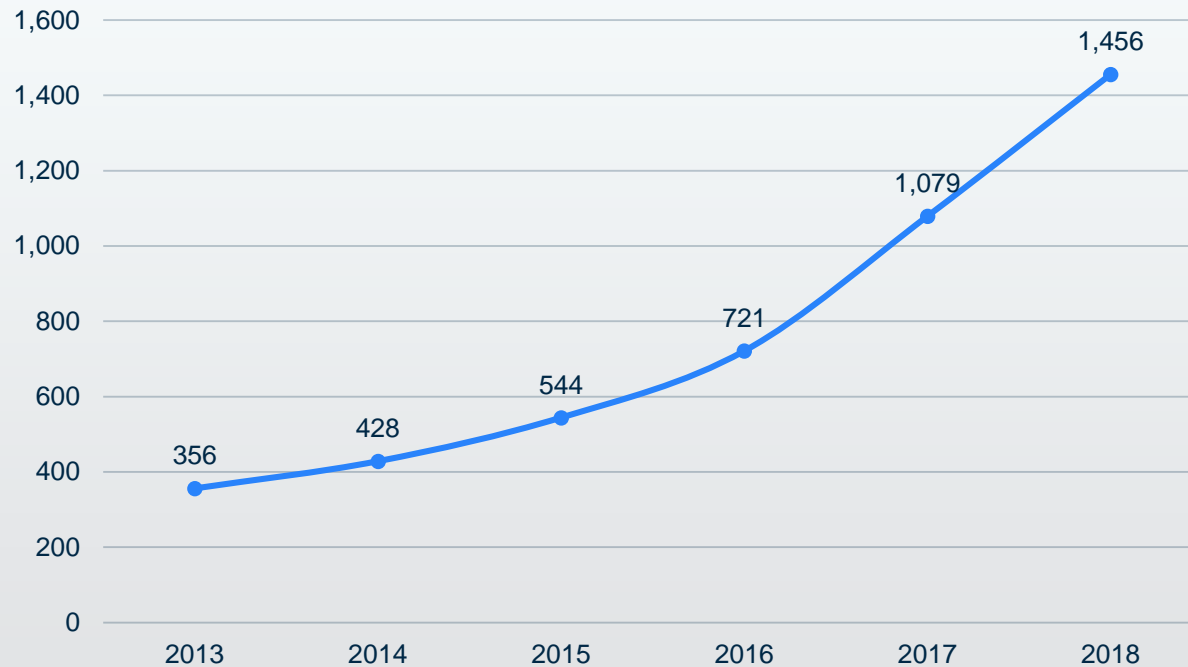
Data source: Annual financial report Wirecard AG FY 2013 - 2018

9M 2019: EUR 1,941.3 million

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Development of expenses

FY 2013 - 2018 in EUR million



Expenses are split into:

- Cost of materials
- Personnel expenses
- Other operating expenses
- Impairment losses of financial assets
- Shares of profit or loss from associates (at equity)

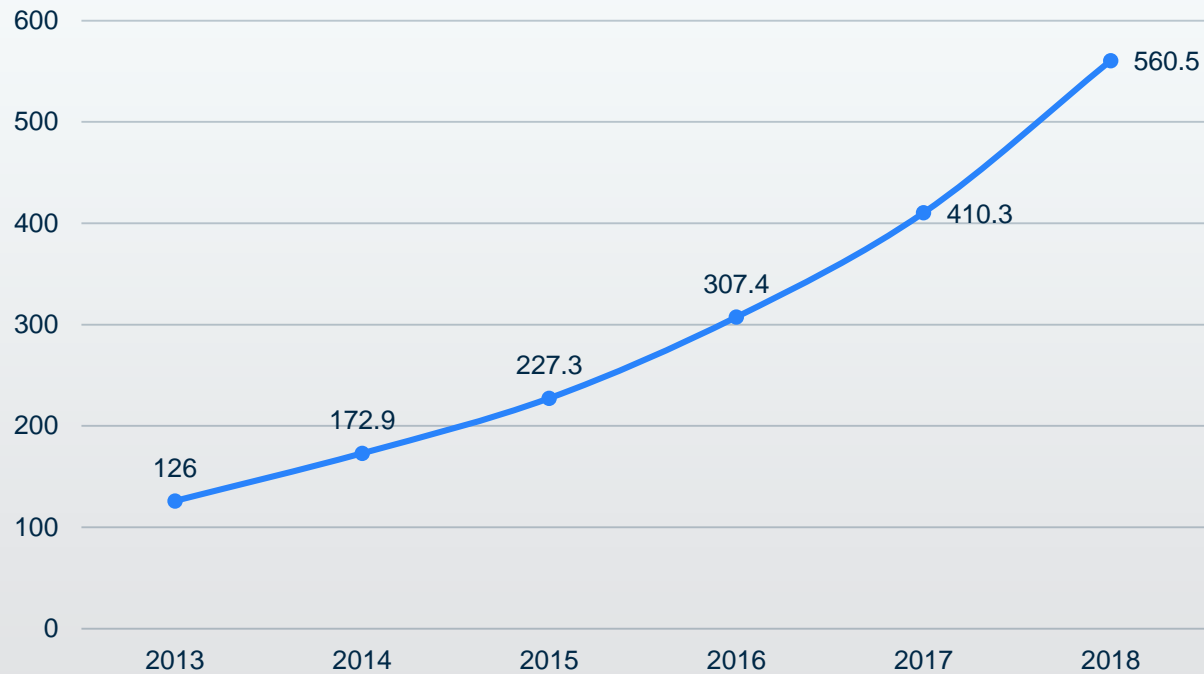
Data source: Annual financial report Wirecard AG FY 2013 - 2018

9M 2019: EUR 1,388.2 million

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Development of EBITDA

FY 2013 - 2018 in EUR million



Data source: Annual financial report Wirecard AG FY 2013 - 2018

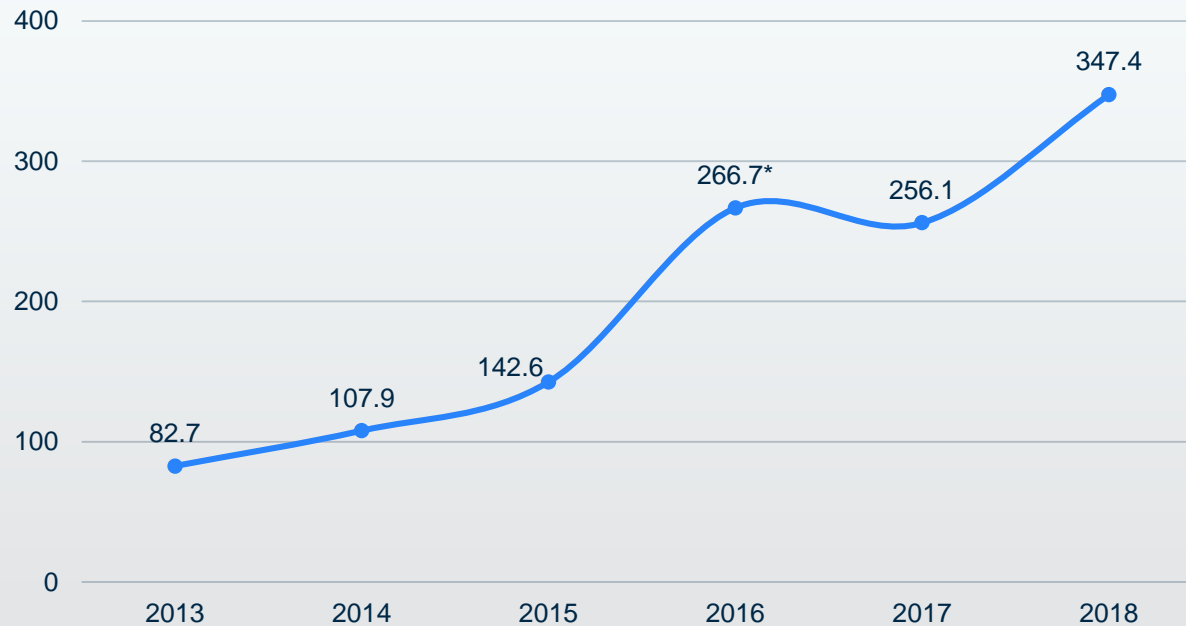
9M 2019: EUR 553.1 million

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Significant and continuous
increase of EBITDA, at least
34% per annum

Development of annual net profit

FY 2013 - 2018 in EUR million



*one-off effect by disposal of Visa Europe stake

Data source: Annual financial report Wirecard AG FY 2013 - 2018

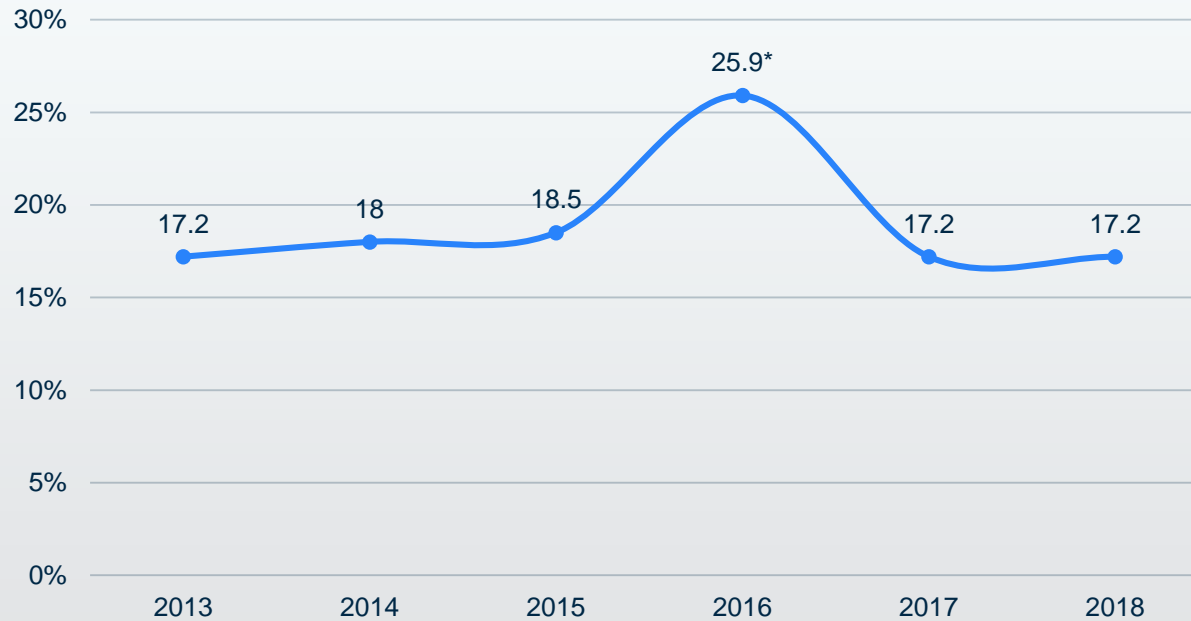
9M 2019: EUR 386.7 million

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Earnings development
keeping up with strong
revenue growth ensuring
constant profitability

Development of profit margin

FY 2013 - 2018 in percent



*one-off effect by disposal of Visa Europe stake

Data source: Annual financial report Wirecard AG FY 2013 - 2018

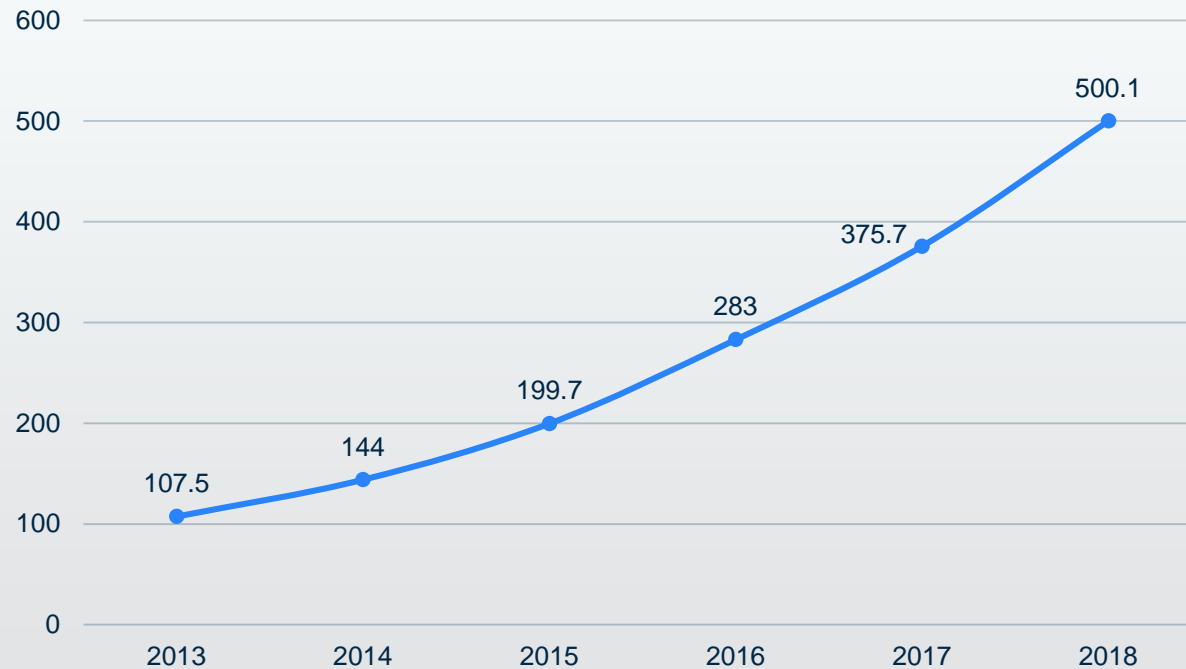
9M 2019: 19.9%

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- More than 17% of revenue was turned into annual net profit each year
- Outstanding efficiency due to unique market position and strategy

Cash flow development

FY 2013 - 2018 in EUR million



- Increase of cash flow in line with exceptional business growth
- Strong liquidity ensuring ability to meet payment obligations at all times

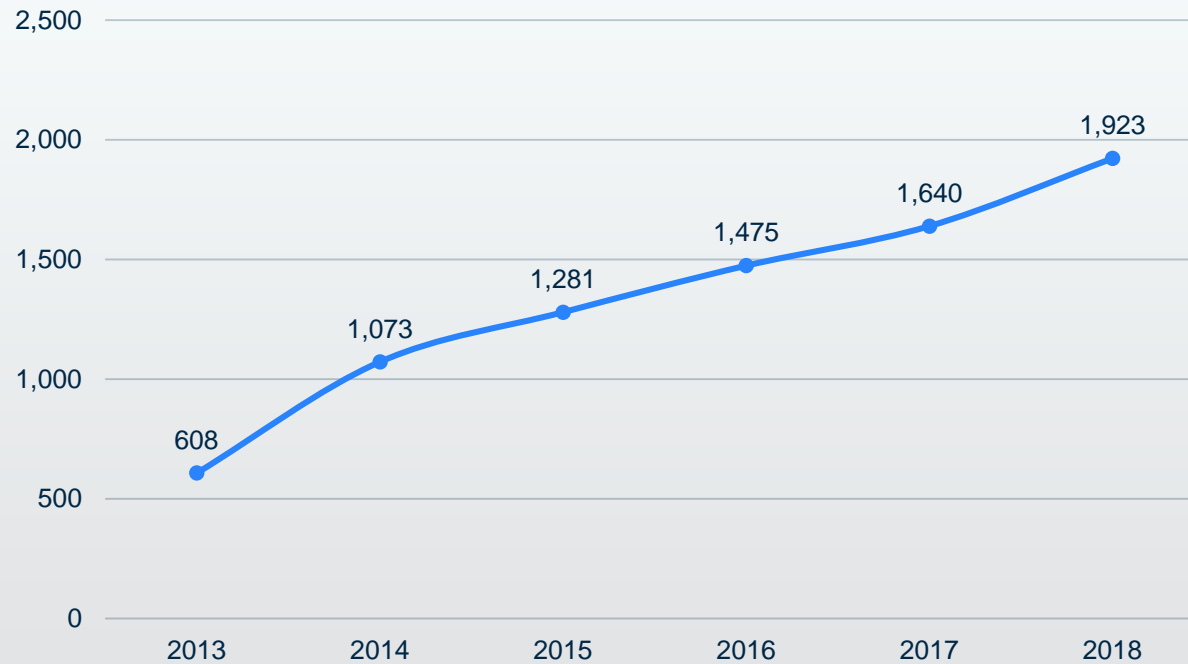
Data source: Annual financial report Wirecard AG FY 2013 - 2018

9M 2019: EUR 486.8 million

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Development of equity

FY 2013 - 2018 in EUR million



- Sound equity increase from FY 2013 - 2018
- Comfortable equity base as decisive part of financing policy

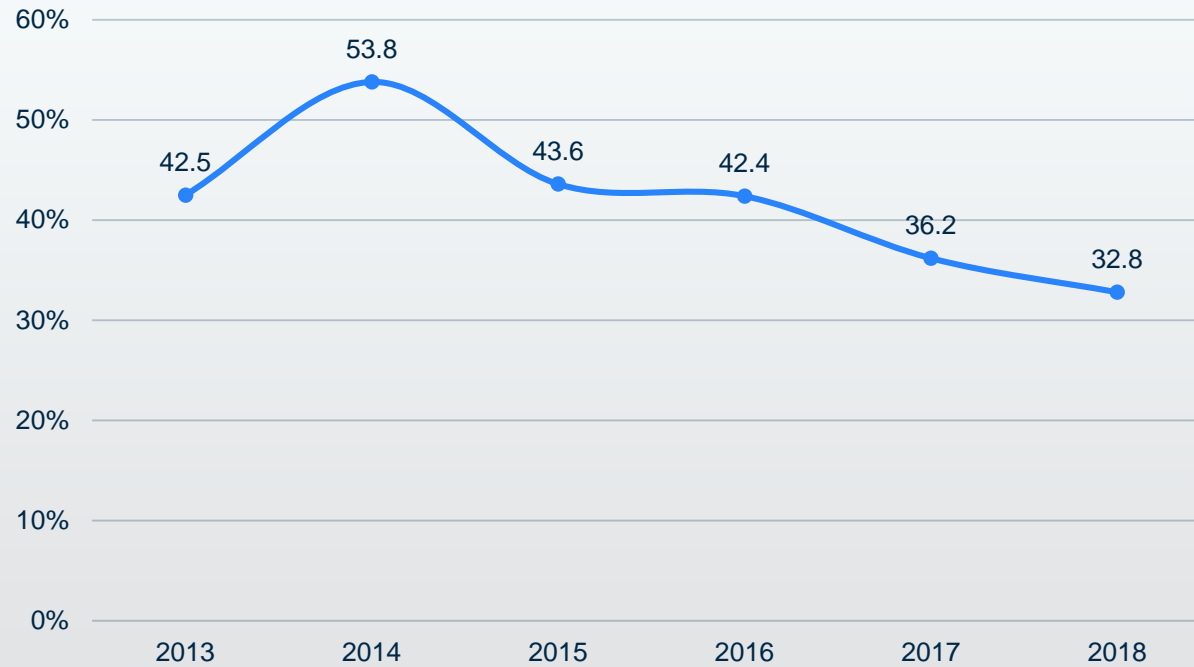
Data source: Annual financial report Wirecard AG FY 2013 - 2018

30 September 2019: EUR 2,314.8 million

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Development of equity ratio

FY 2013 - 2018 in percent



Data source: Annual financial report Wirecard AG FY 2013 - 2018

30 September 2019: 33.1%

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- Very strong equity ratio far beyond regulatory requirements
- Excellent equity position to leverage moderate debt financing

Development of liabilities*

FY 2013 - 2018 in EUR million



Data source: Annual financial report Wirecard AG FY 2013 - 2018

30 September 2019: EUR 4,686.7 million

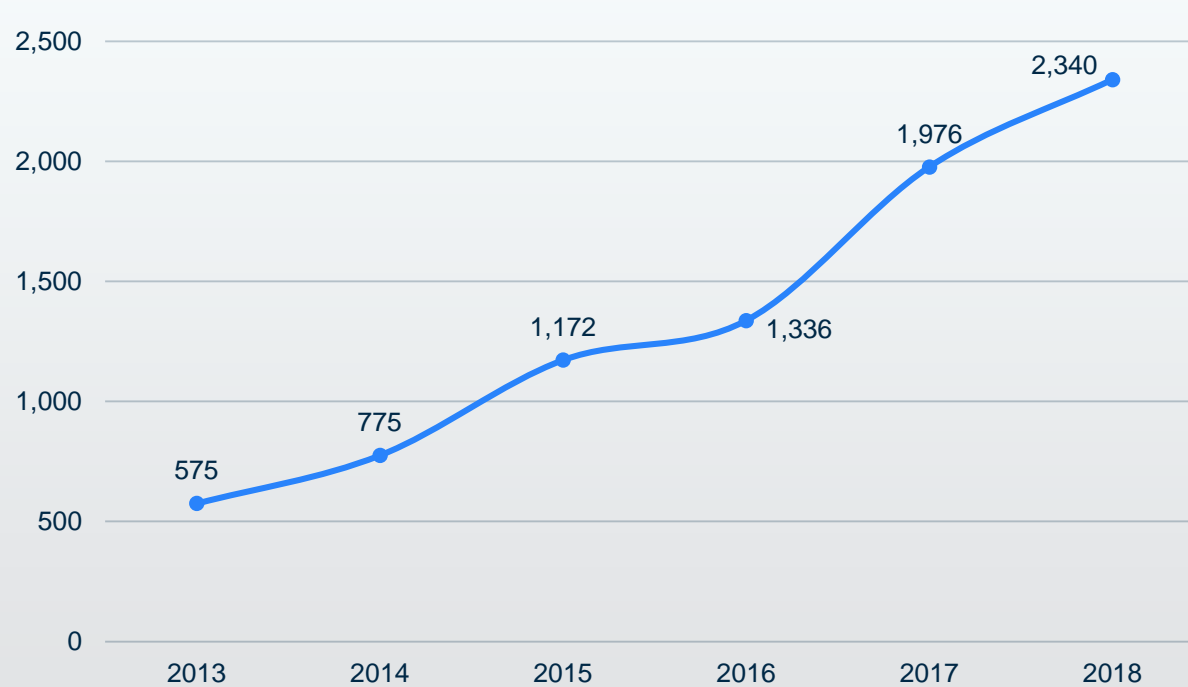
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*Detailed overview on slides 12 - 14

Intensification of borrowed capital
while maintaining balanced
capital structure to push further
growth

Current liabilities development

FY 2013 - 2018 in EUR million



Current liabilities are split into :

- Liabilities of the acquiring business
- Trade payables
- Interest-bearing liabilities
- Other provisions
- Other liabilities
- Customer deposits from banking operations
- Tax provisions

Data source: Annual financial report Wirecard AG FY 2013 - 2018

30 September 2019: EUR 2,805.4 million

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Development of non-current liabilities total

FY 2013 - 2018 in EUR million



Non-current liabilities are split into:

- Non-current interest-bearing liabilities
- Other non-current liabilities
- Deferred tax liabilities

Data source: Annual financial report Wirecard AG FY 2013 - 2018

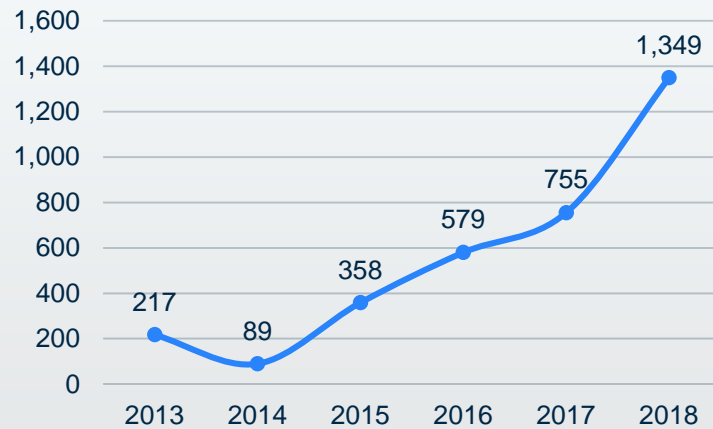
30 September 2019: EUR 1,881.3 million

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Development of non-current liabilities detailed

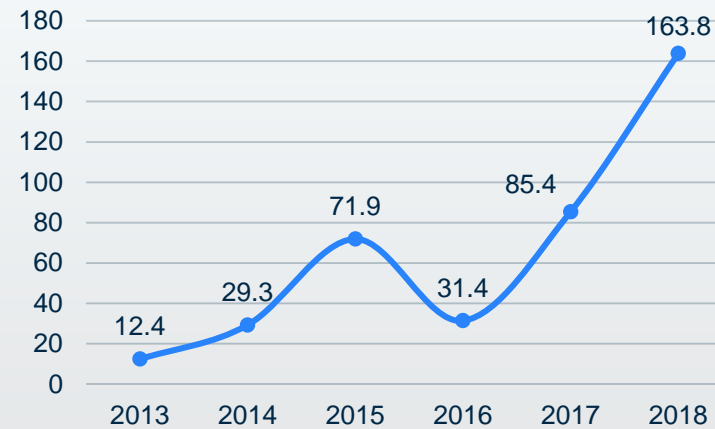
FY 2013 - 2018 in EUR million

Non-current interest-bearing liabilities



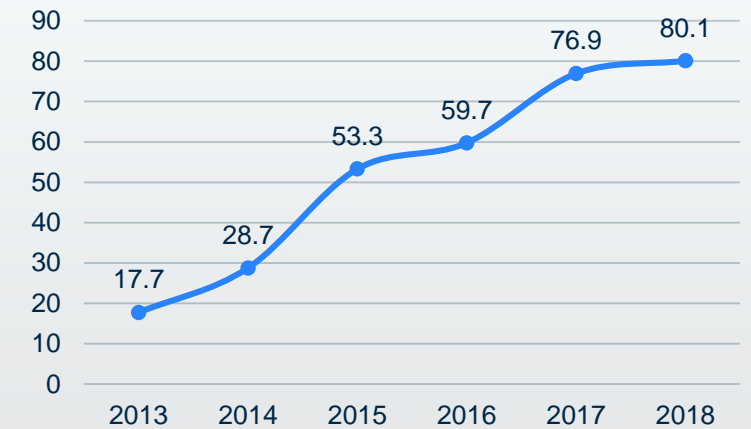
30 September 2019: EUR 1,657.7 million

Other non-current liabilities



30 September 2019: EUR 145.0 million

Deferred tax liabilities



30 September 2019: EUR 78.7 million

Data source: Annual financial report Wirecard AG FY 2013 - 2018

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Credit exposure

FY 2016 - 2018 in EUR million

Total credit exposure



Average period of financing agreements:

- Approx. 3 years



Period of loans by FinTech partners:

- Shortterm (<12 months): 62.0 %
- Longterm (>12 months up to 60 months): 38.0 %

Corresponding balance sheet positions:

- Financial and other assets / interest-bearing securities
- Trade and other receivables

Data source: Annual financial report Wirecard AG FY 2016 - 2018
(previous years n.a. / marginal volumes)
30 September 2019: EUR 360 million

Key milestones

FY 2014 - 2018



2014

Expansion into
MEA and Europe
as **first**
omnichannel
provider



2015

Leading position
in **India's** rapid-
growing
electronic
payment market



2016

Entry into the
North American
market,
expansion to
Latin America



2017

Launch of
Data Services
product division



2018

DAX30
listing

DAX

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