

# Euronet.

EU Public Country-by-Country Reporting



# EU Public Country-by-Country Reporting

Concepts – Financial Year 2025

---

In December 2021, the European Union (EU) directive 2021/2101 provided for public EU county-by-country (CbC) reporting. In the following tables, Euronet Worldwide, Inc. will be providing the required information based on the financial statements for the 2025 period.

## Basis of Preparation

The financial information presented below has been prepared solely for purposes of complying with the requirements of the public EU CbC directive. All financial information is in U.S. dollars, unless otherwise noted.

The information is presented on a CbC basis using financial information derived from the accounting records of the entities included within each reporting jurisdiction. As such, the information does not represent consolidated financial statements prepared in accordance with U.S. generally accepted accounting principles (U.S. GAAP) or any other comprehensive basis of accounting. Accordingly, it does not include consolidation eliminations, intercompany eliminations, or all of the U.S. GAAP adjustments that are reflected in Euronet Worldwide, Inc.'s consolidated financial statements.

Because the information has been prepared solely to satisfy the requirements of the public EU CbC directive, it should not be considered comparable to the Company's consolidated financial statements or other financial information included in the Company's filings with the U.S. Securities and Exchange Commission.

## Section I General Information

Name of the ultimate parent of the group/of the standalone undertaking	<b>Euronet Worldwide, Inc.</b>
Country where the ultimate parent has its registered office	<b>United States</b>
Financial Year - start date	<b>2025-01-01</b>
Financial Year - end date	<b>2025-12-31</b>
Reporting currency	<b>United States Dollar</b>
Is the information in the report based on reporting instructions used for tax purposes, pursuant to Section III, Parts B and C, of Annex III to Directive 2011/16/EU (yes/no)?	<b>Yes</b>

## Section 2 Overview of information on a country-by-country basis

Tax jurisdiction	Country code	Revenues <sup>1</sup>	Profit (loss) before income tax	Income tax paid - on cash basis	Income tax accrued - current year	Accumulated earnings	Number of employees
Austria	AU	18,734,984	506,016	717	(76,646)	(37,143,351)	34
Belgium	BE	25,640,793	(2,054,326)	434,043	207,728	(2,947,990)	68
Bulgaria	BU	6,353,612	760,121	20,491	95,508	1,688,130	8
Croatia	HR	14,961,608	3,417,767	556,160	596,926	2,661,516	19
Cyprus	CY	8,724,435	3,276,838	328,996	375,649	22,822,363	2
Czech Republic	EZ	18,313,081	5,320,415	1,066,390	1,116,043	12,695,785	10
Denmark	DA	21,180,247	347,687	439,618	938,472	12,202,581	30
Estonia	EN	106,428	(898,174)	-	5,904	(2,846,510)	5
France	FR	155,190,813	22,429,617	5,383,685	5,825,670	20,825,124	209
Germany	GM	777,479,105	89,946,317	37,201,683	26,096,379	299,034,389	813
Greece	GR	267,977,244	67,083,176	10,422,150	11,203,424	194,789,812	355
Hungary	HU	89,063,554	6,386,084	380,796	355,247	8,808,446	256
Ireland	EI	24,573,330	(3,052,815)	-	130,437	(14,182,017)	22
Italy	IT	175,340,943	37,700,947	8,762,372	10,982,070	36,936,929	195
Latvia	LG	325,407	(1,029,304)	23,130	10,351	(2,951,968)	13
Lithuania	LH	35,741,509	1,132,016	592,381	344,998	3,464,508	23
Malta	MT	4,752,132	1,679,447	-	554,722	(5,062,645)	2
Netherlands	NL	105,212,883	35,399,186	6,501,778	9,638,180	1,247,145,291	67
Poland	PL	145,400,354	814,099	863,343	83,597	127,569,140	347
Portugal	PO	38,201,624	2,500,447	1,721,964	1,605,162	1,583,731	51
Romania	RO	16,495,567	4,328,745	522,658	793,965	17,577,044	51
Slovakia	LO	2,404,051	(112,364)	4,526	35,781	(4,388,951)	-
Slovenia	SI	1,764,265	231,558	-	27,386	(3,242,409)	1
Spain	SP	754,986,588	64,965,282	18,768,147	14,973,214	23,104,120	845
Sweden	SW	17,311,788	2,923,193	323,063	700,429	(1,964,298)	54
Türkiye	TU	16,128,415	6,758,066	1,741,784	2,021,498	6,918,762	9
Panama	PM	180	(108,842)	-	(27,113)	(128,343)	5
Russia	RS	41,940	191,326	71,088	(4,021)	(1,123,780)	-
<b>All other tax jurisdictions (aggregated basis)</b>		<b>2,927,077,055</b>	<b>93,828,488</b>	<b>56,595,816</b>	<b>68,360,200</b>	<b>335,725,916</b>	<b>8,923</b>

<sup>1</sup> Revenues represent EU CbC operating revenues, including intercompany revenues and exchange gains or losses, but excluding extraordinary gains or losses

### Section 3 List of subsidiaries and activities

Member State or tax jurisdiction	Country Code	Name of each subsidiary undertaking in the Member State or tax jurisdiction	Brief description of the nature of activities in the Member State or tax jurisdiction
Austria	AT	Euronet 360 Finance Limited	Regulated Financial Services
Austria	AT	Ria Financial Services Austria GmbH	Regulated Financial Services
Austria	AT	Euronet Services Austria GmbH	Regulated Financial Services
Belgium	BE	Ria Enviva Financial Services Belgium SPRL	Regulated Financial Services
Belgium	BE	Innova TaxFree Belgium SPRL	Provision of Services to Unrelated Parties
Bulgaria	BG	Euronet Services E00D	Provision of Services to Unrelated Parties
Croatia	HR	EFT Usluge d.o.o.	Provision of Services to Unrelated Parties
Cyprus	CY	Euronet 360 Finance Limited	Regulated Financial Services
Czech Republic	CZ	Euronet Services spol. S.r.o.	Provision of Services to Unrelated Parties
Denmark	DK	Ria Financial Services, Denmark ApS	Regulated Financial Services
Denmark	DK	Euronet 360 Finance Limited	Regulated Financial Services
Denmark	DK	Euronet Services Denmark, ApS	Regulated Financial Services
Estonia	EE	Euronet 360 Finance Limited	Regulated Financial Services
Estonia	EE	Euronet Services Estonia OU	Regulated Financial Services
France	FR	epay Digital SAS	Provision of Services to Unrelated Parties
France	FR	Ria France SAS	Regulated Financial Services
France	FR	Innova France SAS	Provision of Services to Unrelated Parties
France	FR	Euronet Services SAS	Provision of Services to Unrelated Parties
Germany	DE	Cadood Holding GmbH	Provision of Services to Unrelated Parties
Germany	DE	Cadood Rewards GmbH	Provision of Services to Unrelated Parties
Germany	DE	Delta Euronet GmbH	Internal Group Finance
Germany	DE	Transact Elektronische Zahlungssysteme GmbH	Provision of Services to Unrelated Parties
Germany	DE	Ria Deutschland GmbH	Regulated Financial Services
Germany	DE	Euronet Payments Germany GmbH	Internal Group Finance
Germany	DE	Innova TaxFree Germany GmbH	Provision of Services to Unrelated Parties
Germany	DE	Ria Payments Institution EP S.A.U.	Regulated Financial Services
Greece	EL	Euronet Card services S.A.	Provision of Services to Unrelated Parties
Greece	EL	Euronet Merchant Services Payment Institution	Provision of Services to Unrelated Parties
Greece	EL	Throo Technology, IKE	Provision of Services to Unrelated Parties
Greece	EL	Ria Greece Monoprosopi S.A.	Regulated Financial Services
Greece	EL	Ria Payment Institution EP S.A.U.	Regulated Financial Services
Hungary	HU	Euronet Services Kft	Administrative, Management, or support services
Hungary	HU	Euronet Banktechnikai Szolgáltató Kft	Provision of Services to Unrelated Parties
Ireland	IE	YourCash Ireland Limited	Provision of Services to Unrelated Parties
Ireland	IE	Ria Financial Services Ireland Limited	Regulated Financial Services
Ireland	IE	Euronet 360 Finance Limited	Regulated Financial Services
Ireland	IE	Innova TaxFree Ireland Limited	Provision of Services to Unrelated Parties
Ireland	IE	Euronet Payments Ireland Limited	Provision of Services to Unrelated Parties
Ireland	IE	Euronet 360 Payments Limited	Regulated Financial Services
Italy	IT	Euronet Pay & Transaction Services SRL	Provision of Services to Unrelated Parties
Italy	IT	Ria Italy SRL	Regulated Financial Services
Italy	IT	Euronet 360 Finance Limited	Regulated Financial Services
Italy	IT	Innova TaxFree Italy SRL	Provision of Services to Unrelated Parties
Italy	IT	Euronet Services Italia SRL	Regulated Financial Services

Section 3 continues on the next page →

### Section 3 List of subsidiaries and activities (continued)

Continued from the previous page.

Member State or tax jurisdiction	Country Code	Name of each subsidiary undertaking in the Member State or tax jurisdiction	Brief description of the nature of activities in the Member State or tax jurisdiction
Latvia	LV	Euronet 360 Finance Limited	Regulated Financial Services
Latvia	IV	Euronet Services Latvia SIA	Regulated Financial Services
Lithuania	LT	Euronet 360 Finance Limited	Regulated Financial Services
Lithuania	LT	Ria Lithuania UAB	Regulated Financial Services
Lithuania	LT	Throo Holdings Europe, UAB	Internal Group Finance
Lithuania	LT	Throo Payments Europe, UAB	Provision of Services to Unrelated Parties
Lithuania	IT	UAB Euronet 360 Finance Limited	Regulated Financial Services
Malta	MT	Euronet 360 Finance Limited	Regulated Financial Services
Netherlands	NL	EFT Services Holding BV	Regulated Financial Services
Netherlands	NL	Euronet 360 Finance Limited	Regulated Financial Services
Netherlands	NL	Hanco Automated Teller Machines Netherlands BV	Provision of Services to Unrelated Parties
Netherlands	NL	Ria Financial Services Netherlands	Regulated Financial Services
Netherlands	NL	Innova TaxFree Netherlands BV	Provision of Services to Unrelated Parties
Netherlands	NL	XE Europe BV	Regulated Financial Services
Netherlands	NL	Epay Netherlands BV	Provision of Services to Unrelated Parties
Netherlands	NL	HIFX Europe Limited, Dutch Branch	Regulated Financial Services
Poland	PL	Euronet Polska Spolka Z.O.O.	Provision of Services to Unrelated Parties
Poland	PL	CT202 Spolka Z.O.O.	Provision of Services to Unrelated Parties
Poland	PL	MT101 Spolka Z.O.O.	Provision of Services to Unrelated Parties
Portugal	PT	Ria (Portugal) Unipessoal LDA	Regulated Financial Services
Portugal	PT	Euronet 360 Finance Limited	Regulated Financial Services
Portugal	PT	Innova TaxFree Portugal Unipessoal LDA SL	Provision of Services to Unrelated Parties
Portugal	PT	EuronetEFT Services Portugal, Unipessoal LDA	Regulated Financial Services
Romania	RO	Euronet Services SRL	Provision of Services to Unrelated Parties
Romania	RO	Corecard SRL	Provision of Services to Unrelated Parties
Slovakia	SK	Euronet Services Slovakia S.R.O.	Provision of Services to Unrelated Parties
Slovenia	SI	Euronet 360 Finance Limited	Regulated Financial Services
Spain	ES	Euronet Business Holdings SL	Internal Group Finance
Spain	ES	Euronet Telerecarga SL	Provision of Services to Unrelated Parties
Spain	ES	Ria Spain Holdings SL	Internal Group Finance
Spain	ES	Euronet 360 Finance Limited	Regulated Financial Services
Spain	ES	Euronet Payment Services LTD	Regulated Financial Services
Spain	ES	Ria Payment Institution EP SA	Regulated Financial Services
Spain	ES	Innova TaxFree Group SL	Provision of Services to Unrelated Parties
Spain	ES	Innova TaxFree Spain SL	Provision of Services to Unrelated Parties
Spain	ES	Innova Magazine SL	Provision of Services to Unrelated Parties
Spain	ES	Latam ATM Solutions SL	Regulated Financial Services
Spain	ES	XE Europe BV	Regulated Financial Services
Spain	ES	Euronet Services Iberia SL	Regulated Financial Services
Spain	ES	Ria Lithuania UAB	Regulated Financial Services
Sweden	SE	Ria Financial Services Sweden AB	Regulated Financial Services
Sweden	SE	Euronet 360 Finance Limited	Regulated Financial Services
Türkiye	TR	Euronet Elektronik Islem Hizmet. Ltd Sirketi	Provision of Services to Unrelated Parties
Türkiye	TR	Ria Turkey Bilisim Danismanliku Anonim Sirkey	Regulated Financial Services
Panama	PA	Ria Money Transfer Panama S de R.L.	Regulated Financial Services
Russia	RU	Euronet Services LLC	Provision of Services to Unrelated Parties