

Wwise

Forward-Looking Statements

This presentation contains information that is forward-looking, including within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, and which reflects the Company's current views with respect to, among other things, its operations, its financial performance, its business and strategic initiatives and market and industry trends, including the market opportunity for the Company's infrastructure. Forward-looking statements include all statements that are not historical facts. In some cases, you can identify these forward-looking statements by the use of words such as "outlook," "believe," "expect," "potential," "continue," "may," "will," "should," "could," "would," "seek," "predict," "intend," "trends," "plan," "estimate," "anticipate," "projection," "goal," "target," "aspire," "will likely result" and or the negative version of these words or other comparable words of a future or forward-looking nature.

Such forward-looking statements are subject to various risks and uncertainties. Accordingly, there are or will be important factors that could cause actual outcomes or results to differ materially from those indicated in these statements. Such factors include, among others, risks related to the Company's business, operations and financial performance, including expectations regarding revenue, operating expenses and other operating results; ability to acquire new customers and successfully retain existing customers; ability to maintain profitability; anticipated trends, the size and growth rates of the markets in which the Company operates; market acceptance of the Company's products and ability to increase adoption of the Company's products; future investments in the Company's business; ability to adapt to technological change and industry trends and innovate solutions for its customers; ability to scale, enhance and adapt the Company's infrastructure and bring new products and services to market in a timely manner; ability to effectively and responsibly develop, deploy and integrate artificial intelligence and machine learning technologies, and to comply with evolving laws and regulations governing their use; the costs and success of its marketing efforts and its ability to maintain and enhance the Company's brand; growth strategies, including its ability to manage the Company's growth; ability to manage its international operations and expansion into new jurisdictions, including exposure to foreign currency exchange rate fluctuations; the estimated addressable market opportunity for our products and services generally; reliance on key personnel and its ability to attract and retain highly qualified personnel; ability to obtain, maintain, protect and enforce its intellectual property rights; ability to compete effectively with existing competitors and new market entrants; ability to comply with applicable laws and regulations, including its ability to obtain and maintain required licenses, in the jurisdictions in which the Company currently and may in the future operate; the effect of regulatory developments in the jurisdictions in which the Company currently and may in the future operate; ability to successfully identify acquisition targets, consummate acquisitions and successfully integrate acquired businesses and personnel; and the performance, reliability, security and efficiency of the Company's payments network, including the risk of service interruptions, outages or system failures.

Additional factors that could cause the Company's results to differ materially from those described in the forward-looking statements can be found under the section entitled "Risk Factors" of the Company's Registration Statement on Form 20-F filed with the Securities and Exchange Commission ("SEC") on April 17, 2026, as such factors may be updated from time to time in the Company's periodic filings with the SEC, which are accessible on the SEC's website at www.sec.gov. Accordingly, there are or will be important factors that could cause actual outcomes or results to differ materially from those indicated in these statements. These factors should not be construed as exhaustive and should be read in conjunction with the other cautionary statements that are included in the Company's filings with the SEC. The Company undertakes no obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise, except as required by law.

Preliminary Estimated Unaudited Financial Results for the Three Months and Fiscal Year Ended March 31, 2026

This presentation contains certain preliminary estimates of selected unaudited financial and other information for the three months and fiscal year ended March 31, 2026. The Company is not yet required to issue, and has not issued, financial statements in accordance with either International Financial Reporting Standards or generally accepted accounting principles in the United States ("U.S. GAAP") for the three months and fiscal year ended March 31, 2026. While the Company expects to issue financial statements in U.S. GAAP for the fiscal year ended March 31, 2026 in its annual report for such fiscal year, such financial statements are not available at this time. The preliminary financial information presented herein is reflect management estimates based solely upon information available as of the date hereof. Actual results may differ from these estimates, and those differences may be material. Furthermore, the Company's auditor, PricewaterhouseCoopers LLP ("PwC"), has not audited, reviewed, compiled or performed any procedures with respect to this financial information and operational data and accordingly, PwC does not express an opinion or any other form of assurance with respect thereto. Although the Company will report, for the year ended 31 March 2026 and going forward, financial information on the basis of U.S. GAAP rather than IFRS and change its prior practice in presentation currency to US dollars rather than pound sterling, this presentation includes certain historical financial information on the basis of IFRS, which results and other information may be different if they had been presented on the basis of US GAAP.

Market and Industry Data

This presentation includes market and industry data and forecasts that the Company has obtained or derived from independent consultant reports, publicly available information, various industry publications, other published industry sources, and its internal data and estimates. Although the Company believes that these third-party sources are reliable, it does not guarantee the accuracy or completeness of this information, and the Company has not independently verified this information. The Company's estimates of the potential market opportunity for its infrastructure include several key assumptions. Although the Company believes that its internal assumptions are reasonable, it has not had this information verified by any independent sources.

WELCOME

Kristo Käärmann

Co-founder / CEO





Wise
The smart way to manage your money worldwide
WSE NasdaqListed
Nasdaq

Wise
THE SMART WAY TO MANAGE YOUR MONEY WORLDWIDE

Wise

MONEY WITHOUT BORDERS

**We're building the best way to move and manage
the world's money. Min fees. Max ease. Full speed.**

Traditional methods of moving and managing money



Expensive

3-5% average hidden FX fee internationally

High 1-3% interchange fees for US SMBs when receiving int'l card payments

Minimal yield on deposits



Slow

International wires estimated at 3-5 business days

Domestic wires expensive and standard ACH 1-3 business days



Inconvenient

Wires are hard to set up, even harder to track where stuck

Fragmented payments infrastructure, with gradual adoption

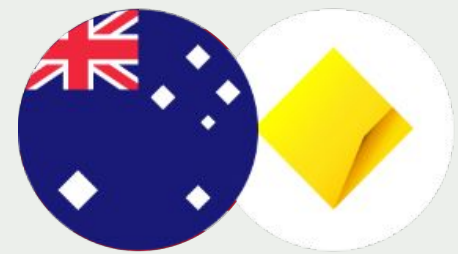


Opaque

Fees are charged in undeclared FX markups and intermediary charges

We replace the infrastructure, ground up

Traditional Correspondent Banking



Sender

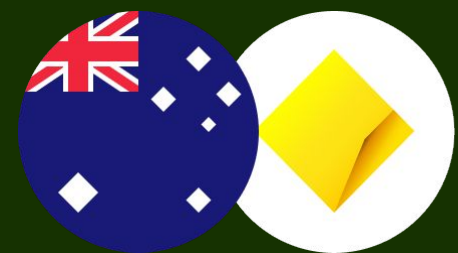


WELLS FARGO

Recipient

Correspondent Banks

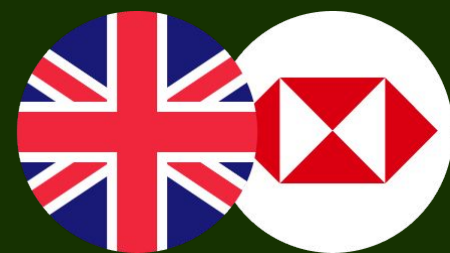
Wise



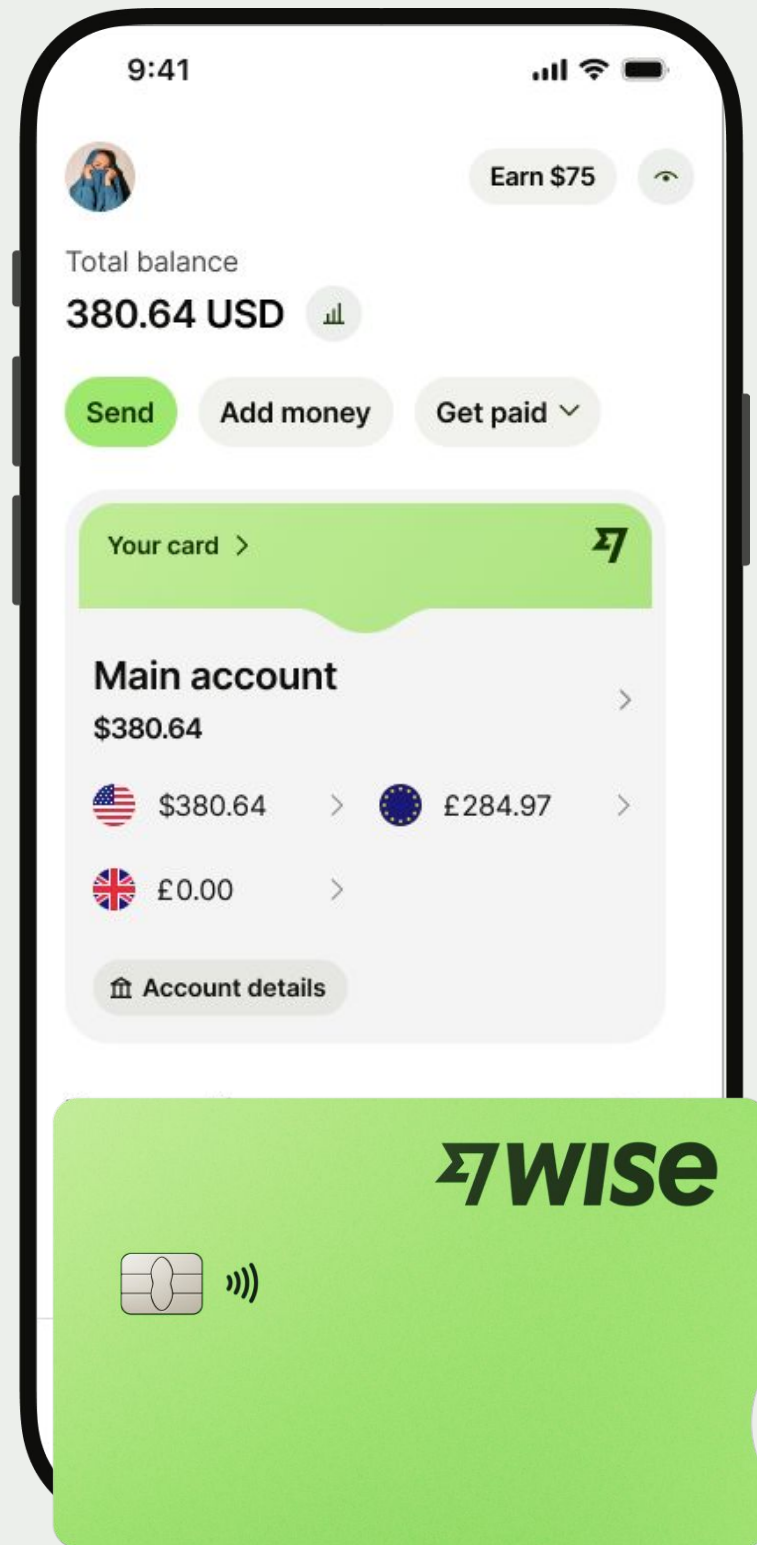
Sender



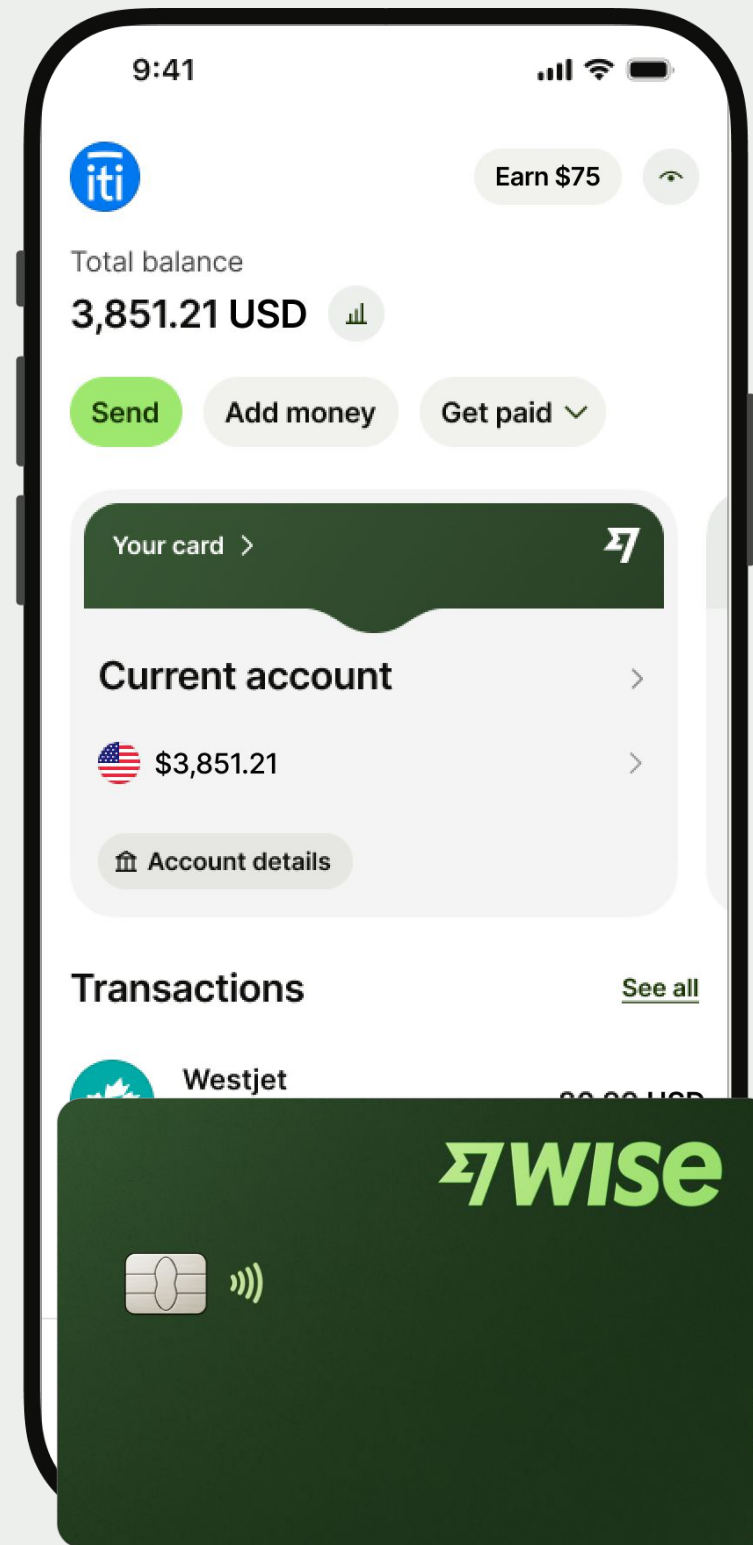
Wise



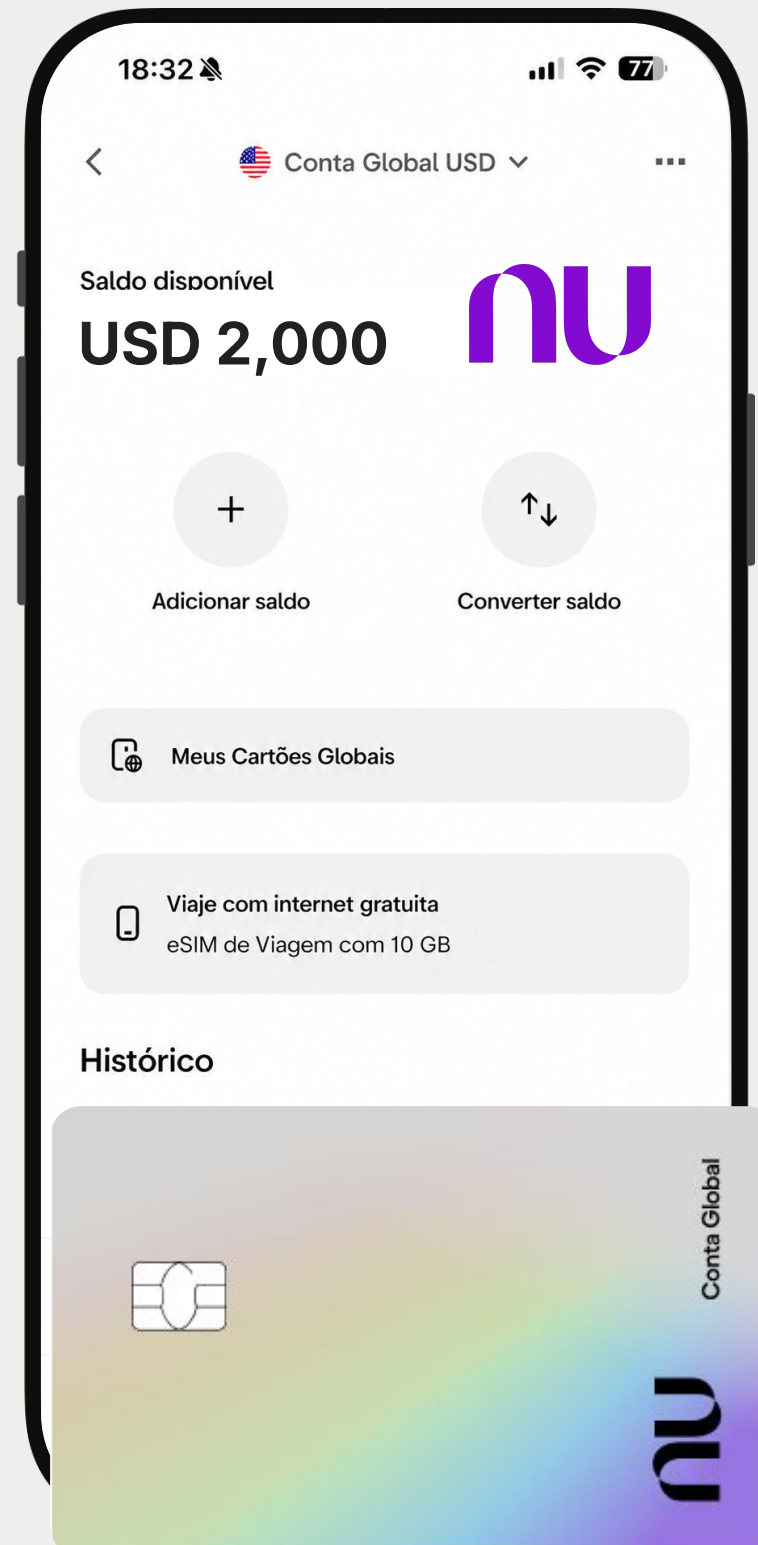
Recipient



Wise Account



Wise Business



Wise Platform

\$3.3BN

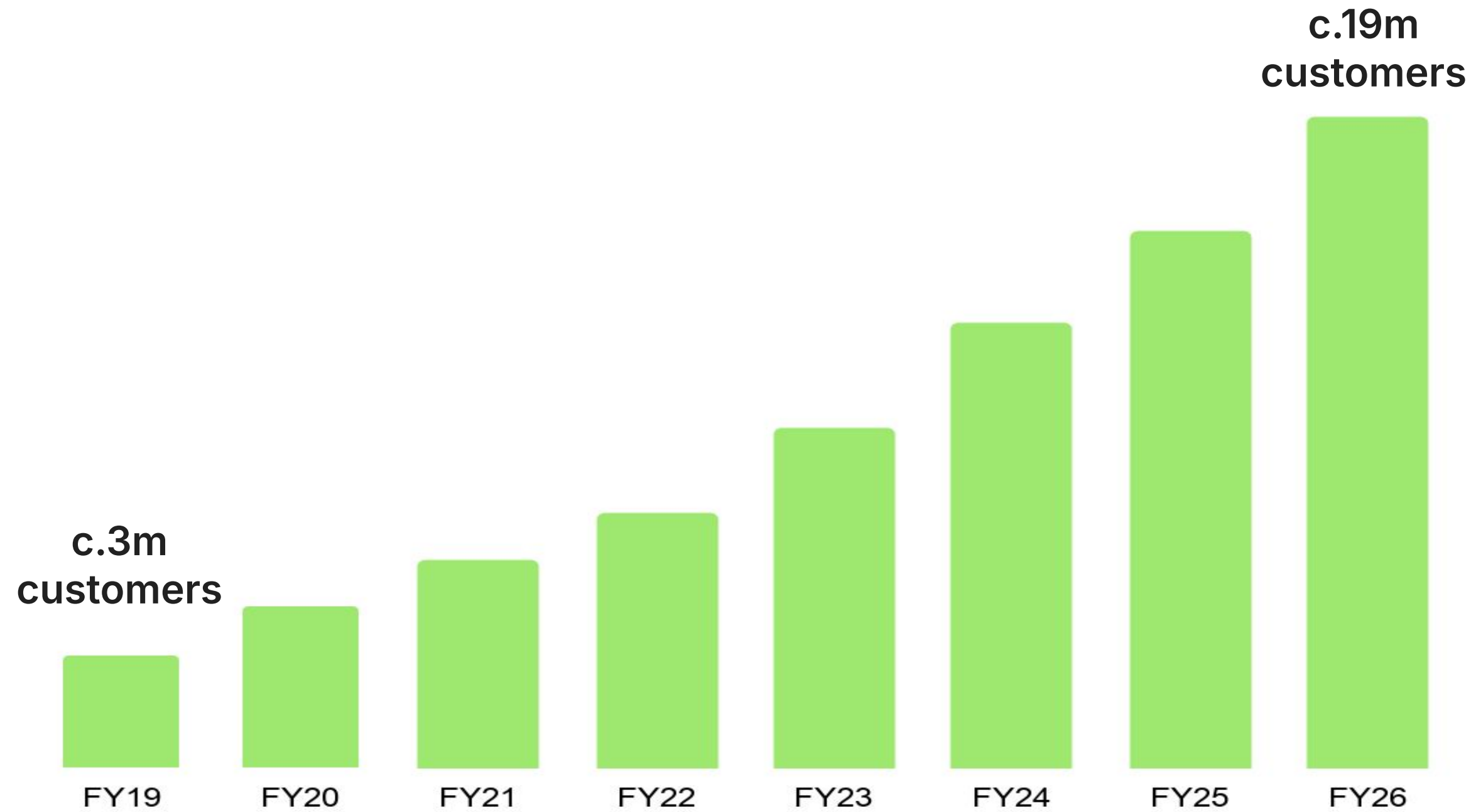
saved last year

Note: Based on Company estimates of per-transaction savings calculated by reference to publicly available foreign exchange rates and fees of alternative banks and payment providers for FY 2026.

75%

Note: Percentage of transactions completed in under 20 seconds in Q4 FY26

Demand from growing number of people



c.70% of customer growth driven by word of mouth

\$24.3BN

Cross-border volume

+31% YoY

\$39BN

Holdings

+40% YoY

\$4.4BN

Card Spend

+37% YoY

\$4T

Moved annually
by people

<5%

\$19T

Moved annually
by SMBs

<1%

\$20T

Moved annually
by large enterprises

**\$43T OPPORTUNITY FOR
OUR INFRASTRUCTURE**

MOVING TRILLIONS

As 'the' network for the world's money

The international account for people and businesses

TO MOVE TRILLIONS, WE'RE BUILDING:

**Products
customers evangelize**



With savings they want
to talk about



Nilan Peiris
Chief Product
Officer

**The network for
the world's money**



Reliable, instant movement
of money to anywhere at the
lowest possible cost



**Harsh Sinha, Chief
Technology Officer**
**Diana Avila, Chief Banking
& Expansions Officer**

**Profitable
financial model**



For long-term investments
to reach the trillions



**Emmanuel
Thomassin**
Chief Financial
Officer

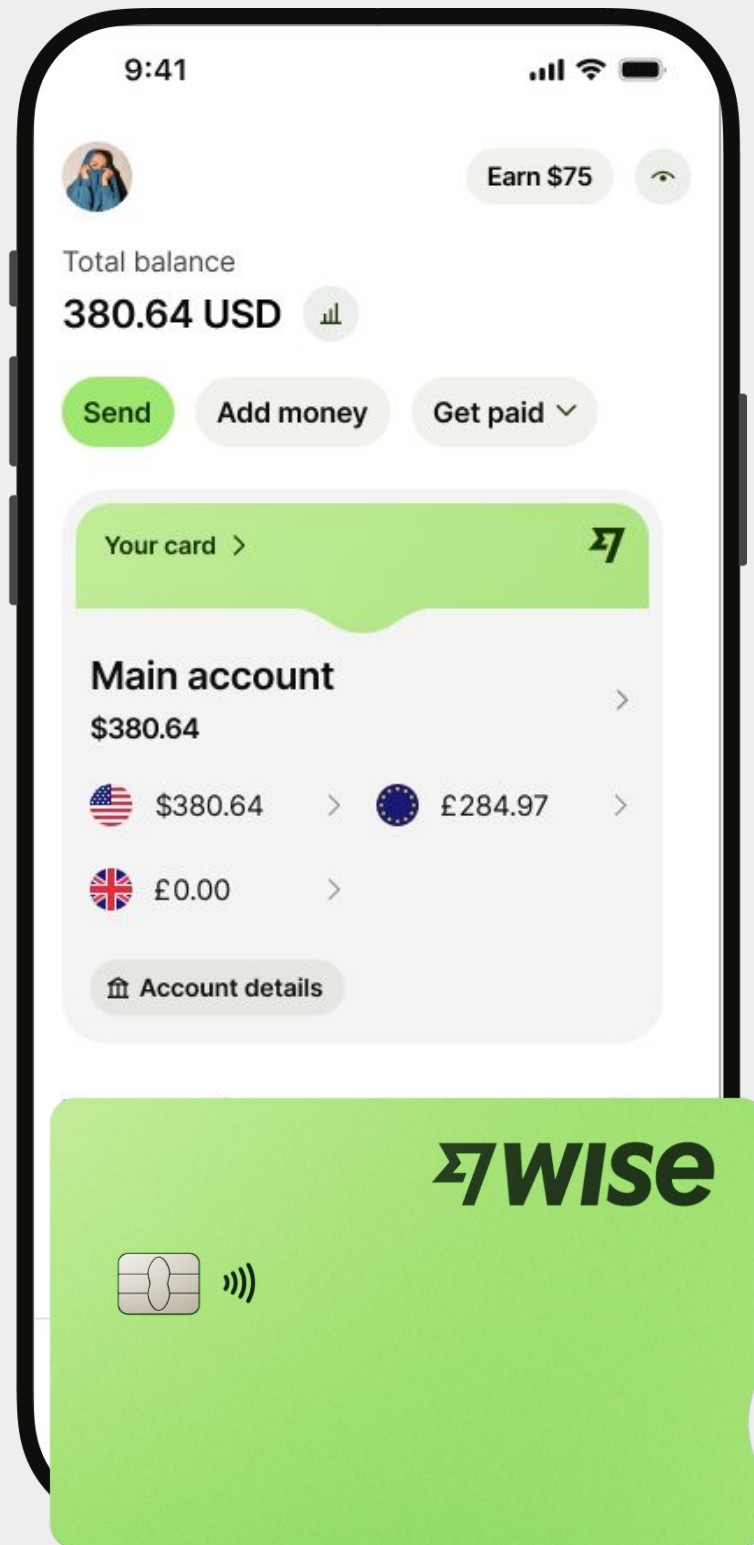
More people, businesses, and increasingly platform partners joining Wise

BUILDING OUR PRODUCTS

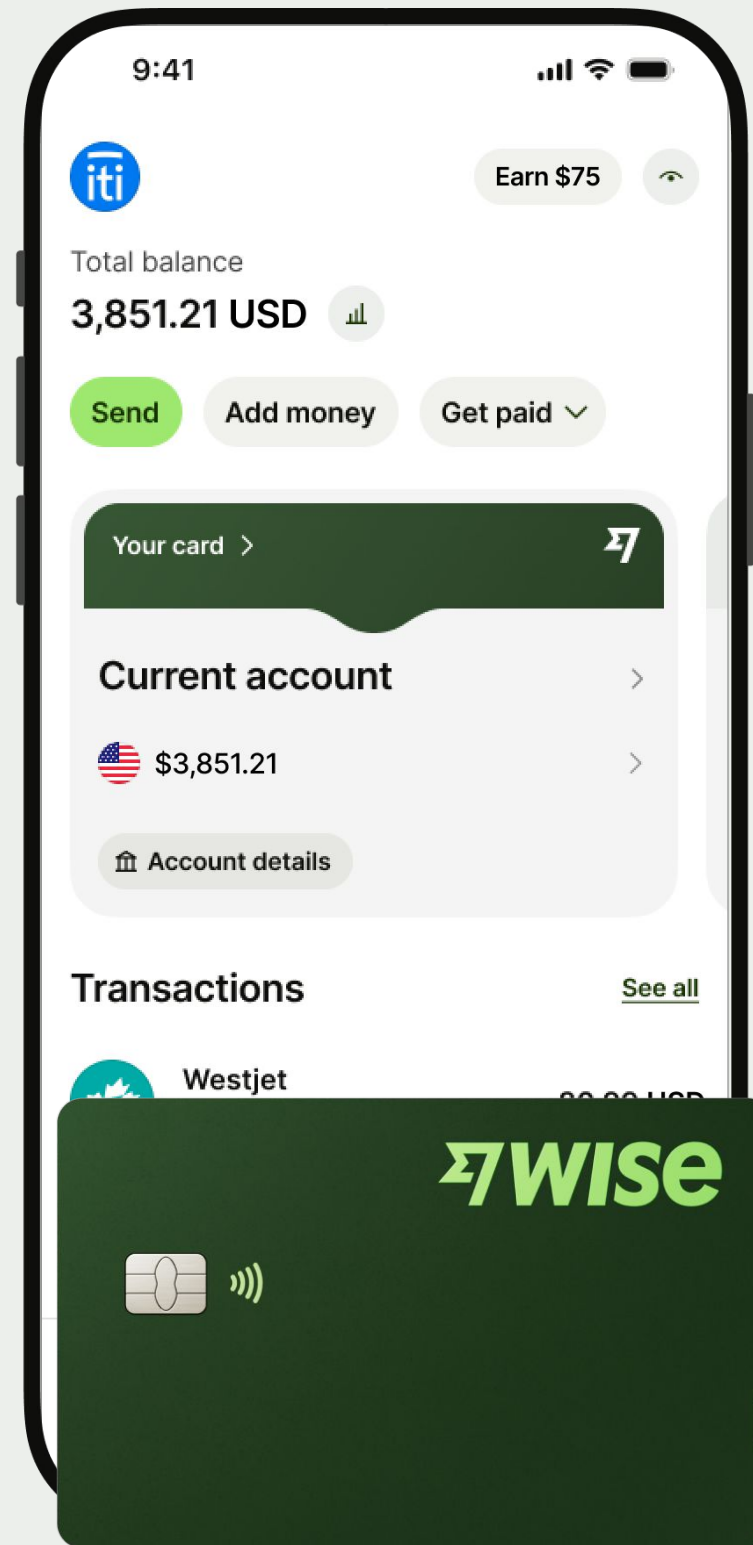
Nilan Peiris

Chief Product Officer

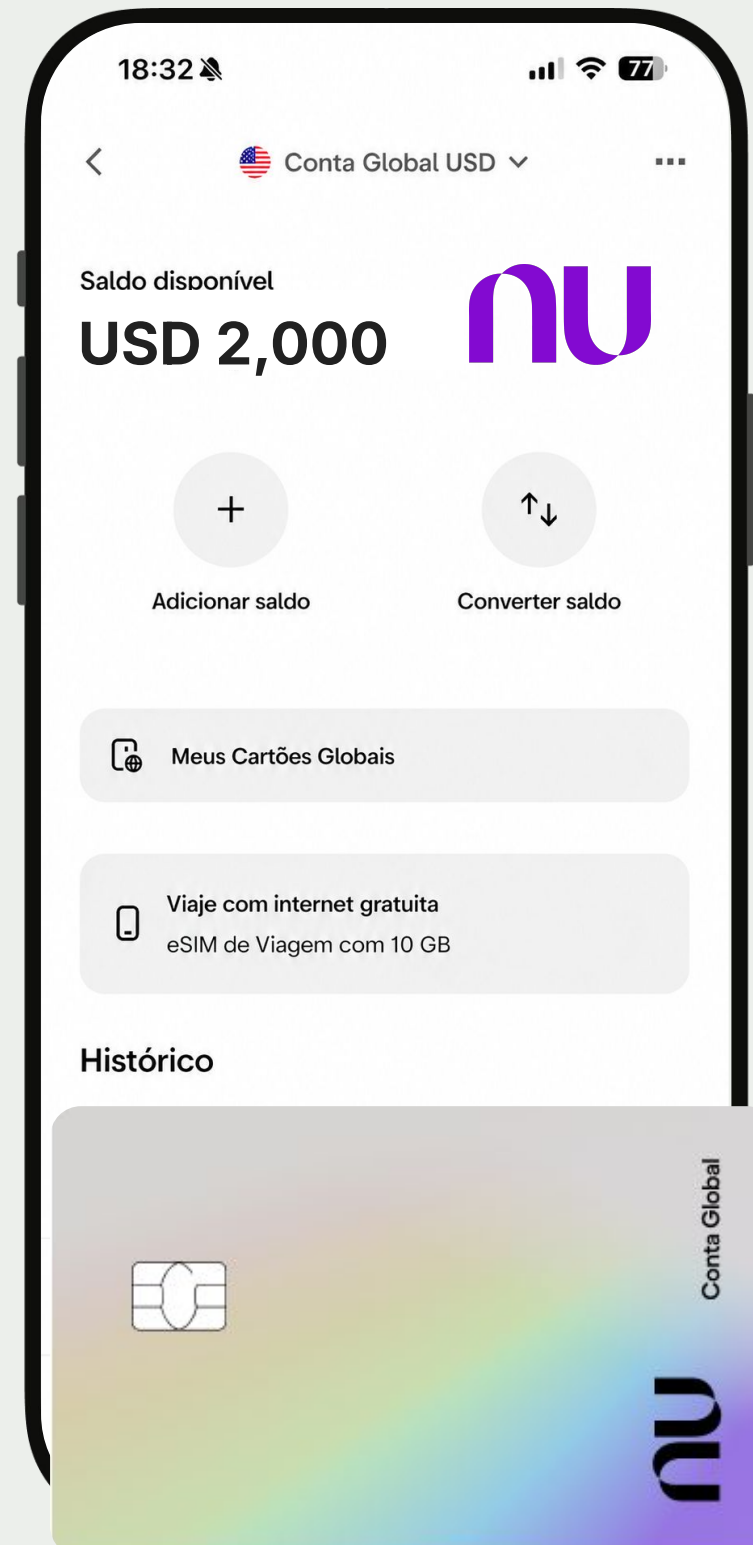




Wise Account

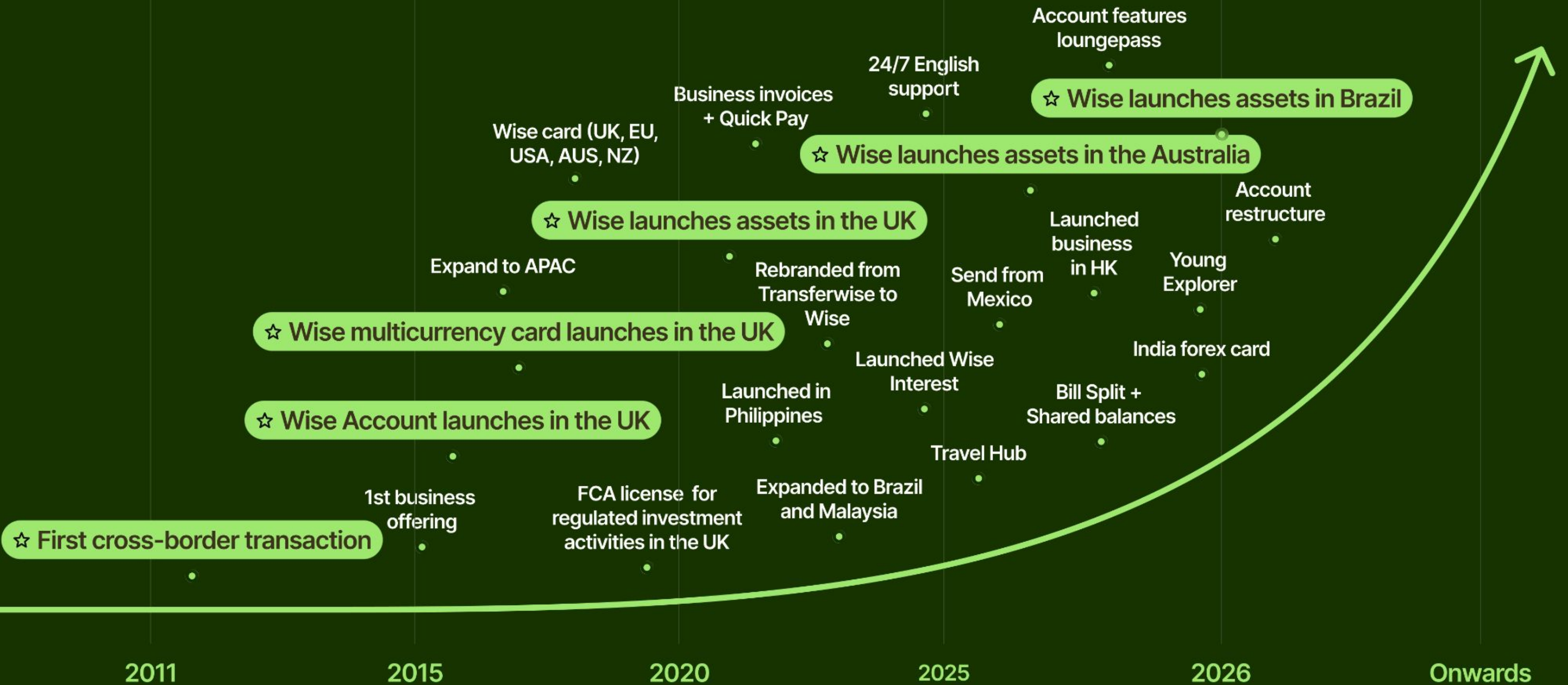


Wise Business



Wise Platform

WE BUILD AND EXPAND PRODUCTS AT SPEED



Wise Account



1 USD = 0.85 EUR >



From

  Main Account · USD ▾

50.00

Amount available 1,000.38 USD

To

  Oliver Viljamaa · EUR

42.47

Total fees

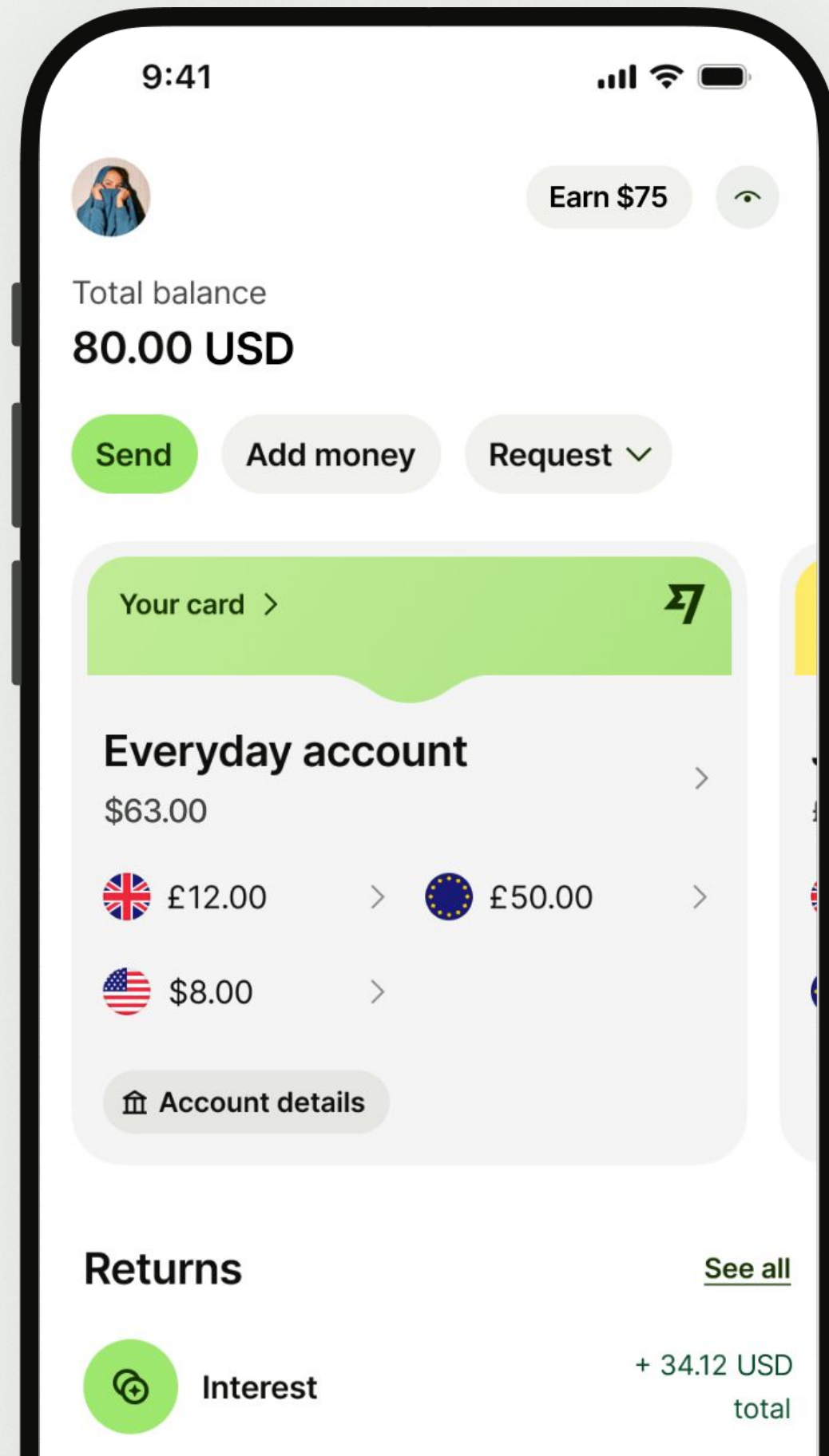
0.16 USD >

Arrives in seconds

[Schedule](#)

**Instant,
transparent,
low-cost and
convenient
transfers**

Wise Account



Customers can hold
40+ currencies
within the account

And earn a return
with Wise Assets:

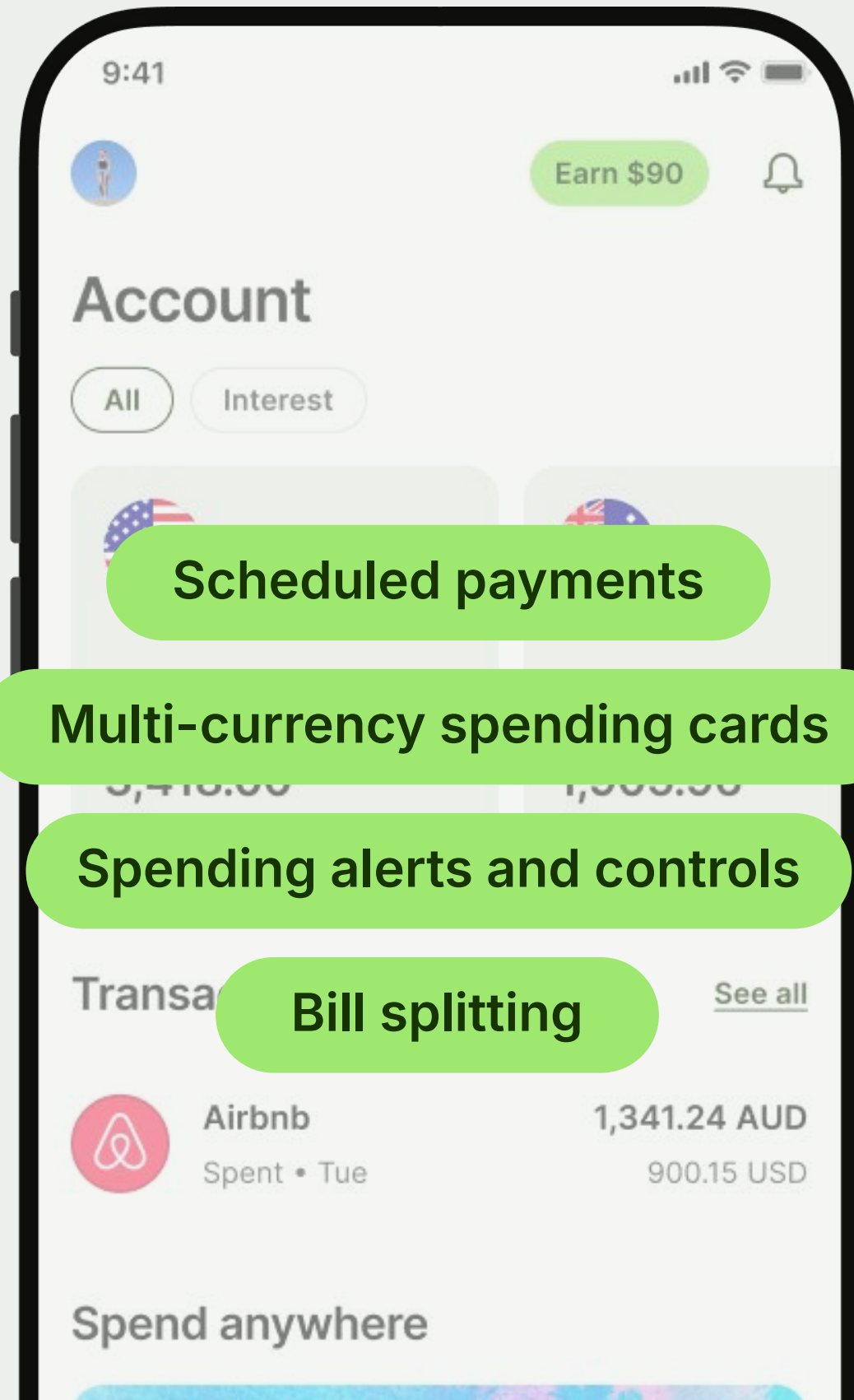
- Wise Interest
- Stocks

Wise Card



And spend like a local
With our multi-currency
debit card

Wise Account



**Making the experience
even more convenient
for customers**

Our vision for the Wise Account

**BUILD THE WORLD'S
BEST ACCOUNT
FOR MANAGING AND
MOVING MONEY**

Travelers



Digital nomads and remote workers



Expats and immigrants



Freelancers



Increasing value to customers



Increasing value to Wise



"Current" account users



Travelers



Digital nomads and remote workers



Expats and immigrants



Freelancers



Increasing value to customers →

Increasing value to Wise →

Introducing the Wise current account (Live in UK)

- Market leading return on consumer spending account
- Ability to earn while you spend
- International debit card
- Low-cost, convenient international payments
- All the essentials: debit debits, bill payments, bill splitting

Offered by Wise Assets UK →

EARN RETURNS ON YOUR EVERYDAY MONEY

Banks are happy to give you nothing. With us, you can turn on Wise Assets to get the convenience of a current account and the growth of an investment account all in one.

Open an account

3.26% 

0% 

Earn up to 3.26%.
Opt into Wise Assets to earn daily and spend instantly.
Capital at risk, taxes may apply

High street banks offer 0%.
Most current accounts have no return.

Money can decrease in value if governments default or interest rates go negative. Current rates do not guarantee future performance. Variable rate is based on 7 day performance as of {date}. For full 5 years past performance. [Learn More](#)

Consumer Roadmap

Near term

Medium term

Long term



Investments in improving the international account for travelers, freelancers, relocators

Build and launch current accounts



Roll out new assets types



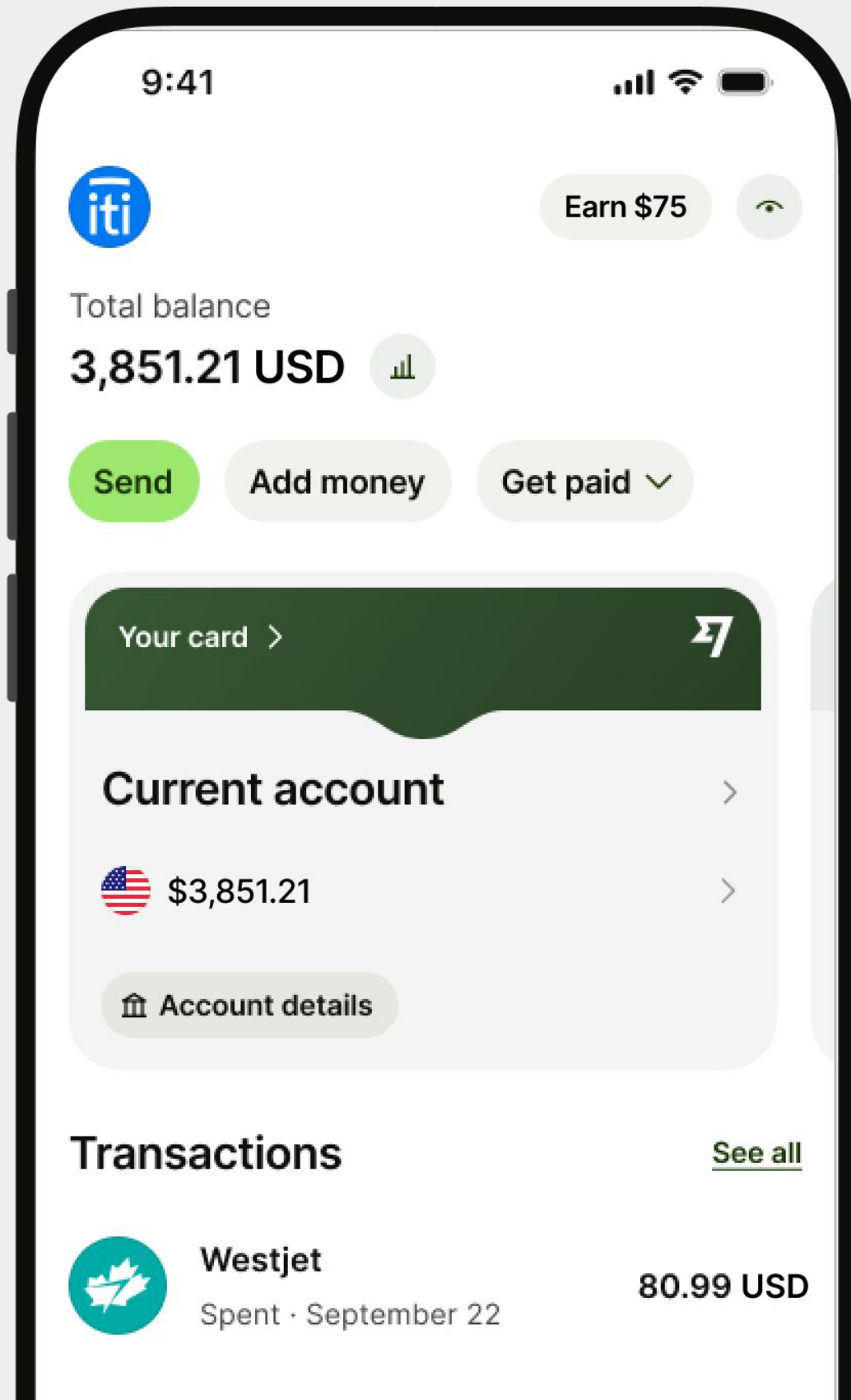
Increased utilization of the account



Growth in cross-border volume and holdings

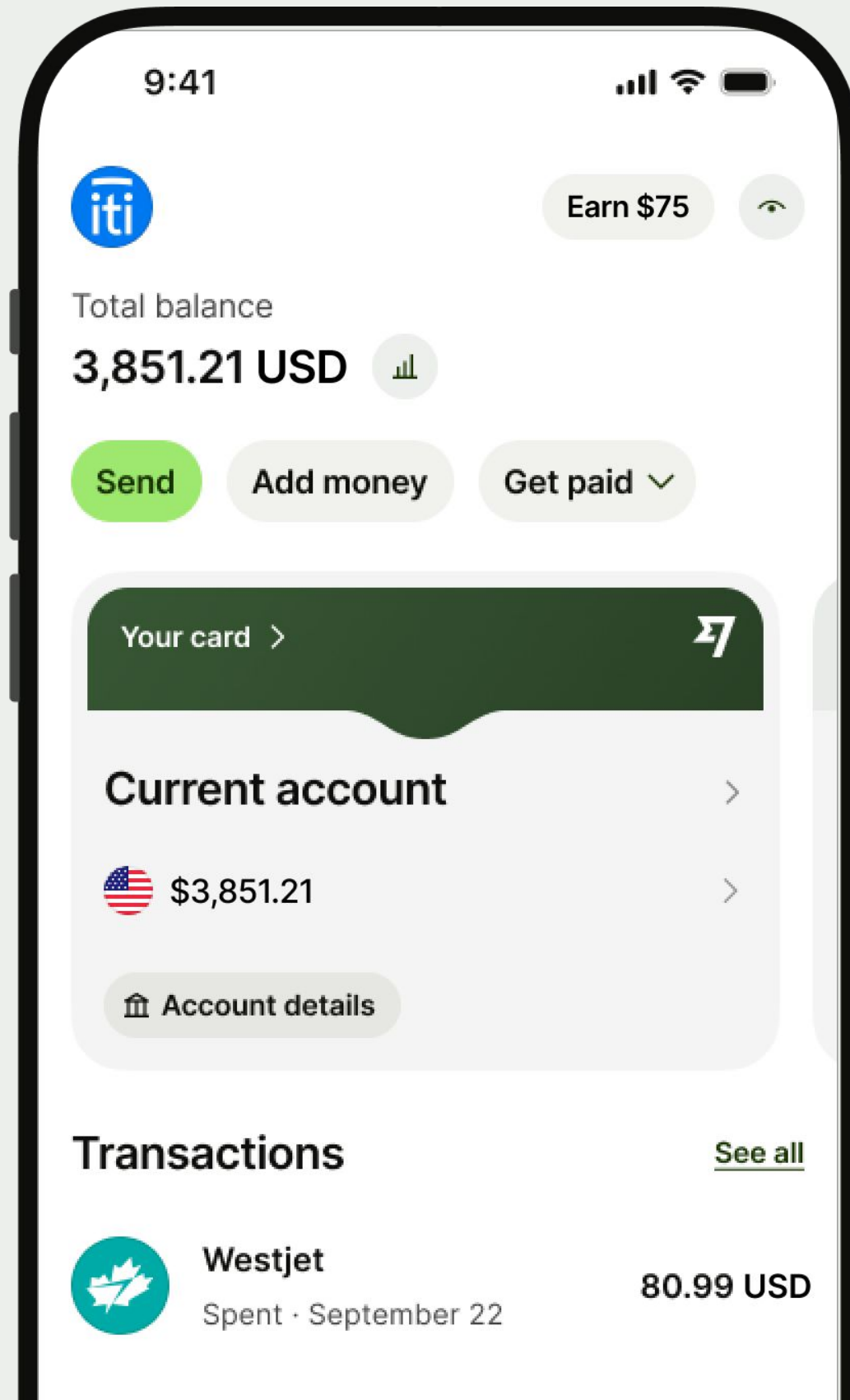


Wise Business



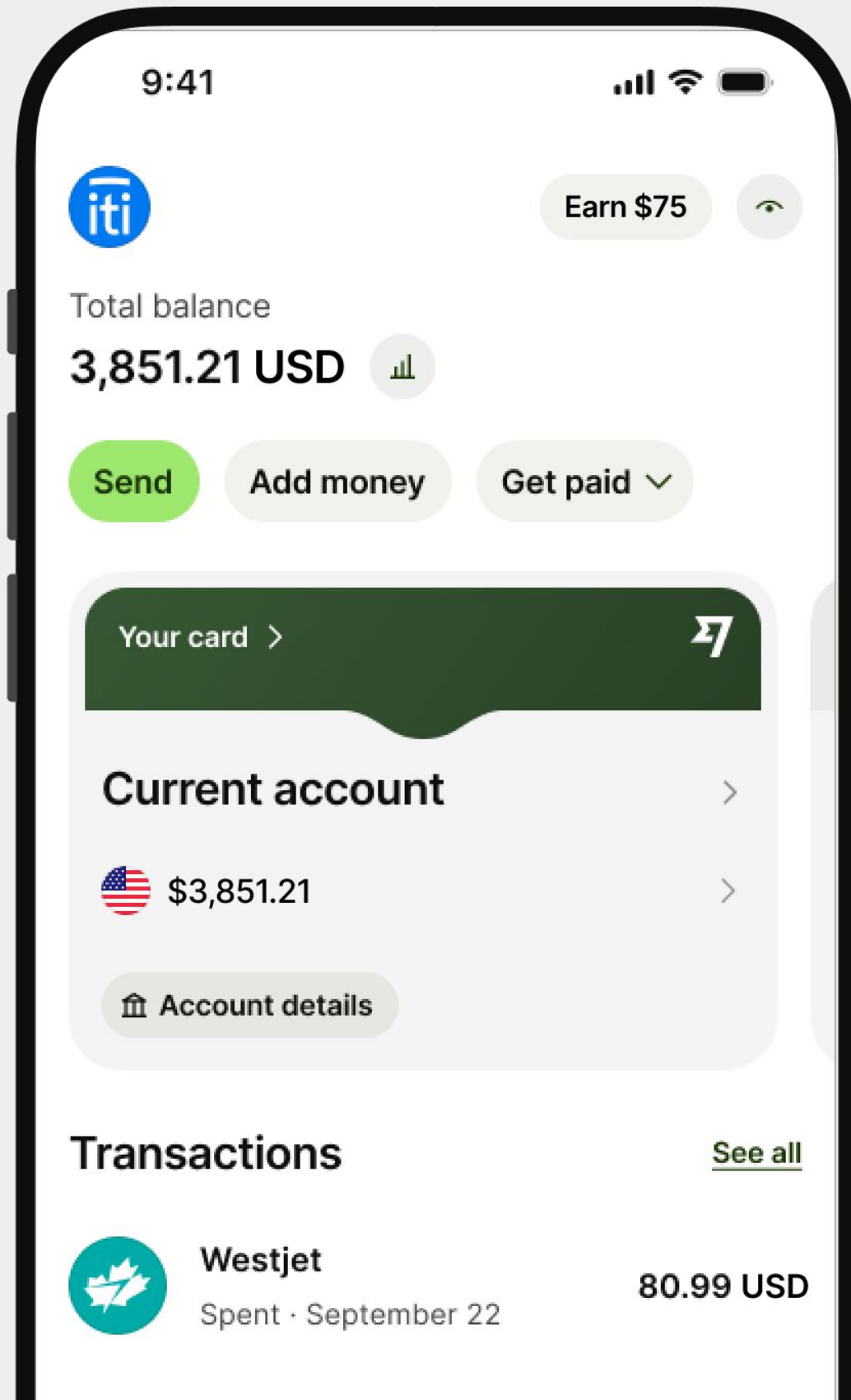
Introducing Wise Business

Wise Business



Businesses use
Wise Business
to Pay and Get Paid
Internationally

Wise Business



Payment Approvals

Add Team and Accountants

Multi-Currency Invoices

Batch Payments

API Payments

Employee Debit Cards

Local & Swift Account Details

Earn Interest

15+ Accounting Integrations

Multiple Entities with a Single Login

Scheduled Payments

Sync Receipts with Xero

Who are our business customers?

Today

Near term

Long term



Micro Businesses

<10 employees, <£5m revenue, 1 entity

Small Businesses

10-30 employees, £5-15m revenue, 1-2 entities

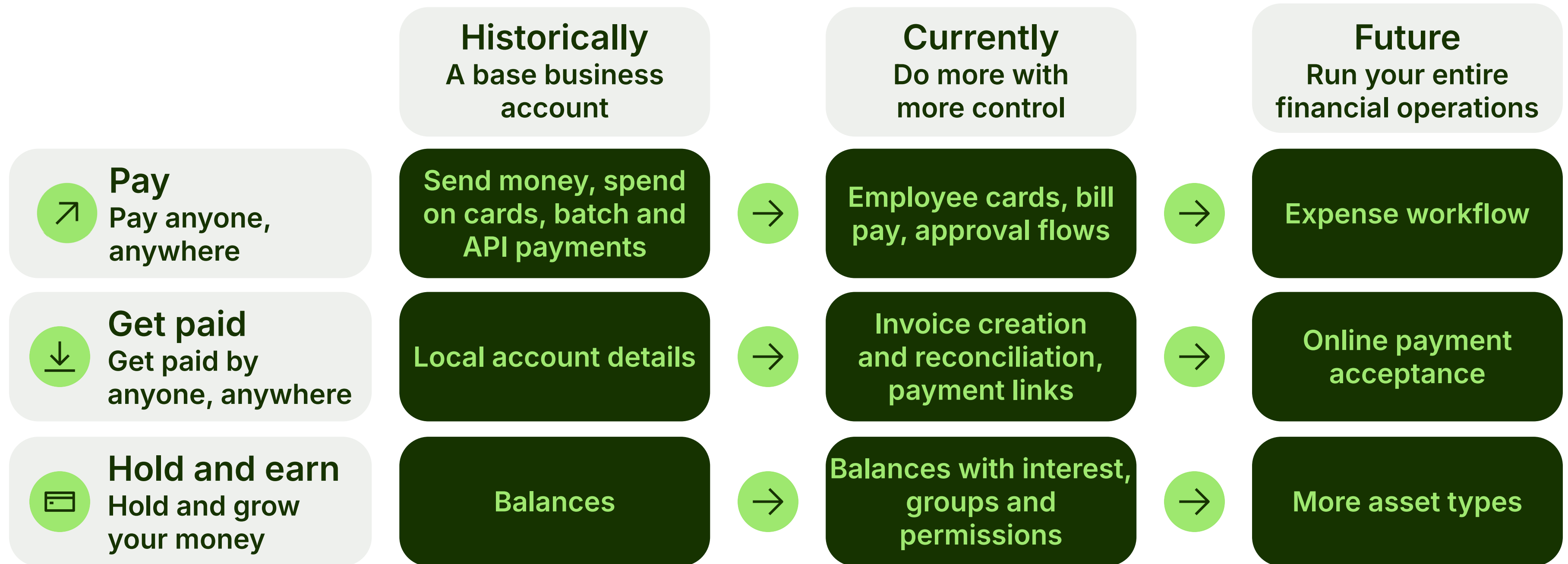
Small to Medium Businesses

50-150 employees, £15m+ revenue, 2+ entities

Our vision for Wise Business

**BECOMING THE
WORLD'S BEST
BUSINESS ACCOUNT
FOR MOVING AND
MANAGING MONEY**

Enhancing the feature set to capture more financial activity



From making payments easier to running your entire financial operations — in one account

Customers are using Wise more and more every day

We invest in making the account more and more useful



Customers use us more and more every day

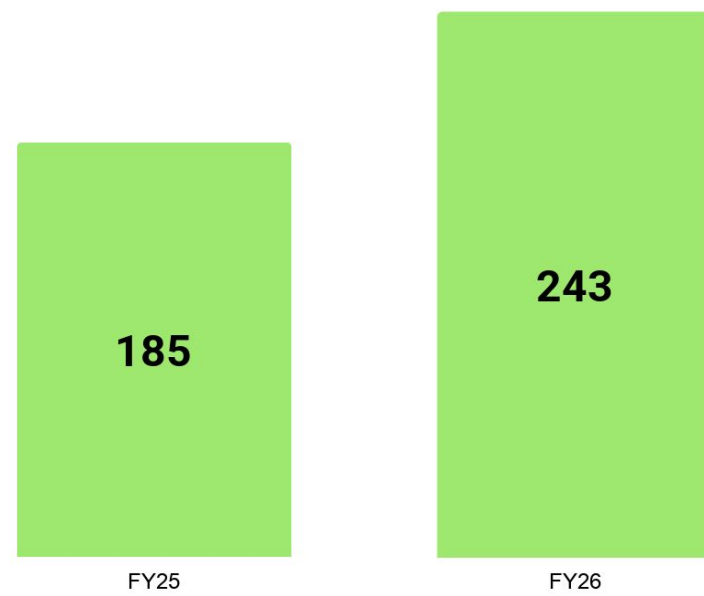


Holdings 
Cross-border volume 
Card spend 

Customers are using Wise more and more every day

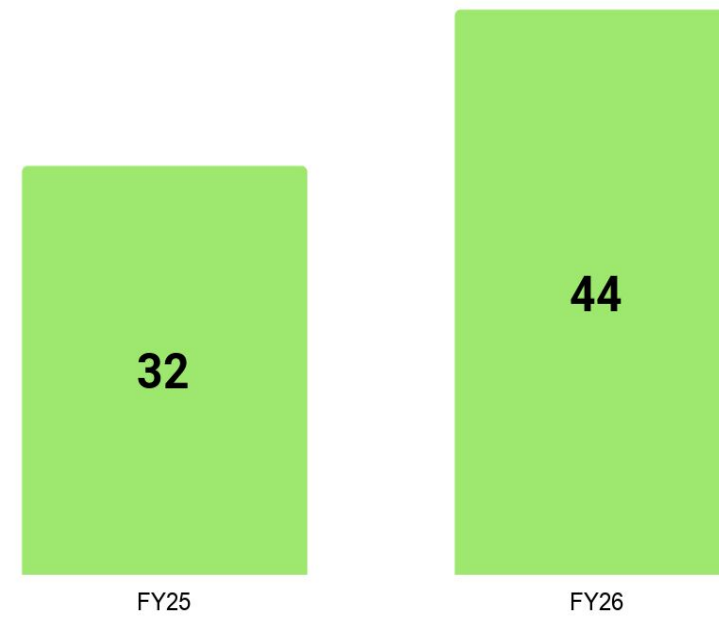
Send Cross-border volume \$bn

↑31%



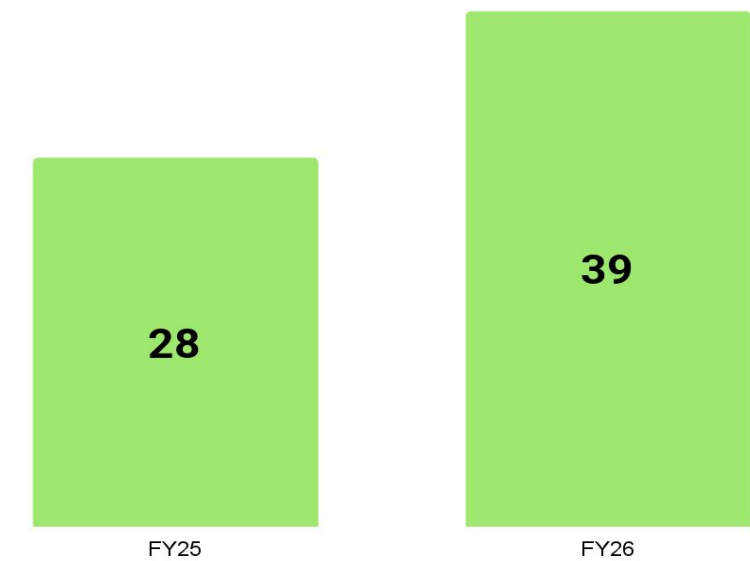
Spend Card volume \$bn

↑37%



Hold and Earn Holdings \$bn

↑40%



Note: Preliminary estimates of volume and holdings for FY 2026.

\$3.3BN

saved last year

Note: Based on Company estimates of per-transaction savings calculated by reference to publicly available foreign exchange rates and fees of alternative banks and payment providers for FY 2026.



**POWERED BY OUR
INFRASTRUCTURE**

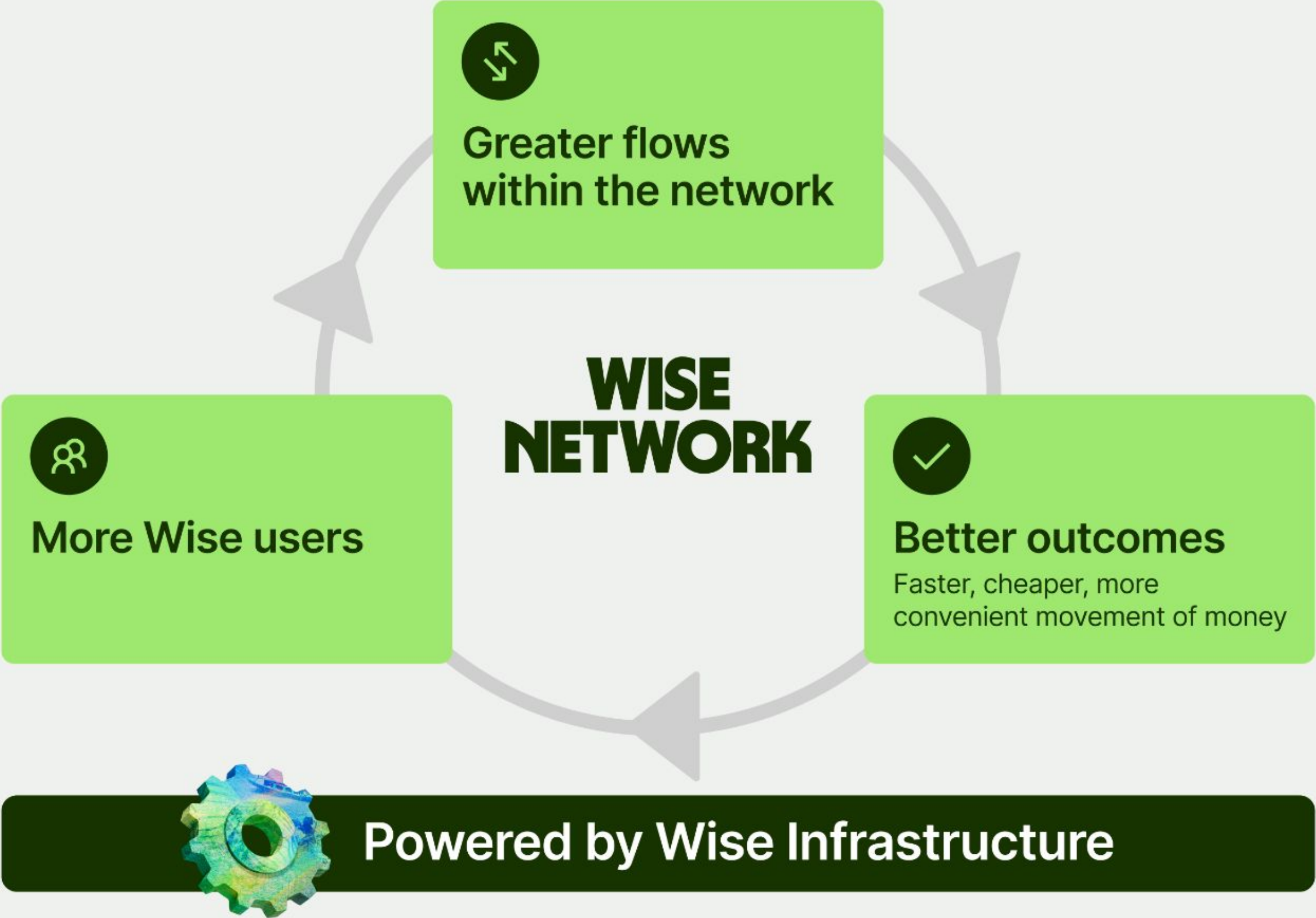
THE NETWORK FOR THE WORLD'S MONEY

Harsh Sinha

Chief Technology Officer



We are building a network for the world's money



Our infrastructure enables and powers our mission

TECHNOLOGY

Proprietary technology built over 15 years by more than 1,000 engineers to interconnect operations and network

OPERATIONS

Global team operating 24/7 in 20+ countries to deliver superior customer service and operational excellence

LICENSES

Building regulatory adherence to unlock new offerings and drive global expansion

CONNECTIONS

Facilitate the sending and receiving of payments (direct and through banking providers)



Wise Infrastructure

We have spent 15 years building our infrastructure: The network for the world's money

Licenses

80+

Licenses globally

Connections

90+

Connections with local bank
and payment partners

8

Direct connections
and participations

Technology

1,000+

Engineers
globally

Operations

24/7

Operations and
support

20+

Service locations
globally

Our strong infrastructure powers great outcomes

**HIGH
SPEED**



75% of transfers
delivered in under
20 seconds

**LOW
COST**



52 bps average
take rate

RESILIENT



4.7m transactions
a day

SCALABLE



99.9%+ uptime
24/7 support



Powered by Wise Infrastructure

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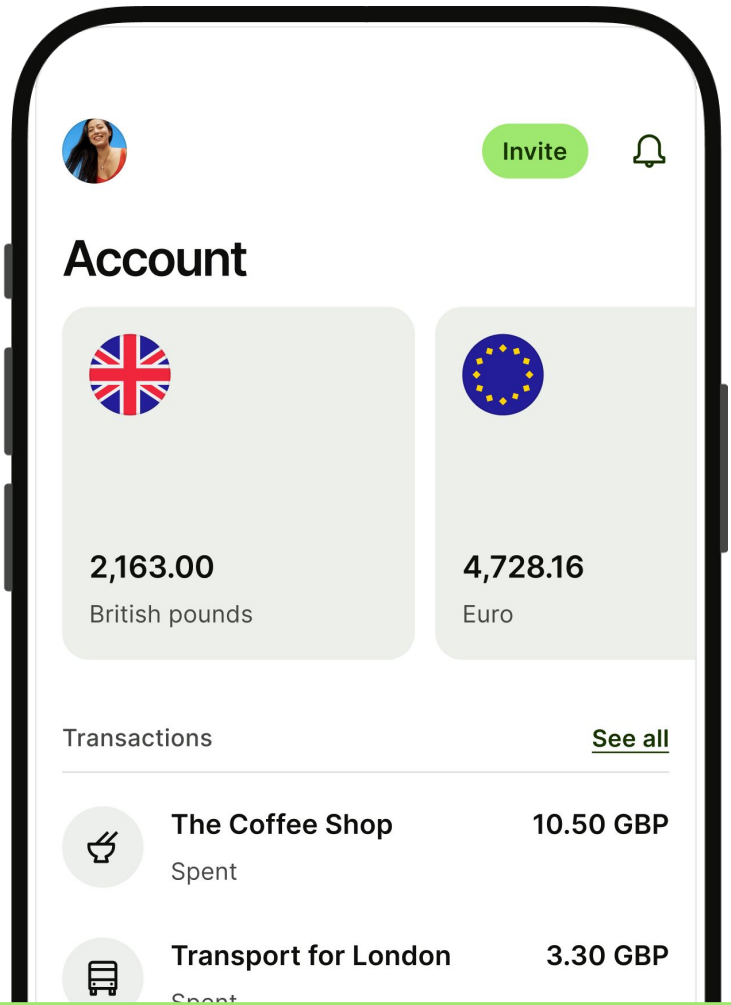
Wise Infrastructure

Global by design with unique localization expertise

Single Global Wise Technology Stack

Local Inputs

- ↑ Local employees and market expertise
- ↑ Localized onboarding
- ↑ Local entities



Global Outputs

- ↓ One single global treasury system
- ↓ Single code base
- ↓ Global financial crime monitoring

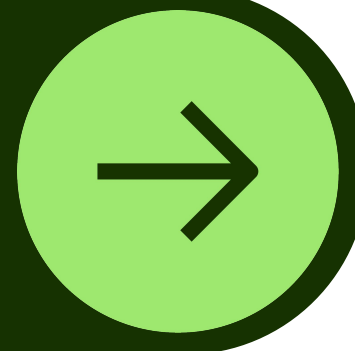
Wise Account

A global product with local customizations

Execution speed continues to increase with AI

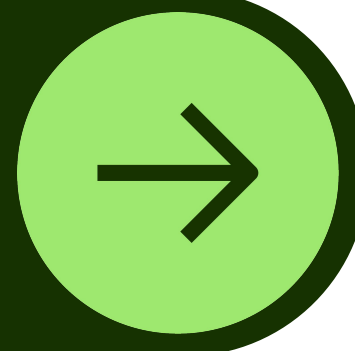
AI will create a deeper moat around our infrastructure

1,000+ engineers all using AI



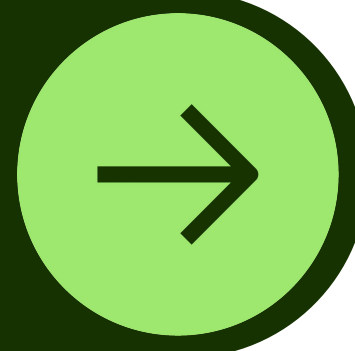
Output per engineer at record highs; >6k average monthly deployments, up 25% YoY

Wise Chat assistant



46% of chat contacts fully resolved by LLMs

Onboarding productivity



Greater efficiency in KYC and financial crime checks and workflows

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Wise Infrastructure

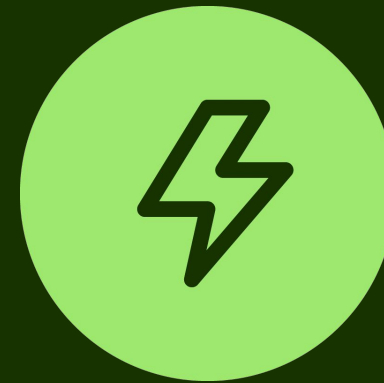
Excellent operations - a quiet growth engine

**Lower
incident rate**



Contact rate per active user below 7%

**Growing
processing speed**



Reached over 90% of customers in <1 minute for live support channel

**Increasing
automation**



Increasing proportion of automated resolutions to c.50%

MAKING THE



COMPLEX SIMPLE

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Wise Infrastructure

THE NETWORK FOR THE WORLD'S MONEY

Diana Avila

Chief Banking and Expansion Officer



Traditional correspondent banking

Sender's bank
in Australia



Upfront
fee

Singapore
correspondent
converts to SGD



Fee and
FX markup

International
correspondent
converts to HKD



Fee and
FX markup

US
correspondent
converts to USD



Fee and
FX markup

Recipient's
bank in US



2-5 days
Cost: c.3.5%

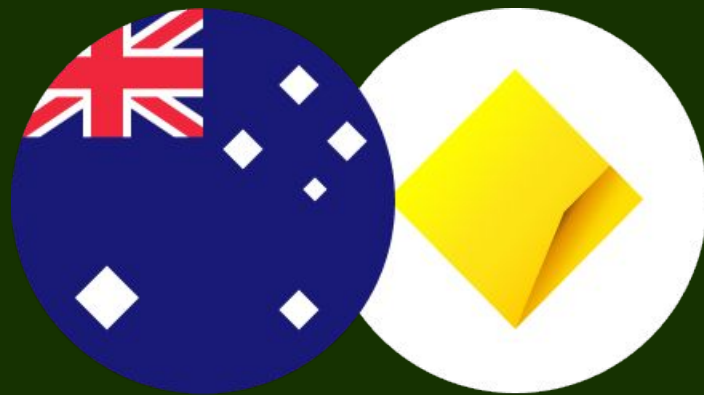
**MOST JURISDICTIONS
ALREADY HAVE FAST
PAYMENT RAILS**



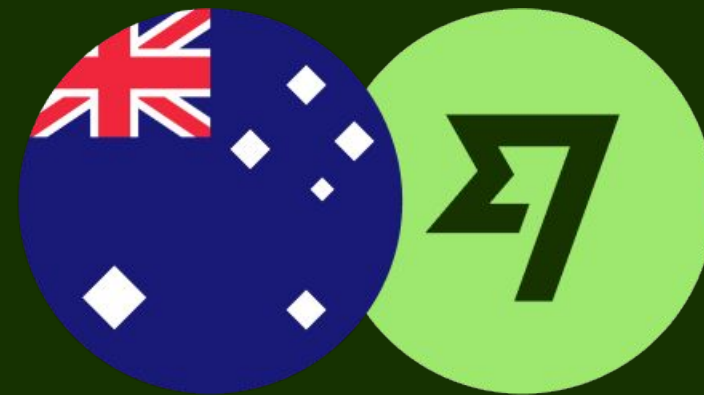
Our infrastructure is our competitive advantage

Enabled by Wise Infrastructure

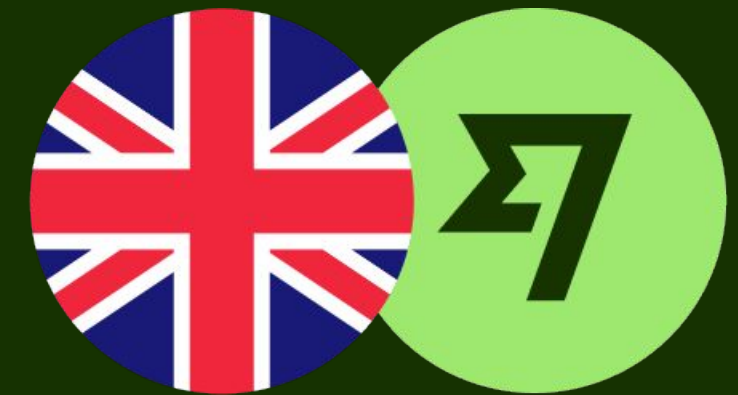
Sender



Wise Australia



Recipient



Instant
40bps

Note: "Instant" refers to money arriving in the recipient's account within 20 seconds or less.
40bps is current cost of a transfer of AUD10,000 to GBP

Eight direct participations to domestic payment systems, now including Japan and Brazil



BUILDING DIRECT CONNECTIONS



AROUND THE WORLD
- ZENGIN

Building direct connections: Japan - Zengin

Licenses



2 local licenses

Connections



Started with one bank partner, added three more

We are now the first non-bank with direct access

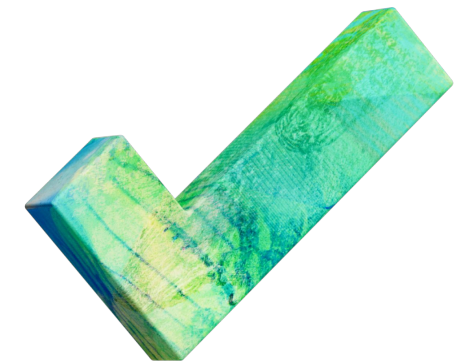
Technology



Fully localized in Tokyo

Zengin connection managed on premises in Japan

Operations



~70% reduction in transaction costs;

99% instant payments

Our proven expertise to secure licenses and direct connections

DEMANDING APPROVAL AND BUILD PROCESS

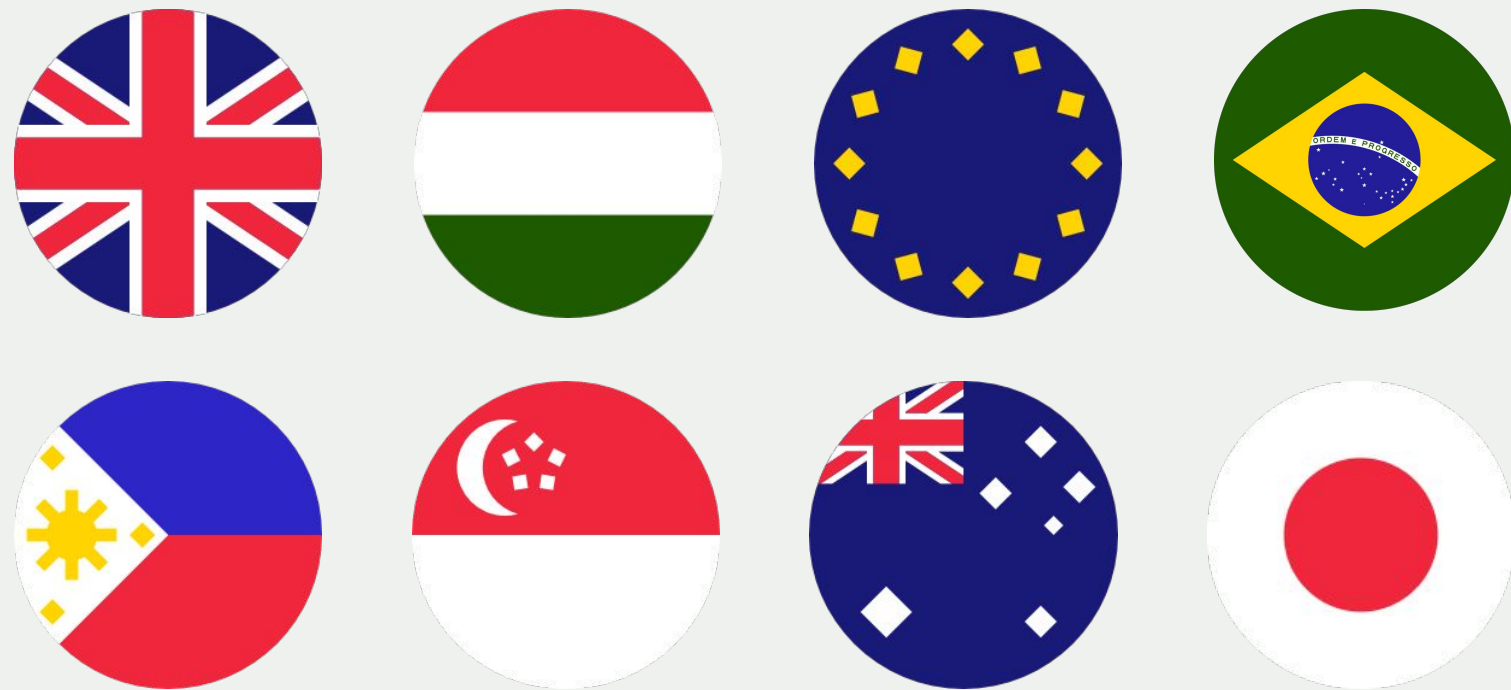
- Multi-year license and authorization process
- Highest operating and technical standards required
- Expertise at building these connections
- Reinforces our competitive moat








80+

Deepening our infrastructure, widening our moat

Eight direct connections to domestic payment systems



Substantial benefits

-  ~9x lower bank costs post direct integration
-  Instant transfers from 24% to 83%
-  75% reduction in customer contacts
-  Bank fees reduced 40%
-  99% instant transfers

Our infrastructure enables and powers our mission

TECHNOLOGY

Proprietary technology built over 15 years by more than 1,000 engineers to interconnect operations and network

OPERATIONS

Global team operating 24/7 in 20+ countries to deliver superior customer service and operational excellence

LICENSES

Building regulatory adherence to unlock new offerings and drive global expansion

CONNECTIONS

Facilitate the sending and receiving of payments (direct and through banking providers)



Wise Infrastructure

**FLEXIBLE AND
EXTENDABLE**

Customer facing stablecoin use cases



**CROSS-BORDER
MONEY MOVEMENT**



**MANAGING
CURRENCY VOLATILITY**

Customer facing stablecoin use cases



**CROSS-BORDER
MONEY MOVEMENT**

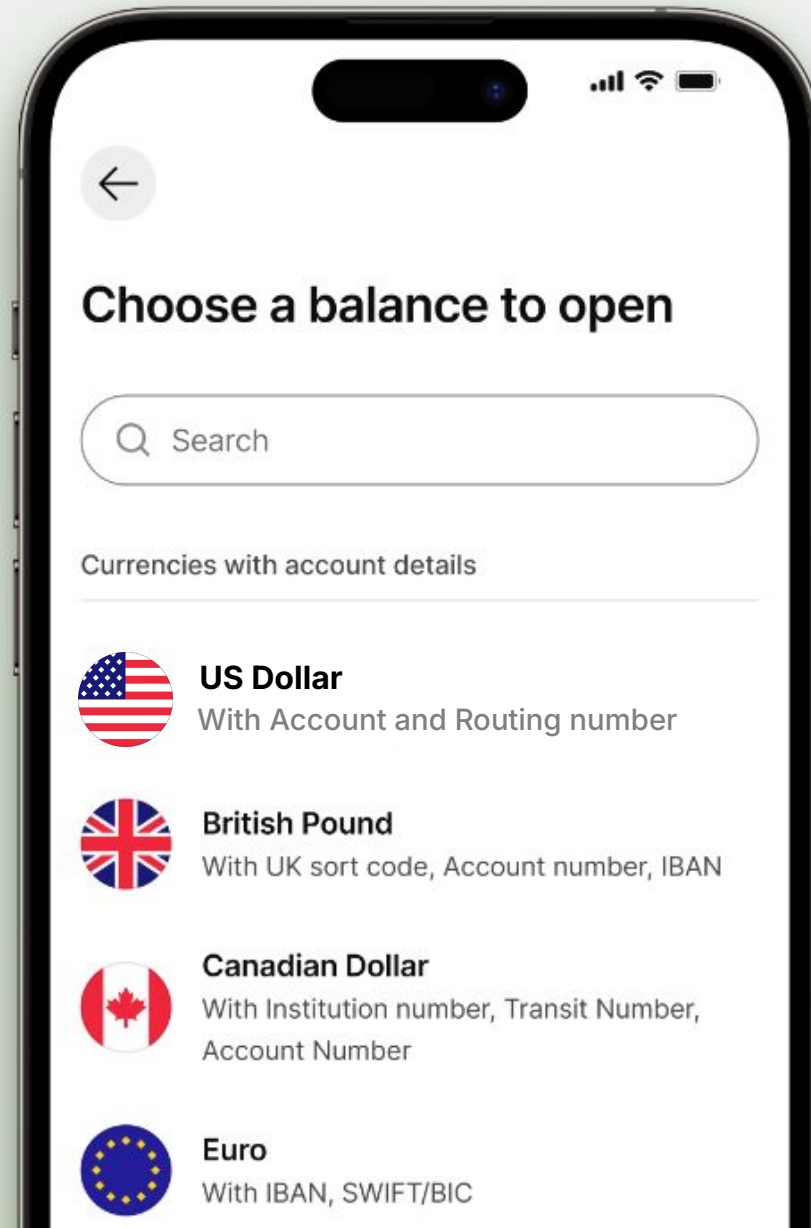
Customer facing stablecoin use cases



**MANAGING
CURRENCY VOLATILITY**

HOLD 40+ CURRENCIES

Convert between currencies
and set up rate alerts.



SPEND ANYWHERE

Always pay with currency that'll
cost you less, anywhere.

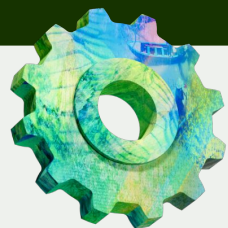


All future roads lead to the Wise network

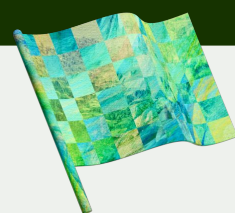
Supporting Direct and Wise Platform customers



Cost Competitiveness



Need for Superior Technology



Evolving Customer Expectations



Long-term relationships



Acting as a clearing house for B2B transactions across partners



Accelerating the Wise Network effect



Greater flows within the network



More Wise users



Better outcomes

Faster, cheaper, more convenient movement of money



Powered by Wise Infrastructure

POWERING THE WORLD'S MONEY

7wise Platform

Our partners choose us to help fix key cross-border pain points

1

**Inefficient
operations (high
operational cost)**

2

**Poor customer
experience (low NPS)**

3

Customer churn

A global network of partners

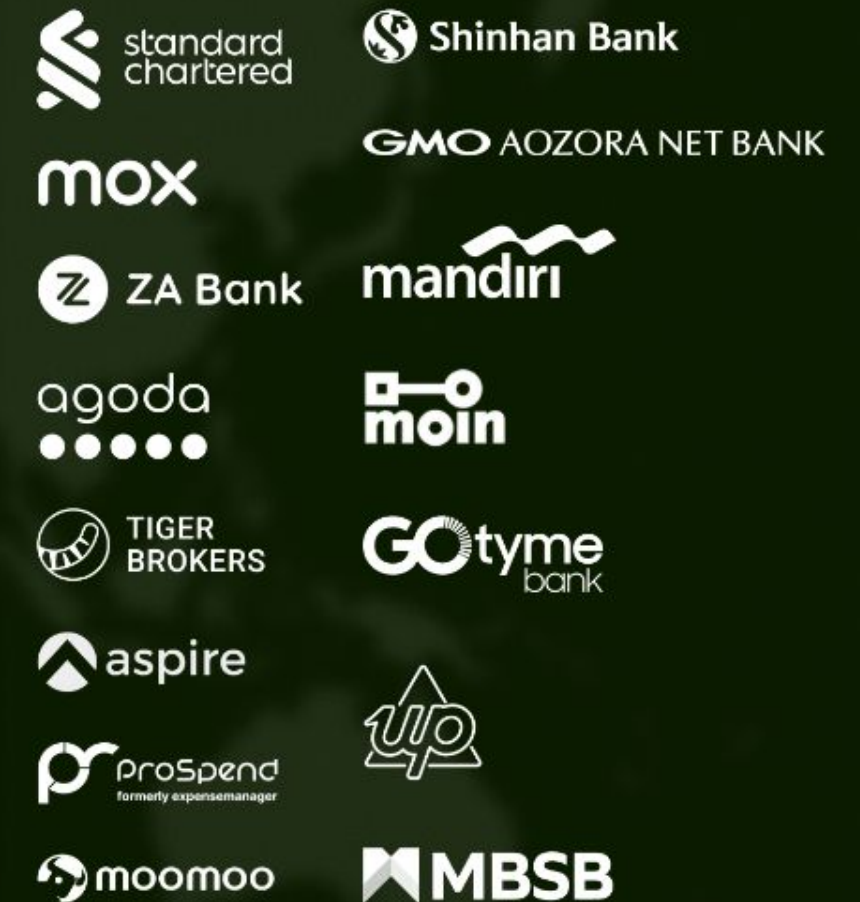
North America



Europe & Middle East



Asia Pacific



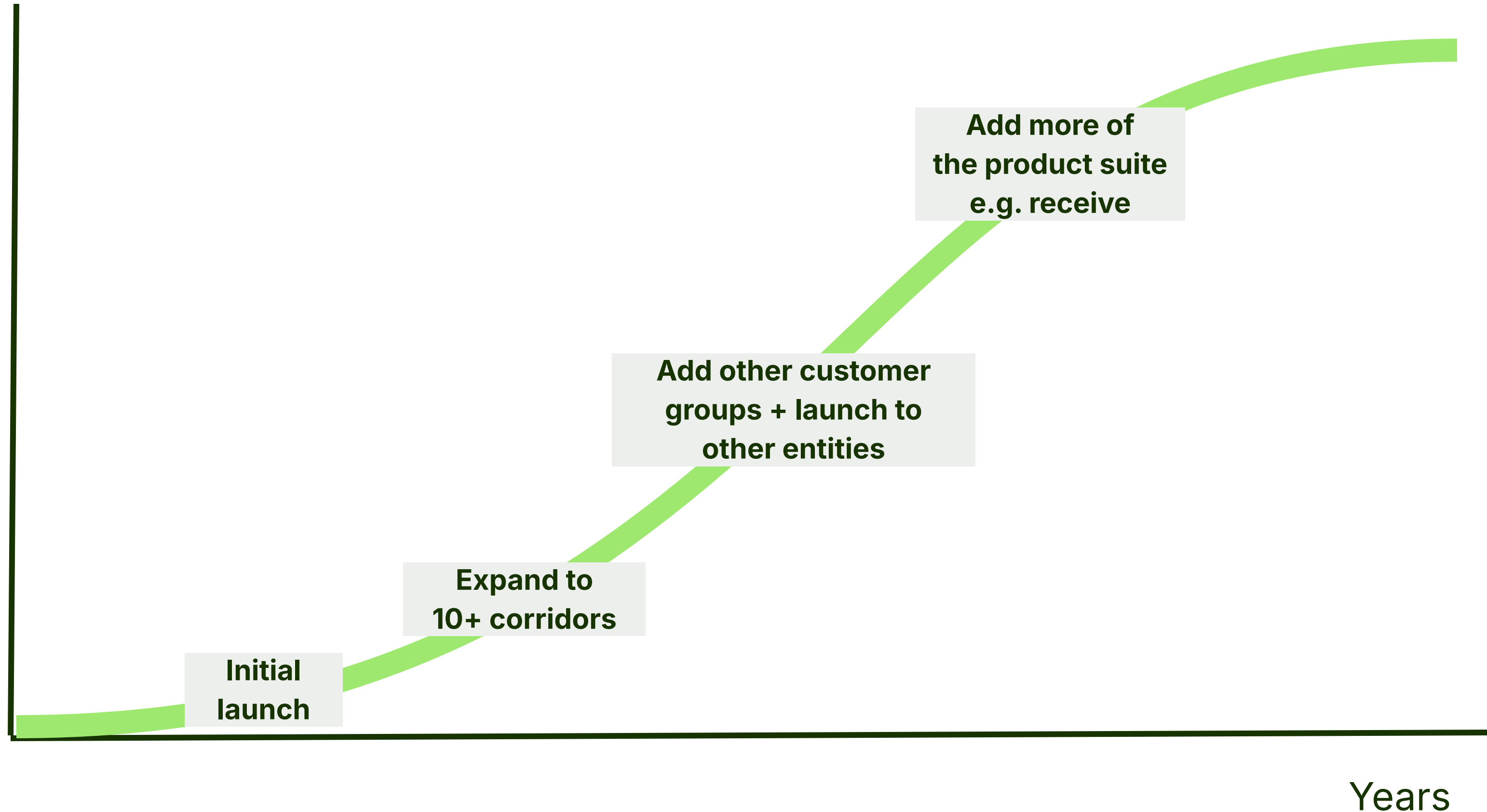
Africa



Latin America



Our proven playbook assures us growth beyond the initial years



Investing in our product gives us a path to

MOVING TRILLIONS

As 'the' network for the world's money

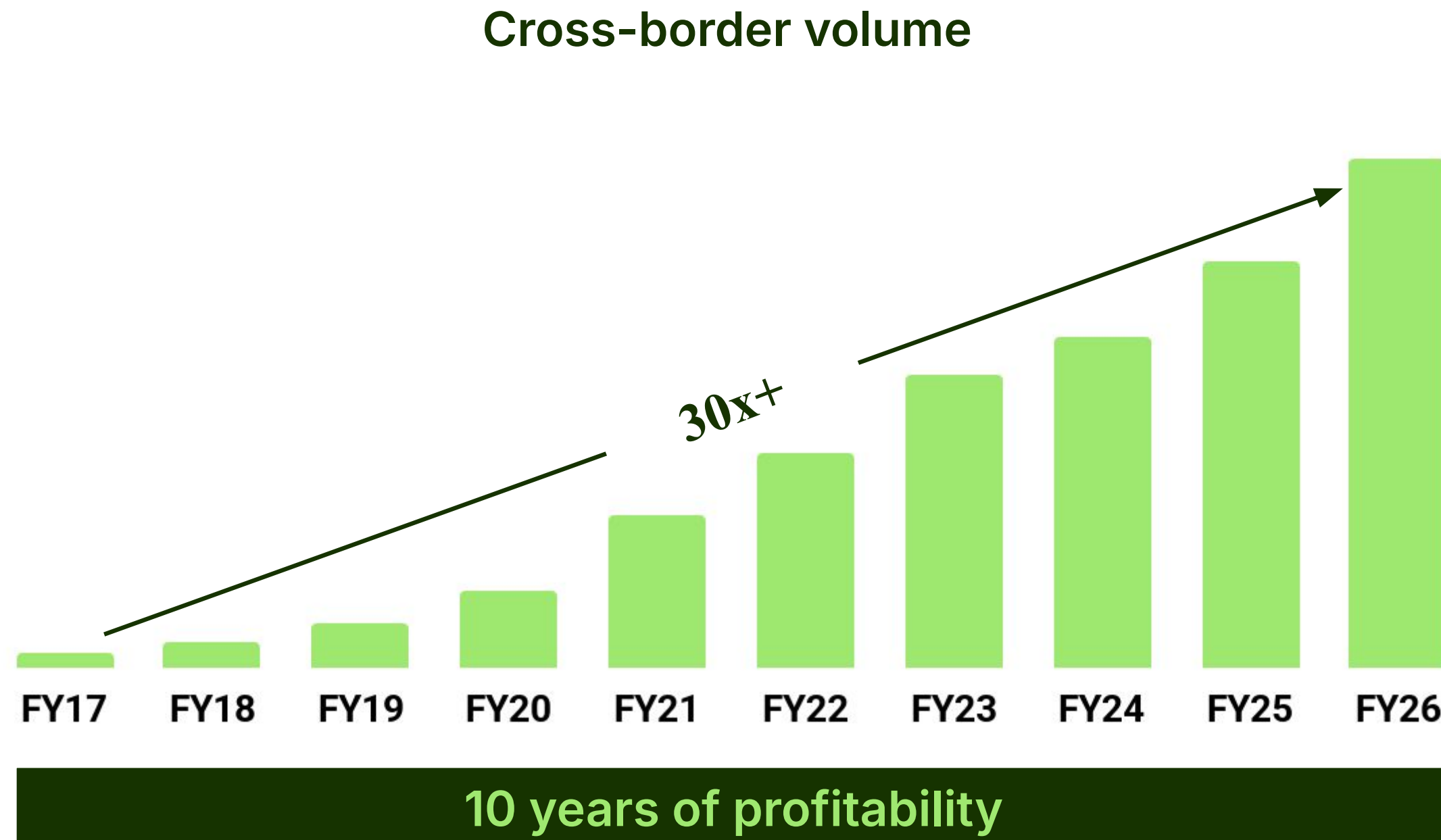
The international account for people and businesses

**WE DELIVER
SUSTAINABLE
GROWTH -
PROFITABLY**

Emmanuel Thomassin
Chief Finance Officer



We deliver sustainable growth and profitability



Note: Cross-border volume growth calculated on GBP volumes; Profitability defined as profit before tax under historical IFRS accounting. Preliminary, unaudited figures for FY26.

We continued to deliver exceptional growth in FY26

19M

Active customers
(+21% YoY)

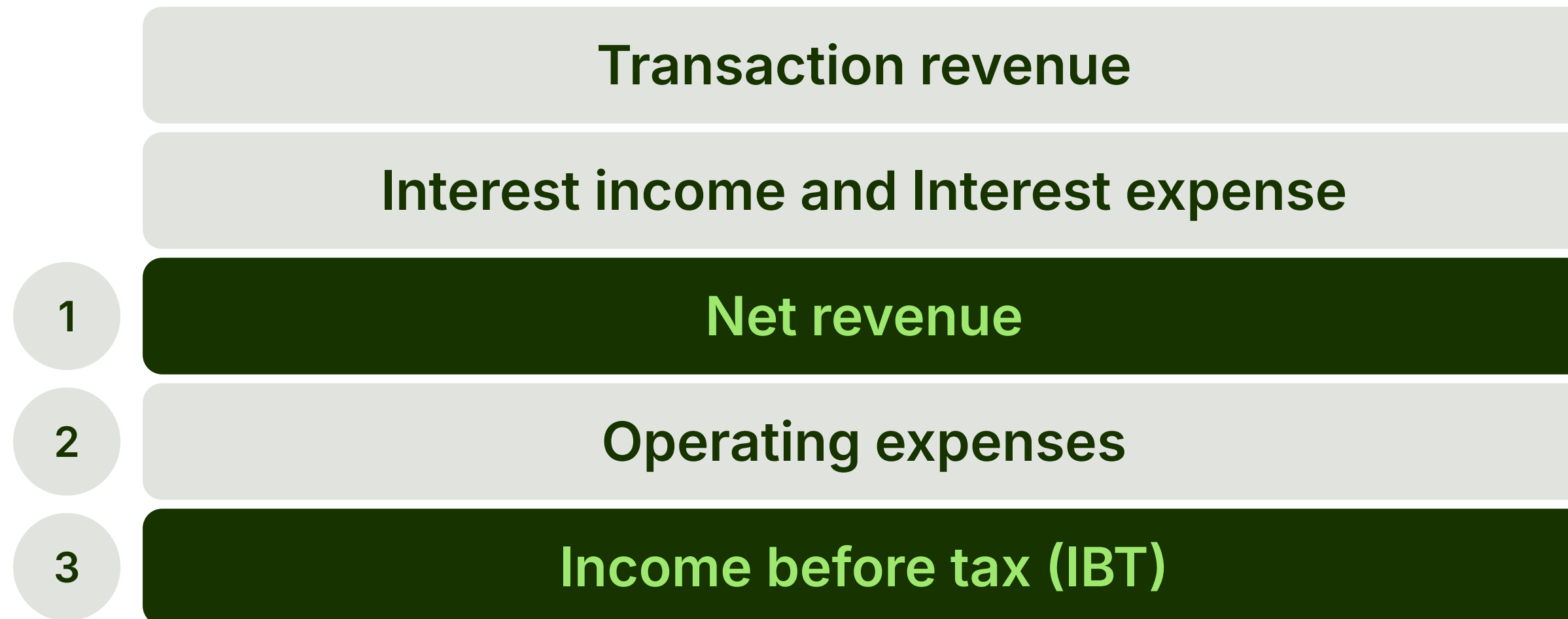
\$243BN

Cross-border volume
(+31% YoY)

\$39BN

Customer holdings
(+40% YoY)

Our financial profile



Our financial profile

H1 FY26

		% of net revenue
	Transaction revenue	75%
	Interest income and Interest expense	25%
1	Net Revenue	100%
2	Operating expenses	~75%
3	Income before tax (IBT)	

Note: HY FY26 figures rounded to the nearest 5%.

Top line built by customer activity

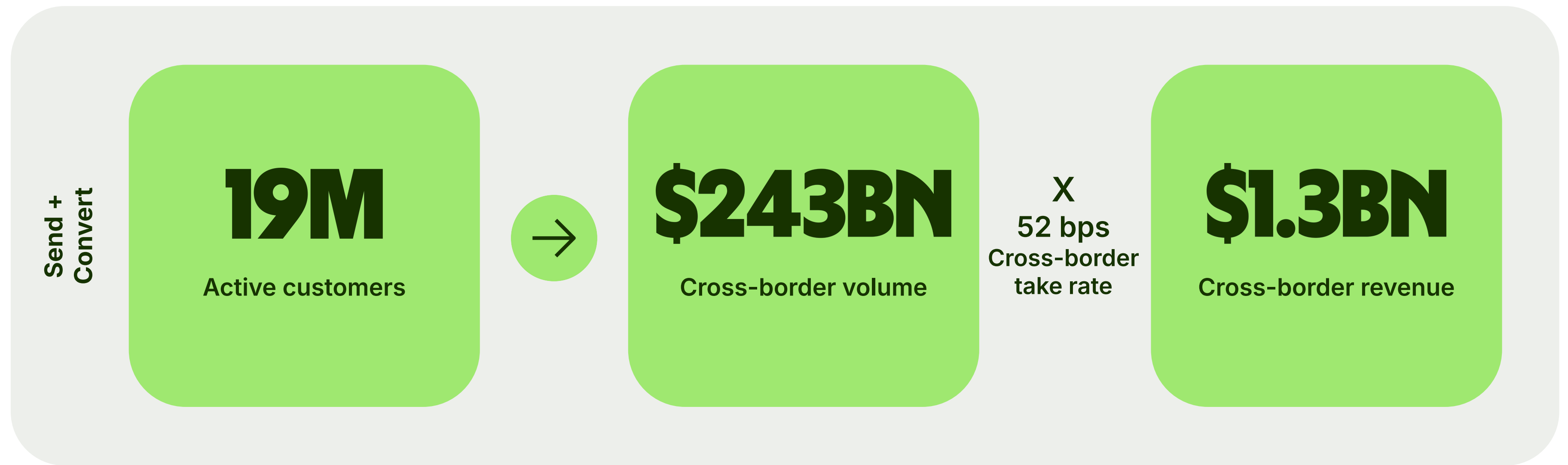
FY 2026

	(USD,bn)	% of net revenue
Cross-border revenue	\$1.3bn	52%
Card and other revenue	\$0.6bn	24%
Transaction revenue	\$1.9bn	76%
Interest income	\$0.8bn	32%
Interest expense	\$(0.2)bn	(8)%
Net revenue	\$2.5bn	100%

Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

Cross-border at the core of what we do

FY 2026



Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

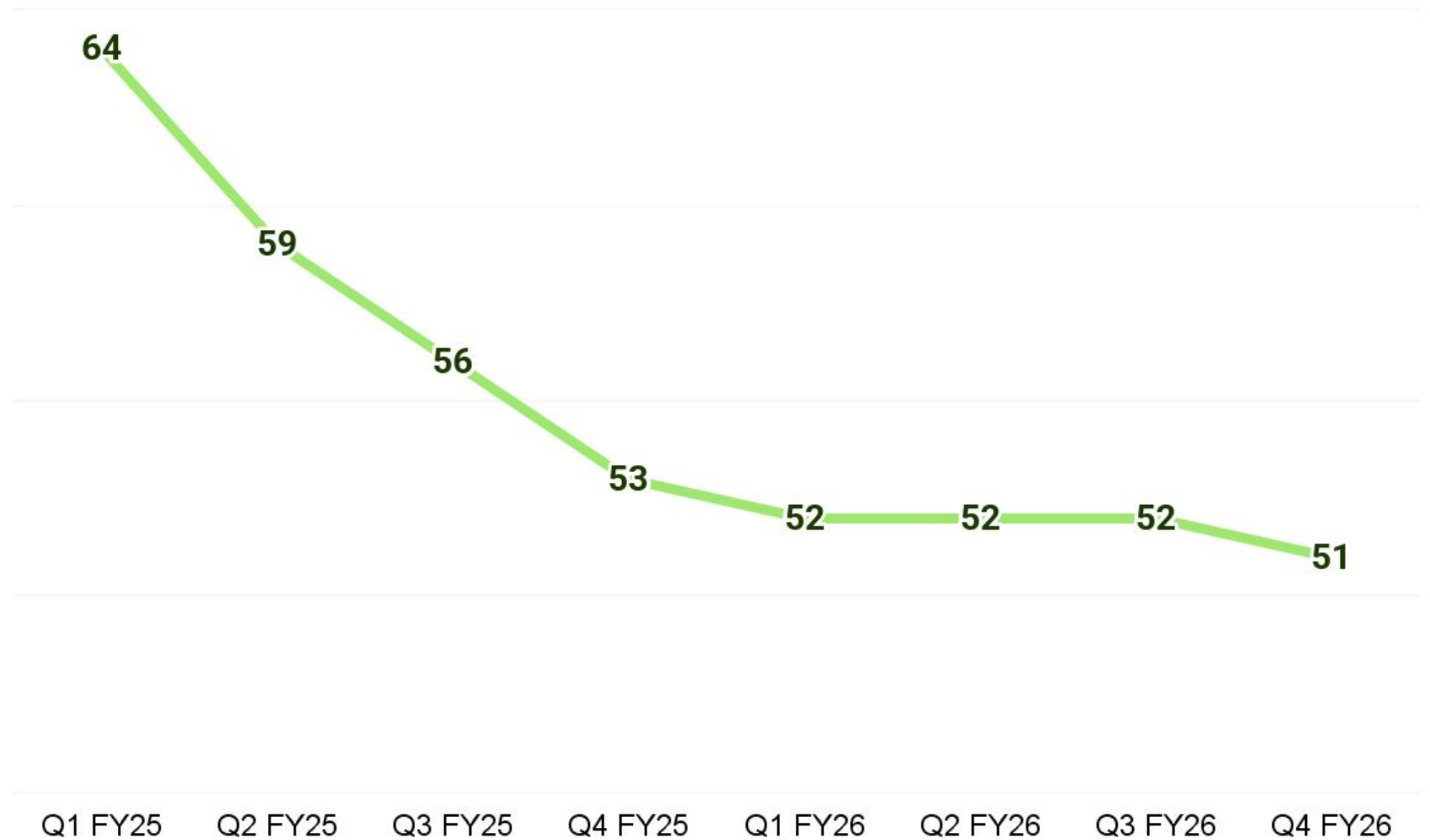
Our pricing strategy underpins our long-term vision

Net revenue

Operating expenses

Income before tax

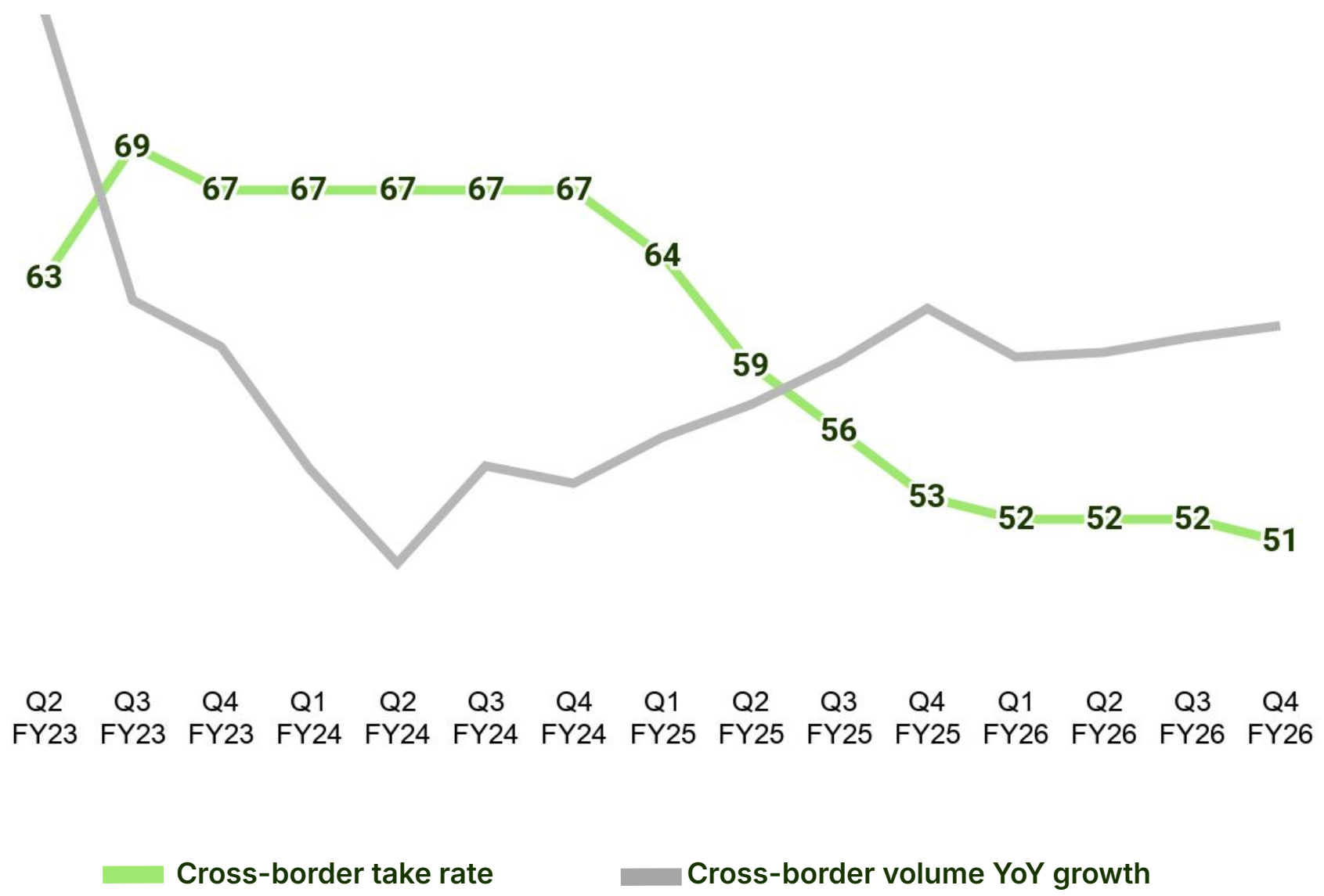
Cross-border take rate (bps)



Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

Intentional price reductions drive competitive advantage

Lower prices to incentivize demand



Strategic benefits



Price is important to customers, mainly to those making large transactions



Cost + margin framework enables sustainability of price reductions

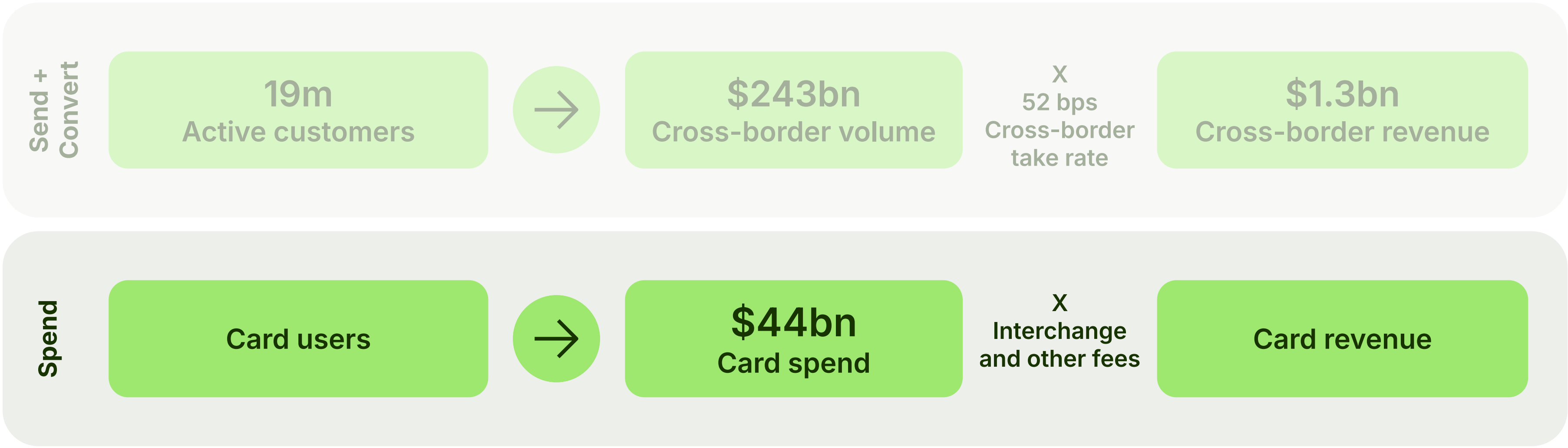


Wise Platform partners value driving continuous efficiencies

Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

But customers are adopting the Wise account more, spending with their Wise card at home and abroad

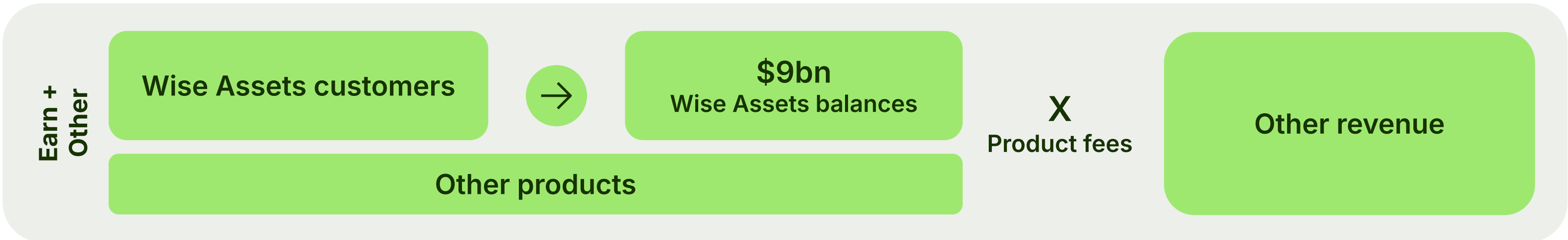
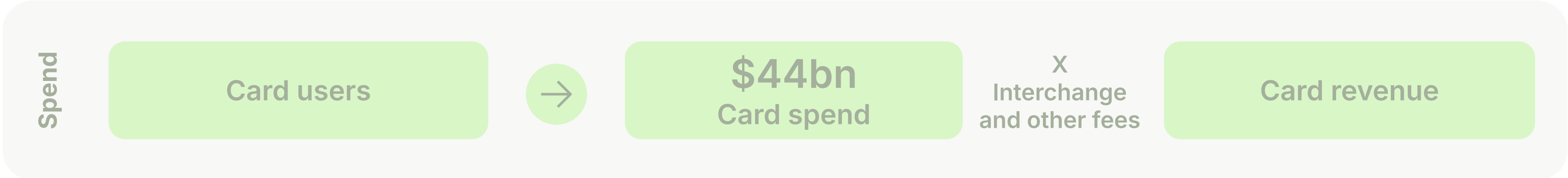
FY 2026



Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

They are also increasingly using Wise as their everyday account - and making their money grow

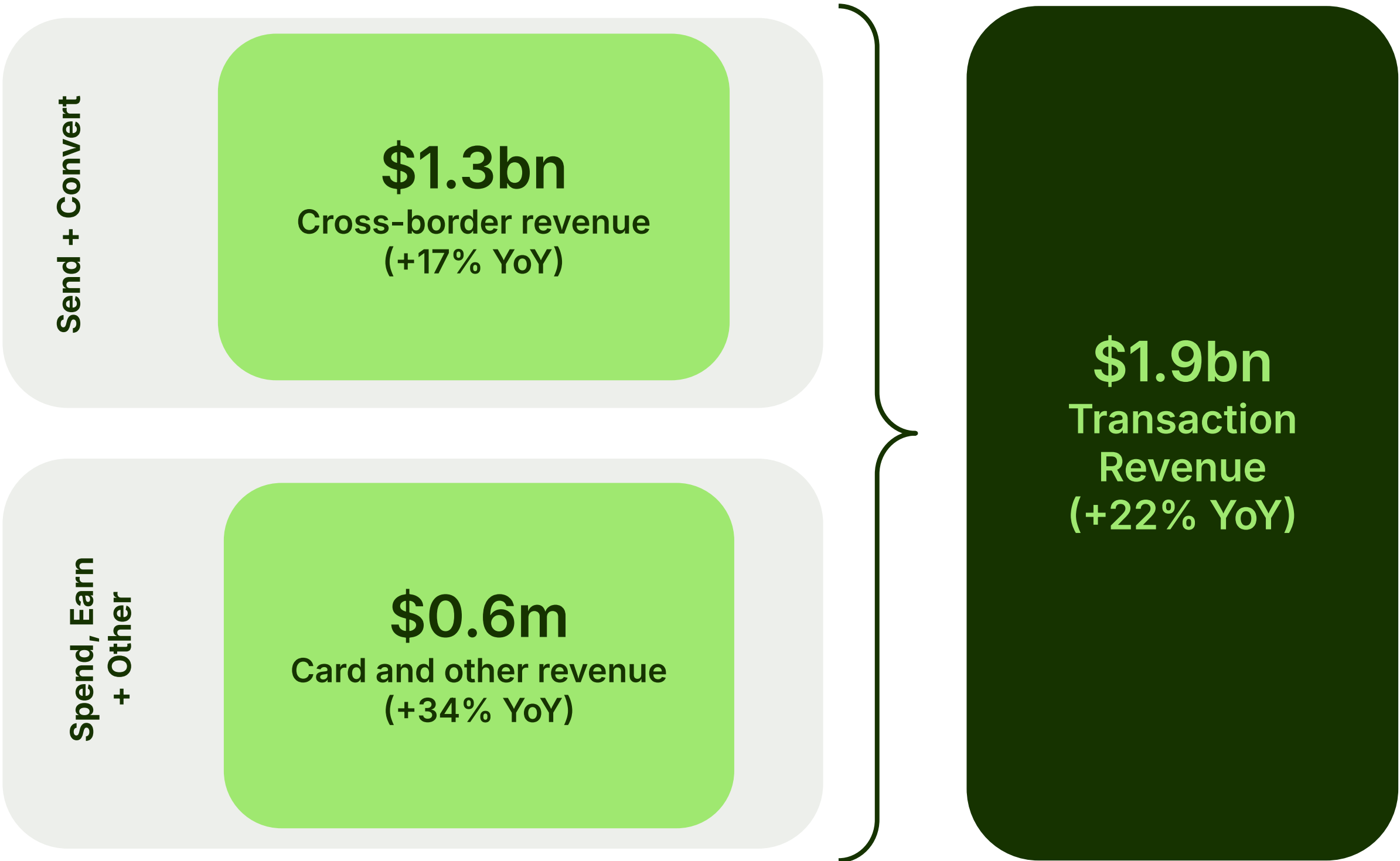
FY 2026



Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

This customer activity drives transaction revenue

FY 2026



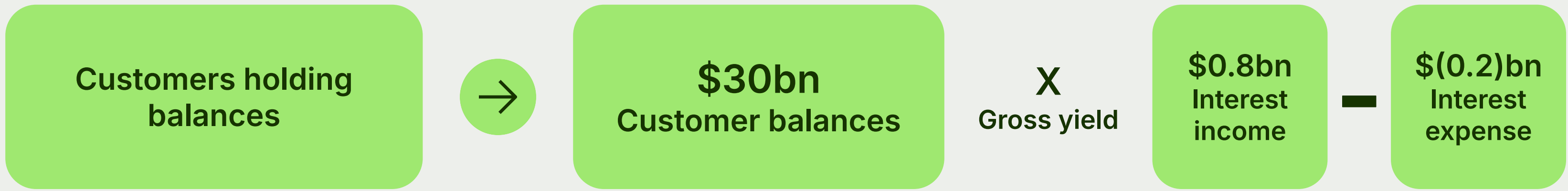
Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

Customer balances generate interest income

FY 2026

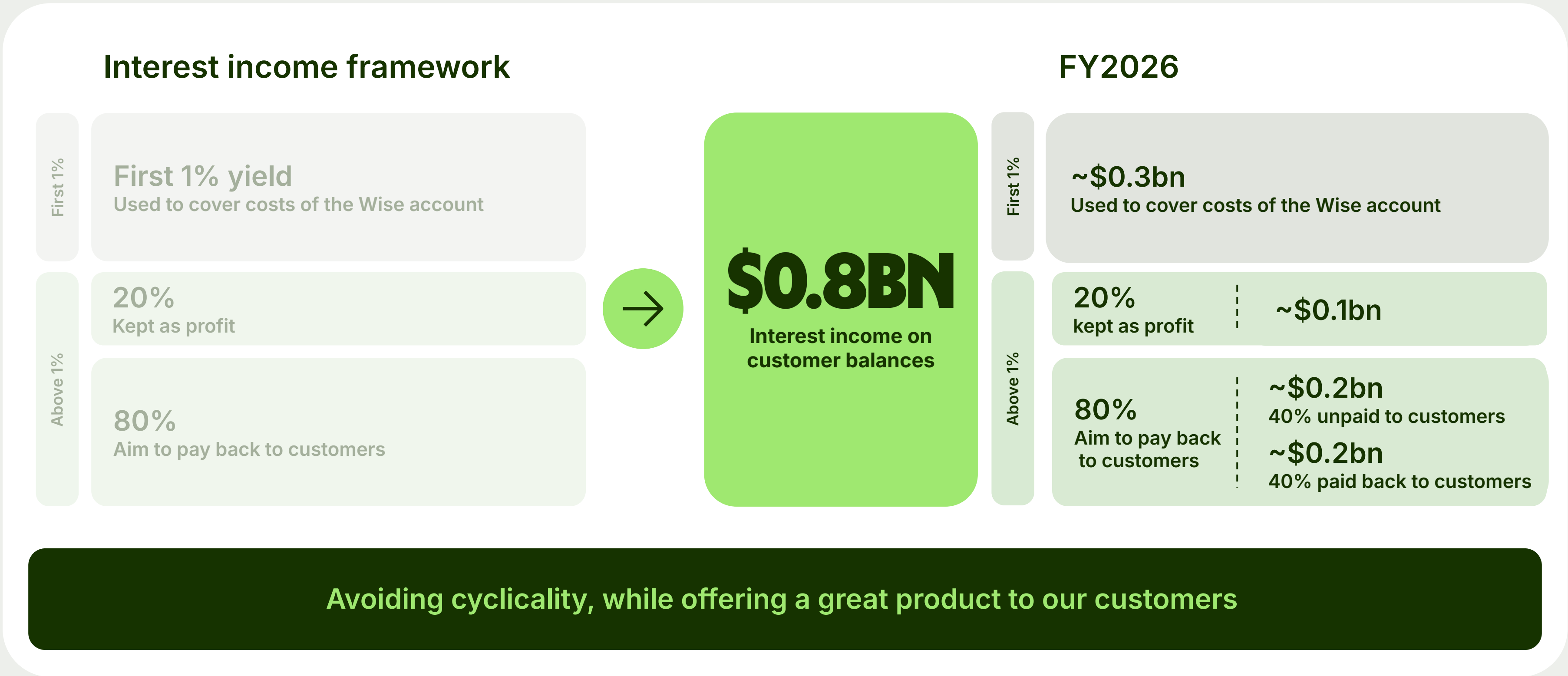
Customers are also holding more money with us

Hold + Earn



Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

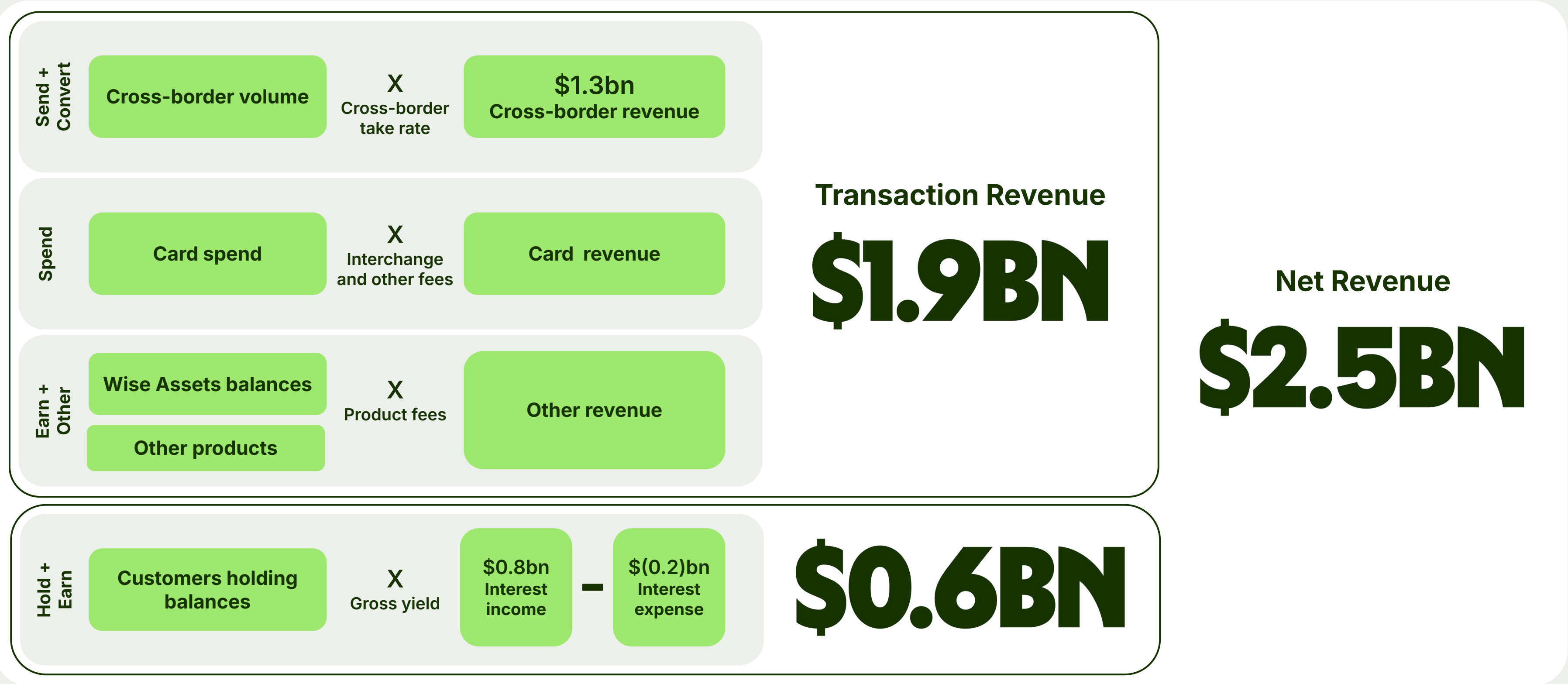
Our interest income framework to avoid cyclicity



Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.
 1 40% unpaid to customers refers to interest income retained above target 20% due to geographical restrictions.

Customer behavior leads to net revenue generation

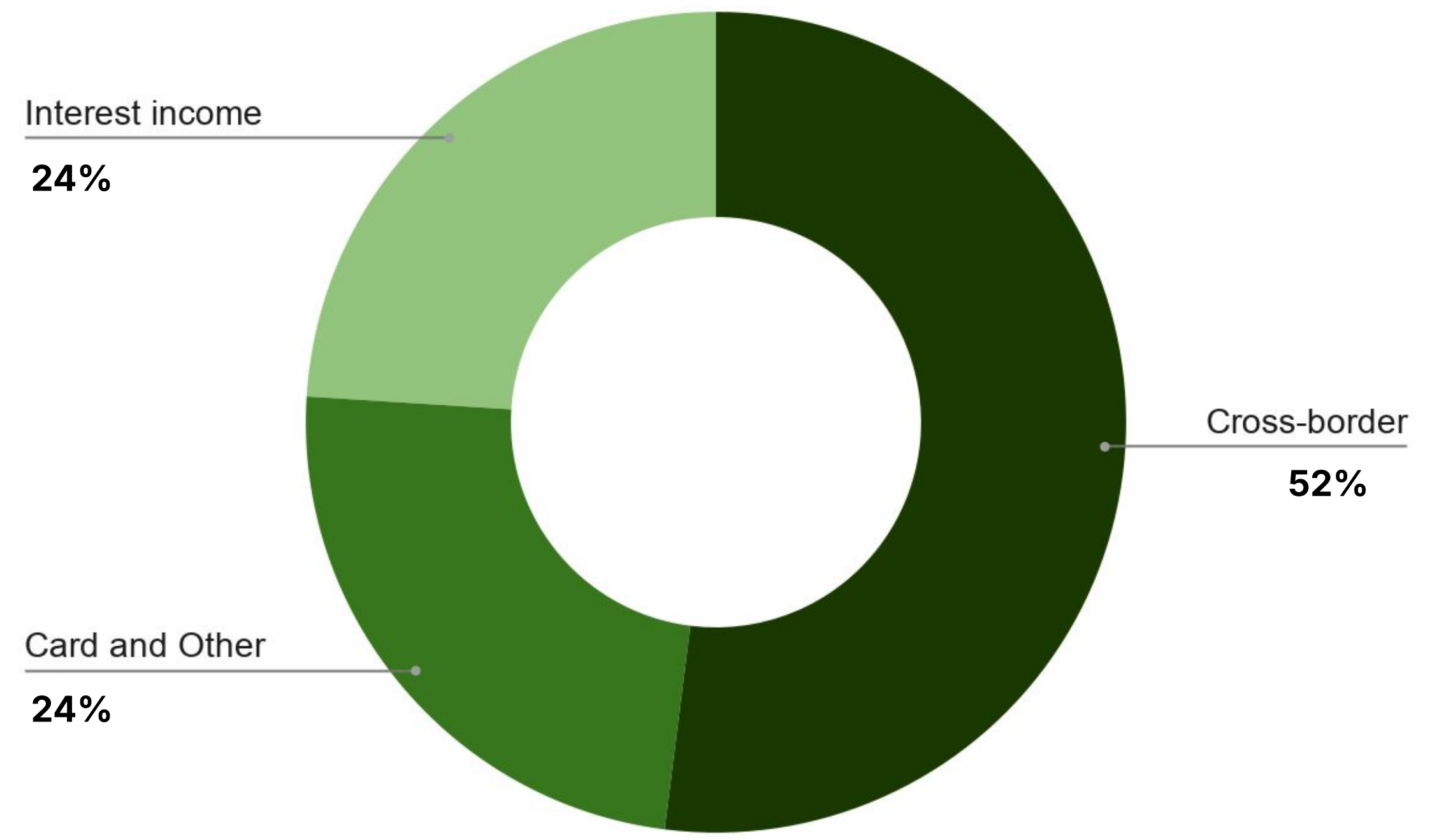
FY 2026



Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

Delivering an increasingly diversified revenue base

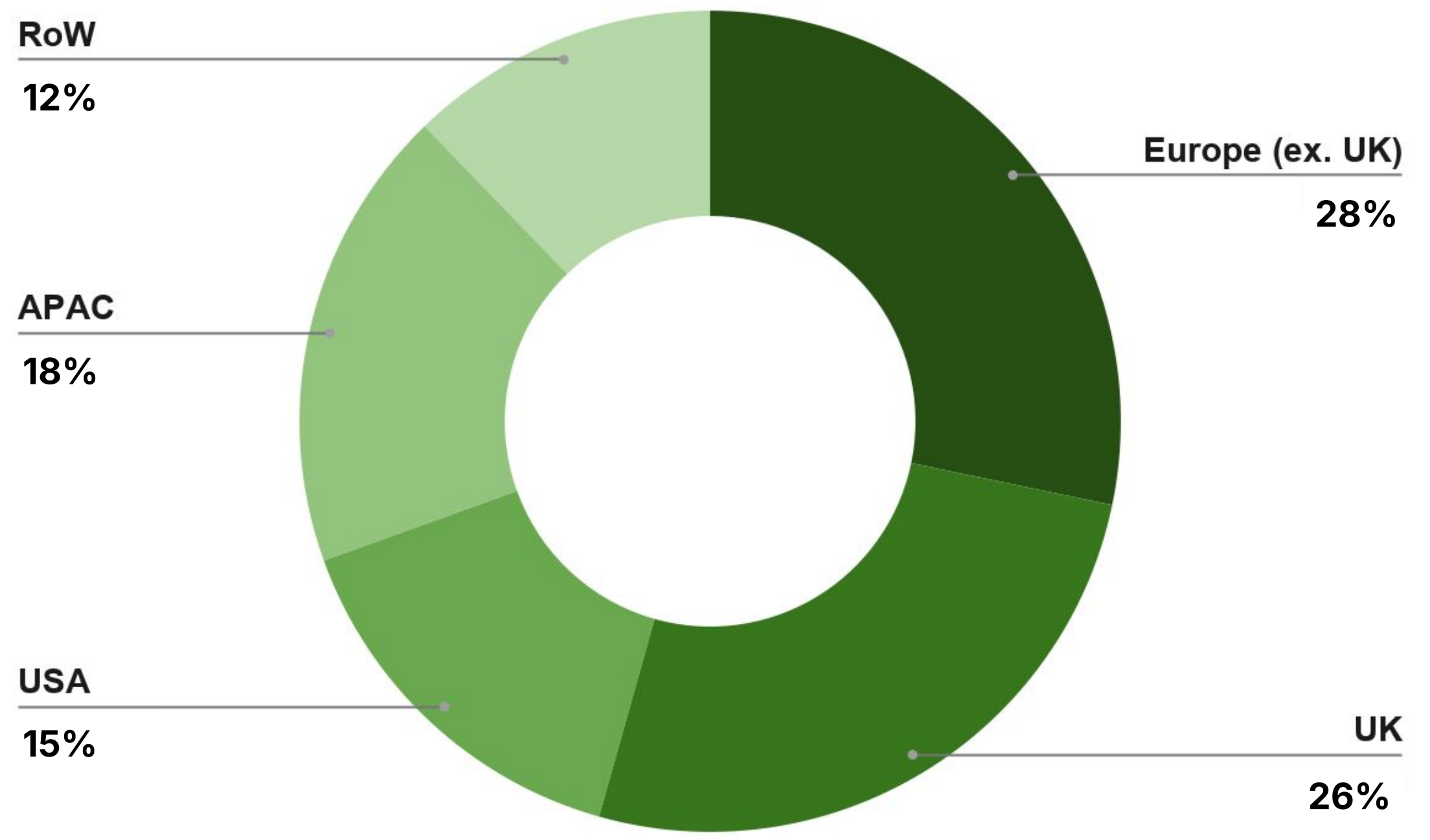
Net revenue mix



Note: Preliminary estimates of select unaudited US GAAP financial data for FY 2026.

We have a diverse geographical footprint

Net revenue geographical mix



Note: Data for FY25.

Our financial profile

H1 FY26

		% of net revenue
	Transaction revenue	75%
	Interest income and Interest expense	25%
1	Net Revenue	100%
2	Operating expenses	~75%
3	Income before tax (IBT)	

Note: HY FY26 figures rounded to the nearest 5%.

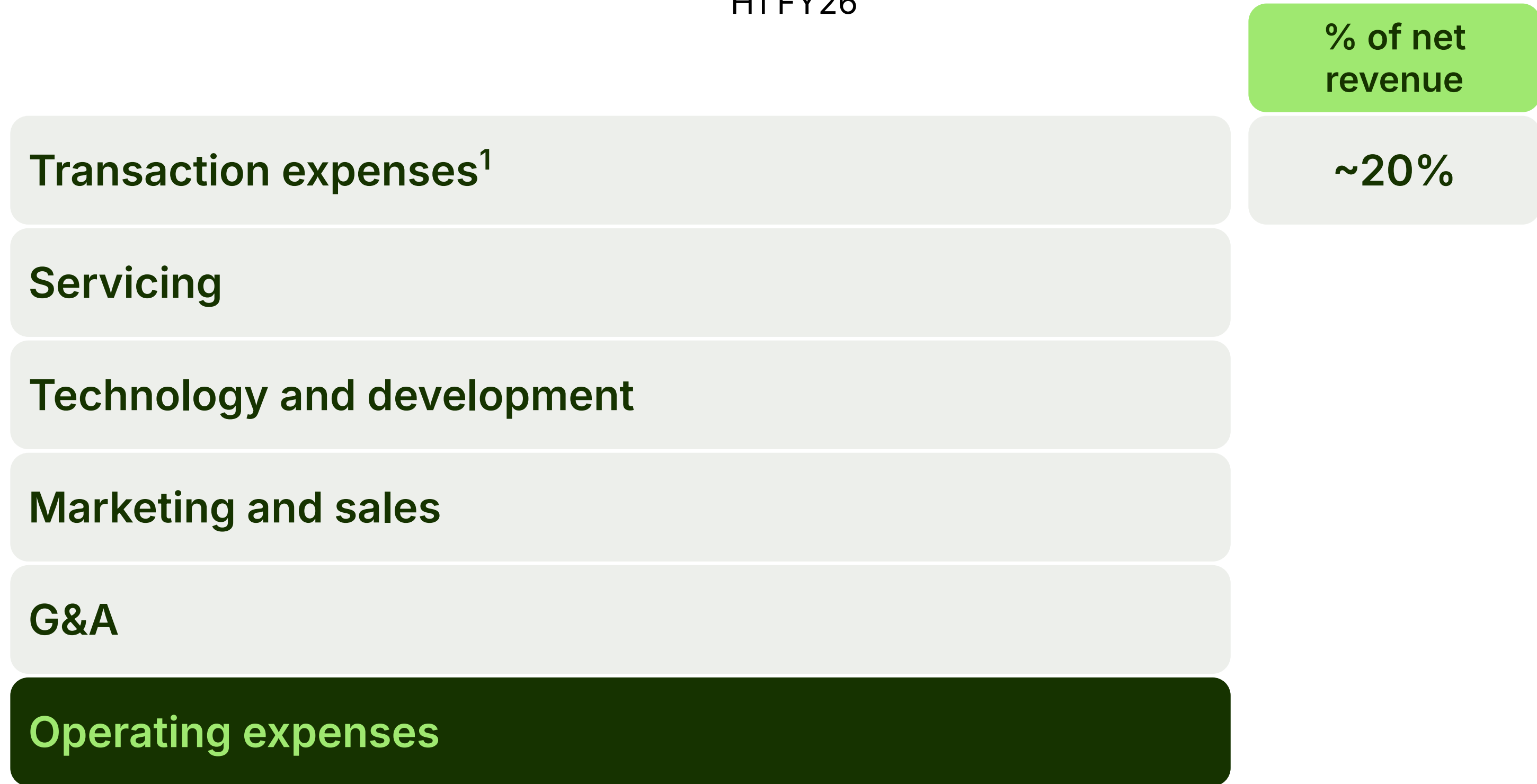
Our growth allows us to invest back into the business



Notes: HY FY26 figures rounded to the nearest 5%.
1 Includes Transaction expenses and Transaction and credit losses.

Transaction expenses reflect the cost of providing our services

H1 FY26



Notes: HY FY26 figures rounded to the nearest 5%.

¹ Includes Transaction expenses and Transaction and credit losses.

We aim to drive efficiencies as we grow in scale



Banking and partner fees



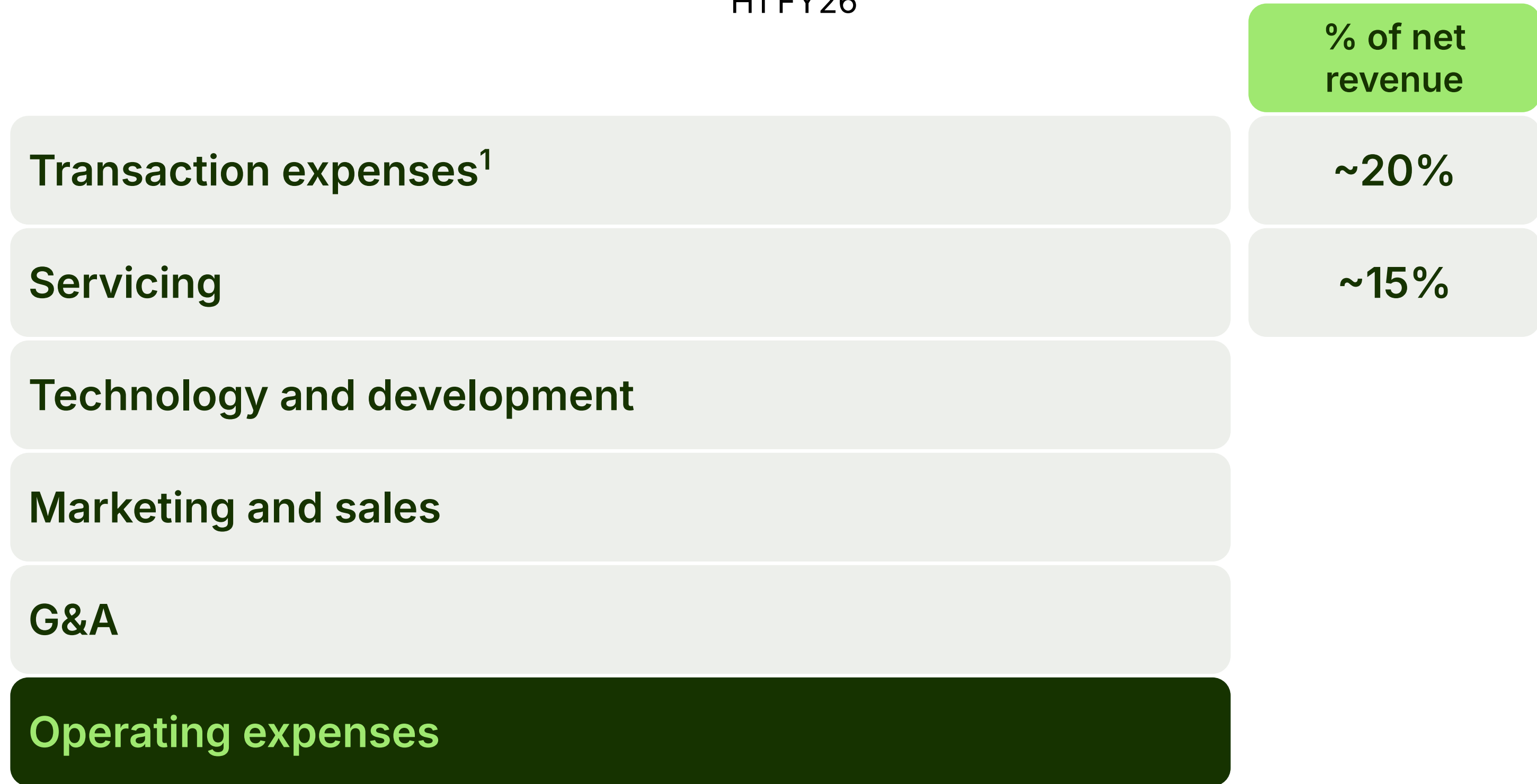
FX costs



Other product costs

Servicing expenses—onboarding and providing an outstanding service to a growing customer base

H1 FY26



Notes: HY FY26 figures rounded to the nearest 5%.
1 Includes Transaction expenses and Transaction and credit losses.

We invest in setting up the right structure to support customer growth



~50%

Automated responses



~1/3

Wisers related to compliance



TOTAL SERVICE

High-volume customers and businesses

Note: Data as of April 2026.

Technology and development—building new products and maintaining existing ones

H1 FY26

	% of net revenue
Transaction expenses ¹	~20%
Servicing	~15%
Technology and development	~15%
Marketing and sales	
G&A	
Operating expenses	

Note: HY FY26 figures rounded to the nearest 5%.
1 Includes Transaction expenses and Transaction and credit losses.

We invest in tech and product development for growth and improved customer experience



1,000+

Engineers



~6K

Monthly deployments



+99.9%

Unadjusted uptime

Cloud hosting

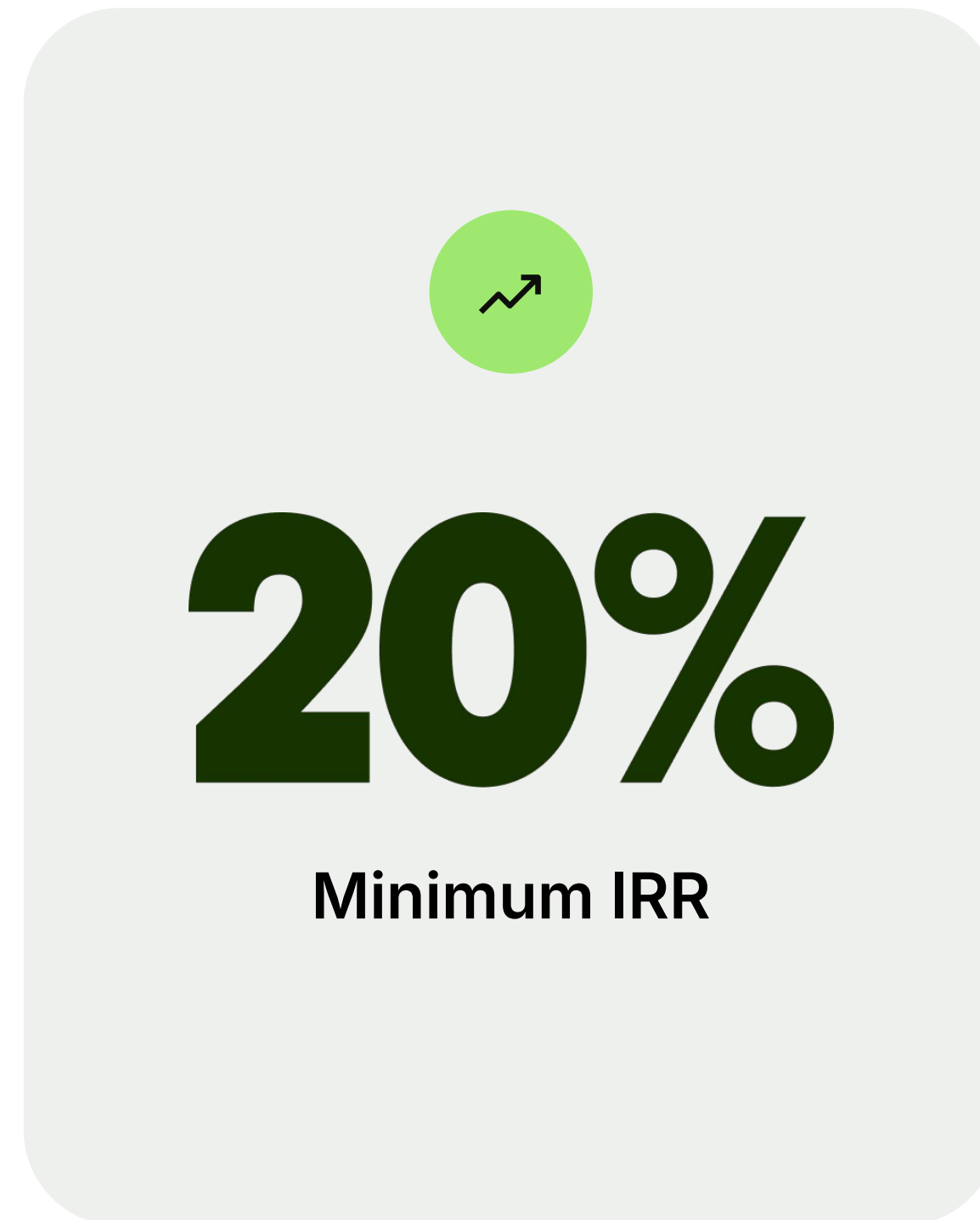
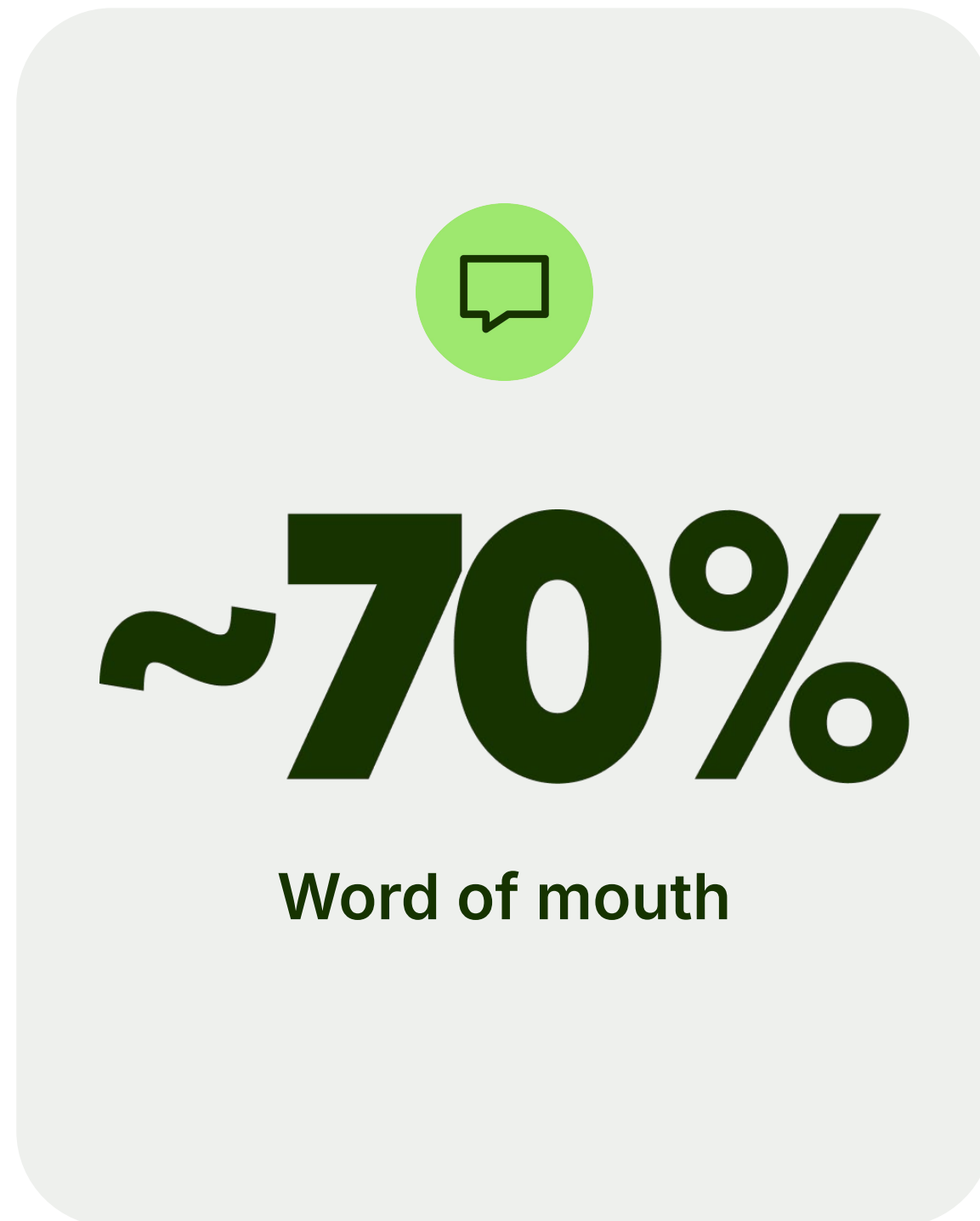
Marketing and sales - growing our customer base

H1 FY26

	% of net revenue
Transaction expenses ¹	~20%
Servicing	~15%
Technology and development	~15%
Marketing and sales	~5%
G&A	
Operating expenses	

Note: HY FY26 figures rounded to the nearest 5%.
1 Includes Transaction expenses and Transaction and credit losses.

We invest in value-driven marketing to acquire customers and build the Wise brand



Net revenue
Operating expenses
Income before tax

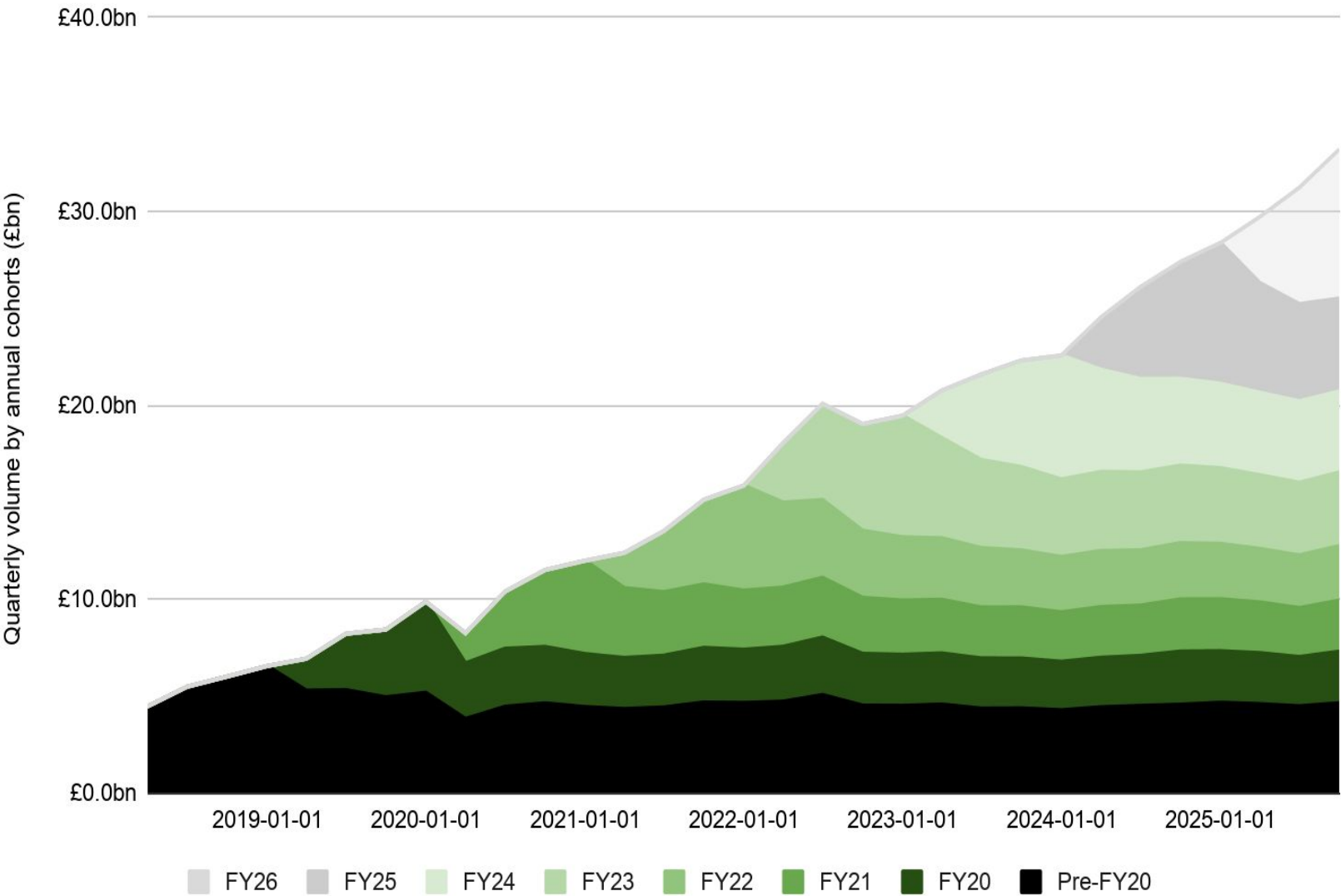
We've increased our marketing investment offline



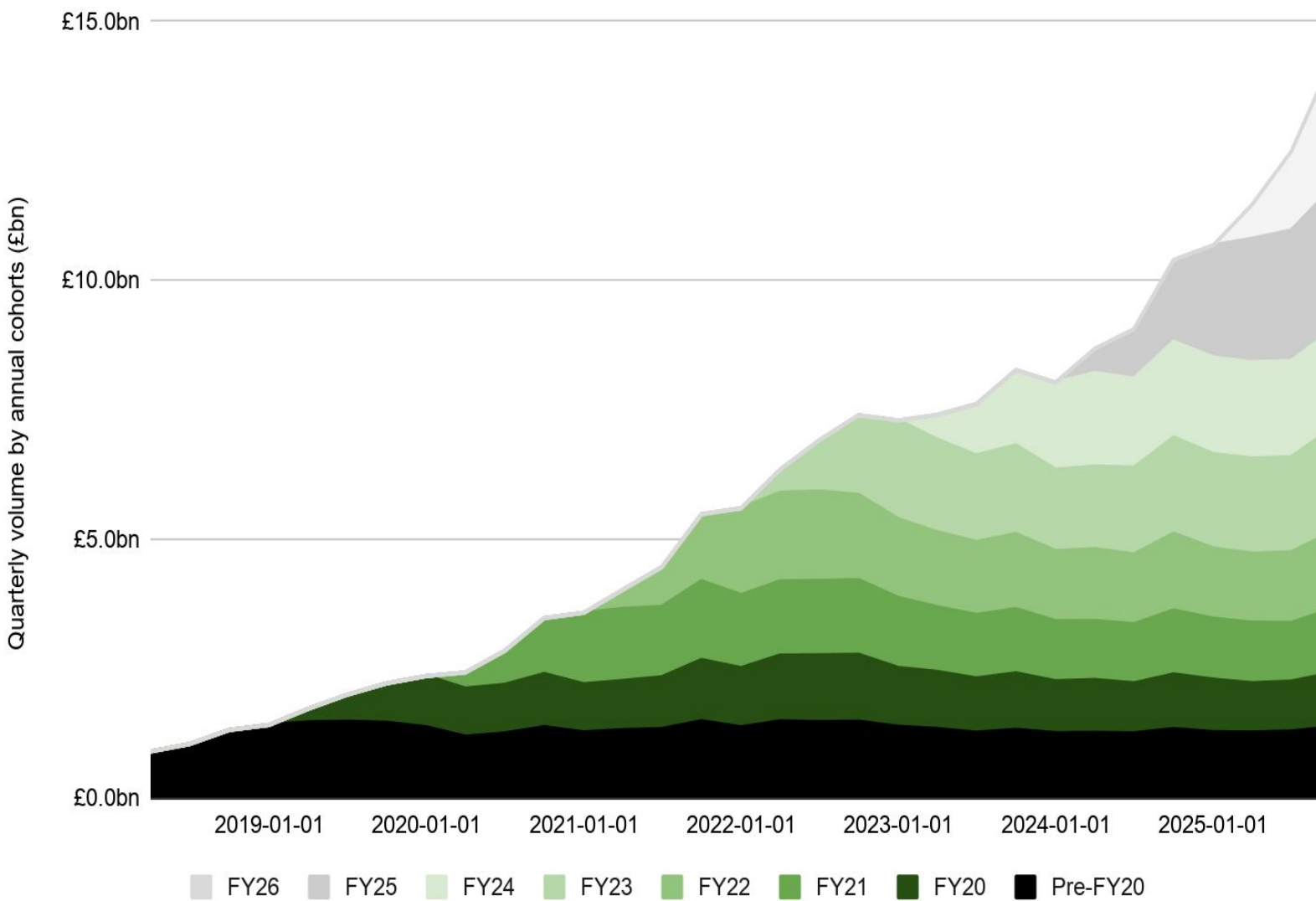
Our customers stay with us for many years

Net revenue
Operating expenses
Income before tax

Cross-border volume by cohort Personal



Cross-border volume by cohort Business



Overall—we invest to drive future growth

H1 FY26

	% of net revenue
Transaction expenses ¹	~20%
Servicing	~15%
Technology and development	~15%
Marketing and sales	~5%
G&A	~15%
Operating expenses	

Note: HY FY26 figures rounded to the nearest 5%.
1 Includes Transaction expenses and Transaction and credit losses.

Investing in the right structure to support our growth



Corporate functions to enable growth



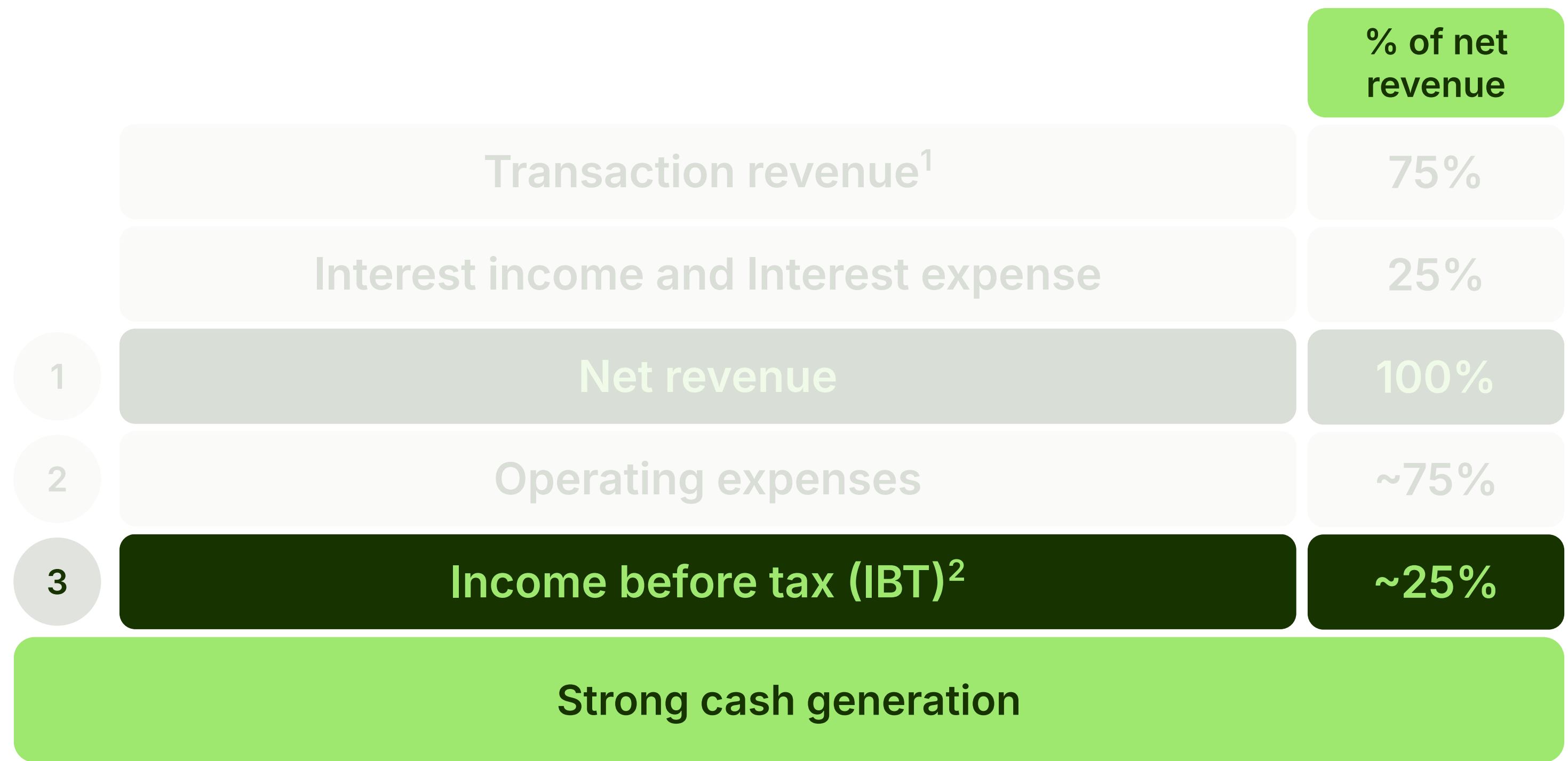
Professional services



Our offices

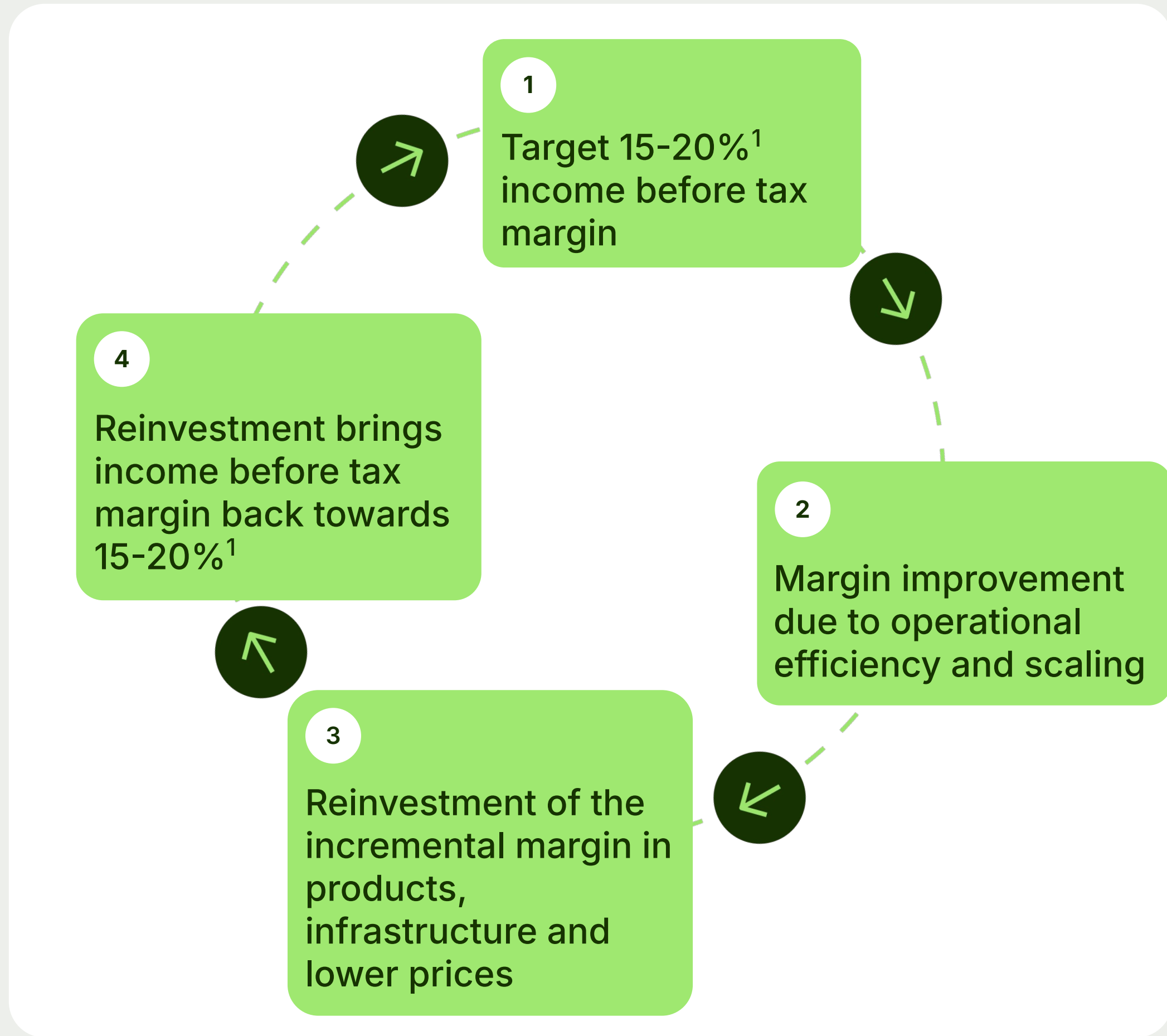
Our financial profile

H1 FY26



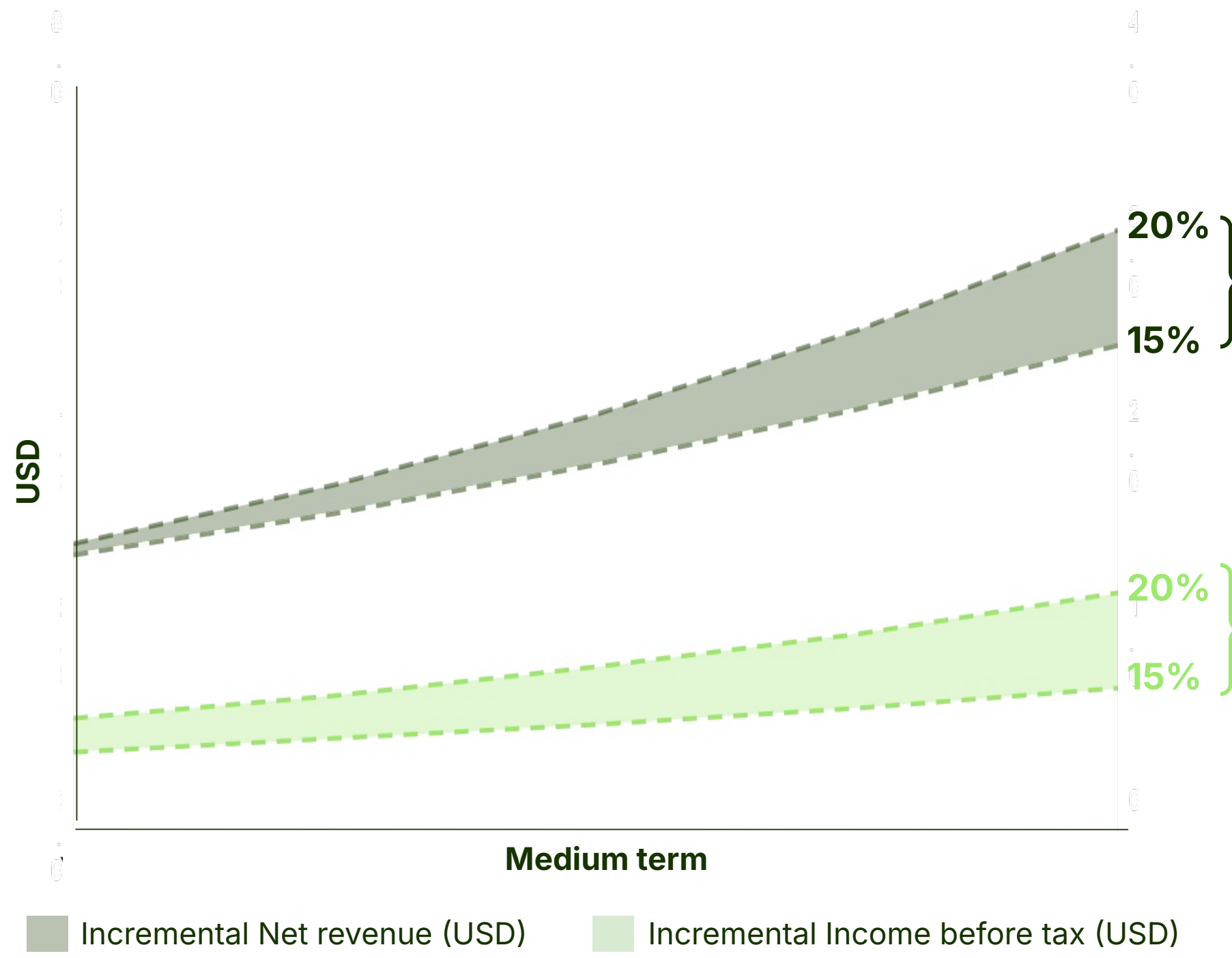
Note: HY FY26 figures rounded to the nearest 5%.
 1 Includes Transaction expenses and Transaction and credit losses.
 2 Includes other income/(loss).

We invest to fuel growth and efficiency, which creates further capacity for more investment



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%

Translation of medium-term financial expectations



Revenue growth

Net revenue: expect 15-20% CAGR medium term

Sustainable profitability profile

Income before tax margin: expect 15-20%¹ medium term

Our financial model is built to deliver earnings growth and capacity for disciplined investment

Note: Not to scale.
¹ As per our interest income framework, 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%.

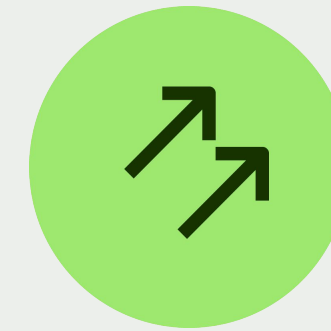
Capital allocation framework



Net revenue growth
+
Sustainable
profitability profile
+
Cash generation

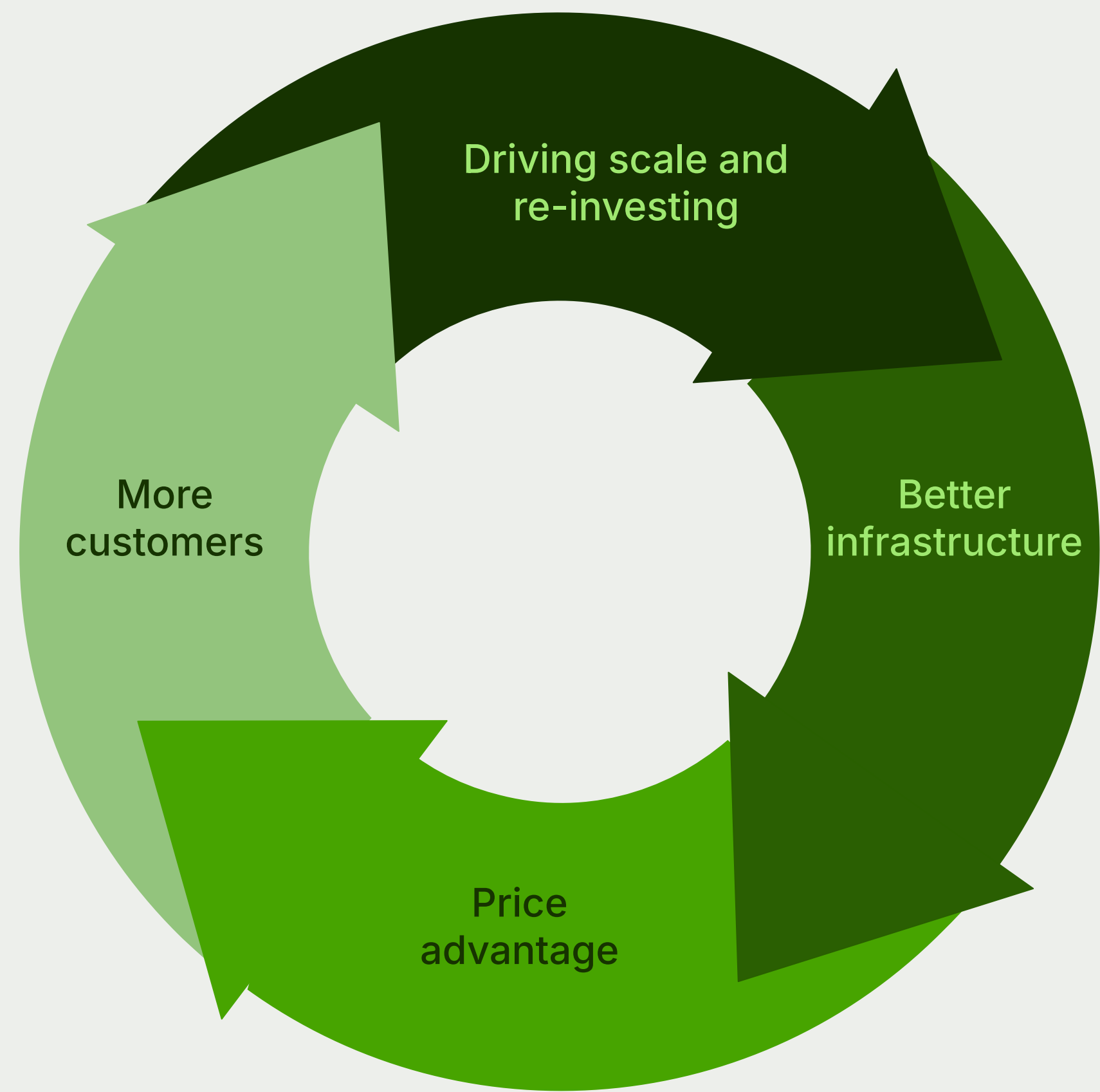


Prudent
management of
strong levels
of capital and cash



Return of capital

Our investments continue to build our moat



CLOSING

Kristo Käärmann

Co-founder / CEO



\$4T

Moved annually
by people

<5%

\$19T

Moved annually
by SMBs

<1%

\$20T

Moved annually
by large enterprises

**\$43T OPPORTUNITY FOR
OUR INFRASTRUCTURE**

TO MOVE TRILLIONS, WE'RE BUILDING:

Products
customers
evangelize



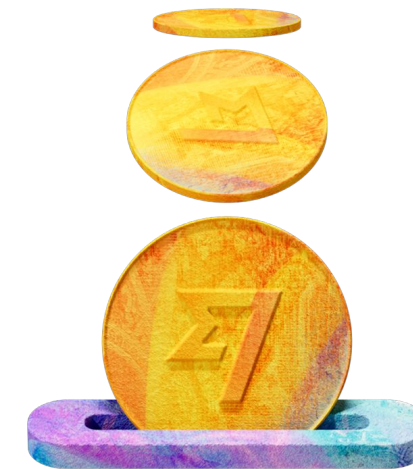
with savings they want
to talk about

The network
for the
world's money



reliable, instant
movement of money to
anywhere at the lowest
possible cost

Profitable
financial
model



for long-term
investments to reach
the trillions

More people, businesses, and increasingly platform partners joining Wise

Wwise