Wise Company Compiled Consensus Description	Field	Short Term #	 H1 FY27	Medium Term #	 FY27	 #	 FY28	 #	 FY29
Active customers (Personal)	*m*	2	*15.4*	6	*21.3*	6	*25.1*	5	*29.1*
Active customers (Business)	*m*	2	*0.78*	6	*1.1*	6	*1.3*	5	*1.5*
Active customers (Total)	***m***	2	***16.2***	7	***22.5***	7	***26.4***	6	***30.8***
Volume per customer (Personal)	*$*	2	*6.3*	6	*9.6*	6	*9.8*	5	*10.1*
Volume per customer (Business)	*$*	2	*56.0*	6	*86.0*	6	*93.4*	5	*101.0*
Volume per customer (Total)	*$*	2	*8.7*	7	*13.2*	7	*13.8*	6	*14.4*
Volume (Personal)	*$bn*	7	*97.5*	7	*203.7*	7	*245.0*	6	*290.8*
Volume (Business)	*$bn*	7	*43.6*	7	*92.9*	7	*120.1*	6	*151.4*
Volume (Total)	***$bn***	7	***141.1***	7	***296.5***	7	***365.1***	6	***442.2***
Cross-border take rate	*%*	7	*0.50%*	7	*0.49%*	7	*0.45%*	6	*0.43%*
Cross-border revenue	***$m***	7	***705.0***	7	***1,440.2***	7	***1,660.0***	6	***1,899.4***
Card and other revenue	***$m***	7	***397.2***	7	***842.3***	7	***1065.4***	6	***1330.8***
Transaction revenue	***$m***	7	***1102.2***	7	***2282.6***	7	***2,725.4***	6	***3,230.3***
Customer balances (on balance sheet) - period end	*$bn*	7	*32.1*	7	*35.5*	7	*41.96*	6	*49.97*
Customer balances (on balance sheet) - start of period	*$bn*	7	*30.0*	7	*30.0*	7	*35.5*	7	*42.0*
Average balances	*$bn*	7	*31.1*	7	*32.8*	7	*38.7*	6	*46.3*
Avg. gross yield	*%*	7	*3.0%*	7	*3.0%*	7	*3.0%*	6	*2.9%*
Interest income on customer balances	*$m*	7	*463.6*	7	*991.5*	7	*1,174.3*	6	*1,361.9*
Interest expense on customer liabilities	*$m*	7	*-112.7*	7	*-254.7*	7	*-319.2*	6	*-368.2*
Net interest income	***$m***	7	***350.9***	7	***736.7***	7	***855.1***	6	***993.7***
Net revenue	***$m***	7	***1453.1***	7	***3,019.3***	7	***3,580.5***	6	***4,223.9***
Net revenue YoY Growth	*%*	7	*22.7%*	7	*20.6%*	7	*18.6%*	6	*18.0%*
Transaction expense	*$m*	7	*-254.3*	7	*-517.3*	7	*-606.1*	6	*-689.5*
Transaction and credit losses	*$m*	7	*-7.7*	7	*-16.2*	7	*-19.5*	6	*-23.3*
Technology and development	*$m*	7	*-264.7*	7	*-553.8*	7	*-663.5*	6	*-776.4*
Servicing	*$m*	7	*-243.1*	7	*-508.0*	7	*-619.1*	6	*-742.0*
Marketing and sales	*$m*	7	*-111.5*	7	*-232.9*	7	*-287.9*	6	*-354.2*
General and Administrative	*$m*	7	*-251.5*	7	*-479.3*	7	*-548.9*	6	*-633.2*
Total Operating expenses	***$m***	7	***-1132.8***	7	***-2307.5***	7	***-2745.0***	6	***-3218.7***
Operating income	***$m***	7	***320.3***	7	***711.8***	7	***835.5***	6	***1005.3***
Operating Income Margin	*%*	7	*22.0%*	7	*23.6%*	7	*23.3%*	6	*23.8%*
Other income / (loss)	*$m*	6	*15.9*	6	*34.5*	6	*37.5*	5	*38.5*
Income before tax	***$m***	7	***336.2***	7	***746.3***	7	***873.0***	6	***1043.7***
IBT Margin	*%*	7	*23.1%*	7	*24.7%*	7	*24.4%*	6	*24.7%*
Income tax expense	*$m*	7	*-80.4*	7	*-178.6*	7	*-209.1*	6	*-247.8*
Net income	***$m***	7	***255.8***	7	***567.6***	7	***663.9***	6	***795.9***
NI margin	*%*	7	*17.6%*	7	*18.8%*	7	*18.5%*	6	*18.8%*
Effective Tax Rate	*%*	7	*23.9%*	7	*23.9%*	7	*24.0%*	6	*23.8%*

Notes:

Company Compiled Consensus represents the average on a line by line basis of analysts which have revised their model under US GAAP and provided their estimates following our Q2 F27 trading update. Not all analysts model each line item. # refers to the number of analysts contributing to the line item Please note due to an inconsistent number of analysts contributing to each line item, and each line item representing the average of those who contributed it may not be possible to reconcile the subtotal of each column to the sum of the parts, or reperform certain calculations.

Disclaimer:

Consensus figures in the table above are line-by-line averages based on the forecasts of certain sell-side analysts covering Wise PLC and its consolidated subsidiaries (“Wise”). They may not sum exactly as not all forecasts received contain an estimate for each account line.

Wise Owner Relations requested sell-side analysts which, to the best of Wise’s knowledge, cover Wise to provide their estimates for each of the line items appearing in the tables above. To produce this consensus, estimates of analysts have been used as at November 11, 2026. The selection of the analysts included in the consensus figures has not been made on the basis of the analysts’ opinions, forecasts, estimates, projections, predictions or recommendations in respect of Wise. The opinions, forecasts, estimates, projections, predictions or recommendations regarding Wise’s performance made by the aforementioned analysts are those of the analysts alone and do not represent the opinions, forecasts, estimates, projections, predictions or recommendations of Wise. Wise accepts no liability for the selection, accuracy or completeness of the analysts’ opinions, forecasts, estimates, projections, predictions or recommendations.

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