3Q 2026

Earnings Highlights



Sebastian Gunningham
Chief Executive Officer

"We delivered another excellent quarter, with record revenue and a more than seven-fold year over year increase in net income," said Sebastian Gunningham, Chief Executive Officer. "These results show the expanding value of our global network, which has connected the financial lives of more than 50 million senders and recipients over the past year. We're evolving from a remittance company into a global financial services provider for people and businesses whose money crosses borders. We are shipping new features and products faster than ever, and the productivity tailwinds from AI give us the capacity to invest and capture share in the large and diverse global money movement market."

Quarterly Financial Results

$509.8m Revenue, **+22%** YoY

$24.4b Send Volume, **+25%** YoY

10.3m Quarterly Active Customers, **+17%** YoY

$67.6m Net Income, **+665%** YoY

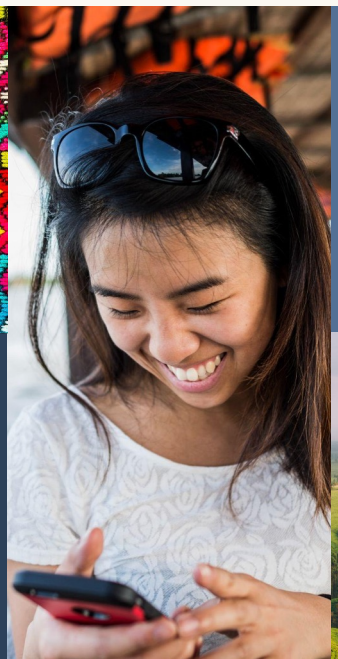
$120.8m Adjusted EBITDA1, **+97%** YoY

Outlook[2]

4Q 26	Revenue	**$531m - $533m** **20% to 21%** growth
	Adj. EBITDA	**$104m - $106m**
2026	Revenue	**$1.989b - $1.991b** **22%** growth
	Adj. EBITDA	**$441m - $443m**

Note: Operational data as of 09/30/26 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 2026 earnings release. 2. We anticipate year over year growth for net income for the fourth quarter 2026 and full year 2026. This guidance is only effective as of the date given, November 4, 2026. Distribution or reference of this earnings summary following November 4, 2026 does not constitute re-affirming guidance. We cannot, without unreasonable effort, provide a quantitative reconciliation of forecasted Adjusted EBITDA to forecasted GAAP net income or to forecasted GAAP income before income taxes due to the variability, complexity, and limited availability of the adjusting items that would be excluded from forecasted Adjusted EBITDA.





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