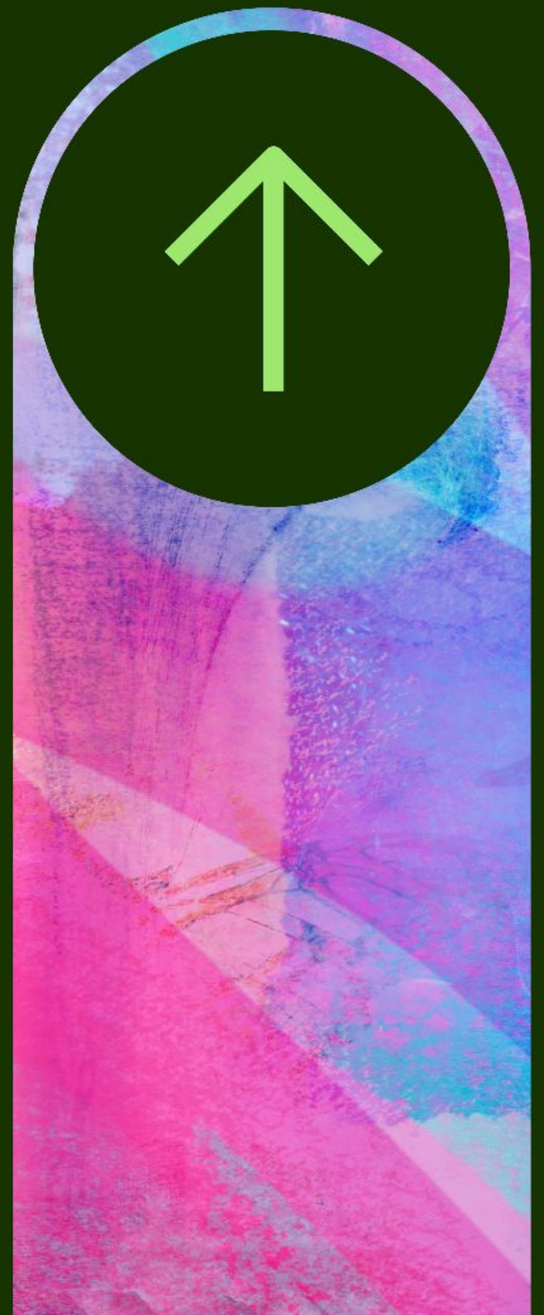
Q2 FY2027 RESULTS PRESENTATION

15 October 2026



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Strong, sustainable growth

12.5M

Active customers
+20% YoY

$72BN

Cross-border volume
+22% YoY

$44BN

Customer holdings
+28% YoY

$14BN

Card spend volume
+30% YoY

Strong, sustainable growth

12.5M

Active customers
+20% YoY

$72BN

Cross-border volume
+22% YoY

$44BN

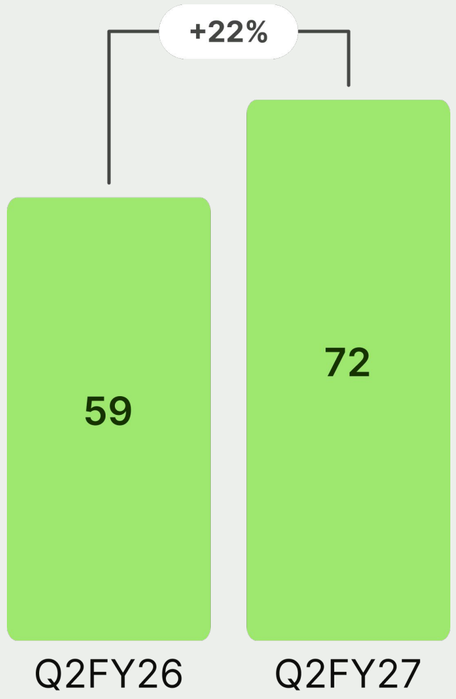
Customer holdings
+28% YoY

$14BN

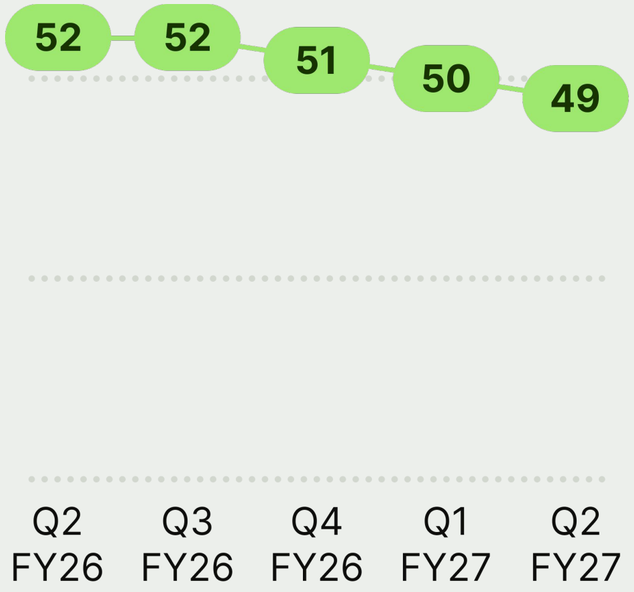
Card spend volume
+30% YoY

Cross-border revenue driven by volume and take rate

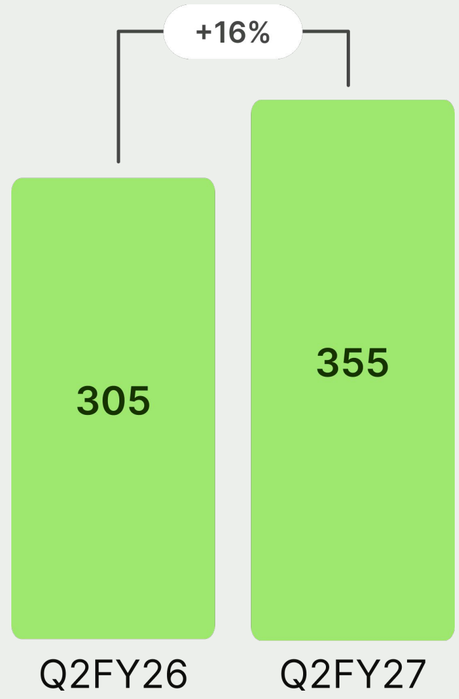
Cross-border Volume
($ billion)



Take rate
(bps)

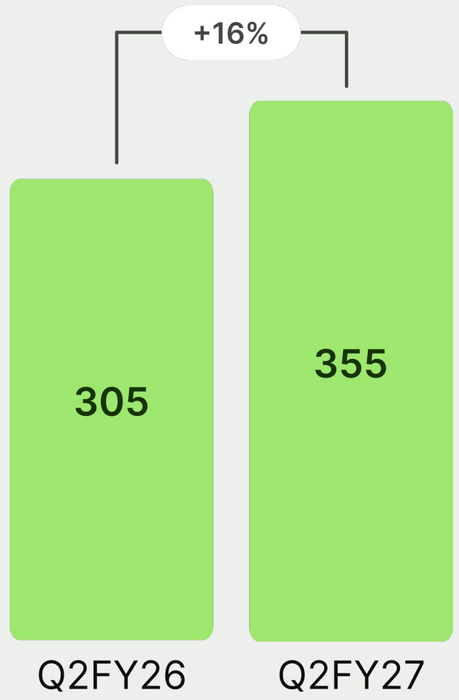


Cross-border Revenue
($ million)



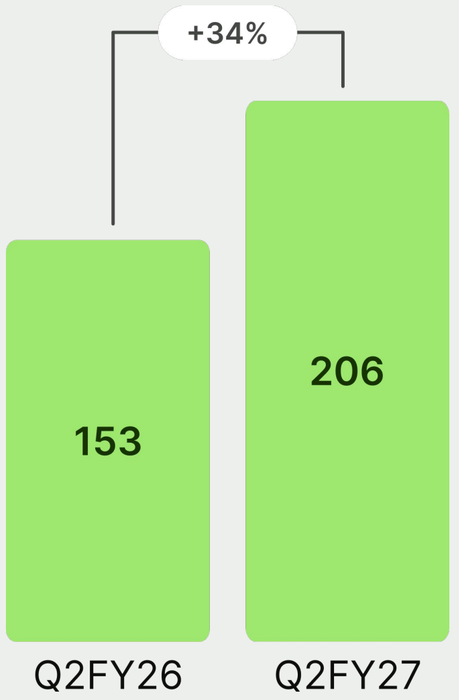
Customer engagement drives revenue growth

Cross-border Revenue
($ million)



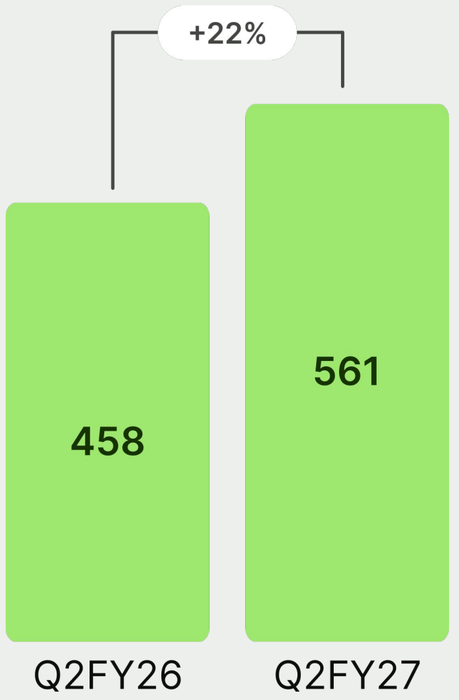
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Card and Other Revenue
($ million)



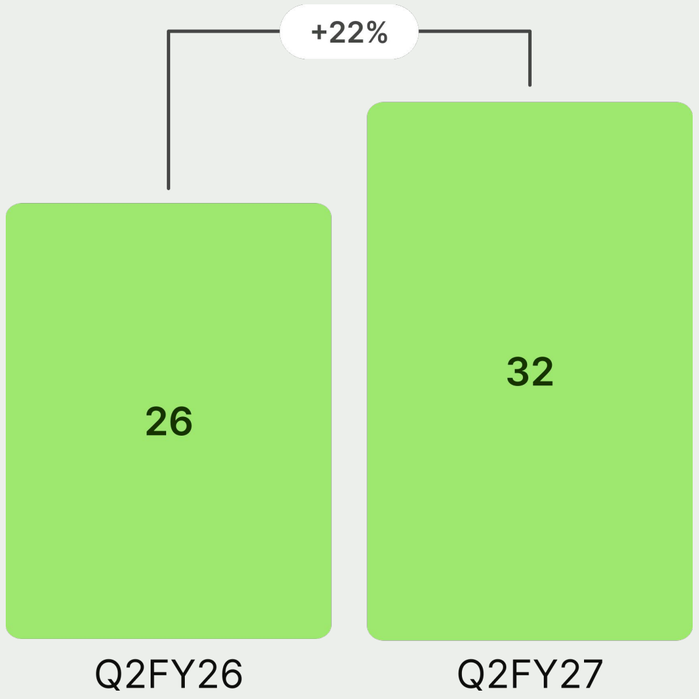
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Transaction Revenue
($ million)

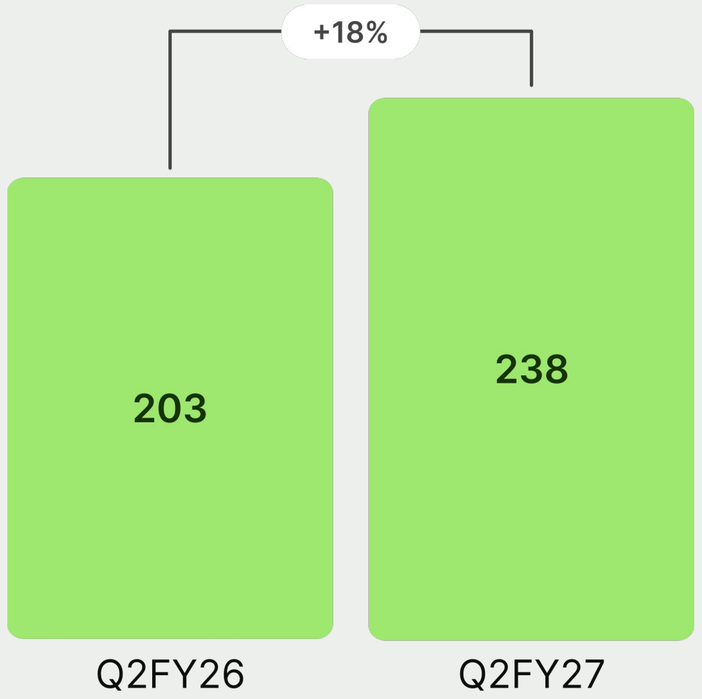


Generating interest income on customer balances

Customer Balances
($ billion)

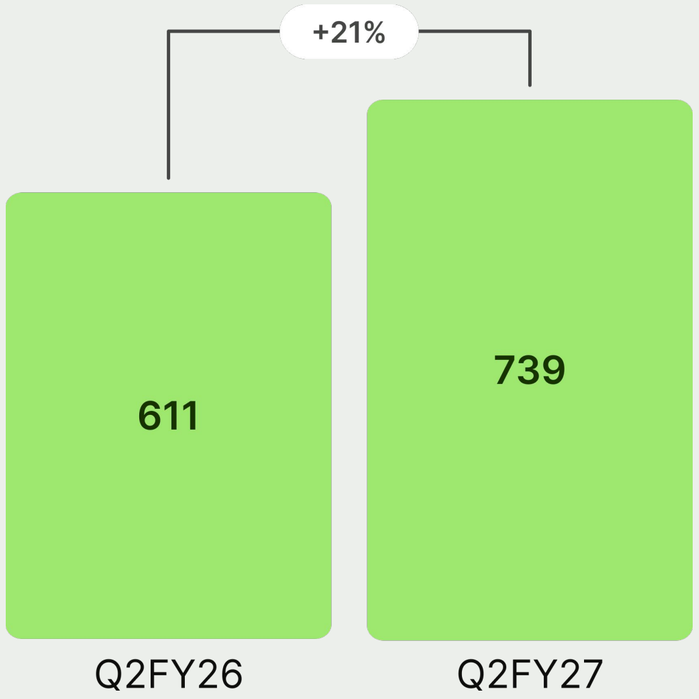


Interest Income on Customer Balances
($ million)

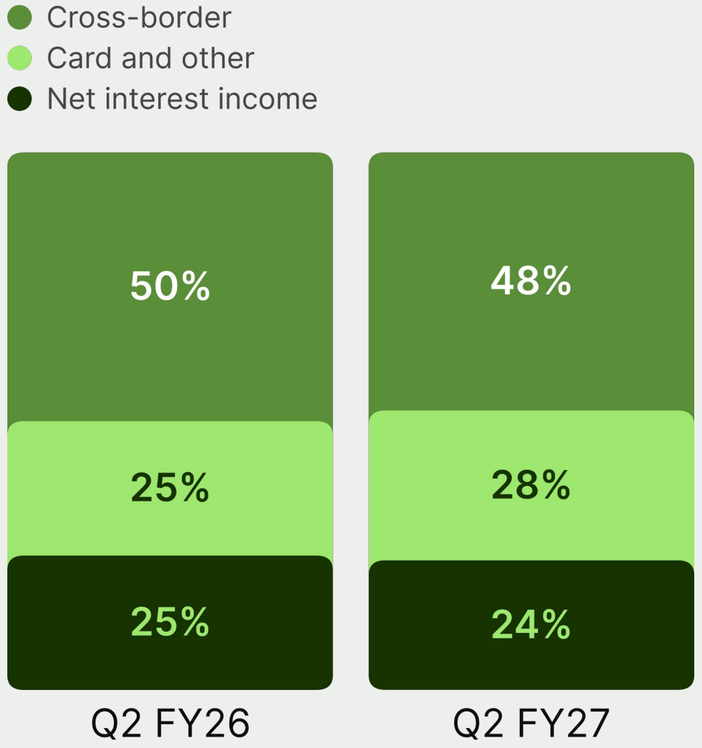


Diversification of net revenue (52% non-cross)

Net Revenue
($ million)

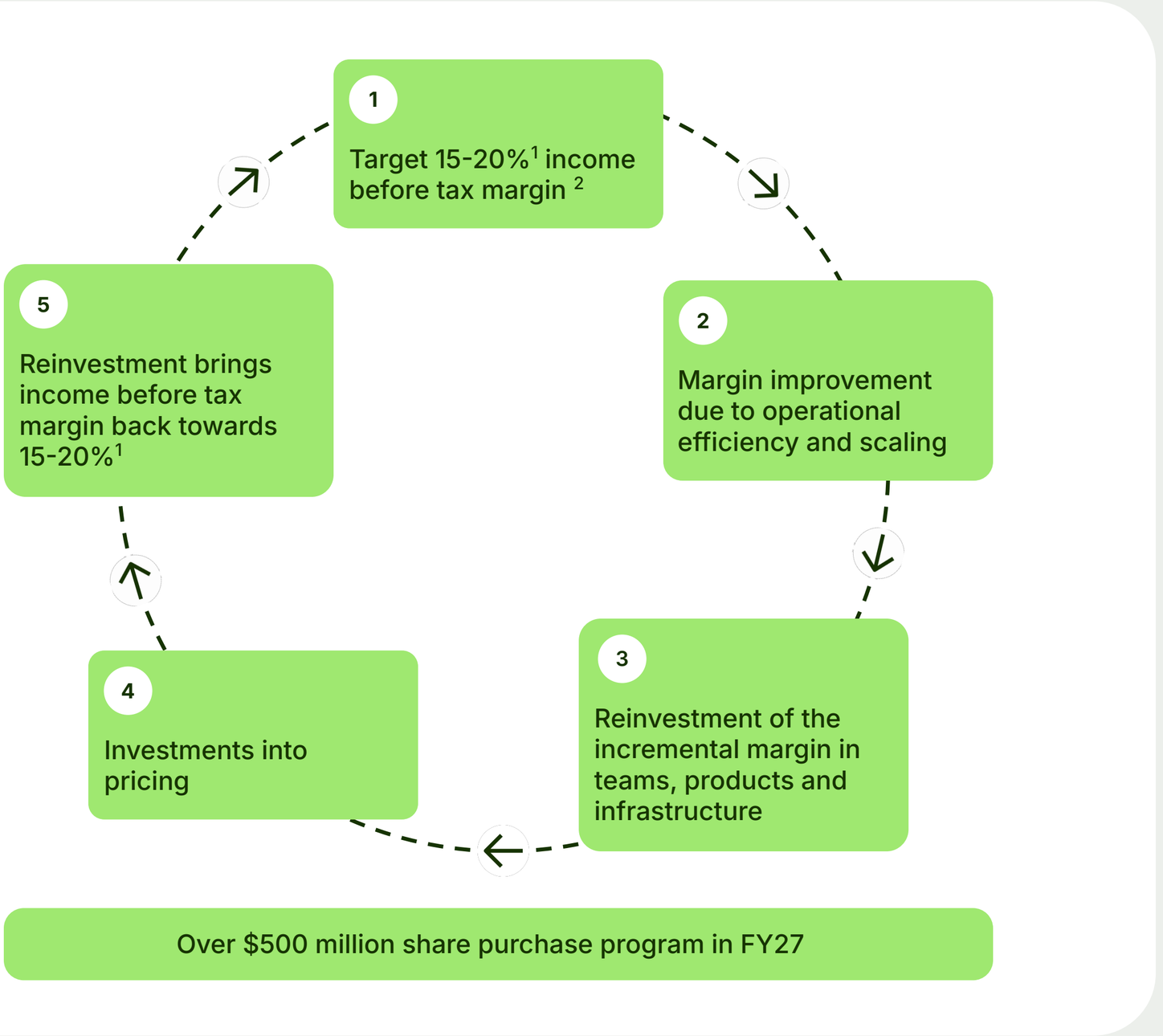


Net Revenue mix
(%)



[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

Continuing to target strong growth and healthy levels of profitability

	Medium term targets	FY27 guidance	H1 FY27 guidance
 GROWTH	Net revenue CAGR of **15-20%** with FY24 as base year	Net revenue growth In the upper half of **15-20%**	Net revenue growth **~22%**
 PROFITABILITY	Income before tax margin[1] of **15-20%**[2]	Income before tax margin[1] around the top of target range **20-25%**	IBT margin **~23%**

[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

