

Payments to grow your world

FY 2025 Results

February 25th, 2026

WORLDLINE 



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 2024 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 and other assets held for sale under IFRS 5) with a detailed reconciliation to the outlook presented during the CMD held on November 6, 2025 provided in the appendix to this press release.

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CEO

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A year of stabilisation and turnaround

**Pierre-Antoine
Vacheron
Chief Executive
Officer**

Turned 2025 into a strong position to shape the new Worldline

2025 guidance met

€4,499M revenue¹
(2.4)% organic
With Q4 2025 €1,145M revenue¹
(1.9)% organic

€841M adj. EBITDA¹
18.7% adj. EBITDA margin

€(9)M free cash flow¹
With H2 2025 €(49)m free cash flow

Tangible progress in Q4

Strong foundation for 2026

Stabilise

- ✓ Management team renewed and executing the plan fully
- ✓ Peak transactions and low incidents
- ✓ Stable Net Promoter Score

Turnaround

- ✓ Improved churn in all geographies at SMB
- ✓ Back to growth in several geographies and segments
- ✓ Improved order intake at enterprise and financial services

Transform

- ✓ Reshaped scope on European footprint with 5 divestments announced incl. MS India. Pruning program close to finalised
- ✓ Simplified operating model
- ✓ North Star operationalized and in execution

1. Based on the previously reported scope, before the restatement of the discontinued operations in accordance with IFRS 5

Turnaround

Proof points : Market wins

Kempinski

HOTELIERS SINCE 1897

Luxury Hospitality Win-Back

Solution

- Integrated Omnichannel
- DCC in-house
- Advanced reconciliation
- Multi-local support

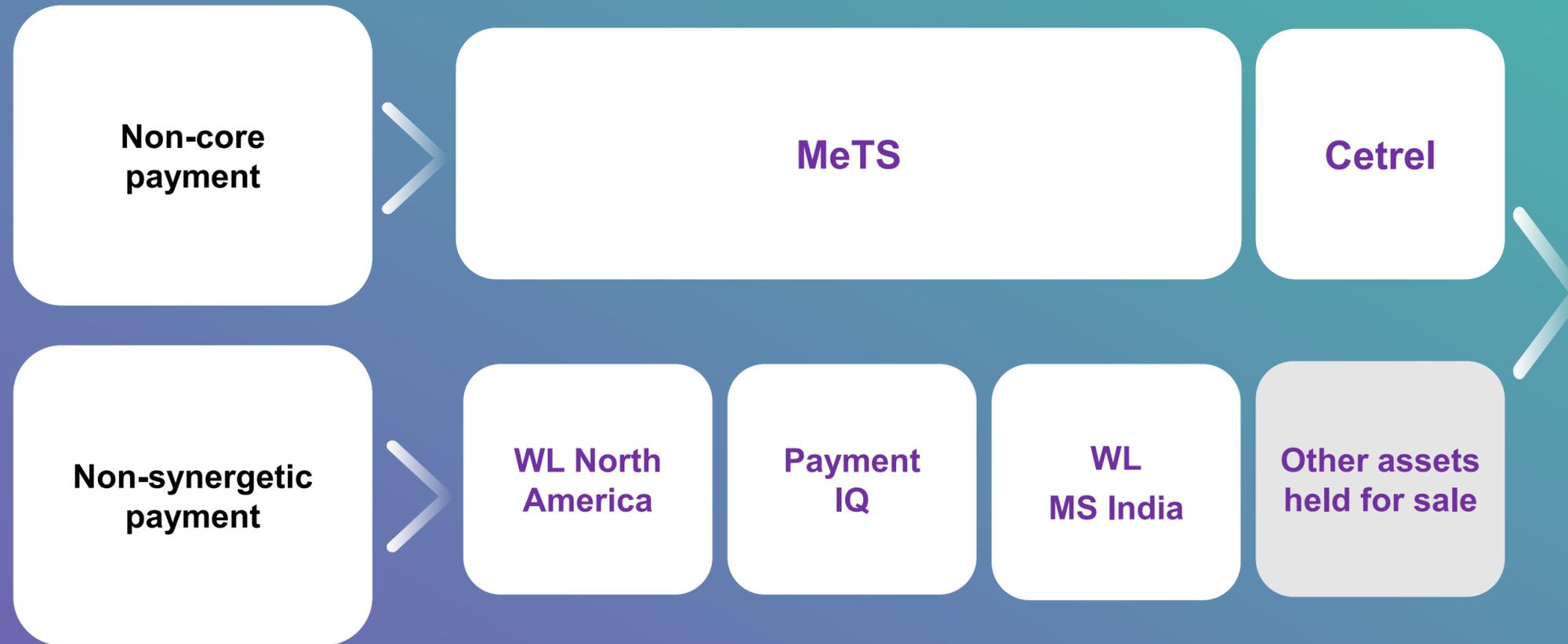
● ● PSA

10-year contract

Solution

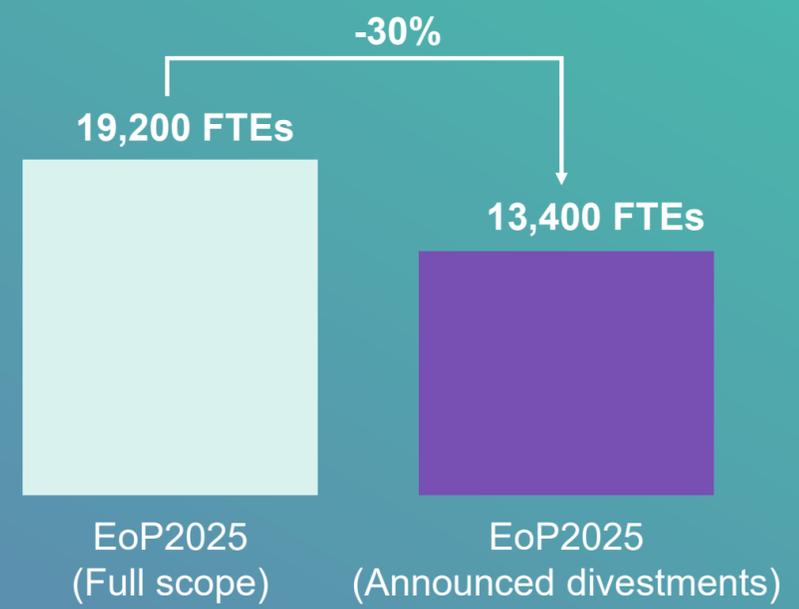
- Modernisation towards target platforms
- Modern, resilient and fully sovereign cloud enabled solutions

Pruning program nearing the end



Net proceeds expected at €540 - 590M
Expected closing dates

Q1 2026	Q2 2026	H2 2026
PaymentIQ	MeTS	WL MS India
WL NA		
Cetrel		



Now focusing on robust European payment leadership

North Star 2030 in full execution mode

Simplify

Delayed

7 entities closed

Enterprise Performance System in production

Converge

4 platforms decommissioned

50% Ogone SME portfolio on GOPAY

SIPS enterprise committed to GOPAY

Integrate

+300 FTEs Off/near shore

7% efficiency gains in India through Gen AI

AML automation in pilot

Grow

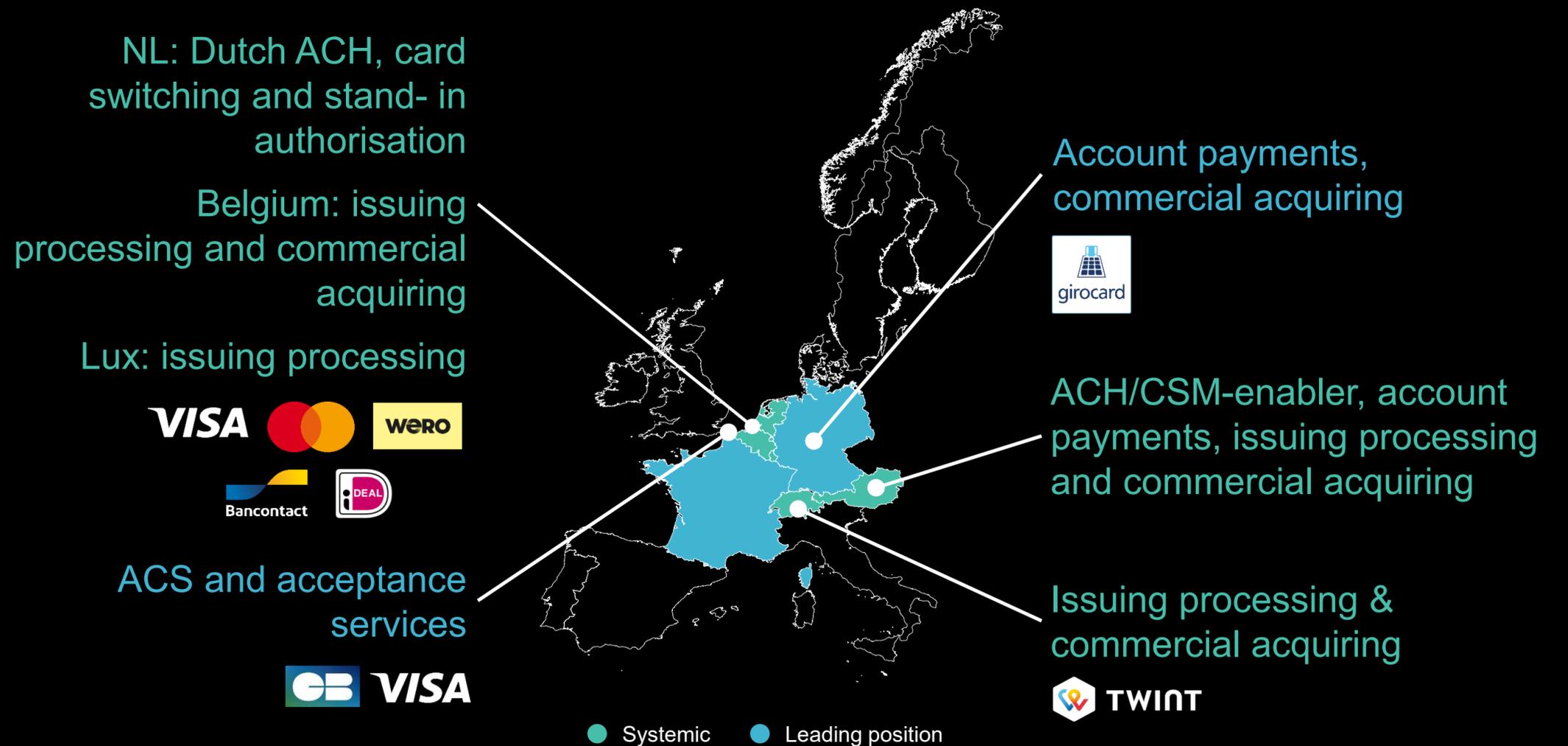
Value based pricing (€15M in Q42025)

Merchant loan, Wero

Agentic commerce

Contemplated capital increase as strategic accelerator

- Strengthening balance sheet
- Support of leading European institutions (BNPP, Bpifrance Participations and Crédit Agricole S.A., with aggregate c.30% ownership post capital increase)
- Worldline repositioned as major payment infrastructure play in Europe



FY'25 financials

Srikanth Seshadri
Group CFO

Guidance 2025 achieved

	2025 Guidance ¹		2025 pre IFRS 5 Annual Results
Revenue/ growth	Low-single digit percentage decline (c.€4.5B)	>	€4.5B (2.4)% organic decline
Adj EBITDA	€830M to €855M	>	€841M
Free cash flow	€(30)M to €0M+	>	€(9)M
Net Debt (Leverage)	N/A	>	€2.1B (2.5x)

1. As of October 21, 2025 Q3 Results call

IFRS 5 impacts of divestments

Divestments presented during CMD

Additional divestments after CMD

Discontinued operations
(Impacts P&L, Cash and Balance Sheet)

MeTS

Assets held for sale
(Impacts Balance Sheet only)

WL North America

Cetrel

Payment IQ

WL MS India

Other assets

Guidance 2025 achieved

	2025 Guidance ¹	2025 pre IFRS 5 Annual Results	2025 published ² (IFRS 5 restated)
Revenue/ growth	Low-single digit percentage decline (c.€4.5B)	€4.5B (2.4)% organic decline	€4.03B (2.7)% organic decline
Adj EBITDA	€830M to €855M	€841M	€737M
Free cash flow	€(30)M to €0M+	€(9)M	€(26)M
Net Debt	N/A	€2.1B	€2.2B

1. As of October 21, 2025 Q3 Results call

2. Worldline presents its assets held for sale (all announced disposals and those to be executed in the coming months) according to IFRS 5: cash generating unit MeTS is restated on specific lines in the P&L, cash flow statement and balance sheet, while the other entities held for sale remain in the P&L and cash flow statement but are restated on specific lines only in the balance sheet

FY 2025 Financial performance

Global business lines Adjusted EBITDA overview

FY 2025 Group Revenue

(in €M)	FY 2025 Published ¹	FY 2024 Same scope & FX restated	Organic growth (Published Revenue)	Organic growth (NNR)
Merchant services	3,238	3,284	(1.4)%	(4.4)%
Financial services	792	858	(7.7)%	(7.6)%
Worldline	4,030	4,142	(2.7)%²	(5.2)%

FY 2025 Group Adjusted EBITDA

(in €M)	FY 2025 ¹	FY 2024 ¹	FY'25 margin (on Published Revenue)	FY'24 margin (on Published Revenue)	FY'25 margin (on NNR)	FY'24 margin (on NNR)
Merchant services	624	786	19.3%	23.9%	27.2%	32.8%
Financial services	172	235	21.7%	27.4%	22.0%	27.7%
Corporate	(59)	(54)	(1.5)%	(1.3)%	(1.9)%	(1.7)%
Worldline	737	967	18.3%	23.3%	24.0%	29.8%

Operational performance Overview

Q4 2025 Group Revenue

(in €M)	Q4 2025	Q4 2024 ¹	Organic growth (Published Revenue)	Organic growth (NNR)
Merchant services	823	832	(1.1)%	(2.6)%
Financial services	202	216	(6.5)%	(6.4)%
Worldline	1,025	1,048	(2.2)%²	(3.6)%

Income statement (Published)

In €M	FY'25	FY'24 restated ²
Revenue	4,030	4,163
Personnel & operating expenses	(3,648)	(3,551)
Operating Margin	382	612
Adjusted EBITDA	737	967
Integration and rationalization costs (excl. Power24)	(133)	(115)
Power24	(19)	(191)
EBITDA	585	661
Customer relationships and patents amortization	(290)	(260)
Depreciations & Amortizations	(355)	(355)
Other OOI ¹	(115)	(1)
Goodwill impairment	(4,647)	-
Operating income	(4,822)	45
Net finance costs	(406)	(408)
<i>o/w fair value change on TSS preferred shares</i>	(290)	(349)
Income tax expense	60	(4)
Non-controlling interests & share of associates	30	15
Discontinued operations	(18)	55
Net Income – Group share	(5,157)	(297)
Normalized Net income – Group share	175	367
Normalized diluted EPS (€)	0.63	1.30

+€80M inflation fully offset by structural cost savings +€100M costs. 50% from higher scheme fees for cross border business. Rest due to one-off transition costs, balance sheet clean up, product, compliance costs

Integration & rationalization costs were almost reduced in half vs 2024 to reach €152M including €19m for Power24 plan

Goodwill impairment: €4.1Bn booked in H1-2025 and €0.6Bn additional impairment related to the portfolio pruning & reassessment

The TSS preferred shares are fully depreciated

Free cash-flow

In €M	FY'25	FY'24 Restated ¹
Adjusted EBITDA	737	967
Lease obligations	(119)	(106)
Working capital change	36	(88)
Capex	(248)	(263)
Integration & Restructuring costs (excl. Power24)	(132)	(109)
Interest paid	(56)	(2)
Tax Paid	(142)	(135)
Others	(20)	(10)
Free Cash Flow before Power24	57	253
Adjusted EBITDA conversion rate (%)	7.7%	26.1%
Power24	(83)	(131)
Free Cash Flow	(26)	122
Adjusted EBITDA conversion rate (%)	(3.5)%	12.6%

Stabilisation of working capital in 2025 by optimizing inventory levels

Rising interest costs due to higher refinancing costs with new bond issuance at 5.5%

Free cash flow decline mainly due to adjusted EBITDA

Net Debt evolution

In €M	FY'25	FY'24
(Net debt) / cash* as of January 1 st	(2,012)	(2,156)
Free Cash-flow	(26)	122
Change in lease liability	46	(56)
Acquisition net of disposals	(97)	(23)
Capital increase	-	21
Amortization of interests on convertible bonds	(10)	(13)
Others	(52)	15
Discontinued / Assets held for sale	(68)	78
Change in net debt	(207)	144
(Net debt) / cash as of December 31 st	(2,219)	(2,012)

← Acquisition of Credem portfolio in 2025 (Italy)

← Includes 186m of cash in assets held for sale in 2025

Balance Sheet

In €M	As at December 31, 2025 (Restated for IFRS 5)	As at December 31, 2024 (Not restated for IFRS 5)
Goodwill	3,840	9,004
Other intangible assets	1,839	2,195
All other non-current assets	591	1,037
Total non-current assets	6,270	12,236
Inventories	33	72
Net trade receivables	547	682
All other current assets	355	329
Intermediations assets	3,511	4,340
Cash and cash equivalent	898	1,766
Assets held for sale	1,531	
Total current assets	6,875	7,189
Total assets	13,145	19,425
Total shareholders' equity	4,042	9,222
Total non-current liabilities	2,827	3,382
Net trade payables	563	662
All other current liabilities	1,375	1,819
Intermediation liabilities	3,511	4,340
Liabilities held for sale	827	
Total current liabilities	6,276	6,821
Total liabilities and equity	13,145	19,425

Of the €5.2B reduction. Impairment is 4.6B, of which €0.6B in H2 driven by Pruning. Rest 0.6Bn reclassified in asset held for sale

€290M impairment of Ingenico preferred shares

Reduction of terminals inventory, driving working cap improvement

Cash in 2025 excludes €186M in assets held for sale

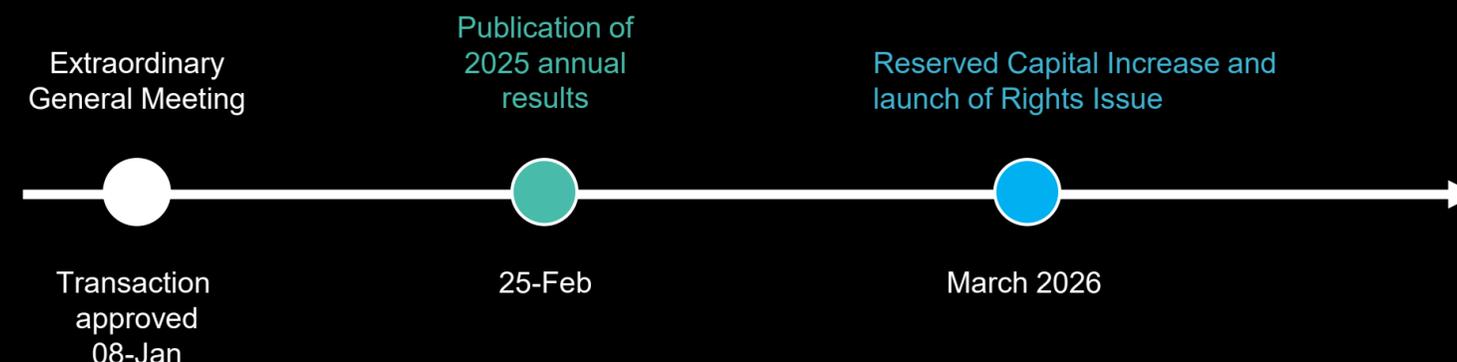
Planned capital increase of €500m enhancing strategic flexibility for the new Worldline

Strong commitments from core shareholders

- €500m equity capital increase, in the form of c.€110m Reserved Capital Increase (RCI) at a price per share of €2.75, and subsequent c.€390m Rights Issue (RI)
- Reserved Capital Increase and Rights Issue to be anchored by Worldline's strategic investors (Bpi Participations, Crédit Agricole SA and BNP Paribas)
- Commitment from RCI investors to subscribe pro-rata with an investment of up to approximately €135m¹ in Rights Issue
- Lock-up from RCI investors until 180 days following closing of the RI, subject to customary conditions
- A standby underwriting for the rights issue has been provided by 4 banks, subject to usual conditions

A transaction that is intended to be launched in March 2026

- Transaction approved at the Extraordinary General Meeting dated January 8th, 2026
- Scheduled to take place in March 2026 (Rights Issue subject to market conditions)



1. Based on i) irreducible orders corresponding to their post-RI participation and ii) in particular, additional reducible orders and/or purchases of preferential subscription rights for an amount of approximately 30 million euros

Cash pooling streamlined

Dec 2024 Notional cash pooling

- **€1.6B** WL SA overdraft
- Collateralised by **€1.8B** cash in subsidiary



Dec 2025 Interco loans & deposits

- **€500M** WL SA overdraft
- Collateralised by **€0.7B** cash in subsidiary
- Intragroup loans & deposits implemented (**€1.1B**)



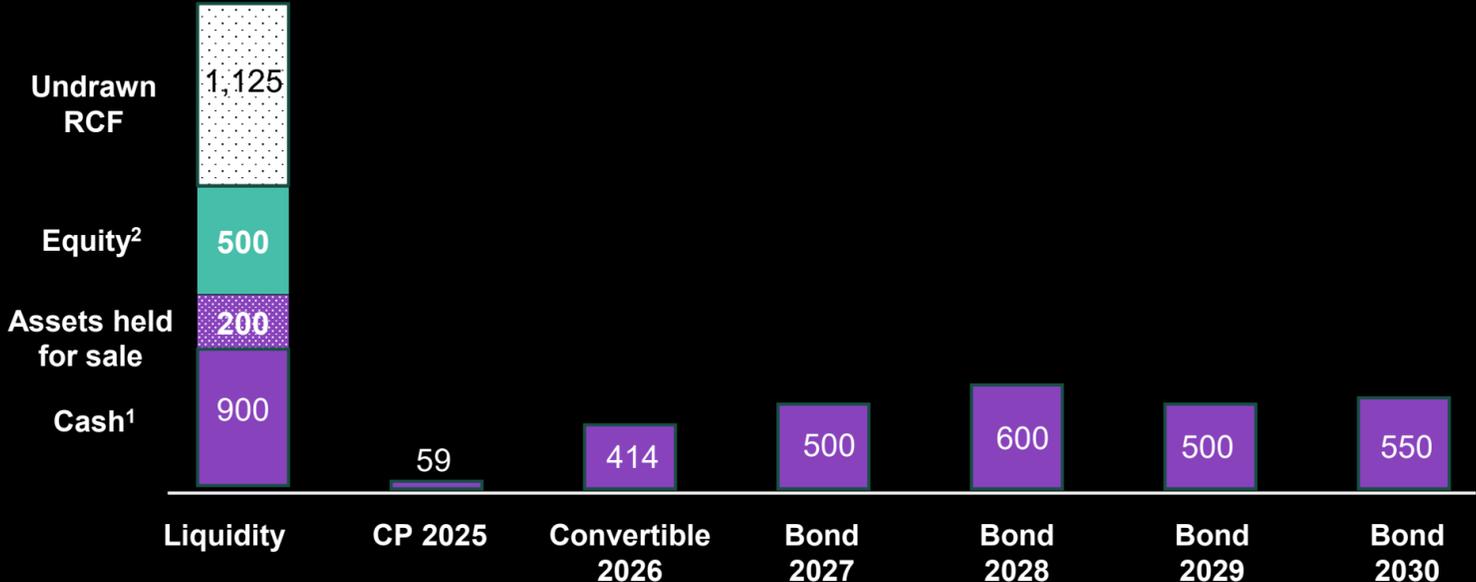
Dec 2026 Hybrid cash pooling

- Continued notional cash pooling
- Intragroup loans & deposits
- Cash up-streamed through dividends/ physical sweeps

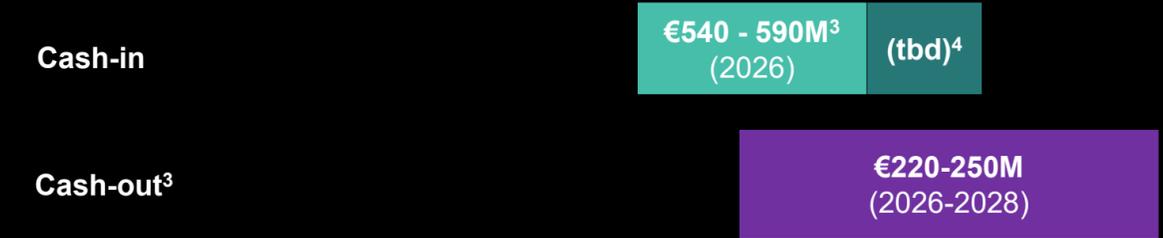
Significant reduction of the overdraft by physical transfer of cash from subsidiaries to parent

Balance sheet strengthening & Liquidity

Liquidity & Bond Maturity Profile (€M)



M&A Cash-in / Cash-out (incl. calls & puts)



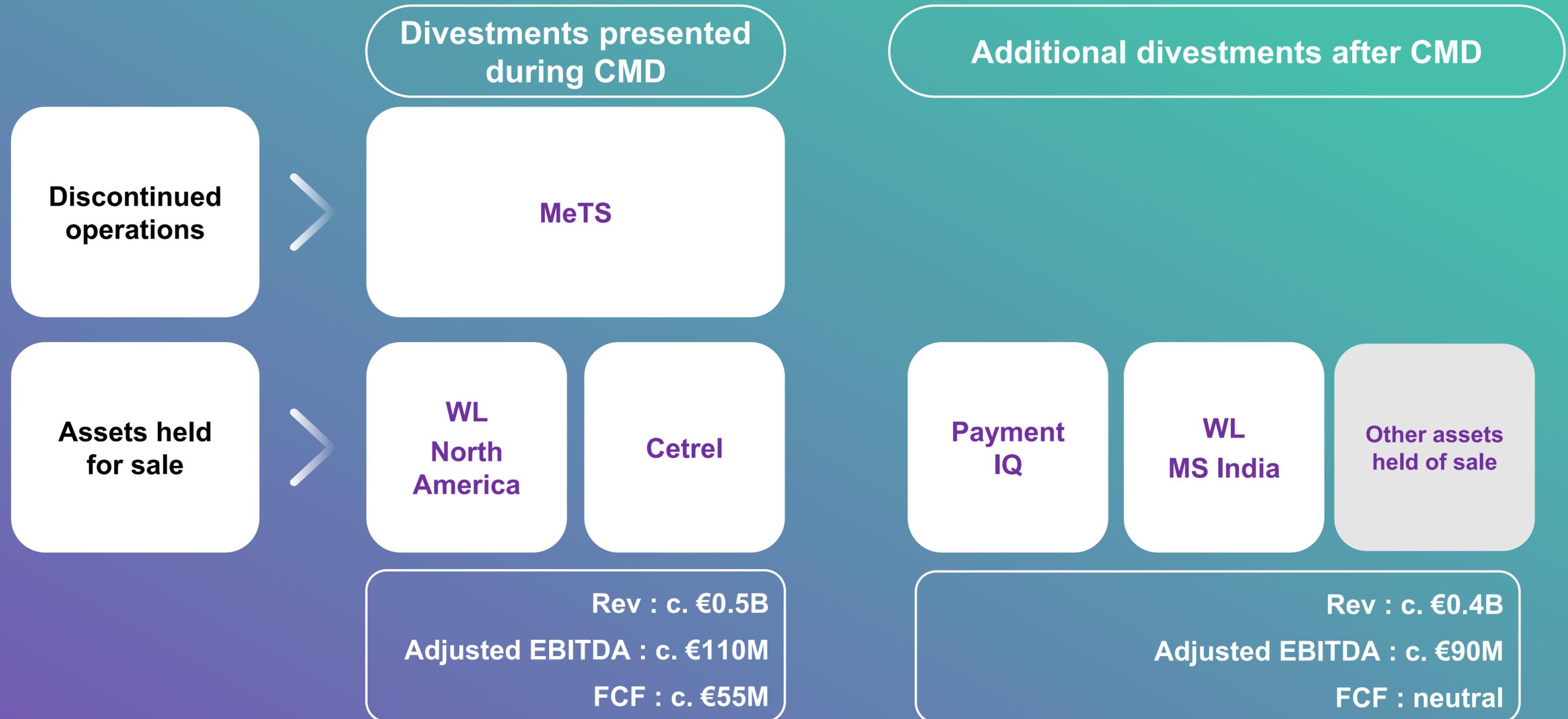
Proceeds to be invested in Worldline transformation, balance sheet strengthening and deleveraging

1. Cash as of Dec 2025 based on published accounts
 2. Contemplated equity raise subject to market conditions in Q1 2026
 3. Includes net proceeds from MeTS and assets held for sale Calls + puts on the Italian & Greek JVs (in discussion with JV partners regarding timing between 2026 to 2028)
 4. Other assets to be sold

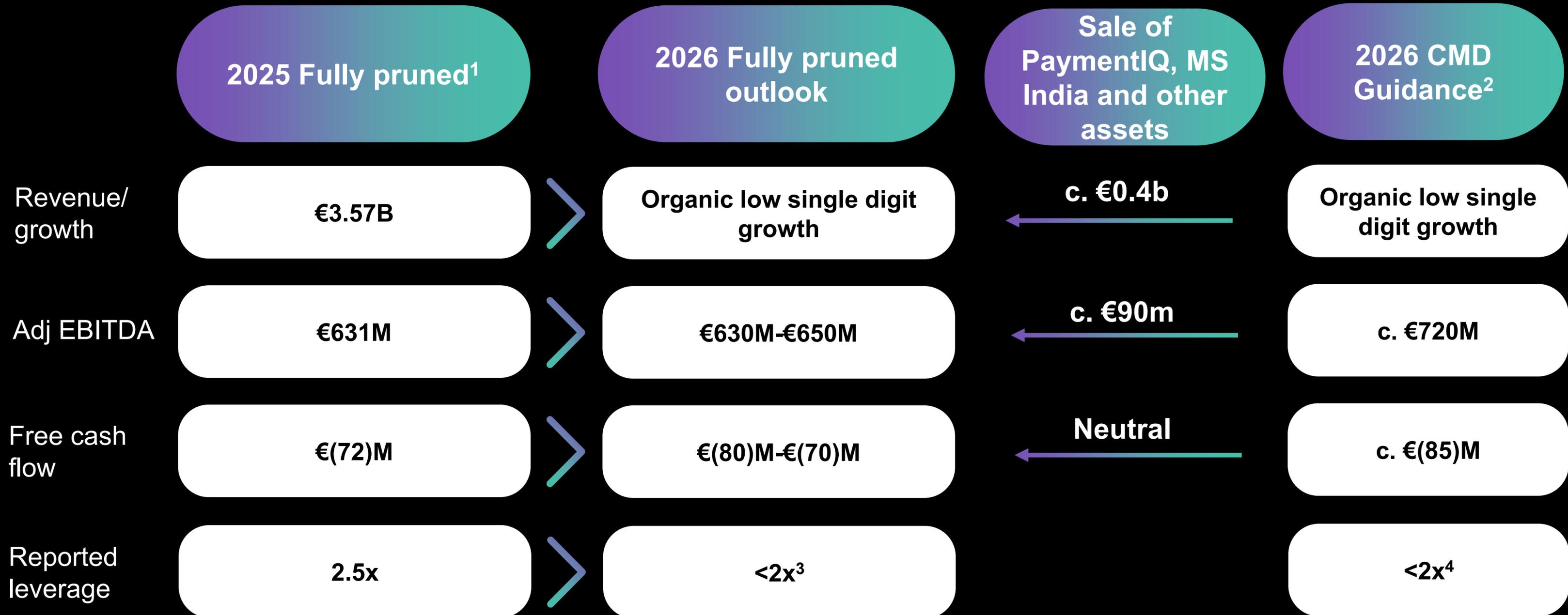
Outlook 2026

Srikanth Seshadri
Group CFO

Scope adjustments



Fully pruned 2026 outlook



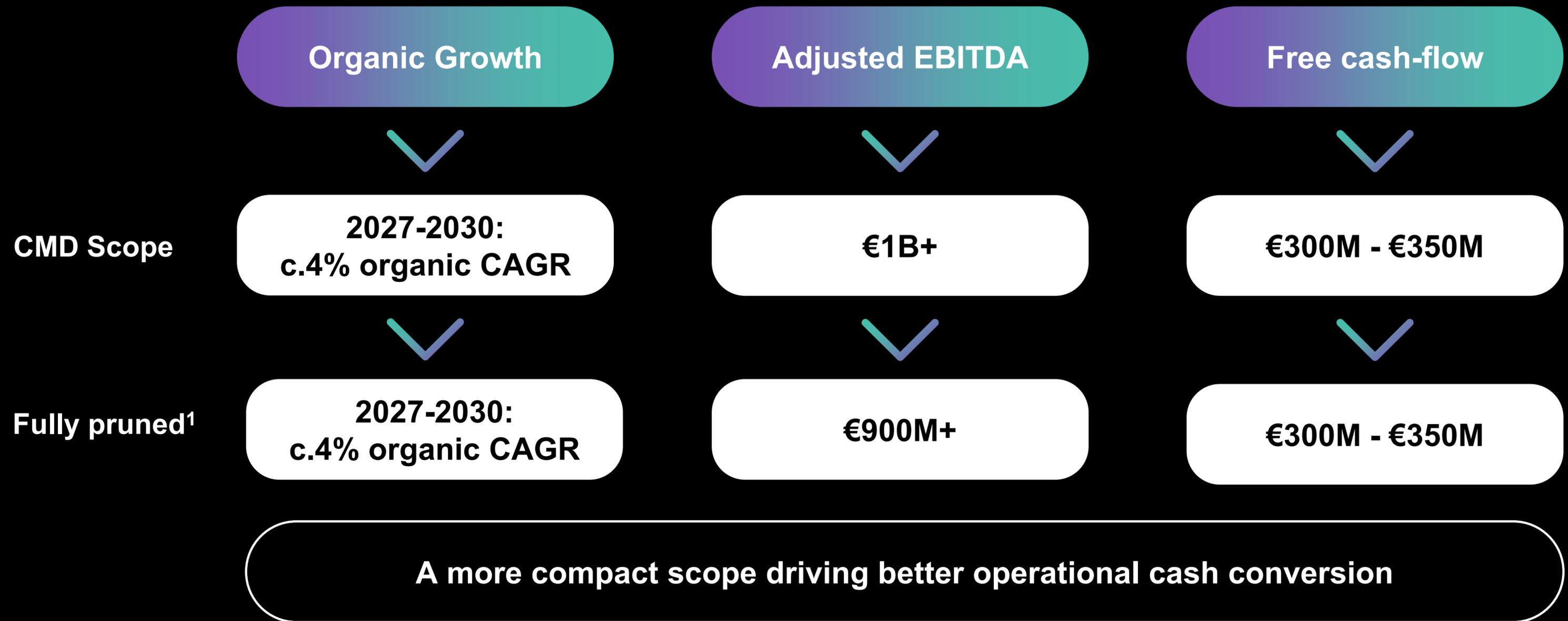
1. Excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India and other assets held for sale

2. Excludes MeTS, Worldline North America and Cetrel, As of November 6th, 2025

3. Including contemplated equity raise subject to market conditions in Q1 2026 and net proceeds from MeTS and assets held for sale

4. Including contemplated equity raise subject to market conditions in Q1 2026 and net proceeds from MeTS, Worldline North America and Cetrel

2030 refocused scope with same FCF generation



2026:

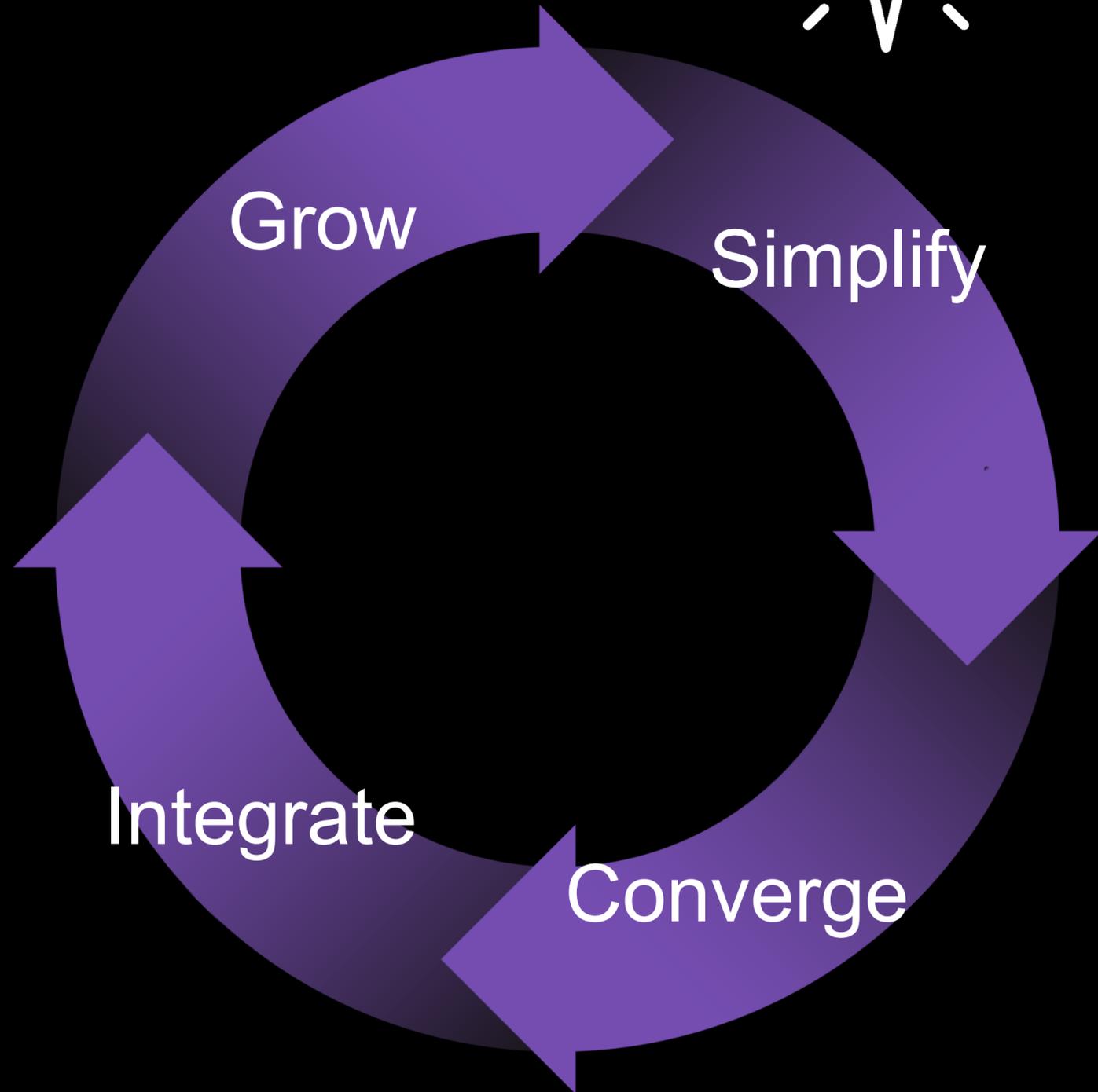
Execution under way

Pierre-Antoine Vacheron
Chief executive officer



North Star in 2026

Key highlights



Support functions
automation

Platform convergence
Italy acquiring
Ogone legacy sunset

Revenue management
and product innovation
One Commerce

Digitalisation of
customer journey
Launchpad



Converge

2026 key milestones



Wopa => Global Collect

cCredit
decommissioning

SIPS SMB => GoPAY

SIPS Enterprise => GoPAY

Ogone => GoPAY

Italy on target acquiring

Swiss front office on target acquiring



2026: Provide visibility on execution progress



Operational Performance

- **SME portfolio churn**
- **Financial institutions order entry**
- **Enterprise and Global commerce order entry**

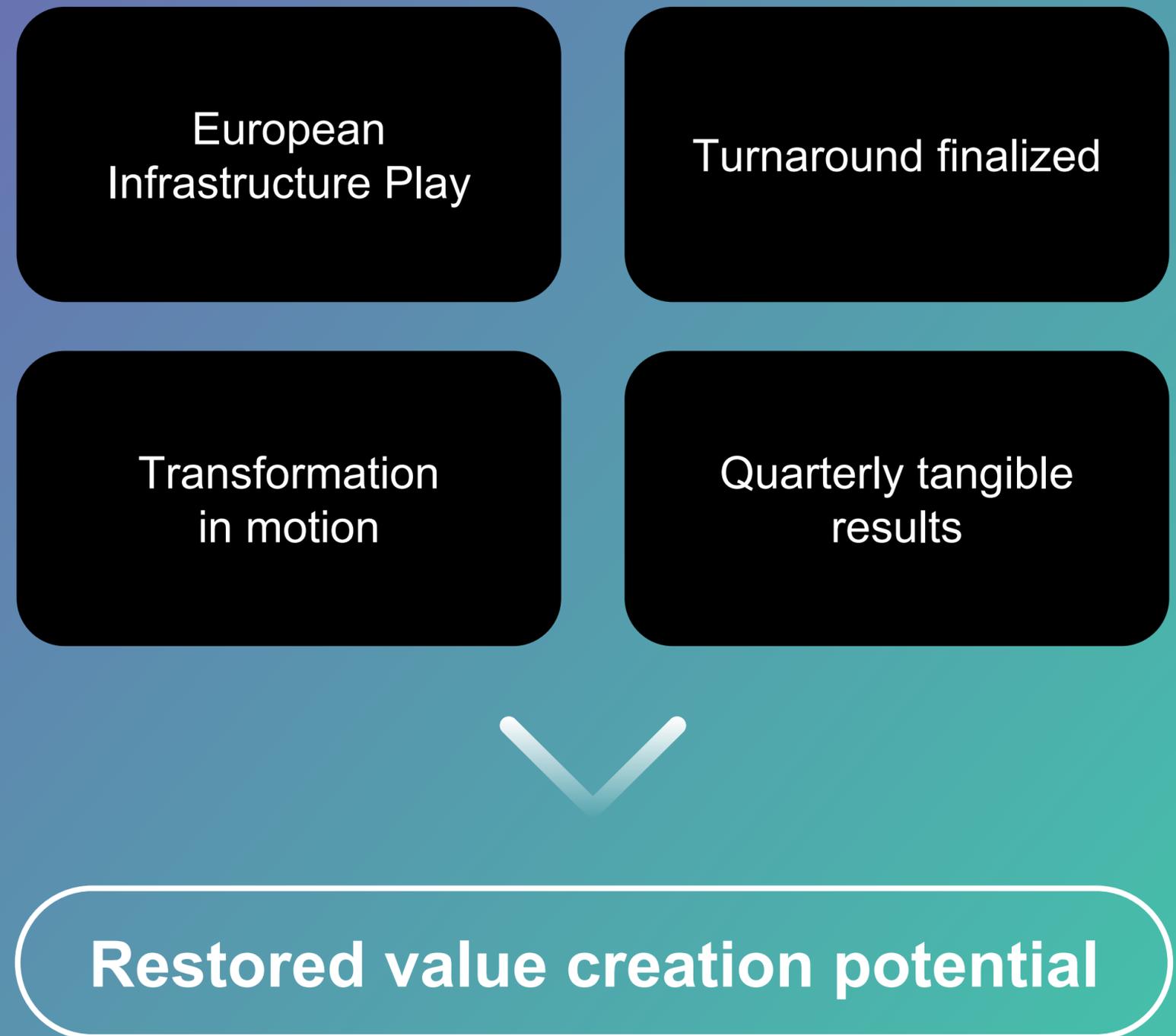
North Star 2030

- **Platforms decommissioned in 2026**
- **SMEs migration on to Gopay**
- **Entities closed in 2026 as part of simplification program**

Innovation Capacity

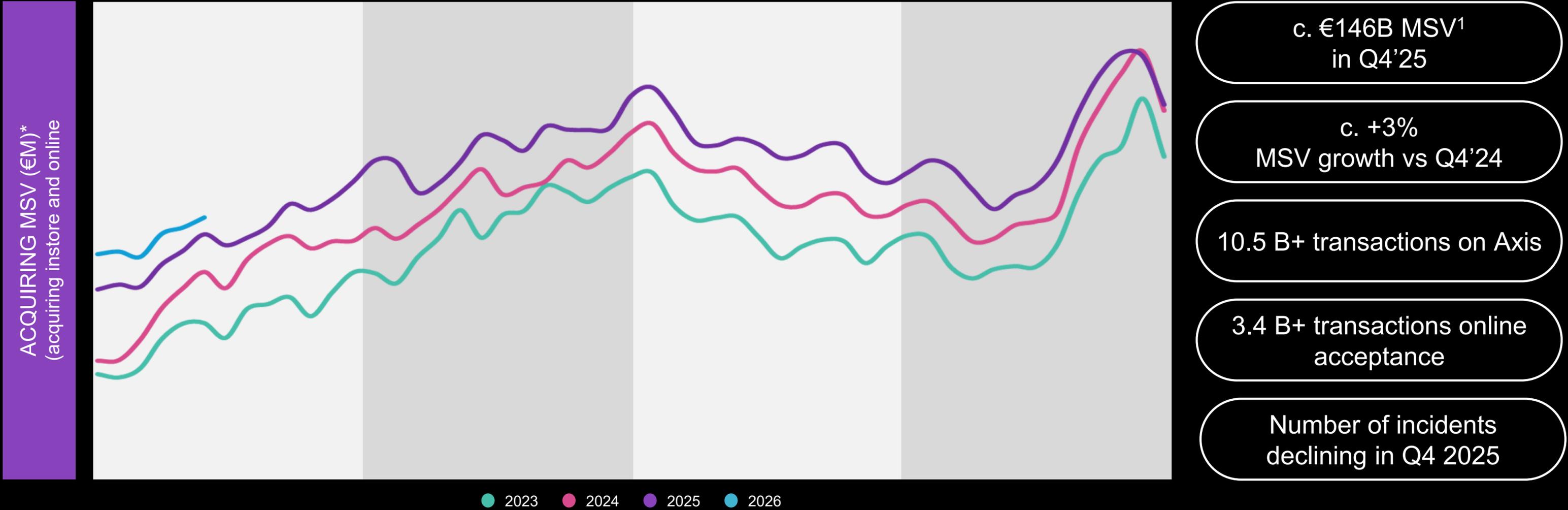
- **Roll-out of Launchpad**
- **Next Gen agentic commerce**
- **Gen AI acceleration**

Conclusion: Worldline in 2026...



Appendices

Peak transactions and low incidents



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

Progressive turnaround in revenue trends

Year-on-Year semester trends



Merchant Services

Key highlights

Q4'25 revenue at €823M / (1.1)% organic growth / / (2.6)% NNR organic growth

- SMB:** Returned to **growth in the Nordics, Germany and Switzerland**, driven by **lower churn, SmartPOS traction and a continued focus on partnerships**. While Benelux performance remains soft, **POS terminal availability issues have been resolved**, leading to a reduction in churn toward the end of the quarter. **Tap on Mobile MSV tripled year-over-year. Merchant Cash Advance solutions** are now available across the Nordics, Czech Republic, Greece, Belgium, and the Netherlands
- Enterprise:** Experienced a slight revenue decline as **churn in the Retail segment impacted performance**. This was partially offset by a **strong rebound in Self-service** (Petrol and Transportation). Recorded all-time high **transaction volumes in both in-store and online acceptance. Wero** was successfully launched in **Germany**. Secured commitment from leading brands to migrate from **SIPS onto GoPay**
- Global commerce:** Continued momentum in Travel & Hospitality supported by new wins and successful client onboarding. The Digital segment was impacted by voluntary churn. Established successful partnerships with FreedomPay and 934 within the hospitality sector.

Q4'25 Commercial wins / upsells

Retail



Travel & hospitality



Mobility and Self-Service



Partners



Financial Institutions

Key highlights

Q4'25 revenue of €202M / (6.5)% organic growth

- **Issuing** : sustained card-transaction volumes and successful go-lives on the target issuing platform. New features such as Click to Pay, commercial cards, and enhanced digital wallets further strengthened the offerin
- **Acquiring** : Worldline progressed strongly in Pay Front Office projects and continued the development of the new cloud-native Acquiring Experience. Launch of Wero acceptance solution for Banks. Revenue was impacted by volume losses in existing clients
- **Account & Instant Payments** : Nimbus Instant Payments SaaS scaled successfully, now live with four customers, demonstrating rapid onboarding capability. Additional growth came from SWIFT services, Request-to-Pay projects, and increasing instant-payment volumes, although still not enough to fully offset past contract terminations
- **Digital Services & Fraud** : Digital payments, ACS, and trusted authentication volumes grew strongly, enabling to compensate lower sms volumes. Fraud-prevention capabilities advanced through integrated card/account solutions and new AI Instant Score and Device Intrusion Protection offers

Q4'25 Commercial wins / upsells



Issuing solutions
and ATM acquiring



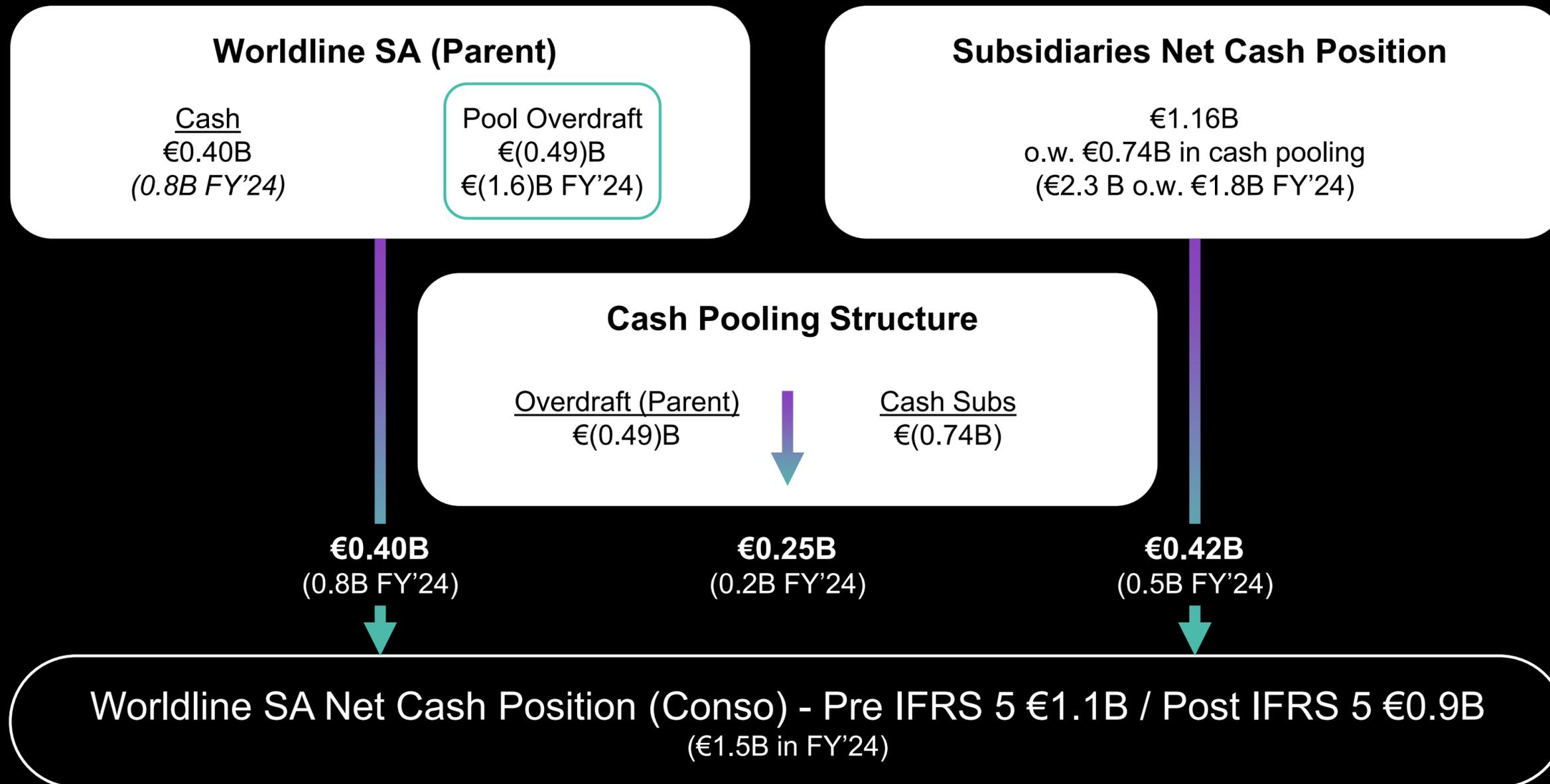
Acquiring processing
solutions



TeleCash network
operations

Processing services

Corporate Cash Structure as of 31 Dec 2025



NR to NNR bridge and impacts on adjusted EBITDA

Revenue

(in €M)	FY 2025 Published	Schemes & Partners fees	FY 2025 Net Net	FY 2024 Published	Schemes & Partners fees	FY 2024 Net Net	OG% FY Published	OG% FY Net Net
Merchant services	3,238	(946)	2,292	3,284	(887)	2,397	(1.4)%	(4.4)%
Financial services	792	(8)	784	858	(9)	849	(7.7)%	(7.6)%
Worldline	4,030	(954)	3,076	4,142	(896)	3,246	(2.7)%	(5.2)%

Adjusted EBITDA

(in €M)	FY 2025 Published	% margin (on Published Revenue)	% margin (on Net Net Revenue)	FY 2024 Published	% margin (on Published Revenue)	% margin (on Net Net Revenue)	OG% FY Published	OG% FY Net Net
Merchant services	624	19.3%	27.2%	786	23.9%	32.8%	(460) bps	(560) bps
Financial services	172	21.7%	22.0%	235	27.4%	27.7%	(570) bps	(570) bps
Corporate	(59)	(1.5)%	(1.9)%	(54)	(1.3)%	(1.7)%	(20) bps	(20) bps
Worldline	737	18.3%	24.0%	967	23.3%	29.8%	(500) bps	(580) bps

EBITDA to Adjusted EBITDA & Operating margin to Adjusted EBITDA

(in €M)	12 months ended December 31, 2025	12 months ended December 31, 2024 ¹
Operating margin	382	612
+ Depreciation of fixed assets	353	324
+ Net book value of assets sold/written off	7	6
+/- Net charges/(release) of pension provisions	4	8
+/- Net charges/(release) of provisions	(9)	17
Adjusted EBITDA	737	967
Rationalization and associated costs (from other operating income and expenses)	(81)	(219)
Integration and acquisition costs	(71)	(88)
EBITDA	585	661

Net income to normalized net income reconciliation

(in €M)	12 months ended December 31, 2025	12 months ended December 31, 2024
Net income – Attributable to owners of the parent	(5,138)	(352)
Other operating income and expenses (Group share)	5,148	493
Financial loss on fair value of preferred shares (Group's share)	290	349
Financial gain on Visa shares disposal (Group share)	-	(3)
Tax impact on unusual items	(124)	(120)
Normalized net income – Attributable to owners of the parent	175	367
Average number of shares	280,073,277	282,567,142
<i>In €</i>		
Basic EPS	(18.35)	(1.25)
Diluted EPS	(18.35)	(1.25)
Normalized basic EPS	0.63	1.30
Normalized diluted EPS	0.63	1.30

Leverage ratio bridge

excluding and including IFRS16

(in €M)	2023	2024	2025
Net Debt	1,811	1,610	1,936
Lease liability	345	402	283
Net debt including lease liability	2,156	2,012	2,219
Group leverage ratio excluding lease liability	19%	17%	48%
Group leverage ratio including lease liability	23%	22%	55%

IFRS 5 | 25 P&L bridge

(in €M)	Before IFRS 5	MeTS	Assets held for sale	2025 Published
Revenue	4 499	(469)		4,030
Personnel expenses	(1,514)	220		(1,293)
Operating expenses	(2,521)	166		(2,355)
Operating margin	465	(83)		382
Of which Adjusted EBITDA	841	(104)		737
Other operating income and expenses	(5,287)	83		(5,204)
Operating income	(4,823)	1		(4,822)
Net financial expenses	(408)	2		(406)
Net income before tax	(5,231)	2		(5,228)
Taxes	44	16		60
% ETR	0.7%	101.8%		1.1%
Share of net profit/(loss) in associates	4	-		4
<i>Net income - Continuing</i>	(5,183)	18		(5,164)
Net income – Discontinuing	-	(18)		(19)
Net Income / loss	(5,183)	-		(5,183)
Of which attributable to:				
- owners of the parent - Continuing	(5,157)	18		(5,138)
- owners of the parent - Discontinuing	-	(18)		(18)
- owners of the parent	(5,157)	-		(5,157)
- non-controlling interests - Continuing	(26)			(26)
- non-controlling interests – Discontinuing	-			-
- non-controlling interests – Continuing	(26)			(26)

IFRS 5 | 25 BS bridge 1/2

(in €M)	Before IFRS 5	MeTS	Assets held for sale	2025 Published
Goodwill	4,284	(183)	(261)	3,840
Other Intangible assets	1,995	(59)	(97)	1,839
Tangible assets	175	(11)	(16)	148
Right-to-use	319	(40)	(28)	250
Non-current financial assets	110	(1)	(2)	107
Investments in associates	35	-		35
Non-current financial instruments	0	-		0
Deferred tax assets	83	(10)	(22)	51
Total non-current assets	7,000	(303)	(427)	6,270
Inventories	41	(7)	(1)	33
Trade accounts and notes receivables	684	(108)	(29)	547
Current taxes	90	(1)	(11)	78
Other current assets	294	(55)	(11)	228
Assets linked to intermediation activities	3,845	-	(334)	3,511
Current financial instruments	49	(0)	(0)	49
Cash and cash equivalents	1,143	(103)	(142)	898
Assets held for sale	-	577	954	1,531
Total current assets	6,145	303	427	6,875
TOTAL ASSETS	13,145	-	-	13,145

IFRS 5 | 25 BS bridge 2/2

(in €M)	Before IFRS 5	MeTS	Assets held for sale	2025 Published
Common stock	193			193
Additional paid-in capital	5,540			5,540
Consolidated retained earnings	2,524			2,524
Translation adjustments	150			150
Net income attributable to the owners of the parent	(5,157)			(5,157)
Equity attributable to the owners of the parent	3,251			3,251
Non-controlling interests	791			791
Total shareholders' equity	4,042			4,042
Provisions for pensions and similar benefits	177	(23)	(1)	152
Provisions	86	(1)	(1)	85
Non-current Financial liabilities	2,172	-	(31)	2,141
Deferred tax liabilities	278	(4)	(18)	256
Lease liabilities	252	(39)	(21)	191
Other non-current liabilities	2	-		2
Total non-current liabilities	2,965	(67)	(72)	2,826
Trade accounts and notes payables	659	(48)	(48)	563
Current taxes	102	(4)	(1)	97
Current provisions	3	0	(1)	3
Current financial instruments	2	-	-	2
Current portion of borrowings	752	(47)	(12)	693
Liabilities linked to intermediation activities	3,845	-	(334)	3,511
Current lease liabilities	105	(2)	(11)	92
Other current liabilities	669	(158)	(24)	487
Liabilities held for sale	-	326	503	829
Total current liabilities	6,138	67	72	6,277
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	13,145	-	0	13,145

IFRS 5 | 25 Cash Flow Statement bridge

(in €M)	Before IFRS 5	MeTS	Assets held for sale	2025 Published
Profit before tax	(5,231)	2		(5,228)
Cash from operating activities before change in WCR, financial interest and taxes	597	(83)		515
Taxes paid	(147)	6		(141)
Change in working capital requirement	5	30		35
Net cash from operating activities	455	-		455
- continuing	455	(46)		409
- discontinuing	-	46		46
Net operating investments	(268)	19		(248)
Net long-term investments	(112)	0		(112)
Net cash from investing activities	(379)	-		(379)
- continuing	(379)	20		(359)
- discontinuing	-	(20)		(20)
Net cash from financing activities	(498)	-		(498)
- continuing	(498)	10		(488)
- discontinuing	-	(10)		(10)
Net cash – Continued	(422)	(17)		(439)
Opening net cash – Continuing	1,508			1,508
Increase / (decrease) – continuing	(422)	(17)		(439)
Impact of exchange rate fluctuations	(14)			(14)
Discontinued activities	-	17	-	17
Assets held for sale	(0)	(56)	(130)	(186)
Closing net cash – Continuing	1,072	(56)	(130)	886