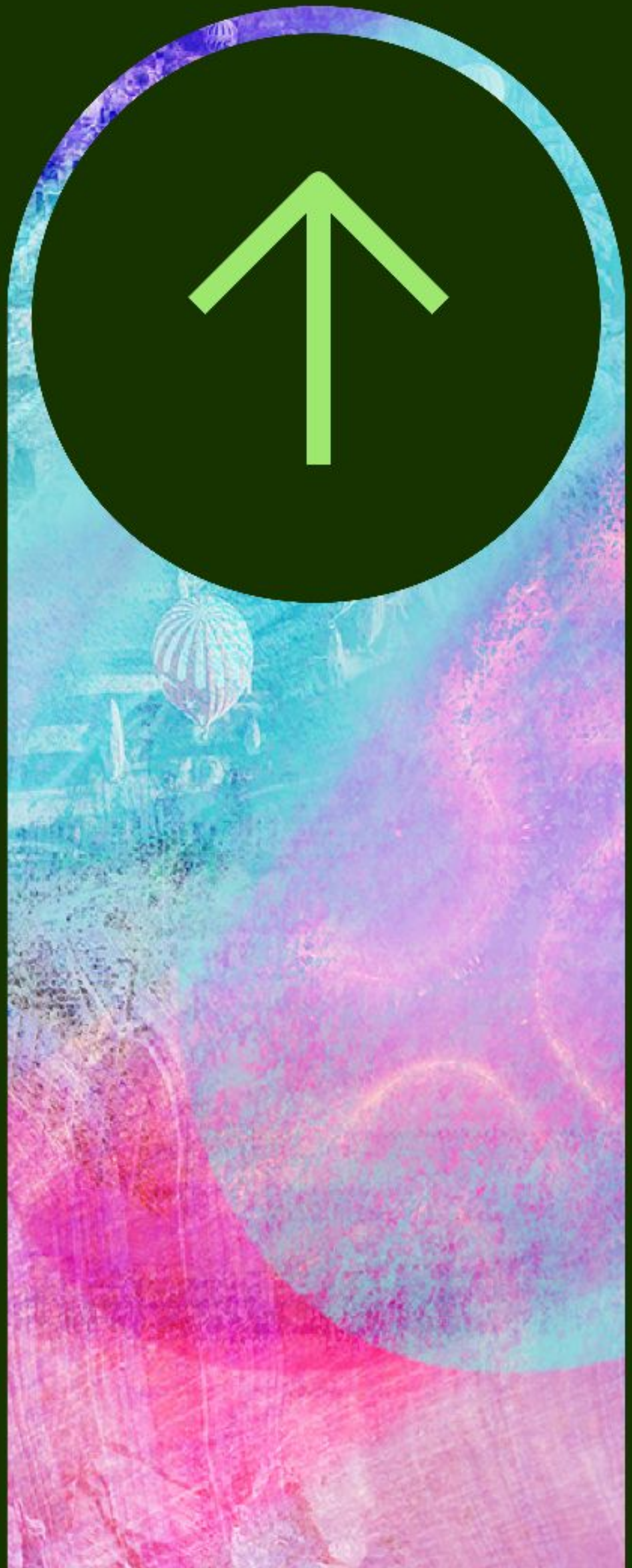
FY26 RESULTS PRESENTATION



25 June 2026

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WELCOME

Kristo Käärmann

Co-Founder and CEO

Strong financial performance

	Medium term targets	FY26 performance
GROWTH	Net revenue CAGR of **15-20%** with FY24 as base year	Net revenue growth of 19% to **$2.5BN**
PROFITABILITY	Income before tax margin[1] of **20-25%[2]**	Income before tax margin[1] of **26%**

[1] Income before tax margin calculated as income before tax as a percentage of net revenue
[2] Mid-term margin target of 15-20%. Until we are substantially able to pay out our target 80% of interest income above 1% yield to customers we expect to report an above mid-term target income before tax margin of 20-25%

Delivered through exceptional growth in FY26

19M
Active customers
+21% YoY

$243BN
Cross-border volume
+31% YoY

$44BN
Card spend
+37% YoY

$39BN
Customer holdings
+40% YoY

Powered by the outcomes of our infrastructure

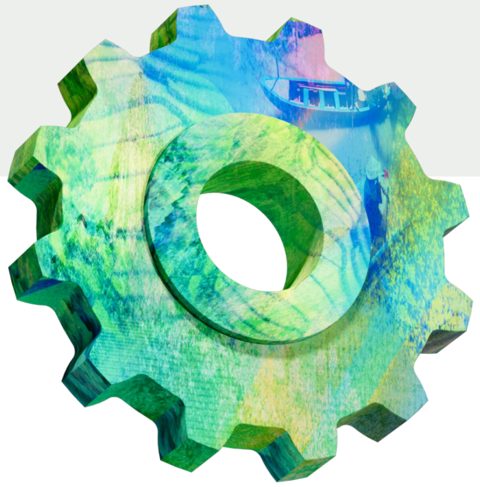
75%
Instant[1]

52BPS
Avg. take rate

3.4%
USD yield on Interest – Assets

[1] Instant % (under 20 seconds) of transactions is for Q4 FY2026

Progress this year



Infrastructure

Pix (BR) and Zengin (JP) direct integrations

New licenses in South Africa, the UAE, Thailand

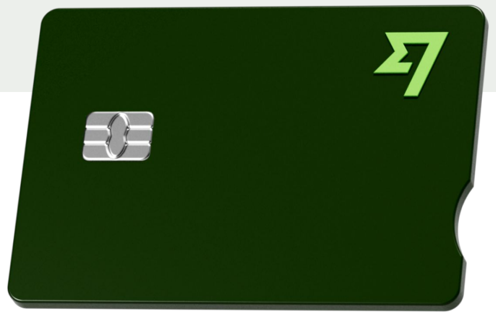
c. 50% chat contacts handled with LLMs

Wise Account

Brazil Assets live

Travel features

Accounts for under 18s



Wise Business

Making it easier to pay and get paid:

Invoicing in multiple currencies

AI invoice payments

Wise Platform

New partnerships with Raiffeisen Bank, UniCredit, MBSB Bank, Capitec

$43T OPPORTUNITY FOR OUR INFRASTRUCTURE

Source: Based on Research by Edgar, Dunn & Company, September-November 2024 TAM has been converted into USD (0.782742 FX rate USD/GBP); SMB includes small and medium sized businesses with less than 250 employees or $100m revenue.

MOVING TRILLIONS

As ‘the’ network for the world’s money

The international account for people and businesses

DELIVERING SUSTAINABLE GROWTH AND PROFITABILITY

Emmanuel Thomassin
Chief Finance Officer

Strong, sustainable growth

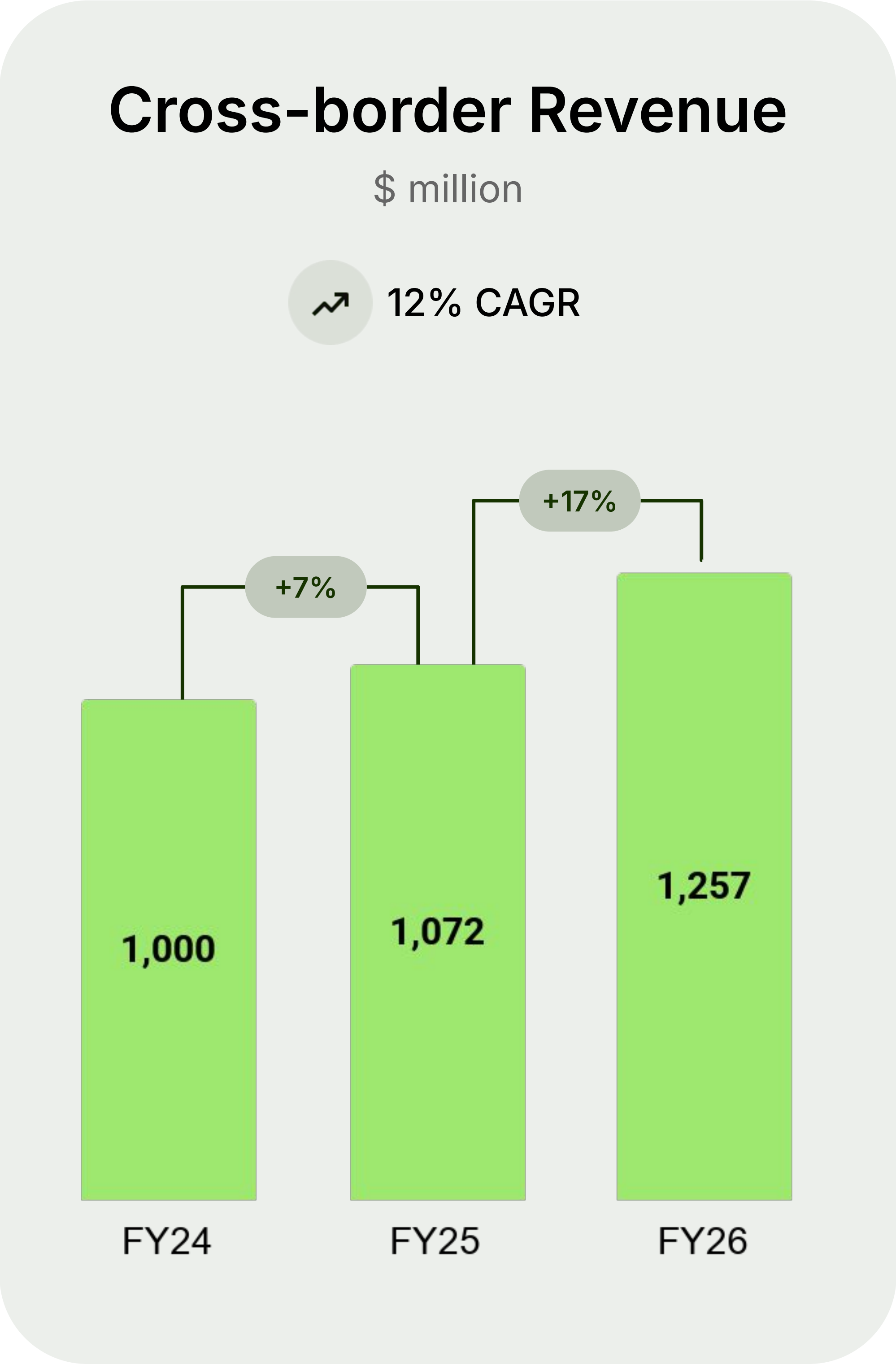
19M
Active customers
+21% YoY

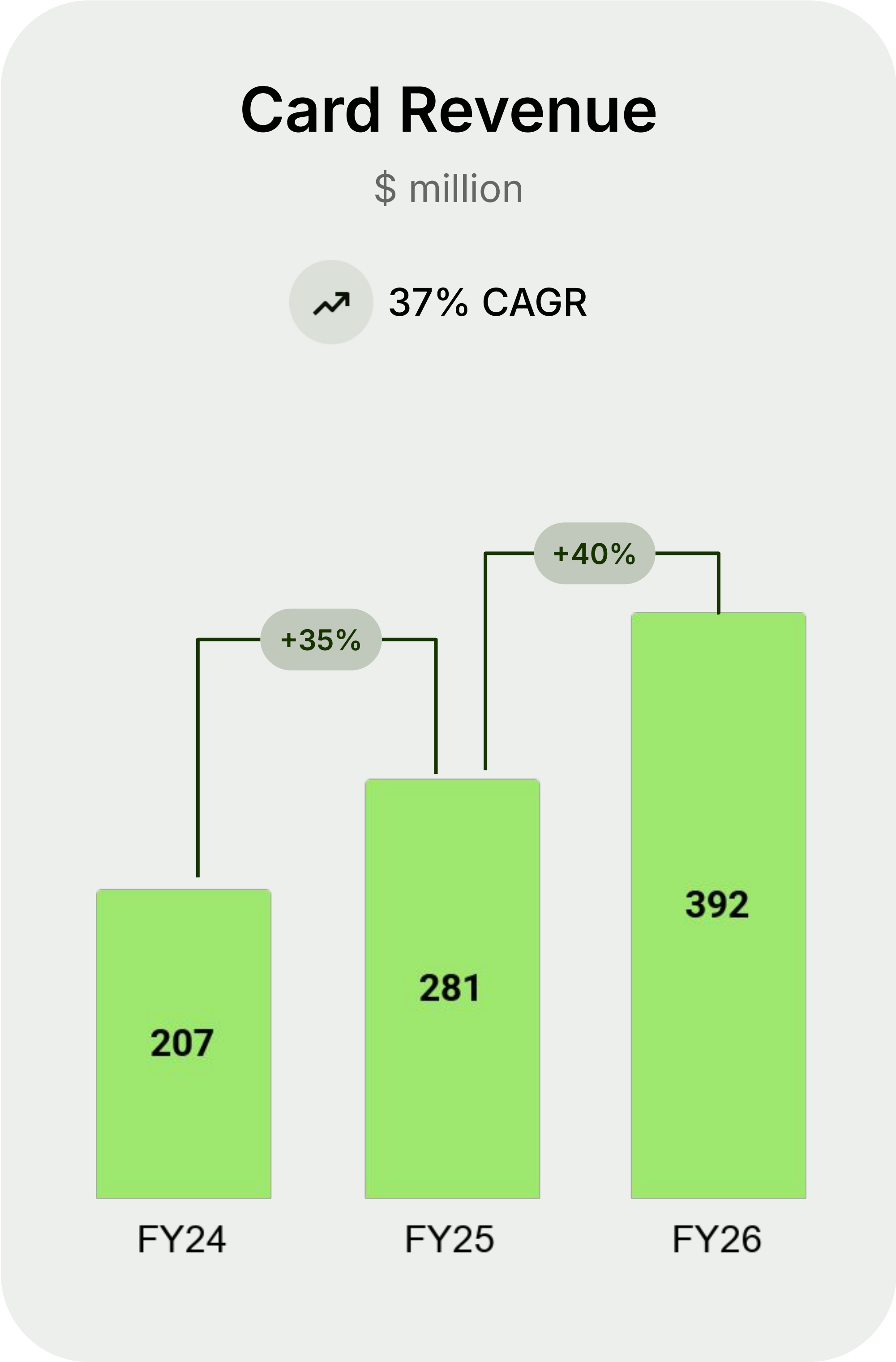
$243BN
Cross-border volume
+31% YoY

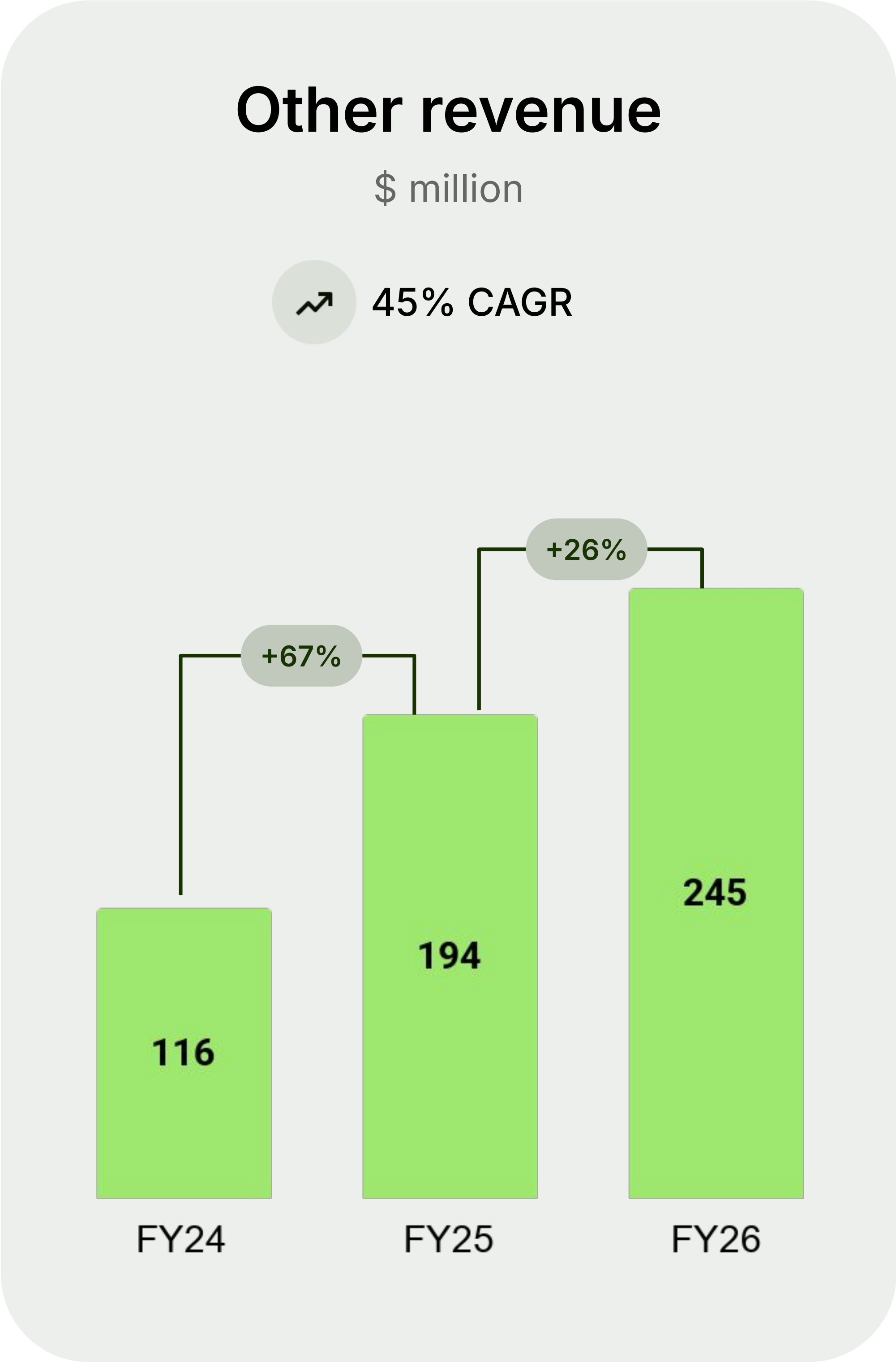
$44BN
Card spend
+37% YoY

$39BN
Customer holdings
+40% YoY

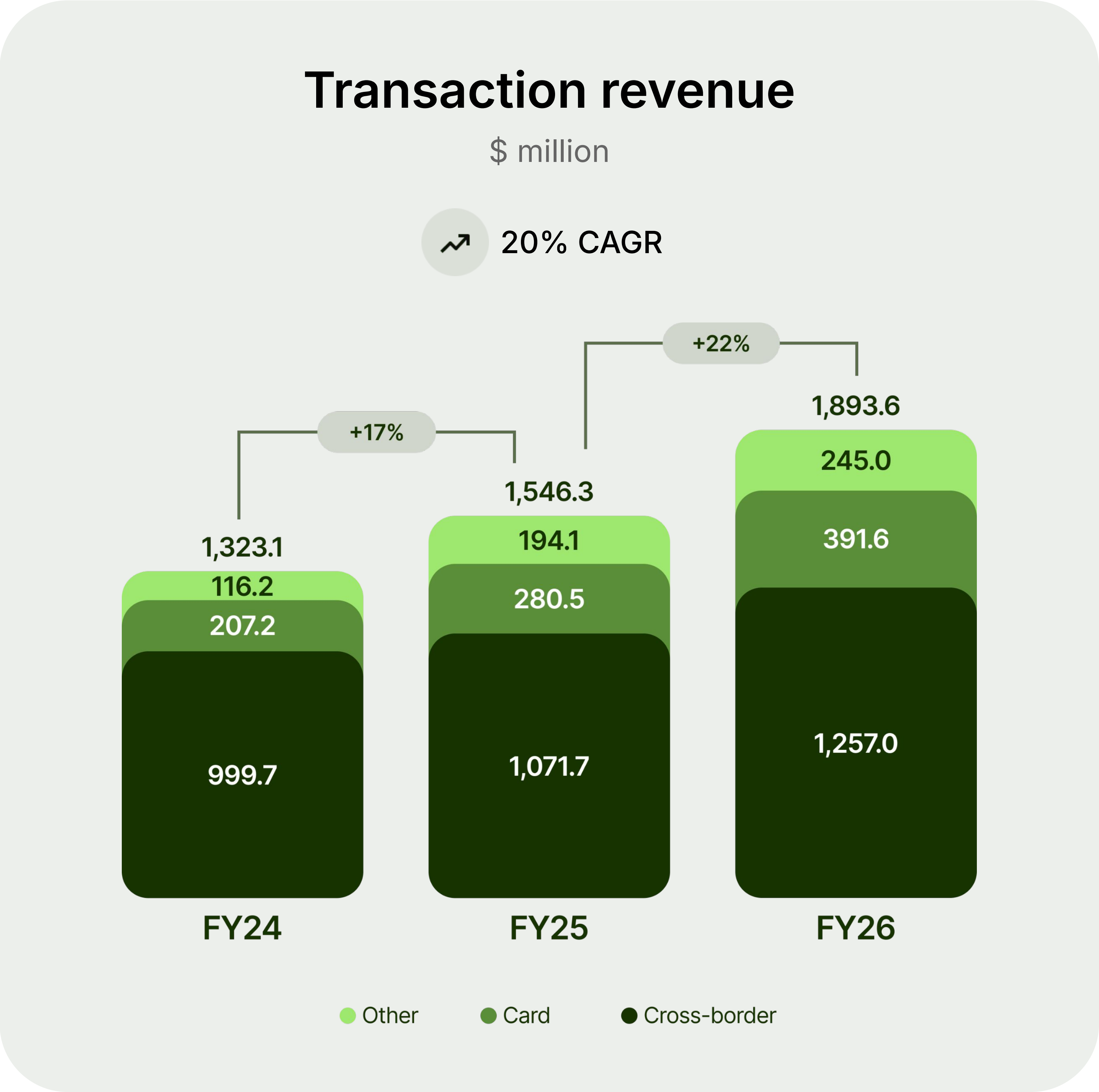
Customer engagement drives revenue growth

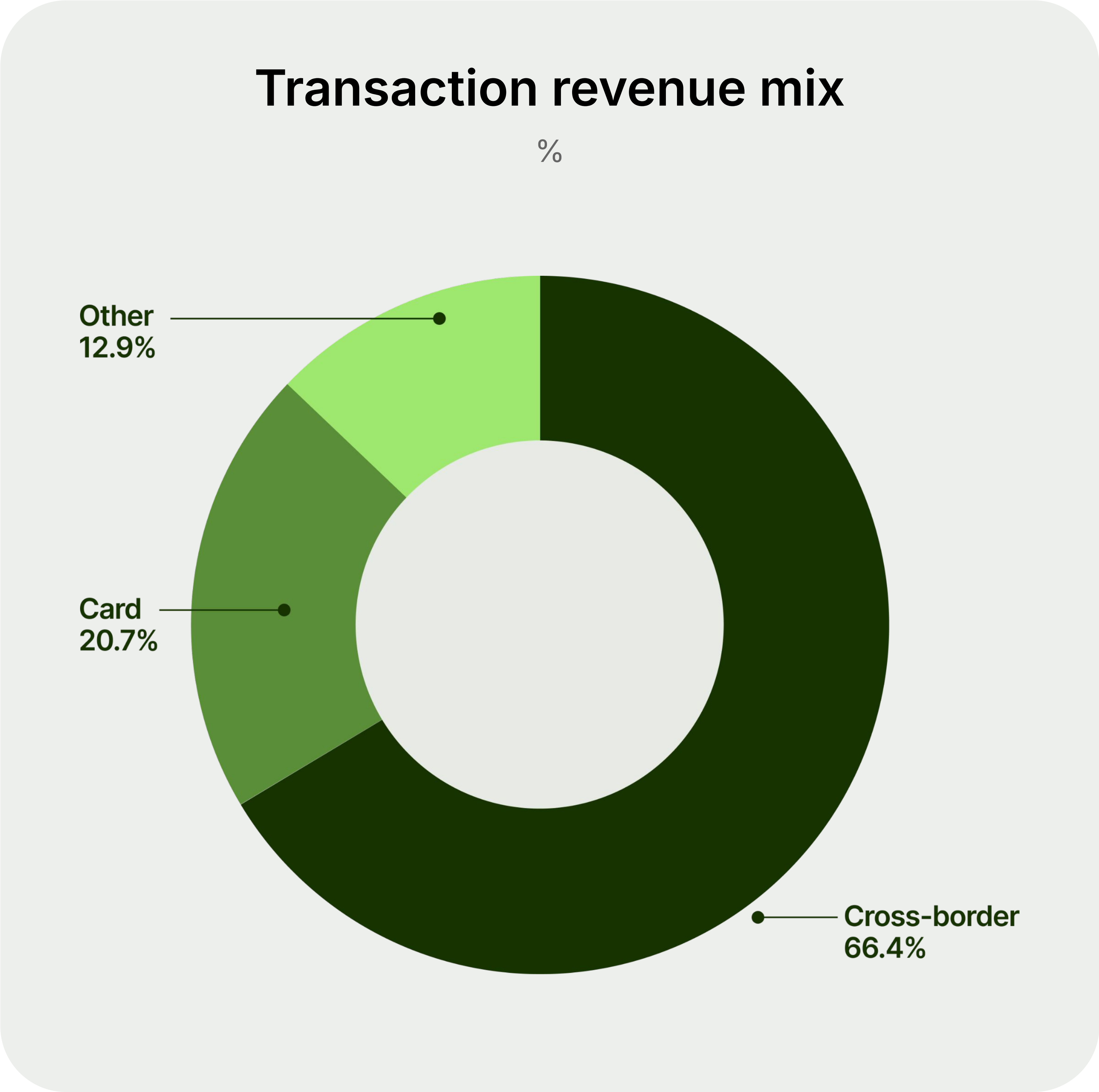




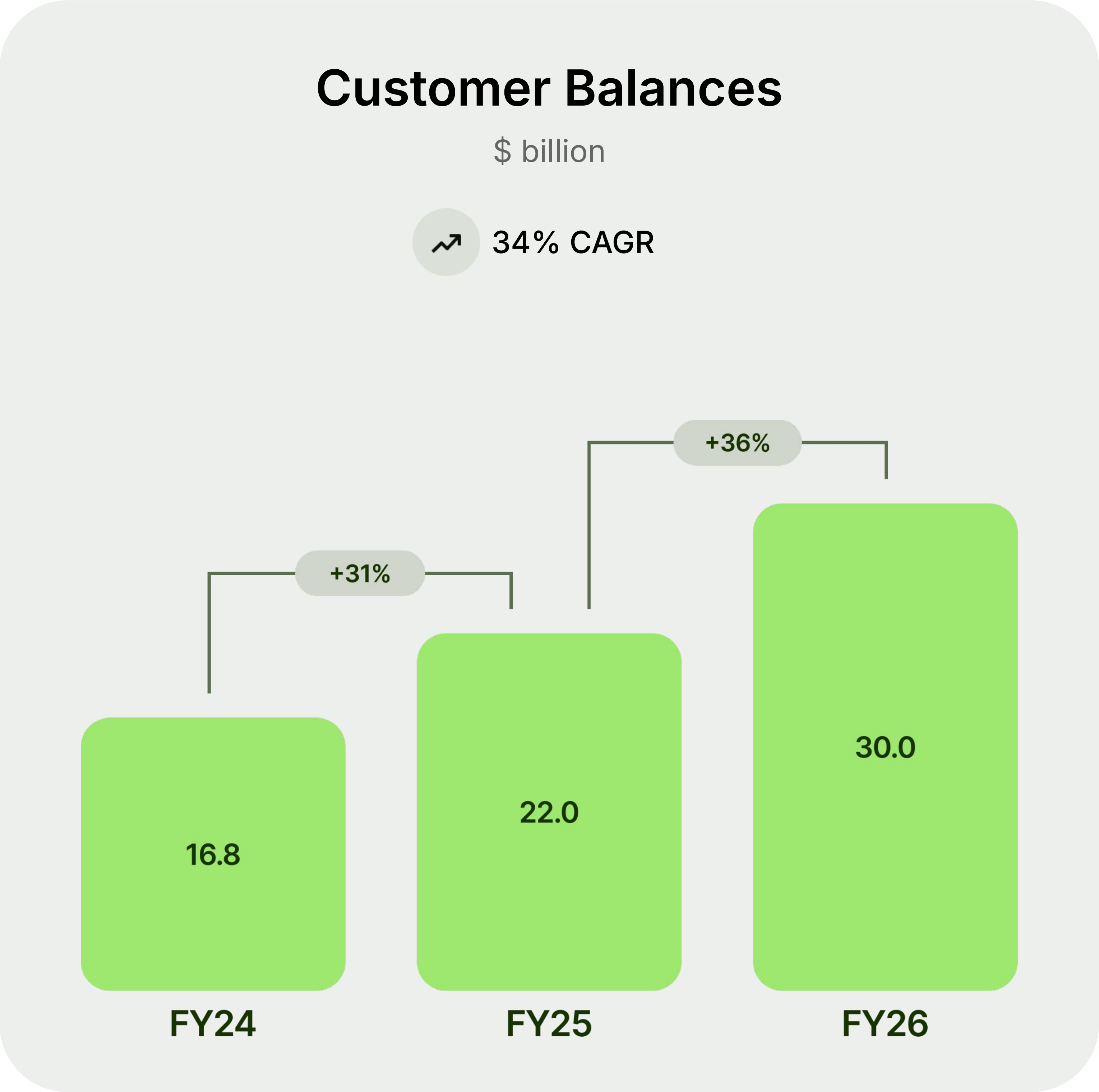


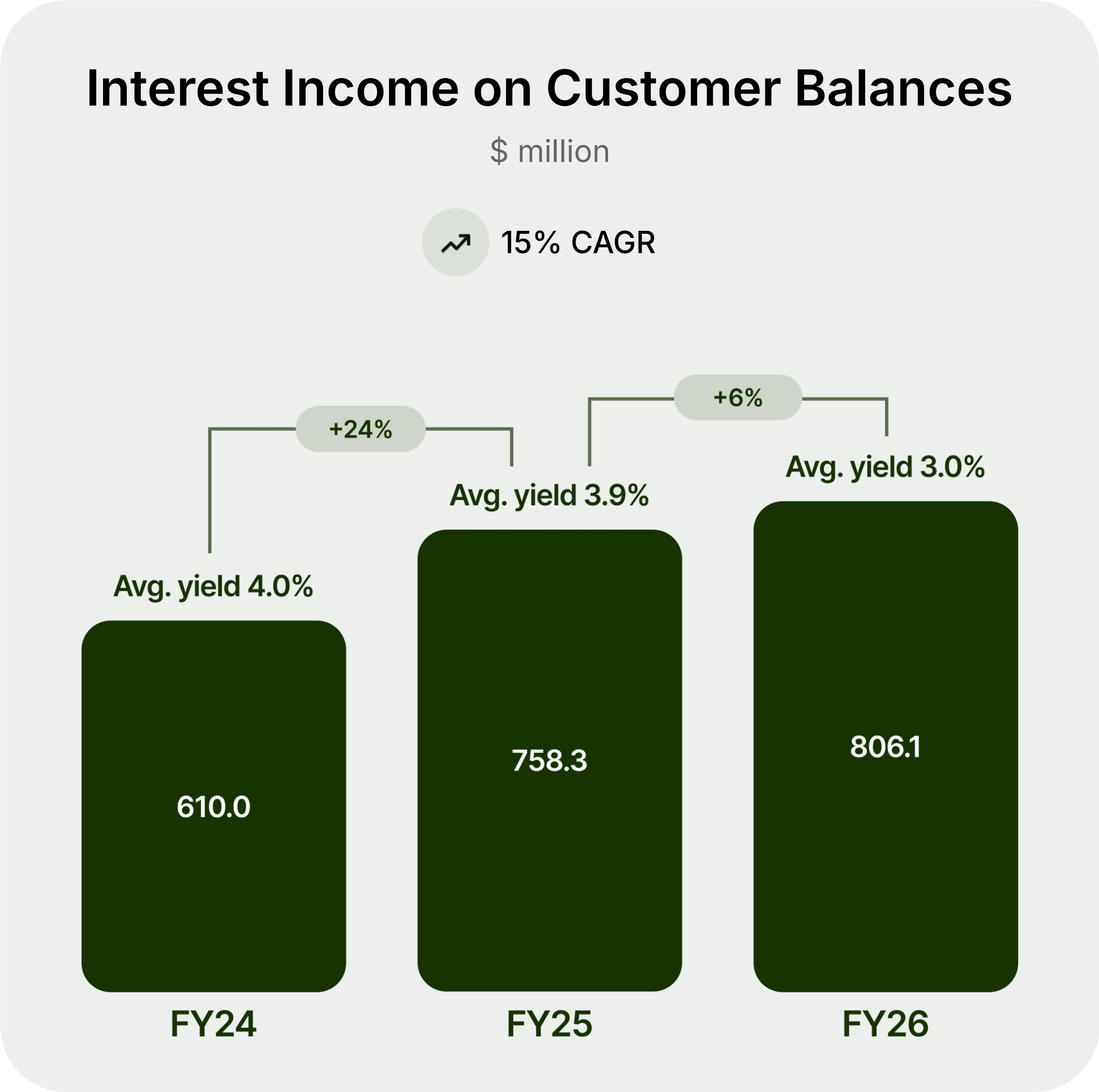
Account adoption driving diversification of revenue base





Generating interest income on customer balances





Interest income framework to avoid cyclicality

Interest income framework

First 1%

FIRST 1% YIELD
Used to cover costs of the Wise account

Above 1%

20%
Kept as profit

80%
Aim to pay back to customers

→

$0.8BN
Interest income on customer balances

FY2026

First 1%

$0.3BN
Used to cover costs of the Wise account

Above 1%

20%
Kept as profit

$0.1BN

80%
Aim to pay back to customers

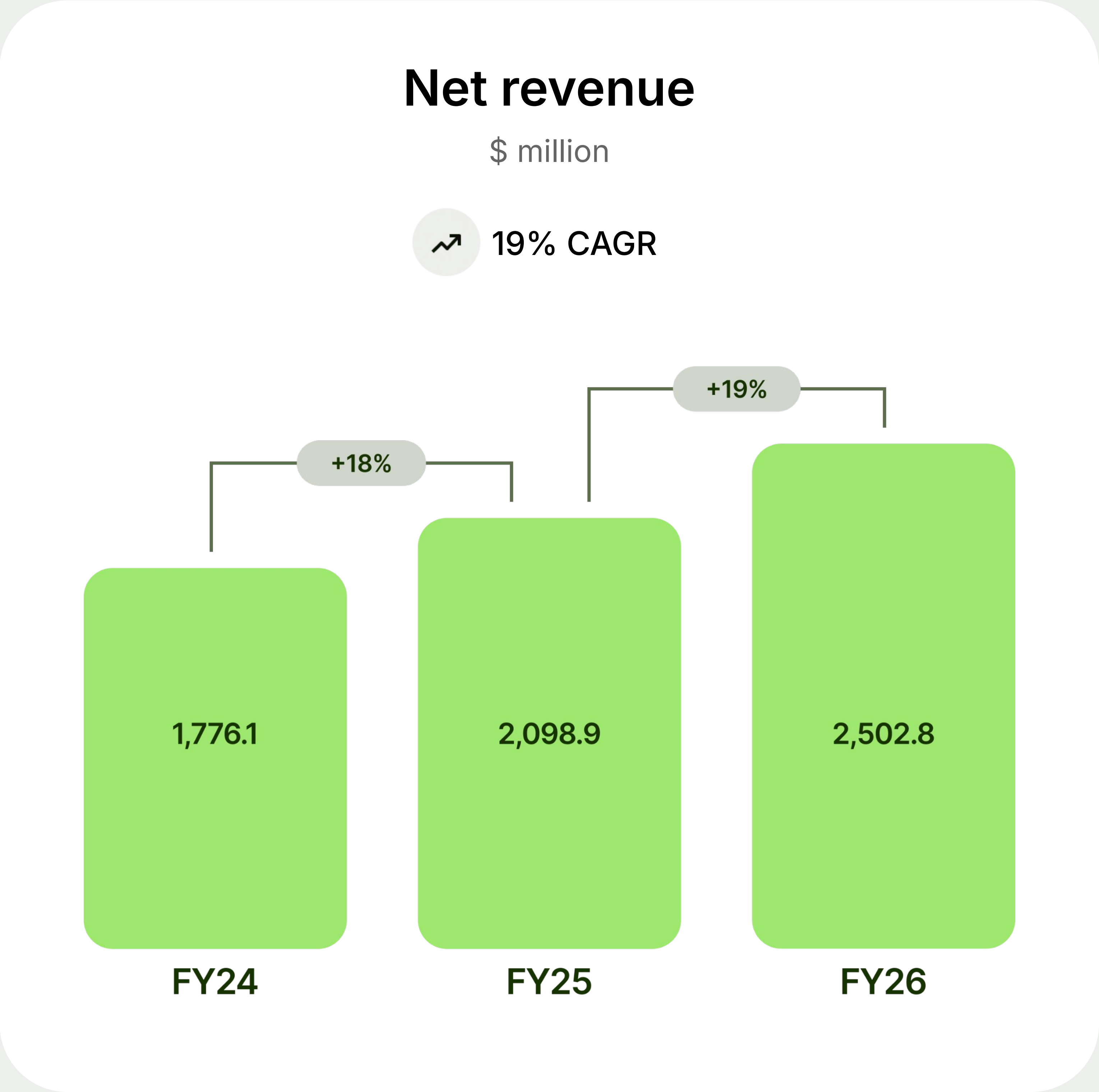
$0.2BN
36% paid back to customers

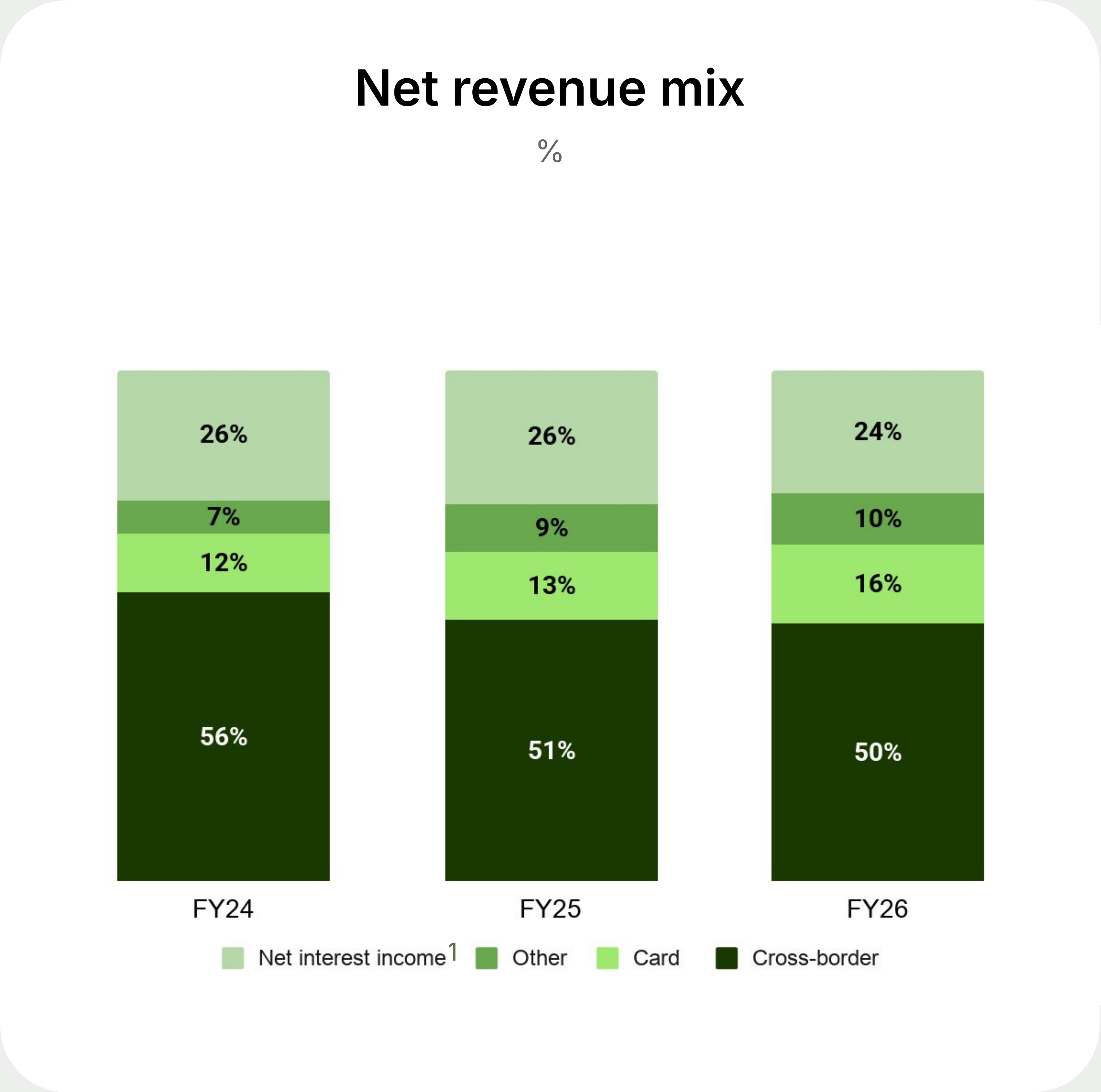
$0.2BN
44% unpaid to customers

Avoiding cyclicality, while offering a great product to our customers

[1] 44% unpaid to customers refers to interest income retained above target 20% due to geographical restrictions.

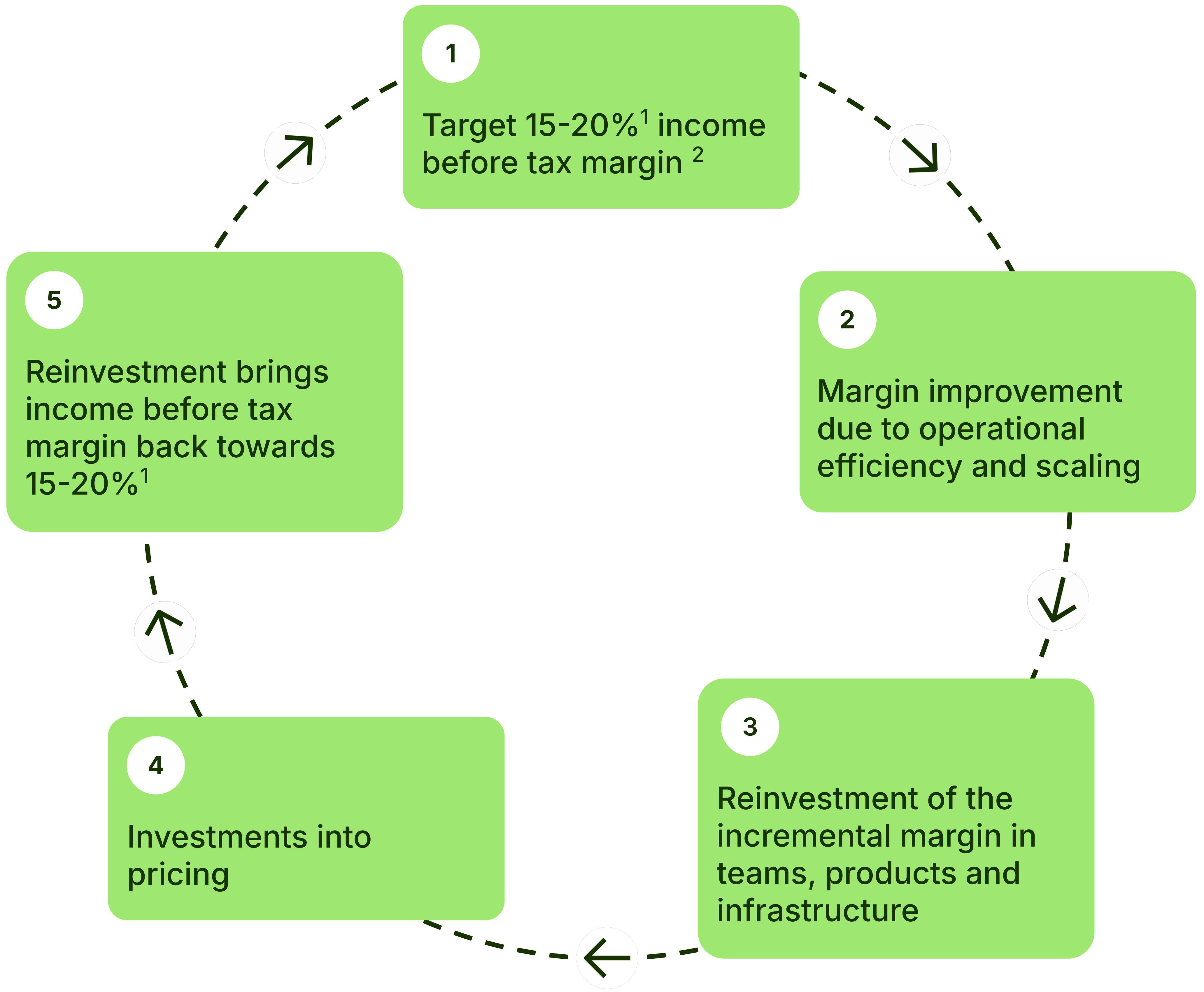
Diversification of net revenue (50% non-cross)





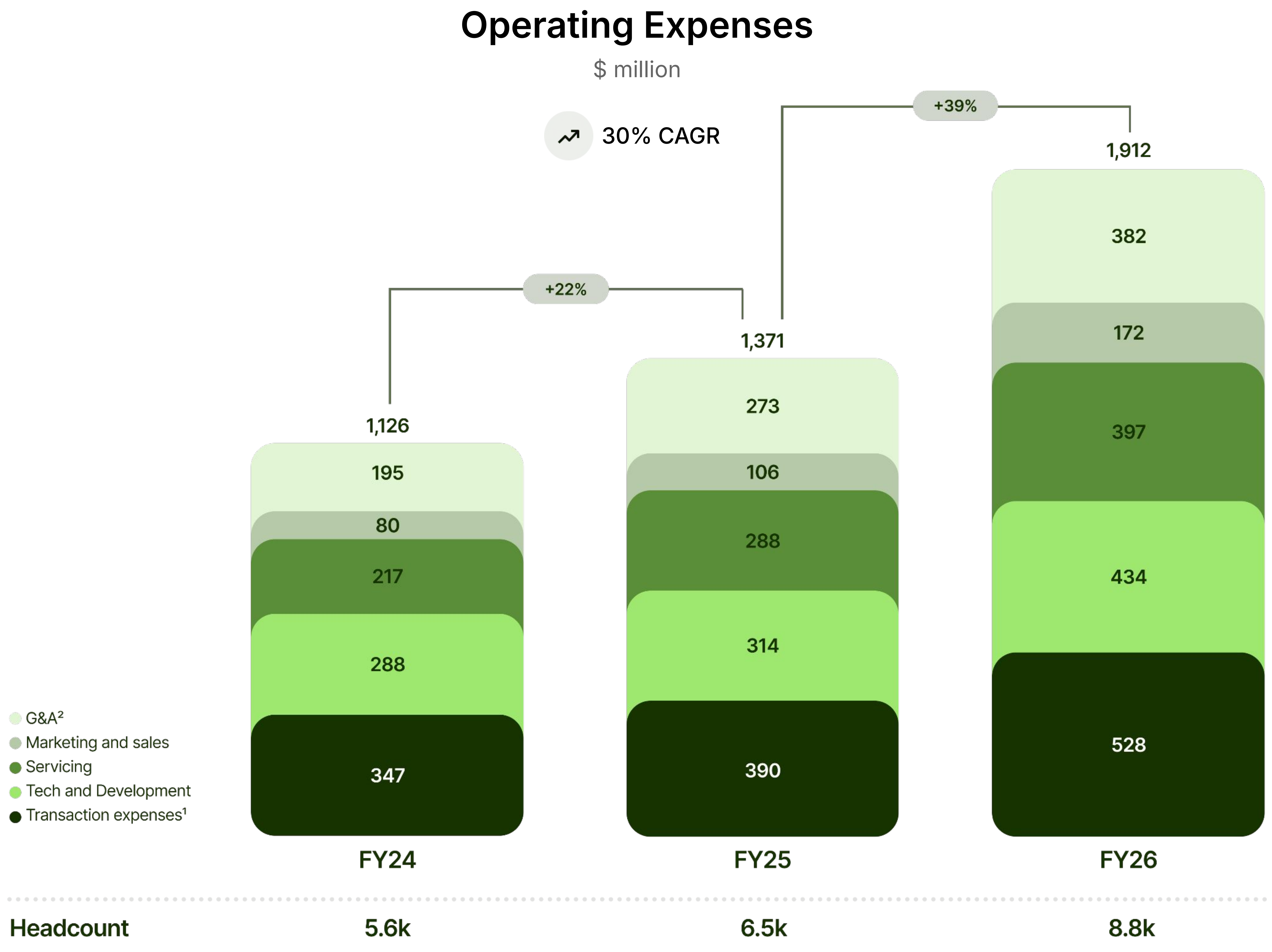
[1] Net interest income calculated as interest income on customer balances minus interest expense on customer liabilities.

Delivering efficiencies while investing for the future



[1] Until we are substantially able to pay out our target 80% of interest income above 1% yield to customers we expect to report an above mid-term target income before tax margin of 20-25%
[2] Income before tax margin calculated as income before tax divided by net revenue

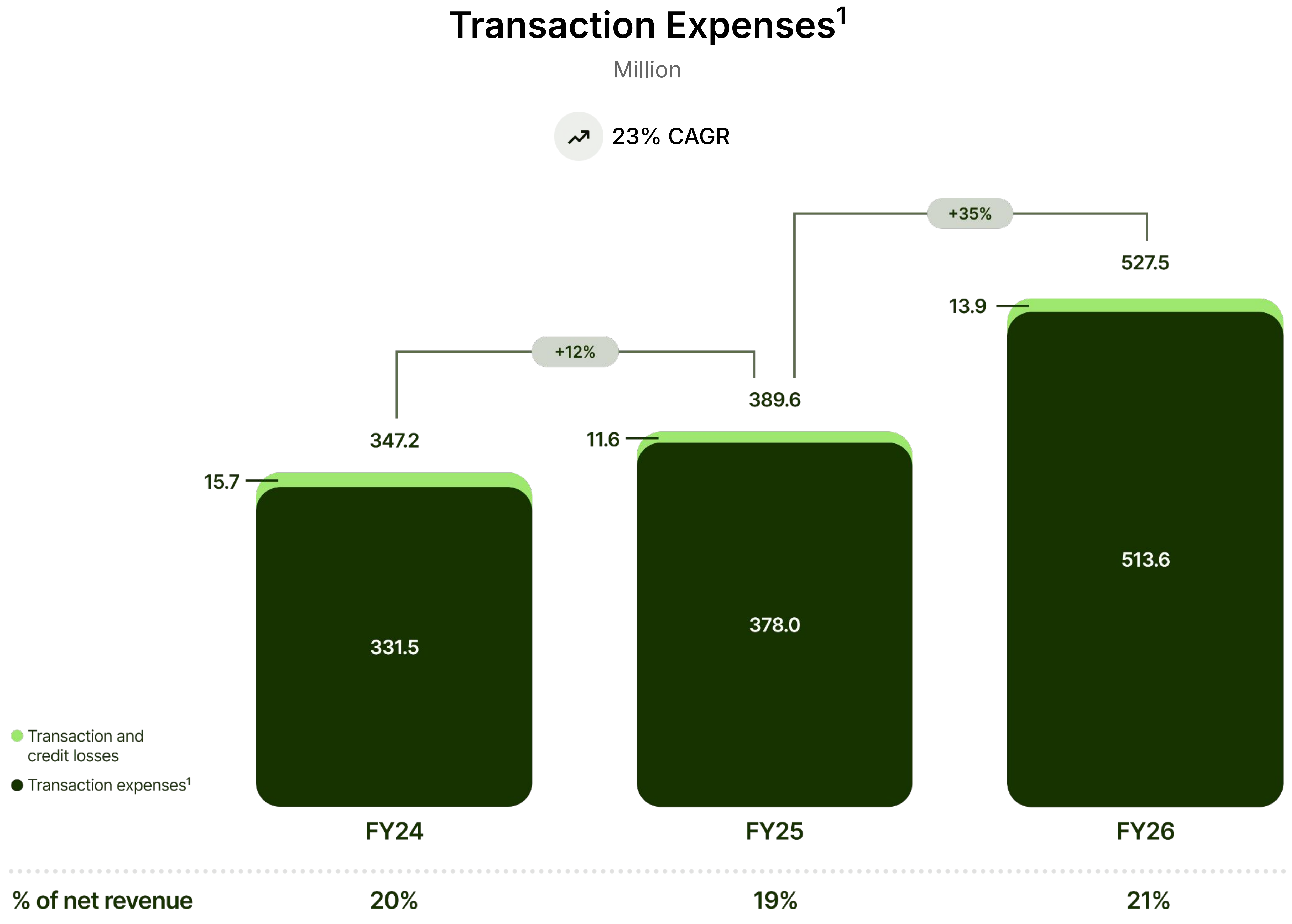
Reinvesting back into the business



[1] Transaction expenses are inclusive of transaction and credit losses
[2] FY26 includes listing related expenses of c.$45 million
[3] Headcount for period end

Transaction expenses

Seeking efficiencies as we grow in scale



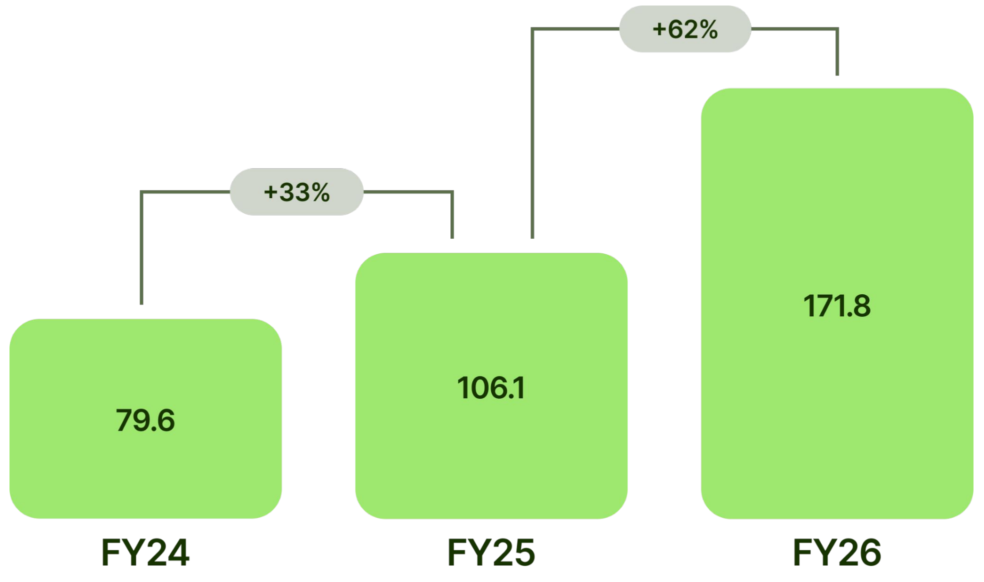
[1] Transaction expenses are inclusive of transaction and credit losses

Investing to acquire and service a growing customer base

Marketing and Sales

$ million

47% CAGR



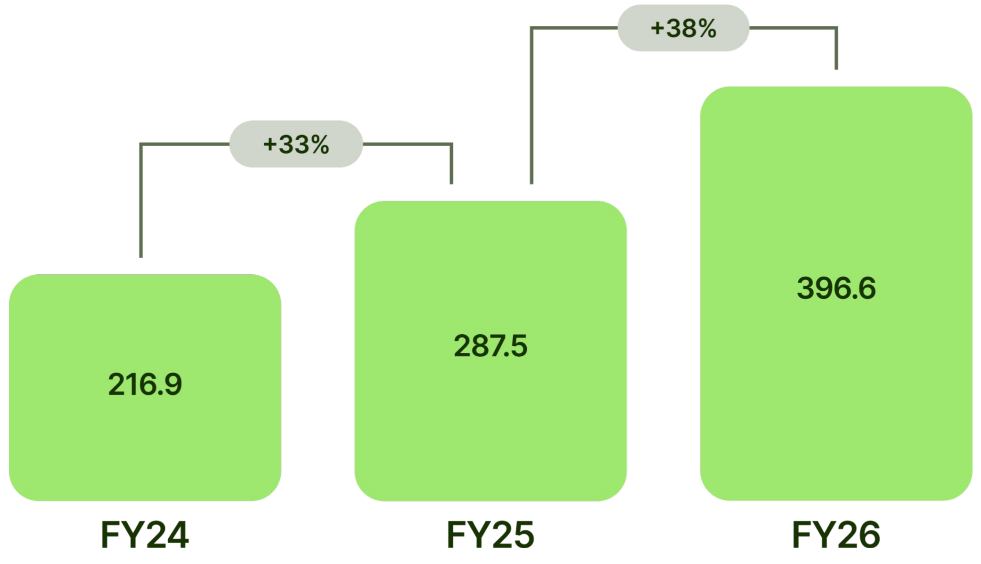
~70%
Word of mouth

20%
Minimum IRR

Servicing

$ million

35% CAGR



~50%
Automated chat responses

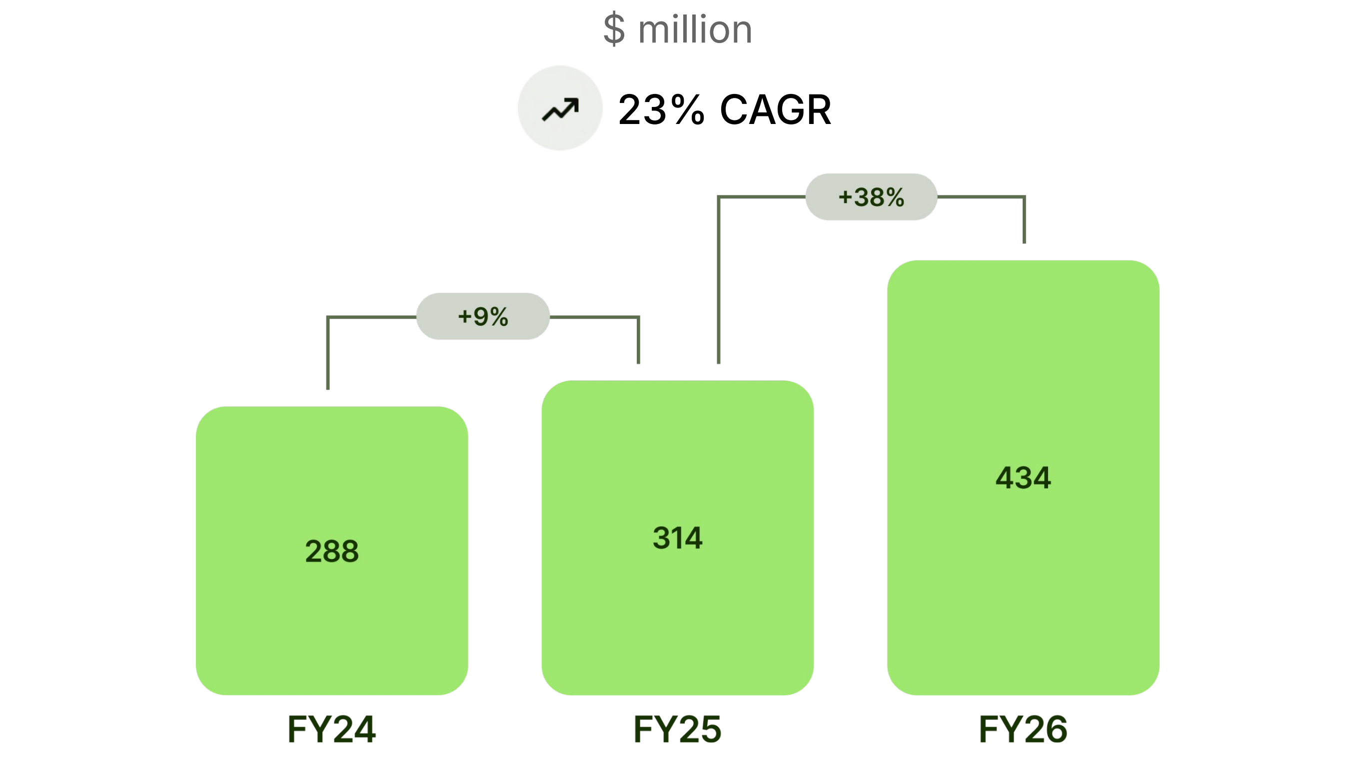
~1/3
Wisers related to compliance

Investments drive strong new customer growth

New active customers: total number of unique customers who have completed their first cross-currency transaction in a given period

Investing in our technology and core functions

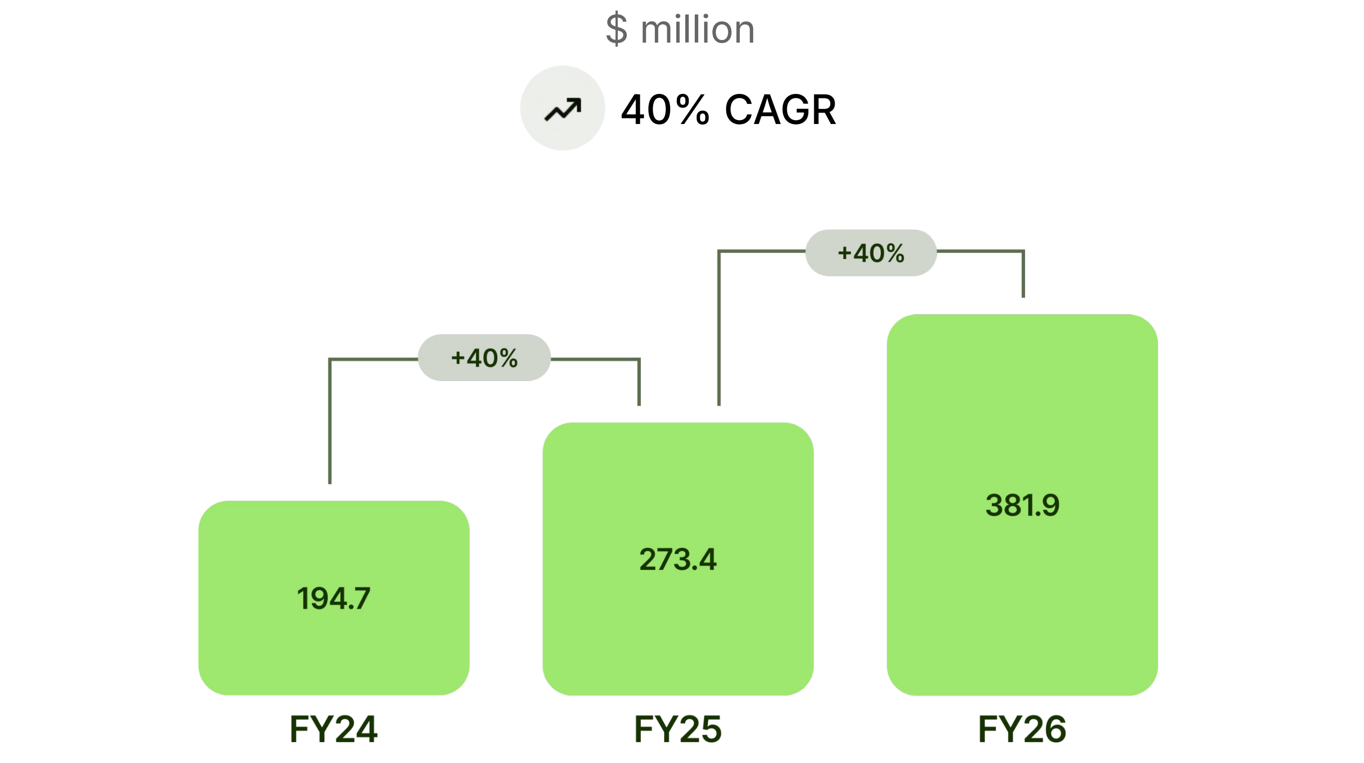
Tech and Development



1,000+
Engineers

~6K
Monthly deployments

General and Administrative[1]

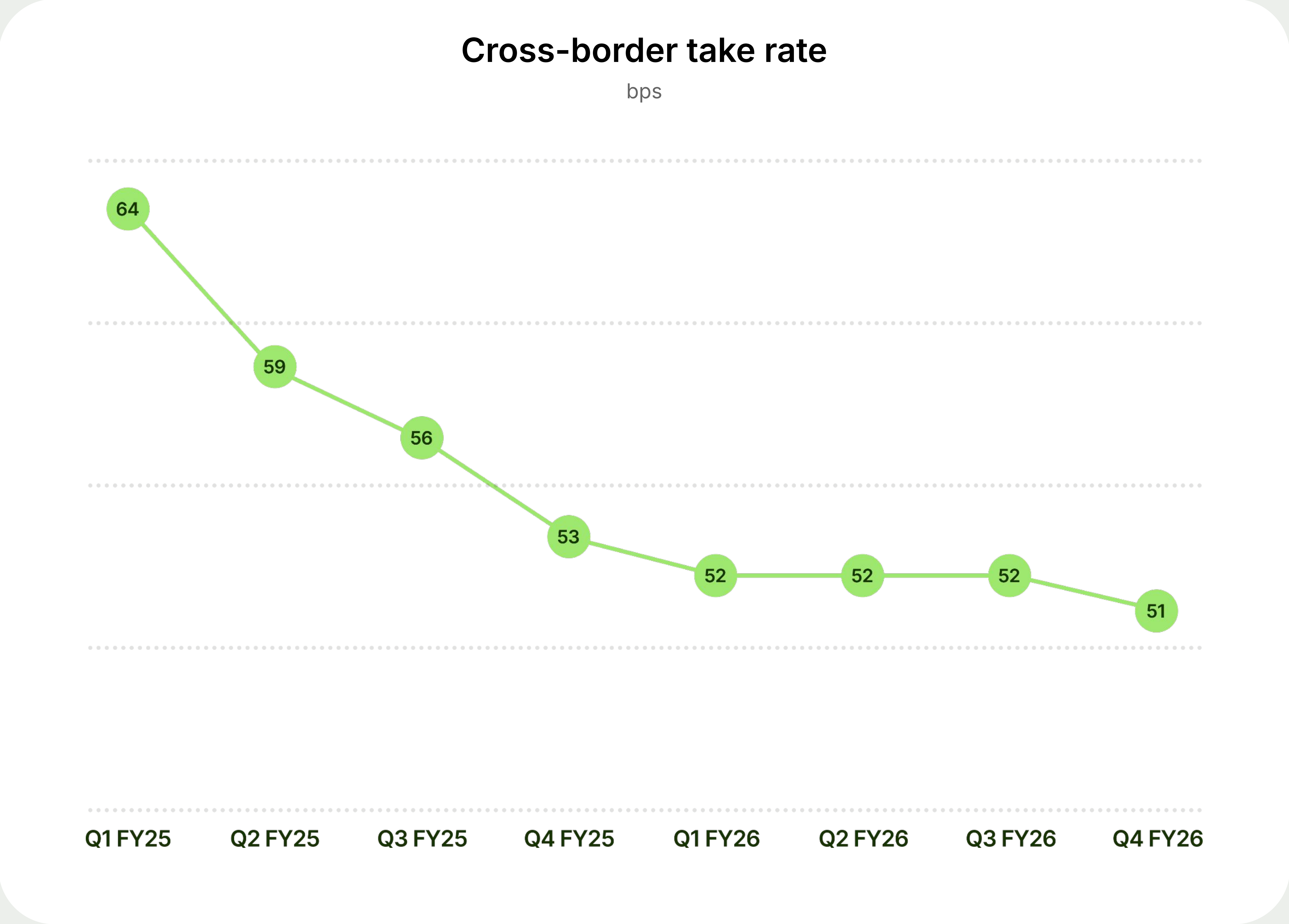


Corporate functions to enable growth

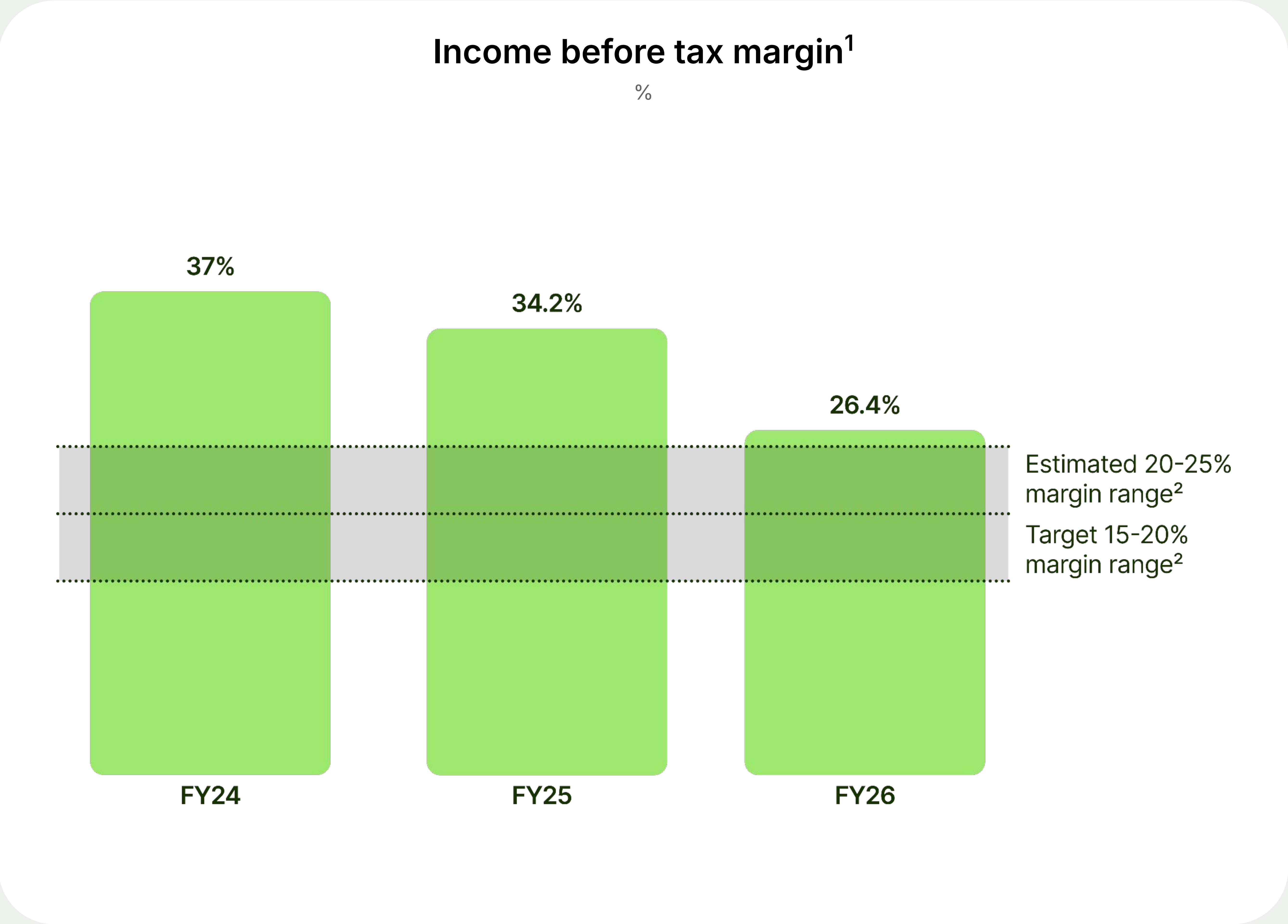
Professional services and our offices

[1] FY26 includes listing related expenses of c.$45 million

Strategic investment in pricing



Delivering a sustainable, profitable underlying business model



[1] Income before tax margin calculated as income before tax as a percentage of net revenue
[2] Mid-term margin target of 15-20%. Until we are substantially able to pay out our target 80% of interest income above 1% yield to customers we expect to report an above mid-term target income before tax margin of 20-25%

Continuing to target strong growth and healthy levels of profitability

	Medium term targets	FY27 guidance
 **GROWTH**	Net revenue CAGR of **15-20%** with FY24 as base year	Net revenue growth around the middle of **15-20%**
% **PROFITABILITY**	Income before tax margin[1] of **15-20%**[2]	Income before tax margin[1] around the top of target range **20-25%**

[1] Income before tax margin calculated as income before tax as a percentage of net revenue
[2] Mid-term margin target of 15-20%. Until we are substantially able to pay out our target 80% of interest income above 1% yield to customers we expect to report an above mid-term target income before tax margin of 20-25%

Capital allocation framework

Net revenue growth
+
Sustainable profitability profile
+
Strong cash generation

Prudent cash management

Regulatory capital
+
Flexibility for future requirements

Return of capital

Over $0.5 billion share purchase program — of which c.40% will relate to our recurring SBC program

Strong fundamentals — executing on our strategy

19M
Active customers
+21% YoY

$243BN
Cross-border volume
+31% YoY

$39BN
Customer holdings
+40% YoY

$44BN
Card spend
+37% YoY

$2.5BN
Net revenue
+19% YoY

26.4%
IBT margin[2]
-8pp YoY

[1] Customer holdings is the total of the amount of customer balances in the Wise account as well as the amounts invested in the 'Assets' feature. Holdings include Assets Under Custody
[2] calculated as income before tax divided by net revenue

Q&A

Kristo Käärmann
Co-Founder and CEO

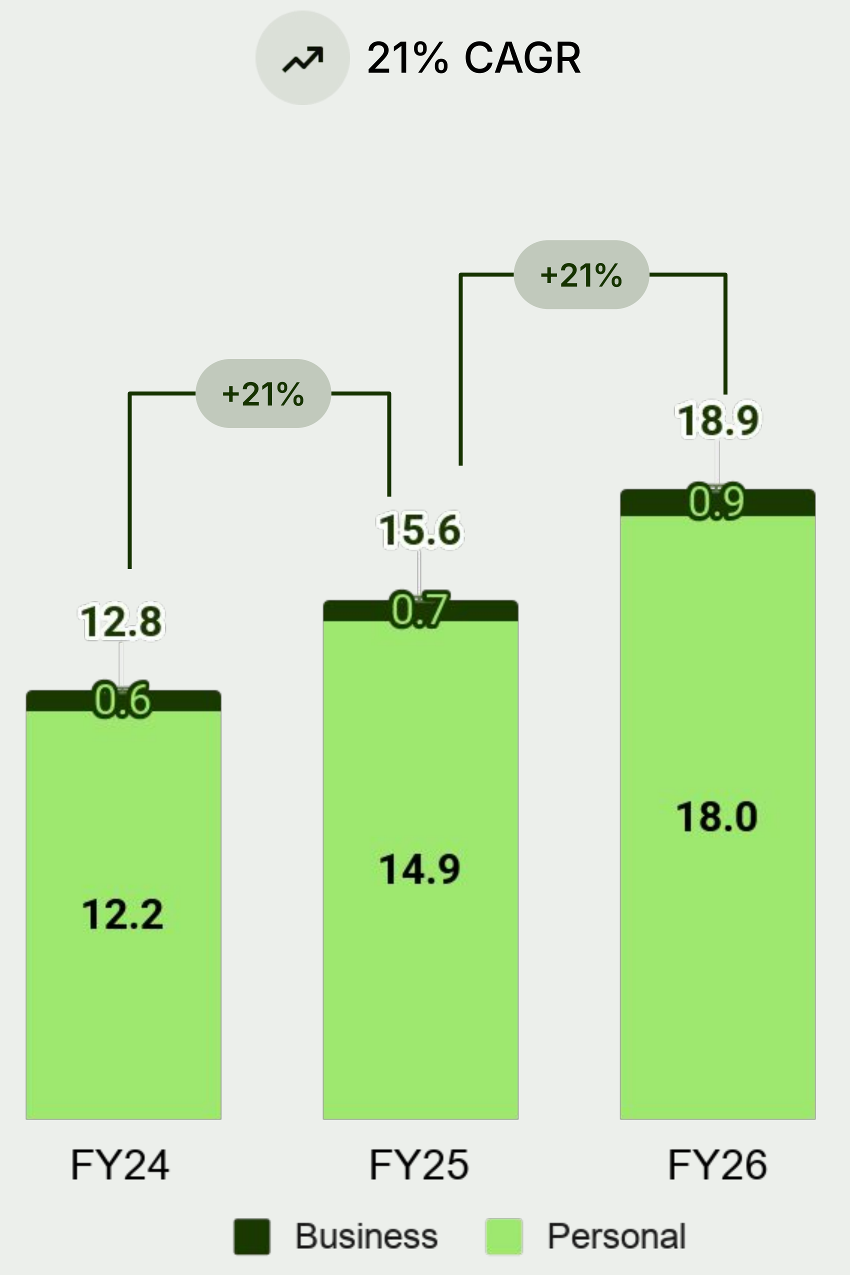
Emmanuel Thomassin
Chief Financial Officer

APPENDIX

Cross-border

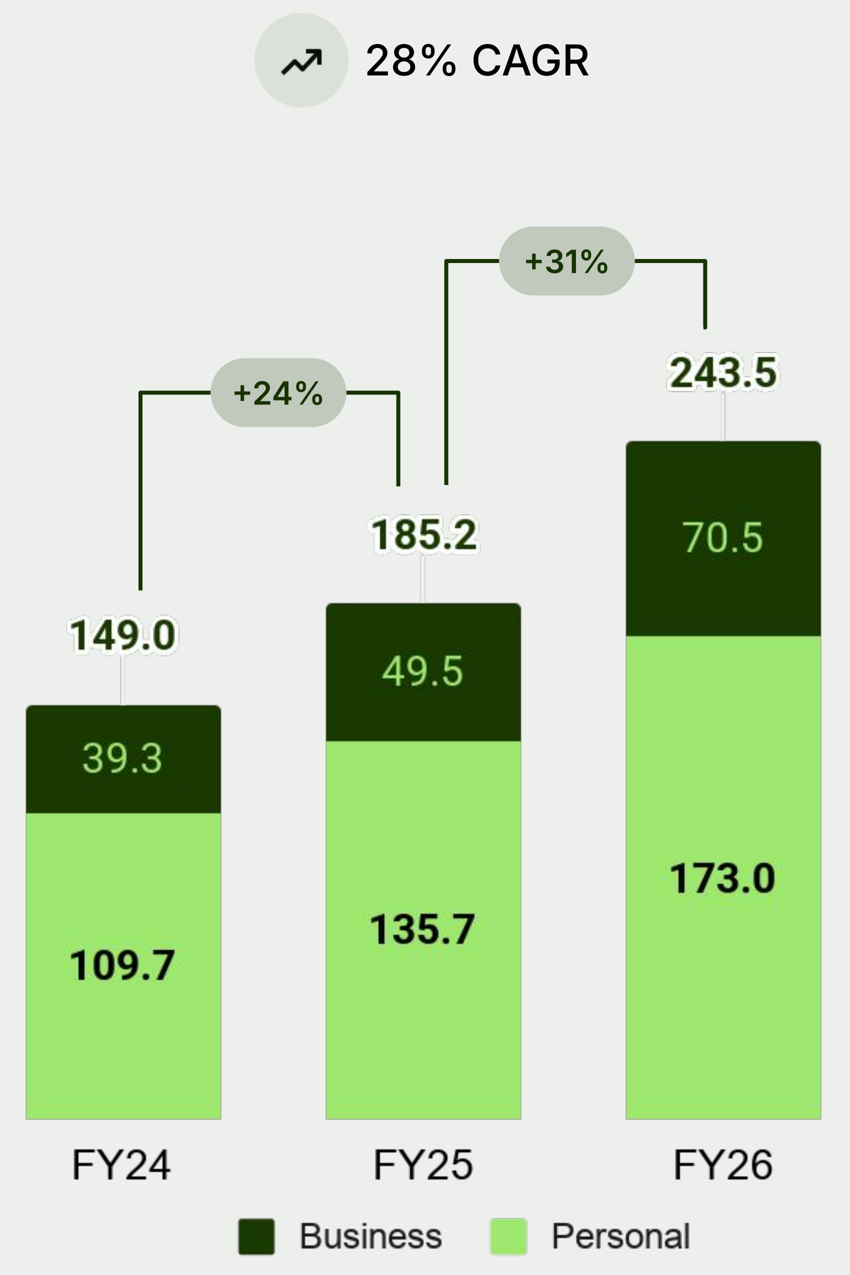
Active Customers

million



Cross-border Volume

$ billion

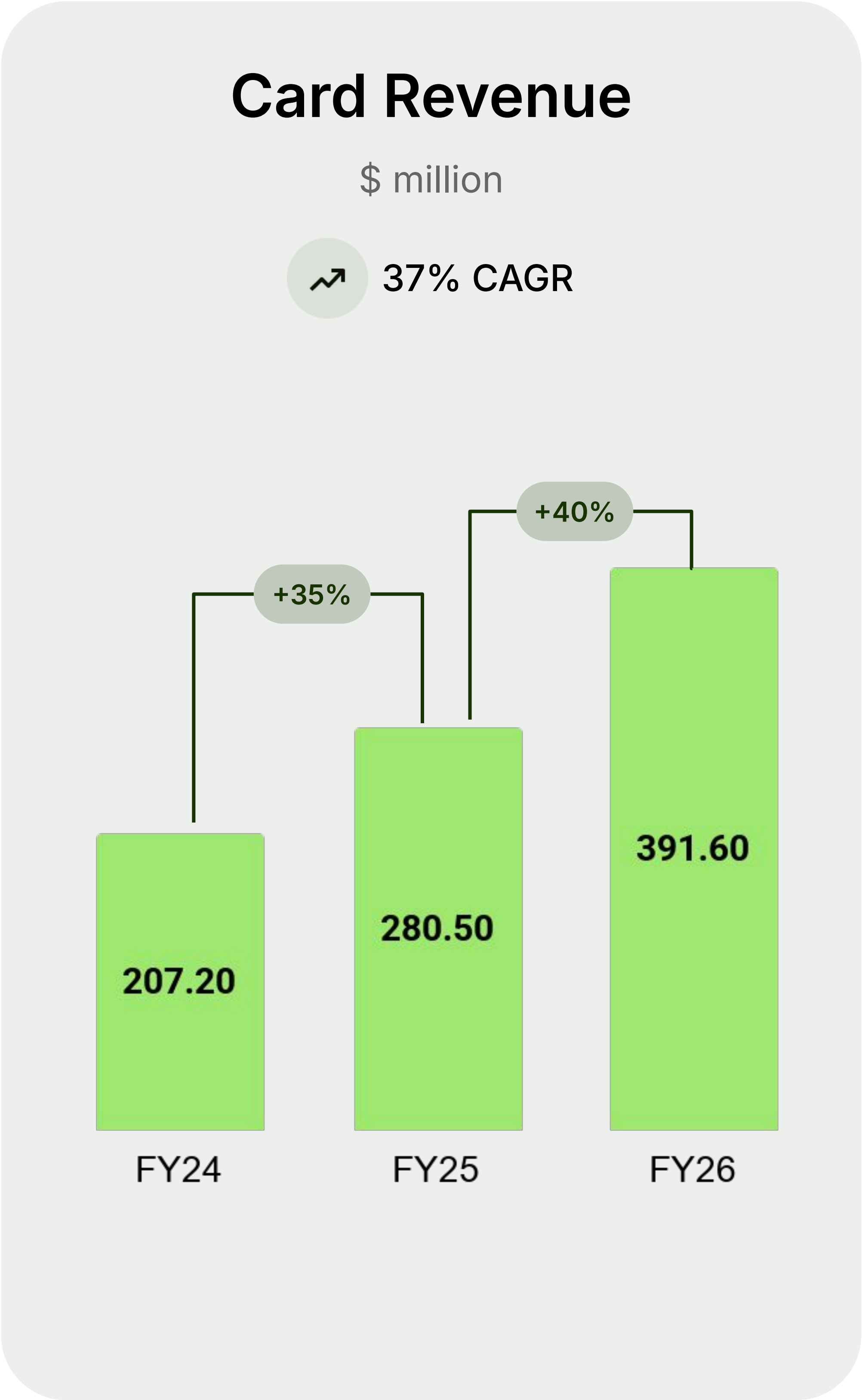


Cross-border Revenue

$ million

Card


Card Spend
$ billion
35% CAGR
+34%
+37%
23.8
31.9
43.6
FY24
FY25
FY26

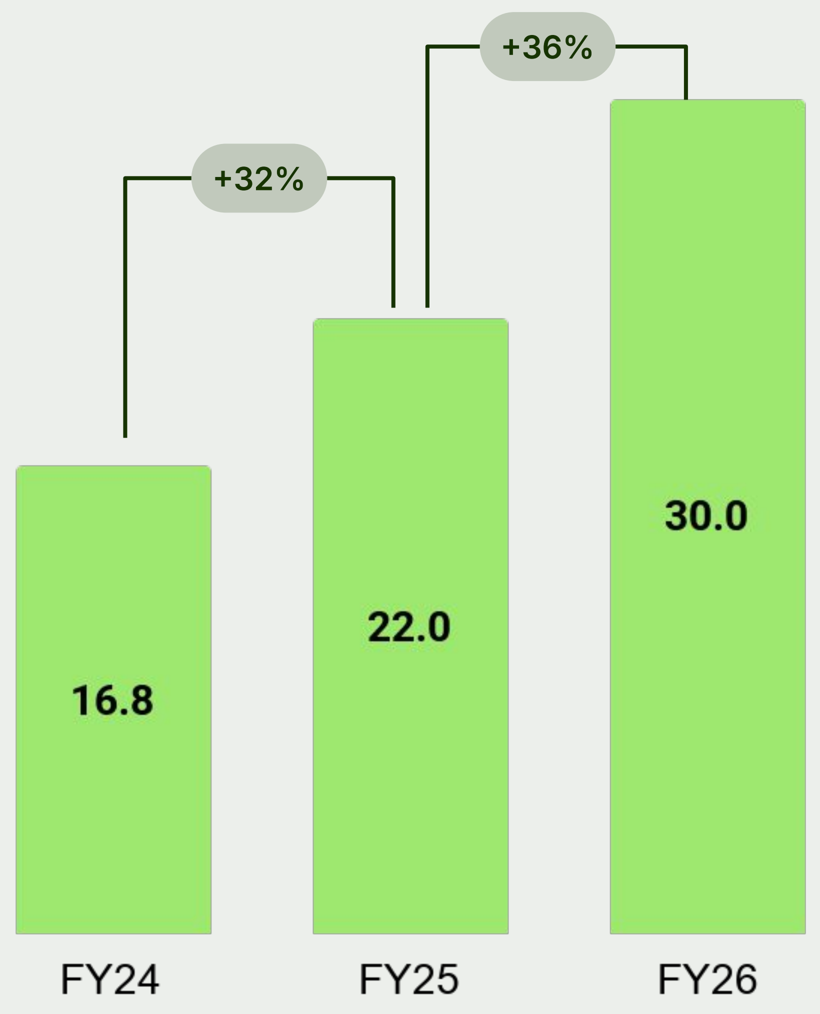

Card Revenue
$ million
37% CAGR
+35%
+40%
207.20
280.50
391.60
FY24
FY25
FY26

Net Interest income

Customer Balances

$ billion

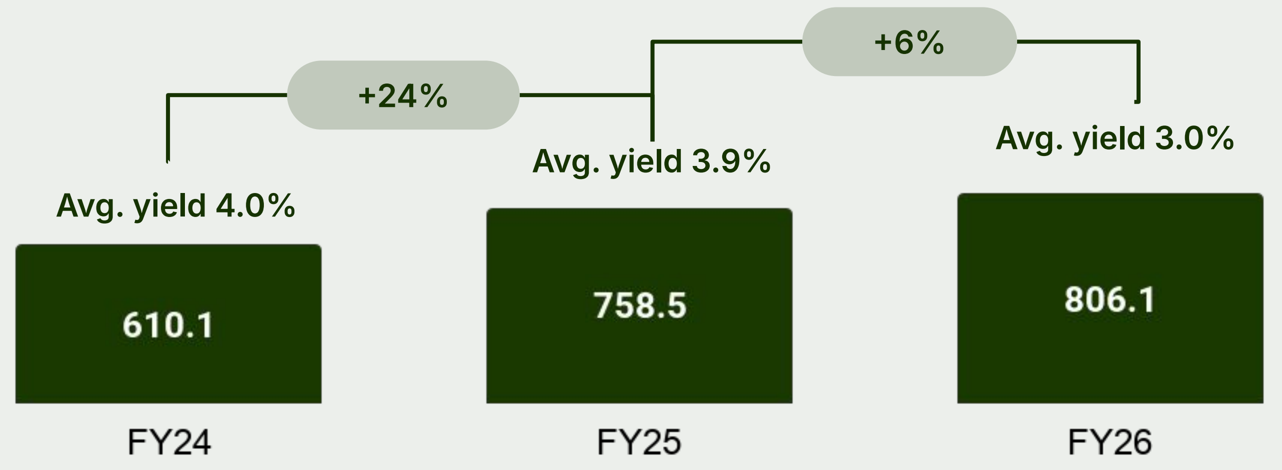
34% CAGR



Interest income

$ million

15% CAGR



Interest expense

$ million

12% CAGR