

EURONET WORLDWIDE, INC.
Consolidated Statement of Income
(unaudited - in millions, except share and per share data)

	Year Ended December 31,		Three Months Ended December 31,	
	2006	2005 (a)	2006	2005 (a)
Revenues:				
EFT Processing	\$130.7	\$105.6	\$35.3	\$29.3
Prepaid Processing	470.9	411.3	124.6	111.7
Software Solutions	27.6	14.3	6.9	3.3
Total revenues	629.2	531.2	166.8	144.3
Operating expenses:				
Direct operating costs	435.5	370.8	115.9	100.4
Salaries and benefits	74.2	58.7	18.1	15.5
Selling, general and administrative	38.1	31.5	10.4	9.0
Depreciation and amortization	29.1	22.4	7.8	5.9
Total operating expenses	576.9	483.4	152.2	130.8
Operating income	52.3	47.8	14.6	13.5
Other income (expense):				
Interest income	13.7	5.9	4.0	2.5
Interest expense	(14.8)	(8.5)	(3.7)	(3.6)
Income from unconsolidated affiliates	0.7	1.2	0.1	0.3
Foreign exchange gain (loss), net	10.2	(7.5)	4.7	(0.8)
Total other income (expense)	9.8	(8.9)	5.1	(1.6)
Income before income taxes and minority interest	62.1	38.9	19.7	11.9
Income tax expense	(14.8)	(15.0)	(4.0)	(3.8)
Minority interest	(1.0)	(0.9)	(0.3)	(0.3)
Income from continuing operations	46.3	23.0	15.4	7.8
Loss from discontinued operations	-	(0.6)	-	(0.6)
Net income	\$46.3	\$22.4	\$15.4	\$7.2

Earnings per share - diluted:				
Continuing operations	\$1.17	\$0.62	\$0.38	\$0.21
Discontinued operations	-	(0.01)	-	(0.02)
Earnings per Share	\$1.17	\$0.61	\$0.38	\$0.19
Diluted weighted average shares outstanding	42,456,137	36,831,320	42,705,488	41,660,550

(a) Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

EURONET WORLDWIDE, INC.
Consolidated Summary Balance Sheets
(unaudited - in millions)

	As of December 31, 2006	As of December 31, 2005 (b)
ASSETS		
Current assets:		
Cash and cash equivalents	\$321.1	\$219.9
Restricted cash	80.7	73.9
Inventory - PINs and other	49.5	25.6
Trade accounts receivable, net	212.6	166.5
Other current assets, net	24.6	23.0
Total current assets	688.5	508.9
Property and equipment, net	55.2	44.9
Goodwill and intangible assets, net	326.2	317.9
Other assets, net	38.2	22.7
Total assets	\$1,108.1	\$894.4
LIABILITIES AND STOCKHOLDERS' EQUITY		
Current liabilities:		
Accounts payable and other current liabilities	\$393.1	\$299.0
Short-term borrowings and current portions of capital lease and long-term debt obligations	11.0	28.3
Total current liabilities	404.1	327.3
Debt obligations, net of current portion	349.1	315.0
Capital lease obligations, net of current portion	13.4	12.2
Deferred income tax	43.1	25.2
Other long-term liabilities	1.8	1.2
Minority interest	8.3	7.1
Total liabilities	819.8	688.0

Stockholders' equity	288.3	206.4
	-----	-----
Total liabilities and stockholders' equity	\$1,108.1	\$894.4
	=====	=====

(b) Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

EURONET WORLDWIDE, INC.
Reconciliation of Operating Income to Adjusted EBITDA by Segment
(unaudited - in millions)

Year Ended December 31, 2006

	EFT Processing	Prepaid Processing	Software Solutions	Consolidated
	-----	-----	-----	-----
Operating Income	\$31.8	\$34.8	\$4.0	\$52.3
Add: Depreciation and amortization	12.8	14.0	2.0	29.1
Add: Share-based compensation	-	0.1	-	7.4
	-----	-----	-----	-----
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	\$44.6	\$48.9	\$6.0	\$88.8
	=====	=====	=====	=====

Year Ended December 31, 2005 (c)

	EFT Processing	Prepaid Processing	Software Solutions	Consolidated
	-----	-----	-----	-----
Operating Income	\$25.6	\$34.7	\$3.5	\$47.8
Add: Depreciation and amortization	9.5	11.7	1.1	22.4
Add: Share-based compensation	0.2	0.1	-	5.6
	-----	-----	-----	-----
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	\$35.3	\$46.5	\$4.6	\$75.8
	=====	=====	=====	=====

(c) Adjusted to include the retroactively applied effects of SFAS No.

123R share-based compensation expense.

EURONET WORLDWIDE, INC.
Reconciliation of Operating Income to Adjusted EBITDA by Segment
(unaudited - in millions)

Three Months Ended December 31, 2006

	EFT Processing	Prepaid Processing	Software Solutions	Consolidated
Operating Income	\$8.2	\$8.8	\$1.3	\$14.6
Add: Depreciation and amortization	3.6	3.6	0.6	7.8
Add: Share-based compensation	-	-	-	1.6
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	\$11.8	\$12.4	\$1.9	\$24.0

Three Months Ended December 31, 2005 (d)

	EFT Processing	Prepaid Processing	Software Solutions	Consolidated
Operating Income	\$7.2	\$9.3	\$0.9	\$13.5
Add: Depreciation and amortization	2.4	3.3	0.3	5.9
Add: Share-based compensation	-	-	-	1.6
Earnings before interest, taxes, depreciation, amortization and share-based compensation (Adjusted EBITDA)	\$9.6	\$12.6	\$1.2	\$21.0

(d) Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

EURONET WORLDWIDE, INC.
Reconciliation of Prepaid Processing Segment Results
to Prepaid Processing Segment Results excluding
Spanish prepaid and money transfer businesses
(unaudited - in millions)

Year Ended December 31,

	2006		2005 (e)	
	Total Revenues	Operating Income	Total Revenues	Operating Income
Prepaid Processing Segment	\$470.9	\$34.8	\$411.3	\$34.7
Less: Spanish prepaid and money transfer businesses	(45.0)	2.7	(46.9)	(3.7)
Prepaid Processing Segment excluding Spanish prepaid and money transfer businesses	\$425.9	\$37.5	\$364.4	\$31.0

(e) Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

EURONET WORLDWIDE, INC.

Reconciliation of Prepaid Processing Segment Results
to Prepaid Processing Segment Results excluding
Spanish prepaid and money transfer businesses
(unaudited - in millions)

Three Months Ended December 31,

	2006		2005 (f)	
	Total Revenues	Operating Income	Total Revenues	Operating Income
Prepaid Processing Segment	\$124.6	\$8.8	\$111.7	\$9.3
Less: Spanish prepaid and money transfer businesses	(10.4)	1.5	(13.2)	(0.8)
Prepaid Processing Segment excluding Spanish prepaid and money transfer businesses	\$114.2	\$10.3	\$98.5	\$8.5

(f) Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

EURONET WORLDWIDE, INC.

Reconciliation of Net Income Excluding Foreign
Exchange and Share-Based Compensation

(unaudited - in millions, except share and per share data)

	Year Ended December 31,		Three Months Ended December 31,	
	2006	2005 (g)	2006	2005 (g)
Net income	\$46.3	\$22.4	\$15.4	\$7.2
Convertible debt issuance costs (1)	0.9	-	0.2	0.2
Interest on convertible debt (1)	2.3	-	0.6	0.6
Earnings applicable for common shareholders	49.5	22.4	16.2	8.0
Loss from discontinued operations	-	0.6	-	0.6
Loss on early debt retirement	-	-	-	-
Foreign exchange loss (gain)	(10.2)	7.5	(4.7)	0.8
Share-based compensation	7.4	5.6	1.6	1.6
Earnings applicable for common shareholders before foreign exchange gains/losses and share-based compensation	\$46.7	\$36.1	\$13.1	\$11.0
Adjusted earnings per share - diluted (2)	\$1.07	\$0.96	\$0.30	\$0.26
Diluted weighted average shares outstanding (1)	42,456,137	36,831,320	42,705,488	41,660,550
Effect of unrecognized share- based compensation on diluted shares outstanding	1,079,105	690,347	1,032,380	688,354
Adjusted diluted weighted average shares outstanding	43,535,242	37,521,667	43,737,868	42,348,904

(g) Adjusted to include the retroactively applied effects of SFAS No. 123R share-based compensation expense.

(1) As required by GAAP, convertible debt issuance and interest costs are excluded from income for the purpose of calculating diluted earnings per share for any period when the convertible debentures, if converted, would be dilutive to earnings per share. Further, the convertible shares are treated as if all were outstanding for the period.

(2) Adjusted income per share is a non-GAAP measure that should be considered in addition to, and not as a substitute for, earnings per share computed in accordance with GAAP.