WORLDLINE

2026

Half-Year Financial Report

Contents

A

Activity Report

A.1 Worldline in the first half of 2026

January

On January 8, Worldline held an Extraordinary General Meeting at which shareholders approved all resolutions related to the proposed €500 million capital increase. These approvals marked a key milestone in the transaction process, paving the way for its execution alongside strategic investors, reaffirming management's commitment to strengthening the Group's financial position and supporting the delivery of its strategic transformation plan.

On January 19, Worldline and YouLend launched Merchant Cash Advance, an embedded financing solution that enables small and medium-sized businesses to access working capital quickly through a digital data-driven process. Eligible merchants can obtain up to €250,000 in funding in as little as 48 hours, with repayments automatically adjusted to their daily sales volumes. Following successful launches in Belgium and the Netherlands, the solution began its rollout across additional European markets, further enhancing Worldline's value proposition for merchants.

On January 29, the Company announced the implementation of the share capital reduction through a decrease in the nominal value of each share from €0.68 to €0.02, by decision of the Board of Directors. The share capital was consequently reduced from an amount of €193,095,639 to an amount of €5,679,283.5. This operation represented a key step in the implementation of the c.€500 million capital increase announced during the Capital Markets Day, enabling its completion to be secured.

February

On February 25, Worldline announced the proposed strategic divestment of its payment activities in India to BillDesk, based on an estimated equity value at closing of approximately €60 million and an estimated enterprise value of approximately €37 million. As part of the transaction, Worldline intends to enter into a long-term technology and software services agreement with BillDesk, while confirming the role of India as a hub for talent, technology, and innovation within the framework of the North Star transformation plan.

March

In March, Worldline continued to implement its North Star 2030 strategy, with a particular focus on portfolio rationalisation and capital strengthening.

On March 2, the Company announced the completion of the divestment of PaymentIQ to Incore Invest, generating approximately €160 million in enterprise value and cash proceeds. On the same day, Worldline also finalized the sale of its North American operations to Shift4 for an enterprise value of approximately €70 million, further sharpening the Group's strategic focus on its core European payment activities.

On March 3, Worldline enabled the first Wero online payment transaction in Belgium, with Belgian Red Cross-Flanders becoming the first organization supported by Worldline to adopt the pan-European payment solution in the country. The rollout of Wero for e-commerce broadened Worldline's digital payments offering by enabling merchants to provide instant payment confirmation and simplified reconciliation.

On March 31, Worldline successfully completed its €500 million capital increase, a major milestone which contributed to strengthening the Group's financial position. The transaction comprised two tranches: a reserved capital increase of approximately €108 million, launched on March 6 and subscribed by Bpifrance Participations, Crédit Agricole S.A., and BNP Paribas; and a rights issue of approximately €392 million, launched on March 12. The rights issue was highly successful, generating total demand of approximately €473 million, corresponding to an oversubscription rate of approximately 121%. Together, these transactions strengthened the Company's capital structure and financial flexibility, supporting its ambition to return to sustainable growth and strong cash flow generation.

April

In April, Worldline continued to execute its portfolio optimization strategy while continuing to develop its payment solutions and strategic partnerships.

On April 14, Worldline announced that it had entered into exclusive negotiations with Cuscal regarding the proposed sale of its New Zealand payment activities for an estimated enterprise value of approximately €17 million. The transaction would further streamline the Group's portfolio by divesting a business that operated independently from its core European activities.

On April 16, Worldline Greece announced that its Split Bill solution had been awarded Product of the Year 2026 in Greece in the Electronic Payments category. Fully integrated into POS terminals, the solution enables bills to be split instantly without the need for third-party applications or manual calculations, with the objective of improving checkout efficiency, reducing errors, and enhancing the overall customer experience.

On April 21, POST Luxembourg announced the integration of Worldline Tap on Mobile into its financial services offering for professional customers. The solution enables merchants, self-employed professionals, SMEs, associations, and clubs to accept contactless payments directly on NFC-enabled smartphones and tablets, providing an alternative to traditional payment terminals for certain merchant segments.

On April 30, Westpay announced a strategic partnership with Worldline in the Nordic region aimed at expanding the payment services in the region and creating new recurring revenue opportunities. Under the agreement, Westpay will route payment transactions through Worldline and offer Dynamic Currency Conversion (DCC) to its merchant base. By combining Worldline's acquiring and DCC capabilities with Westpay's gateway, terminal, SoftPOS, and PSP solutions, the partnership is intended to broaden the range of payment services available across the region.

May

On May 4, the Company announced the completion of the divestment of its Electronic Data Management activities to SIX. On the same day, Worldline also announced the proposed sale of its 51% stake in ANZ Worldline Payment Solutions in Australia to ANZ, based on an enterprise value of approximately €107 million on a 100% basis. Together, these transactions marked the successful completion of the Group's portfolio pruning program and its strategic refocus on core European payment activities.

On May 12, Worldline and EcoFlow announced a strategic partnership aimed at covering EcoFlow's global payment infrastructure across Europe, the United Kingdom, the United States, and other international markets. EcoFlow selected Worldline's Global Collect platform to streamline its global payment operations, benefit from local acquiring capabilities, and improve checkout performance and authorization rates.

On May 19, Worldline and Klarna announced the signing of a framework agreement to expand the availability of Klarna's flexible payment solutions across both online and in-store channels served by Worldline. The rollout will begin with an integration into the Global Collect platform, followed by GoPay and, subsequently, extension to in-store POS terminals. This partnership is expected to enable merchants served by Worldline to offer Klarna's payment options, including Buy Now, Pay Later services.

Also on May 19, Worldline announced the acquisition of the remaining 20% stake held by Eurobank in their Greek joint venture for €72 million, increasing its ownership of the business to 100%. The transaction supports the simplification objectives outlined in the North Star 2030 plan while maintaining a long-term commercial partnership with Eurobank in Greece.

On May 29, Worldline announced the completion of the divestment of its New Zealand payment activities to Cuscal Limited for an enterprise value of approximately €17 million. The transaction was structured to ensure business continuity through a transitional technology and software services agreement, while further streamlining the Group's portfolio in line with its strategic priorities.

June

On June 1, Worldline announced the completion of the divestment of its Mobility & e-Transactional Services business to Magellan Partners Group. The transaction was completed at an enterprise value of €400 million, generating net cash proceeds of approximately €280 million, and was in line with the Group's strategic refocusing on payments and the execution of its transformation plan.

On June 2, Worldline and ING, in collaboration with Mastercard, announced the successful execution of Europe's first end-to-end agentic payment transaction in a live production environment. The demonstration showed that secure and compliant payments initiated by merchant AI agents can operate across multiple European markets using Worldline's pan-European payment infrastructure.

On June 11, Worldline held its Annual General Meeting, during which shareholders approved all resolutions proposed by the Board of Directors, including the renewal of several directors' mandates. Following the meeting, the Company announced an enhanced governance framework, including the creation of a dedicated Technology and Transformation Committee and a standalone Risk Committee, intended to support the execution of the North Star 2030 plan and reinforce the Group's focus on sustainable value creation.

On June 15, 2026, Worldline completed its reverse share split, automatically consolidating 40 existing shares into 1 new share.

On June 24, Worldline announced that it had become the first European payment service provider to enable Click to Pay for recurring payments through its Global Collect platform. The solution is designed to support conversion rates and reduce churn by securely tokenizing payment credentials and keeping them automatically updated. Built on EMVCo standards, it provides a secure subscription payment experience.

On June 25, Worldline, Crédit Agricole, and Mastercard announced the successful execution of the first agentic payment transaction in production in France. The solution illustrates that Worldline's agentic product is scalable and can be rolled out in all our core markets.

On June 30, Worldline and Crédit Agricole announced the evolution of their merchant payment partnership, pursuant to which Crédit Agricole acquired all of Worldline's stake in CAWL. The transaction simplifies the existing relationship by transitioning from a joint-venture structure to a commercial partnership while preserving strong operational cooperation between the two groups. CAWL will continue to integrate Worldline's acceptance solutions into its offering, in support of the commercial partnership between Worldline and Crédit Agricole in the French market.

A.2 Operational review

A.2.1 Overview of H1 2026 results

Worldline's **H1 2026 revenue** reached **€1,897 million**, 1.3% below H1 2025 at constant scope and exchange rates.

The **Group's Adjusted EBITDA** therefore reached **€328 million** in H1 2026 (17.3% of revenue). EBITDA grew driven by recovery of Australian operations. By segment, Merchant Services' adjusted EBITDA came in at €293 million (€272 million in H1 2025), Financial Services' adjusted EBITDA at €69 million (€87 million in H1 2025) and corporate costs amounted to €34 million in H1 2026 (€32 million in H1 2025).

Net income Group share came in at -**€97 million**. On a **normalized** basis (excluding other operating income net of tax and asset impairments), **net income Group share** reached **€65 million**.

Normalized basic and diluted EPS were both €2.04 in H1 2026, versus €12.49 in H1 2025.

Free cash flow was -**€35 million**.

It mainly reflects:

- Rationalisation, integration and acquisition costs of €45m (vs €112m in H1'25);
- Capex of €121m, below last year's level of €125m;
- A working capital outflow of €61m.

At the end of H1 2026, Group **net debt** amounted to **€1,165 million**, including leases under IFRS16, achieving already the reported leverage below 2x.

The 2026 published scope excludes MeTS (restated on a specific line under IFRS 5), WL North America / PaymentIQ starting March 2026, Cetrel starting May 2026 and WL New Zealand starting June 2026.

	Revenue			Adjusted EBITDA			Adjusted EBITDA %		
(In € million)	H1 2026	H1 2025*	Organic change	H1 2026	H1 2025*	Organic change	H1 2026	H1 2025*	Organic change
Merchant Services	1,530.3	1,526.3	+0.3%	293.4	271.9	+7.9%	19.2%	17.8%	+135 bps
Financial Services	366.6	394.6	-7.1%	69.0	86.7	-20.4%	18.8%	22.0%	-315 bps
Corporate costs				(34.3)	(31.8)	+7.8%	(1.8%)	(1.7%)	-15 bps
WORLDLINE	**1,896.9**	**1,921.0**	**-1.3%**	**328.1**	**326.8**	**0.4%**	**17.3%**	**17.0%**	**+28 BPS**

* At constant scope and rate at june 2026 YTD average exchange rates (see glossary)

Merchant Services business unit review

Merchant Services revenue reached **€1,530 million** in H1 2026, up **0.3%** vs H1 2025.

In **Q1 2026**, Merchant Services' **revenue** reached **€742 million**, **stable vs Q1 2025**, accelerated by non recurring items. Worldline's Merchant activities have shown volume momentum in Q1, driven by both in-store and online channels with 3.5% growth in acquiring Merchant Sales Value growth.

The performance by go-to market was the following:

- *SMB*: Churn stabilized across all geographies, with accelerating momentum in the Nordics and Germany, and continued underlying growth in Greece, Central Europe and Italy while Switzerland and Benelux are still in turnaround. Growth in acquiring revenue is offset by a decrease in acceptance linked to the accelerated migration from Ogone to GoPay, as well as by the year-on-year evolution of the merchant base impacting terminal revenue;
- *Enterprise*: Return to growth driven by Mobility and Self-Service, supported by Worldline's embedded position within industry-specific ecosystems, as illustrated by extended partnerships with RATP and ongoing EV-charging deployments with Alpitronic. MSV and transaction volumes, both online and in-store, increased at a mid-single-digit rate, while residual churn in Retail partly offsets the overall performance. In parallel, One Commerce went live in the UK and Poland during the quarter and is generating traction in Germany. The Group also extended its long-term strategic partnership with a tier 1 retailer, covering AXIS in-store, GoPay online and tokenisation, confirming its role as a core infrastructure partner in complex omnichannel environments;
- *Global Commerce*: Revenue declined in line with expectations driven by anticipated churn, notably in eRetail as well as voluntary credit derisking, with continued growth in the Travel & Hospitality verticals thanks to new wins and the ramp-up of existing business. A key highlight in Q1 was the signing of Ecoflow to deliver a unified local acquiring infrastructure across regions, ensuring seamless regional compliance and industry-leading authorization rates.

Merchant Services' **revenue** in **Q2 2026** amounted to **€789 million**, up 0.5% vs Q2 2025 and a decline of 2.5% on a net net revenue basis.

The performance by go-to market was the following:

- *SMB:* Good growth in acquiring driven by a continued positive performance in the Nordics, Germany, Greece, Italy and Central & Eastern Europe. Switzerland is showing signs of improvement with Q2 sequentially better than Q1, and Benelux is still turning around. Acceptance is lower, impacted by churn linked to the migration from SMB portfolios to GoPay;
- *Enterprise:* Self-service and Mobility is continuing to deliver strong growth, driven by Petrol & transportation and promising geographic expansion, while MSV and transaction volumes, continued to increase at a mid-single-digit rate. Retail is stable. During the quarter, the Group extended certain partnerships in the Mobility & Self-Service and Consumer Goods verticals. Notably, it won a significant contract with the Independent Authority for Public Revenue in Greece to enable the clearing of non-domestic cards via the DIAS NSP platform (Greek hub for credit transfers and direct debits). Additionally, Salesforce Commerce Cloud (SFCC) was connected to Worldline's commerce platform, mainly operating in Germany and Austria, opening the omnichannel portfolio for all users of SFCC as their shop system;
- *Global Commerce:* While the division remains impacted by anticipated churn and proactive portfolio derisking, it is now well advanced in its turnaround, on the back of the return to growth of the Global Collect entity. The refocused operating model leverages a fully modernised stack and benefits of Worldline acquiring to regain momentum in its two core segments, travel and digital. In the period, Global Collect has increased share of wallets with major brands, through geographic expansion and additional payments methods, while winning new clients. Global Collect has successfully piloted Wero with a major airline, has been the first European operator of Click to pay for recurring payments while being ready for agentic commerce.

Financial Services business unit review

Financial Services revenue reached **€367 million** in H1 2026, representing an **organic decline of -7,1%**.

Q1 2026 revenue reached **€182 million**, -7.4% vs Q1 2025. Q1'26 performance continues to be impacted by previously lost and decommissioned contracts. The performance by division was the following:

- *Issuing* : Revenue decline primarily driven by contract terminations. Continued progress in issuing capabilities, with ongoing enhancements in digital, in-app, and value-added features to support future growth;
- *Acquiring :* Slight revenue growth supported by new business development and higher underlying transaction volumes, particularly in Germany, France, and Belgium. Continued strengthening of resilience, backup, and offline capabilities;
- *Account & Instant Payments:* Lower revenues reflecting legacy contract terminations, partly mitigated by continued growth in Instant Payments and CSM volumes. Ongoing product developments across SWIFT Bureau services, RTP, and liquidity management;
- *Digital Services & Fraud*: Revenue growth driven by ACS, wallet solutions, and trusted authentication, with strong volumes in France and Belgium. Continued innovation through next-generation digital identity solutions leveraging FIDO standards and enhanced Wero value-added services for deeper bank integration.

Q2 2026 revenue reached **€184 million**, down 6.9% vs Q2 2025, strongly affected by already identified client terminations. Order intakes and build revenue recognition have beentaking more time to materialise in the context of the turnaround. The underlying commercial dynamic is positive, which should lead to a progressive improvement. The performance by segment was the following:

- *Issuing*: Revenue decline driven by anticipated contract terminations while new project deliveries are partially offsetting the decline. A major deal was signed in the Netherlands with ABN Amro demonstrating the strength of Worldline value proposition;
- *Acquiring:* The company has positive volume developments in most regions (Germany, France and Belgium) and is supporting clients in developing Wero acceptance;
- *Account & Instant Payments*: Legacy contract terminations led to lower revenues, though this impact was partly mitigated by volume growth in Instant Payments and CSM, alongside strong commercial momentum in account-to-account (A2A) infrastructure connectivity via the Worldline Service Bureau;
- *Digital Services & Fraud :* Revenue growth was driven by ACS, wallet solutions, and trusted authentication, backed by strong volumes in France and Belgium and the successful execution of the first European end-to-end agentic payment transactions.

In the second quarter, Worldline recorded a number of wins, including the following:

- Worldline announced a partnership with ABN Amro/ICS for the outsourcing of payments operations, including credit card issuing, transaction processing, the IT platform and customer services;
- Worldline also signed a partnership supporting the Centrale Bank van Aruba and the Centrale Bank van Curaçao en Sint Maarten with one domestic Verification of Payee scheme, adding a key fraud layer and protecting on-island and cross-island transactions;
- Worldline will support BNP Paribas in the Netherlands to migrate to Wero and will continue to process Wero when the Dutch market shifts to Wero in 2028.

A.2.2 Statutory to constant scope and foreign exchange rates reconciliation

For the analysis of the Group's performance, revenue and adjusted EBITDA for H1 2026 are compared with H1 2025 revenue and adjusted EBITDA at constant scope and exchange rates. Reported performance in the prior year period has been adjusted to exclude the effects of acquisitions, disposals, and changes in consolidation scope, as well as the impact of fluctuations in foreign exchange rates (see definition in the glossary). Reconciliation between the H1 2025 reported revenue and Adjusted EBITDA and the H1 2025 revenue and adjusted EBITDA at constant scope and foreign exchange rates is presented below per Global Business Lines:

	Revenue			
(In € million)	**H1 2025 ***	**Scope effect****	**Exchange rates effect**	**H1 2025 *****
Merchant Services	1,574.0	(44.9)	(2.7)	1,526.3
Financial Services	396.5	(3.1)	1.2	394.6
WORLDLINE	**1,970.5**	**(48.0)**	**(1.5)**	**1,921.0**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4 of the consolidated financial statements).
** At June 2025 average exchange rates
*** At constant scope and rate at June 2026 YTD average exchange rates

	Adjusted EBITDA			
(In € million)	**H1 2025 ***	**Scope effect****	**Exchange rates effect**	**H1 2025 *****
Merchant Services	292.4	(23.5)	3.0	271.9
Financial Services	86.9	(1.7)	1.5	86.7
Corporate costs	(32.0)	0.0	0.2	(31.8)
WORLDLINE	**347.3**	**(25.1)**	**4.7**	**326.8**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4 of the consolidated financial statements).
** At June 2025 average exchange rates
*** At constant scope and rate at June 2026 YTD average exchange rates

Over the semester, compared with the same period last year, exchanges rates were mainly driven by:

- The appreciation of the Swiss franc and Swedish krona against the euro.
- The depreciation of the Turkish lira against the euro.

Scope effects in H1 2025 are mainly linked to the disposal of PaymentIQ, North American activities, Electronic Data Management (Cetrel) and New Zealand payment activities up until the closing date.

A.2.3 Performance by Global Business Line - Fully pruned basis

To facilitate an understanding of the Group's performance on a basis comparable to its announced outlook, the company has chosen to include analytical data on a "fully pruned" basis, in addition to its standard activity report. For the data "on a fully pruned basis", the 2026 period and the prior year period are restated to exclude the full contributions of the entities for which the divestment has been closed or announced (MeTS, Payment IQ, Worldline North America, Electronic Data Services (ex-Cetrel), Worldline India Merchant Services, Worldline New Zealand and Worldline Australia).

The table and commentary by global business line below are on a fully pruned basis.

	Revenue			Adjusted EBITDA			Adjusted EBITDA %		
(In € million)	H1 2026	H1 2025*	Organic change	H1 2026	H1 2025*	Organic change	H1 2026	H1 2025*	Organic change
Merchant Services	1,373.0	1,348.8	+1.8%	260.7	247.5	+5.4%	19.0%	18.3%	+64 bps
Financial Services	362.5	390.3	(7.1%)	67.0	83.7	(20.0%)	18.5%	21.4%	(296 bps)
Corporate costs				(33.6)	(31.8)	+5.5%	(1.9%)	(1.8%)	(10 bps)
WORLDLINE	**1,735.5**	**1,739.1**	**(0.2%)**	**294.0**	**299.3**	**(1.8%)**	**16.9%**	**17.2%**	**(27 BPS)**

* At fully pruned scope and June 2026 YTD average exchange rates

A.2.3.1 Merchant Services business unit review

Merchant Services revenue reached **€1,373 million** in H1 2026, up 1.8% vs H1 2025.

In **Q1 2026**, Merchant Services' **revenue** reached **€652 million**, up 1.6% vs Q1 2025, accelerated by non recurring items. Worldline's Merchant activities have shown volume momentum in Q1, driven by both in-store and online channels with 3.5% growth in acquiring Merchant Sales Value growth.

The performance by go-to market was the following:

- *SMB*: Churn stabilized across all geographies, with accelerating momentum in the Nordics and Germany, and continued underlying growth in Greece, Central Europe and Italy while Switzerland and Benelux are still in turnaround. Growth in acquiring revenue is offset by a decrease in acceptance linked to the accelerated migration from Ogone to GoPay, as well as by the year-on-year evolution of the merchant base impacting terminal revenue;
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- *Global Commerce*: Revenue declined in line with expectations driven by anticipated churn, notably in eRetail as well as voluntary credit derisking, with continued growth in the Travel & Hospitality verticals thanks to new wins and the ramp-up of existing business. A key highlight in Q1 was the signing of Ecoflow to deliver a unified local acquiring infrastructure across regions, ensuring seamless regional compliance and industry-leading authorization rates.

Merchant Services' **revenue** in **Q2 2026** amounted to **€721 million**, up 2.0% vs Q2 2025 and a decline of 2.1% on a net net revenue basis.

The performance by go-to market was the following:

- *SMB:* Good growth in acquiring driven by a continued positive performance in the Nordics, Germany, Greece, Italy and Central & Eastern Europe. Switzerland is showing signs of improvement with Q2 sequentially better than Q1, and Benelux is still turning around. Acceptance is lower, impacted by churn linked to the migration from SMB portfolios to GoPay;
- *Enterprise:* Self-service and Mobility is continuing to deliver strong growth, driven by Petrol & transportation and promising geographic expansion, while MSV and transaction volumes, continued to increase at a mid-single-digit rate. Retail is stable. During the quarter, the Group extended certain partnerships in the Mobility & Self-Service and Consumer Goods verticals. Notably, it won a significant contract with the Independent Authority for Public Revenue in Greece to enable the clearing of non-domestic cards via the DIAS NSP platform (Greek hub for credit transfers and direct debits). Additionally, Salesforce Commerce Cloud (SFCC) was connected to Worldline's commerce platform, mainly operating in Germany and Austria, opening the omnichannel portfolio for all users of SFCC as their shop system;

- *Global Commerce:* While the division remains impacted by anticipated churn and proactive portfolio derisking, it is now well advanced in its turnaround, on the back of the return to growth of the Global Collect entity. The refocused operating model leverages a fully modernised stack and benefits of Worldline acquiring to regain momentum in its two core segments, travel and digital. In the period, Global Collect has increased share of wallets with major brands, through geographic expansion and additional payments methods, while winning new clients. Global Collect has successfully piloted Wero with a major airline, has been the first European operator of Click to pay for recurring payments while being ready for agentic commerce.

A.2.3.2 Financial Services business unit review

Financial Services revenue reached **€363 million** in H1 2026, representing an organic decline of -7.1%.

Q1 2026 revenue reached **€179 million**, -7.4% vs Q1 2025. Q1'26 performance continues to be impacted by previously lost and decommissioned contracts. The performance by division was the following:

- *Issuing* : Revenue decline primarily driven by contract terminations. Continued progress in issuing capabilities, with ongoing enhancements in digital, in-app, and value-added features to support future growth;
- *Acquiring :* Slight revenue growth supported by new business development and higher underlying transaction volumes, particularly in Germany, France, and Belgium. Continued strengthening of resilience, backup, and offline capabilities;
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Q2 2026 revenue reached **€183 million**, down 6.9% vs Q2 2025, strongly affected by already identified client terminations. Order intakes and build revenue recognition have been taking more time to materialise in the context of the turnaround. The underlying commercial dynamic is positive, which should lead to a progressive improvementThe performance by segment was the following:

- *Issuing*: Revenue decline driven by anticipated contract terminations while new project deliveries are partially offsetting the decline. A major externalisation deal was signed in the Netherlands early July with ABN Amro/ICS to manage their credit card portfolio, confirming the positioning and potential of Worldline value proposition in this domain;
- *Acquiring:* The company has positive volume developments in most regions (Germany, France and Belgium) and is supporting clients in developing Wero acceptance;
- *Account & Instant Payments*: Legacy contract terminations led to lower revenues, though this impact was partly mitigated by volume growth in Instant Payments and CSM, alongside strong commercial momentum in account-to-account (A2A) infrastructure connectivity via the Worldline Service Bureau;
- *Digital Services & Fraud :* Revenue growth was driven by ACS, wallet solutions, and trusted authentication, backed by strong volumes in France and Belgium and the successful execution of the first European end-to-end agentic payment transactions.

In the second quarter, Worldline recorded a number of wins, including the following:

- Worldline announced a partnership with ABN Amro/ICS for the outsourcing of payments operations, including credit card issuing, transaction processing, the IT platform and customer services;
- Worldline also signed a partnership supporting the Centrale Bank van Aruba and the Centrale Bank van Curaçao en Sint Maarten with one domestic Verification of Payee scheme, adding a key fraud layer protecting on-island and cross-island transactions.
- Worldline will support BNP Paribas in the Netherlands to migrate to Wero and will continue to process Wero when the Dutch market shifts to Wero in 2028.

A.2.3.3 Reconciliation from published figures to fully pruned figures

In the following tables, the Group's fully pruned revenue and adjusted EBITDA figures per Global Business Line for H1 2026 are reconciled with H1 2026 published revenue and adjusted EBITDA figures :

	Revenue		
In € million	H1 2026 published	Scope effects	H1 2026 fully pruned
Merchant Services	1,530.3	-157.3	1,373.0
Financial Services	366.6	-4.1	362.5
WORLDLINE	**1,896.9**	**-161.4**	**1,735.5**

	Adjusted EBITDA		
In € million	H1 2026 published	Scope effects	H1 2026 fully pruned
Merchant Services	293.4	-32.7	260.7
Financial Services	69.0	-2.1	67.0
Corporate costs	-34.3	+0.7	-33.6
WORLDLINE	**328.1**	**-34.0**	**294.0**

In the following tables, the Group's fully pruned revenue and adjusted EBITDA figures per Global Business Line for H1 2025 are reconciled with H1 2025 published revenue and adjusted EBITDA figures :

	Revenue			
In € million	H1 2025 published	Scope effects**	Exchange rates effects	H1 2025 fully pruned*
Merchant Services	1,574.0	-229.0	+3.8	1,348.8
Financial Services	396.5	-7.3	+1.2	390.3
WORLDLINE	**1,970.5**	**-236.3**	**+5.0**	**1,739.1**

* *At June 2026 YTD average exchange rates*

** *At 2025 average exchange rates*

	Adjusted EBITDA			
In € million	H1 2025 published	Scope effects**	Exchange rates effects	H1 2025 fully pruned*
Merchant Services	292.4	-48.8	+3.8	247.5
Financial Services	86.9	-4.7	+1.5	83.7
Corporate	-32.0	+0.0	+0.2	-31.8
WORLDLINE	**347.3**	**-53.5**	**+5.5**	**299.3**

* At June 2026 YTD average exchange rates
** At 2025 average exchange rates

A.2.4 Human resources

The total headcount is 14 528 at the end of June 2026, -451 staff over the semester, a decrease compared to December 2025. This variation is mainly driven by the disposal of businesses (Note 4 - Assets Held for Sale) and disciplined workforce management.

Headcount	Dec 2025	Other scope effects	Hiring	Voluntary	Involuntary	Others	June 2026
Global Competence Center							
Asia Pacific	1,337	+13	+117	-11	-45	-1	1,410
Central & Eastern Europe	1,307	+1	+347	-17	-62	-11	1,565
Total GCC *	**2,644**	**+14**	**+464**	**-28**	**-107**	**-12**	**2,975**
Non Global Competence Center							
Americas	202	-132	+0	-5	-5	+0	60
Asia Pacific	2,143	-187	+46	-18	-80	-6	1,898
Central & Eastern Europe	3,556	+0	+47	-39	-52	-16	3,496
Northern Europe	3,031	-43	+35	-45	-93	-32	2,853
Southern Europe	3,403	-84	+65	-42	-65	-31	3,246
Total non GCC *	**12,335**	**-446**	**+193**	**-149**	**-295**	**-85**	**11,553**
WORLDLINE	**14,979**	**-432**	**+657**	**-177**	**-402**	**-97**	**14,528**

** GCC : Global Competence Center (India & Romania) - offshore internal supplier*

A.3 FY'26 guidance

Now that all the divestments are mostly done, with 5 assets already closed (MeTS, Worldline North America, Cetrel, PaymentIQ and Worldline NZ) and 2 others signed (MS India and ANZ Worldline), the 2026 outlook is presented for the fully pruned scope.

The Company's outlook for 2026 on a fully pruned basis is :

- Revenue growth outlook for the year from flat to marginally positive *(previously low-single digit organic growth)*, confirming anticipated dynamics in Merchant Services while reflecting timing effects from Financial Services' commercial rebound;
- Adj. EBITDA guidance of €630M to €650M confirmed, supported by strong cost discipline and continued North Star execution;
- Free cash flow guidance improved to €(60)M–€(40)M, driven by tighter capital allocation and enhanced operational discipline.

B

Financial Review

In this financial review, the financial statements as of and for the period ended June 2026 are compared with the consolidated financial statements as issued for the similar period in 2025.

B.1 Income statement

The Group reported a net loss attributable to continued operations (attributable to owners of the parent company Worldline SA) of €96.7 million for the half year 2026 (compared to a net loss to continued operations of €4,246.6 million for the half year 2025 restated).

The normalized net income attributable to owners of the parent before unusual and infrequent items (net of tax) in June 2026 is €65.3 million, representing 3.4% of revenue, compared to €87.5 million in June 2025 restated.

B.1.1 Reconciliation from operating margin to net income

In € million	6 months ended June 30, 2026	% of revenue	6 months ended June 30, 2025 *	% of revenue
Operating margin	**165.4**	**8.7%**	**167.4**	**8.5%**
Other operating income/(expenses)	(228.2)		(4,260.9)	
Operating income	**(62.8)**	**-3.3%**	**(4,093.5)**	**-207.7%**
Net financial income/(expenses)	(64.1)		(183.2)	
Tax income/(charge)	30.8		15.7	
Share of net profit/(loss) of associates	(1.6)		2.5	
Non-controlling interests	0.9		11.9	
Net income/(loss) - Attributable to continued operations	**(96.7)**	**-5.1%**	**(4,246.6)**	**-215.5%**
Net income/(loss) – Attributable to discontinued operations	37.7	2.0%	28.8	1.5%
Net income/(loss) – Attributable to owners of the parent	**(59.0)**	**-3.1%**	**(4,217.8)**	**-214.0%**
Normalized net income – Attributable to owners of the parent	**65.3**	**3.4%**	**87.5**	**4.4%**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

B.1.2 Adjusted EBITDA

Adjusted EBITDA represents the underlying operational performance of the current business and is analyzed in the operational review.

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025*	Variation
Operating margin	**165.4**	**167.4**	**(2.0)**
+ Depreciation of fixed assets	154.7	171.1	(16.4)
+ Net book value of assets sold/written off	1.2	1.4	(0.2)
+/- Net charge/(release) of pension provisions	(0.8)	2.3	(3.1)
+/- Net charge/(release) of provisions	7.5	5.1	2.5
Adjusted EBITDA	**328.1**	**347.2**	**(19.2)**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

B.1.3 Other operating income and expenses

Other operating income and expenses represent a net expense of €228.2 million for the six-month period ended June 2026. The following table presents this amount by nature:

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025*
Goodwill impairment	-	(4,060.0)
Customer relationships and acquired technologies amortization	(120.0)	(115.7)
Rationalization and associated costs	(15.1)	(42.3)
Integration and acquisition costs	(17.4)	(29.6)
Equity based compensation & associated costs	(5.3)	(13.1)
Other items	(70.4)	(0.2)
TOTAL OTHER OPERATING INCOME AND EXPENSES	**(228.2)**	**(4,260.9)**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

In June 2025, **goodwill impairment** of €4,060.0 million was related to the decrease in value of Merchant Services GBL (see note 9 "Goodwill").

Rationalization and associated costs of €15.1 million are mainly related to costs incurred in the High Business Risk (HBR) sector to strengthen the management of risks associated with merchants for €7.5 million, and transformation costs for €5.4 million.

Integration and acquisition costs reached €17.4 million, decreasing by €12.2 million, in relation with the ramp-down of integration and synergy implementation related to past acquisitions. The main costs of the period were related to :

- Costs in relation with integration representing €9.3 million, principally for the platform convergence of the jointly held entity in Australia with ANZ;
- Risk and compliance costs for €5.8 million related to projects to reinforce Risk and AML/CFT (Anti Money Laundering / Countering Financing of Terrorism), and other risk and compliance costs mainly for operationalization, in particular on previously acquired scopes. These costs consist mainly of expenses to adjust and harmonize processes and systems like merchant onboarding diligences, processes of storage of related information, etc.

Other items totaled €70.4 million and are mainly related to a loss resulting from the various divestitures carried out during the half-year generated largely by cumulative translation adjustment reserves booked in P&L (€56.5 million mainly due to New Zealand dollar). Refer to Note 3 "Main changes in the scope of consolidation".

B.1.4 Net financial result

Net financial expenses amounted to €64.1 million for the period (compared to an expense of €183.2 million for the 6 months ended June 30, 2025), and were made up of:

- Expenses of net financial debt of €33.3 million (against expenses of €13.2 million for the 6 months ended June 30, 2025); and
- Net other financial expenses (including the impact of foreign exchange) of €30.8 million (against €170 million for the 6 months ended June 30, 2025).

The expenses of net financial debt of €33.3 million are mainly made up by the following effects:

- The interests expenses linked to straight bonds (€44.7 million) and convertible bonds (€1.6 million);
- The income interests from cash and cash equivalents (€11.0 million) ;

Other items of financial result were mainly composed of:

- Foreign exchange losses for €13.4 million (€8.4 million loss for the first half of 2025), mainly driven by hyperinflation in Argentina and Turkey for a negative impact of €11.7 million;
- Net Financial interests on lease liabilities for €6.5 million (€6.3 million for the first half of 2025);
- The change in the fair value of other financial instruments amounted to nil, compared with a negative fair value of €144.2 million as of June 30, 2025, mainly reflecting the full impairment of the Poseidon Holdco preferred shares recognized in 2025.
- Pension financial costs for €2.7 million;
- Other financial expenses for €10.1 million (€12.3 million in June 2025), mainly due to financial expenses associated to financial agreements entered into with merchants, notably in Australia; and
- Other financial income for €2.2 million (€3.2 million in June 2025).

B.1.5 Corporate tax

The tax income for the six-month period ended June 30, 2026, was €30.8 million with a loss before tax of €126.8 million. The annualized Effective Tax Rate (ETR) was 24.3% compared with 0.4% after the reclassification of the MeTS business and other activities as "discontinued operations" for the first semester of 2025. In 2025, after the restatement of the goodwill impairment of €4,060.0 million euros and the fair value of the Poseidon Holdco's preferred shares of €141.7 million, the annualized Effective Tax Rate (ETR) was 20.9%.

On the first half of 2026, the impact related to Pillar 2 was not significant in both value and in the calculation of the ETR.

B.1.6 Non-controlling interests and associates

The non-controlling interests and associates at the end of June 2026 constituted a loss of €0.9 million, compared to a loss of €11.9 million at the end of the first semester 2025.

B.1.7 Normalized net income

The normalized net income attributable is defined as net income excluding other operating income and expenses (Group share), net of tax. For the first semester 2026, the amount was €65.3 million compared to €87.5 million for the first half of 2025.

(In € million)	**6 months ended June 30, 2026**	**6 months ended June 30, 2025***
Net income - Attributable to owners of the parent	**(96.7)**	**(4 246.6)**
Other operating income and expenses (Group share)	214.0	4 233.7
Financial loss on fair value of preferred shares (Group's share)	-	141.7
Tax impact on other operating items	(52.0)	(41.3)
Normalized net income - Attributable to owners of the parent	**65.3**	**87.5**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

B.1.8 Half year Earning Per Share

Basic and diluted earnings per share (EPS) are reconciled in the table below. As at June 30, 2026 (same as June 30, 2025), there is no potentially dilutive instruments as all equity instruments are potentially relutive.

In € million - attributable to the owner of the parent from continuing operations	**6 months ended June 30, 2026**	**% of revenue**	**6 months ended June 30, 2025***	**% of revenue**
Net income - continued [a]	**(96.7)**	**(5.1%)**	**(4,246.6)**	**(192.6%)**
Diluted net income - continued [b]	**(96.7)**	**(5.1%)**	**(4,246.6)**	**(192.6%)**
Normalized net income - continued [c]	**65.3**	**3.4%**	**87.5**	**4.0%**
Normalized diluted net income - continued [d]	**65.3**	**3.4%**	**87.5**	**4.0%**
Average number of shares [e]	31,940,805		7,004,333**	
Diluted average number of shares [f]	31,940,805		7,004,333**	
In €				
Basic EPS [a] / [e]	**(3.03)**		**(606,28)****	
Diluted EPS [b] / [f]	**(3.03)**		**(606,28)****	
Normalized basic EPS [c] / [e]	**2.04**		**12,49****	
Normalized diluted EPS [d] / [f]	**2.04**		**12,49****	

** In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).*

*** In application of IAS 33 comparative data at June 30, 2025 has been restated due to reverse share split (refer to Note 14)*

B.2 Cash flow

(in € million)	6 months ended June 30, 2026	6 months ended June 30, 2025 (Restated)(*)
Adjusted Earnings Before Interest, Taxes, Depreciation, and Amortization (Adjusted EBITDA)	**328.1**	**347.2**
Capital expenditures	(120.5)	(125.0)
Lease expenditures (Lease under IFRS16)	(57.5)	(62.0)
Change in working capital requirement	(60.9)	37.2
Cash from operation	**89.2**	**197.4**
Taxes paid	(37.2)	(49.7)
Net interest paid on financial debt	(35.2)	(13.7)
Integration and acquisition costs	(17.7)	(33.9)
Rationalization & associated costs in other operating income	(27.5)	(77.8)
Other changes	(6.6)	(1.4)
Free Cash Flow	**(35.0)**	**20.8**
Net material acquisitions and disposal	271.0	(135.2)
Capital increase	489.1	(0.0)
Portion of convertible bonds in equity / debt	(1.6)	(8.0)
Net Long term financial investments	(12.9)	(2.1)
Variance in lease liabilities	56.3	18.2
Dividends (paid) / received	(18.1)	(14.7)
Change in net cash/(debt)	**748.9**	**(121.1)**
OPENING NET CASH/(DEBT) - DECEMBER 31, 2025 PUBLISHED	**(2,219.2)**	**(2,012.0)**
OPENING NET CASH/(DEBT) - AFTER IFRS9 AMENDMENT(**)	**(2,208.4)**	**(2,012.0)**
Change in net cash/(debt)	748.9	(121.1)
Reclassification of cash and cash equivalents from Asset held for sale	26.2	19.2
Foreign exchange rate fluctuation on net cash/(debt)	(12.1)	(10.8)
Reclassification of cash and cash equivalents from discontinued operations	280.7	(66.6)
CLOSING NET CASH/(DEBT)	**(1,164.8)**	**(2,191.4)**

(*) In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

(**) Following the first-time application of the IFRS 9 amendments (see note 1 Accounting rules and policies), the opening balance of cash and cash equivalents presented in the consolidated statement of cash flows has been adjusted by €10.8 million. The adjustment relates to payment instructions that had been initiated and derecognized before December 31, 2025 but did not meet the conditions of the accounting policy option for electronic payment systems applied by the Group from January 1, 2026.

Free cash flow represented the change in net cash or net debt, excluding equity changes, dividends paid, impact of foreign exchange rate fluctuations on opening net cash balance, and net acquisitions and disposals. The free cash flow reached a negative amount of €35.0 million during the first semester 2026, compared to a positive amount of €20.8 million during the first semester 2025.

Adjusted EBITDA of €328.1 million, representing 17.3% of revenue.

Capital expenditures amounted to €120.5 million, or 6.4% of revenue. The part related to investments in software platforms through capitalized costs, in connection with the modernization of proprietary technological platforms, amounted to €83.5 million.

The negative **change in working capital requirement** amounted to €60.9 million.

The Group may factor part of its account receivables in the normal course of its day-to-day treasury management. As at June 30, 2026, the amount received for factored receivables is €24.9 million.

Cash out related to **taxes paid** reached €37.2 million.

Cash outflows linked to **rationalization and associated costs** represented €27.5 million, mainly related to Power24 payment of the 2025's accrual.

Integration and acquisition costs of €17.7 million are mainly explained by :

- the set-up of the jointly held entity in Australia with ANZ;
- Compliance costs mainly for operationalization, in particular on previously acquired scopes, and to reinforce operationalisation of AML/CFT (Anti Money Laundering / Countering Financing of Terrorism).

Other changes affecting the Free Cash Flow resulted in a negative impact of €6.6 million, compared to a negative impact of €1.4 million for the six-months ended June 2025.

Net outflow related to **cost of net debt** of €35.2 million includes interests on bonds, cashpooling and other financial debts.

The **net material acquisitions and disposal** included mainly:

- The net impacts of the sales of (see note 3 - Main changes in the scope of consolidation) :
  - Divestment of payments orchestration platform PaymentIQ for €157.5 million ;
  - Divestment of North America activities for €68.9 millions ;
  - Divestment of Electronic Data Management (Cetrel) for €35.2 million ; and
  - Divestment of New Zealand Payment activities for €20.8 million.
- The acquisition of a merchant portfolio from Credito Emiliano S.p.A (Credem);

In the first semester 2026, the €489.1 million **Capital increase** mainly corresponds to Worldline SA reserved capital increase for €108 million and the capital increase with preferential subscription rights for €392 million (see note 2 - Significant events of the semester).

Negative net debt effect of **convertible bonds** reached €1.6 million, representing related interests. **Net long term financial investments** amounted to €12.9 million.

The positive **change in lease liabilities** amounting to €56.3 million euros is due to the decrease in lease liabilities, mainly as a result of fewer major leases being signed in the real estate sector than rental payments.

Foreign exchange rate fluctuation, which is determined on debt or cash exposure by country, had a negative impact of €12.1 million.

The information reported for the six-month period ended June 30, 2025 has been restated to reflect the classification of the MeTS business and certain other activities as discontinued operations (see Note 4), as follows:

(in € million)	6 months ended June 30, 2025 (Published)	IFRS 5	6 months ended June 30, 2025 restated
Adjusted Earnings Before Interest, Taxes, Depreciation, and Amortization (Adjusted EBITDA)	**400.8**	**(53.6)**	**347.2**
Capital expenditures	(134.5)	9.4	(125.0)
Lease expenditures (lease under IFRS 16)	(68.4)	6.4	(62.0)
Change in working capital requirement	25.1	12.0	37.2
Cash from operation	**223.1**	**(25.7)**	**197.4**
Taxes paid	(50.3)	0.6	(49.7)
Net interest paid on financial debt	(12.2)	(1.5)	(13.7)
Rationalization & associated costs in other operating income	(82.6)	4.8	(77.8)
Integration and acquisition costs	(36.8)	2.9	(33.9)
Other changes	(1.3)	(0.1)	(1.4)
Free Cash Flow	**39.8**	**(18.9)**	**20.8**
Net material acquisitions and disposal	(135.2)	-	(135.2)
Capital increase	(0.0)	-	(0.0)
Portion of convertible bonds in equity/debt	(8.0)	-	(8.0)
Net long term financial investments	(2.3)	0.2	(2.1)
Variance in lease liabilities	18.6	(0.4)	18.2
Dividends (paid) / received	(14.7)	-	(14.7)
Change in net cash/(debt)	**(101.9)**	**(19.2)**	**(121.1)**
Opening net cash/(debt)	**(2,012.0)**	**-**	**(2,012.0)**
Change in net cash/(debt)	(101.9)	(19.2)	(121.1)
Foreign exchange rate fluctuation on net cash/(debt)	(10.8)	-	(10.8)
Reclassification of cash and cash equivalents from Asset held for sale	-	19.2	19.2
Reclassification of cash and cash equivalents from discontinued operations	-	(66.6)	(66.6)
CLOSING NET CASH/(DEBT)	**(2,124.8)**	**(66.6)**	**(2,191.4)**

B.3 Financing policy

Financing structure

Worldline's expected liquidity requirements are covered by its gross cash position, its long-term committed credit facilities, access to commercial paper programs and bond market, and operating cash generation.

Worldline has entered a "Negotiable European Commercial Papers" program (NEU CP) on April 12, 2019 to optimize its financial charges and improve Group's cash for a maximum initial amount of €600 million increased to €1,000 million in December 2020. At June 30, 2026, €2 million was outstanding under the program while no amount was outstanding as at December 31, 2025. NEU CP issuances are executed on a rolling basis depending on short-term needs and market conditions.

On July 4, 2024, Worldline entered into a €1,125 million Revolving Credit Facility ("RCF") maturing in July 2029, with two one-year extension options at the lenders' discretion. This facility is supported by a pool of 17 international banks.

In May 2025, Worldline obtained approval of all lenders for an extension of one year (from July 2029 to July 2030) regarding its €1,125 million Revolving Credit Facility (RCF).

In June 2026, the second extension has been requested and approved for a total amount of € 900 million. Therefore, the total Facility amount until July 31st 2030 is € 1,125 million and between August 1st, 2030 and the final maturity of August 1st, 2031 is € 900 million. As of June 30, 2026, the RCF was fully undrawn. Drawdowns under the RCF may be requested at any time, subject to compliance with usual conditions precedent.

In the bond market, Worldline has issued several instruments, some of which falling under its €4 billion EMTN program. The terms and conditions of these bonds reflect standard Investment Grade documentation :

In June 2020, in the context of the financing of the cash component of the acquisition of Ingenico, Worldline completed two bonds issuances listed on the Luxembourg Stock Exchange for an amount of €500 million each. The first bond issue matured on June 30, 2023. The second bond matures on June 30, 2027, and bears interest of 0.875% per year on the outstanding principal amount.

In September 2023, Worldline issued a new €600 million bond under the existing EMTN program, maturing on September 12, 2028, and bearing interest at 4.125% per annum on the outstanding principal amount.

In November 2024, Worldline issued a new €500 million bond under the existing EMTN program, maturing on November 27, 2029, and bearing interest at 5.25% per annum on the outstanding principal amount.

In June 2025, Worldline issued a new €550 million bond under the existing EMTN program, maturing on June 10, 2030, and bearing interest at 5.50% per annum on the outstanding principal amount. The amount will be repayable at the maturity date (See note 17.2 Financial liabilities).

Worldline proactively manages its debt profile and has therefore repurchased some of its outstanding bonds ahead of maturity:

- In July 2025, Worldline reimbursed at maturity its 2025 OCEANE bonds, issued in 2020, and partially repurchased in November 2024 for an amount of approximately €200 million. The reimbursement amounted to €395 million.
- In June 2025, Worldline partly repurchased the 2026 OCEANE bonds for an amount of approximately €332 million after having already repurchased in November 2024 an amount of approximately €50 million. The 2026 OCEANE has a remaining principal amount of €414 million maturing in July 2026.

Capital increase

As indicated in Note 2, Worldline has executed over the first semester of 2026 a €500 million capital increase in two separate steps:

- On March 6, 2026 Worldline launched a c. €108 million reserved capital increase through the issuance of 39,287,272 new ordinary shares, at a price per share of €2.75 subscribed by some strategic investors. This capital increase settled on March 10, 2026 after the subscription of Bpifrance participations for c. €46 million, Credit Agricole SA for c. €30 million and BNP Paribas for c. € 32 million.
- On March 12, 2026 Worldline launched a share capital increase with preferential subscription rights for an amount of approximately €392 million. On March 31, 2026 Worldline announced the successful placement of the capital increase through the issuance of 1,939,508,682 new shares at a subscription price of €0.202 per ordinary share.

Credit rating

Worldline's corporate credit rating is BB (negative outlook) with a short-term rating of B, supporting its continued access to capital markets.

On August 25, 2025 S&P Global Ratings has adjusted Worldline rating. S&P Global Ratings' adjusted long-term credit rating of Worldline to BB with a negative outlook (from BBB-, negative outlook) and short-term credit rating to B (from A-3). According to the latest S&P publication (March 9, 2026, following Equity increase announcement), this rating remains unchanged as of the reporting date.

Investment policy

Worldline's policy is to lease its offices and other property, whether administrative or technical. Certain other fixed assets such as IT equipment and company cars may be financed through leases depending on the cost of financing and the most appropriate type of financing for each new investment.

B.4 Restatement of comparative information

IFRS 5 - Discontinued operations

As required by IFRS 5, the comparative consolidated statement of profit or loss and consolidated statement of cash flows for the six-month period ended June 30, 2025 have been restated to present the Mobility & e-Transactional Services (MeTS) Global Business Line and certain Digital Banking activities as discontinued operations. The impact of this restatement on the comparative financial information is presented below.

Restated consolidated income statement

	6 months ended June 30, 2025		
(In € million)	**Reported**	**IFRS 5**	**Restated**
Revenue	**2,204.7**	**(234.2)**	**1,970.5**
Personnel expenses	(760.7)	110.9	(649.8)
Operating expenses	(1,236.2)	83.0	(1,153.2)
Operating margin	**207.7**	**(40.3)**	**167.4**
% of revenue	**9.4%**	**17.2%**	**8.5%**
Other operating income and expenses	(4,266.5)	5.6	(4,260.9)
Operating income / (loss)	**(4,058.8)**	**(34.7)**	**(4,093.5)**
% of revenue	**-184.1%**	**14.8%**	**-207.7%**
Financial expenses	(251.8)	3.7	(248.1)
- Of which Income / (cost) of net financial debt	(11.7)	(1.5)	(13.2)
Financial income	68.2	(3.4)	64.8
Financial result	**(183.5)**	**0.3**	**(183.2)**
Net income / (loss) before tax	**(4,242.3)**	**(34.4)**	**(4,276.7)**
Tax income / (expense)	10.1	5.6	15.7
Share of net profit / (loss) of associates	2.5	-	2.5
Net income / (loss) from continuing operations	(4,229.7)	(28.8)	(4,258.5)
Net income / (loss) from discontinued operations	-	28.8	28.8
Net Income / (loss)	**(4,229.7)**		**(4,229.7)**
Of which:			
- owners of the parent company of continuing operations	(4,217.8)	(28.8)	(4,246.6)
- owners of the parent company of discontinued operations	-	28.8	28.8
- attributable to owners of the parent	(4,217.8)		(4,217.8)
- non-controlling interests in continuing operations	(11.9)		(11.9)
- non-controlling interests in discontinued operations	-		-
- attributable to non-controlling interests	(11.9)		(11.9)
Weighted average number of shares	280,173 301		280,173 301
Basic earnings per share - attributable to owners of the parent in euros from continuing operations	(15.05)	(0.10)	(15.16)
Basic earnings per share - attributable to owners of the parent in euros from discontinued operations	-	0.10	0.10
Basic earnings per share *(in €)*	**(15.05)**		**(15.05)**
Diluted weighted average number of shares	280,173 301		280,173 301
Diluted earnings per share - attributable to owners of the parent from continuing operations	(15.05)	(0.10)	(15.16)
Diluted earnings per share - attributable to owners of the parent from discontinued operations	-	0.10	0.10
DILUTED EARNINGS PER SHARE (IN €)	**(15.05)**		**(15.05)**

Restated Consolidated cash flow statement

	6 months ended June 30, 2025		
(In € million)	**Reported**	**IFRS 5**	**Restated**
Net income / (loss) before tax	(4,242.3)	(34.4)	(4,276.7)
Depreciation of assets	124.5	(8.4)	116.1
Depreciation of right-of-use	58.9	(3.9)	55.0
Net charge / (release) to operating provisions	**8.3**	**(0.9)**	**7.4**
Net charge / (release) to financial provisions	**3.2**	**(0.4)**	**2.8**
Net charge / (release) to other operating provisions	(43.2)	3.1	(40.0)
Impairment of long – term assets /Customer relationships amortization (PPA)	4,175.7	-	4,175.7
Losses / (gains) on disposals of fixed assets	1.6	(0.0)	1.6
Net charge for equity-based compensation	13.7	(0.9)	12.8
Losses / (gains) on financial instruments and other financial items	192.1	1.5	193.7
Income / (cost) of net financial debt	(11.7)	(1.5)	(13.2)
Cash from operating activities before change in working capital requirement, financial interest and taxes	280.7	(45.7)	235.0
Taxes paid	(50.3)	0.6	(49.7)
Change in working capital requirement	25.1	12.0	37.2
Net cash from (used in) operating activities from continued operations	255.5	(33.1)	222.4
Net cash from (used in) operating activities from discontinued operations	-	33.1	33.1
NET CASH FROM/ (USED IN) OPERATING ACTIVITIES	**255.5**	**-**	**255.5**
Payment for tangible and intangible assets	(134.5)	9.4	(125.0)
Net operating investments	**(134.5)**	**9.4**	**(125.1)**
Amounts paid for acquisitions	(79.9)	-	(79.9)
Proceeds from disposals of financial investments	(4.5)	-	(4.5)
Amounts paid for long-term financial investments	(4.0)	1.9	(2.1)
Amounts received for long-term financial investments	1.7	(1.7)	-
Cash and cash equivalents of companies sold during the period	(0.4)	-	(0.4)
Dividend received from long-term investments	0.1	-	0.1
Net long-term investments	**(87.0)**	**0.2**	**(86.8)**
Net cash from (used in) investing activities from continued operations	**(221.5)**	**9.6**	**(211.9)**
Net cash from (used in) investing activities from discontinued operations	-	(9.6)	(9.6)
NET CASH FROM/ (USED IN) INVESTING ACTIVITIES	**(221.5)**	**-**	**(221.5)**
Purchase and sale of treasury stock	(20.1)	-	(20.1)
Dividends paid to non-controlling interests	(14.8)	-	(14.8)
New borrowings	545.3	-	545.3
Lease payments	(60.5)	4.8	(55.7)
Financial interests on lease liability	(7.9)	1.6	(6.3)
Repayment of long and medium-term borrowings	(409.5)	-	(409.5)
Net interest paid	11.5	(1.5)	10.0
Other flows related to financing activities	(4.2)	0.0	(4.2)
Net cash from (used in) financing activities from continued operations	39.6	4.9	44.6
Net cash from (used in) financing activities from discontinued operations		(4.9)	(4.9)
NET CASH FROM/ (USED IN) FINANCING ACTIVITIES	**39.6**	**0.0**	**39.6**
Increase/ (decrease) in net cash and cash equivalents - continued activities	73.7	(18.5)	55.1
Increase/ (decrease) in net cash and cash equivalents - discontinued activities		18.5	18.5
OPENING NET CASH AND CASH EQUIVALENTS	**1,508.3**	**(0.0)**	**1,508.3**
Increase/ (decrease) in net cash and cash equivalents	73.7	(18.5)	55.1
Impact of exchange rate fluctuations on cash and cash equivalents	(15.0)	(0.0)	(15.0)
Change in cash related to discontinued activities		18.5	18.5
CLOSING NET CASH AND CASH EQUIVALENTS	**1,567.0**	**-**	**1,567.0**

C

Interim condensed consolidated financial statements

C.1 Interim condensed consolidated income statement

(In € million)		6 months ended June 30, 2026	6 months ended June 30, 2025*
Revenue	**Note 5**	**1,896.9**	**1,970.5**
Personnel expenses	Note 6	(628.2)	(649.8)
Operating expenses	Note 6	(1,103.2)	(1,153.2)
Operating margin		**165.4**	**167.4**
% of revenue		**8.7%**	**8.5%**
Other operating income and expenses	Note 6	(228.2)	(4,260.9)
Operating income		**(62.8)**	**(4,093.5)**
% of revenue		**(3.3)%**	**(207.7)%**
Financial expenses		(102.9)	(248.1)
- Of which Income / (cost) of net financial debt		(33.3)	(13.2)
Financial income		38.9	64.8
Net financial expenses	**Note 7**	**(64.1)**	**(183.2)**
Net income before tax		**(126.8)**	**(4,276.7)**
Tax income/(charge)	Note 8	30.8	15.7
Share of net profit/(loss) of associates		(1.6)	2.5
Net income from continuing operations		**(97.7)**	**(4,258.5)**
Net income / loss from discontinued operations		37.7	28.8
Net Income / loss		**(60.0)**	**(4,229.7)**
Of which:			
- owners of the parent company of continuing operations		(96.7)	(4,246.6)
- owners of the parent company of discontinued operations		37.7	28.8
- attributable to owners of the parent company		**(59.0)**	**(4,217.8)**
- non-controlling interests in continuing operations		**(0.9)**	**(11.9)**
- non-controlling interests in discontinued operations		-	-
- attributable to non-controlling interests		(0.9)	(11.9)
Weighted average number of shares		31,940,805	7,004,333**
Basic earnings per share - attributable to owners of the parent from continuing operations *(in €)*		(3.03)	(606.28)**
Basic earnings per share - attributable to owners of the parent from discontinued operations *(in €)*		1.18	4.11**
Basic earnings per share *(in €)*	**Note 14**	**(1.85)**	**(602.17)****
Diluted weighted average number of shares		31,940,805	7,004,333**
Diluted earnings per share - attributable to owners of the parent from continuing operations *(in €)*		(3.03)	(606.28)**
Diluted earnings per share - attributable to owners of the parent from discontinued operations *(in €)*		1.18	4.11**
Diluted earnings per share *(in €)*	**Note 14**	**(1.85)**	**(602.17)****

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

** In application of IAS 33 comparative data at June 30, 2025 has been restated due to reverse share split (refer to Note 14)

C.2 Interim condensed consolidated statement of comprehensive income

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025
Net Income / (loss)	**(60.0)**	**(4,229.7)**
Other comprehensive income		
- Items that may be reclassified to profit / (loss):	**58.2**	**(40.5)**
Cash flow hedging	(3.0)	(0.1)
Exchange differences on translation of foreign operations(*)	58.4	(40.5)
Recyclable items from discontinued operations	2.8	
- Items that will not be reclassified in profit / (loss):	**9.7**	**19.0**
Actuarial gains and (losses) generated in the period on defined benefit plan	10.6	24.6
Deferred tax on items non-recyclable	(4.3)	(5.6)
Non-recyclable items from discontinued operations	3.3	
TOTAL OTHER COMPREHENSIVE INCOME	**67.9**	**(21.6)**
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**7.9**	**(4,251.2)**
Of which:		
- attributable to owners of the parent	**7.1**	**(4,225.9)**
- attributable to non-controlling interests	**0.7**	**(25.3)**

(*) The amount includes €1.2 million of exchange differences attributable to non-controlling interests, which is not recyclable to profit or loss upon disposal in accordance with IFRS 10 and IAS 21)

C.3 Interim condensed consolidated statements of financial position

Assets

(In € million)		June 30, 2026	December 31, 2025
Goodwill	Note 9.1	3,827.1	3,840.4
Other Intangible assets	Note 9.2	1,712.2	1,839.3
Tangible assets		137.7	147.8
Right-of-use	Note 10	211.8	250.2
Investments in associates		33.1	34.8
Non-current financial assets	Note 17	121.7	106.9
Deferred tax assets		107.6	51.1
TOTAL NON-CURRENT ASSETS		**6,151.1**	**6,270.5**
Inventories	Note 11	33.9	32.8
Trade accounts and notes receivables	Note 12	510.6	546.8
Current taxes		97.1	78.4
Other current assets	Note 12.2	242.3	227.9
Assets linked to intermediation activities	Note 13	3,580.5	3,510.7
Current financial instruments	Note 17	100.0	48.6
Cash and cash equivalents	Note 17	1,847.3	898.2
TOTAL CURRENT ASSETS		**6,411.8**	**5,343.4**
Assets classified as held for sale		551.4	1,531.2
TOTAL ASSETS		**13,114.4**	**13,145.1**

Liabilities and shareholders’ equity

(In € million)		June 30, 2026	December 31, 2025
Common stock		45.3	193.1
Additional paid-in capital		5,979.3	5,540.3
Consolidated retained earnings		(2,445.8)	2,524.3
Translation adjustments		210.0	150.2
Net income attributable to the owners of the parent		(59.0)	(5,156.5)
Equity attributable to the owners of the parent		3,729.7	3,251.4
Non-controlling interests		781.4	790.5
Total shareholders’ equity	**Note 14**	**4,511.2**	**4,042.0**
Provisions for pensions and similar benefits	Note 15	144.4	152.3
Non-current provisions	Note 16	112.7	84.8
Non-current financial liabilities	Note 17	1,639.2	2,140.8
Deferred tax liabilities		240.6	255.7
Non-current lease liabilities	Note 10	154.2	191.3
Non-current financial instruments		-	-
Other non-current liabilities		1.4	1.5
Total non-current liabilities		**2,292.4**	**2,826.3**
Trade accounts and notes payables	Note 18	545.7	563.0
Current taxes		100.3	97.1
Current provisions	Note 16	4.5	3.0
Current financial instruments	Note 17	3.8	2.0
Current portion of borrowings	Note 17	1,133.5	693.1
Liabilities linked to intermediation activities	Note 13	3,580.5	3,510.7
Current lease liabilities	Note 10	85.4	92.2
Other current liabilities	Note 17	454.1	487.3
Total current liabilities		**5,907.8**	**5,448.3**
Liabilities directly associated with assets classified as held for sale		403.1	828.5
TOTAL LIABILITIES AND SHAREHOLDERS’ EQUITY		**13,114.4**	**13,145.1**

C.4 Interim condensed consolidated cash flow statement

(in € million)		6 months ended June 30, 2026	6 months ended June 30, 2025*
Profit before tax		**(126.8)**	**(4,276.7)**
Depreciation of assets	Note 6	108.1	116.1
Depreciation of right-of-use	Note 6	45.3	55.0
Net charge / (release) to operating provisions		6.6	7.4
Net charge / (release) to financial provisions		3.6	2.8
Net charge / (release) to other operating provisions		(0.1)	(40.0)
Impairment of long – term assets /Customer relationships amortization (PPA)	Note 6	120.0	4,175.7
Losses / (gains) on disposals of fixed assets		42.3	1.6
Net charge for equity-based compensation	Note 6	5.9	12.8
Losses / (gains) on financial instruments and other financial items		27.2	193.7
Net cost of financial debt	Note 7	33.3	(13.2)
Cash from operating activities before change in working capital requirement, financial interest and taxes		**265.3**	**235.0**
Taxes paid		(37.2)	(49.7)
Change in working capital requirement	Note 12	(60.9)	37.2
Net cash from (used in) operating activities from continued operations		**167.2**	**222.4**
Net cash from (used in) operating activities from discontinued operations		(22.9)	33.1
NET CASH FROM/ (USED IN) OPERATING ACTIVITIES		**144.3**	**255.5**
Payment for tangible and intangible assets		(120.5)	(125.0)
Proceeds from disposals of tangible and intangible assets		0.0	(0.0)
Net operating investments		**(120.5)**	**(125.1)**
Amounts paid for acquisitions		(7.2)	(79.9)
Proceeds from disposals of financial investments	Note 3	280.4	(4.5)
Amounts paid for long-term financial investments		(14.0)	(2.1)
Amounts received for long-term financial investments		1.2	
Cash and cash equivalents of companies sold during the period	Note 3	(18.5)	(0.4)
Dividend received from long-term investments		0.5	0.1
Net long-term investments		242.4	(86.8)
Net cash from (used in) investing activities from continued operations		**121.9**	**(211.9)**
Net cash from (used in) investing activities from discontinued operations		22.9	(9.6)
NET CASH FROM/ (USED IN) INVESTING ACTIVITIES		**144.8**	**(221.5)**
Capital Increase	Note 14	489.1	-
Purchases of treasury stocks		-	(20.1)
Dividends paid to non controlling interests		(18.6)	(14.8)
New borrowings	Note 17	4.0	545.3
Lease payments		(50.9)	(55.7)
Financial interests on lease liability	Note 7	(6.6)	(6.3)
Repayment of long and medium-term borrowings	Note 17	(72.4)	(409.5)
Net cost/Income of financial debt (paid) / received		(28.0)	10.0
Other flows related to financing activities		(4.8)	(4.2)
Net cash from (used in) financing activities from continued operations		**311.9**	**44.6**
Net cash from (used in) financing activities from discontinued operations		257.3	(4.9)
NET CASH FROM/ (USED IN) FINANCING ACTIVITIES		**569.2**	**39.6**
Increase/ (decrease) in net cash and cash equivalents - continued activities		**601.0**	**55.1**
Increase/ (decrease) in net cash and cash equivalents - Discontinued activities		257.2	18.5
OPENING NET CASH AND CASH EQUIVALENTS - DECEMBER 31, 2025, PUBLISHED		**885.9**	**1,508.3**
OPENING NET CASH AND CASH EQUIVALENTS - AFTER IFRS 9 AMENDMENT(**)		**896.7**	**1,508.3**
Increase/ (decrease) in net cash and cash equivalents - continued	Note 17	601.0	55.1
Impact of exchange rate fluctuations on cash and cash equivalents		(3.2)	(15.0)
Increase/ (decrease) in net cash and cash equivalents - discontinued		257.2	18.5
Cash and cash equivalents reclassified at end of period in "Assets held for sale"		83.0	-
CLOSING NET CASH AND CASH EQUIVALENTS	**NOTE 17**	**1,834.7**	**1,567.0**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

(**) Following the first-time application of the IFRS 9 amendments (see note 1 Accounting rules and policies), the opening balance of cash and cash equivalents presented in the consolidated statement of cash flows has been adjusted by €10.8 million. The adjustment relates to payment instructions that had been initiated and derecognized before December 31, 2025 but did not meet the conditions of the accounting policy option for electronic payment systems applied by the Group from January 1, 2026.

C.5 Interim condensed consolidated statement of changes in shareholder's equity

(in € million)	Number of shares at period-end (**) *(in thousands)*	Common Stock	Additional paid-in capital	Retained earnings	Translation adjustments	Net income	Equity attributable to the owners of the parent	Non controlling interests	Total shareholders ' equity
At January 1, 2025	**283,568.0**	**192.8**	**5,922.7**	**2,266.7**	**160.7**	**(297.0)**	**8,245.9**	**975.9**	**9,221.9**
Increase of capital	396.2	0.3	(0.3)	-	-	-	0.0	-	0.0
Appropriation of prior period net income			-	(297.0)		297.0	-	-	-
Dividends paid to the shareholders			-	-			-	(14.8)	(14.8)
Equity-based compensation				13.7			13.7		13.7
Remeasurment effects of put option				(30.3)			(30.3)		(30.3)
Changes in Treasury stock and others			-	(20.2)	-	-	(20.2)	-	(20.2)
Other			(382.1)	378.8	-		(3.3)	19.1	15.7
Transactions with owners	396.2	0.3	(382.4)	45.0	-	297.0	(40.1)	4.2	(35.9)
Net income						(4,217.8)	(4,217.8)	(11.9)	(4,229.7)
Other comprehensive income				18.9	(27.0)		(8.1)	(13.4)	(21.5)
Total comprehensive income for the period	**-**	**-**	**-**	**18.9**	**(27.0)**	**(4,217.8)**	**(4,225.9)**	**(25.3)**	**(4,251.2)**
At June 30, 2025	**283,964.2**	**193.1**	**5,540.3**	**2,330.6**	**133.7**	**(4,217.8)**	**3,979.9**	**954.9**	**4,934.8**
AT JANUARY 1, 2026	**283,964.2**	**193.1**	**5,540.3**	**2,524.3**	**150.2**	**(5,156.5)**	**3,251.4**	**790.5**	**4,042.0**
Change in Share nominal value		(187.4)		187.4			-		-
Variation of capital (*)	49,492.7	39.6	439.0				478.6		478.6
Appropriation of prior period net income				(5,156.5)		5,156.5	-	-	-
Dividends paid to the shareholders							-	(18.6)	(18.6)
Equity-based compensation				4.5			4.5		4.5
Remeasurment effects of put option				(5.3)			(5.3)		(5.3)
Scope changes				(7.8)			(7.8)	6.8	(1.0)
Changes in Treasury stock and others				2.8			2.8		2.8
Other	(276,865.1)		-	(1.7)			(1.7)	1.9	0.2
Transactions with owners	**(227,372.4)**	**(147.8)**	**439.0**	**(4,976.6)**	**-**	**5,156.5**	**471.1**	**(9.9)**	**461.2**
Net income						(59.0)	(59.0)	(1.0)	(60.0)
Other comprehensive income				6.5	59.7		66.2	1.7	67.9
Total comprehensive income for the period				**6.5**	**59.7**	**(59.1)**	**7.1**	**0.7**	**7.9**
AT JUNE 30, 2026	**56,591.8**	**45.3**	**5,979.3**	**(2,445.8)**	**210.0**	**(59.1)**	**3,729.7**	**781.4**	**4,511.1**

(*) See note 2 for more information about the variation in capital of the period
(**) The number of shares has been adjusted in the line "other" to reflect the 1-for-40 reverse share split effective on June 15, 2026 (see Note 14 Shareholder equity)

C.6 Notes to the interim condensed consolidated financial statements

General information

Worldline S.A., the Worldline Group's parent company, is a public limited company under French law whose registered office is located at Tour Voltaire, 1 place des Degrés, 92800 Puteaux, France. The Company is registered with the Registry of Commerce and Companies of Nanterre under the reference 378 901 946 RCS Nanterre. Worldline S.A. shares are traded on the Euronext Paris market under ISIN code FR0011981968. The shares are not listed on any other stock exchange and Worldline S.A. is the only listed company in the Group. The Company is governed by a Board of Directors.

Worldline activities were organized around three Global Business Lines: Merchant Services, Financial Services and Mobility & e-Transactional Services. The MeTS activity was sold on May, 29 2026 and it is presented under IFRS 5 (refer to Note 4 Assets held for sale and discontinued operations).

These interim condensed consolidated financial statements were approved by the Board of Directors on July 30, 2026.

NOTE 1 Accounting rules and policies

Basis of preparation of interim condensed consolidated financial statements

Pursuant to European Regulation No. 1606/2002 of July 19, 2002, the consolidated financial statements for the six-month period ended June 30, 2026 have been prepared in accordance with International Financial Reporting Standards (IFRS Accounting Standards) as issued by the International Accounting Standards Board (IASB) and adopted by the European Union as of June 30, 2026, together with the interpretations issued by the IFRS Interpretations Committee (IFRS IC). The accounting policies applied by the Group are consistent with those used in the preparation of the consolidated financial statements for the year ended December 31, 2025, except for the new standards and amendments effective from January 1, 2026.

Changes in accounting policies

<u>New standards and amendments applicable from January 1, 2026</u>

The Group applied the following amendments for the first time from January 1, 2026:

Amendments to IFRS 9 and IFRS 7 – Classification and measurement of financial assets: These amendments provide clarifications on the classification and measurement of certain financial assets and on settlements in cash using an electronic payment system, and introduce additional disclosure requirements. The amendments introduce, among other changes, an accounting policy option allowing an entity to derecognize a financial liability settled through an electronic payment system before the settlement date, subject to specified conditions. The Group has elected to apply this accounting policy option. The first-time application of these amendments did not have a material impact on the Group's condensed consolidated interim financial statements. In accordance with the transition of the amendment, the opening balance of cash and cash equivalents presented in the consolidated statement of cash flows has been adjusted to reflect the first-time application of this accounting policy. In accordance with IFRS 9 paragraph BC7.103, comparative information has not been restated. Consequently, the adjustment is reflected only in the opening balance presented in the consolidated statement of cash flows.

Amendments to IFRS 9 and IFRS 7 – Contracts Referencing Nature-dependent Electricity: These amendments introduce requirements relating to contracts referencing nature-dependent electricity. As the Group is not party to such contracts, the first-time application of these amendments did not have any impact on the Group's condensed consolidated interim financial statements.

<u>New pronouncements issued by the IASB and applicable from 2027 or later</u>

The Group has not early adopted the following standard, which was not yet mandatory as of June 30, 2026:

IFRS 18 – Presentation and Disclosure in Financial Statements. Standard applicable for annual periods beginning on or after 1 January 2027. It introduces significant changes to the presentation of the primary financial statements, including mandatory categories in the statement of profit or loss, new required subtotals, enhanced principles on aggregation and disaggregation of information, and new disclosure requirements for Management-defined Performance Measures (MPMs).

The Group has launched a dedicated project to assess the impact of IFRS 18 on the presentation of its consolidated financial statements and related disclosures. The assessment is currently underway and includes the review of the presentation of the primary financial statements, including the statement of profit or loss, the statement of financial position and the statement of cash flows, as well as the presentation of Management-defined Performance Measures (MPMs) and the related financial reporting processes. As part of the implementation project, the Group will present its operating expenses by nature in the statement of profit or loss.

As of June 30, 2026, the assessment has not yet been finalized and no quantified impacts can be disclosed. The Group will provide further information as the implementation project progresses.

IFRS 19 and Amendment: Subsidiaries without Public Accountability: Disclosures. The Group does not expect significant impact from this standard on its consolidated financial statements.

Accounting estimates and judgments

The preparation of the interim condensed consolidated financial statements requires management to make judgments, estimates and assumptions to determine the value of assets and liabilities, income and expense in the financial statements and disclosures of contingent assets and liabilities at the closing date.

Due to uncertainties inherent in the estimation process, the Group regularly revises its estimates based on currently available information. Final outcomes could differ from those estimates. Material judgments made by the management on accounting principles applied, as well as the main sources of uncertainty related to the estimates used, to elaborate the 2026 interim consolidated financial statements remain identical to those described in the last annual report.

The key estimates and judgments used in preparing the Group's consolidated financial statements relate mainly to:

- Impairment assets (Note 9);
- Assets held for sale and discontinued operations (Note 4).

Worldline – U.S. Tariff Exposure

During the first half of 2026, global trade tensions continued to evolve, following the implementation and subsequent developments affecting certain U.S. customs tariffs, including the suspension or partial invalidation of certain measures. The Group has assessed the potential impact of these measures on its operations. As of June 30, 2026, no material direct or indirect impact has been identified, and no significant accounting consequences have been recognized. The Group continues to closely monitor these developments and their potential implications.

Worldline – Middle East Geopolitical Situation

Geopolitical tensions in the Middle East continued during the first half of 2026. The Group has assessed its exposure to these events and, as of June 30, 2026, has not identified any material impact on its operations, financial position or results. The Group remains vigilant and continues to monitor the situation and its potential implications.

Worldline's exposure to the situation in Ukraine and Russia

Following the liquidation of its remaining legal entity in Russia in February 2025, the Group no longer has any assets, activities or obligations in Russia. Accordingly, the Group no longer considers its exposure to Russia to be material.

NOTE 2 Significant events of the semester

Share capital variation

- *Share capital reduction by reducing the nominal value of Worldline's shares*

On January 29, 2026, Worldline announced the implementation of the share capital reduction by reducing the nominal value of the shares from sixty-eight euro cents (€0.68) to two euro cents (€0.02), and the share capital is consequently reduced from an amount of €193.1 million to an amount of €5.7 million.

This transaction is purely technical and had no impact on the stock price of the Company's shares, the number of shares outstanding, or the value of the Company's equity. It was part of the preparations for the total capital increase.

- *Reserved capital increase*

On March 10, 2026, Worldline completed the reserved capital increase of c. **€108 million** subscribed by three designated beneficiaries, being Bpifrance Participations, Crédit Agricole S.A. and BNP Paribas (the "Strategic Investors"), representing the first step in its contemplated c. €500 million share capital increase. A total of 39,287,272 new ordinary shares were issued at a price of €2.75 per share, subscribed by the Strategic Investors.

- *Share capital increase*

On March 31, 2026, Worldline completed the share capital increase of c. **€392 million** with preferential subscription rights (the "Rights Issue"). The gross proceeds of the Rights Issue amount to €391.8 million (including issue premium) through the issuance of 1,939,508,682 new shares of the Company (the "New Shares") at a subscription price of €0.202 per ordinary share (*i.e.*, a nominal value of €0.02 plus an issue premium of €0.182), and a subscription ratio of six (6) New Shares for one (1) existing share of the Company.

Following the c. €108 million reserved capital increases, the execution of the Rights Issue constitutes the final step of the Company's c. €500 million share capital increase aimed at strengthening the Worldline group's capital and financial structure and supporting its North Star 2030 ambition for a return to growth and strong cash flow generation.

- *Reverse Share Split*

On May 14, 2026, the Reverse Share Split was implemented and became fully effective on June 15, 2026. Previous capital increases had significantly increased the number of Worldline shares in circulation. The intention in implementing the Reverse Share Split of Worldline shares, which resulted in a mechanical adjustment of the reference share price by a factor of 40, was to reduce the number of shares in circulation to a more customary level, reduce share price volatility, support a new stock market dynamic, and improve the market perception of the Company's shares.

As of June 30, 2026, the effects on shareholders' equity consist of a capital reduction of €187.4 million through the offset of reserves and a net capital increase of €478.6 million. Refer to C.5. Interim condensed consolidated statement of changes in shareholder's equity.

Exercise of the call option on 20% non-controlling interests in Eurobank

In May 2026, Worldline exercised its call option on the remaining 20% of non-controlling interests in Eurobank, a leading bank in Greece, and paid €72.2 million. This transaction is fully in line with the agreement signed by both parties in 2022. The operation has been funded using existing cash. As a result, the Group now holds 100% of its Greek subsidiary. The non-controlling interests of €7.8 million was reclassified to the Group's equity.

Employee shareholding plan "ASTERIA 2026"

On June 16, 2026, Worldline announced the launch of its new employee shareholding plan "ASTERIA 2026", reserved for members of the Worldline Group Savings Plan. Refer Note 6.3 Equity-based compensations.

NOTE 3 Main changes in the scope of consolidation

2026 scope changes

Divestment of PaymentIQ

On February 27, 2026, Worldline sold to Incore Invest PaymentIQ, a payment orchestration platform, for €160.3 million. As of December 31, 2025, this operation was classified as assets held for sale, refer to Note 4 Assets held for sale and discontinued operations.

Divestment of North American activities

On March 3, 2026, Worldline sold to Shift4 its North American activities for €77.3 million. As of December 31, 2025, this operation was classified as assets held for sale, refer to Note 4 Assets held for sale and discontinued operations.

Divestment of Electronic Data Management (Cetrel)

On April 30, 2026,Worldline sold to SIX its Electronic Data Management activities for €36.5 million, plus an estimated tax loss carryforward compensation of €11.8 million. As of December 31, 2025, this operation was classified as assets held for sale, refer to Note 4 Assets held for sale and discontinued operations.

Planned divestment of ANZ Worldline Payment Solutions JV in Australia to ANZ

On April 28, 2026, Worldline announced the planned divestment of its 51% stake in Worldline Australia Pty Ltd (trading as ANZ Worldline Payment Solutions) to its JV partner ANZ, for an enterprise value of c.€107M (on a 100% basis). This business had been classified as an asset held for sale in December 2025.

Divestment of New Zealand payment activities

On May 29, 2026, Worldline sold to Cuscal Limited its New Zealand payment activities for €19.4 million. As of December 31, 2025, this operation was classified as assets held for sale, refer to Note 4 Assets held for sale and discontinued operations.

Divestment of the Mobility & e-Transactional Services perimeter

On May 29, 2026,Worldline sold to Magellan Partners Group, a French and European consulting and technology company, the Mobility & e-Transactional Services perimeter for €406.0 million. The amount received as of June 30, 2026, is €355.5 million.

As of December 31, 2025, this operation was classified as discontinued operations in accordance with IFRS 5, refer to Note 4 Assets held for sale and discontinued operations.

Worldline's partnership with *Crédit Agricole*

On June 30, 2026, Worldline and *Crédit Agricole* announced an evolution of their partnership for merchant payment services in France, with *Crédit Agricole* acquired Worldline's 50% + 1 share interest in CAWL, thereby becoming the sole shareholder of CAWL while CAWL was previously consolidated by Worldline prior to this transaction. The two groups are launching a new phase of their collaboration to continue the commercial momentum initiated by the partnership, while simplifying its operating structure, thus evolving their cooperation from an equity-based model to a commercial partnership.

2025 scope changes

Classification of the Mobility & e-Transactional Services (MeTS) as assets held for sale

In line with management's commitment to shape a more focused company, the Group announced on July 29, 2025, the divestment of a scope mainly comprising the Mobility & e-Transactional Services (MeTS) Global Business Line and certain Digital Banking activities to Magellan Partners, for an enterprise value of up to €410 million, following a competitive process. The transaction is expected to be completed in the first half of 2026.

On November 25 2025, the Board of Directors considered that the disposal group met the criteria to be classified as held for sale for the following reasons:

- The assets and liabilities of the sub-group will be available for immediate sale and can be sold to the buyer;
- The sale is highly probable, with a binding agreement expected and completion anticipated within one year;
- The transaction forms part of a plan approved by the Board of Directors and publicly announced.

Accordingly, the disposal group has been presented as "assets and liabilities held for sale" as from November 25, 2025, once all conditions precedent to the transaction had been met, in accordance with IFRS 5.

This operation has been classified as discontinued operations in accordance with IFRS 5, as it represents a separate major line of business and a distinct component of the Group. MeTS constitutes a significant and identifiable operational segment with dedicated assets, liabilities and results, and its disposal forms part of the Group's strategic plan to refocus its activities. Consequently, its results and cash flows are presented separately as discontinued operations in the consolidated financial statements (see note 5 Asset held for sale for discontinued operations).

Classification of certain activities as assets held for sale

- ***Worldline North America:*** On October 21, 2025, the Group signed a sale agreement for the disposal of its North American online and in-person payment services business, for an estimated consideration of approximately €72 million;
- ***Worldline Europe S.A (Cetrel):*** On November 5, 2025, the Group signed a sale agreement relating to its subsidiary Worldline Europe S.A., for an expected consideration of €37 million, plus an estimated tax loss carryforward compensation of €11 million;
- ***Worldline Payment IQ:*** On December 7, 2025, the Group signed a sale agreement relating to its subsidiary PaymentIQ, for an expected consideration of €160 million;
- ***Worldline India (Worldline India Private Ltd and Worldline ePayments India Private Limited):*** On February 25, 2026, the Group announces a strategic sale of its indian payment activities, for an estimated cash proceeds of approximately €60 million;
- ***Other expected disposals***: Management has committed to a plan to dispose some additional entities related to Merchant Services activities located outside Europe. Binding offers have been received and the signing of the related sale and purchase agreements is in progress or the sale process is well-advanced.

Based on management's assessment that these disposals are highly probable and expected to be completed within the next twelve months, and considering the progress of the disposal processes, the related assets and liabilities have been classified as held for sale in accordance with IFRS 5.

The other disposal groups classified as held for sale do not qualify as discontinued operations within the meaning of IFRS 5, as they do not represent a separate major line of business or geographical area of operations. These disposals relate to individual entities or activities that are not constitute a distinct component whose results and cash flows can be clearly distinguished from the rest of the Group. Accordingly, they are presented as assets held for sale without separate presentation as discontinued operations.

NOTE 4 Assets held for sale and discontinued operations

4.1. Discontinued operations: Mobility & e-Transactional Services (MeTS) Global Business Line and Digital banking activities

In line with management's commitment to shape a more focused company, the Group announced on July 29, 2025, the divestment of a scope mainly comprising the Mobility & e-Transactional Services (MeTS) Global Business Line and certain Digital Banking activities to Magellan Partners, for an enterprise value of €406 million.

Following the approval of the transaction by the Board of Directors on November 25, 2025, the related disposal group met the criteria for classification as held for sale under IFRS 5 in 2025. As the disposal represented a separate major line of business, its results and cash flows were also presented as from December 2025 as discontinued operations in accordance with IFRS 5.

As indicated in Note 3 (Main changes in the scope of consolidation), the disposal of the Mobility & e-Transactional Services (MeTS) Global Business Line and Digital Banking activities, previously presented as a discontinued operations, was completed on May 29, 2026 for an consideration of €406 million, including a differed consideration of €40.5 million, corresponding to a €50.5 million deferred payment net of €10 million of potential price adjustments (see Note 17.1.2 – Current financial assets).

The disposed scope mainly comprised the sub-group formed by Worldline France and its subsidiaries (MeTS Global Business Line and Digital Banking activities), representing a separate major line of business in accordance with IFRS 5. Accordingly, the related assets and liabilities were derecognized upon completion of the transaction.

Recyclable and non-recyclable items relating to discontinued operations are presented separately, on specific lines of the statement of comprehensive income as at June 30, 2026 and June 30, 2025.

Cash flows attributable to discontinued operations are presented separately as at June 30, 2026 and June 30, 2025.

For the period ending June 30, 2026, the net profit from discontinued operation amounts to €37.7 million including the net income from the MeTS and Digital Banking activities for the five-month period ended May 29, 2026, amounting to €20.5 million ; The difference is mainly explained by the gain on disposal recognized as part of the transaction and the recycling to profit or loss of cumulative currency translation adjustments (CTA);

The information provided below details the contribution of the MeTS and Digital banking activities business being sold on the main Group aggregates.

The results and cash flows of the discontinued operations include the five-month period from January 1, 2026 to May 29, 2026, corresponding to the period prior to the completion of the disposal.

Net income from discontinued operations

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025
Revenue	**185.6**	**234.2**
Personnel expenses	(103.0)	(110.9)
Operating expenses	(53.9)	(83.0)
Operating margin	**28.8**	**40.3**
% of revenue	**15.5%**	**17.2%**
Other operating income and expenses	6.0	(5.6)
Operating income	**34.8**	**34.7**
% of revenue	**18.7%**	**14.8%**
Financial expenses	(1.3)	
Financial income	-	(0.3)
Financial result	**(1.3)**	**(0.3)**
Net income before tax	**33.4**	**34.4**
Tax Income / (Charge)	4.3	(5.6)
Net income	**37.7**	**28.8**

As requested by IFRS 5, Worldline has no longer recognized any depreciation and amortization expense on the property, plant and equipment and intangible assets of MeTS and Digital banking activities since end of November 2025, resulting in savings before tax of €13.7 million during the 5 months of 2026 and €6.6 million in 2025 (one month).

In June 2026, other operating income and expenses mainly included the accounting impacts arising from the completion of the disposal transaction, including the recognition of the gain on disposal, transaction-related costs, provisions and transitional service arrangements. The gain on disposal remains preliminary as of June 30, 2026, as the closing accounts are subject to the contractual completion mechanism, which allows for adjustments during the 150-day period following Closing.

In June 2025, other operating income mainly included expenses in connection with restructuration costs.

In June 2026, the tax income mainly includes a €9.0 million reduction in the tax provision initially recognized in 2025 in connection with the contemplated disposal. Following the completion of the transaction and the final assessment of its tax consequences, including taxable outside basis differences and related registration duties, the estimated tax liability was revised from €13.1 million at December 31, 2025 to €4.0 million as of June 30, 2026.

Cash flow from discontinued operations

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025
Net cash from/ (used in) **operating** activities	(22.9)	33.1
Net cash from/ (used in) **investing** activities	22.9	(9.6)
Net cash from/ (used in) **financing** activities	257.3	(4.9)
Cash flow attributable to discontinued activities	**257.2**	**18.5**

The increase in cash flow is mainly driven by :

- the refinancing (in the parent company sold to Magellan), of the €255.5 million vendor loan owed to Worldline SA, financed through a new liability contracted with Magellan Partners at closing;
- the cash consideration received upon the disposal of the MeTS and Digital Banking activities amounted to €100 million;
- a negative change in working capital of €35.4 million, primarily reflecting the absence of a factoring program in June 2026, and the absence, at the disposal date, of the favorable year-end working capital effects recorded at December 31, 2025

4.2. Assets and liabilities held for sale

As at June 30, 2026, assets held for sale (and associated liabilities) comprise businesses and entities for which disposal plans remain ongoing in accordance with IFRS 5. (see Note 2 – Main changes in the scope of consolidation).

During the period, the Group completed the disposal of the following entities:

- Worldline PaymentIQ for a sale price of €160.3 million;
- Worldline North America for a sale price of €77.8 million;
- Worldline Europe S.A (Cetrel) for a sale price of €48.3 million;
- Paymark Limited for a sale price of €19.4 million.
- MeTS Global Business Line and Digital banking activities : (see note 4.1 Discontinued operations),

Assets and liabilities held for sale are detailed as follows:

The net loss on disposal (of continuing activities) amounted to €54.1 million, including €56.5 million relating to the negative recycling of cumulative currency translation adjustments (CTA).

Accordingly, these businesses are no longer presented as assets and liabilities held for sale as of June 30, 2026.

The remaining net assets and liabilities held for sale relate to Worldline India (Worldline India Private Ltd & Worldline ePayments India Private Limited).

(In € million)	June 30, 2026	December 31, 2025
Goodwill	21.3	443.2
Other Intangible assets	72.1	156.1
Tangible assets	17.4	26.7
Right-of-use	21.3	68.5
Non-current financial assets	1.0	2.6
Deferred tax assets	30.9	31.9
Total non-current assets	**163.9**	**729.1**
Inventories	0.3	7.7
Trade accounts and notes receivables	14.3	137.3
Current taxes	7.4	11.7
Other current assets	7.4	66.1
Assets linked to intermediation activities	268.4	333.8
Current financial instruments	0.0	0.3
Cash and cash equivalents	89.7	245.2
Total current assets	**387.5**	**802.1**
TOTAL ASSETS	**551.4**	**1,531.2**

(In € million)	June 30, 2026	December 31, 2025
Provisions for pensions and similar benefits	0.1	24.5
Non-current provisions	0.8	1.4
Non-current financial liabilities	33.0	30.8
Deferred tax liabilities	17.2	21.8
Non-current lease liabilities	14.9	60.5
Total non-current liabilities	**66.1**	**139.1**
Trade accounts and notes payables	41.3	95.9
Current taxes	8.3	5.0
Current provisions	0.0	0.4
Current financial instruments	0.0	59.3
Liabilities linked to intermediation activities	268.4	333.8
Current lease liabilities	5.2	12.8
Other current liabilities	13.8	182.1
Total current liabilities	**337.0**	**689.4**
TOTAL LIABILITIES	**403.1**	**828.5**

4.3. Measurement of the disposal group classified as held for sale and discontinued operations under IFRS 5

In accordance with IFRS 5, no impairment loss was recognized as of June 30, 2026, as the carrying amount of the disposal group classified as held for sale did not exceed its fair value less costs to sell.

In December 2025, In accordance with IFRS 5, the comparison between the carrying amount of the disposal group classified as held for sale and its fair value less costs to sell resulted in the recognition of an impairment loss of €442.8 million, of which €378 million was recognised in continuing operations and €64.8 million in discontinued operations.

Cumulative translation adjustments relating to disposal groups classified as held for sale remain recognized in equity in accordance with IAS 21. Upon completion of the disposal, the portion attributable to the Group will be reclassified to profit or loss, while the portion attributable to non-controlling interests will remain recognized in equity in accordance with IAS 21 and IFRS 10.

4.4. Restatement of comparative information

As required by IFRS 5, the comparative consolidated statement of profit or loss and consolidated statement of cash flows for the six-month period ended June 30, 2025 have been restated to present the Mobility & e-Transactional Services (MeTS) Global Business Line and certain Digital Banking activities as discontinued operations. The impact of this restatement on the comparative financial information is presented below:

Restated consolidated income statement

	6 months ended June 30, 2025		
(In € million)	**Reported**	**IFRS 5**	**Restated**
Revenue	2,204.7	(234.2)	1,970.5
Personnel expenses	(760.7)	110.9	(649.8)
Operating expenses	(1,236.2)	83.0	(1,153.2)
Operating margin	**207.7**	**(40.3)**	**167.4**
% of revenue	9.4%	17.2%	8.5%
Other operating income and expenses	(4,266.5)	5.6	(4,260.9)
Operating income / (loss)	**(4,058.8)**	**(34.7)**	**(4,093.5)**
% of revenue	-184.1%	14.8%	-207.7%
Financial expenses	(251.8)	3.7	(248.1)
- Of which Income / (cost) of net financial debt	(11.7)	(1.5)	(13.2)
Financial income	68.2	(3.4)	64.8
Financial result	**(183.5)**	**0.3**	**(183.2)**
NET INCOME / (LOSS) BEFORE TAX	**(4,242.3)**	**(34.4)**	**(4,276.7)**
Tax income / (expense)	10.1	5.6	15.7
Share of net profit / (loss) of associates	2.5	-	2.5
Net income / (loss) from continuing operations	**(4,229.7)**	**(28.8)**	**(4,258.5)**
Net income / (loss) from discontinued operations	-	28.8	28.8
NET INCOME / (LOSS)	**(4,229.7)**		**(4,229.7)**
Of which:			
- owners of the parent company of continuing operations	**(4,217.8)**	**(28.8)**	**(4,246.6)**
- owners of the parent company of discontinued operations	-	28.8	28.8
- attributable to owners of the parent	(4,217.8)		(4,217.8)
- non-controlling interests in continuing operations	**(11.9)**		**(11.9)**
- non-controlling interests in discontinued operations	-		-
- attributable to non-controlling interests	(11.9)		(11.9)
Weighted average number of shares	**280,173,301**		**280,173,301**
Basic earnings per share - attributable to owners of the parent in euros from continuing operations	(15.05)	(0.10)	(15.16)
Basic earnings per share - attributable to owners of the parent in euros from discontinued operations	-	0.10	0.10
BASIC EARNINGS PER SHARE *(In €)*	**(15.05)**		**(15.05)**
Diluted weighted average number of shares	**280,173,301**		**280,173,301**
Diluted earnings per share - attributable to owners of the parent from continuing operations	(15.05)	(0.10)	(15.16)
Diluted earnings per share - attributable to owners of the parent from discontinued operations	-	0.10	0.10
DILUTED EARNINGS PER SHARE *(In €)*	**(15.05)**		**(15.05)**

Restated Consolidated cash flow statement

	6 months ended June 30, 2025		
(In € million)	**Reported**	**IFRS 5**	**Restated**
Net income / (loss) before tax	(4,242.3)	(34.4)	(4,276.7)
Depreciation of assets	124.5	(8.4)	116.1
Depreciation of right-of-use	58.9	(3.9)	55.0
Net charge / (release) to operating provisions	8.3	(0.9)	7.4
Net charge / (release) to financial provisions	3.2	(0.4)	2.8
Net charge / (release) to other operating provisions	(43.2)	3.1	(40.0)
Impairment of long – term assets /Customer relationships amortization (PPA)	4,175.7	-	4,175.7
Losses / (gains) on disposals of fixed assets	1.6	(0.0)	1.6
Net charge for equity-based compensation	13.7	(0.9)	12.8
Losses / (gains) on financial instruments and other financial items	192.1	1.5	193.7
Income / (cost) of net financial debt	(11.7)	(1.5)	(13.2)
Cash from operating activities before change in working capital requirement, financial interest and taxes	280.7	(45.7)	235.0
Taxes paid	(50.3)	0.6	(49.7)
Change in working capital requirement	25.1	12.0	37.2
Net cash from (used in) operating activities from continued operations	255.5	(33.1)	222.4
Net cash from (used in) operating activities from discontinued operations	-	33.1	33.1
Net cash from/ (used in) operating activities	255.5	-	255.5
Payment for tangible and intangible assets	(134.5)	9.4	(125.0)
Net operating investments	(134.5)	9.4	(125.1)
Amounts paid for acquisitions	(79.9)	-	(79.9)
Proceeds from disposals of financial investments	(4.5)	-	(4.5)
Amounts paid for long-term financial investments	(4.0)	1.9	(2.1)
Amounts received for long-term financial investments	1.7	(1.7)	-
Cash and cash equivalents of companies sold during the period	(0.4)	-	(0.4)
Dividend received from long-term investments	0.1	-	0.1
Net long-term investments	(87.0)	0.2	(86.8)
Net cash from (used in) investing activities from continued operations	(221.5)	9.6	(211.9)
Net cash from (used in) investing activities from discontinued operations	-	(9.6)	(9.6)
Net cash from/ (used in) investing activities	(221.5)	-	(221.5)
Purchase and sale of treasury stock	(20.1)	-	(20.1)
Dividends paid to non-controlling interests	(14.8)	-	(14.8)
New borrowings	545.3	-	545.3
Lease payments	(60.5)	4.8	(55.7)
Financial interests on lease liability	(7.9)	1.6	(6.3)
Repayment of long and medium-term borrowings	(409.5)	-	(409.5)
Net interest paid	11.5	(1.5)	10.0
Other flows related to financing activities	(4.2)	0.0	(4.2)
Net cash from (used in) financing activities from continued operations	39.6	4.9	44.6
Net cash from (used in) financing activities from discontinued operations		(4.9)	(4.9)
Net cash from/ (used in) financing activities	39.6	0.0	39.6
Increase/ (decrease) in net cash and cash equivalents - continued activities	73.7	(18.5)	55.1
Increase/ (decrease) in net cash and cash equivalents - discontinued activities		18.5	18.5
Opening net cash and cash equivalents	1,508.3	(0.0)	1,508.3
Increase/ (decrease) in net cash and cash equivalents	73.7	(18.5)	55.1
Impact of exchange rate fluctuations on cash and cash equivalents	(15.0)	(0.0)	(15.0)
Change in cash related to discontinued activities		18.5	18.5
Closing net cash and cash equivalents	1,567.0	-	1,567.0

NOTE 5 Segment information by Global Business Lines

According to IFRS 8, reported operating segments profits are based on internal management reporting information that is regularly reviewed by the chief operating decision maker, and is reconciled to Group profit or loss. The chief operating decision maker assesses segments profit or loss using a measure of operating profit. The chief operating decision maker, who is responsible for allocating resources and assessing performance of the operating segments, has been identified as the Company Chief Executive Officer who makes strategic decisions.

The internal management reporting is designed based on Global Business Lines (Merchant Services & Financial Services). Global Business Lines have been determined by the Group as key indicators by the chief operating decision maker. As a result, and for IFRS 8 requirements, the Group discloses Global Business Lines (GBL) as operating segments. Each GBL is managed by a dedicated member of the Executive Committee.

The P&L indicators have been allocated according to these GBL segments. On adjusted EBITDA, a part of the cost related to Global Structures has not been allocated by GBL.

The geographical scope and the activities covered by each operating segment are as follows:

Operating segments	Business divisions	Geographical areas
Merchant Services	Commercial Acquiring, Omnichannel Payment, Acceptance and Digital Services	Australia, Austria, Belgium, Brazil, Canada, Denmark, Czech Republic, Estonia, Finland, France, Germany, Greece, Iberia, India, Italy, Japan, Latvia, Lithuania, Luxembourg, New-Zealand, Nordic countries, Poland, Slovakia, Spain, Switzerland, Turkey, the Netherlands, the United Kingdom, USA.
Financial Services	Issuing Processing, Acquiring Processing,Digital Banking, Account Payments	Belgium, China, Estonia, Finland, France, Germany, Hong Kong, Indonesia, Italy, Latvia, Lithuania, Luxembourg, Malaysia, Singapore, Spain, Switzerland, Taiwan, the Netherlands and the United Kingdom.

Geography is not a managerial axis followed by the Group. Inter-segment transfers or transactions are entered into under normal commercial terms and conditions that would also be available to unrelated third parties. No external customer generates more than 10% of total Group sales.

The operating segment information for the period was the following:

(in € million)	Merchant Services	Financial Services	Total Group
6 months ended June 30, 2026			
Revenue by Global Business Lines	**1,530.3**	**366.6**	**1,896.9**
% of Group revenue	80.7%	19.3%	100.0%
6 months ended June 30, 2025*			
Revenue by Global Business Lines	**1,574.0**	**396.5**	**1,970.5**
% of Group revenue	79.9%	20.1%	100.0%

* *In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).*

The “Merchant Services” external revenue is presented net of interchange bank commissions.

Operating margin and Adjusted EBITDA

The underlying operating performance on the Group ongoing business is presented within operating margin. Operational performance of each GBL is measured through the Adjusted EBITDA (Adjusted Earnings Before Interest, Taxes, Depreciation, and Amortization), as defined below.

(in € million)	Merchant Services	Financial Services	Global structures	Total Group
6 months ended June 30, 2026				
Adjusted EBITDA	293.4	69.0	(34.3)	328.1
% revenue	19.2%	18.8%	(1.8%)	17.3%
6 months ended June 30, 2025 *				
Adjusted EBITDA	292.4	86.9	(32.0)	347.2
% revenue	18.6%	21.9%	(1.6%)	17.6%

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

Adjusted EBITDA represents the underlying operational performance of the recurring business. It is determined as follows:

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025 *	Variation
Operating margin	**165.4**	**167.4**	**(2.0)**
+ Depreciation of fixed assets	154.7	171.1	(16.4)
+ Net book value of assets sold/written off	1.2	1.4	(0.2)
+/- Net charge/(release) of pension provisions	(0.8)	2.3	(3.1)
+/- Net charge/(release) of provisions	7.5	5.1	2.5
ADJUSTED EBITDA	**328.1**	**347.2**	**(19.2)**

** In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).*

The geographical segment information for the period was the following:

(In € million)	Northern Europe(**)	Central & Eastern Europe(***)	Southern Europe (****)	Other	Total Group
6 months ended June 30, 2026					
External revenue by geographical area	**682.2**	**701.1**	**338.9**	**174.7**	**1,896.9**
% of Group revenue	36.0%	37.0%	17.9%	9.2%	100.0%
6 months ended June 30, 2025*					
External revenue by geographical area	**713.2**	**714.2**	**313.2**	**229.9**	**1,970.5**
% of Group revenue	36.2%	36.2%	15.9%	11.7%	100.0%

(*) In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).
(**) Including Belgium for €170.8 million (€215.4 million in 2025) and Netherlands for €219.6 million (€220.8 million in 2025)
(***) Including Germany for €324.4 million (€341.5 million in 2025) and Switzerland for €271.2 million (€270.3 million in 2025)
(****) Including France for €118.9 million (€124.6 million in 2025).

NOTE 6 Operating Income and Expenses

6.1. Personnel expenses

(In € million)	6 months ended June 30, 2026	% Revenue	6 months ended June 30, 2025 *	% Revenue
Wages, salaries & social security charges	(623.7)	32.9%	(640.3)	32.5%
Tax, training, profit-sharing	(5.5)	0.3%	(7.3)	0.4%
Net (charge)/release to provisions for staff expenses	0.2	0.0%	-	0.0%
Net (charge)/release to provisions for pensions and similar Benefits	0.8	-0.0%	(2.3)	0.1%
TOTAL PERSONNEL EXPENSES	**(628.2)**	**33.1%**	**(649.8)**	**33.0%**

* *In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).*

6.2. Non-personnel expenses

(In € million)	6 months ended June 30, 2026	% Revenue	6 months ended June 30, 2025*	% Revenue
Subcontracting costs	(184.5)	9.7%	(211.1)	10.7%
Operating costs	(240.1)	12.7%	(239.3)	12.1%
Hardware and software purchase	(86.1)	4.5%	(90.8)	4.6%
Scheme fees	(466.5)	24.6%	(455.0)	23.1%
Maintenance costs	(39.7)	2.1%	(45.8)	2.3%
Subtotal non-personnel expenses	**(1,016.9)**	**53.6%**	**(1,042.0)**	**52.9%**
Depreciation of assets	(109.6)	5.8%	(116.1)	5.9%
Depreciation of right-of-use	(45.0)	2.4%	(55.0)	2.8%
Net (charge)/release to provisions	(9.6)	0.5%	(16.0)	0.8%
Gains/(Losses) on disposal of assets	(1.1)	0.1%	(1.3)	0.1%
Trade Receivables write-off	(4.5)	0.2%	(6.0)	0.3%
Development capitalized costs	83.5	-4.4%	83.2	-4.2%
Subtotal other expenses	**(86.3)**	**4.6%**	**(111.2)**	**5.6%**
TOTAL OPERATING EXPENSES	**(1,103.2)**	**58.2%**	**(1,153.2)**	**58.5%**

* *In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).*

6.3. Other operating income and expenses

Other operating income and expenses relate to income and expenses corresponding to:

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025*
Goodwill impairment	-	(4,060.0)
Customer relationships and acquired technologies amortization	(120.0)	(115.7)
Rationalization and associated costs	(15.1)	(42.3)
Integration and acquisition costs	(17.4)	(29.6)
Equity based compensation & associated costs	(5.3)	(13.1)
Other items	(70.4)	(0.2)
TOTAL OTHER OPERATING INCOME AND EXPENSES	**(228.2)**	**(4,260.9)**

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

In June 2025, **goodwill impairment** of €4,060.0 million was related to the decrease in value of Merchant Services GBL (see note 9 "Goodwill").

Rationalization and associated costs of €15.1 million are mainly related to costs incurred in the High Business Risk(HBR) sector to strengthen the management of risks associated with merchants for €7.5 million, and transformation costs for €5.4 million.

Integration and acquisition costs reached €17.4 million, decreasing by €12.2 million, in relation with the ramp-down of integration and synergy implementation related to past acquisitions. The main costs of the period were related to :

- Costs in relation with integration representing €9.3 million, principally for the platform convergence of the jointly held entity in Australia with ANZ;
- Risk and compliance costs for €5.8 million related to projects to reinforce Risk and AML/CFT (Anti Money Laundering / Countering Financing of Terrorism), and other risk and compliance costs, mainly for operationalization, in particular on previously acquired scopes. These costs consist mainly of expenses to adjust, harmonize and implement processes and systems like merchant onboarding diligences, processes of storage of related information, etc.

Other items totaled €70.4 million and are mainly related to a loss resulting from the various divestitures carried out during the half-year generated largely by cumulative translation adjustment reserves booked in P&L (€56.5 million mainly due to New Zealand dollar). Refer to Note 3 "Main changes in the scope of consolidation".

Equity-based compensations

During the first half of 2026, the Group granted the following equity-based compensation plans:

Allocation of performance shares to the Chief Executive Officer

Following approval by the Annual General Meeting on June 11, 2026, the Board of Directors decided on the same day, upon recommendation of the Remuneration Committee, to grant Mr Pierre-Antoine Vacheron, Chief Executive Officer, 87,500 performance shares in accordance with its compensation policy for the year 2026.

This final vesting is subject to the achievement of demanding performance conditions.

The final vesting of the shares allocated under this plan will only be definitive after a three-year period and following the ex post vote at the Annual General Meeting of June 2029.

The characteristics of the plan are detailed in Section E.2.1 of the 2025 Universal Registration Document and of the 2026 Half-Year Financial Report.

2026 free share plan

In line with the 28th resolutions approved by the 2026 Annual General Meeting, the Board of Directors decided on June 11, 2026, upon recommendation of the Remuneration Committee, to grant 1,115,978 free shares of the Company allocated as follows:

- 999,103 performance shares, and
- 116,875 presence shares.

Worldline's Chief Executive Officer as well as the members of the Executive Committee are not eligible for presence shares.

This plan represents 1.97% of the share capital as of the grant date and is granted to 290 beneficiaries.

The final vesting of the shares allocated under this plan will only be definitive after a three-year period, i.e., on June 11, 2029.

This final vesting is subject to the achievement of demanding performance conditions and/or a presence condition. The final vesting of performance shares will depend on the level of achievement of financial and non-financial objectives in accordance with the elasticity curves defined by the Board of Directors.

No holding period is provided for under this plan, and the Chief Executive Officer is not eligible to benefit from it.

The characteristics of the plan are detailed in Section E.2.1 of the 2025 Universal Registration Document and of the 2026 Half-Year Financial Report.

As the acceptance period for the beneficiaries of this plan runs during the second half of 2026, it had no impact on the consolidated accounts for the 6 months ended June 30, 2026.

Adjustment of vesting plans based on the Euronext ratio

The Board of Directors of Worldline decided to protect the interests of beneficiaries of the 2023, 2024 and 2025 Long-Term Incentive plans which provide for the possibility of an adjustment in the event that Worldline undertakes financial transactions affecting its share capital during the vesting period of the relevant plans.

The number of shares initially granted to beneficiaries under the relevant plans was adjusted to neutralize the dilutive effect of the capital increase, based on the adjustment ratio of 0.258324203305864 published by Euronext.

The plans benefiting from this adjustment are :

- 2023 Performance Shares Plan ;
- Power 2024 Retention Plan ;
- 2024 Performance Shares Plan ; and
- 2025 Performance Shares Plan.

Reverse Share Split

The Reverse Share Split authorized by the 10th resolution of Worldline's Extraordinary General Meeting of January 8, 2026 and launched by decision of the Board of Directors of the Company dated April 28, 2026, was implemented as from May 14, 2026 and became, fully effective on June 15, 2026. Previous capital increases had significantly increased the number of Worldline shares in circulation. The intention in implementing the Reverse Share Split of Worldline shares, which resulted in a mechanical adjustment of the reference share price by a factor of 40, is to reduce the number of shares in circulation to a more customary level, reduce share price volatility, support a new stock market dynamic, and improve the market perception of the Company's shares.

Asteria, 2026 Worldline Group employee stock ownership Plan

In line with the 23rd resolutions approved by the 2026 Annual General Meeting, the Board of Directors approved the launch of the Worldline employee share ownership plan, "Asteria 2026" on June 11, 2026. The maximum number of shares that may be subscribed for under the capital increase is 7,099,104 shares, representing 2.5% of Worldline's share capital.

NOTE 7 Financial Result

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025*
Interest expenses on bond loan	(44.7)	(30.6)
Interest charges on long term debt	-	(0.4)
Interest expenses on convertible bonds	(1.6)	(4.5)
Net interest from cash and cash equivalents	11.0	10.4
Others	2.0	11.8
Net interest income (expenses)	**(33.3)**	**(13.2)**
Net foreign exchange losses	(2.5)	(0.8)
Hyperinflation	(11.7)	(8.8)
Gains / Losses on derivatives instruments	0.8	1.2
Net foreign exchange gain (losses)	**(13.4)**	**(8.4)**
Financial component of retirement expenses and the cost of other post-employment benefits	(2.7)	(2.8)
Variation of fair value Visa shares	0.7	0.8
Variation of the fair value of other financial assets/debts	(0.0)	(144.2)
Financial interests on lease liability (IFRS 16)	(6.5)	(6.3)
Impairment on financial assets	(0.9)	(0.0)
Other financial expenses	(10.1)	(12.3)
Other financial income	2.2	3.2
Net other financial income (expenses)	**(17.4)**	**(161.6)**
TOTAL FINANCIAL RESULT	**(64.1)**	**(183.2)**

* *In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4). The impacts of these restatements are presented in Note B.4*

Net financial expenses amounted to €64.1 million for the period (compared to an expense of €183.2 million for the 6 months ended June 30, 2025), and were made up of:

- Expenses of net financial debt of €33.3 million (against expenses of €13.2 million for the 6 months ended June 30, 2025); and
- Net other financial expenses (including the impact of foreign exchange) of €30.8 million (against €170 million for the 6 months ended June 30, 2025).

The expenses of net financial debt of €33.3 million are mainly made up by the following effects:

- The interests expenses linked to straight bonds (€44.7 million) and convertible bonds (€1.6 million);
- The income interests from cash and cash equivalents (€11.0 million) ;

Other items of financial result were mainly composed of:

- Foreign exchange losses for €13.4 million (€8.4 million loss for the first half of 2025), mainly driven by hyperinflation in Argentina and Turkey for a negative impact of €11.7 million;
- Net Financial interests on lease liabilities for €6.5 million (6.3 million for the first half of 2025);
- The change in the fair value of other financial instruments amounted to nil, compared with a negative fair value of €144.2 million as of June 30, 2025, mainly reflecting the full impairment of the Poseidon Holdco preferred shares recognized in 2025.
- Pension financial costs for €2.7 million;
- Other financial expenses for €10.1 million (€12.3 million in June 2025), mainly due to financial expenses associated to financial agreements entered into with merchants, notably in Australia; and
- Other financial income for €2.2 million (€3.2 million in June 2025).

The tables below illustrate the financial result broken down into expenses and income:

(In € million)	Expenses	Income	June 2026
Income (cost) of net financial debt	(61.5)	28.2	(33.3)
Foreign exchange gains (losses)	(15.8)	2.4	(13.4)
Net other financial income (expenses)	(25.6)	8.3	(17.4)
TOTAL FINANCIAL RESULT	**(102.9)**	**38.9**	**(64.1)**

(In € million)	Expenses(*)	Income(*)	June 2025(*)
Income (cost) of net financial debt	(68.5)	55.2	(13.2)
Foreign exchange gains (losses)	(11.7)	3.3	(8.4)
Net other financial income (expenses)	(167.9)	6.4	(161.6)
TOTAL FINANCIAL RESULT	**(248.1)**	**64.8**	**(183.2)**

(*) In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

NOTE 8 Income tax product or expense

The income tax includes current and deferred tax expenses. For the purposes of the interim condensed consolidated financial statements, consolidated income tax is determined by applying the estimated effective tax rate for the full year to the "half-year net income before tax". The estimated effective tax rate for the full-year is determined on the basis of forecasted current and deferred tax expense for the year in the light of full-year earnings projections.

The tax income for the six-month period ended June 30, 2026, was €30.8 million with a loss before tax of €126.8 million. The annualized Effective Tax Rate (ETR) was 24.3% compared with 0.4% after the reclassification of the MeTS business and other activities as "discontinued operations" for the first semester of 2025. In 2025, after the restatement of the goodwill impairment of €4,060.0 million euros and the fair value of the Poseidon Holdco's preferred shares of €141.7 million, the annualized Effective Tax Rate (ETR) was 20.9%.

On the first half of 2026, the impact related to Pillar 2 was not significant in both value and in the ETR.

The French exceptional contribution on large companies (CEBGE) had no impact in 2026 as the Group was in a tax loss position in France.

NOTE 9 Goodwill and intangible assets

9.1. Goodwill

(In € million)	December 31, 2025	Disposals	Exchange rate fluctuations	IFRS 5 - Assets held for sales*	June 30, 2026
Gross value	8,583.2	(3.8)	21.8	(34.1)	8,567.1
Impairment loss	(4,742.9)		(27.7)	30.5	(4,740.1)
CARRYING AMOUNT	**3,840.3**	**(3.8)**	**(5.9)**	**(3.6)**	**3,827.1**

* *Amount mainly relates to foreign exchange movements on goodwill allocated to assets held for sale, in accordance with IFRS 5*

At June 30,2026, there was no change in the gross value of the goodwill, except the impact of exchange rate fluctuation.

(In € million)	At December 31, 2024	Impairment	Impairment assets held for sale	Exchange rate fluctuations	IFRS 5 - Assets held for sales*	December 31, 2025
Gross value	10,150.4			(12.6)	(1,554.6)	8,583.2
Impairment loss	(1,146.6)	(4,366.5)	(280.4)	7.8	1,042.9	(4,742.9)
CARRYING AMOUNT	**9,003.8**	**(4,366.5)**	**(280.4)**	**(4.7)**	**(511.7)**	**3,840.3**

* Amount mainly relates to the reallocation of a portion of goodwill to assets held for sale, in accordance with IFRS 5

As of June 30, 2026, the Group assessed, in accordance with IAS 36, whether any indicators of impairment existed for its Cash Generating Units (CGUs). This assessment was based on the latest business performance, the updated outlook approved by Management and the Group's market environment.

For the Merchant Services CGU, business performance remained broadly in line with Management's expectations. Revenue growth continued during the period, the revenue gap compared with budget remained limited and profitability exceeded budget. In addition, the North Star transformation plan continued to progress in line with Management's expectations.

For the Financial Services CGU, the revenue shortfall compared with budget mainly related to the Build development business. Management considers that this shortfall is expected to be mitigated through the ongoing savings plan and the continued execution of the "North Star" transformation plan. Furthermore, the commercial pipeline remains solid and Management has not identified any significant changes in market conditions that would affect the long-term trajectory of the business.

Based on this assessment, the Group concluded that no trigger of impairment indicators existed as of June 30, 2026. Accordingly, no impairment loss was recognized during the period.

As a reminder, the sensitivity analysis performed as of December 2025 indicated that an increase of 100 basis points in the discount rate would have resulted in an additional impairment of €222.9 million, comprising €182.2 million for the Merchant Services CGU and €40.7 million for the Financial Services CGU.

A decrease of 50 basis points in the perpetual growth rate would not have resulted in any additional impairment but would have reduced the headroom by €273.1 million (€184.9 million for the Merchant Services CGU and €88.2 million for the Financial Services CGU).

A decrease of 100 basis points in the Adjusted EBITDA margin would not have resulted in any additional impairment but would have reduced the headroom by €339.8 million (€215.1 million for the Merchant Services CGU and €124.7 million for the Financial Services CGU).

The combined effect of an increase of 100 basis points in the discount rate and a decrease of 50 basis points in the perpetual growth rate would have resulted in an additional impairment of €518.1 million, comprising €400.0 million for the Merchant Services CGU and €118.1 million for the Financial Services CGU.

9.2. Other intangible assets

(In € million)	Software & Licenses	Customer Relationships	Acquired technology and other	Other assets	Total
Gross value					
At December 31, 2025	**1,442.5**	**1,955.9**	**687.5**	**80.4**	**4,166.4**
Additions	1.6	5.0	0.0	1.7	8.3
R&D capitalized	83.5	0.0	0.0	0.0	83.5
Disposals/ Reversals	(22.4)			(1.2)	(23.6)
Exchange differences	3.9	7.3	1.7	0.3	13.1
Scope out	(2.7)			(2.5)	(5.3)
IFRS 5 Impacts	5.7	(11.5)	(0.8)	(12.8)	(19.4)
Other	15.6	(7.3)	-	(12.2)	(3.8)
AT JUNE 30, 2026	**1,527.7**	**1,949.5**	**688.4**	**53.6**	**4,219.2**
Accumulated depreciation					
At December 31, 2025	**(909.5)**	**(901.7)**	**(454.2)**	**(61.6)**	**(2,327.0)**
Depreciation charge of the year	(85.0)	(92.3)	(29.8)	(0.5)	(207.5)
Impairment of the year	(7.6)				(7.6)
Disposals/ Reversals	23.7			1.4	25.1
Exchange differences	(3.2)	(1.4)	(0.7)	0.0	(5.3)
Scope out	0.1			(0.0)	0.1
IFRS 5 Impacts	(11.8)	6.7	0.5	10.4	5.8
Other	0.0	9.3	0.0	0.0	9.3
AT JUNE 30, 2026	**(993.2)**	**(979.4)**	**(484.2)**	**(50.3)**	**(2,507.1)**
Net value					
At December 31, 2025	**533.0**	**1,054.2**	**233.4**	**18.7**	**1,839.3**
AT JUNE 30, 2026	**534.5**	**970.1**	**204.2**	**3.3**	**1,712.2**

Development capitalized costs over the period are related to the modernization of proprietary technological platforms for €83.5 million. On June 30, 2026, the net book value of those capitalized cost amounted to €500.3 million.

The new customer relationships are related to a merchant portfolio from Credito Emiliano S.p.A (Credem) price adjustment.

NOTE 10 Right-of-Use assets and Lease liabilities

10.1. Right-of-Use assets

(In € million)	Land and buildings	IT equipments	Other assets	Total
Gross value				
At December 31, 2025	**328.8**	**149.2**	**101.4**	**579.4**
Additions	6.4	9.2	9.1	24.8
Scope out	(2.8)	-	-	(2.8)
Disposals	(26.4)	(27.6)	(9.9)	(63.9)
Exchange differences	0.7	0.6	1.3	2.6
Other	0.3	0.5	(0.9)	(0.2)
AT JUNE 30, 2026	**307.1**	**131.9**	**101.0**	**540.0**
Accumulated depreciation				
At December 31, 2025	**(202.7)**	**(85.9)**	**(40.6)**	**(329.2)**
Depreciation charge for the year	(16.6)	(17.7)	(10.9)	(45.2)
Scope out	0.5	0.0	-	0.5
Disposals/Reversals	11.5	27.5	7.2	46.3
Exchange differences	(0.4)	(0.2)	(0.2)	(0.9)
Other	1.2	(0.9)	0.1	0.3
AT JUNE 30, 2026	**(206.6)**	**(77.2)**	**(44.5)**	**(328.2)**
Net value				
At December 31, 2025	**126.1**	**63.3**	**60.8**	**250.2**
AT JUNE 30, 2026	**100.5**	**54.7**	**56.5**	**211.8**

10.2. Lease liabilities

(In € million)	Land and buildings	IT equipments	Other assets	Total
At December 31, 2025	**153.8**	**65.1**	**64.7**	**283.5**
Additions	6.5	9.2	9.1	24.8
Scope Out	(2.6)	0.0	(0.0)	(2.6)
Reimbursement	(32.8)	(20.5)	(15.3)	(68.6)
Exchange differences	0.3	0.4	1.1	1.8
Other	(1.1)	0.6	1.1	0.6
AT JUNE 30, 2026	**124.0**	**54.8**	**60.8**	**239.6**

10.3. Maturity schedule Lease liabilities

(In € million)	Up to 1 year	1 to 5 years	Over 5 years	Total
Discounted Data	85.4	128.2	26.0	**239.6**
Non discounted data	93.9	146.8	30.0	**270.7**

NOTE 11 Inventories

(In € million)	June 30, 2026	As at December 31, 2025
Terminals & consumables	41.2	41.3
Allowances on inventories	(7.3)	(8.5)
TOTAL INVENTORIES	**33.9**	**32.8**

NOTE 12 Trade receivables and other current assets

12.1. Trade Receivables

(In € million)	June 30, 2026	As at December 31, 2025
Assets related to contracts	236.3	215.9
Trade receivables	318.0	370.3
Expected credit losses allowance	(43.7)	(39.4)
Net asset value	**510.6**	**546.8**
Contract liabilities (*)	(155.3)	(117.1)
Net accounts receivable	**355.3**	**429.7**
Number of days sales outstanding (DSO)	**28**	**34**

(*) Contract liabilities are presented in other current liabilities, see Note 18.2

Assets related to contract evolution usually reflects the revenue growth, activities associated to build revenue and sometimes license revenue related to Worldline intellectual property corresponding to distinct performance obligations in large outsourcing contracts in line with IFRS15, as well as projects and upsell activities with existing customers often invoiced at completion.

DSO for Worldline Group is 28 days at the end of June 2026 (34 in June 2025).

Worldline Group has a non-recourse factoring agreement with a ceiling of €40.5 million. Under this arrangement, substantially all the risks and rewards relating to the transferred trade receivables are transferred to the financial institution and reverd the receivables are therefore derecognized in accordance with IFRS 9. As of June 30, 2026, the amount of derecognized factored receivables amounted to €24.9 million, compared with €24.7 million as of December 31, 2025.

The Group does not have any reverse factoring or supplier financing arrangements in place.

12.2. Other current assets

(In € million)		June 30, 2026	As at December 31, 2025
Other receivables & current assets		88.6	77.1
Prepaid expenses	Note 17.1	105.7	81.7
VAT receivables		47.8	68.5
Advance payment	Note 17.1	0.3	0.5
TOTAL		**242.3**	**227.9**

Other currents assets amount to € 242.3 million as of June 30, 2026 (€ 227.9 million in 2025). This increase is mainly explained by the seasonal effect, due to the recognition of full-year invoices (contractual prepayments, software, licences) at the beginning of the year.

The balance as of June 30, 2025 amounted to €282 million and was driven by the same seasonal effects, although the level may vary from one period to another depending on the timing of contractual prepayments and invoice recognition.

12.3. Working capital

The working capital can be analyzed as follows:

(In € million)	As at December 31, 2025	Cash variation in working capital	IFRS 5-Assets held for sale and other non cash items	As at June 30, 2026
Inventories	32.8	(0.2)	1.3	33.9
Trade receivables excl, allowances	586.2	(23.2)	(8.7)	554.3
Other current assets excl, allowances	254.3	0.4	18.9	273.5
Total assets in working capital (A)	**873.4**	**(23.1)**	**11.5**	**861.7**
Trade payables	563.0	(34.4)	17.1	545.7
Other current liabilities	451.2	(49.6)	27.7	429.3
Total liabilities in working capital (B)	**1,014.2**	**(84.0)**	**44.8**	**975.0**
WORKING CAPITAL (B - A)	**140.9**	**(60.9)**	**33.3**	**113.3**

The negative cash change in working capital of €(60.9) million mainly results from the following movements:

- Trade receivable : This decrease of €23.2 million mainly results from a shorter customer payment period: DSO of 28 days in June 2026 versus 34 days in December 2025 - refer to Note 12.1 – Trade receivables.
- Trade accounts and notes payable : This decrease of €34.4 million is mainly due the reduction in purchases and operating expenses that automatically led to a decrease in trade payables. - refer to Note 18.1 – Trade payables.
- Other current liabilities (€(49.6) million): This decrease of €49.6 million is mainly related to VAT and various accruals and employee payables, and accrued expenses.

Non-cash items mainly related to assets held for sale, and foreign exchange effects.

NOTE 13 Intermediation activities

As part of its merchant services activity, in particular for commercial acquiring and collecting business, the Group provides intermediation between merchants, credit card issuers, and end consumers. The expected funds corresponding to the end consumer's payment as well as funds received and not yet remitted to merchants are recorded as balance sheet assets in the specific accounts, i.e. excluded from cash and cash equivalents. The counterparty is a payable due to merchants.

Through this intermediation activity, Worldline and its affiliates are facing cash fluctuations due to the lag that may exist between the payment to the merchants and the receipt of the funds from the payment schemes (Visa, MasterCard or other schemes).

The Group isolated in dedicated lines assets and liabilities related to its intermediation activities (net of interchange fees).

(In € million)	June 30, 2026	As at December 31, 2025
Receivables linked to intermediation activities	1,958.2	1,717.9
Funds related to intermediation activities	1,622.3	1,792.8
Total assets linked to intermediation activities	**3,580.5**	**3,510.7**
Payables linked to intermediation activities	3,420.4	3,259.5
Credit facilities specific to intermediation activities	160.1	251.2
Total liabilities linked to intermediation activities	**3,580.5**	**3,510.7**

The stability in assets and liabilities is mainly related to a calendar effect (December 31, 2025, was a Wednesday (open weekdays for bank), against a Tuesday (open weekdays for bank) for June 30, 2026).

NOTE 14 Shareholder equity

As of January 1, 2026, the share capital consisted of 283,964,175 ordinary shares. During the first half of 2026, Worldline completed a share capital reduction through a reduction of the nominal value of its ordinary shares from €0.68 to €0.02, with no impact on the number of shares outstanding, followed by a reserved capital increase through the issuance of 39,287,272 new ordinary shares and a rights issue through the issuance of 1,939,508,682 new ordinary shares (see Note 2 – Significant events of the semester). Following the approval by the Extraordinary General Meeting held on January 8, 2026, a reverse share split at a ratio of one (1) new share for forty (40) existing shares became effective with a retroactive effect on June 15, 2026. Consequently, the number of share as of January 1, 2026 is 7,099,104 with a nominal value of €0.80.

As a result of the capital reduction the two capital increases, and the reverse share split, as of June 30, 2026, the share capital of Worldline S.A. amounted to €45.3 million, divided into 56,591,820 ordinary shares with a nominal value of €0.80 each.

Earnings per Share (EPS)

The weighted average number of shares amounted to 31,940,805 shares for the period. As at June 30, 2026 (same as at June 30, 2025), there was no potentially dilutive instruments as all equity instruments were potentially relutive.

(In € million)	6 months ended June 30, 2026	% of revenue	6 months ended June 30, 2025*	% of revenue
Net income from continuing operations	(96.7)		(4,246.6)	
Net income from discontinued operations	37.7		28.8	
Net income [a]	**(59.0)**	**-2.8%**	**(4,217.8)**	**-191.3%**
Diluted net income from continuing operations	(96.7)		(4,246.6)	
Diluted net income from discontinued operations	37.7		28.8	
Diluted net income [b]	**(59.0)**	**-2.8%**	**(4,217.8)**	**-191.3%**
Average number of shares [c]	31,940,805		7,004,333**	
Diluted average number of shares [d]	31,940,805		7,004,333**	
(In €)				
Basic EPS [a] / [c]	**(1.85)**		**(602.17)****	
Diluted EPS [b] / [d]	**(1.85)**		**(602.17)****	

* In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).

** In application of IAS 33 comparative data at June 30, 2025 has been restated due to reverse share split (refer to Note 14)

NOTE 15 Post-employment and similar long-term benefits

The remeasurement principle for pension liabilities and assets at interim periods is the following: actuarial remeasurements are only triggered if there are significant impacts on both the obligations and plan assets and limited to the Group's largest pension plans. For less material plans, straightforward actuarial projections are used.

The Corporate bond interest rate markets were volatile during the first half of the year, particularly in the Eurozone. Since December 31, 2025, the discount rates have increased by approximately 30bps in the Eurozone, compared with only 5bps in Switzerland.

Discounts rates per main zone	June 30, 2026	December 31, 2025
Euro zone	4.30%	4.00%
Switzerland	1.20%	1.15%

The net total liability recognized in the balance sheet in respect of pension plans and other long-term benefits plans per June 30, 2026, amounts to € 110.4 million (compared to a net liability of € 120.2 million as at December 31, 2025).

The decrease in net liability is mainly explained by the increase in the discount rates in the major zone/countries.

The fair value of plan assets for the major plan in Switzerland has been remeasured as of June 30, 2026.

Due to the market conditions as at June 30, 2026, the main plan in Switzerland is under a surplus situation. Based on the IFRIC 14 calculation, the surplus representing around € 34.0 million has been fully recognized on the balance sheet.

(In € million)	June 30, 2026	December 31, 2025
Prepaid pension asset – post employment plans	**34.0**	**32.1**
Accrued liability - Long-term employee benefits	**(144.4)**	**(152.3)**
Of which accrued liability – post employment plans	(128.5)	(136.7)
Of which accrued liability – other long term benefits	(15.8)	(15.6)
Net total liability - pension plans and other long-term benefits	**(110.4)**	**(120.2)**

The net impact of defined benefits plans on Group profit and loss can be summarized as follows:

(In € million)	6 months ended June 30, 2026	6 months ended June 30, 2025*
Operating margin	(11.9)	(14.8)
Financial result	(2.7)	(2.8)
Total (expense)/profit	**(14.6)**	**(17.6)**

* *In application of IFRS 5, comparative data at June 30, 2025 has been restated due to the classification of the MeTS business and other activities as "discontinued operations" (refer to Note 4).*

NOTE 16 Provisions for risk

(In € million)	December 31, 2025	Charge	Release used	Release unused	Other(*)	IFRS 5 - Liabilities held for sale	June 30, 2026	Current	Non-current
Litigation and contingencies	82.7	30.9	(0.3)	(0.8)	(0.8)	0.0	111.5	3.0	108.5
Labor	3.3	0.7	(1.6)	(0.5)	1.4	0.5	3.9	1.5	2.4
Other	1.6	0.1	0.0	(0.8)	0.2	0.5	1.8	0.0	1.8
TOTAL PROVISIONS	**87.7**	**31.7**	**(1.9)**	**(2.1)**	**0.8**	**1.0**	**117.2**	**4.5**	**112.7**

(*) Other movements mainly consist of reclassification within the categories and currency translation adjustments.

In 2026, the variation in litigation and contingencies provisions is mainly related to guarantees to the divestments (see note 4 - Assets held for sale and discontinued operations).

The closing position of litigation and contingencies provisions of €111.5 million covers a number of pre-litigation and litigation issues, guarantees given on disposals, and other disputes with clients and suppliers, including the following : in the context of earlier disposal, certain limited guarantees were granted to the purchaser for commercial and IP related claims and proceedings as well as tax matters. These include specific indemnity for judicial proceedings, regarding a contested tax reassessment.

The Legal department and the lawyers of the Group as well as the related functions (such as notably HR, IP and Tax) closely monitor these situations with a view to minimize the ultimate liability.

Furthermore, as explained in Section D, the Group is subject to audits in particular from regulatory authorities in the jurisdictions where it operates, including Belgium, Germany, Netherlands, Sweden, UK, Luxembourg, Italy, and Greece. Findings and improvement areas identified during these audits and regulators' recommendations are being addressed through various ongoing enhancement and remediation plans in particular at local level within the concerned local entities under Group's oversight. They may also potentially result in measures taken by the authorities including financial and other sanctions. Given the uncertainty surrounding potential regulatory outcomes and potential regulatory measures or sanctions (including potential fines) and the unquantifiable potential impacts, no provisions have been booked in 2026.

NOTE 17 Financial assets and liabilities

The Group's financial assets and liabilities are detailed in the following table. As a reminder, the levels or fair-value for fair-value measurement purposes are:

- **Level 1:** fully observable data from active markets;
- **Level 2:** observable data not qualified for level 1 (data on inactive markets, including discounted cash flow models using inputs such as interest rate curves, credit spreads and foreign exchange rates;
- **Level 3:** valuation techniques incorporating unobservable inputs, mainly relating to expected future cash flows and discount rates. Due to the limited materiality of these instruments, no significant sensitivity to changes in valuation assumptions has been identified.

There were no transfers between Level 1, Level 2 and Level 3 of the fair value hierarchy during the first half of 2026. The valuation techniques and significant inputs used to measure financial instruments at fair value remained unchanged compared with December 31, 2025.

(In € million)	Note	June 30, 2026	December 31, 2025	Valuation Method
Non-Consolidated Investments	Note 17.1.1	69.9	68.9	Fair-Value through P&L, level 3
Other Non-current financial assets	Note 17.1.1	17.8	5.9	Fair-Value through P&L, level 3
Derivative Instruments - Assets	Note 17.1.2	0.5	3.9	Fair-Value through P&L or Equity (if documented in a hedging relationship), level 2
Other current financial assets	Note 17.1.2	99.6	44.7	Fair-Value through P&L, level 3
Cash and cash equivalents (excluding money market funds)	Note 17.1.3	1,847.3	818.2	Amortized cost
Money market funds	Note 17.1.3	-	80.0	Fair value through P&L, level 1
FINANCIAL ASSETS - TOTAL		**2,035.0**	**1,021.8**	
Straight Bonds	Note 17.2	2,175.3	2,165.2	Amortized Cost
Convertible Bonds	Note 17.2	413.7	412.1	Split Accounting: Amortized Cost + Equity Component
Other borrowings	Note 17.2	0.2	0.4	Amortized Cost
Put Options on non-controlling interests	Note 17.2	167.2	237.3	Present value of the redemption amount, level 3
Current portion of Financial Liabilities	Note 17.2	3.8	6.4	Amortized Cost, level 3
Derivative instruments - Liabilities		3.8	2.0	Fair-Value through P&L or Equity (if documented in a hedging relationship), level 2
Overdrafts	Note 17.2	12.6	12.3	Amortized Cost
Financial Liabilities excl. lease liabilities		**2,776.6**	**2,835.7**	
Lease Liability	Note 10.2	239.6	283.5	Amortized Cost
FINANCIAL LIABILITIES - TOTAL		**3,016.2**	**3,119.2**	

17.1. Financial Asset

17.1.1. Non-current financial assets

(In € million)		June 30, 2026	December 31, 2025
Pension prepayments	Note 15	34.0	32.1
Fair value of non-consolidated investments		69.9	68.9
Other		17.8	5.9
TOTAL NON-CURRENT FINANCIAL ASSETS		**121.7**	**106.9**
Investments in associates		**33.1**	**34.8**

The non-consolidated investments includes mainly :

- As part of the TSS disposal, Apollo attributed to Worldline on September 30, 2022 preferred shares representing 12.7% of Poseidon Holdco's share capital and 5% of its voting rights. These shares are carried at nil fair value since last year, reflecting the deterioration of Poseidon Holdco's activity;
- Visa Shares for €28.0 million as at June 30, 2026, versus €27.2 million as at December 31, 2025;
- EPI Interim Company for €30.4 million in June 2026 and 2025.

17.1.2. Current financial assets

(In € million)	June 30, 2026	December 31, 2025
Assets derivatives	0.5	3.9
Other current financial assets	99.6	44.7
TOTAL CURRENT FINANCIAL ASSETS	**100.0**	**48.6**

Other current financial assets mainly include as at June 30, 2026:

- €40.5 million related to the deferred consideration to be received from Magellan Partners in connection with the disposal of the MeTS and Digital Banking activities, corresponding to a €50.5 million deferred payment net of €10.0 million of potential penalties (see note 4 Assets held for sale and discontinued operations);
- €22.5 million related to the deferred payment to be received by Apollo funds as a counterparty to TSS disposal as of September 30, 2022. The payment was initially due in January 2025. Following agreements between the parties, the maturity date was first extended to January 2026 and subsequently deferred;
- €17.5 million relating to a collateral paid by Worldline to Visa under their arrangements, measured at amortized cost.

17.1.3. Cash and cash equivalents

(In € million)	June 30, 2026	December 31, 2025
Cash	1,232.9	669.3
Deposit	614.4	148.9
Money market funds	-	80.0
Total cash equivalents	**614.4**	**228.9**
TOTAL CASH AND CASH EQUIVALENTS	**1,847.3**	**898.2**
Overdrafts	(12.6)	(12.3)
Total overdrafts and equivalents	**(12.6)**	**(12.3)**
TOTAL NET CASH AND CASH EQUIVALENTS	**1,834.7**	**885.9**

The Group has applied the amendment to IFRS 9 effective from January 1, 2026, relating to the derecognition of financial liabilities settled through electronic payment systems before the settlement date. The Group has elected to apply this accounting policy option.

As of June 30, 2026, a portion of the Group's cash and cash equivalents is subject to local regulatory restrictions that prevent immediate access or centralization at Group level. The amount is approximately €29 million versus €33 million as of December 31st, 2025, mainly in India and some other APAC countries (€57 million June 2026 versus €67 million in 2025 with Indian companies held for sale). Due to local foreign exchange and regulatory constraints, these amounts can only be repatriated to the Group through dividend distributions or intercompany invoicing. Consequently, these cash balances are therefore not considered freely available for general use by the Group.

In addition, for some entities, necessary liquidity in a particular bank account at the end of the period must be booked and consequently, according to IAS 7, €20 million is considered as restricted cash (€13 million in 2025). Regulated entities must be financially structured to resist stress test and risks scenarios. The regulator doesn't mention any minimum cash amount of specific ratio, and consequently cash on hand is not considered as restricted cash under IAS 7.

As part of its cash pooling arrangements, the Group presents cash balances on a net basis at consolidated level in accordance with IAS 32. As of June 30, 2026, gross cash balances amounted to €1,213 million and gross overdraft positions amounted to €887 million. The total amount of offsetting (netting) recognised under IAS 32 amounted to €887 million, resulting in a net consolidated cash pooling position of €326 million.

17.2. Financial Liabilities

	June 30, 2026			December 31, 2025		
(In € million)	Current	Non-current	Total	Current	Non-current	Total
Straight Bonds	536.3	1,639.0	2,175.3	28.9	2,136.3	2,165.2
Convertible bonds	413.7	-	413.7	412.1	-	412.1
Other borrowings		0.2	0.2		0.4	0.4
Put Options on non-controlling interests	167.2	-	167.2	233.3	4.0	237.3
Current portion of Financial Liabilities	3.8	-	3.8	6.4	-	6.4
Overdrafts	12.6	-	12.6	12.3	0.0	12.3
Lease liabilities	85.3	154.0	239.3	92.2	191.3	283.5
TOTAL FINANCIAL LIABILITIES	**1,218.6**	**1,793.2**	**3,011.8**	**785.2**	**2,332.1**	**3,117.3**

The total borrowings as at June 30, 2026, decreased by €105.5 million, mainly due to:

- The put options on non-controlling interests decreased by €70.1 million, mainly due to the buyout of Eurobank non-controlling interests for €72.2 million (see note 2 Significant events of the semester). The remaining balance mainly relates to the Worldline MS Italia put option, amounting to €159.2 million, which is exercisable during the second half of 2026.
- Commercial papers, in current portion of Financial Liabilities, increase of €2.0 million;
- Accrued Interests increase of €8.3 million;
- Increase of convertible bonds for €1.6 million related to capitalized interests from discounting.

NOTE 18 Trade payables and other current liabilities

18.1. Trade Payables

(In € million)	June 30, 2026	As at December 31, 2025
Trade payables and note payables	545.7	563.0
Advance payments	(0.3)	(0.5)
Prepaid expenses	(105.7)	(81.7)
Net accounts payable	**439.7**	**480.8**
Number of days payable outstanding (DPO)	**58**	**50**

18.2. Other current liabilities

(In € million)	June 30, 2026	As at December 31, 2025
Contract liability	155.3	117.1
Employee-related liabilities	145.6	153.6
Social security and other employee welfare liabilities	41.6	53.4
VAT payable	48.2	76.7
Other operating liabilities	63.3	86.5
TOTAL OTHER CURRENT LIABILITIES	**454.1**	**487.3**

NOTE 19 Related parties

Following the resignation on June 29, 2026, of Mr. Daniel Schmucki, director of Worldline Group initially appointed upon proposal of SIX Group AG in 2020, as well as the dilution of SIX Group AG's shareholding in Worldline group, SIX Group AG is no longer considered a related party of Worldline as of June 30, 2026.

Following Crédit Agricole's acquisition of 100% of CAWL, Crédit Agricole remains a related party in terms of its stake in Worldline’s capital and continues to maintain a strong partnership with Worldline Group despite the end of the specific agreements through CAWL joint venture.

No other material changes occurred in related party transactions during the first semester of 2026.

NOTE 20 Off-balance sheet commitments

The other commitments given by the Group increased by €687.0 million euros compared with December 2025 mainly due to new warranties given by Worldline as part of the various divestitures completed during the first half of the year. The other commitments given at December 31, 2025 amounted to €261.3 million.

The bank guarantees supported by the group decreased by €6.0 million in June 30, 2026 compared to December 31, 2025, and the parent company guarantees granted by an entity of the group increased by €50.8 million in June 30, 2026 compared to December 31, 2025. These changes mainly reflect the evolution of the Group's business mix pursuant to the North Star plan. The guarantees amounted to €805.5 million at December 31, 2025 and to €849.1 million at June 30, 2026.

No material changes occurred in the other off-balance sheet commitments during the first semester of 2026.

NOTE 21 Subsequent events

On July 31, 2026, Worldline finalized the divestment of its 51% stake in Worldline Australia Pty Ltd (trading as ANZ Worldline Payment Solutions) to its JV partner ANZ , for an enterprise value of c.€107M (on a 100% basis).

C.7 Statutory auditors' report on the financial information for the first half of 2026

This is a free translation into English of the statutory auditors' review report on the half-yearly financial information issued in French and is provided solely for the convenience of English-speaking users. This report includes information relating to the specific verification of information given in the Group's half-yearly management report. This report should be read in conjunction with, and construed in accordance with, French law and professional standards applicable in France.

To the Shareholders,

In compliance with the assignment entrusted to us by the General Meetings and in accordance with the requirements of article L. 451-1-2-III of the French Monetary and Financial Code ("*Code monétaire et financier*"), we hereby report to you on:

- the review of the accompanying half-yearly consolidated financial statements of Worldline, for the period from January 1 to June 30, 2026,
- the verification of the information presented in the half-yearly management report.

These condensed half-yearly consolidated financial statements are the responsibility of the Board of directors. Our role is to express a conclusion on these financial statements based on our review.

Conclusion on the financial statements

We conducted our review in accordance with professional standards applicable in France. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with professional standards applicable in France and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed half-yearly consolidated financial statements are not prepared, in all material respects, in accordance with IAS 34, standard of the IFRS as adopted by the European Union applicable to interim financial information.

Specific verification

We have also verified the information presented in the half-yearly management report on the condensed half-yearly consolidated financial statements subject to our review.

We have no matters to report as to its fair presentation and consistency with the condensed half-yearly consolidated financial statements.

Neuilly-sur-Seine and Paris-La Défense, July 31st, 2026

The Statutory Auditors

French original signed by

Grant Thornton	Deloitte & Associés
French member of Grant Thornton International	
Solange AIACHE	Josselin VERNAY

D

Risk factors and legal proceedings

Investors are encouraged to review the 2025 Universal Registration Document carefully, particularly the risk factors and legal proceedings outlined in the sections D.3 and D.4.

The fast-evolving payment landscape and Worldline's ambition to be the European leader in payments technology and true payments partner, placing our customers' needs at the center of our activities, demand robust and proactive risk management. The Group's transformation ambitions, combined with the complexity of its environment and associated uncertainties, require a well-structured organization to ensure effective risk mitigation. Risk management is, therefore, embedded in Worldline's strategy and processes, supporting both operational and strategic decision-making to help achieve the Group's objectives. Unmanaged risks, if realized, could have a material adverse impact on Worldline's ambitions. To address this, the Group embraces a continuous risk assessment process and applies targeted internal controls.

The Group is involved in legal, administrative and regulatory proceedings in the ordinary course of business. The Group records a provision in cases that it considers likely to result in financial loss to the Company or one of its subsidiaries, where the amount of such loss can reasonably be estimated.

The main changes that occurred during the first half of 2026, related to risks and legal proceedings sections, are presented below.

Additionally, investors should be aware that other risks and legal proceedings may exist which are not yet identified, or whose impact may not currently be considered material.

D.1 Risks factors

The significant and specific risks to which the Group is exposed are those described in section D.3 "Risk Factors" of the 2025 Universal Registration Document. These risk factors remain applicable as of the date of this Half-Year Financial Report.

Since the publication of the 2025 Universal Registration Document, credit and counterparty risk has increased (from Moderate to Major) due to heightened geopolitical and macroeconomic uncertainties and their potential consequences. These developments may adversely affect the financial condition and liquidity of certain merchants, particularly in the travel sector. In response, the Group has increased the frequency and scope of its credit risk monitoring and merchant engagement, is conducting regular portfolio reviews under the oversight of the Group Merchant Risk & Compliance Committee (GMRCC) and is implementing targeted de-risking measures on a case-by-case basis, including potential collateralization. As of the date of this report, no material adverse impact on the Group has been identified. The situation continues to be closely monitored.

The risks described in section D.3 "Risk Factors" of the 2025 Universal Registration Document, as updated by the preceding paragraph, are those which the Company believes could potentially have a material adverse effect on the Group, its business, financial condition, results of operations or ability to achieve its objectives and the manner in which they are managed. Other risks of which the Group is currently unaware or which are considered as of the date of this report to be immaterial could exist, and if they were to materialize could have a significant adverse effect on the Group, its business, its financial condition, its results, its ability to achieve its objectives or its reputation.

D.2 Legal Proceedings

For the significant legal proceeding, reference is made to section D.4 "Legal Proceedings" of the 2025 Universal Registration Document which is updated as follows to reflect the main changes that occurred during the first half of 2026.

The Group is involved in legal, administrative and regulatory proceedings in the ordinary course of business as well as more specific ones (as described below). The Group records a provision in cases that it considers likely to result in financial loss to the Company or one of its subsidiaries, where the amount of such loss can reasonably be estimated. Additionally, investors should be aware that other risks and legal proceedings may exist which are not yet identified, or whose impact may not currently be considered material.

The low level of claims and litigation is attributable in part to self-insurance incentives and the vigorous promotion of the quality of the services performed by the Group and the intervention of a fully dedicated Risk Management department, which effectively monitors contract management from offering through delivery and provides early warnings on potential issues. All potential and active significant claims and disputes are carefully monitored, reported and managed in an appropriate manner and are subject to legal reviews by the Group Legal department. Such legal proceedings are reported to the Audit Committee of Worldline.

Processes and policies are deployed in order to ensure the identification, at an early stage, of the litigation risks and its regular follow-up in collaboration with the various functions and managers.

In the context of disposal of TSS, certain limited guarantees were granted to the purchaser in particular for commercial and IP related claims and proceedings as well as tax matters in various geographies including notably legal proceedings in APAC, Europe and South America under specific terms and conditions provided within the transaction documentation. These included a specific indemnity for judicial proceedings concerning the divested TSS subsidiary in Brazil, regarding a contested tax reassessment of ICMS for the years 2004 to 2009 in the context of a tax war between states that has affected Ingenico along with a large number of Brazilian and international companies. Specifically, the tax authorities of the State of São Paulo are contesting the deduction of a portion of the ICMS mentioned on invoices issued by one of its suppliers. The Group understands from specialized external advisors that the tax case is solid and that the divested TSS subsidiary in Brazil should probably prevail on the merits. TSS subsidiary in Brazil's requests for interim measures have been rejected so far but others are pending and the proceeding is ongoing in parallel on the merits. The guarantee granted by Worldline Group to the purchaser is subject to various terms and conditions and capped at a maximum of 37.5 million euros for this tax matter.

Group management considers that adequate provisions have been made regarding the ongoing or probable legal proceedings.

D.2.1 Labor claims

There are approximately 14,000 employees in the Group (See Section A.2.4) and relatively few labor claims. In almost every jurisdiction there are no or very few claims.

The Group is a respondent in a limited number of labor claims which are provisioned appropriately.

The labor claims have been provisioned for an overall amount of €3.9 million as inscribed in the consolidated financial statements as of June 30, 2026.

D.2.2 Commercial and IP related claims

There are commercial claims across the Group, mainly at a pre-litigation stage (including inherited from the SIX Payment Services and Ingenico acquisitions as well as resulting from operational incidents and termination of commercial relationships) in relation to the size of the Group and its activity.

The Group is notably facing claims from one of its external service providers based in Eurasia in the context of the Group's progressive adjustment in its sourcing strategy and termination of their agreement by Worldline. In April 2026, the external service provider have launched court proceedings before French courts, asserting damages of at least €36.5 million on several grounds. The Group considers these claims to be without merits. No provision has been booked at this early stage of the court proceedings.

The Group is also facing a small number of IP cases (including those inherited from the SIX Payment Services and Ingenico acquisitions) most of which are, in the Group's opinion, considered as requests or claims of a speculative nature in which these requests or claims are considered as inflated and not founded.

In India, Worldline's local entity was providing payment services to a merchant that ceased its operations in February 2025, thus failing to honour payments due to its cardholders. The acquirer bank, issuing banks and the card network schemes attempted to allow cardholders' chargebacks claims, thus requiring payment from Worldline which is firmly disputed by Worldline as it should not qualify as chargeback according to card scheme rules. Worldline filed for and obtained a temporary freeze before civil courts preventing the acquirer to charge Worldline's escrow account at this stage and until a substantive hearing is held on Worldline's application. The proceedings on the merit of the case have been launched in parallel by Worldline. No provision is booked at this stage. In parallel, criminal investigations are ongoing in India following complaints filed by cardholders but also by Worldline's local entity against the fraudulent company merchant and its founders. Worldline local entity was heard several times by the criminal investigation department as a witness in this context and fully cooperated with the authorities. In early January 2026, the founder of the fraudulent company was arrested. On June 19, 2026, Worldline's local entity and its head of sales have been accused of collusion by providing payment gateway services. After having been arrested, the head of sales have been granted a bail application. The criminal proceeding is ongoing and Worldline's local entity fully cooperates with the authorities and strongly disputes the allegations made against it and its employee.

The total amount of the provisions for commercial litigation risks and contingencies in the consolidated accounts as of June 30, 2026, to cover the identified commercial claims and litigations, and contingencies, notably in the context of Group's divestments (See note 4 - Assets held for sale and discontinued operations), added up to €111.5 million.

D.2.3 Tax claims

The Group is involved in a number of routine tax claims, audits and litigations. Such claims are usually solved through administrative non-contentious proceedings. These claims have no material effect on the financial condition or results of the Company or the Group and are provisioned appropriately.

As of June 30, 2026, €0.8 million was recorded as provision by the Group concerning tax litigation. The provisions for tax claims concern VAT risks.

D.2.4 Miscellaneous

As is customary in the payment industry, the Group is regularly subject to audits of varying scope and nature by the regulatory authorities, in particular in the countries in which it holds a license (See Section D.3.2.2 Regulatory Requirements of the 2025 Universal Registration Document) and audits and their follow-ups are currently ongoing in different licensed entities.

In Germany, in 2023, in connection with ongoing audits, the financial supervisory authority BaFin forbade Payone GmbH to carry out transactions for certain specific customers within the online merchants' portfolio. This led Payone GmbH to terminate some specific relationships with partners and merchants in Germany. Following the conclusion of this audit, a special monitor was appointed by BaFin to oversee the measures' deployment and ensure their successful implementation while Payone GmbH has already implemented measures designed to ensure in particular that it does not carry out transactions for such business customers. The assignment of the monitor started in February 2025. While potential additional measures cannot be excluded, Payone GmbH is cooperating fully and remains fully engaged, supporting the monitor's work and ensuring steady progress on all required measures.

In November 2025, BaFin imposed administrative fines totaling 95,000 euros on Payone GmbH for not having an adequate data processing system in place to ensure compliance with the Money Laundering Act (Geldwäschegesetz) in the period from January 1, 2023 to September 5, 2023. Moreover, PayOne's governance decided to progress on legal actions against former Payone's manager following past audits. In November 2025, the Federal Criminal Police Office (BKA) and the General Prosecutor's Office Koblenz announced publicly that they conducted an internationally coordinated operation against suspected fraud and money laundering networks as part of Operation "Chargeback". The accused are suspected of using credit card data from victims via websites and using the infrastructure of authorized payment service providers to process the credit card payments. The authorities have not provided the names of the concerned providers but PAYONE could be part of them. Nonetheless, following the special audit performed by BAFIN in 2023, PAYONE terminated all contractual relationships in eCommerce sectors with increased card scheme risks in the so-called high-risk portfolio. The complete termination of this portfolio has been confirmed by several independent auditors and monitored by PAYONE on an ongoing basis. PAYONE, as part of the ongoing remediation program under the supervision of the special monitor, has strengthened its AML monitoring capabilities, and governance framework, implementing enhanced controls to address the identified gaps and to improve the overall effectiveness and reliability of its compliance infrastructure.

Other regulatory audits have been initiated and reinforced following press allegations in 2025 that Worldline would have failed to comply with certain regulations in respect of certain merchants in its HBR portfolio and it cannot be excluded that other authorities could initiate or reinforce their audits in respect of certain entities within the Group as described in Section D.3.2.1 – Financial Crime & Sanctions of the 2025 Universal Registration Document.

More generally, the Group continues to implement a multi-year Financial Crime programme encompassing notably governance, oversight, customer due diligence, transaction monitoring, sanctions, controls, regulatory reporting and Group supervision's enhancement, and to monitor remediation programmes through dedicated governance structures at various levels involving notably regular engagement with competent authorities as described in Section D.3.2.1 – Financial Crime & Sanctions of the 2025 Universal Registration Document.

In addition, following those press allegations that Worldline would have failed to comply with certain regulatory requirements, in particular as regards AML rules, the Belgium prosecutor publicly announced the opening of an investigation for money laundering concerning Worldline NV/SA, the Group's regulated entity in Belgium. Early March 2026, in this context, the Belgian prosecutor took conservative measures resulting in the posting of a ten million euros amount guarantee (caution) by Worldline NV/SA for the duration of the ongoing investigation. This guarantee is only a conservative measure which does not prejudge the outcome of the investigation. No further conservative measure is expected. Worldline is fully cooperating with the authorities. Legal entities within the Group are also involved in antitrust investigations notably in Switzerland (the Swiss Competition Commission is currently handling a complaint filed by a retail trade association against Twint and Worldline legal entity in Switzerland). Worldline is cooperating with the authorities.

In June 2026, six individual shareholders, collectively holding less than 0.004% of the capital, introduced proceedings before French courts aiming at obtaining internal and confidential documents related in particular to the company's financial communications. Worldline contests the claimants' allegations and will assert its rights in court. No provision is booked.

As of the date of this present report, other than the matters described above, the Group is not aware of any governmental, legal, judicial or arbitration proceedings likely to have, or which has had over the past 12 months, a material effect on the financial condition or results of operations of the Company or the Group.

E

Governance, Compensation and capital

E.1 Governance

E.1.1 Composition of the Board of Directors and Committees

Following the General Meeting of June 11, 2026, the Board of Directors of the Company was composed of 12 directors, including 2 employee directors.

On June 29, 2026, the Board of Directors of Worldline acknowledged the resignation of Daniel Schmucki, director of the Company initially appointed upon proposal of SIX Group AG in 2020, effective immediately, following his announced departure from SIX Group AG.

Following this resignation, the Board of Directors of Worldline is now composed of 11 members, including two employee directors.

E.1.2 Composition of the Board of Directors

Number of Directors	International nationality	Gender diversity	Independence
11	**67%***	**44%***	**67%***

* The employee directors are not considered for the purpose of calculating the ratios and averages presented above.

Wilfried Verstraete
Chairman of the Board
Independent Director

Jérôme Grivet
Director

Mette Kamsvåg
Independent Director

Agnès Park
Independent Director

Rodolfo Savitzky
Independent Director

Nazan Somer Özelgin
Independent Director

Thierry Sommelet
Director

Sylvia Steinmann
Independent Director

Michael Stollarz
Director

Stephan Van Hellemont
Employee Director

Sébastien Lacroix
Employee Director

Representative of the Social and Economic Committee

Guillaume Arnal
Representative (incumbent)
of the UES Worldline Social and Economic Committee

E.1.3 Composition of the committees

In order to align the structure of the Board of Directors' committees with the Group's strategy and priorities as defined under the North Star 2030 plan, the Board, upon the recommendation of the Nomination Committee, resolved:

- to split the Audit and Risk Committee into two separate committees to ensure dedicated oversight of operational, financial and compliance risks in the context of the ongoing transformation;
- to create a Technology and Transformation Committee, to ensure dedicated oversight of these key dimensions of North Star 2030; and
- to merge the Nomination Committee and the Remuneration Committee, these matters being closely related and warranting a consistent and integrated approach.

This evolution aims at strengthening the Board’s ability to oversee, on a separate basis, financial matters, operational and compliance risks, as well as the technology and transformation priorities underpinning the North Star 2030 strategy.

Audit Committee

Rodolfo Savitzky[c*]

Mette Kamsvåg*
Nazan Somer Özelgin*
Sylvia Steinmann*

4 members

100% Independence (including the Chairman)

Risk Committee

Nazan Somer Özelgin[c*]

Jérôme Grivet
Mette Kamsvåg*
Rodolfo Savitzky*

4 members

75% independence (including the Chairwoman)

Nomination and Remuneration Committee

Wilfried Verstraete[c*]

Agnès Park*
Thierry Sommelet
Sébastien Lacroix[1]

4 members

67% Independence[2] (including the Chairman)

Technology & Transformation Committee

Sylvia Steinmann[c*]

Mette Kamsvåg*
Thierry Sommelet
Stephan Van Hellemont[1]

4 members

67% independence[2] (including the Chairwoman)

Social and Environmental Responsibility Committee

Agnès Park[c*]

Sylvia Steinmann*
Stephan Van Hellemont[1]

3 members

100% independence[2] (including the Chairwoman)

c Chairman
** Independent Director*
1 Employee Director
2 Employee Directors are not included in the calculation of these percentages

E.2 Compensation of Company Officers

The information presented in this section relating to the Chief Executive Officer's remuneration for the 2025 financial year and to the remuneration policy applicable to the Chief Executive Officer for the 2026 financial year updates the information disclosed in the 2025 Universal Registration Document published on 20 March 2026, in order to reflect the resolutions approved by shareholders at the Annual General Meeting held on June 11, 2026, as set out in the Convening brochure, as amended by Addendum dated 26 May 2026.

In addition, the information relating to stock option plans and performance share plans has been adjusted to reflect the impact of the capital transactions carried out since the publication of the 2025 Universal Registration Document, including the capital increases completed in 2026 and the share consolidation implemented by the Company during the first half of 2026.

E.2.1 2025 Compensation of the Chief Executive Officer

E.2.1.1 Components of the compensation due or awarded in respect of fiscal year 2025 to Pierre-Antoine Vacheron, Chief Executive Officer, since March 1, 2025

Components of compensation due or awarded for the financial year 2025 to Pierre-Antoine Vacheron, Chief Executive Officer since March 1, 2025

The table below sets out all components of compensation paid or awarded to Pierre-Antoine Vacheron for the period from March 1 to December 31, 2025, in strict application of the compensation policy approved by the General Meeting of June 5, 2025 (14th resolution) and approved by the Shareholders' General Meeting of June 11, 2026 (11th resolution – 98.42%). The overall compensation package for 2025 remains well below the full target compensation and below the lower quartile of the SBF 120.

For further details, please refer to Section E.2.2.2 of the 2025 Universal Registration Document and to the Convening brochure, as amended by the Addendum dated May 26, 2026, in particular pages 40-42 and 58-59.

Components of compensation subject to approval	**Amounts paid during the year ended** *(in €)*	**Amounts awarded during the year or accounting value** *(in €)*	**Presentation**
Annual fixed compensation	578,846*	583,333	Fixed compensation paid and attributed pro rata temporis to Pierre-Antoine Vacheron for his duties as Chief Executive Officer of Worldline starting from March 1, 2025.
Annual variable compensation	0	525,000 (instead of 577,500)	Amount granted on a pro rata basis for the period from March 1, 2025 to December 31, 2025 in respect of the financial year ended in 2025, and which will be paid in 2026 as approved by the 2026 Shareholders' General Meeting. This amount corresponds to the application of the 90% minimum payment threshold provided for as part of the transition period. As a reminder, the Board of Directors, upon recommendation of the Remuneration Committee initially decided to apply a multiplier coefficient of 110% to Pierre-Antoine Vacheron's annual variable remuneration for 2025, as permitted under the 2025 compensation policy. Nonetheless, upon the proposal of the Chief Executive Officer, the Board of Directors, following the recommendation of the Remuneration Committee, finally decided to apply only the minimum payment threshold of 90% to better align with shareholders' interests. For further details, please refer to Section E.2.2.2 of the 2025 Universal Registration Document and the Convening brochure as amended by Addendum dated on May 26, 2026.
Value of performance shares granted during the year	0	0	No performance shares were granted to Pierre-Antoine Vacheron during the year 2025.
Exceptional compensation (retention shares to be vested over a period of four years)	0	**IFRS 2 valuation : 286,625** (value based on current share price: circa €100,000)	Pierre-Antoine Vacheron received the exceptional award of 100,000 retention shares to be vested over four years as approved last year in order to reflect the transition context in a challenging time and to take into account the loss of protections and benefits inherent to the employee status he held in his previous employment position (including performance share plans, pension plans and his employee status), while strengthening the alignment of his interests with shareholders. The grant of 100,000 free shares not subject to performance conditions, are vesting in four equal tranches over a four year period on each anniversary of the grant date, subject to Pierre Antoine Vacheron holding his corporate office position on each relevant anniversary date. The grant of these free shares represented, as of 25 February 2025, a benefit of €775,000 (i.e. based on an estimated market value of €7.75 per share at that time), below 100% of the maximum annual fixed and variable remuneration. For the four years, IFRS 2 valuation is €286,625 as of December 31, 2025 and represents approximately €100,000 based on the current share price and 329,043 retention shares after adjustment following the capital increases carried out. For further details, please refer to Section E.2.2.2 of the 2025 Universal Registration Document and Convening brochure (pages 58-61).
Compensation allocated to Directors	0	0	This remuneration component is not applicable, as Pierre-Antoine Vacheron does not hold any office on the Board of Directors of Worldline.
Fringe benefits	0	4,771	In 2025, Pierre-Antoine Vacheron benefited from a company car with a driver. This amount, awarded in respect of the period from 1 March 2025 to 31 December 2025, was paid in January 2026 due to a technical error.
Supplementary pension plan	0	142,276	Amount granted on a pro rata temporis basis for the period from 1 March 2025 to 31 December 2025. For further information on pension plans, see the paragraph "Supplementary pension schemes", Section E.2.2.2 of the 2025 Universal Registration Document.
Health and social protection plans (employer contributions)	5,036	5,036	Amount corresponding to the employer contributions for the plan covering the reimbursement of health costs and the incapacity, disability, death policy – Please refer to Section E.2.2.2 of the 2025 Universal Registration Document.
Unemployment protection	0	5,825	Pierre-Antoine Vacheron benefitted from unemployment protection, the implementation of which began on 1 August 2025. Please refer to Section E.2.2.2 of the 2025 Universal Registration Document. This amount, awarded in respect of the period from 1 March 2025 to 31 December 2025, was paid in January 2026 due to a technical error.
Severance pay and non-compete clause	0	0	This compensation component is not applicable, as it is not included in the compensation policy for Pierre-Antoine Vacheron.
TOTAL	**583,882**	**1,552,866**[1]	**€1,552,866 (instead of €1,605,367 initially, to reflect reduction of the annual variable compensation)**

* *The difference between the amounts granted and paid, i.e. €4,487, corresponds to a technical error that was corrected in January 2026.*

2025 annual variable compensation

The Board of Directors and the Remuneration Committee first reviewed the performance criteria based on targets and budget defined before the new Chief Executive Officer joined the Group in the course of the year 2025. It is specified that the objectives associated with the annual variable compensation of the Chief Executive Officer were not adjusted when he joined the Group nor later in the course of the year.

As the level of achievements versus these past unchanged targets were well below the minimum payment threshold of 90% as provided for during the transition period, in accordance with the 2025 compensation policy approved by the general meeting of June 5, 2025, the Board of Directors, upon recommendation of the Remuneration Committee, applied this minimum payment threshold. Upon the proposal of the Chief Executive Officer, the Board of Directors of the Company, on May 26, 2026, resolved that his annual variable remuneration for the 2025 financial year (ex post) would not include the application of a 110% multiplier coefficient previously announced. Consequently, Pierre-Antoine Vacheron's annual variable remuneration for the 2025 financial year will be €525,000 instead of €577,500 as initially announced.

More details are provided in Section E.2.2.2 of the 2025 Universal Registration Document and in the Convening brochure as amended by Addendum dated May 26,2026 (pages 58-60).

The detailed achievement and payout of the financial indicator for 2025 is the following:

2025	Weight	Achievement rate	Payout rate
Group Free Cash Flow before dividends and results of acquisitions/disposals (Free Cash Flow)	30%	-6.4%	0%
Group gross operating surplus (Adjusted EBITDA)	30%	84.3%	0%
Group Revenue Organic Growth	30%	97.3%	0%
Corporate Social Responsibility	10%	90.4%	59.8%
Payout as a percentage of the target variable compensation (on annual basis)	**100%**		**6.0%**
Implementation of the 90% minimum payout set out upon the arrival of the new Chief Executive Officer for this transition period, in accordance with the 2025 compensation policy approved by the General Meeting of June 5, 2025			**90%**

The detailed achievement and payout of the Corporate Social Responsibility indicator for 2025 is the following:

Topic	Indicators	Weight of KPI	Achievement	Payout
Platforms secured & available	Quality score – Contracts' services availability & response	20%	100%	1.99%
	Quality score – Platforms' services availability & response	20%	100%	1.99%
Customer experience & innovation	Customer Net Promoter Score	20%	58%	0%
Talent attraction & retention/People diversity	Employee Satisfaction Score as measured by the Trust Index (Great Place to Work)	20%	94.2%	0%
Climate change	Percentage of CO_2 neutralised emissions for scope 1, 2, 3a	20%	99.1%	1.49%
	Payout for 10% of the 2025 target variable compensation			**59.84%**

E.2.2 Compensation policy for the Chief Executive Officer

E.2.2.1 Components of the 2026 compensation policy applicable to the Chief Executive Officer

The Board of Directors, during its meetings on February 25, 2026, and on April 28, 2026 upon the recommendation of the Remuneration Committee and subject to approval at the 2026 General Meeting, has adjusted the 2026 remuneration policy for the Chief Executive Officer, described in the 2025 Universal Registration Document (Section E.2.1.1.2).

The 2026 compensation policy of the Chief Executive Officer, as set out in the Convening brochure, as amended by Addendum dated 26 May 2026, was approved by the Annual General Meeting of 11 June 2026 in its 13th resolution (98.86%).

In 2026, the structure of annual fixed compensation and annual target variable compensation will remain unchanged.

Under the initial policy, long-term variable compensation was based on a target allocation of performance shares capped at 85,000 shares (329,043 shares after the capital increases and 8,226 shares after the reverse share split). In light of the changes in the Group's capital structure in 2026 and the decline in the share price, applying this share cap would have significantly reduced the effective value of the long-term incentive at grant to approximately €100,000. The compensation policy would therefore no longer allow performance to be rewarded appropriately, nor would it ensure a satisfactory alignment with shareholders' interests. The Chief Executive Officer would also be insufficiently incentivised at a time when the Company is operating in a challenging environment while executing the North Star 2030 transformation plan.

In this context, the Board of Directors of April 28, 2026, upon recommendation of the Remuneration Committee, has decided, on an exceptional basis, to adapt the Chief Executive Officer's compensation policy for 2026 in order to (i) ensure appropriate long-term retention and sustained motivation in a demanding transformation context, (ii) maintain a compensation structure aligned with market practices, and (iii) preserve alignment with shareholders' interests. It takes into account the specific context of the Group in a pivotal strategic phase while facing challenges requiring transformation, market uncertainties and share price volatility.

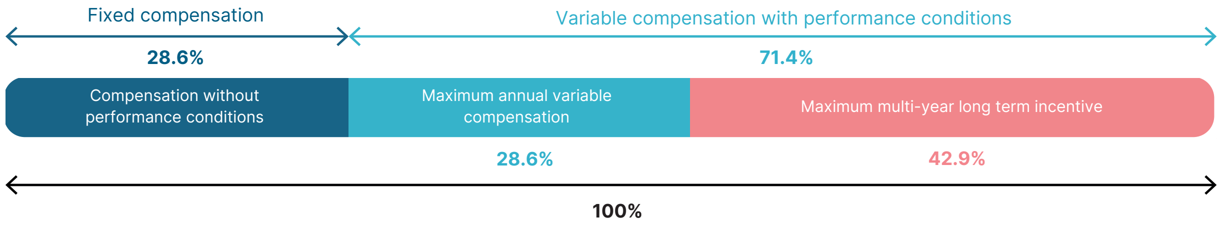
These adjustments, described in Section E.2.2.5 below, are exceptional for the financial year 2026 and are the only adjustments made for 2026 to the compensation policy described in the 2025 Universal Registration Document (Section E.2.1.1.2). They were approved by the Annual General Meeting of 11 June 2026 in its 13th resolution on the basis of the Convening brochure, as amended by the Addendum dated 26 May 2026 (pages 44–47 and 60). These adjustments allow the Company to maintain a long-term incentive opportunity broadly aligned with market practice between the first quartile and the median of the SBF 120.

Consequently, the structure of the compensation for 2026 will be as follows:

(in euros)	**Applicable in 2026**
Annual fixed compensation	700,000
Annual variable target compensation	700,000
Total annual target cash compensation	**1,400,000**
Long-term equity compensation	1,050,000
Total annual target compensation (including long-term equity compensation)	**2,450,000**

E.2.2.2 Structure of the compensation

As stated above, the structure of the Chief Executive Officer's compensation for 2026 is as follows:



E.2.2.3 Fixed compensation

The Chief Executive Officer's fixed annual compensation is set at € 700,000 gross (unchanged).

E.2.2.4 Annual variable compensation

The aim of the annual variable compensation is to incentivize the Chief Executive Officer to meet the annual performance objectives set for him by the Board of Directors on the Remuneration Committee's proposal, in close alignment with the Group's ambitions as presented to shareholders.

The target level of variable annual compensation is expressed as a percentage of fixed annual compensation[1].

The Chief Executive Officer's annual variable compensation, subject to performance conditions, is set at € 700,000 gross, representing 100% of his fixed annual compensation.

The Board of Directors, upon recommendation of the Remuneration Committee, has decided on the following elements:

The maximum amount of variable compensation can reach up to 150% in the event of exceeding the set objectives;

No annual variable compensation will be granted if the cumulative achievement of objectives is below 60%.

Variable compensation may be paid in cash and/or shares.

Variable compensation is a conditional remuneration based on clear and demanding operational performance criteria linked to quantitative and financial objectives, which are set and measured annually by the Board of Directors.

The lowest threshold for the annual financial targets is set on the basis of the budget approved by the Board of Directors at the beginning of the year, in line with the targets communicated to the market, it being understood that no variable remuneration will be paid in respect of a performance criterion if the lower threshold of the targets communicated to the market for that criterion is not achieved. Objectives related to the external combined performance criterion linked to Corporate Social Responsibility are also set by the Board of Directors no later than the beginning of the year.

The selection and weighting of performance criteria may be reviewed annually.

For each performance indicator, the Board of Directors establishes:

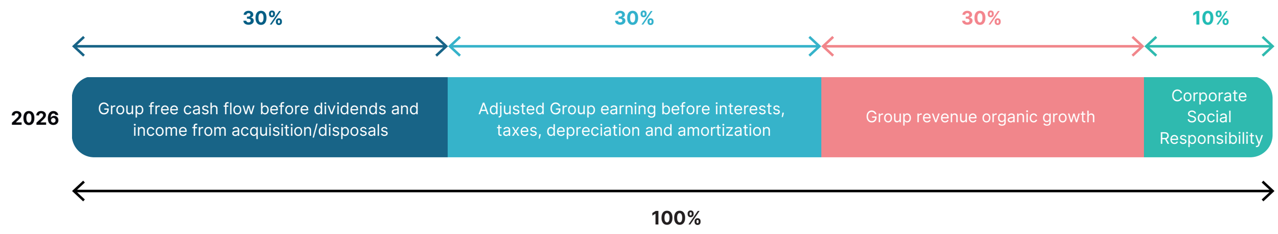
- A target objective approved by the Board of Directors, where achieving 100% of the target results in the payment of the target variable compensation associated with this indicator;
- A floor which defines the threshold below which no variable compensation for that indicator is due;
- An intermediary point below target and, specifically for Group Free Cash Flow, above target;
- A ceiling which reflects an outperformance against set objectives, capped at 150% of the target amount; and
- An elasticity curve allowing for an acceleration or deceleration of the variable compensation amount based on progress made on the strategic plan.

Claw back

Any annual variable compensation paid by the Company may be reclaimed or reduced within three years of payment if it is discovered that the Chief Executive Officer (i) is responsible for or has contributed to significant losses detrimental to the Group, or (ii) has engaged in particularly severe risk-taking behavior. In such cases, the Board of Directors reserves the right to demand the repayment of all or part of the amounts already paid.

1 *If the Executive Company Officer joins or leaves the Group during the financial year, the amount of the variable portion of their compensation will be determined pro rata to their presence during the year concerned.*

The Board of Directors, upon recommendation of the Remuneration Committee, decided on February 25, 2026, to maintain the weighting of financial objectives linked to annual variable compensation by assigning equal importance for each internal performance criterion - namely cash generation through Free Cash Flow, Revenue and Margin (Adjusted EBITDA), and that the weighting of the financial and CSR indicators will apply as follows for 2026:



Internal Performance Conditions

- **Group Free Cash Flow** - as a condition for **30%** of the total payout;
- **Group Adjusted Earnings before interest, taxes, depreciation and amortization (Adjusted EBITDA)** – as a condition for **30%** of the total payout;
- **Group Revenue Growth** - as a condition for **30%** of the total payout.

These criteria reflect the Group's overall performance in terms of growth, profitability and cash position. The budgetary objectives for the year 2026 were approved by the Board of Directors on February 25, 2026 in accordance with the economic outlook communicated to the market.

Combined performance condition relating to Corporate Social Responsibility ("CSR")

To support the ambitions and objectives outlined in the Group's CSR program, Trust 2030, and in line with market practices, the Chief Executive Officer's annual variable compensation also includes a combined external performance criterion, which determines 10% of the total payout.

The Board of Directors, upon the recommendation of the Remuneration Committee, decided on February 25, 2026, to simplify the combined external performance criterion as follows and focus on the relevant ones for the Group given the Group's ambitions, taking into account investor feedback:

- Maintaining an elasticity curve defined per indicator to ensure better alignment with market practices and a more accurate assessment of the CSR criterion.
- For 2026, two performance criteria have been selected.

Fields	Indicators
Customer experience & innovation	1. Net Promoter Score
Talent Attraction & Retention/People Diversity	2. Employee engagement

Performance level

During its meeting of February 25, 2026, the Board of Directors, on the Remuneration Committee's recommendation, defined the annual elasticity curves for each indicator as follows:

Performance criteria		Achievement levels	% payout
Internal Financial Performance Conditions	Group Free Cash Flow (FCF) before dividends and income from acquisitions/disposals	Floor: -25.8% of Target	50%
		Intermediate level: -15.2% of Target	90%
		Target	100%
		Intermediary: +10.6% of Target	130%
		Cap: +15.2% of Target	150%
	Group Adjusted Earnings Before Interests, Taxes, Depreciation and Amortization (Adjusted EBITDA*)	Floor: -4.9% of Target	50%
		Intermediate level: -2% of Target	90%
		Target	100%
		Cap: +2% of Target	150%
	Group Revenue Organic Growth	Floor: -3% of Target	0%
		Intermediate level: -2% of Target	75%
		Target	100%
		Cap: +2% of Target	150%
Non-financial CSR performance condition	Corporate Social Responsibility	Floor: at least the 2025 actuals	70%
		Target	100%
		Cap: strictly above Trust 2026 target	150%

* From 2026, the variable part is measured on Adjusted EBITDA to align with North Star transformation plan.

The threshold for triggering and the expected achievement levels of the financial criteria and the combined CSR criterion used to determine the annual variable compensation are strategic and economically sensitive information that should not be disclosed. However, at the end of the performance evaluation period, Worldline will communicate the performance achievement level for each criterion.

The stated objectives have been set at constant scope and exchange rates. Consequently, the Board of Directors, upon the recommendation of the Remuneration Committee, may decide to adjust the performance criteria in the event of circumstances significantly impacting the achievement of one or more performance criteria. If such adjustments were to be applied, they would be strictly enforced and limited to exceptional circumstances or cases of changes in scope, accounting methods, or exchange rate effects.

The Board of Directors, upon the recommendation of the Remuneration Committee, may also apply a multiplier coefficient ranging between 80% and 120% on the amounts due based on the achievement of all or part of the performance conditions, provided that the total annual variable compensation does not exceed 150% of the fixed compensation. Such mechanism was considered appropriate for the Board of Directors to have room to take into account more qualitative aspects (such as the leadership, the employee engagement, the managerial performance and the cooperation with the Board of Directors), which are important in this challenging context and pivotal phase for the Group.

Payment terms of the variable compensation

In accordance with the provisions of Articles L. 22-10-8 and L. 22-10-9 of the French Commercial Code, the 2026 variable compensation will be paid after approval by the Shareholders' General Meeting to be held in 2027 to approve the 2026 financial statements.

E.2.2.5 Multi-year variable compensation

The Chief Executive Officer’s total target compensation is fully aligned with the shareholders’ interests as described above. As such, the Group is strongly committed to associating its employees with the long-term performance and financial results of the Group, notably through long-term incentive (LTI) plans. Beneficiaries of these LTI plans are mainly the Group’s top managers, key resources, experts and selected talents, as well as the Chief Executive Officer.

With respect to the Chief Executive Officer, multi-year equity compensation is particularly appropriate given the level of responsibility of his function and his ability to contribute directly to the Group’s long-term performance in a way that is aligned with shareholders’ interests.

This multi-year compensation is granted in the form of performance shares allocation, whose conditions are defined in Section E.2.1 and E.2.3.8.6 of the 2025 Universal Registration Document, updated within the Convening brochure, as amended by the addendum of 26 May 2026, and approved by the Annual General Meeting of 11 June 2026.

The mechanisms in place do not provide any guarantee of allocation nor minimum gain for the beneficiaries.

Amount of equity compensation

The Chief Executive Officer’s multi-year variable compensation in shares for 2026, as described in Sections E.2.1 and E.2.3.8.6 of the 2025 Universal Registration Document, has been adjusted as follows:

- The target allocation of long-term variable compensation has been increased from €700,000 to €1,050,000, representing 150% of annual fixed compensation. This amount will be converted into shares based on the average closing price over the three months preceding the grant date, positioning the grant level between the first quartile and the median of the SBF 120;
- The minimum and maximum allocation and/or vesting levels that were defined in a different context are removed while maintaining a strong link between performance and vesting, being reminded that the number of shares to be vested shall not exceed the number of shares granted;
- No offsetting between financial criteria (85%) and non-financial criteria (15%); and
- Introduction of a safeguard mechanism whereby, if any financial criterion does not reach its minimum threshold, the total payout related to financial criteria will be capped at 70% of the maximum.

These adjustments are exceptional for the financial year 2026.

The proposed compensation policy is designed to align with the long-term interests of shareholders and to support the Chief Executive Officer’s engagement in the delivery of the North Star 2030 transformation plan and, consequently, sustainable value creation for all stakeholders.

In accordance with the compensation policy, the Board of Directors may, upon the recommendation of the Remuneration Committee, apply a multiplier coefficient ranging from 80% to 120% to all or part of the performance criteria, within the limit of the number of shares initially granted. This mechanism provides the Board of Directors with the flexibility to take into account qualitative considerations that may not be fully reflected in financial performance metrics, including leadership, employee engagement, management quality and cooperation with the Board of Directors. These factors are particularly relevant in the context of the Group’s ongoing transformation and the delivery of the North Star 2030 strategic plan.

The Board of Directors will determine the number of performance shares to be granted based on the average closing price of Worldline shares over the three months preceding the grant date.

Grant date and vesting date of performance shares

The performance shares granted will vest at the end of a three year period that begins when they are granted, subject to fulfilment of the vesting conditions (performance conditions and continued employment) in accordance with the plan rules.

- Claw back

If it is discovered within three years after the delivery of the shares that the Chief Executive Officer (i) is responsible for or has contributed to significant losses to the detriment of the Group or (ii) has engaged in particularly serious risk-taking behaviour, the Board of Directors reserves the right to require the return of all or part of the shares or the corresponding amounts.

- Limitations on the ability to sell performance shares

The vested performance shares will not be subject to a holding period and will be immediately available for sale by their beneficiaries, subject to the “black-out periods” set by the Company in the Guide for the Prevention of Insider Trading, to the possible possession of inside information, and to applicable laws.

- Rules regarding the holding of shares that have vested

The Chief Executive Officer must keep, in registered form, at least 15% of vested shares until the end of his term as Executive Company Officer, as decided by the Board of Directors of February 25, 2026 upon recommendation of the Remuneration Committee, consistent with its past decision.

The other components of the Chief Executive Officer’s remuneration (supplementary pension, arrangements related to the termination of the mandate, etc.) remain unchanged and are described in Section E.2.1.1.2 of the 2025 Universal Registration Document.

E.2.2.6 Summary of the compensation due or paid to the Company Officers – AMF Table 1 and 2

AMF Table 1: Summary of the compensation, stock options and performance shares awarded to the Company Officers

Pierre-Antoine Vacheron – Chief Executive Officer (since March 2025)

(In €)	2025	2024
Compensation due for the year	1,266,241	-
Exceptional compensation in the form of free shares[1] granted during the financial year	286,625	-
Value of stock options awarded during the year	0	-
Value of performance shares granted during the year	0	-
TOTAL	**1,552,866**	**-**

1 Exceptional compensation in the form of free shares, vesting in four equal tranches over a four-year period on each anniversary of the grant date, provided that Pierre-Antoine Vacheron continues to serve as executive corporate officer on each applicable anniversary date.

On each date of award, the fair value of the performance shares and the free shares is determined pursuant to IFRS 2 recognized in the consolidated financial statements. The performance shares and stock options awarded are valued based on this fair value. Thus, this value is an historical value on the date of grant calculated for accounting purposes. This value represents neither a current market value nor the actual amounts that may be paid to the beneficiary upon the vesting of the performance shares if they vest or if the stock options become exercisable.

AMF Table 2: Compensation of each Company Officer

Pierre-Antoine Vacheron – Chief Executive Officer (since March 1, 2025)

	2025		2024	
(In €)	Due	Paid	Due	Paid
Fixed compensation	583,333	578,846	0	0
Variable compensation	525,000	0	0	0
Exceptional compensation	286,625	0	0	0
Directors' fees	0	0	0	0
Fringe benefits[1]	157,909	5,036	0	0
Other component of compensation	0	0	0	0
TOTAL	**1,552,866**	**583,882**	**0**	**0**

1 Company car, Supplementary pension plans, Healthcare and disability insurance, Severance protection.

E.2.3 Performance share plans and stock option plans

As a result of the reverse share split, and by decision of the Chief Executive Officer dated 15 June 2026 taken in order to preserve the rights (i) of the holders of share subscription or purchase options granted by the Company currently exercisable under plans established since 25 May 2016 (the "Options"), (ii) the beneficiaries of performance shares allocated under plans decided by the Company since 8 June 2023, the vesting period of which is currently in progress (the "Performance Shares"), and (iii) the beneficiaries of free shares allocated under plans decided by the Company since 25 July 2023, the vesting period of which is currently in progress (the "Free Shares"), the exercise parity of the Options and the allocation rights of the Performance Shares and Free Shares have been automatically adjusted as follows:

- Adjustment of the exercise parity of the Options: the exercise parity of the Options has been adjusted so that it corresponds to the product of (i) the exercise parity of the Options in force before the start of the reverse share split operations and (ii) the ratio between the number of New Shares comprising the Company's share capital after the reverse share split operations and the number of Existing Shares comprising the Company's share capital before the reverse share split operations, i.e., 1/40, it being specified that where the number of shares under option so calculated is not a whole number, the number of shares to be allotted to the holder of such Options, has been, for each holder, rounded down to the nearest whole number of shares (in accordance with tax doctrine).
- Adjustment of the allocation rights of the Performance Shares: the number of shares to be allotted to each beneficiary of Performance Shares has been adjusted so that it corresponds to the product of (i) the number of allocation rights of Performance Shares to be allotted to each beneficiary under the Performance Share plans in force before the start of the reverse share split operations and (ii) the ratio between the number of New Shares comprising the Company's share capital after the reverse share split operations and the number of Existing Shares comprising the Company's share capital before the reverse share split operations, i.e., 1/40, it being specified that where the number of Performance Shares so calculated is not a whole number, the number of Performance Shares to be allotted to the beneficiary of such Performance Shares has been, for each holder, rounded down to the nearest whole number of shares (in accordance with tax doctrine).
- Adjustment of the allocation rights of the Free Shares: the number of shares to be allotted to each beneficiary of Free Shares has been adjusted so that it corresponds to the product of (i) the number of Free Shares in force to be allotted to each beneficiary under the Free Share plans in force before the start of the reverse share split operations and (ii) the ratio between the number of New Shares comprising the Company's share capital after the reverse share split operations and the number of Existing Shares comprising the Company's share capital before the reverse share split operations, i.e., 1/40, it being specified that where the number of Free Shares so calculated is not a whole number, the number of Free Shares to be allotted to the beneficiary of such Free Shares has been, for each holder, rounded down to the nearest whole number of shares (in accordance with tax doctrine).

E.2.3.1 Past awards of stock options as of 30 June 2026 – AMF Table 8

The tables below show the past grants by Worldline since 2016 to reward and retain the employees identified as key talents and top management.

Vested plans

The terms and conditions, as well as the verification of the fulfilment of the performance conditions for the vested performance share plans, were detailed in previous Universal Registration Documents.

Date of Shareholders' General Meeting	2016	2018	2018	2019
Date of Board Meeting	07/25/2016	07/21/2018	10/18/2018	07/24/2019
Grant date	08/16/2016	07/21/2018	01/02/2019	07/24/2019
Exercise period start date	05/25/2018	07/21/2021	03/31/2022	07/24/2022
Exercise period end date	08/15/2026	07/20/2028	01/01/2029	07/23/2029
Exercise price *(in €)*	295.20	546.80	482.40	690.00
Options granted originally	1,626	25,346	12,632	8,820
Of which Company Officers[1]	0	13,839	0	3,141
Number of beneficiaries	2	18	5	19
Options exercised	175	0	0	0
Options canceled or expired	0	0	0	249
Status as of 06/30/2026	1.451	25.346	12.632	8.571
Value of unexercised options *(in € million)*	0.4	13.9	6.1	5.9

1 Company Officers (executive and non-executive) at grant date of the stock options.

Date of Shareholders' General Meeting	2020	2021	2022	2023	Total
Date of Board Meeting	06/09/2020	05/27/2021	06/09/2022	06/08/2023	
Grant date	06/09/2020	05/27/2021	06/09/2022	06/08/2023	
Exercise period start date	06/09/2023	05/27/2024	06/09/2025	06/08/2026	
Exercise period end date	06/08/2030	05/26/2031	06/08/2032	06/07/2033	
Exercise price *(in €)*	720.40	841.20	410.40	420.80	
Options granted originally	9,280	6,431	6,185	12,359	82,679
Of which Company Officers[1]	3,797	2,443	1,985	2,815	28,020
Number of beneficiaries	21	23	19	19	
Options exercised	0	0	0	0	
Options canceled or expired	171	1,695	4,357	10,909	17,381
Status as of 06/30/2026	9,109	4,736	1,828	1,450	65,123
Value of unexercised options *(in € million)*	6.6	4.0	0.8	0.6	38.3

1 Company Officers (executive and non-executive) at grant date of the stock options.

Unvested Plans

All share subscription option plans have either fully vested or expired; accordingly, no plans remain subject to vesting.

E.2.3.2 History of performance share grants – AMF Table 10

The table below shows the history of Worldline awards since 2024 to reward and retain employees identified as key talent and senior executives.

Vested Plans

The terms and conditions as well as the validation of the fulfillment of the performance conditions of the vested performance share plans listed above were detailed in the previous Universal Registration Documents.

Unvested Plans

Date of Shareholders' General Meeting	06/13/2024	06/05/2025	06/05/2025	06/05/2025	06/11/2026	Total
Date of Board Meeting	06/13/2024	06/05/2025	06/05/2025	10/21/2025	06/11/2026	
Grant date	06/13/2024	06/05/2025	06/05/2025	10/21/2025	06/11/2026	
Details of the plan						
Number of beneficiaries	806	1	734	10	287	
Number of shares granted	198,109[1]	9,677	324,040	28,565	1,170,543	1,730,934
Of which to corporate officers	4,814	9,677	0	0	87,500	101,991
Of which Pierre-Antoine Vacheron	0	9,677	0	0	87,500	97,177
Plan modification due to international mobility	0	0	0	0	0	
Shares cancelled or expired	29,951	0	38,844	0	0	68,795
Vested shares as of 06/30/2026	0	2,419	0	0	0	2,419
Of which to corporate officers	0	0	0	0	0	
Status as of 06/30/2026	168,158	7,258	285,196	28,565	1,170,543	1,659,720
Final vesting date	06/13/2027	06/05/2026[2] 06/05/2027 06/05/2028 06/05/2029	06/05/2028	06/05/2028	06/11/2029	
Availability date	06/13/2027	06/05/2027 06/05/2028 06/05/2029	06/05/2028	06/05/2028	06/11/2029	

1 *The number of shares granted takes into account a maximum multiplier coefficient of 100% (as defined in the performance conditions).*

2 The first tranche is subject to a one-year lock-up period after vesting.

Unvested performance shares to be delivered represent 2.9% of Worldline's share capital as at 30 June 2026.

The terms and conditions of the performance share plans outstanding as at 30 June 2026 are described in the Universal Registration Documents of 2024 and 2025.

E.3 Information on the Share Capital

E.3.1 Basic data

E.3.1.1 Information on the stock

Worldline SA shares are listed on the Paris Euronext market since June 27, 2014, under code ISIN FR00140182K6 and are not listed on any other stock exchange.

Number of shares:	**56,591,820 (as of June 30, 2026)**
Sector classification	Information Technology
Main index	SBF 120
Other indexes	SBF 120, CAC Industrials, CAC Sup. Services, CAC All Shares
Market	Euronext Paris Segment A
Trading place	Euronext Paris (France)
Tickers	WLN (Euronext)
Code ISIN	FR00140182K6
Payability PEA/SRD	Yes/Yes

Source	Code	Source	Code
Euronext	WLN	Reuters	WLN.PA
AFP	WLN	Thomson	WLN-FR
Bloomberg	WLN: FP		

E.3.1.2 Shareholding Structure as of June 30, 2026

The shareholding structure has been modified compared to that presented in the 2025 Universal Registration Document following a capital increase of approximately €500 million finalised on 31 March 2026, carried out in two steps. First, a reserved capital increase of approximately €108 million was completed on 10 March 2026 for the benefit of Bpifrance Participations, Crédit Agricole S.A. and BNP Paribas, through the issuance of 39,287,272 new shares at a price of €2.75 per share, without preferential subscription rights. Second, a capital increase with maintenance of preferential subscription rights of approximately €392 million was finalised on 31 March 2026.

It is also recalled that following the share consolidation carried out by way of exchange of forty (40) existing shares with a par value of two euro cents (€0.02) each for one (1) new share with a par value of eighty euro cents (€0.80), finalised on June 15, 2026, the number of shares outstanding was divided by forty (40) and the par value of the shares was correspondingly multiplied by forty (40). The share consolidation had no impact on the total amount of the Company's share capital, nor on the total value of Worldline shares held by each shareholder.

As at June 30, 2026	Number of shares	% of share capital	% of theoretical voting rights
Bpifrance	5,822,094	10.3%	10.7%
Crédit Agricole S.A	5,768,769	10.2%	10.0%
BNP Paribas	4,813,127	8.5%	8.3%
Banque Fédérative du Crédit Mutuel	4,478,029	7.9%	7.7%
SIX Group AG	746,338	1.3%	2.6%
Worldline SA	34,039	0.1%	0.1%
Board of Directors and corporate officers	41,492	0.1%	0.1%
Employees	213,500	0.4%	0.4%
Float	34,674,432	61.3%	60.1%
TOTAL	**56,591,820**	**100.0%**	**100.0%**

F

Person responsible

F.1 Declaration of the person responsible for the 2026 half-year financial report

I certify that to the best of my knowledge the condensed consolidated financial statements for the past half-year have been prepared in accordance with the applicable body of accounting standards and give a true and fair view of the assets and liabilities, financial position and results of issuer and of all undertakings included in the consolidation, and that the attached first-half review of operations provides an accurate representation of significant events in the first six months of the financial year and of their impact on the financial statements, of the main related-party transactions and a description of the main risks and main uncertainties for the remaining six months of the financial year.

Puteaux, July 31, 2026

Pierre-Antoine Vacheron

Chief Executive Officer

F.2 For the audit

Deloitte & Associés

- Represented by Josselin Vernay
- Appointed on June 30, 1997, renewed on March 29, 2004, May 28, 2010, May 26, 2016, and in June 9, 2022 for a term of 6 years
- Term of office expires: at the end of the 2028 AGM held to adopt the 2027 financial statements

Deloitte & Associés is a member of the *Compagnie Régionale des Commissaires aux Comptes de Versailles and Centre* (the Regional Association of Auditors of Versailles).

Grant Thornton

- Represented by Solange Aiache
- Appointed on April 30, 2014 and renewed on June 9, 2020 and June 11, 2026 for a term of 6 years
- Term of office expires: at the end of the 2032 AGM held to adopt the 2031 financial statements

Grant Thornton is a member of the *Compagnie Régionale des Commissaires aux Comptes de Versailles and Centre* (the Regional Association of Auditors of Versailles).

G

Appendices

G.1 Contacts

Headquarters

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G.2 Investor Relations

Institutional investors, financial analysts and individual shareholders can obtain information from:

César Zeitouni
Head of Investor Relations
Mail: cesar.zeitouni@worldline.com

Peter Farren
Investor Relations Manager
Mail: peter.farren@worldline.com

More information concerning the Company, such as financial information, AMF regulated information, corporate governance or corporate responsibility & sustainability, is available on the website of Worldline **worldline.com.**

Requests for information can also be sent by email to **investor-relations@worldline.com.**

G.3 Financial calendar

- October 27, 2026: Q3 2026 revenue

G.4 Glossary

Net debt: Net debt comprises total borrowings (bonds, finance leases, short and long-term bank loans, securitization and other borrowings), leases under IFRS16, short-term financial assets and liabilities bearing interest with a maturity of less than 12 months, less cash and cash equivalents (transferable securities, cash at bank and in hand).

EBITDA: (Earnings Before Interest, Tax, Depreciation and Amortization). For Worldline, EBITDA is based on Operating margin less depreciation of fixed assets, net book value of assets sold / written off, net charge/release of pension provisions & net charge/release of provisions, rationalization and associated costs, integration and associated costs. The EBITDA is also equal to the Adjusted EBITDA less rationalization and associated costs and integration and acquisition costs (from other operating income and expense).

Adjusted EBITDA : (Earnings Before Interest, Tax, Depreciation and Amortization) is calculated as follows:

Operating margin:

- Less - Depreciation of fixed assets (as disclosed in the “Financial report”);
- Less - Net book value of assets sold/written off (as disclosed in the “Financial report”)
- Less - Operating net charge of provisions (composed of net charge of provisions for current assets and net charge of provisions for contingencies and losses, both disclosed in the “Financial report”);
- Less - Net charge of provisions for pensions (as disclosed in the “Financial report”).

Normalized net income: Net income (Group share) before unusual and infrequent items, net of tax.

Free cash flow: Represents the change in net cash or net debt, excluding equity changes, dividends paid to shareholders, net acquisitions/disposals expenditures (leases under IFRS16).

Fully pruned basis : in the fully pruned scope, figures for the 2026 period and the prior year period are restated to exclude the full contributions of the entities for which the divestment has been closed or announced (MeTS, Payment IQ, Worldline North America, Electronic Data Services (ex-Cetrel), Worldline India Merchant Services, Worldline New Zealand and Worldline Australia)

Organic growth, or **growth at constant scope and exchange rates**, is calculated by excluding the impacts of foreign exchange rate fluctuations and changes in scope (acquisitions and disposals).

The foreign exchange impact is neutralized by recalculating the comparative year's figures using the current year's exchange rates.

Scope effects are adjusted as follows for acquired entities:

- For acquisitions completed during the current year, the contribution of the acquired entity is added to the prior-year figures over the same period as that included in the current year.
- For acquisitions completed during the previous year, the contribution of the acquired entity is added to the prior-year figures from 1 January of the previous year up to the acquisition date.

Scope effects are adjusted as follows for disposed entities:

- For disposals completed during the current year, the contribution of the disposed entity is deducted from the prior-year figures from the first day of the month in which the disposal took place.
- For disposals completed during the previous year, the contribution of the disposed entity is deducted from the prior-year figures.

Net Net Revenue information excluding schemes and partners fees, showing growth and margin levels from an NNR perspective to enable better comparison with peers.

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About Worldline

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn revenue in 2025.
Worldline.com

Worldline's corporate purpose (“raison d'être”) is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.