



# Earnings Highlights



**Matthew Oppenheimer**  
Co-Founder & Chief Executive Officer

“We delivered an exceptional fourth quarter and full year, exceeding expectations, as our product strength and customer loyalty drove durable growth and improving profitability. Our product experience continues to resonate with customers as we deliver simplicity, convenience, and trust. As we look ahead to 2025 and beyond, I am excited about the growth opportunities and innovation that will enable us to deliver on our vision.”

**+170**  
Countries

—

**+5,100**  
Corridors



## Financial Results

	Q4 2024	2024
Revenue	<b>\$352m</b> +33% Y/Y	<b>\$1,264m</b> +34% Y/Y
Quarterly Active Customers	<b>7.8m</b> +32% Y/Y	-
Send Volume	<b>\$15.4b</b> +39% Y/Y	<b>\$54.6b</b> +38% Y/Y
GAAP Net Loss	<b>(\$6)m</b>	<b>(\$37)m</b>
Adj. EBITDA <sup>1</sup>	<b>\$44m</b> +36m Y/Y	<b>\$135m</b> +90m Y/Y



## Outlook<sup>2</sup>

Q1 25	Revenue	<b>\$345m-\$348m</b> 28%-29% growth
	Adj. EBITDA	<b>\$36m-\$40m</b>
2025	Revenue	<b>\$1.565b-\$1.580b</b> 24% - 25% growth
	Adj. EBITDA	<b>\$180m-\$200m</b>



“

I haven't used anything apart from Remitly... It is very intuitive, no fluff.

Jigyasa  
Remitly Customer since 2018



Note: Operational data as of 12/31/24. 1. Adjusted EBITDA is a non-GAAP measure. Please see reconciliation of non-GAAP measures to the most comparable GAAP measures in Remitly's fourth quarter 2024 earnings release. 2. We expect to remain in a GAAP net-loss position in Q1 2025 and expect positive GAAP net income for the full year 2025. This guidance is only effective as of the date given, February 19, 2025. Distribution or reference of this earnings summary following February 19, 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, complexity, and limited visibility of the adjusting items that would be excluded from forecasted adjusted EBITDA.