

Earnings Highlights



Matthew Oppenheimer
Co-Founder & Chief Executive Officer

“In Q3, we built on the momentum from last quarter delivering innovation across the product portfolio,” said Matt Oppenheimer, co-founder and Chief Executive Officer, Remitly. “The financial results reflect our focus on sustainable, profitable growth and efficient execution even as we continue to invest in innovation. We expect to close 2025 strong and are raising our full year revenue and Adjusted EBITDA outlook.”

Quarterly Financial Results

- \$419.5m** Revenue, **+25%** Y/Y
- \$19.5b** Send Volume, **+35%** Y/Y
- 8.9m** Quarterly Active Customers, **+21%** Y/Y
- \$8.8m** GAAP Net Income
- \$61.2m** Adjusted EBITDA¹, **+29%** Y/Y

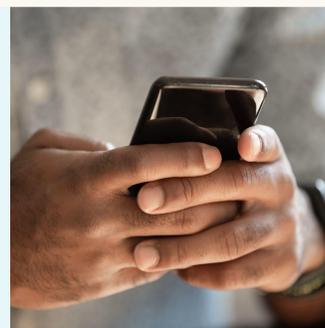
Outlook²

4Q 25	Revenue	\$426m-\$428m 21% -22% growth
	Adj. EBITDA	\$50m-\$52m
2025	Revenue	\$1.619b-\$1.621b 28% growth
	Adj. EBITDA	\$234m-\$236m

Note: Operational data as of 9/30/25. 1. Adjusted EBITDA is a non-GAAP measure. Please see reconciliation of non-GAAP measures to the most comparable GAAP measures in Remitly's third quarter 2025 earnings release. 2. We expect modest positive GAAP net income for the fourth quarter 2025. For the full year 2025, we expect to deliver positive net GAAP income. This guidance is only effective as of the date given, November 5, 2025. Distribution or reference of this earnings summary following November 5, 2025 does not constitute re-affirming guidance. We cannot, without unreasonable effort, provide a quantitative reconciliation of forecasted adjusted EBITDA to forecasted GAAP net loss due to the variability and complexity of the adjusting items that would be excluded from forecasted adjusted EBITDA.



+170
Countries



+5,300
Corridors

“

Remitly became my go-to. It's click, click, and the money is arriving.

Derek
Remitly Customer since 2019

