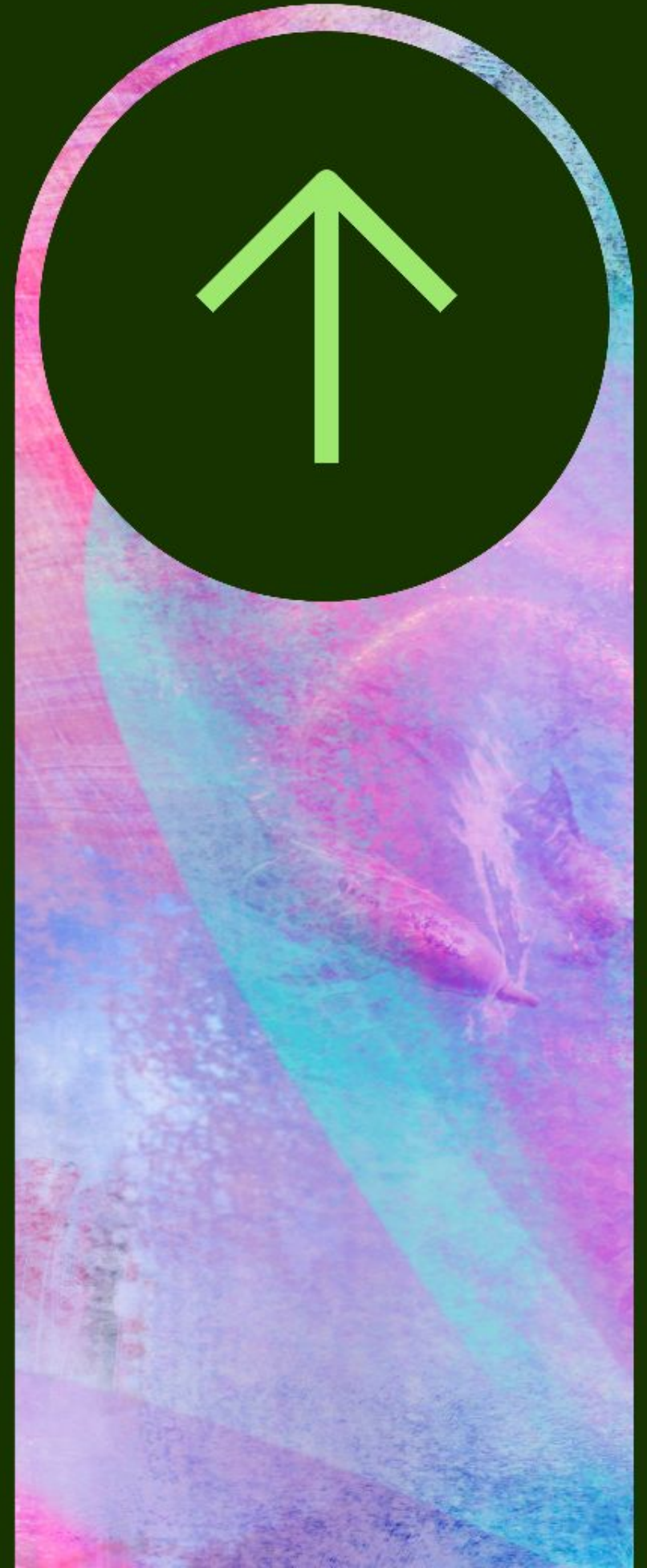




H1 FY26 RESULTS PRESENTATION

6 November 2025



7 WISE

WELCOME



Kristo Käärman
Co-Founder and CEO

Progressing on our mission



Progressing on our mission

Active Customers

Million

↗ 18%



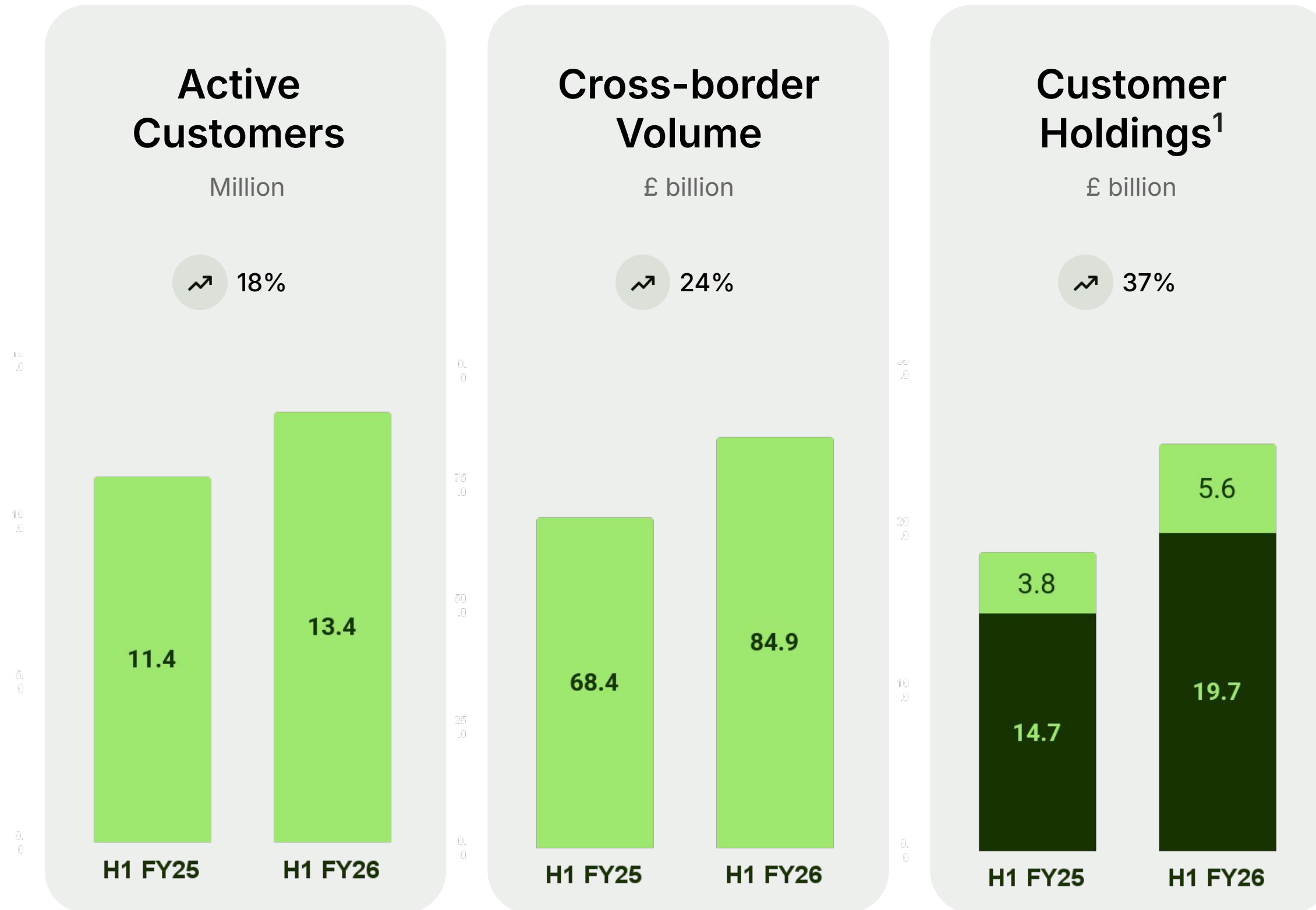
Cross-border Volume

£ billion

↗ 24%

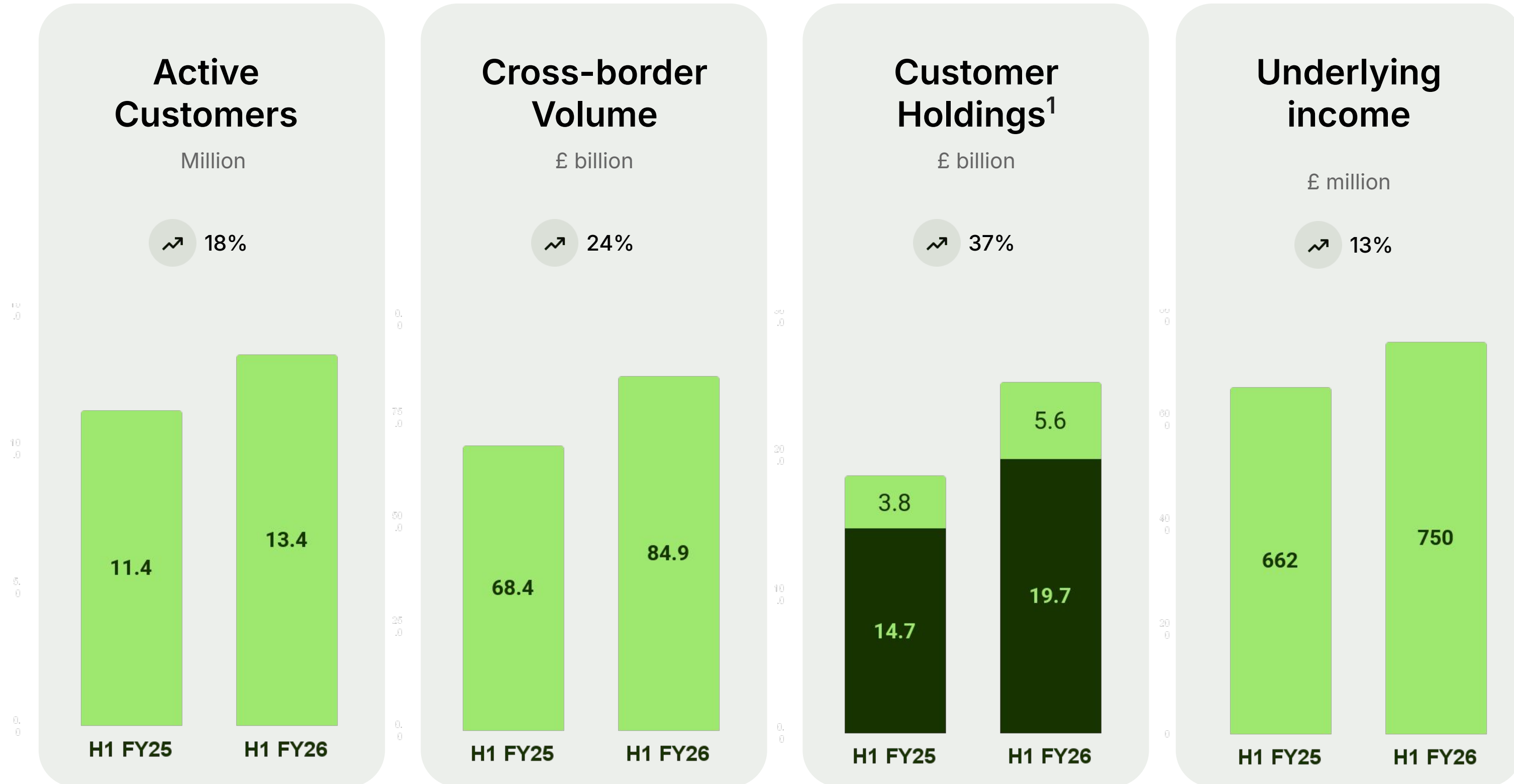


Progressing on our mission



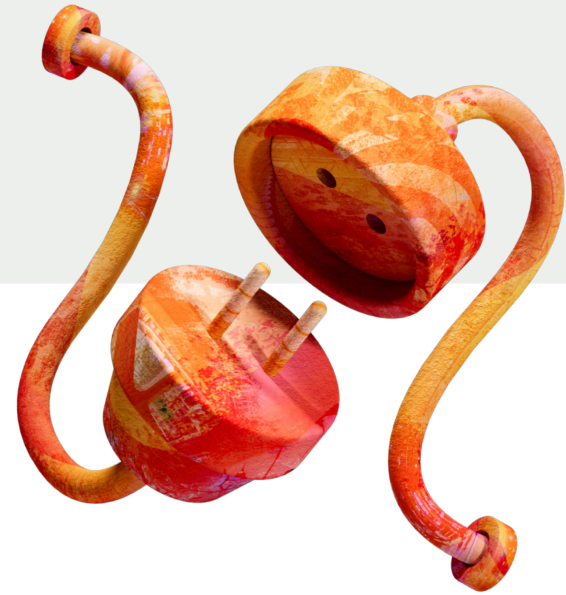
¹ Customer holdings is the total of the amount of customer balances in the Wise account as well as the amounts invested in the 'Assets' feature. Holdings include Assets Under Custody of £4.5bn

Progressing on our mission



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 of £4.5bn

Progress in the last six months



INFRASTRUCTURE

Pix (BR) direct integration is live,
Zengin (JP) is imminent

New licenses approved to offer
our products in the UAE

Regulatory infrastructure
investments — instant onboarding



PRODUCT

Travel Hub

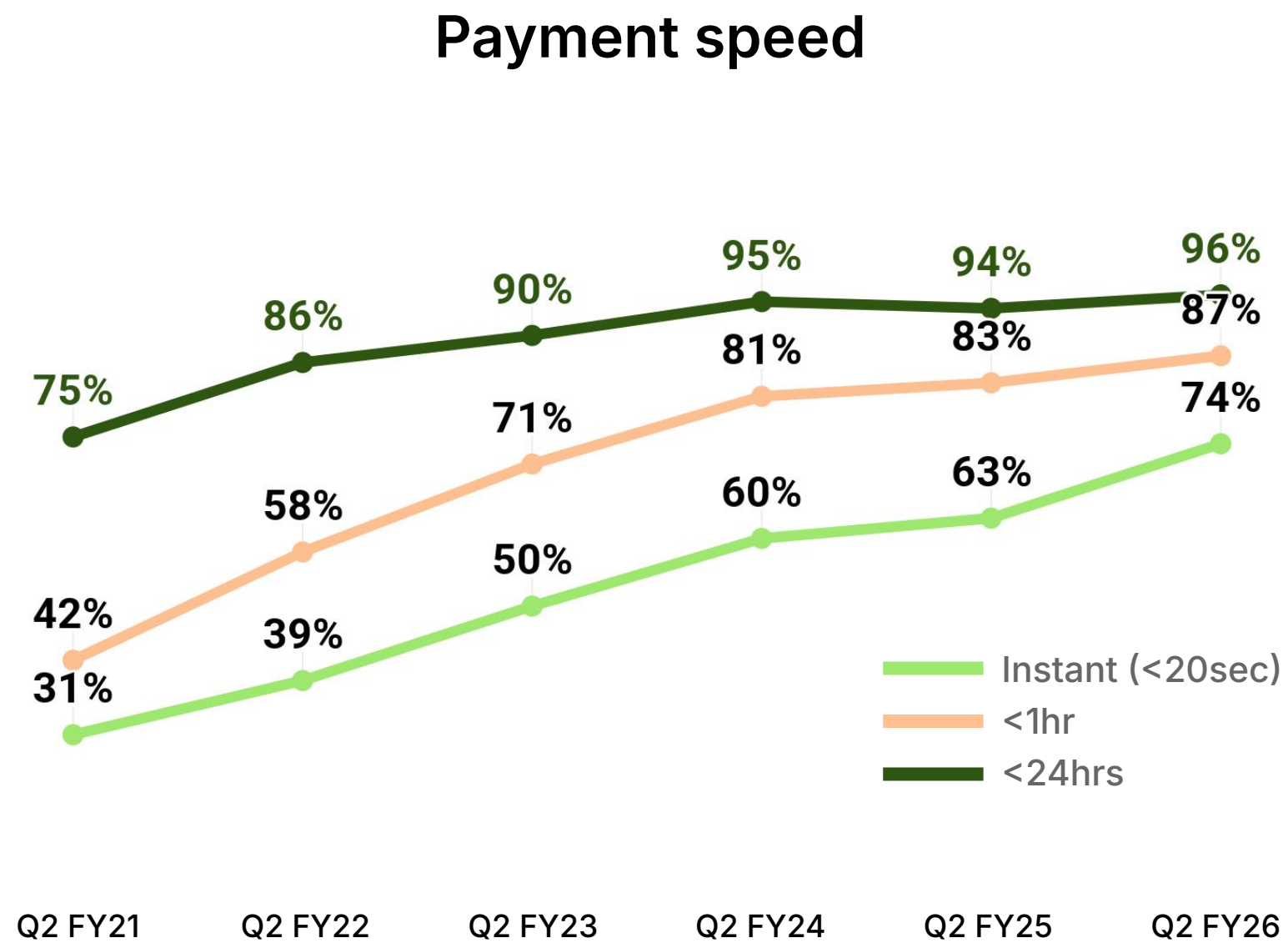
Accounts for under 18s

Interest in Brazil

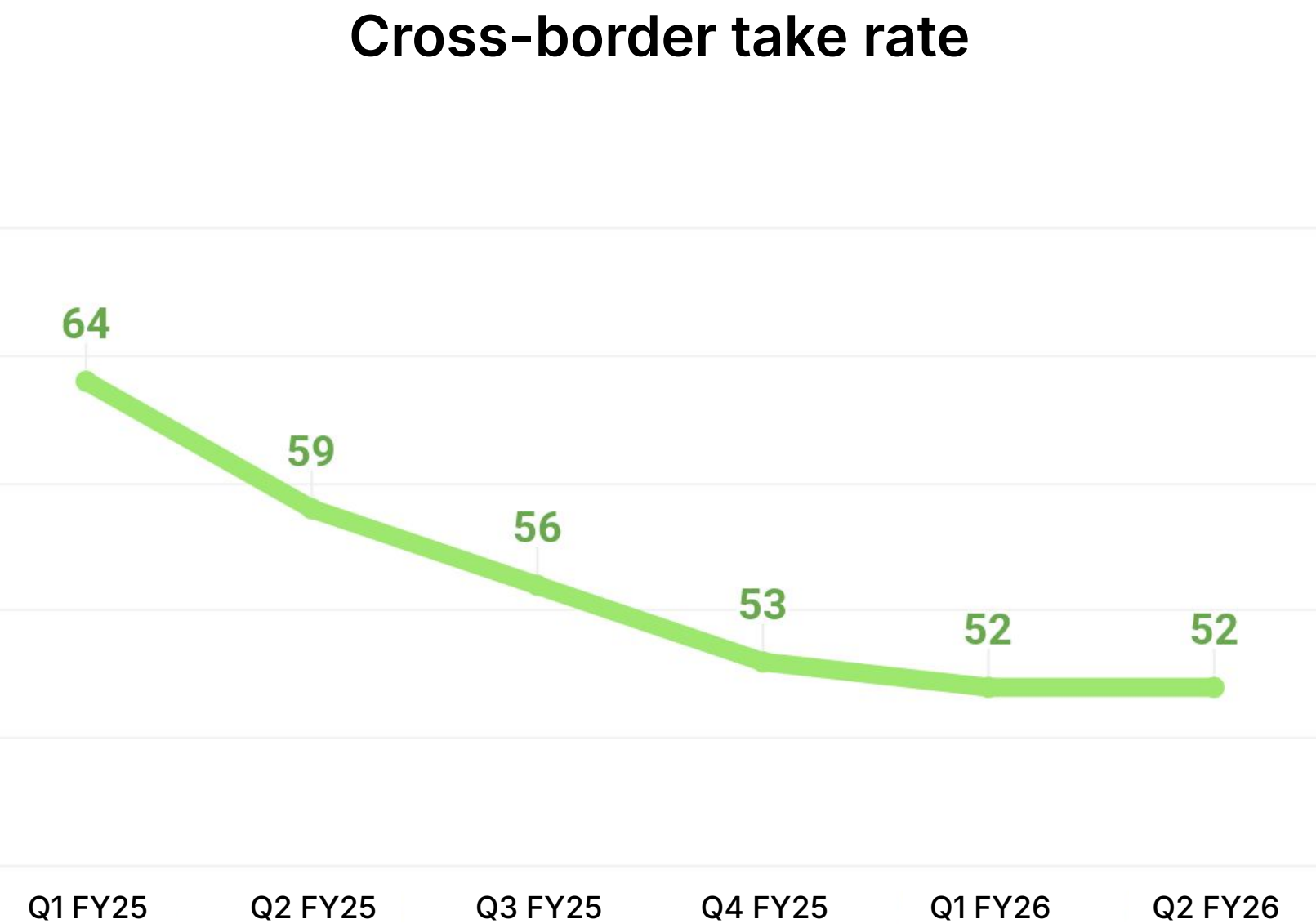
Wise Business US —
invoicing with card payments

Faster, lower-cost payments enabled by our infrastructure

Increased Speed



Continued investments in price



WISE PLATFORM AS DRIVER OF LONG-TERM VOLUME

c.5%

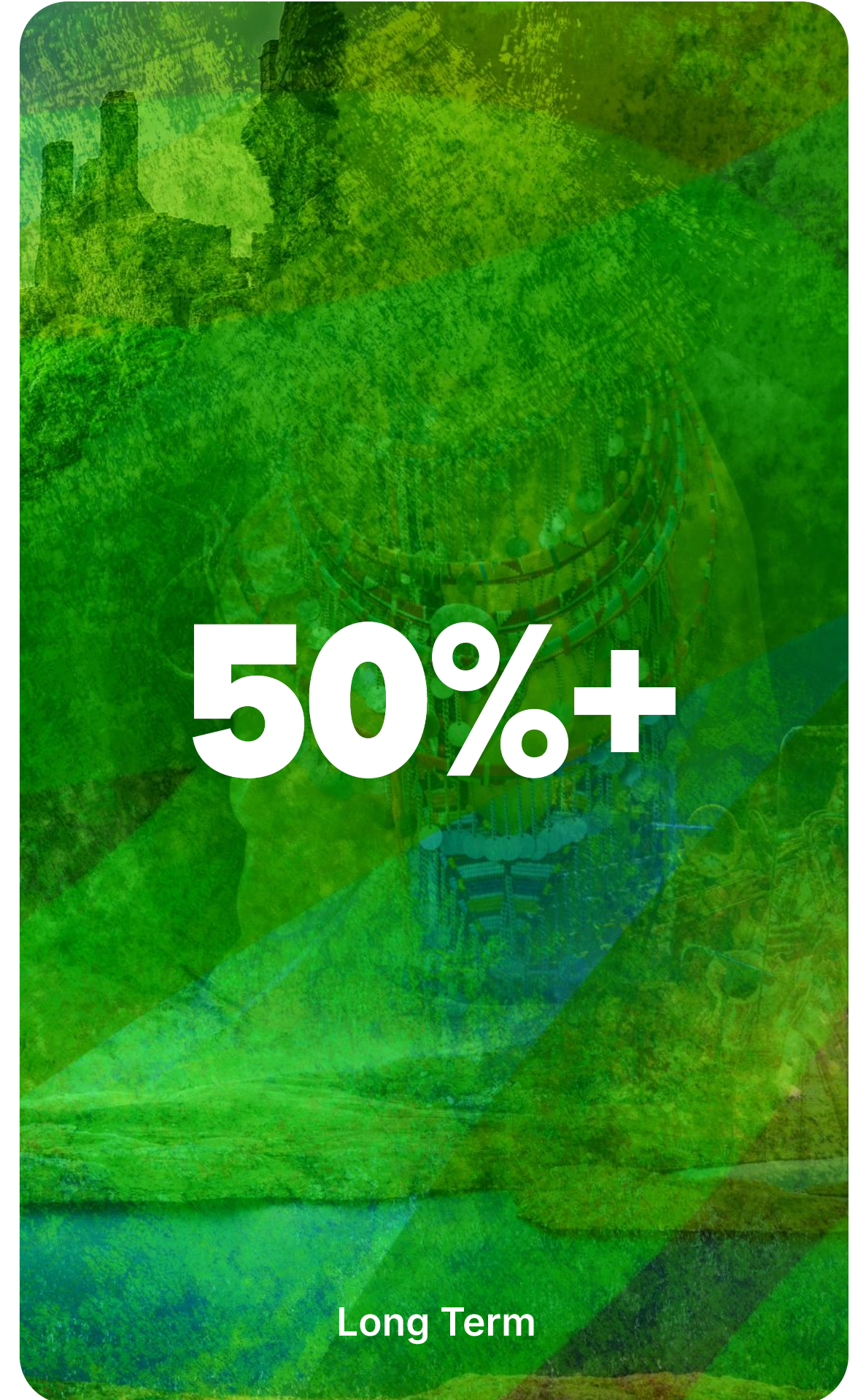
H1 FY26

c.10%

Medium Term

50%+

Long Term



MOVING TRILLIONS

As 'the' network for the world's money

**The international account for
people and businesses**



£32T

Note(s): Source: Based on Research by Edgar, Dunn & Company, December 2024 TAM has been converted into GBP (0.782742 FX rate USD/GBP)

**DELIVERING
ON OUR
COMMITMENT
TO SUSTAINABLE
GROWTH**



Emmanuel Thomassin
Chief Financial Officer

Delivering sustainable customer-driven growth

Active Customers

million

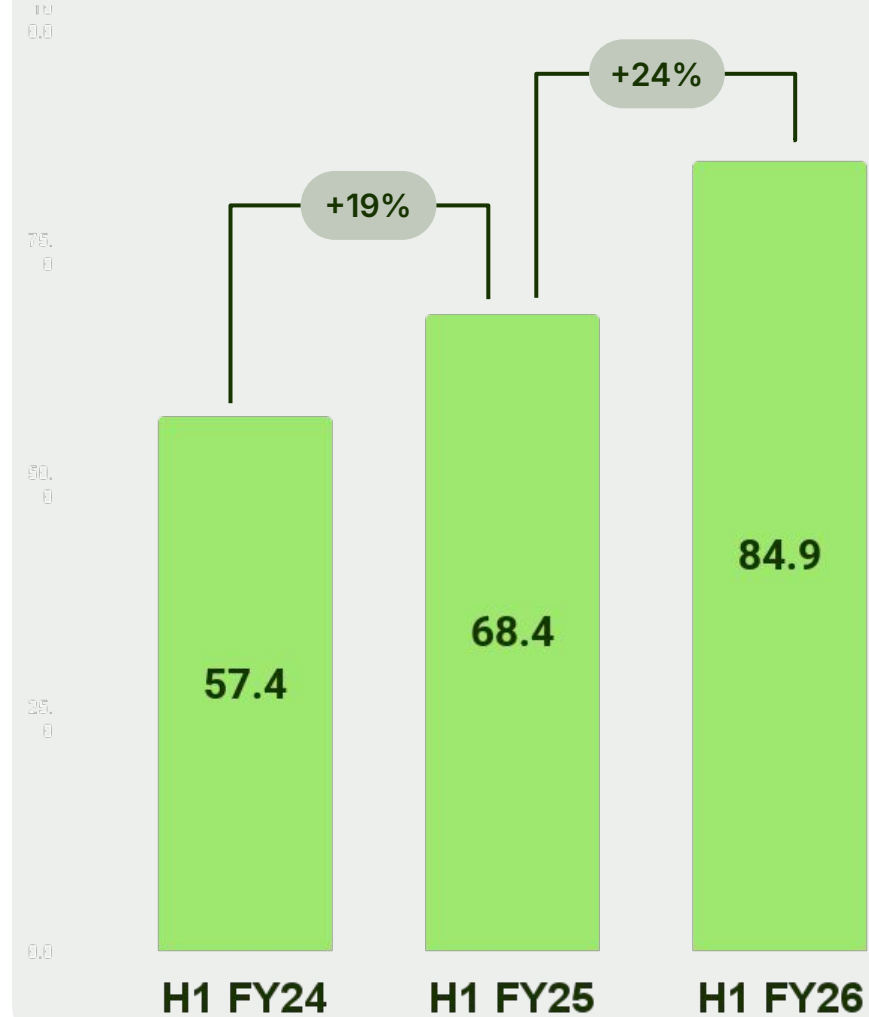
↗ 21% CAGR



Cross-border Volume

£ billion

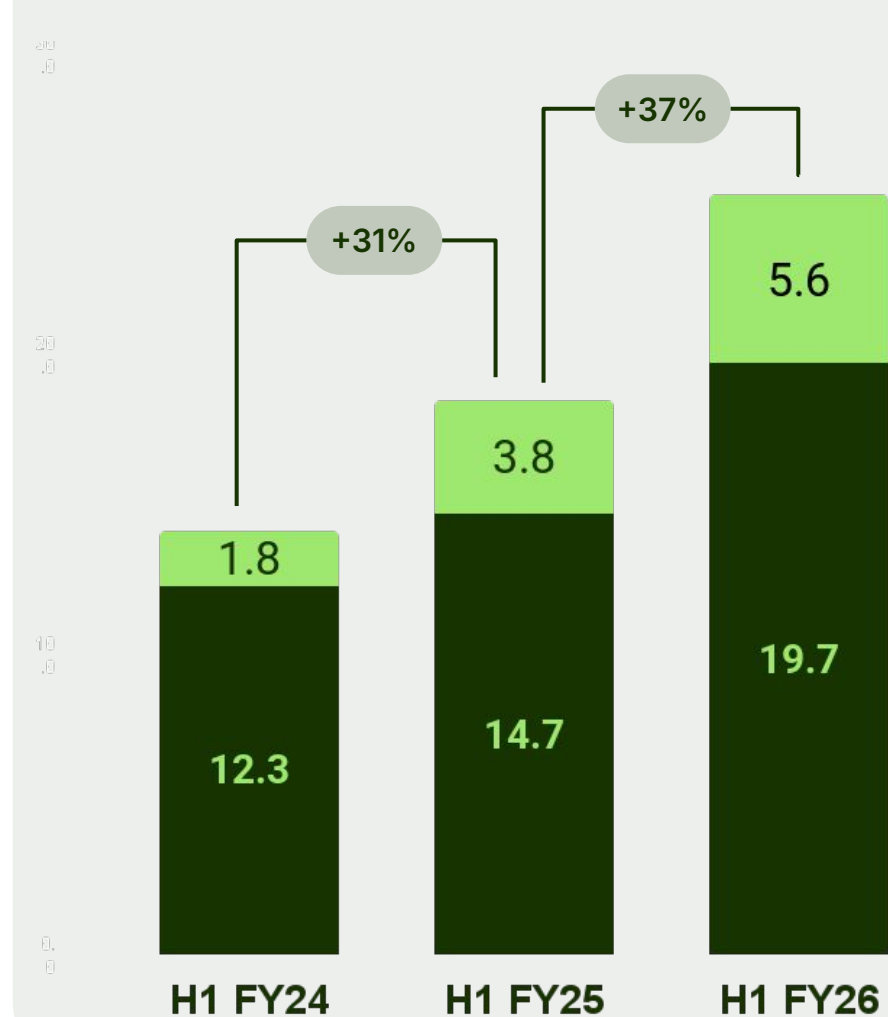
↗ 22% CAGR



Customer Holdings¹

£ billion

↗ 34% CAGR



¹Customer 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 of £5.6bn

Strong financial performance, investing for growth

Underlying Income

£ million

↗ 16% CAGR



Underlying Profit before tax margin¹

%

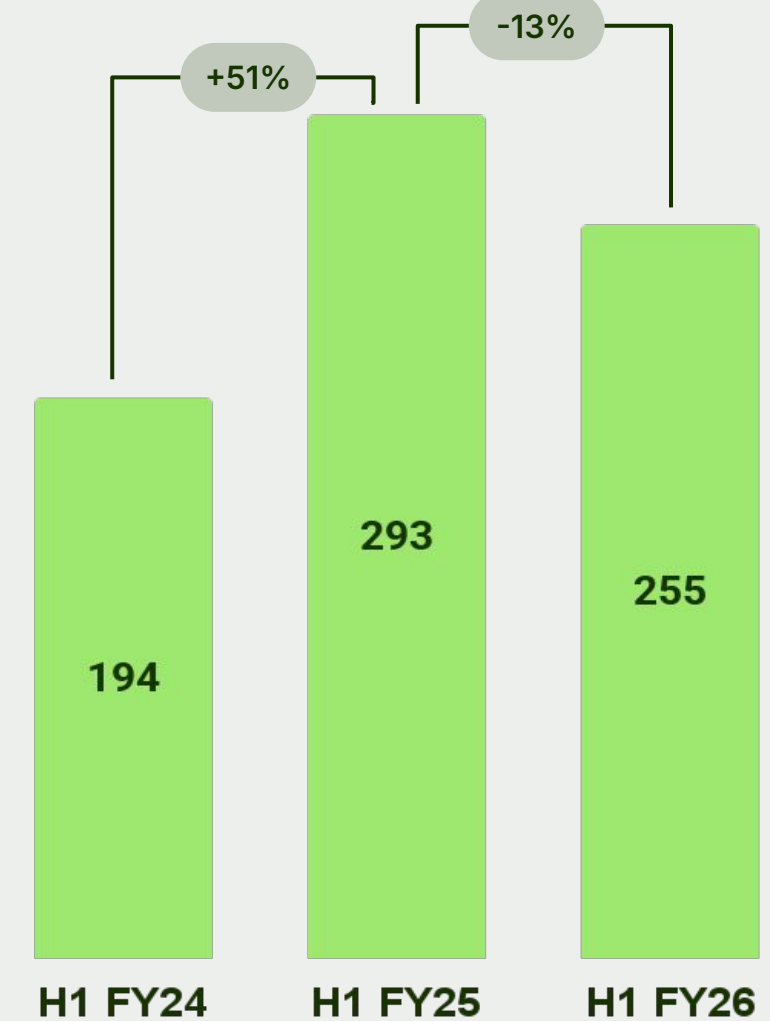
↘ -0.6pps



Profit before tax

%

↗ 15% CAGR



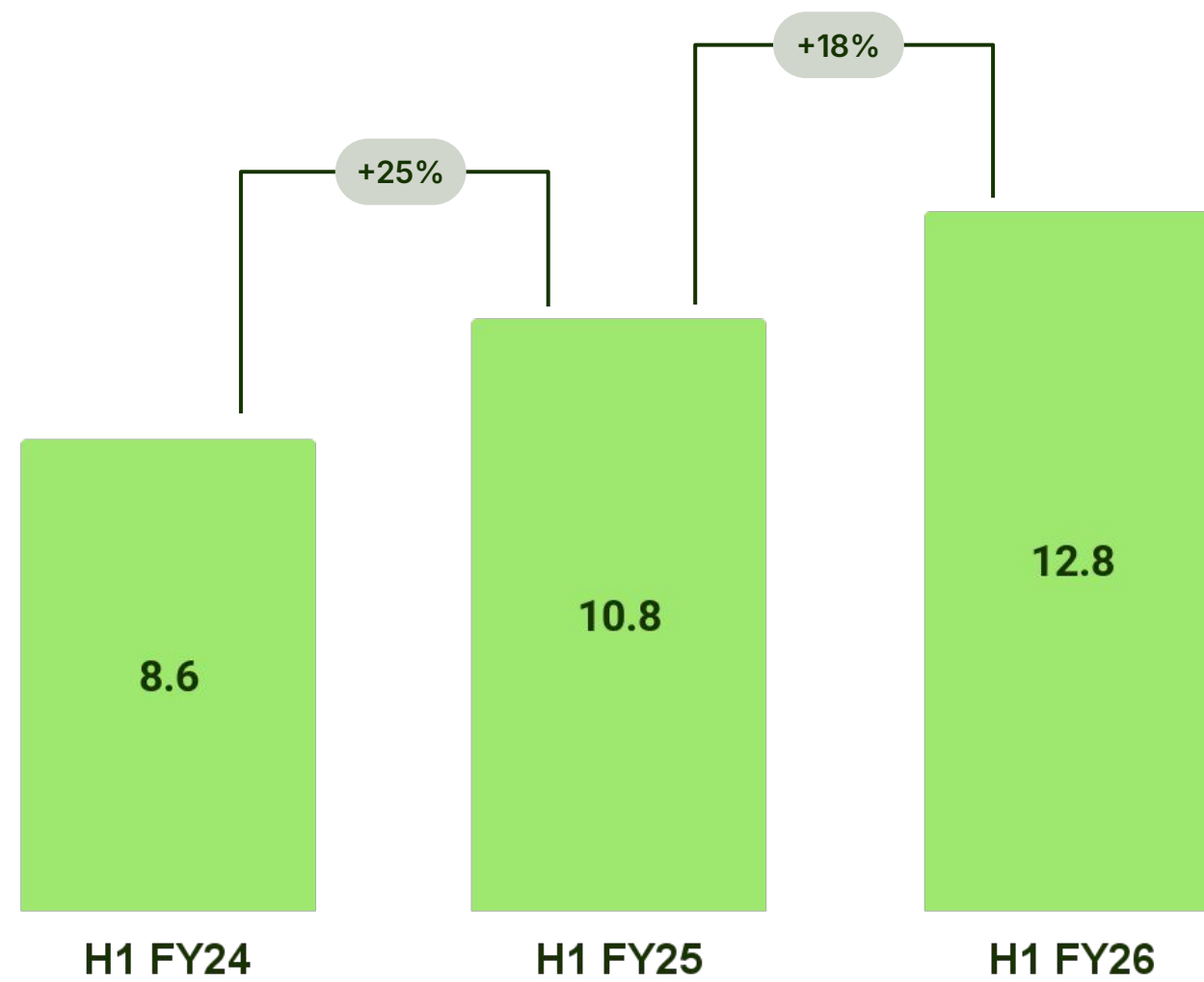
¹Includes c.£11.5 million of listing expenses.

Sustained active customer growth

Personal Active Customers

Million

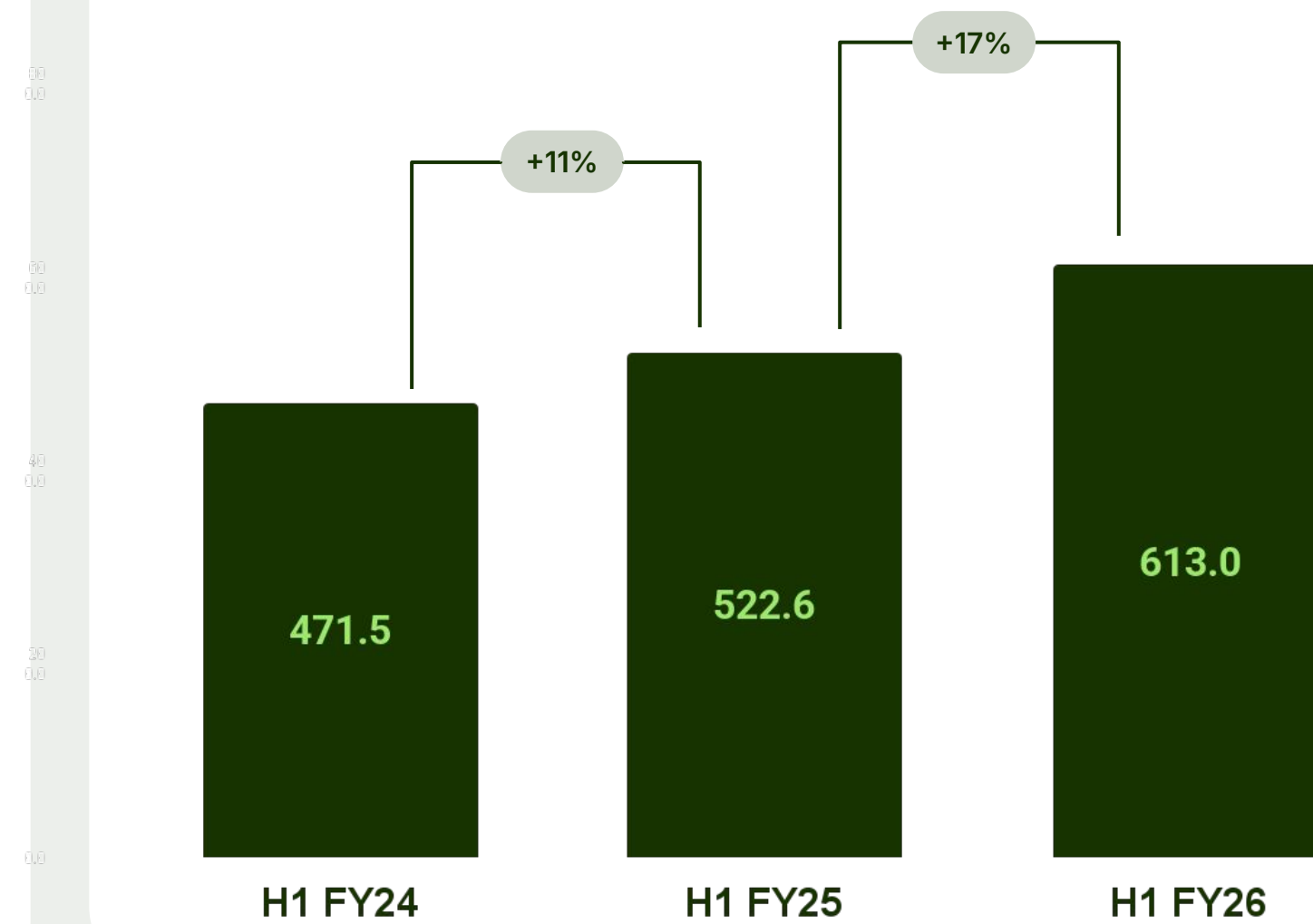
↗ 22%
CAGR



Business Active Customers

Thousands

↗ 14%
CAGR



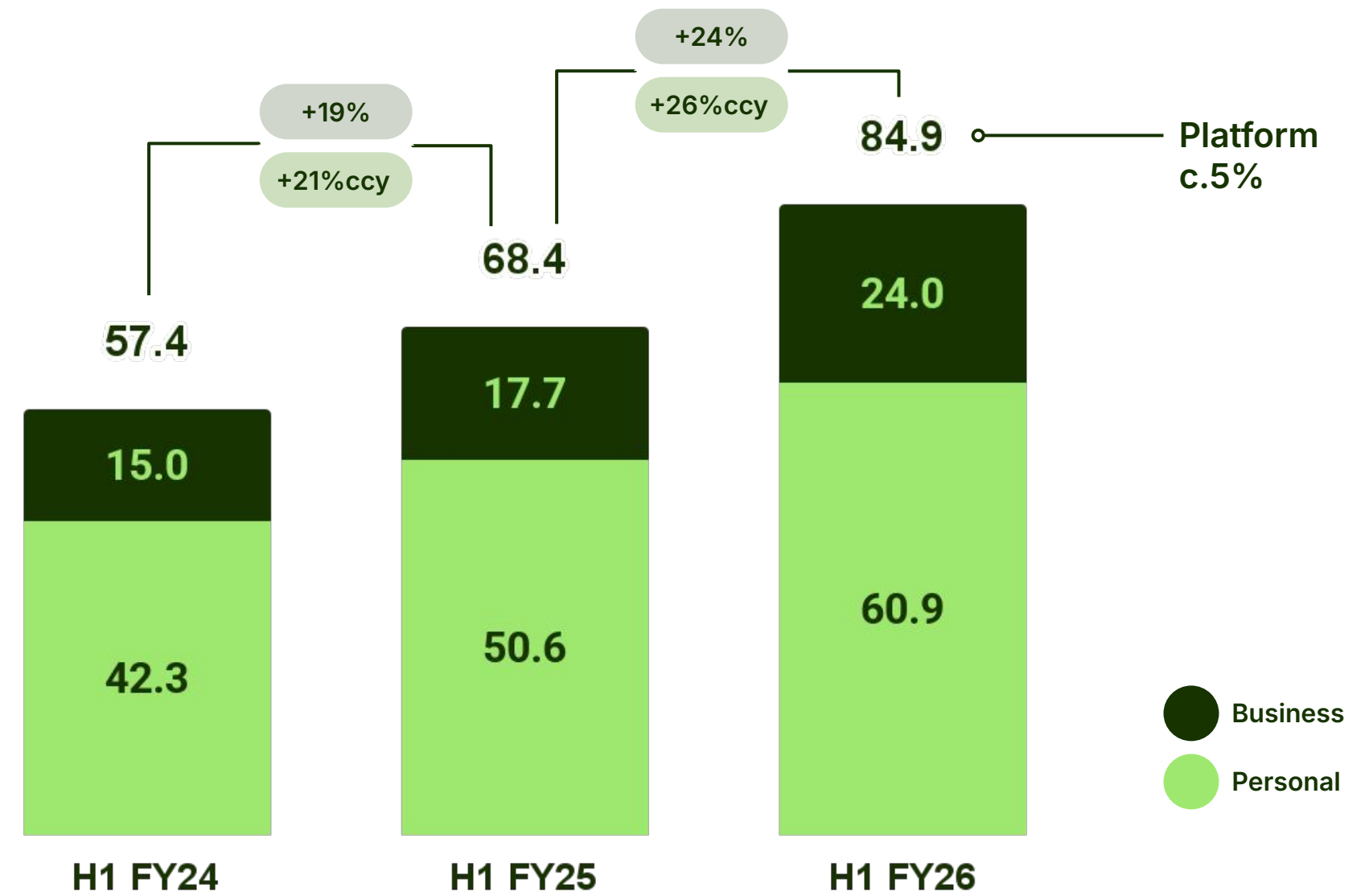
Active customers: total number of unique customers who have completed at least one cross-currency transaction in a given period

Customer growth drives more volumes

Cross Border Volume¹

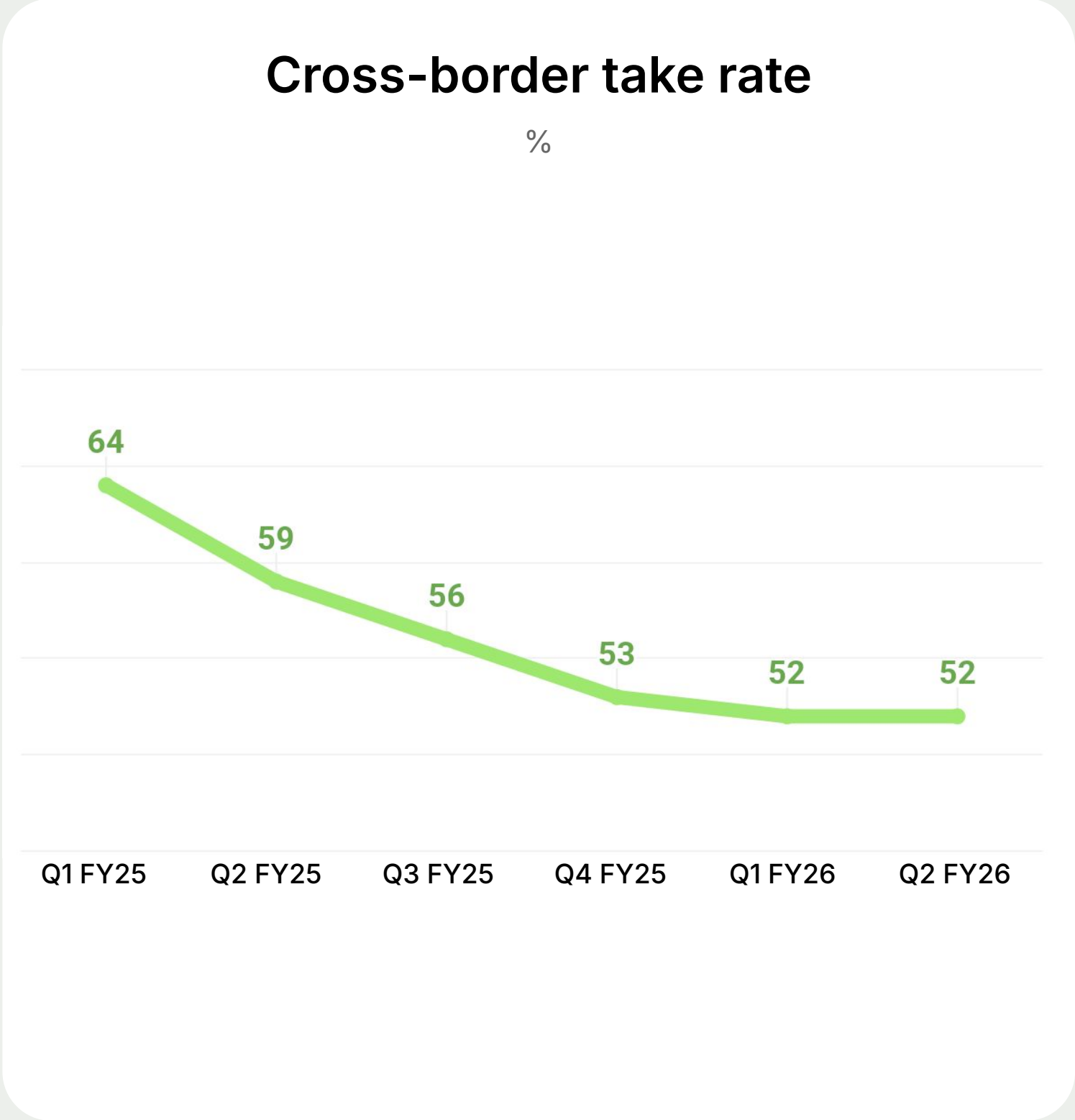
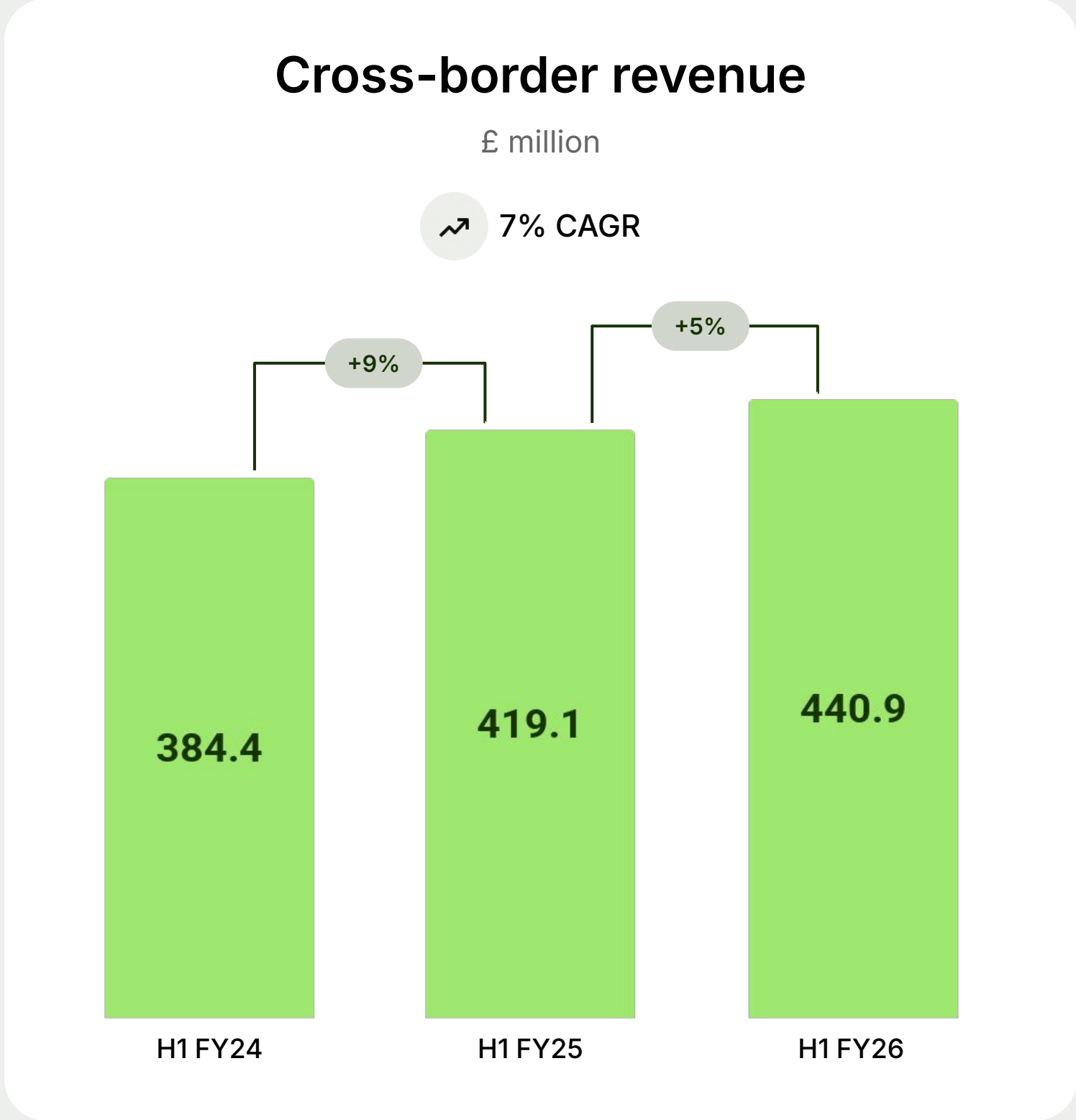
£ billion

↗ 22% CAGR

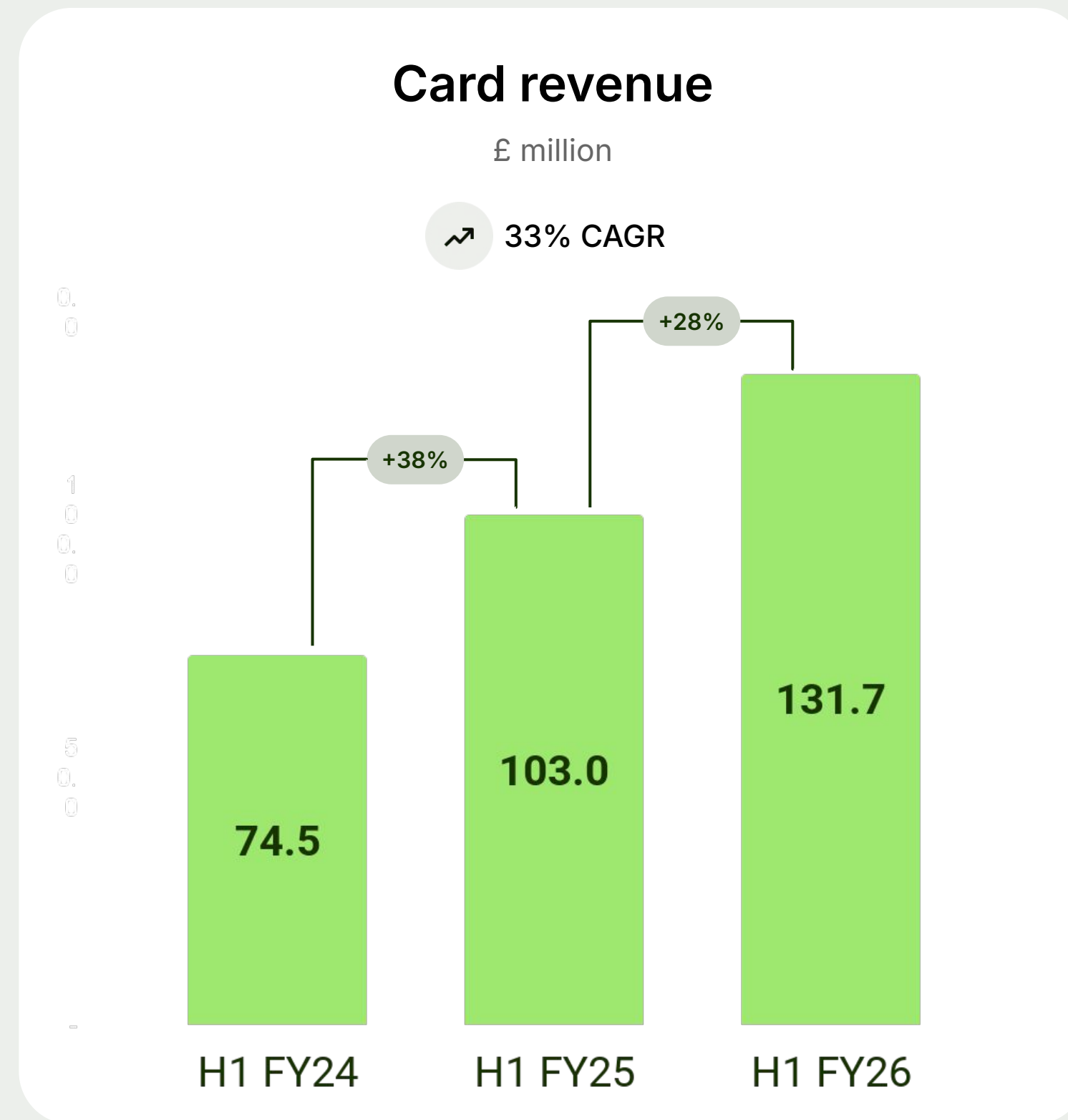
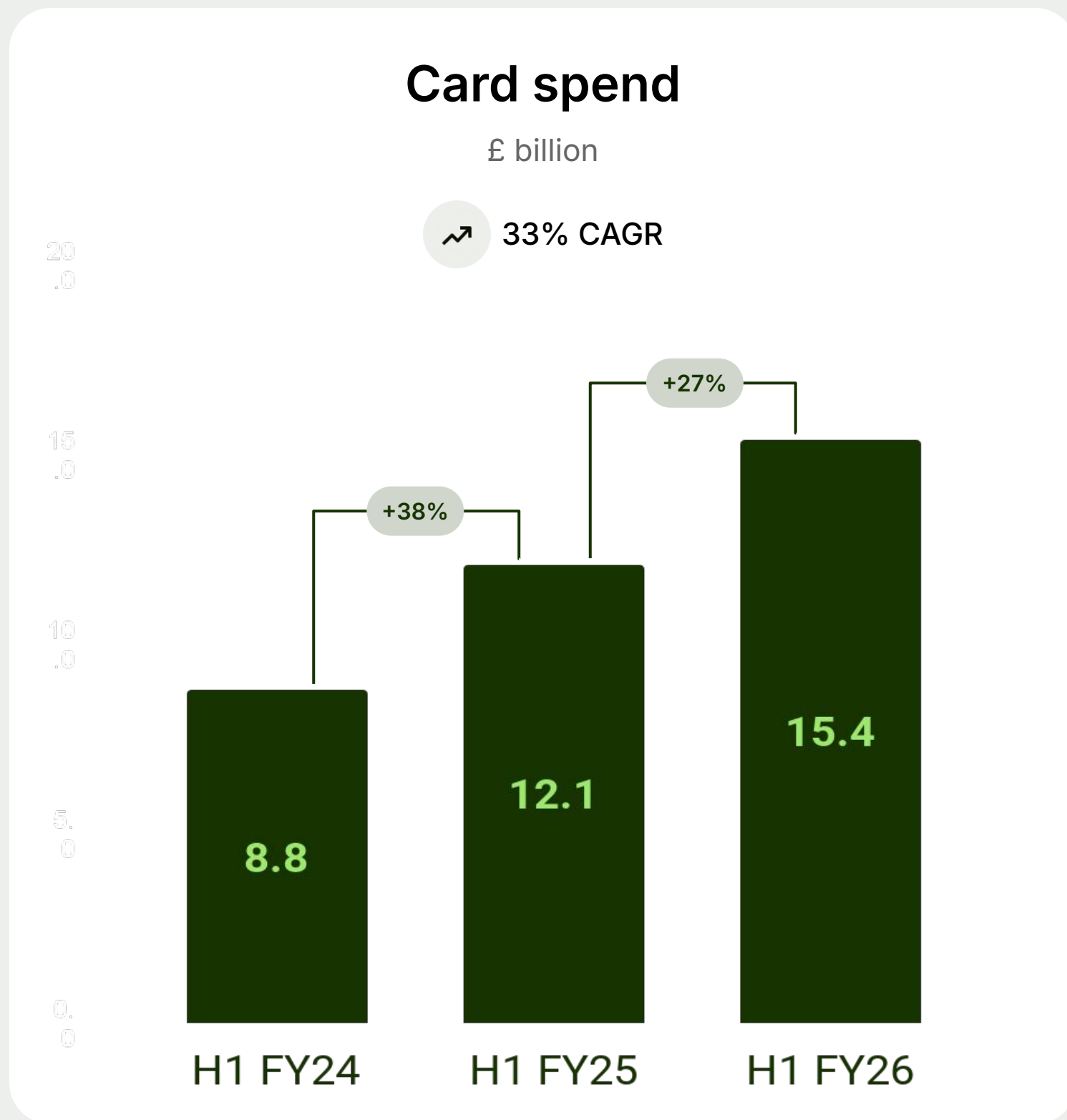


Notes: ¹Defined as volume of transactions where the source currency and target currency are different. Differences between 'total' and the sum of the constituent components of Personal and Business are due to rounding.

Cross-border volume drives continued revenue growth



Increased adoption of the Wise Account with higher card usage

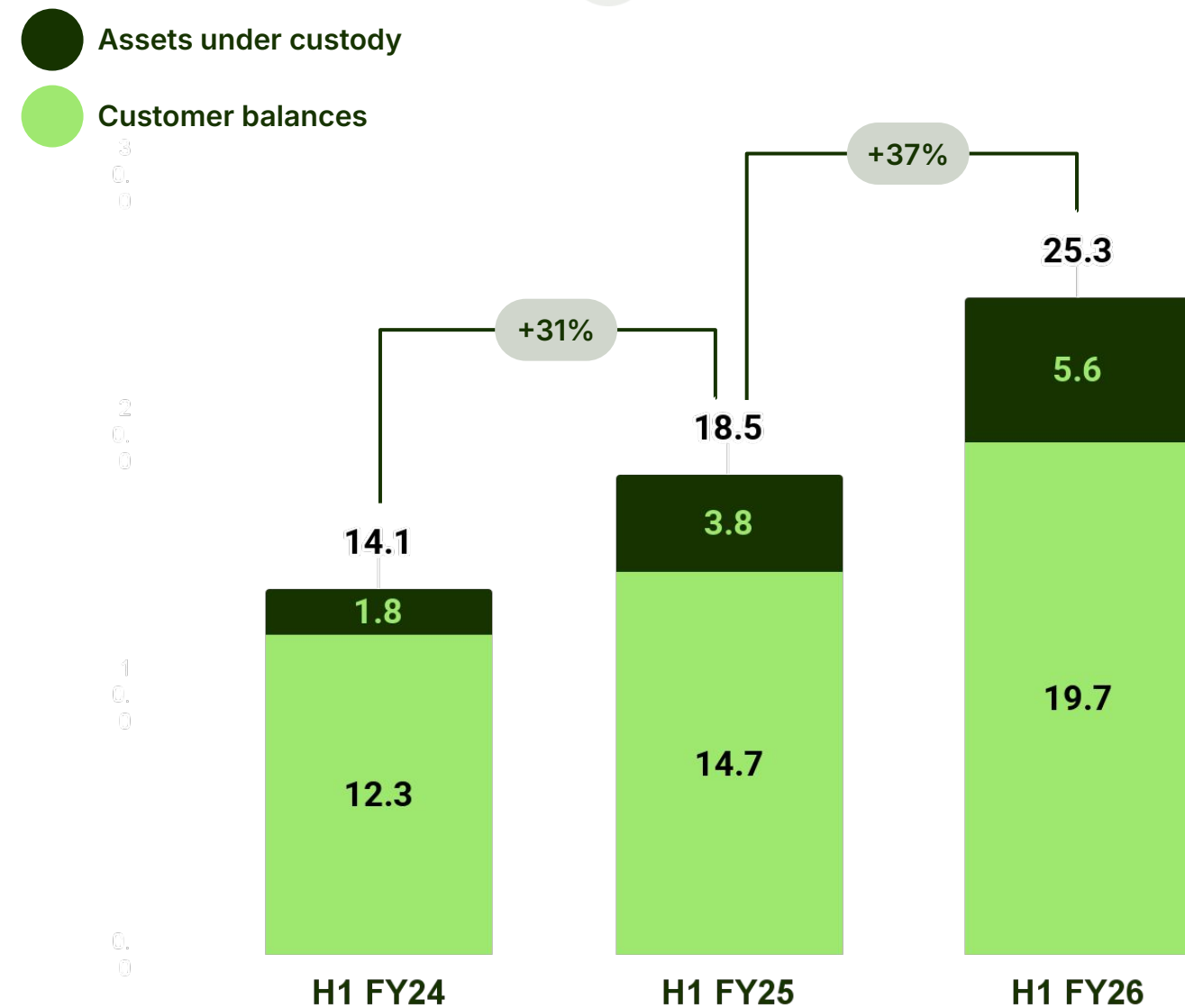


Growth in customer balances generates higher interest income

Customer Holdings¹

£ billion

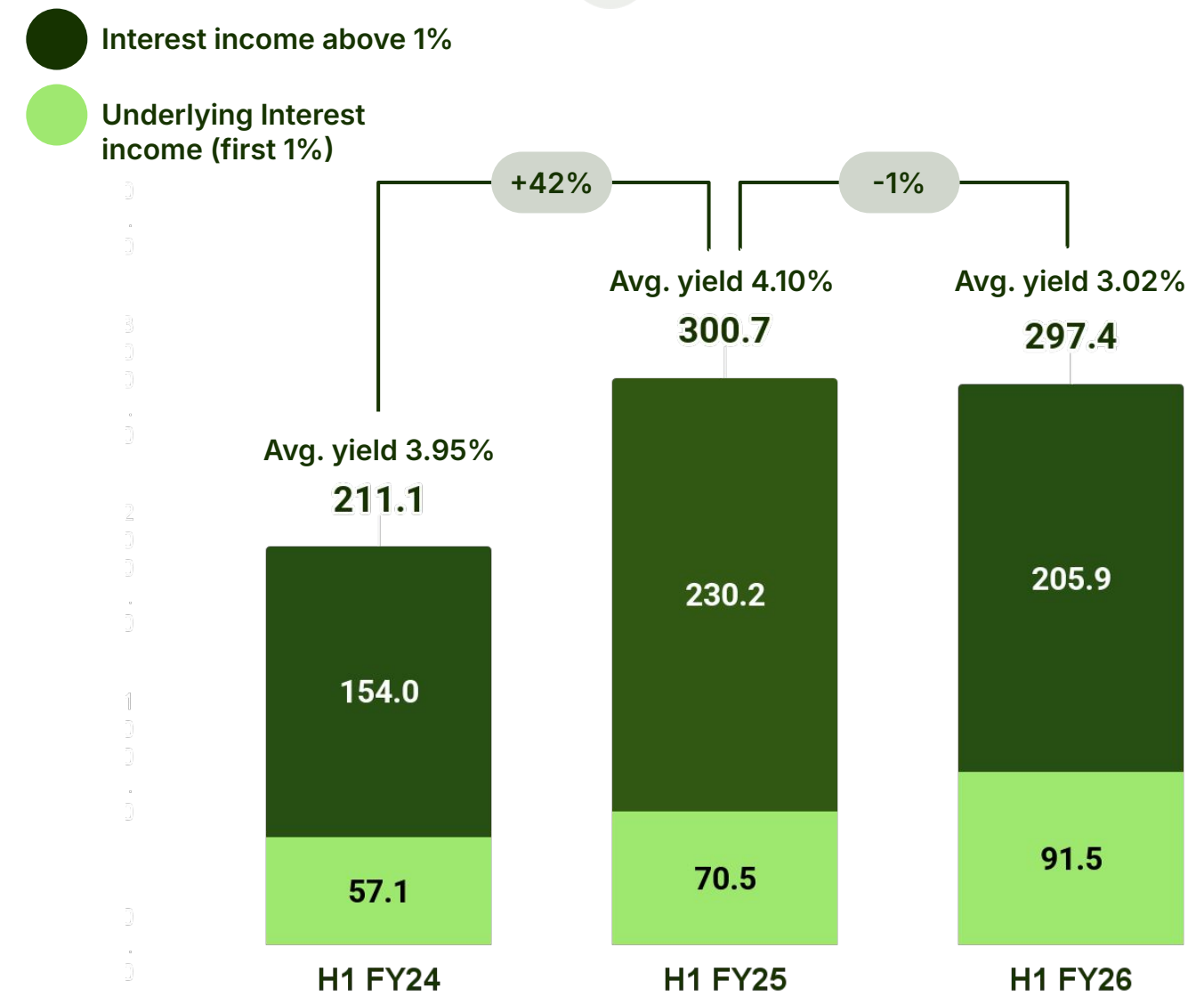
↗ 34% CAGR



Interest income on customer balances

£ million

↗ 19% CAGR

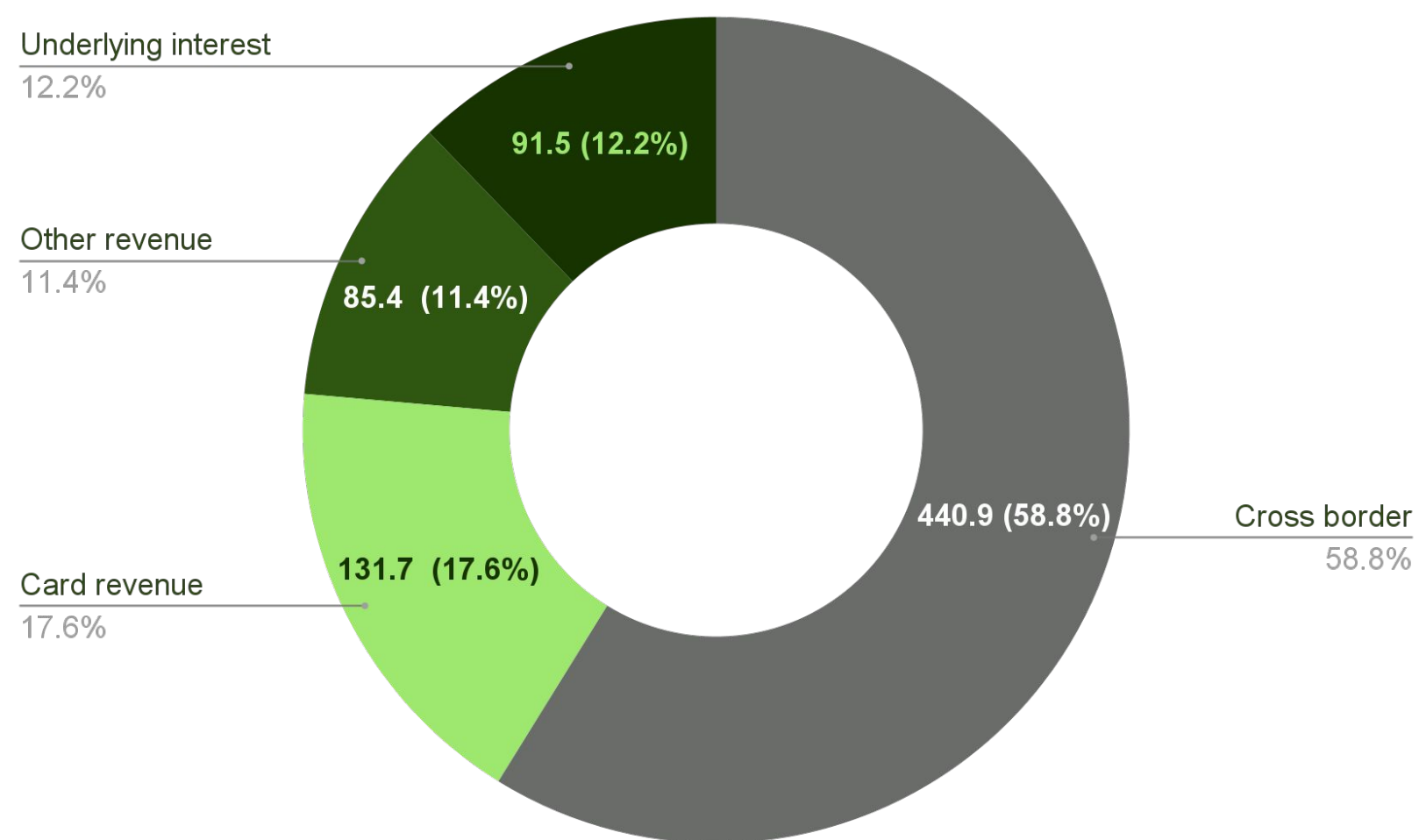


Notes: 1 Includes amounts invested in the "Interest" Assets and "Stock" Assets features, where available. AUC is off balance sheet.

Diversification of underlying income (41% non-cross) driven by Wise Account

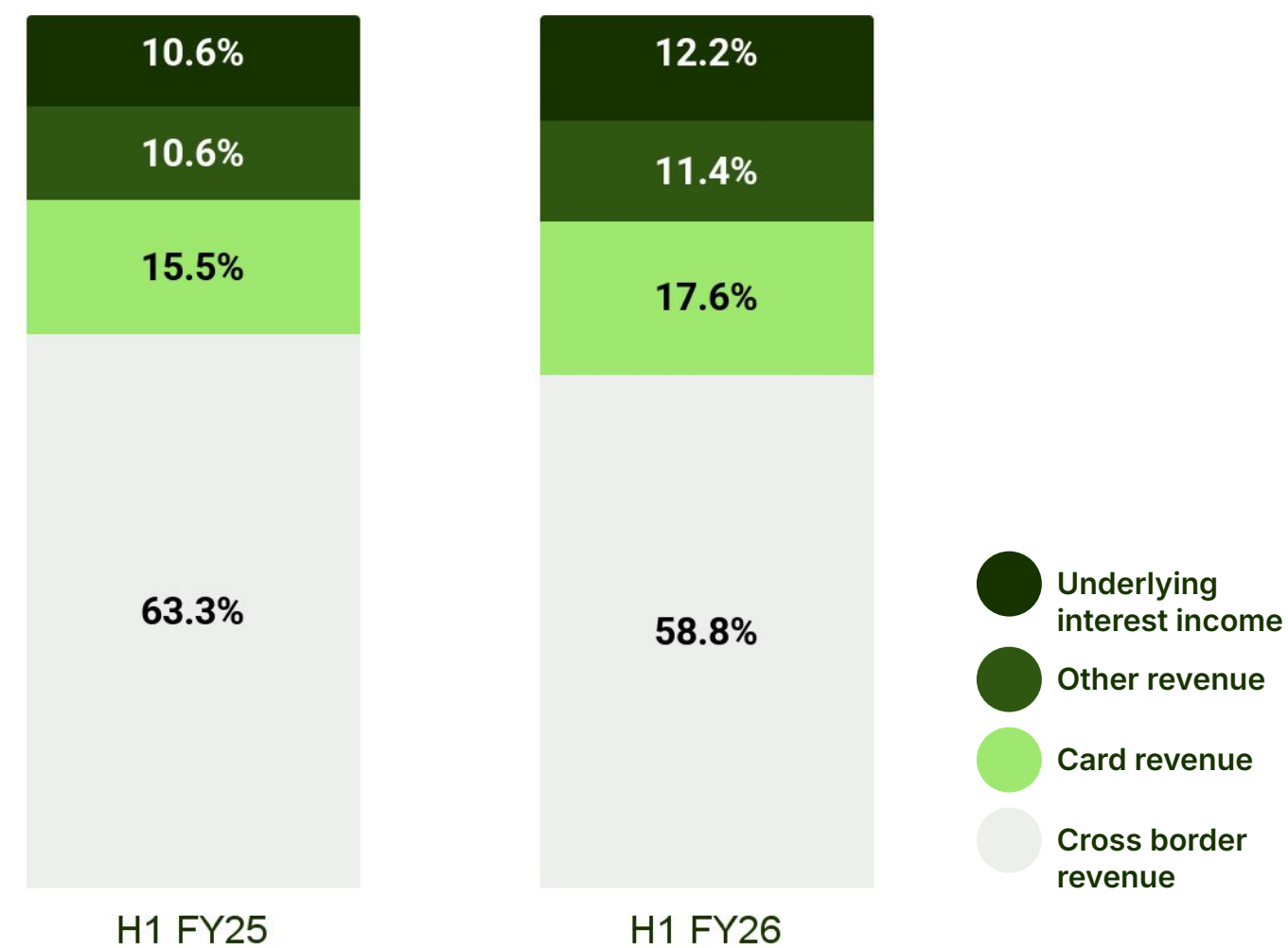
Underlying income

£ million



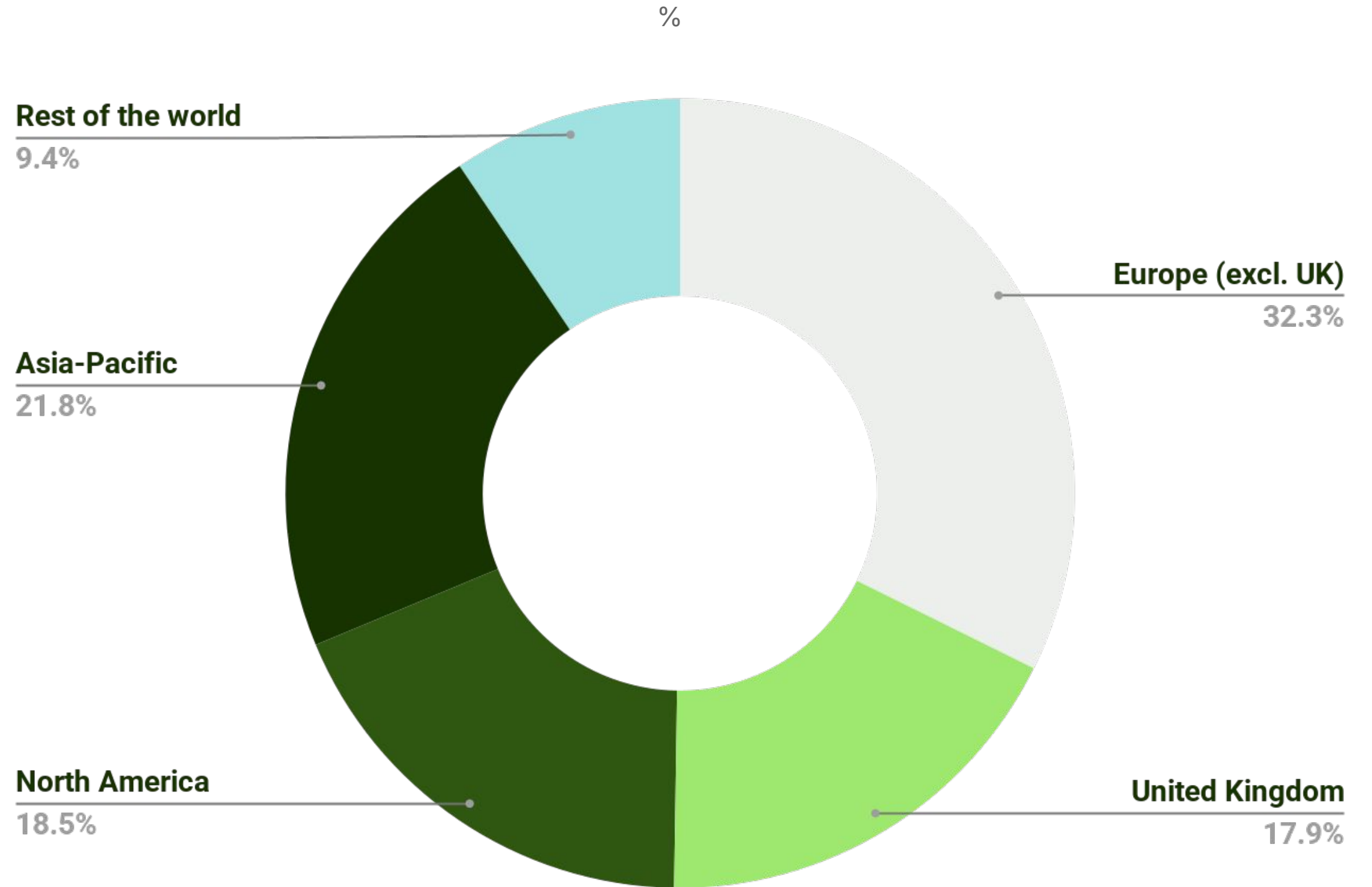
Underlying income mix

%

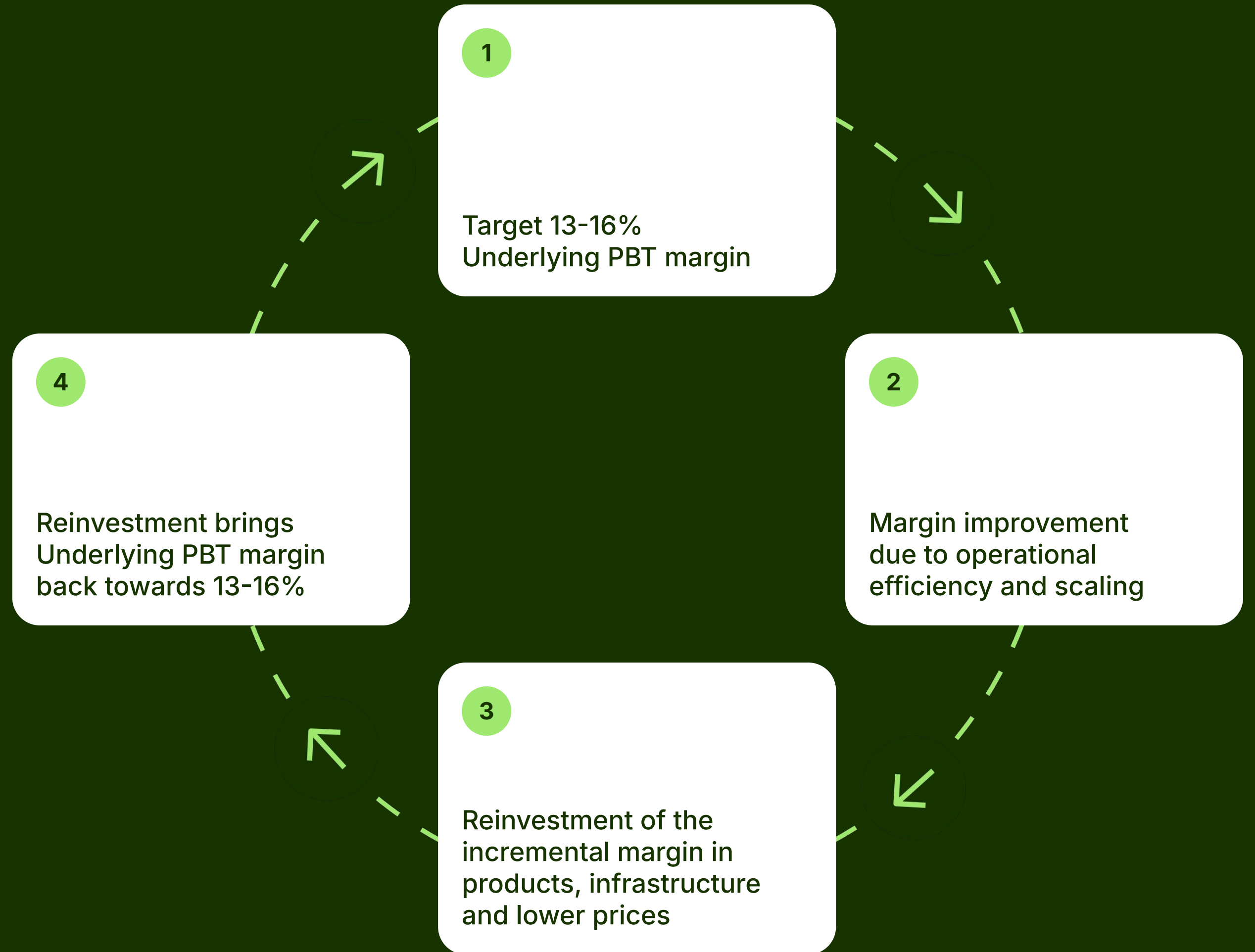


Geographically diversified underlying income

Underlying income geographical mix



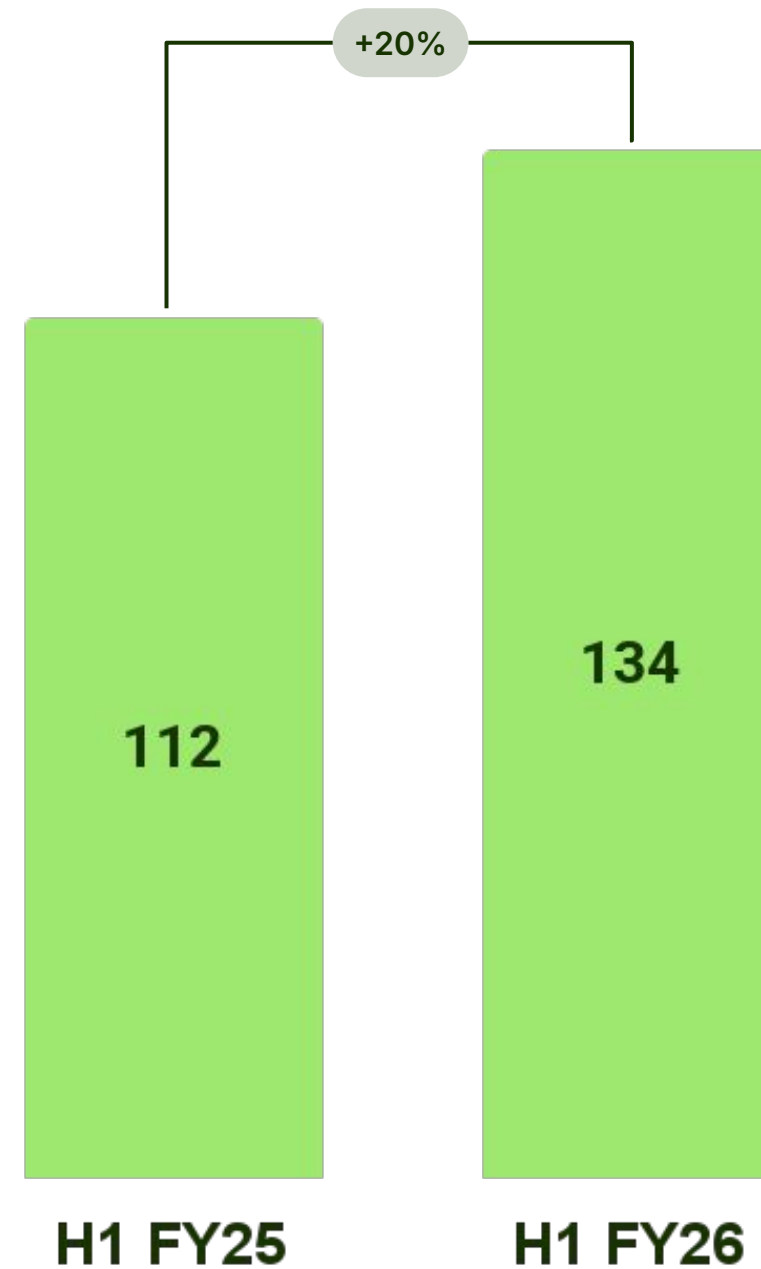
Our investments fuel growth and efficiency, which create further capacity for more investment



Investing to service and onboard a growing customer base

Servicing investment

£ millon



Live support in <1min¹

70%

in Oct '25



NPS

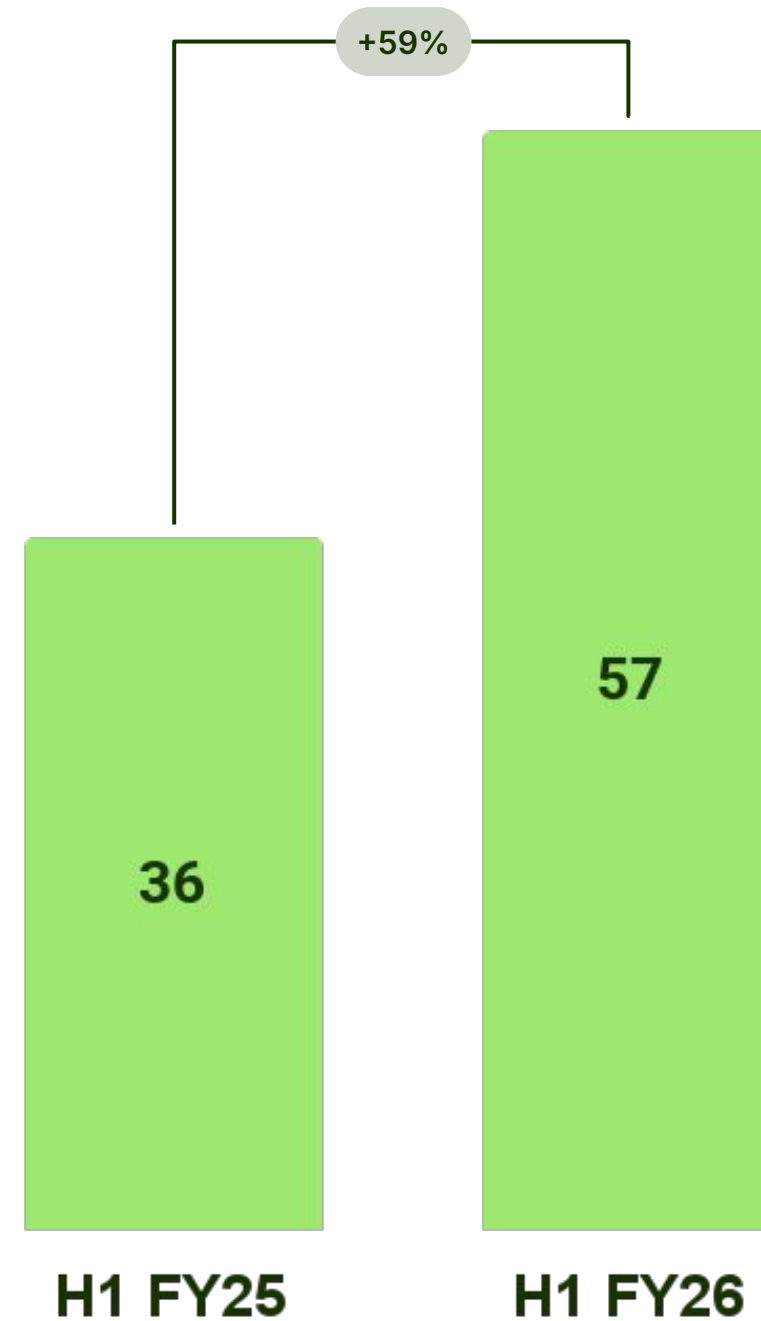
69

Notes: 1: live support in <1 minute; all back office operations in <1 hour

Targeted marketing investments to acquire customers and build the Wise brand

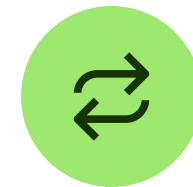
Marketing and sales investment

£ million



Word of mouth

~70%



Payback period¹

< 6 months

Notes: 1: Excludes investment in brand investment, includes word of mouth

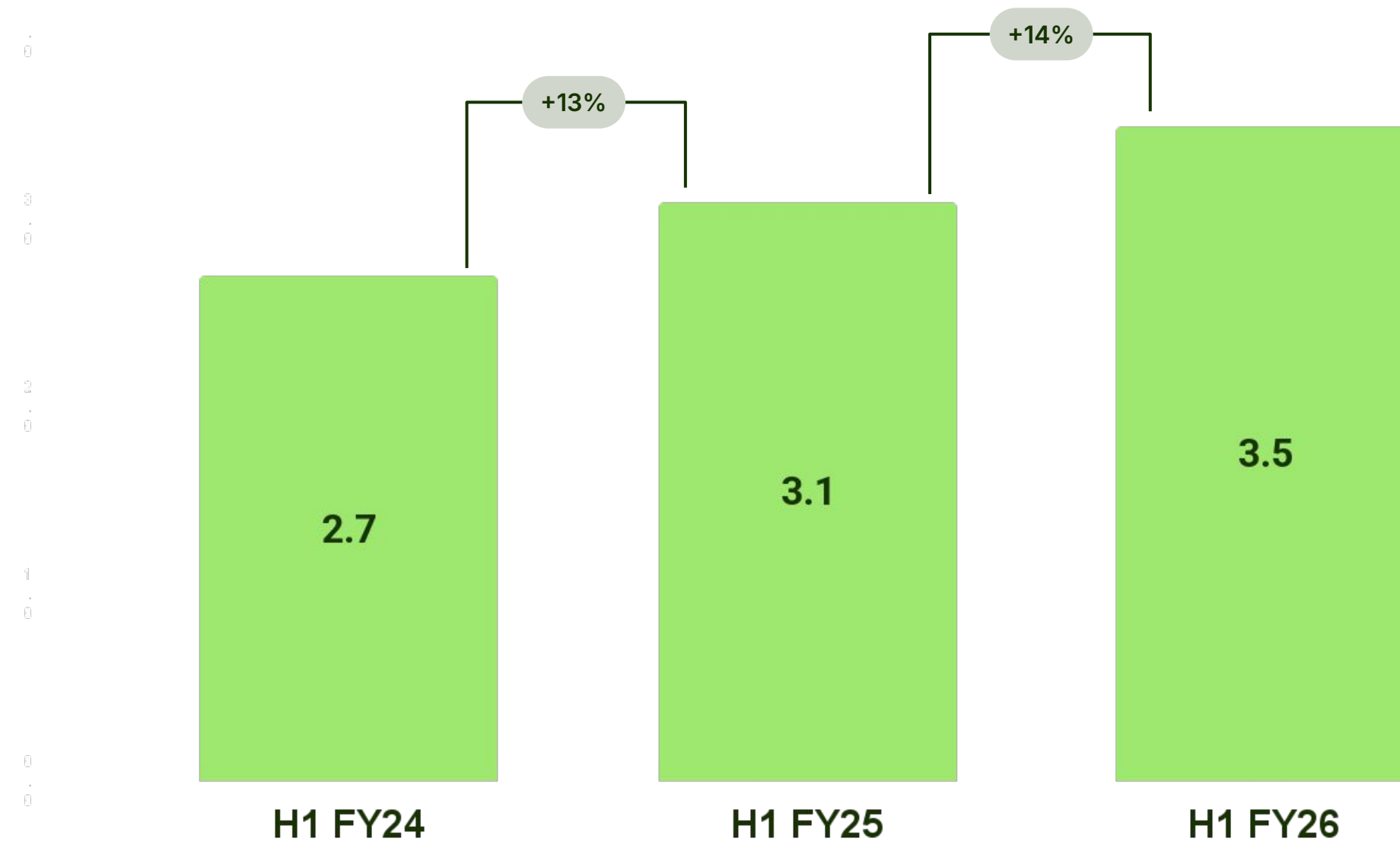


Investments drive strong customer acquisition

New Active customers

Million

↗ 13% CAGR

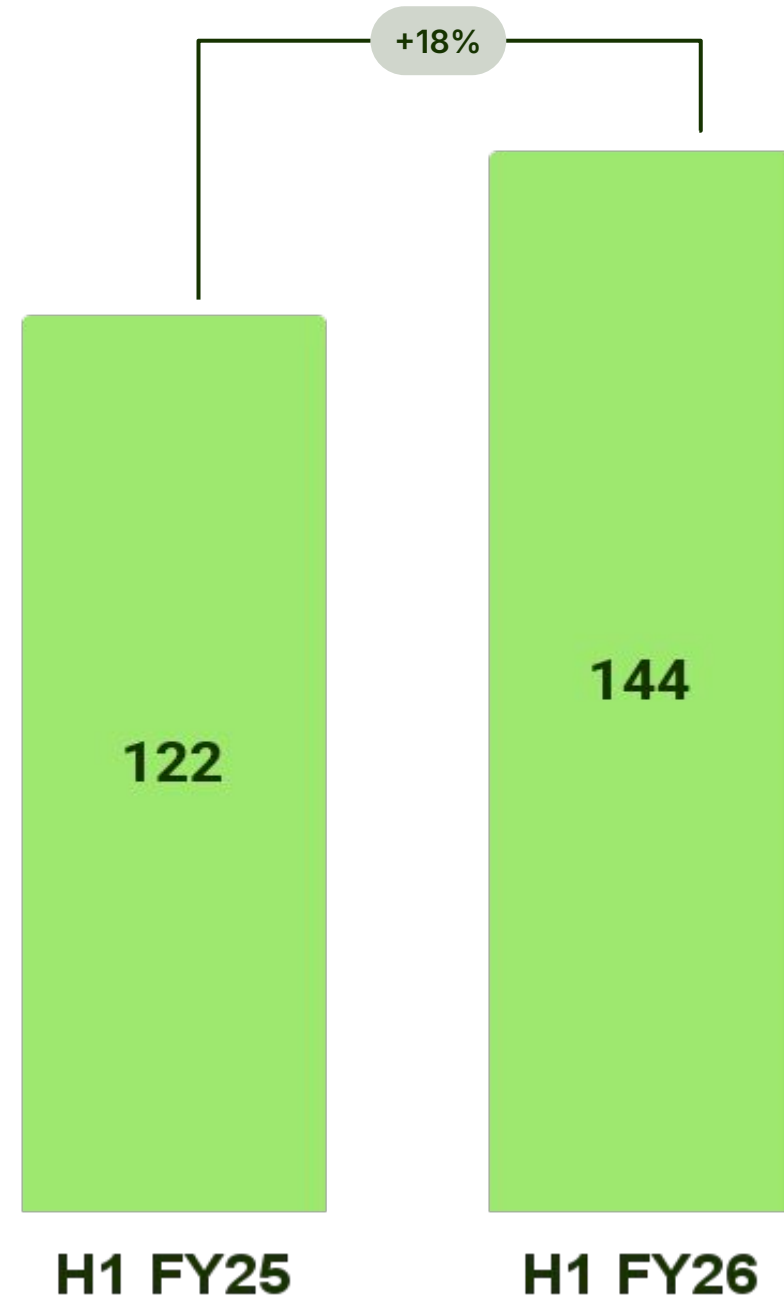


Active customers: total number of unique customers who have completed at least one cross-currency transaction in a given period

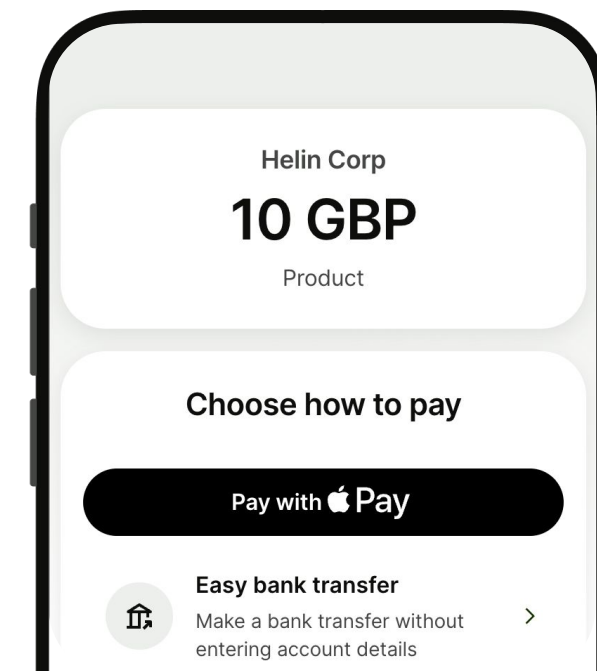
Tech and product development for growth and improved customer experience

Tech and development investment

£ million



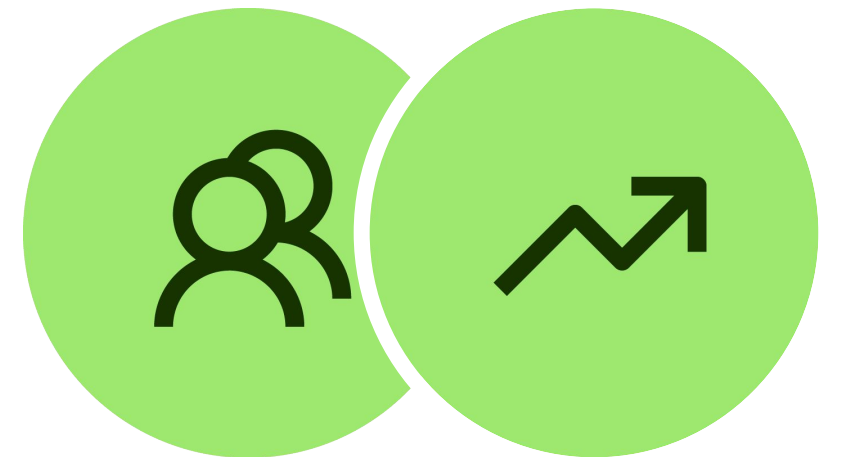
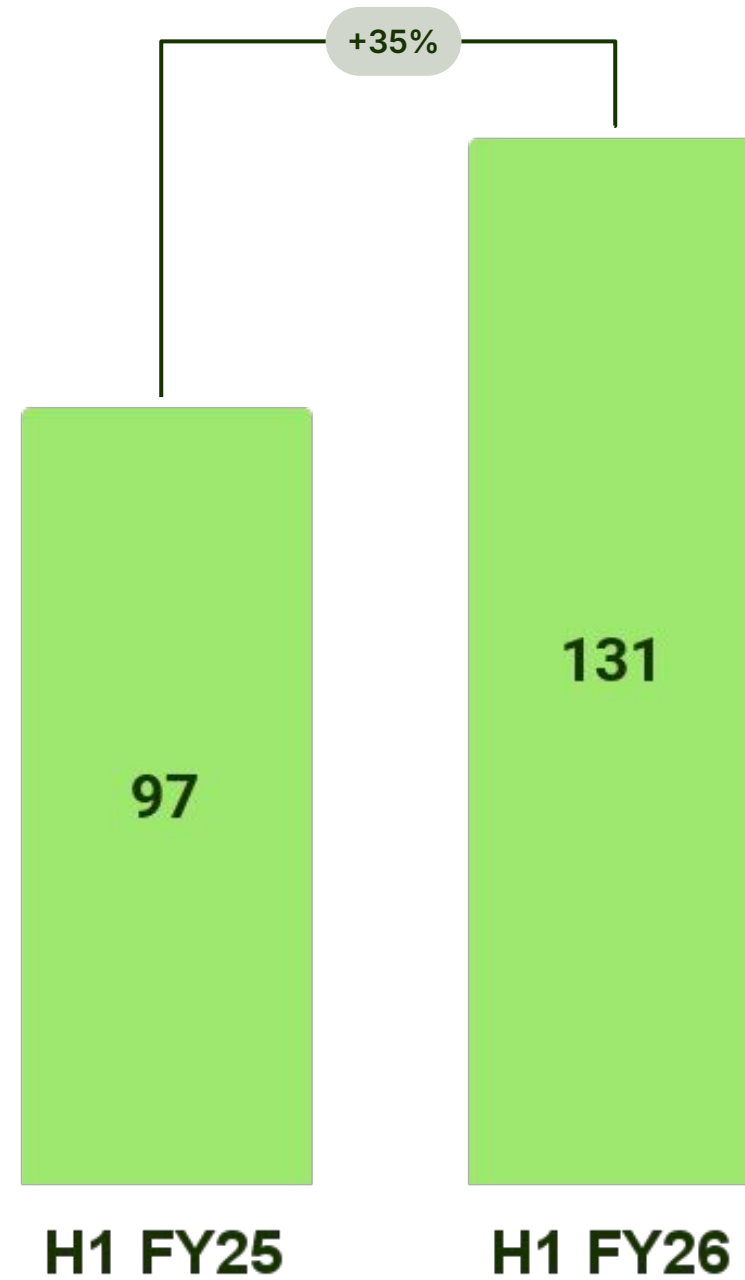
YOUNG EXPLORER IS HERE



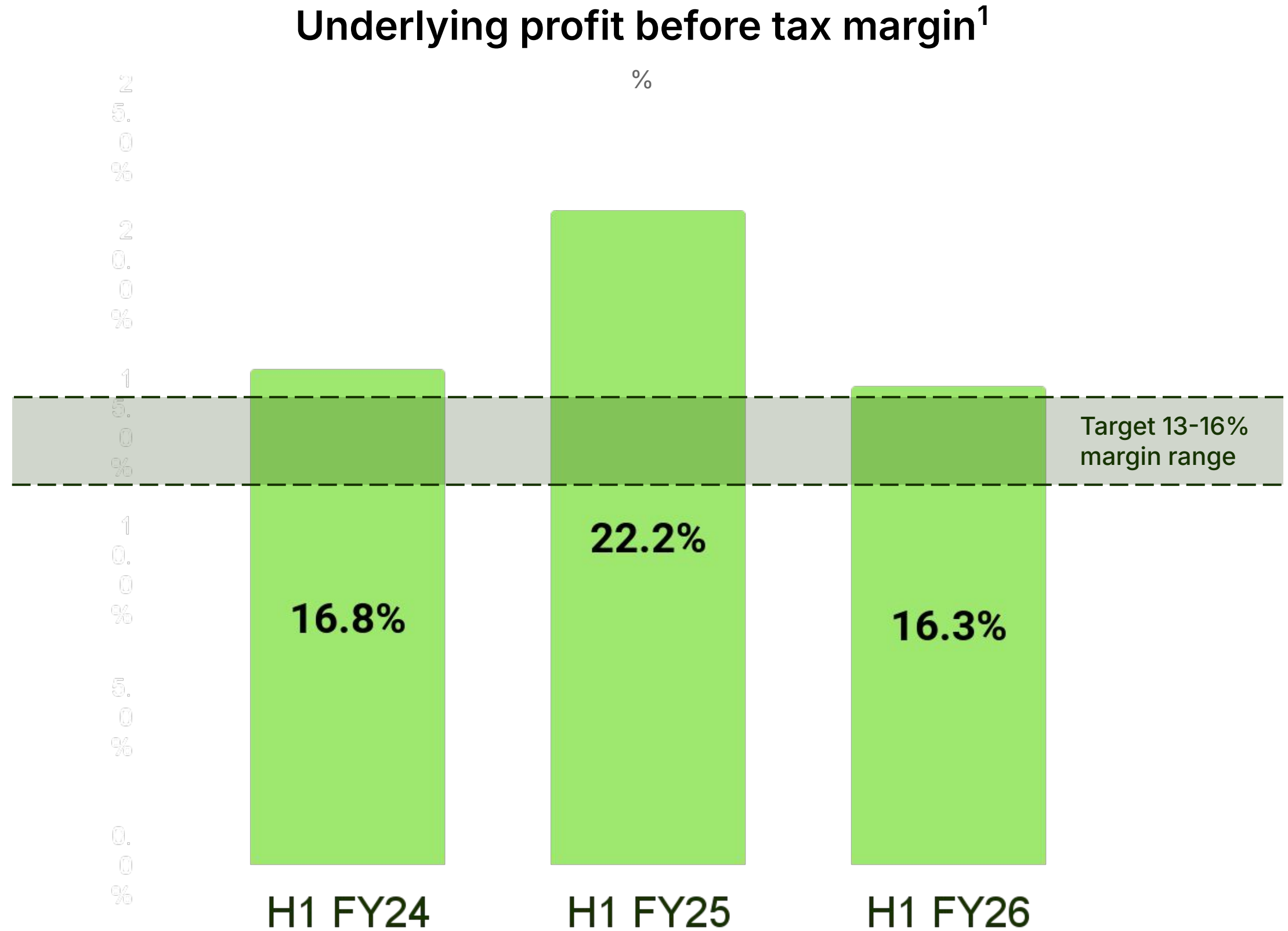
General and administrative
— building the foundations for long-term growth

General and administrative investment

£ million

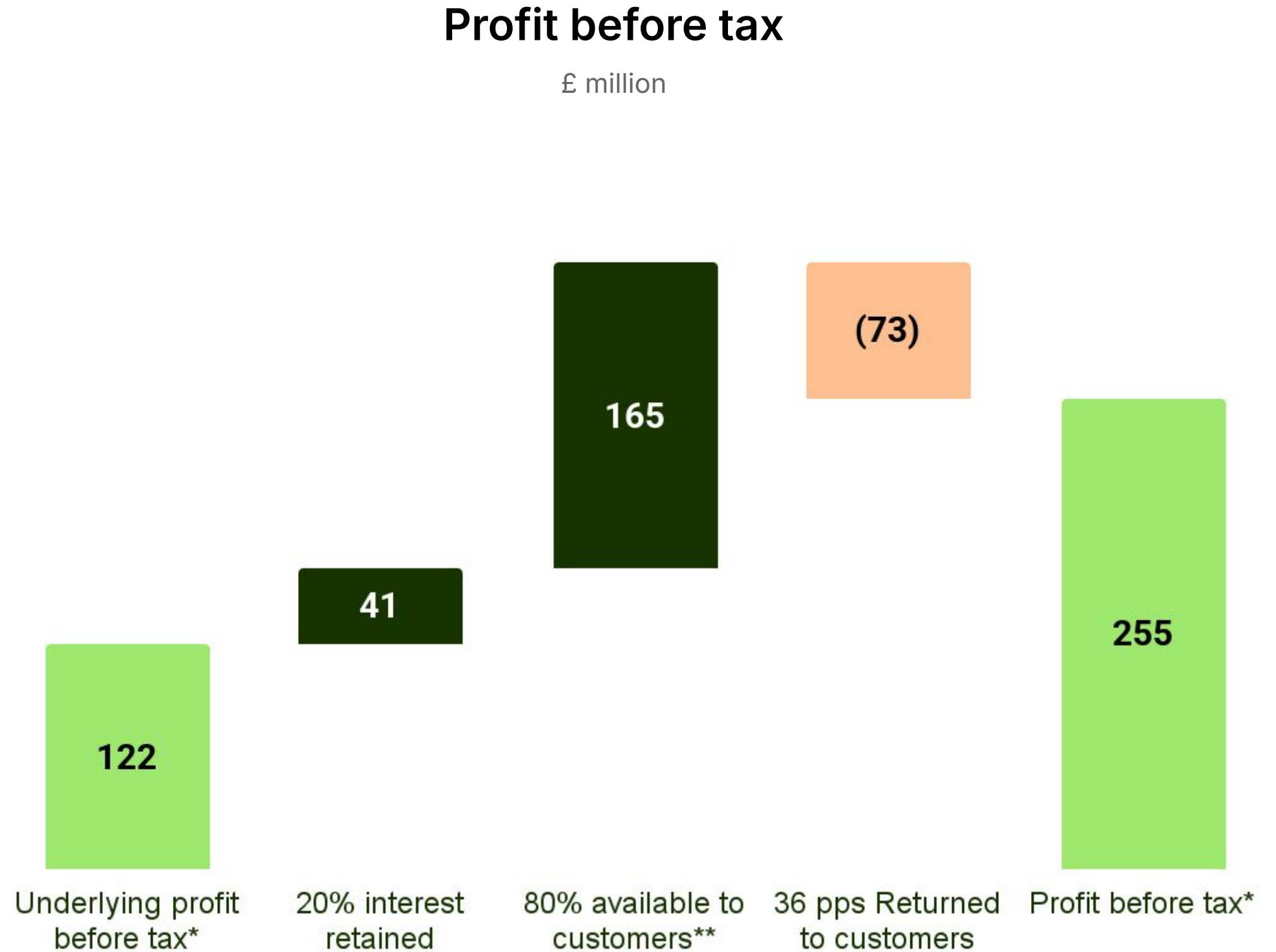


Delivering a sustainable, profitable underlying business model



¹ Includes £11.5m of listing costs in H1 FY26.

Additional interest income contributes to higher reported profit before tax



Note:* Includes £11.5m of listing costs; ** c.30 related to the UK

Continuing to target strong growth and healthy levels of profitability



GROWTH

15-20% underlying
income growth in FY26
and as a CAGR over
the medium term (CCY)



PROFITABILITY

FY26 around 16%
underlying PBT margin
excl. one-off listing expenses

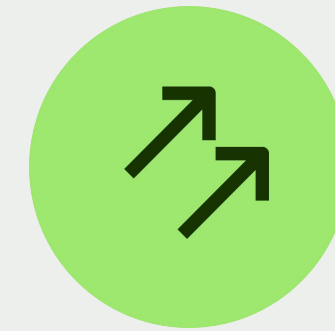
Capital allocation framework



Underlying
Income growth
+
Sustainable
profitability profile
+
FCF generation



Prudent
management of
strong levels
of capital and cash



Return of capital
To date in FY26, have
repurchased c.50%
of shares of announced
share repurchase

Strong fundamentals — executing on our strategy

13M+

Active customers
(18% YoY)

£85BN

Cross-border volume
(24% YoY)

£25BN+

Customer holdings¹
(37% YoY)

52BPS

Cross-border take rate
(-10bps YoY)

£750M

Underlying income
(+13% YoY)

16.3%

Underlying PBT margin²
(-6pp YoY)

¹Customer 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 of £5.6bn

²Includes c.£11.5 million of listing expenses.

***7*WISE**

Q&A



Kristo Käärman
Co-Founder and CEO



Emmanuel Thomassin
Chief Financial Officer

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