Payments to grow your world

H1 2026 Results

July 30th, 2026

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Disclaimer

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Revenue organic growth and Adjusted EBITDA improvement are presented at constant scope and exchange rate. Adjusted EBITDA is presented as defined in the 2025 Universal Registration Document. All amounts are presented in € million without decimal. This may in certain circumstances lead to non-material differences between the sum of the figures and the subtotals that appear in the tables. 2026 objectives are expressed at constant exchange rates according to Group’s accounting standards. In anticipation of the finalisation of Worldline pruning program to take place during the course of 2026, the outlook for 2026 and 2030 is presented in post pruning scope excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India, Worldline New Zealand and Worldline Australia..

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Agenda

01 H1'26 Momentum
Pierre-Antoine Vacheron
CEO

02 H1'26 Results
Srikanth Seshadri
CFO

03 Conclusion
Pierre-Antoine Vacheron
CEO

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H1’26 Momentum

Pierre-Antoine Vacheron
Chief Executive Officer

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H1'26
Key figures

Balance sheet strengthening completed

Tangible North Star milestones delivered

Merchant Services back to growth

Financial services significant signings ytd

Improved profitability in Merchant Services

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H1'26 key figures fully pruned

€245B Acquiring MSV[1]
4.3% organic growth

+8.3B Acceptance Transactions
6.6% organic growth

€1,736M revenue[2]
(0.2)% organic growth

(3%) organic growth on NNR basis

€294M adj. EBITDA[2]
16.9% adj. EBITDA margin

22% margin on NNR (+ 30bps y/y)

€(27)M free cash flow[2]

Vs €(11)M in H1'25

1. MSV: Merchant Sales Value
2. Excluding Mets (restated under IFRS 5), Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia

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Q2'26 showing improvement across all businesses

Fully pruned revenue: €904M flat y/y organic[1,2]

Merchant Services
Gaining momentum

SMB

- Improved NPS in all geographies
- Churn declining
- Sequential acceleration across most geographies

Enterprise

- Growing order entry with improving win-rate
- Mobility & Self Service continuing to deliver strong growth

Global Commerce

- Successfully repositioned with improved traction in Digital
- Improved dynamic with strategic customers
- Still impacted by portfolio derisking

Financial Services
More gradual recovery

- Impacted by planned contract terminations
- Important new deals signed demonstrating the strength of our value proposition
- Well positioned on future payment infrastructures

1. Excluding Mets (restated under IFRS 5), Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia
2. Published revenue: €973M (1.0%) organic based on the published scope (excl MeTS for H1'26, WL North America / PaymentIQ starting March 26, Cetrel starting May 26 and WL New Zealand starting June 26)

Winning as a key provider for payments infrastructure

ABN·AMRO | ICS International Card Services

Outsourcing of payments operations

Solution

- Credit card issuing
- Transaction processing
- IT platform
- Customer services

EUROPEAN CENTRAL BANK

Digital Euro Pilot Selection

Solution

- Acquiring payment service provider supporting banks and merchants
- Worldline provides core infrastructure role: wallet, fraud detection and offline
- Covers in-store, e-commerce and mobile payments
- Pilot launch in H2’27

Strong progress on financial and business priorities

Nov 2025
- **CMD** New strategic plan and financial trajectory

Jan 2026
- **Merchant Cash Advance** Launched with YOULEND
- **One Commerce launched in the UK**
- **Model Context Protocol servers** on Global Collect

Feb 2026
- **WL India divestment** Signed
- **Travel & Hospitality partnership with** FREEDOMPAY

Mar 2026
- **End of Rights Issue** 121% take-up rate
- **First Wero transaction in Belgium**

Apr 2026
- **WL New Zealand divestment** Signed
- **ANZ WL divestment** Signed
- **Stablecoin payments enabled via** CIRCLE

May 2026
- **Final 20% Stake Acquisition of Greece**
- **Partnership with** Klarna
- **Integration of** bizum

Jun 2026
- **Reverse share split** Completed
- **MeTS divestment** Closed
- **First Agentic Commerce transaction in Europe**
- **Click to Pay** For recurring payments via Global Collect
- **New operating model with** CRÉDIT AGRICOLE

Jul 2026
- ABN·AMRO | ICS International Card Services **outsourcing agreement** Signed
- **Selected for ECB Digital Euro pilot** EUROPEAN CENTRAL BANK

Balance sheet has been strengthened. Revenue turnaround is on track, with tailwind of new product launches

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Financial and portfolio management | Products

North Star 2030 delivering

Simplify	Converge	Integrate	Grow
Office utilisation optimisation	5K merchants migrated in Italy	Global Collect repositioned	Tap On Mobile for ISVs Click to Pay recurring, Klarna
Crédit Agricole partnership evolution	80% Ogone SME portfolio on GOPAY	66% internal mobility	Circle, OpenStandard consortium
Full ownership of WL Greece	Advanced infrastructure upgrade	Launchpad pilot in Belgium	Agentic commerce

Decreasing personnel expenses with 3% FTE reduction in Europe year to date

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Crédit Agricole partnership

Strategic Rationale

- **Simplified operating model**: transition from an equity-based JV to a commercial partnership
- **Crédit Agricole becomes the sole CAWL shareholder**

Strong Partnership Maintained

- **Joint commercial momentum**: significant tender wins from large merchants in recent years
- **Crédit Agricole continues to integrate Worldline acceptance solutions** into its offerings
- **France's first agentic payment transaction (Worldline + Crédit Agricole)**

Future

- **Crédit Agricole continues to be** an **anchor shareholder**
- **France remains a key strategic market** for Worldline

Unlocking value through improved operational and commercial agility

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Integrate

Global Collect

Repositioned to grow

Dedicated set up

Dedicated operating model improving go-to-market effectiveness

Winning in Digital & Travel

With complex cross border requirements – partnering with 800+ global enterprises

One Global Platform

leveraging Wordline's core shared services (acquiring, agentic, Alternative Payment Methods) to access Europe and 150+ markets

High performance Tech stack

AI driven smart routing, recurring payments, Reverse API & Agentic Commerce capabilities

Empowered to be a growth driver for Worldline

Worldline ready for agentic commerce

Worldline infrastructure layer : payment-led, European, agnostic, and connected end-to-end

1 Technical Foundation

Worldline MCP Server

Exposes our payment capabilities natively to AI agents and LLM platforms.

- AI agent / LLM platform
- Worldline MCP Server
- Worldline payment capabilities

2 Payment Readiness

Live Production Transaction

End-to-end agentic payment on Visa Intelligent Commerce and Mastercard Agent Pay, with ING

Regulatory-Grade Authentication

SCA/PSD2-compliant authentication, ready for Europe

UCP Payment Handler

Powers merchant payments across any UCP-capable agent, scaling on Worldline's payment infrastructure

Protocol-Agnostic

One unified interface, built to work across emerging protocols

3 End-to-End: The Worldline Edge

Full-Chain Processing

Worldline can power one connected flow across the whole payment chain.

- Acceptance
- Acquiring
- Issuing
- Processing

Positioned at the forefront of the next channel of commerce

Accelerating GenAI through
a trusted AI operating model

Foundations

- Infrastructure
- Governance
- Risk management
- Security
- Compliance by design
- EU data residency

Scaled roll out

- **83%:** developers using AI coding tools
- **58%:** AI usage across group
- **Multi-model architecture to optimise costs:** Claude, Google, Mistral, Open Source

Early business impact

- **Software delivery: feature development velocity x2.7**
- **+3%: acceptance rate for cross border solutions thanks to AI smart routing**
- **Agentic commerce: first end-to-end transactions in 3 countries in Europe**

Scaling GenAI through a secure, governed and trusted operating model

H1’26 results

Srikanth Seshadri

Group CFO

H1'26 key figures fully pruned

€1,736M fully pruned revenue[1]
(0.2)% organic growth

(3%) organic growth on NNR basis[3]

€1,897M published revenue[2]

€294M fully pruned adj. EBITDA[1]

16.9% adj. EBITDA margin

22% margin on NNR basis

€328M published adj. EBITDA[2]

€(27)M fully pruned free cash flow[1]

€(35)M published free cash flow[2]

€65M published net income[2]
Group Share normalised[3]

€2.04 diluted EPS[2]
Group Share normalised[3]
Vs 12.49 € in H1'25

1. Excluding Mets (restated under IFRS 5), Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia
2. Based on the published scope (excl MeTS for H1'26 (restated under IFRS 5), WL North America / PaymentIQ starting March 26, Cetrel starting May 26 and WL New Zealand starting June 26)
3. Normalized figures adjusted for (Group share): integration and restructuring costs, equity-based compensation, customer relationships & patents amortization and goodwill impairment

Pruning program now successfully completed

Non-core payment → MeTS[1] | Cetrel

Non-synergetic payment → WL North America | Payment IQ | WL New Zealand | WL MS India | JV ANZ Worldline

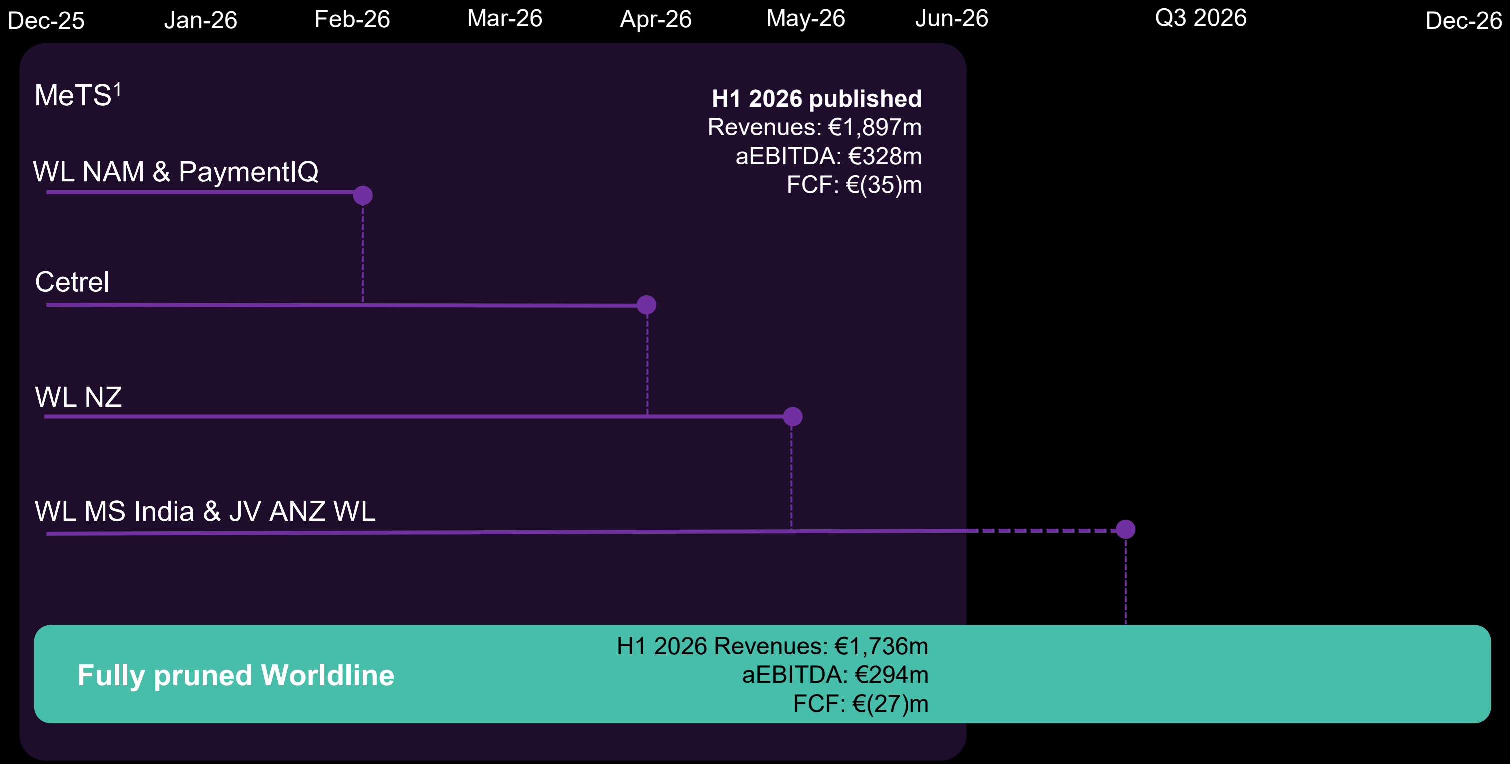
Net proceeds expected at €590 - 640M with €580M received.
Expected closing dates

Q1 2026	Q2 2026	Q3 2026
PaymentIQ ✓	MeTS ✓	WL MS India
WL NA ✓	Cetrel ✓	JV ANZ WL
	WL NZ ✓	

Divestments announced   Divestments closed

1. Only MeTS is restated in the IFRS P&L as a discontinued operation under IFRS 5

Understanding P&L and FCF H1 26 scope



1. restated on a specific line under IFRS 5

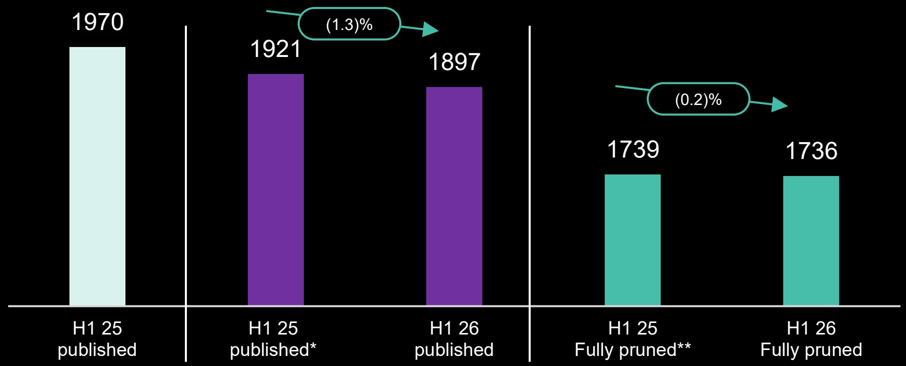
H1 published and fully pruned results

Scope

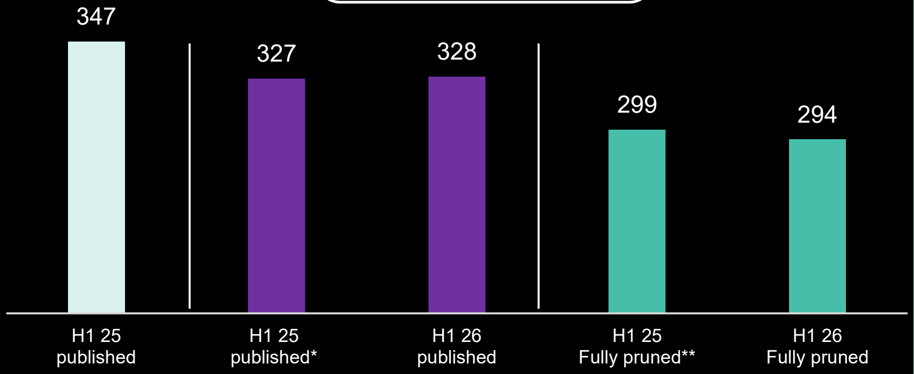
- Excluding MeTS only (IFRS 5)
- Excl. MeTS, WL NA and PaymentIQ from March 2026, Cetrel from May 2026 and WL NZ from June 2026
- Excl. MeTS, WL NA, PaymentIQ, Cetrel, WL NZ, WL MS India and JV ANZ WL

** At H126 published scope and H126 exchange rates*
*** At H126 exchange rates*

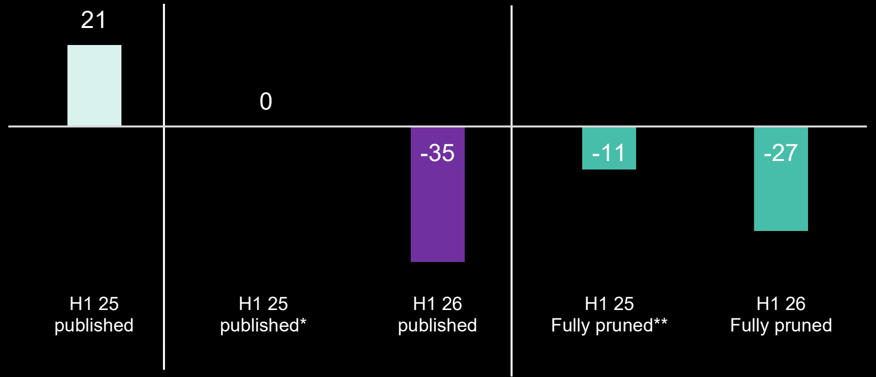
Revenues (in €M)



Adj. EBITDA (in €M)



FCF (in €M)



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Organic revenue growth

By Business Line

Q2 2026 Group Revenue fully pruned[1]

In € million	Q2 2026	Q2 2025	Organic growth	Organic growth (NNR)
Merchant Services	721	707	**+2.0%**	**(2.1%)**
Financial Services	183	197	**(6.9%)**	**(6.8%)**
Worldline	**904**	**904**	**0.0%**	**(3.4%)**

Q2 2026 Group Revenue published[2]

In € million	Q2 2026	Q2 2025*	Organic growth	Organic growth (NNR)
Merchant Services	789	785	**+0.5%**	**(2.5%)**
Financial Services	184	198	**(6.9%)**	**(6,7%)**
Worldline	**973**	**983**	**(1.0%)**	**(3.6%)**

*At constant scope and exchange rates

1. Excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia
2. Based on the published scope (excl MeTS for H1'26 restated under IFRS 5, WL North America / PaymentIQ starting March 26, Cetrel starting May 26 and WL New Zealand starting June 26)

Merchant Services

Key highlights

Q2'26 revenue at €721M / 2.0% organic growth / / (2.1)% NNR organic growth fully pruned

SMB growing low single digit:

- Continued momentum in the **Nordics, Germany, Italy, Greece** and **CEE**
- **Switzerland** further stabilising
- **Benelux** to gradually recover

Traction with partners and ISVs. Increasing tractionin Value Added Services

Enterprise growing low single digit:

- **Continued growth in Mobility and Self-service** driven by Petrol & transportation
- **One Commerce:** continued traction in Germany, the UK and Poland

Global Commerce declining low single digit:

- **Travel** maintains strong momentum
- **Global Collect** back to growth
- **Digital vertical** still under pressure due to expected churn

Q2'26 Commercial wins / upsells

Global Commerce

15 contracts signed

Enterprise

SMB / Partners

Financial Services

Key highlights

Q2'26 revenue of €183M / (6.9)% organic decline fully pruned

Revenue still impacted by legacy contract terminations. Underlying commercial dynamic is positive, which should lead to a progressive improvement

Issuing

- **Major deal signed** in the Netherlands
- **Platform agentic ready**
- Ongoing enhancements in **digital and value-added features** to support future growth
- Still legacy contract terminations impacting revenues

Acquiring

- **Positive volume developments** in most regions (Germany, France and Belgium)
- Supporting clients in developing Wero acceptance

Account & Instant Payments

- Lower revenues reflecting **legacy contract terminations**
- Volume growth in **Instant Payments and CSM**[1] partly mitigating the impact

Digital Services & Fraud

- Revenue growth driven by **ACS, wallet solutions, and trusted authentication**
- **ACS and anti-fraud** solution supporting **agentic payment transactions**

Q2'26 Commercial wins / upsells

ABN·AMRO / ICS International Card Services	Outsourcing of ICS core operations
estreem	Acquiring processing back-up services
ECB	Selection by ECB to participate in Digital Euro pilot
French banks	"Service Bureau": A2A infrastructure connectivity
Centrale Bank van Aruba / Centrale Bank Curaçao & Sint Maarten	Implementation of one domestic Verification of Payee scheme
BNP PARIBAS	Supporting the introduction and migration to Wero in the Netherlands

1 CSM: Clearing and Settlement Mechanism

H1’26 Financial performance

H1 2026 Group Fully pruned Revenue[1]

(in €m)	H1 2026	H1 2025*	Organic growth (Fully pruned revenue)	Organic growth (NNR)
Merchant services	1,373	1,349	**+1.8%**	**(1.4%)**
Financial services	363	390	**(7.1%)**	**(7.2%)**
Worldline	**1,736**	**1,739**	**(0.2%)**	**(3.0%)**

H1 2026 Group Fully pruned Adjusted EBITDA[1]

(in €m)	H1 2026	H1 2025*	H1’26 margin (on Fully pruned revenue)	vs. H1’25 margin (on Fully pruned Revenue)	H1’26 margin (on NNR)	vs. H1’25 margin (on NNR)
Merchant services	261	247	19.0%	*+70 bps*	26.7%	*+170 bps*
Financial services	67	84	18.5%	*-290 bps*	18.7%	*-300 bps*
Corporate	(34)	(32)	(1.9%)	*-10 bps*	(2.5%)	*-20 bps*
Worldline	**294**	**299**	**16.9%**	***-30 bps***	**22.0%**	***+30 bps***

1. Excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia

*at 2025 constant scope and exchange rates

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Income statement published data (IFRS 5 application)

(In € million)	H1'25*	H1'26	Var N/ N-1	Of whcih scope & FX****	
Revenue	1 970	1 897	(74)	(49)	1
Personnel expenses	(650)	(628)	22	10	2
Operating expenses	(1 153)	(1 103)	50	21	
Operating margin	**167**	**165**	**(2)**	**(20)**	3
Adjusted EBITDA	**347**	**328**	**(19)**	**(20)**	
Integration & rationalization costs	(72)	(32)	39	(1)	4
EBITDA	**275**	**296**	**20**	**(21)**	
Customer relationships and patents amortization	(116)	(120)	(4)		
Depreciations & amortizations	(180)	(163)	17		
Other OOI**	(13)	(76)	(62)		
Goodwill impairment	(4 060)	-	4 060		
Operating income	**(4 093)**	**(63)**	**4 031**		
Net financial expenses	(183)	(64)	119		5
Income tax expense	16	31	15		
Non-controlling interests & share of associates	14	(1)	(15)		
Net income/(loss) - Owners of the parent company, in continuing operations	**(4 247)**	**(97)**	**4 150**		
Normalized Net income.(loss) - Group Share***	88	65	(22)		
Normalized diluted EPS (€)	12,49	2,04	(8,45)		

Highlights (Equivalent divestment scope)

1. **Organic revenue declining €25M, -1.3% y/y** impacted by FS contract terminations
2. **Personnel expense lower by €12M, -1.9% y/y** due to reduced headcount in Western Europe
3. **Cost control more than offset adverse effect of scheme fees**
4. **Lower integration & rationalization costs**, with end of spend of Power 24
5. **TSS Preferred shares of circa €140M impacting H1 25, while higher financing cost in H1 26 impacts by €13M**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated (only MeTS is concerned)
** *Mainly currency translation adjustment and capital gain/ loss from divestments*
*** *Normalized net income Group share (and continuing operations) excluding unusual and infrequent items net of tax*
**** scope and FX effect on variation, assuming H125 with the same scope and FX than H126

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Published free cash flow (IFRS 5 application)

(In € million)	H1'25*	H1'26	*Variation*	*Of which scope effect only***	
Adjusted EBITDA	**347**	**328**	***(19)***	***(25)***	1
Capex	(125)	(121)	*5*	*3*	
Lease payments	(62)	(57)	*4*	*-*	
Change in working capital	37	(61)	*(98)*	*(2)*	3
Integration & restructuting costs	(112)	(45)	*67*	*1*	2
Tax paid	(50)	(37)	*13*	*2*	
Interest paid	(14)	(35)	*(22)*	*-*	4
Others	(1)	(7)	*(6)*	*1*	
FREE CASH FLOW	**21**	**(35)**	***(56)***	***(21)***	

Highlights (Equivalent divestment scope)

1 **Adj EBITDA growing €6M ie, 1.9% y/y** supported by strong cost discipline, continued North Star execution and improved profitability in Australia

2 **60% reduction of integration & restructuring costs** due to end of Power 24 and tighter capital allocation

3 **Better cash management (Structural & timing) supports operational deleveraging**

4 **Cost of debt increased** year on year due to €12m bond buy back recognized last year and impact of new bonds issuing at 5.5%

* In application of IFRS 5, comparative data at June 30, 2025 has been restated (only MeTS is concerned)
** scope effect on variation, assuming H125 with the same scope as H126

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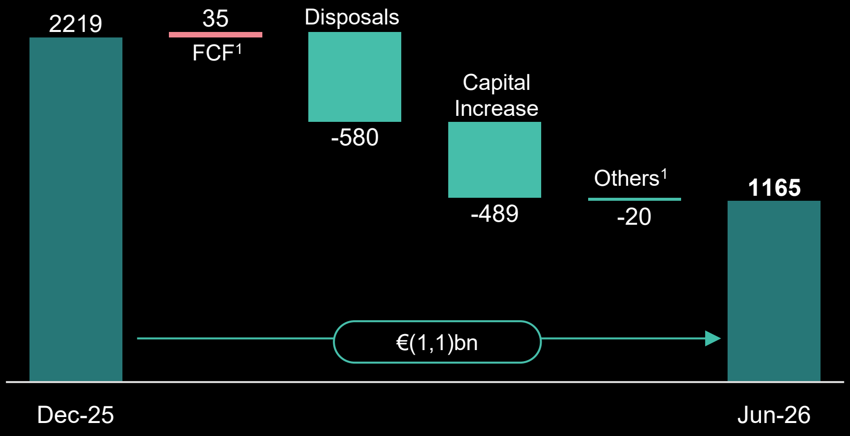
A strengthened balance sheet supports significant deleveraging

Net debt & leverage (€M)



Confirming FY26 leverage

<2.0x

Already achieved in H126
based on last 12-month figures

Liquidity

- ✓ Total cash exceeding debt commitments of H2 2026 (€414M convertible bond) and FY 2027 (€500M bonds & up to €160M Italy put)
- ✓ €80M cash in divested entities received, with €90M to come
- ✓ 2nd extension of the RCF from July 30 to July 31 approved for €900M in June 26

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[1] Includes cash from divested entities

[2] Fully undrawn €1,125m Revolving Credit Facility RCF as of Jun-26. 2nd extension approved in jun-26 for a total amount of €900m. RCF amount until Jul-30 is €1,125m and between Jul-30 and the final maturity of Jul-31 is € 900m.

Updated 2026 outlook - Fully pruned scope

Revenue	Adj EBITDA confirmed	Free cash flow	Reported leverage confirmed
Stable to marginally positive *(previously low-single digit organic growth)*	**€630M-€650M**	**€(60)M to €(40)M** *(previously €(80)M-€(70)M)*	**<2x**

- **Merchant Services**
  Gaining traction
- **Financial Services**
  Reflects timing effects from commercial rebound

Strong cost discipline and continued North Star execution
Tighter capital allocation

Conclusion

Pierre-Antoine Vacheron
Chief Executive Officer

In closing…

H1 performance strengthening conviction

Organisation gaining momentum

Well positioned on the key future industry drivers

Navigating macro forces and controlling costs

Appendix

H1’26 Financial performance

H1 2026 Group Published Revenue

(in €m)	H1 2026	H1 2025*	Organic growth (Published Revenue)	Organic growth (NNR)
Merchant services	1,530	1,526	**+0.3%**	**(1.9%)**
Processing and Financial Institutions	367	395	**(7.1%)**	**(7.1%)**
Worldline	**1,897**	**1,921**	**(1.3%)**	**(3.3%)**

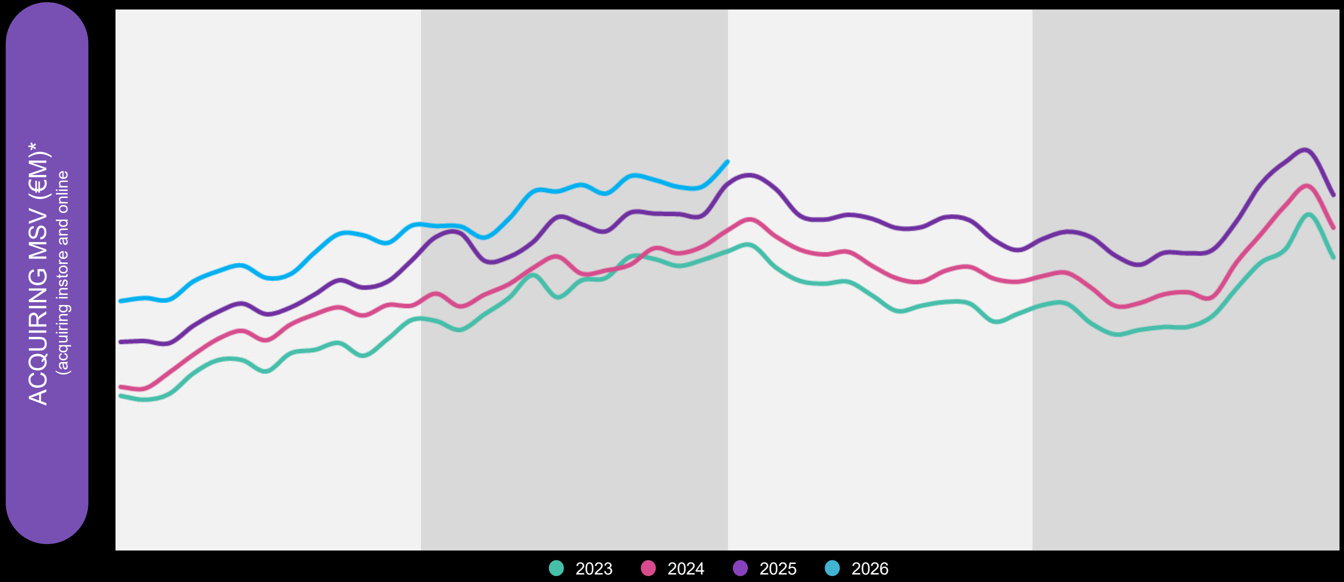
*at 2025 constant scope and exchange rates

H1 2026 Group Published Adjusted EBITDA

(in €m)	H1 2026	H1 2025*	H1’26 margin (on Published Revenue)	vs. H1’25 margin (on Published Revenue)	H1’26 margin (on NNR)	vs. H1’25 margin (on NNR)
Merchant services	293	272	19.2%	*+140 bps*	27.5%	*+250 bps*
Processing and Financial Institutions	69	87	18.8%	*-320 bps*	19.1%	*-320 bps*
Corporate	(34)	(32)	(1.8%)	*-20 bps*	(2.4%)	*-20 bps*
Worldline	**328**	**327**	**17.3%**	***+30 bps***	**22,9%**	***+80 bps***

*at 2025 constant scope and exchange rates

H1'26 Acquiring MSV development



+ 4.3% y/y acquiring MSV[1] in H1'26

+7.8% y/y transactions on Axis

+16% y/y GoPay online acceptance transactions

* Rolling 3-week average transaction volumes in euro millions on acquiring activities, proforma of Girocard acquiring volumes (previously excluded)

1. MSV: Merchant Sales Value

NR to NNR bridge and impacts on revenue

Q2 2026 Group Revenue fully pruned[1]

In € million	Q2 2026	Schemes & Partners fees	Q2 2026 Net Net	Q2 2025*	Schemes & Partners fees	Q2 2025 Net Net	OG% Q2	OG% Q2 Net Net
Merchant Services	721	(214)	507	707	(189)	518	+2.0%	(2.1%)
Financial Services	183	(2)	181	197	(3)	194	(6,9%)	(6.8%)
Revenue	**904**	**(216)**	**688**	**904**	**(192)**	**712**	**(0.0%)**	**(3.4%)**

**at constant scope and exchange rates*

Q2 2026 Group Revenue published[2]

In € million	Q2 2026	Schemes & Partners fees	Q2 2026 Net Net	Q2 2025*	Schemes & Partners fees	Q2 2025 Net Net	OG% Q2	OG% Q2 Net Net
Merchant Services	789	(245)	544	785	(227)	558	+0.5%	(2.5%)
Financial Services	184	(2)	182	198	(3)	195	(6.9%)	(6,7%)
Revenue	**973**	**(247)**	**726**	**983**	**(230)**	**753**	**(1.0%)**	**(3.6%)**

**at constant scope and exchange rates*

1. Excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia
2. Based on the published scope (excl MeTS for H1'26 restated under IFRS 5, WL North America / PaymentIQ starting March 26, Cetrel starting May 26 and WL New Zealand starting June 26)

EBITDA to Adjusted EBITDA
& Operating margin to Adjusted EBITDA

(in €M)	H1-25*	H1'26
Operating margin	**167**	**165**
+ Depreciation of fixed assets	171	155
+ Net book value of assets sold/written off	1	1
+/- Net charges/(release) of pension provisions	2	(1)
+/- Net charges/(release) of provisions	5	8
Adjusted EBITDA	**347**	**328**
Rationalization and associated costs (from other operating income and expenses)	(30)	(17)
Integration and acquisition costs	(42)	(15)
EBITDA	**275**	**296**

* *In application of IFRS 5, comparative data at June 30, 2025 has been restated (only MeTS is concerned)*

Net income to normalized net income reconciliation

(in €M)	H1'25*	H1'26
Net income – Attributable to owners of the parent	**(4,247)**	**(97)**
Other operating income and expenses (Group share)	4,234	214
Financial loss on fair value of preferred shares (Group's share)	142	-
Tax impact on unusual items	(41)	(52)
Normalized net income – Attributable to owners of the parent	**88**	**65**
Average number of shares	7,004,333**	31,940,805
In €		
Basic EPS	**(606.28)**	**(3.03)**
Diluted EPS	**(606.28)**	**(3.03)**
Normalized basic EPS	**12.49**	**2.04**
Normalized diluted EPS	**12.49**	**2.04**

** In application of IFRS 5, comparative data at June 30, 2025 has been restated (only MeTS is concerned)*
*** In application of IAS 33 comparative data at June 30, 2025 has been restated due to reverse share split*

Leverage ratio bridge including IFRS16

(in €M)	2025	H1'26
Net Debt	**1,936**	**925**
Lease liability	283	239
Net debt including lease liability	**2,219**	**1,165**
Group leverage ratio including lease liability	*3.0x*	*<2x*

Net debt evolution published basis

Achieving reported leverage <2x by H1’26

(In € million)	**H1'25***	**H1'26**	*Variation*	
(NET DEBT) / CASH as of january 1st	**(2,012)**	**(2,219)**	***(207)***	
Jan 1st IFRS 9 adjustment	-	11	*11*	
Free Cash Flow	21	(35)	*(56)*	
Net acquisitions / disposals	(135)	271	*406*	1
Capital increase	-	489	*489*	3
Amortization of interests on convertible bonds	(8)	(2)	*6*	
Change in lease liabilities	18	56	*38*	
Others	(17)	(31)	*(14)*	
Change in net debt	**(121)**	**760**	***881***	
FX impacts	(11)	(12)	*(1)*	
Discontinued / Assets held for sale	(47)	306	*354*	2
(NET DEBT) / CASH as of june 30th**	**(2,191)**	**(1,165)**	***1,027***	

Highlights

Net debt reduced significantly, driven by capital increase and divestments

- Net proceeds from divestments of 580m€ contained in:
  1. Net acquisitions/ disposals comprising Payment IQ, WL NA, Cetrel and WL NZ
  2. Discontinued/assets held for sale comprising MeTs

3 **€489M proceeds from capital increase, remaining fees to be paid in H2 2026 to reach €470M**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated (only MeTS is concerned)
** Net debt including lease liability (IFRS16)

WORLDLINE

Balance Sheet

(In € million)	As at December 31, 2025	As at June 30, 2026	*Variation*	
Goodwill	3 840	3 827	*(13)*	1
Other Intangible assets	1 839	1 712	*(127)*	
Tangible assets & right of use	398	349	*(49)*	
Other assets*	190	255	*65*	2
Deferred tax net	(205)	(133)	*72*	
Working capital (excl. taxes)	(243)	(213)	*30*	
Current taxes net	(19)	(3)	*15*	
Shareholders' equity	(4 042)	(4 511)	*(469)*	3
Provisions (incl. Pensions)	(240)	(262)	*(22)*	
Net Debt	(2 219)	(1 165)	*1 054*	
Other liabilities**	(3)	(5)	*(2)*	
Assets held for sale - net	703	148	*(554)*	
Total assets/Liabilities	**13 145**	**13 114**	***(31)***	

Highlights

1. **Goodwill** variation is primarily related to FX
2. **Other assets** increasing due to deferred payments related to the 2026 divestments (MeTS and Cetrel)
3. **Shareholder's equity increase** mainly related to the Capital increase for €489m

* Financial assets & instruments / Investments in associates
** Other non-current liabilities & financial instruments

IFRS 5 | H1 2026 P&L bridge

(In € million)	**Before IFRS 5**	MeTS	Assets held for sale	**Published**
Revenue	**2,083**	**(186)**	**-**	**1,897**
Personnel expenses	(731)	103	-	(628)
Operating expenses	(1,157)	54	-	(1,103)
Operating margin	**194**	**(29)**	**-**	**165**
Of which Adjusted EBITDA	**351**	**(22)**	**-**	**328**
	-	-	-	-
Other operating income and expenses	(222)	(6)	-	(228)
Operating income	**(28)**	**(35)**	**-**	**(63)**
Net financial expenses	(65)	1	-	(64)
Net income before tax	**(93)**	**(33)**	**-**	**(127)**
Taxes	35	(4)	-	31
% ETR	*-37.5%*	*-12.7%*	*0.0%*	*24.3%*
Share of net profit/(loss) in associates	(2)	-	-	(2)
Net income - Continuing	*(60)*	*(38)*	-	*(98)*
Net income - Discontinuing	*(0)*	*38*	-	*38*
Net Income / loss	**(60)**	**-**	**-**	**(60)**
Of which attributable to:				
- owners of the parent	(59)	-	-	(59)
- non-controlling interests	(1)	-	-	(1)

IFRS 5 | H1 2026 BS bridge 1/2

(In € million)	**Before IFRS 5**	MeTS	Assets held for sale	**Published**
Goodwill	3,848	-	(21)	3,827
Other Intangible assets	1,784	-	(72)	1,712
Tangible assets	155	-	(17)	138
Right-of-use	233	-	(21)	212
Non-current financial assets	123	-	(1)	122
Investments in associates	33	-	-	33
Non-current financial instruments	0	-	-	0
Deferred tax assets	139	-	(31)	108
Total non-current assets	**6,315**	**-**	**(164)**	**6,151**
Inventories	34	-	(0)	34
Trade accounts and notes receivables	525	-	(14)	511
Current taxes	105	-	(7)	97
Other current assets	245	(0)	(3)	242
Assets linked to intermediation activities	3,853	-	(273)	3,580
Current financial instruments	100	-	-	100
Cash and cash equivalents	1,937	-	(90)	1,847
Assets held for sale	0	-	551	551
Total current assets	**6,799**	**(0)**	**164**	**6,963**
TOTAL ASSETS	**13,114**	**(0)**	**0**	**13,114**

IFRS 5 | H1 2026 BS bridge 2/2

(In € million)	**Before IFRS 5**	MeTS	Assets held for sale	**Published**
Total shareholders' equity	**4,511**	**-**	**-**	**4,511**
Provisions for pensions and similar benefits	145	-	(0)	144
Provisions	113	-	(1)	113
Non current Financial liabilities	1,672	-	(33)	1,639
Deferred tax liabilities	258	-	(17)	241
Lease liabilities	169	-	(15)	154
Other non-current liabilities	1	-	-	1
Total non-current liabilities	**2,358**	**-**	**(66)**	**2,292**
Trade accounts and notes payables	587	-	(41)	546
Current taxes	109	-	(8)	100
Current provisions	5	-	(0)	5
Current financial instruments	4	-	-	4
Current portion of borrowings	1,133	-	-	1,133
Liabilities linked to intermediation activities	3,849	-	(268)	3,580
Current lease liabilities	91	-	(5)	85
Other current liabilities	468	-	(14)	454
Liabilities held for sale	(0)	-	403	403
Total current liabilities	**6,245**	**-**	**66**	**6,311**
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	**13,114**	**-**	**(0)**	**13,114**

IFRS 5 | H1 2026 Cash Flow Statement bridge

(In € million)	Before IFRS 5	MeTS	Assets held for sale	Published
Profit before tax	**(80)**	**(47)**	**-**	**(127)**
Cash from operating activities before change in WCR, financial interest and taxes	**284**	**(19)**	**-**	**265**
Taxes paid	(37)	-	-	(37)
Change in working capital requirement	(96)	35	-	(61)
Net cash from operating activities	**144**	**-**	**-**	**144**
Net operating investments	(133)	13	-	(120)
Net long-term investments	(92)	319	15	242
Net cash from investing activities	**130**	**-**	**15**	**145**
Net cash from financing activities	**569**	**-**	**-**	**569**
Net cash - Continued	**533**	**54**	**15**	**601**
Opening net cash - Continuing	**1,072**	**(56)**	**(130)**	**886**
Opening net cash - Jan 1st adjustment IFRS 9	11	-	-	11
Increase/ (decrease) in net cash and cash equivalents - continued	843	(257)	15	601
Impact of exchange rate fluctuations on cash and cash equivalents	(2)	2	(3)	(3)
Increase/ (decrease) in net cash and cash equivalents - discontinued	-	257	-	257
Cash and cash equivalents reclassified at end of period in "Assets held for sale"	-	54	29	83
Closing net cash - Continuing	**1,924**	**0**	**(90)**	**1,835**