Financials
Innovation / Capital Markets Day

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The four elements of Vision 2025:

- Transaction volume
- Revenues
- EBITDA (margin)
- FCF conversion
TX CAGR is just the beginning...

Transaction volume

~38% CAGR

2014: EUR 34.3bn
2015: EUR 45.2bn
2016: EUR 61.7bn
2017: EUR 91.0bn
2018: EUR 124.9bn
Turnover reflecting growth…

Revenues

EUR 0.60bn 2014
EUR 0.77bn 2015
EUR 1.03bn 2016
EUR 1.49bn 2017*
EUR 2.02bn 2018

* ~35% CAGR

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* The amount disclosed for 2017 differs from the amount in the consolidated financial statements of fiscal year 2017 due to adjustments made in accordance with IAS 8.
Extension with strong partners, financial institutions planned beyond balance sheet cap of EUR 750 million

**Lending portfolio**

- **Markets**
  - Europe and Asia mainly through Wirecard Bank
  - Globally through Wirecard Group

**Description**

<table>
<thead>
<tr>
<th>Fintech Loan</th>
<th>Digital Credit</th>
<th>Merchant Cash Advance</th>
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<td>- Support Fintechs with liquidity for their own products</td>
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<td>- Offered as service in addition to WD platform, banking license, etc.</td>
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<td>- Access to liquidity, working capital for merchants</td>
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<td>- Customized credit based on historical and future expected transactions, as well as other scoring models</td>
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<td>- Early settlement to the merchant to improve liquidity</td>
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<td>- Scoring based on historic transactions and other scoring models</td>
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<td>- Transaction-related</td>
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Guiding investors consistently over the years...

EBITDA

2014 EUR 172.9m
2015 EUR 227.3m
2016 EUR 307.4m
2017* EUR 410.3m
2018 EUR 560.5m
2019e Mid-point EUR 790m

~36% CAGR

* The amount disclosed for 2017 differs from the amount in the consolidated financial statements of fiscal year 2017 due to adjustments made in accordance with IAS 8.
Creating shareholder value...

Net result

~34% CAGR

EUR 107.9m
2014

EUR 142.6m
2015

EUR 266.7m
2016

EUR 256.1m
2017 *

EUR 347.4m
2018

* The amount disclosed for 2017 differs from the amount in the consolidated financial statements of fiscal year 2017 due to adjustments made in accordance with IAS 8.
Financing structure

Inaugural EUR 500 million bond

- Diversification of debt investor base and optimization of financing structure
- Wirecard's first Investment Grade Rating: Moody's Baa3 (stable)
- Listed at Luxembourg Stock Exchange (Euro MTF)
  Coupon: 0.500%
  Reoffer spread: MS +110 bps
  Yield: 0.631%
  Tenor: 5 years
- Funds are used to repay the drawdown of the revolving credit facility (RCF)

RCF Utilization

End of Q2 2019
End of Q3 2019
Financing structure

EUR 900 million SoftBank convertible bond

- Continued investment in innovative payment and financial services
  - Expansion of our global license network
  - Increased development of artificial intelligence (AI) and data analytics
  - Potential opportunistic M&A

- Further repayment of the drawdown of the revolving credit facility (RCF)

- Potential share buyback program
Compliance update and embedded strategy

- Governance implementation
- Empowered compliance organization
- Establishment of an uniform compliance culture globally
- Risk taxonomy (definition and prioritization of risk types)
- Compliance and risk strategy aligned with Vision 2025
Financial outlook

Digitization is driving sustained profitable growth with positive effect on Vision 2025

High operational leverage and strong transaction volume growth

- Scalable platform
- Decreasing financial costs
- Increasing EBITDA margin
- Increasing net cash flow
- Increasing EPS
Thank you for your attention
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