FY 2026

OWNER RELATIONS NEWSLETTER
FY2026 RESULTS SUMMARY

Wise Group plc (Nasdaq: WSE; LSE: WISE), the global technology company building the best way to move and manage the world's money, today announces its Financial Year 2026 results and introduces guidance for FY2027.

Kristo Käärmann, Co-founder and Chief Executive Officer, commented:

"Over the last year we added new licenses, direct connections, launched new product features and added Wise Platform partners as we progressed on our mission. We went live with two new direct connections in Brazil and Japan, gained new license approvals in South Africa, UAE and Thailand, rolled out Assets to Brazil and added Wise Platform partners including Raiffeisen Bank and UniCredit.

"These investments helped us drive even better customer outcomes and support 19 million people and businesses move and manage $243 billion across the world last year. Our customers benefited from our low pricing, with an average take rate of just 52bps, and instant payments, with 75% of our Q4 payments globally completed in under 20 seconds. And with new features and continued global expansion, more people and businesses are also choosing the Wise account for their everyday use. Customer holdings grew 40% in FY26 to $39 billion and card spend grew 37% to $44 billion.

"With $43 trillion moved across borders by people and businesses every year, we remain focused on the opportunity ahead and building 'the' network for the world's money."

FY26 business highlights

- Increased competitive advantage through our infrastructure with two new direct connections to domestic payment systems in Brazil and Japan, helping drive reduced costs and increased speeds for our customers
- Continued our global expansion with new license approvals in South Africa, the UAE and Thailand, enabling more people and businesses to benefit from our products
- Won new global Wise Platform partnerships, including Unicredit, Raiffeisen Bank, MBSB Bank and, in April 2026, Capitec
- Rolled out our Assets products to Brazil, allowing customers and businesses to earn a return on their holdings

FY26 financial overview

- 21% increase in active customers to 19 million, driving a 31% increase (26% increase on a constant currency basis) in cross-border volume to $243 billion
- More customers continue to use Wise for more of their daily financial needs; customers are now holding $39 billion (+40% YoY) through their accounts with Wise (cash and Assets) and last year spent $44 billion on their Wise cards (+37% YoY)
- Net revenue of $2.5 billion, up 19% YoY, at the top end of our medium-term target of 15-20%, with almost 50% of net revenue from non-cross border revenue, including net interest income, card and other revenue
- Income before tax of $660.4 million, reflecting a margin of 26%, slightly above our guided range of 20-25% for the medium term

FY26 Snapshot

Cross-border volume	$243bn	+31% YoY
Active Customers	19m	+21% YoY
Customer holdings	$39bn	+40% YoY
Net revenue	$2.5bn	19% YoY
Income before tax	$606m	-8% YoY
Income before tax margin	26%	-8 pp YoY

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FY2026 RESULTS SUMMARY

Outlook and capital allocation strategy

Our focus on customer outcomes generates strong levels of growth, sustainable profits and significant cash flow. This financial strength enables us to maintain robust cash balances and the flexibility required to execute our long-term mission while returning excess capital to our owners.

- In FY26, we allocated $470 million to purchase a total of 35.9 million shares into the Employee Share Trust (EST) to cover newly issued and the balance of historic share options, in order to eliminate shareholder dilution from historic share options.
- Today, we are announcing our intention to commence a new share purchase program which we expect to be over $500 million, of which c.40% will be allocated to our recurring EST share purchase program.

The operating leverage in our business model and our ability to balance growth investment with profitability are also reflected in our growth and profitability expectations. As of June 25, 2026:
We are reiterating our medium term targets

- Net revenue CAGR of 15-20%, with FY24 as a base year
- Income before tax margin of 15-20%, including 20% of interest income above the first 1% yield retained. However, until we are substantially able to pay out additional interest to customers, we expect to report an above-target income before tax margin of 20-25%.

For FY27 we expect to deliver:

- Net revenue growth around the middle of our 15-20% medium-term target range on a constant currency basis, assuming no material change in interest paid to customers, and no material changes in central bank rates.
- Income before tax margin around the top of our 20-25% target range.

Events

June 25, 2026 4:30pm ET	FY26 results earnings call
July 16, 2026 4:30pm ET	Q1 FY27 results earnings call

RESOURCES

Owner Relations website:

Visit our Owner Relations website for:

- Public filings
- Presentations
- Analyst coverage
- Share price information
- and more

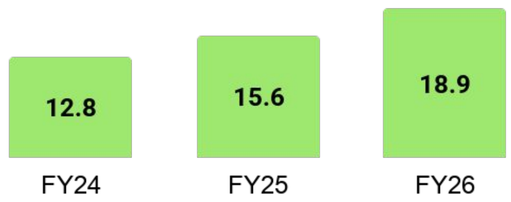
Reddit ask me anything (AMA):

To celebrate our dual-listing, Kristo our co-founder and CEO hosted an AMA on May 26th, 2026.

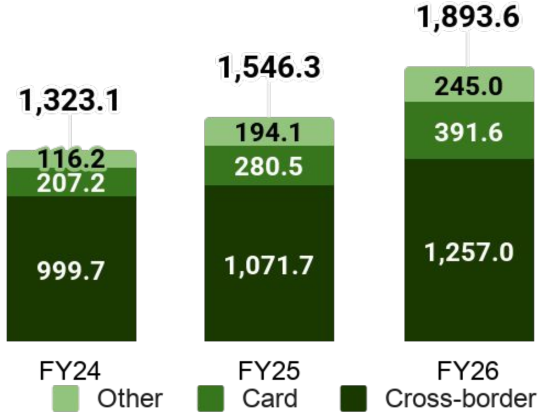
You can access the content and video here:

OWNER RELATIONS NEWSLETTER
LATEST FINANCIAL RESULTS – FY26

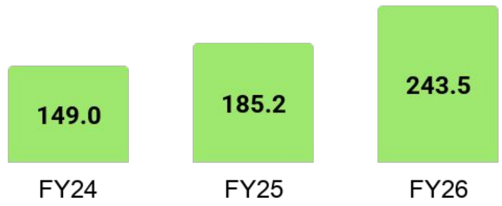
Active customers ($bn)



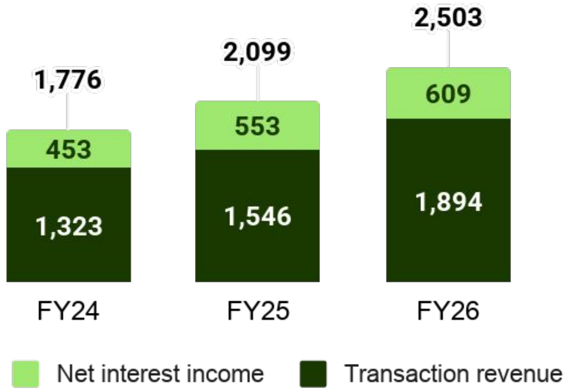
Transaction revenue ($m)



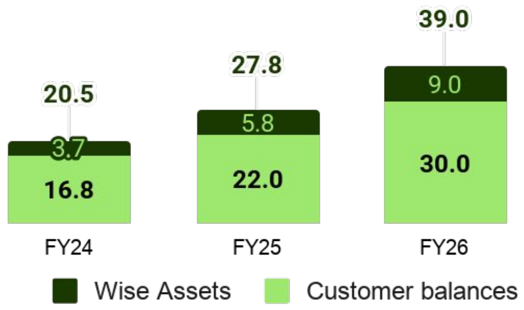
Cross-border volume ($bn)



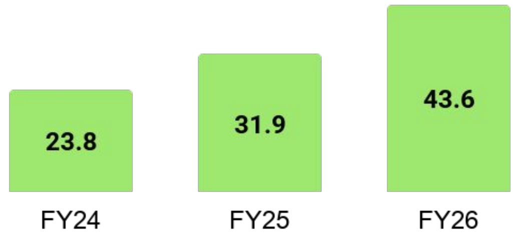
Net revenue($m)



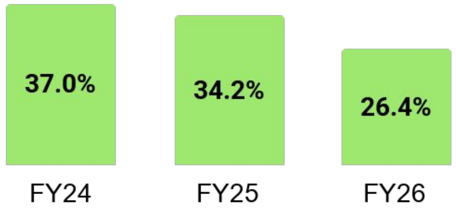
Customer holdings ($bn)



Card spend ($bn)



IBT margin (%)



OWNER RELATIONS NEWSLETTER
A CHAT ON OPERATIONAL LIQUIDITY

A chat with:

Jacintha Love
Product Director -
Finance & Treasury Tribe

Summary

Jacintha's role involves building the systems, data and product teams across the tribe. Here, we're going to pull back the curtain and talk about one of the engines that powers our platform: Liquidity and FX in Treasury.

One of our pillars at Wise is Instant and to support providing instant access 24/7 we use operating liquidity. Over the years we've invested heavily in systems and controls.

When it comes to moving money for customers we have a network of regional accounts, proprietary data pipelines and machine learning, which allows us to predict liquidity needs per account and currency. Liquidity is then placed in those accounts just in time.

When it comes to the cost of managing global liquidity. We use a metric called liquidity intensity, which gives us very precise unit economics and Wise product teams are motivated to solve problems that will reduce the amount of liquidity needed for operating liquidity.

When Transferwise was first founded we aimed to match as much of our payment volume as possible. In reality, this is no longer how our consumers use Wise. In some corridors our volumes are biased to one direction. Through our network of accounts we will typically see regions which accumulate currency and then other regions where we are constantly needing to buy currency.

One of the strengths of how our Treasury function is set up is that we have de-coupled FX from liquidity. That way we can also optimize FX management independently.

Treasury is also tasked with managing all FX risk and costs at Wise. Through our management of this risk, we have managed to drop the cost of offering 24/7 cross-border transfers and a multi-currency account.

When it comes to FX, some of the key strengths for us are that we're able to centralize all of our FX exposures, we also have a follow the sun coverage for FX risk management and have a live view of this FX exposure. We're optimizing for low cost and low risk, while maximizing the volumes and speed for customers.

In Treasury we're working at all times to efficiently manage risk, allowing us to reduce prices and scale our customer offering.

Over the years the Treasury teams have scaled significantly as Wise has grown and we've built cross-functional teams that contain the specialists needed for each domain.

Listen here:

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