

Description	Field	Consensus								
		Short Term		Medium Term						
		#	Q3 FY26	#	FY26	#	FY27	#	FY28	
Active customers (Personal)	<i>m</i>	15	10.03	15	17.63	15	20.73	15	24.23	
Active customers (Business)	<i>m</i>	15	0.51	15	0.84	15	0.97	15	1.12	
<b>Active customers (Total)</b>	<b><i>m</i></b>	<b>15</b>	<b>10.55</b>	<b>15</b>	<b>18.47</b>	<b>15</b>	<b>21.70</b>	<b>15</b>	<b>25.36</b>	
Volume per customer (Personal)	£	15	3.28	15	7.3	15	7.5	15	7.6	
Volume per customer (Business)	£	15	26.7	15	62.0	15	69.0	15	74.3	
<b>Volume per customer (Total)</b>	<b>£</b>	<b>15</b>	<b>4.39</b>	<b>14</b>	<b>9.8</b>	<b>14</b>	<b>10.2</b>	<b>14</b>	<b>10.6</b>	
Volume (Personal)	£bn	16	33.0	16	128.2	16	154.7	16	184.0	
Volume (Business)	£bn	16	13.8	16	52.1	16	67.1	16	84.5	
<b>Volume (Total)</b>	<b>£bn</b>	<b>16</b>	<b>46.8</b>	<b>16</b>	<b>180.3</b>	<b>16</b>	<b>221.8</b>	<b>16</b>	<b>268.5</b>	
Cross-border take rate	%	15	0.51%	15	0.51%	15	0.48%	15	0.46%	
Cross-border revenue	£m	15	239.4	15	925.2	15	1073.8	15	1228.9	
Other revenue	£m	15	122.2	15	465.6	15	590.3	15	734.9	
<b>Revenue</b>	<b>£m</b>	<b>16</b>	<b>361.7</b>	<b>16</b>	<b>1390.6</b>	<b>16</b>	<b>1666.2</b>	<b>16</b>	<b>1967.5</b>	
Customer balances (on balance sheet) - period end	£bn	13	20.5	14	21.2	13	24.7	13	28.7	
Customer balances (on balance sheet) - start of period	£bn		19.7		17.1	14	21.2	13	24.7	
Average balances	£bn	12	19.9	13	19.5	12	23.3	12	27.5	
Underlying interest income (first 1% yield)	£m	15	50.4	16	194.0	16	229.9	16	266.5	
<b>Underlying Income</b>	<b>£m</b>	<b>15</b>	<b>412.2</b>	<b>16</b>	<b>1584.5</b>	<b>16</b>	<b>1895.9</b>	<b>16</b>	<b>2233.8</b>	
<i>Underlying Income growth (YoY)</i>	%	15	13.1%	16	16.3%	16	19.7%	16	17.8%	
<b>Underlying Gross Profit</b>	<b>£m</b>				<b>1196.3</b>	<b>16</b>	<b>1427.2</b>	<b>16</b>	<b>1679.5</b>	
<b>Underlying GP Margin</b>	%				16	75.5%	16	75.3%	16	75.2%
Administrative expenses	£m				15	(991.5)	15	(1,097.8)	15	(1,287.1)
Net interest income from corporate investments	£m				14	43.9	14	45.1	14	51.2
Other operating income, net	£m				13	6.8	13	6.6	13	7.5
<b>Underlying Operating Profit</b>	<b>£m</b>				16	<b>246.4</b>	<b>16</b>	<b>323.8</b>	<b>16</b>	<b>383.0</b>
Finance expense	£m				15	(20.4)	15	(20.1)	15	(19.7)
<b>Underlying Profit Before Tax</b>	<b>£m</b>				16	<b>226.4</b>	<b>16</b>	<b>304.0</b>	<b>16</b>	<b>363.8</b>
Underlying PBT Margin	%				16	14.3%	16	16.0%	16	16.3%
Additional net interest income on customer balances										
Gross interest yield on customer balances	%					3.0%		2.6%		2.4%
Interest income above the first 1% yield	£m				15	386.0	15	371.5	15	389.3
Benefits paid relating to customer balances	£m				15	(148.9)	15	(168.3)	15	(212.0)
<b>Profit before tax</b>	<b>£m</b>				15	<b>475.0</b>	<b>15</b>	<b>515.0</b>	<b>15</b>	<b>562.6</b>
Income tax expense	£m				15	(124.9)	15	(134.8)	15	(147.7)
<b>Profit for the period</b>	<b>£m</b>				15	<b>350.2</b>	<b>15</b>	<b>380.2</b>	<b>15</b>	<b>414.8</b>
Effective Tax Rate	%				15	22.9%	15	22.8%	15	22.8%
<b>Income**</b>	<b>£m</b>				16	<b>1,806.9</b>	<b>16</b>	<b>2,086.6</b>	<b>16</b>	<b>2,400.2</b>

Notes:

Company Compiled Consensus represents the average on a line by line basis of analysts which have revised their model following H1 FY26 results. Not all analysts model each line item. # refers to the number of analysts contributing to the line item. Please note due to an inconsistent number of analysts contributing to each line item, and each line item representing the average of those who contributed it may not be possible to reconcile the subtotal of each column to the sum of the parts, or reperform certain calculations.

\*\*Income is defined as revenue plus interest income on customer balances, less benefits paid relating to customer balances.

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 analysts have been used as at 07 January 2026. 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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