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
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020
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
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020
Development of EBITDA

FY 2013 - 2018 in EUR million

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

Data source: Annual financial report Wirecard AG FY 2013 - 2018
9M 2019: EUR 553.1 million
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020
Development of annual net profit

FY 2013 - 2018 in EUR million

Earnings development keeping up with strong revenue growth ensuring constant profitability

Data source: Annual financial report Wirecard AG FY 2013 - 2018
9M 2019: EUR 386.7 million
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020

*one-off effect by disposal of Visa Europe stake

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Development of profit margin

FY 2013 - 2018 in percent

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

*one-off effect by disposal of Visa Europe stake

Data source: Annual financial report Wirecard AG FY 2013 - 2018
9M 2019: 19.9%
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020

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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
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020
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
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020
Development of equity ratio

FY 2013 - 2018 in percent

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

Data source: Annual financial report Wirecard AG FY 2013 - 2018
30 September 2019: 33.1%
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020
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
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020

*Detailed overview on slides 12 - 14
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
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020

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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
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020
Development of non-current liabilities detailed

FY 2013 - 2018 in EUR million

Non-current interest-bearing liabilities

Other non-current liabilities

Deferred tax liabilities

30 September 2019: EUR 1,657.7 million

30 September 2019: EUR 145.0 million

30 September 2019: EUR 78.7 million

Data source: Annual financial report Wirecard AG FY 2013 - 2018
Publication of annual financial report Wirecard AG FY 2019 on 8 April 2020
Credit exposure

FY 2016 - 2018 in EUR million

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

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