Q1 FY2027 RESULTS PRESENTATION

16 July 2026

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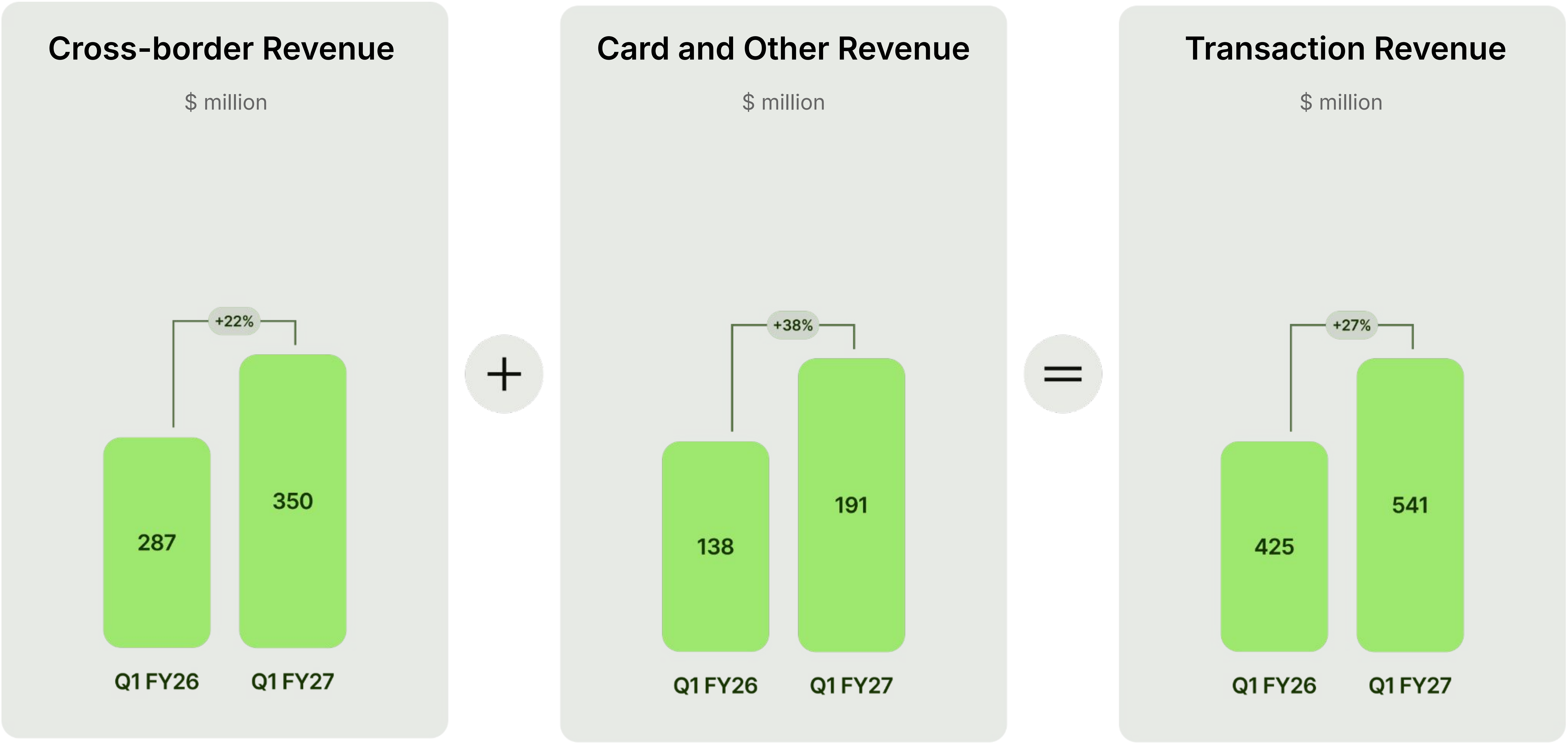
Strong, sustainable growth

11.9M
Active customers
+21% YoY

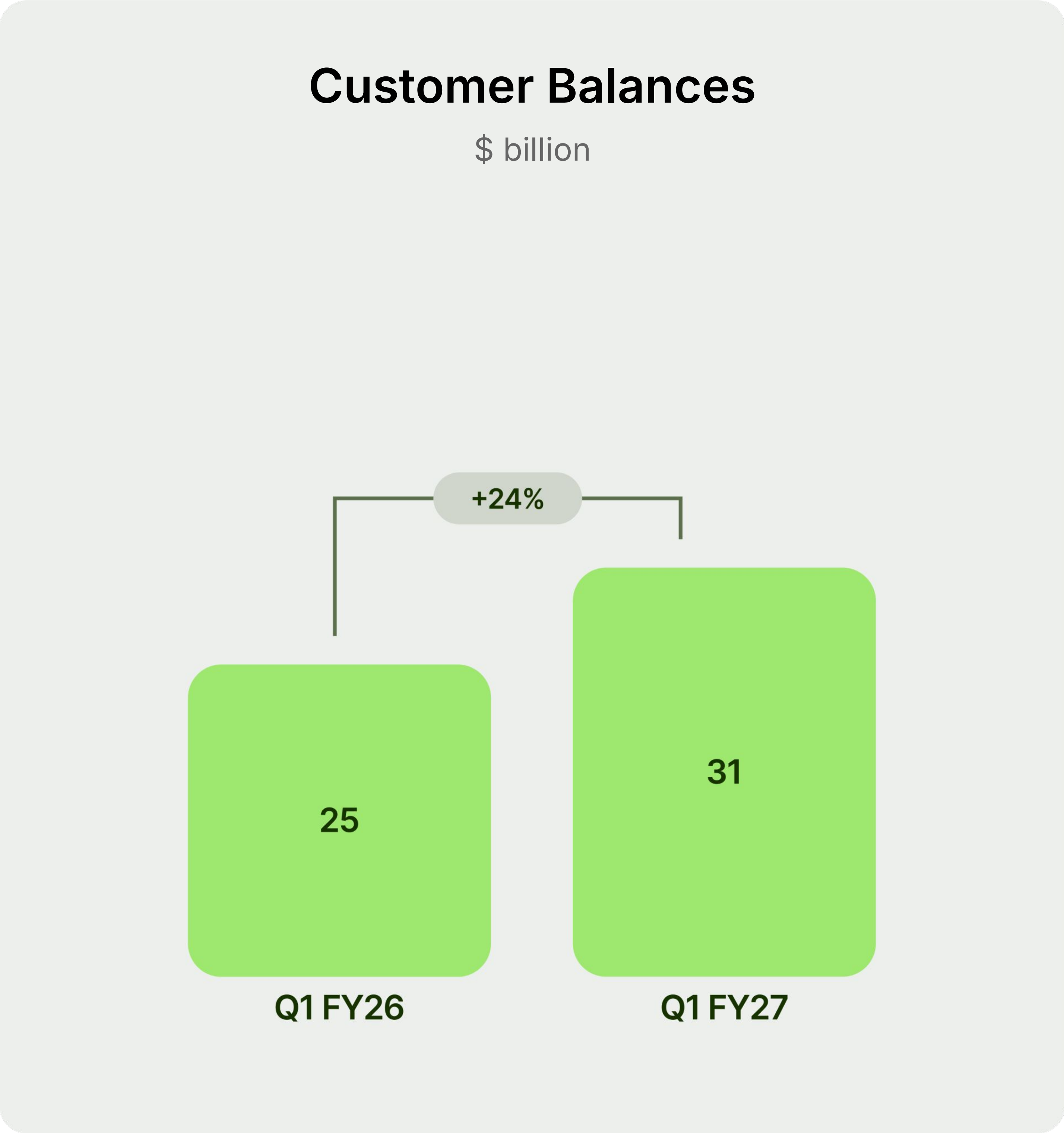
$69BN
Cross-border volume
+26% YoY

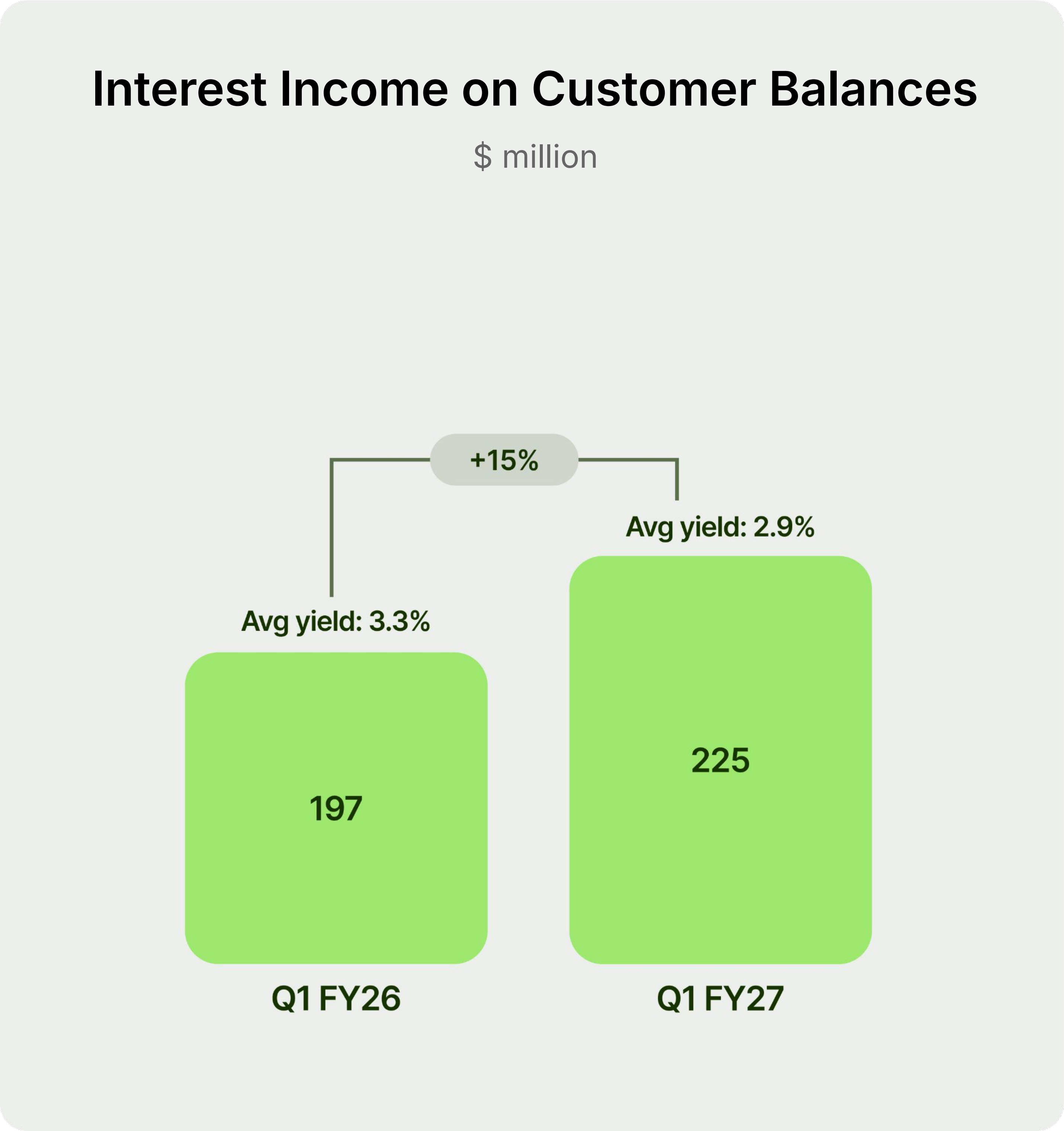
$41BN
Customer holdings
+31% YoY

Customer engagement drives revenue growth

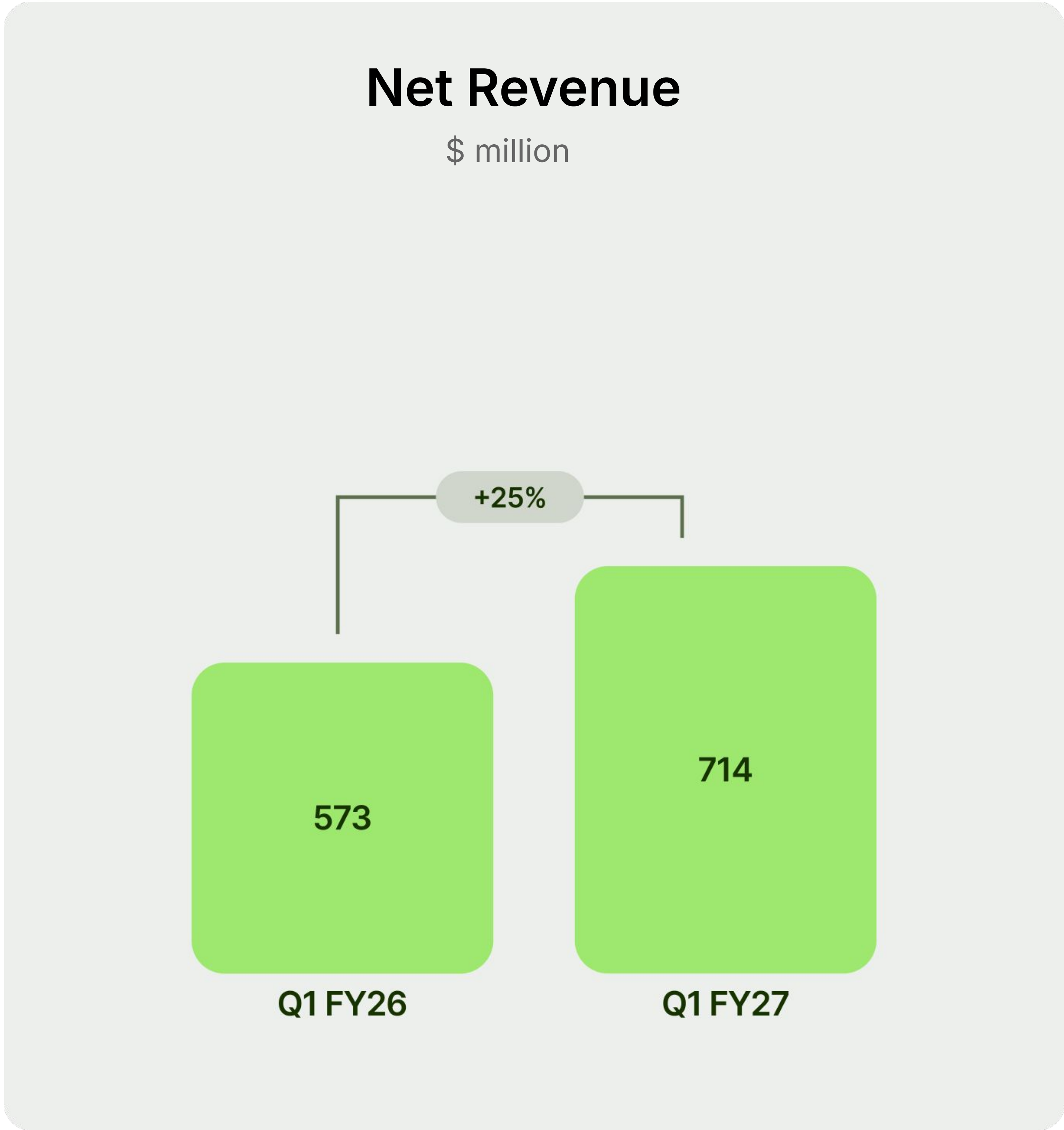


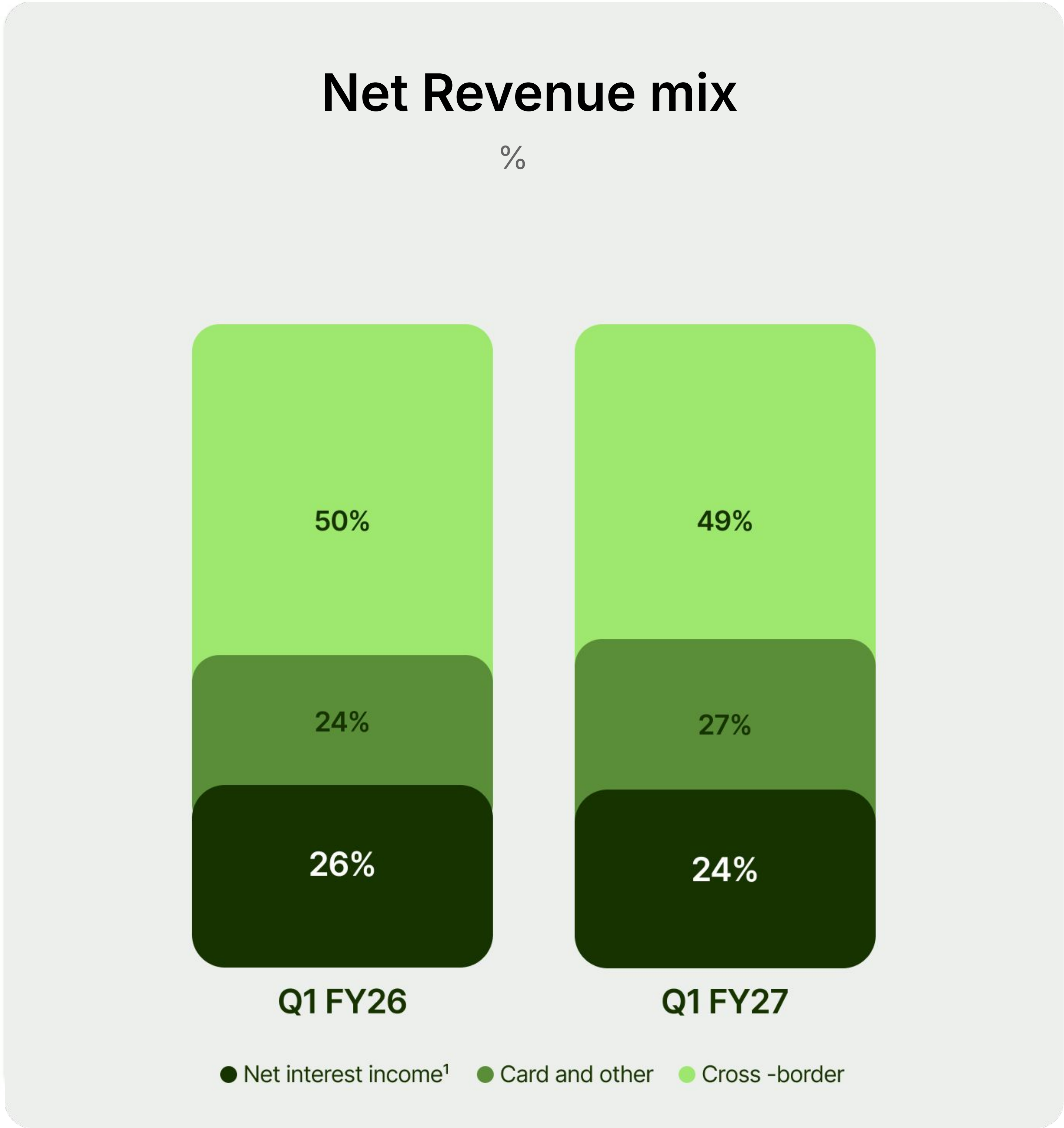
Generating interest income on customer balances





Diversification of net revenue (51% non-cross)





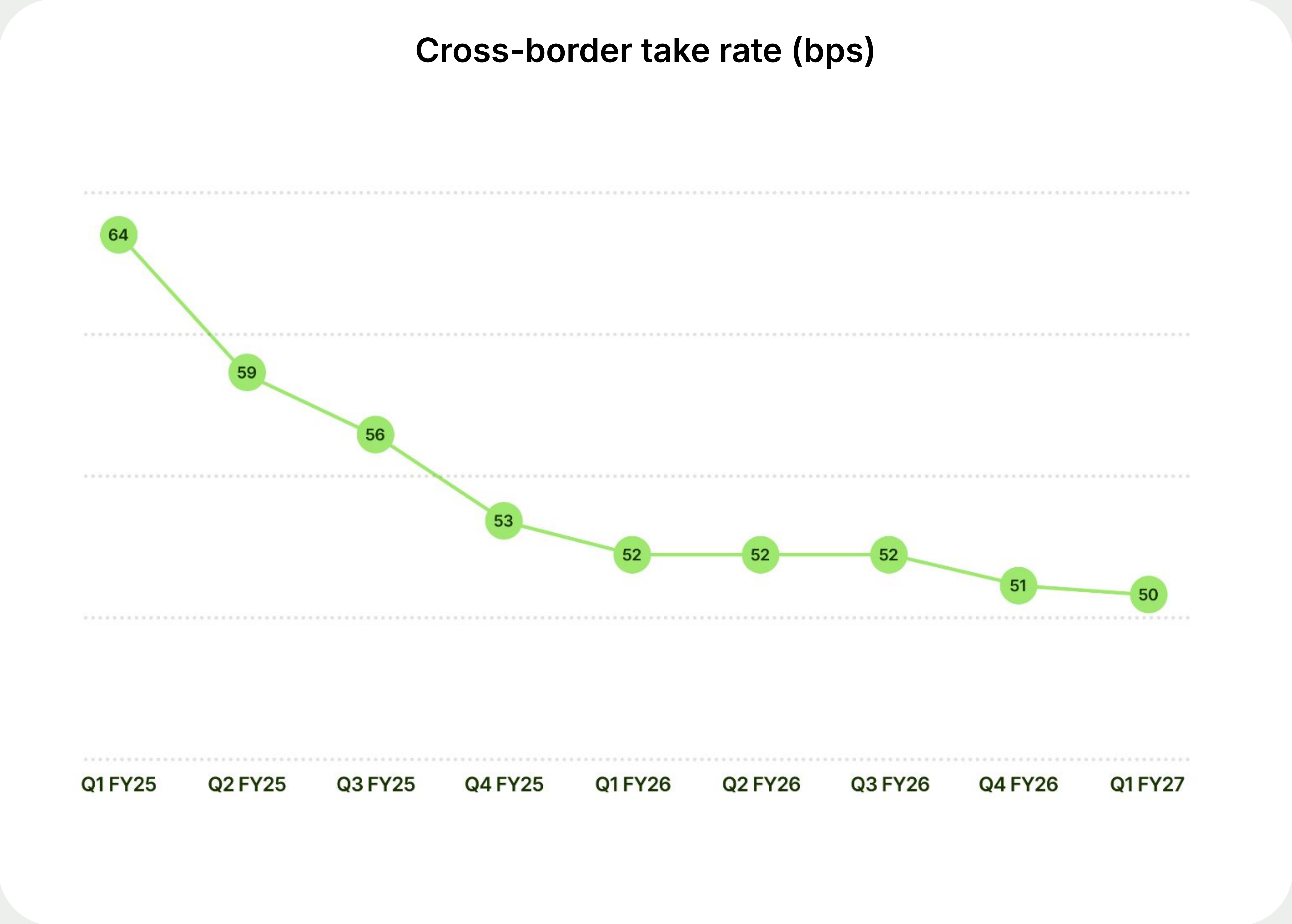
[1] Net interest income calculated as interest income on customer balances minus interest expense on customer liabilities.

Delivering efficiencies while investing for the future

1. Target 15-20%[1] income before tax margin [2]
2. Margin improvement due to operational efficiency and scaling
3. Reinvestment of the incremental margin in teams, products and infrastructure
4. Investments into pricing
5. Reinvestment brings income before tax margin back towards 15-20%[1]

[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

Strategic investment in pricing



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%

Q&A

Emmanuel Thomassin

Chief Financial Officer