

Description	Field	Quarterly	Annual		
		Q1 FY25	FY25	FY26	FY27
Active customers (Personal)	k	8	17	21	26
Active customers (Business)	k	0	1	1	1
Active customers (Total)	k	8	18	22	27
Volume per customer (Personal)	£	3	7	6	6
Volume per customer (Business)	£	20	48	48	47
Volume per customer (Total)	£	4	9	8	8
Volume (Personal)	£bn	24	102	119	142
Volume (Business)	£bn	8	37	45	54
Volume (Total)	£bn	32	138	164	196
Cross-border take rate	%	0.64%	0.63%	0.60%	0.58%
Cross-border revenue	£m	207	873	979	1130
Card and other revenue	£m	80	369	495	642
Revenue	£m	287	1238	1471	1769
Customer balances (on balance sheet) - period end	£bn	14	16	19	21
Customer balances (on balance sheet) - start of period	£bn	13	13	16	19
Average balances	£bn	14	15	17	20
Interest expense on customer balances	£m	-	-	-	-
Underlying interest income (first 1% yield)	£m	34	148	175	201
Underlying Income	£m	322	1386	1646	1970
Underlying Gross Profit	£m		998	1175	1405
Underlying GP Margin	%		72.0%	71.4%	71.4%
Administrative expenses	£m		-762	-900	-1071
Net interest income from corporate investments	£m		24	24	28
Other operating income, net	£m		5	6	6
Underlying Operating Profit	£m		259	299	365
Finance expense	£m		-19	-18	-19
Underlying Profit Before Tax	£m		240	281	346
Underlying PBT Margin	%		17.3%	16.9%	17.5%
Additional net interest income on customer balances					
Gross interest yield on customer balances	%		3.8%	3.3%	2.8%
Interest income above the first 1% yield	£m		395	355	342
Benefits paid relating to customer balances	£m		-160	-177	-194
Profit before tax	£m		495	480	512
Income tax expense	£m		-133	-129	-133
Profit for the period	£m		362	351	379
Effective Tax Rate	%		26.8%	26.8%	26.6%
Free Cash Flow	£m		510	507	541
Free Cash Flow % of reported PBT	%		104.7%	107.2%	107.4%

Summary: Consensus Represents the average on a line by line basis of updated published numbers from 13 analysts post FY24 annual results.

Disclaimer

Consensus figures in the table above are line-by-line averages based on the forecasts of certain sell-side analysts covering Wise PLC and its consolidated subsidiaries ("Wise"). They may not sum exactly as not all forecasts received contain an estimate for each account line.

Wise Owner Relations requested sell-side analysts which, to the best of Wise's knowledge, cover Wise to provide their estimates for each of the line items appearing in the tables above. To produce this consensus, estimates of 13 analysts have been used as at 12 July 2024. The selection of the analysts included in the consensus figures has not been made on the basis of the analysts' opinions, forecasts, estimates, projections, predictions or recommendations in respect of Wise. The opinions, forecasts, estimates, projections, predictions or recommendations regarding Wise's performance made by the aforementioned analysts are those of the analysts alone and do not represent the opinions forecasts, estimates, projections, predictions or recommendations of Wise. Wise accepts no liability for the selection, accuracy or completeness of the analysts' opinions, forecasts, estimates, projections, predictions or recommendations.

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Consensus estimates as of 12 July 2024. Where analysts, investors or other parties wish to include or refer to the Wise consensus information in other documents, including published research, it must be appropriately cited as "company compiled consensus" with the relevant "as at" date of publication.