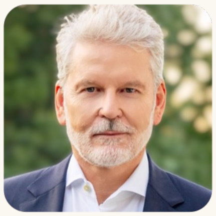
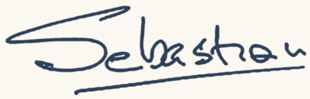
2Q 2026

Earnings Highlights





Sebastian Gunningham
Chief Executive Officer

"We delivered another excellent quarter, achieving record revenue, Adjusted EBITDA, and net income, while surpassing 10 million quarterly active customers for the first time in our company's history, a direct reflection of the trust and confidence customers place in Remitly," said Sebastian Gunningham, Chief Executive Officer. "Our results reflect the compounding advantages of a trusted global network, a strategy that resonates with customers, and rigorous cost discipline. AI-driven operating efficiencies are creating additional capacity to invest in growth while improving margins, giving us more confidence in the opportunities ahead."

Quarterly Financial Results

$495.2m Revenue, **+20%** YoY

$23.5b Send Volume, **+27%** YoY

10.2m Quarterly Active Customers, **+20%** YoY

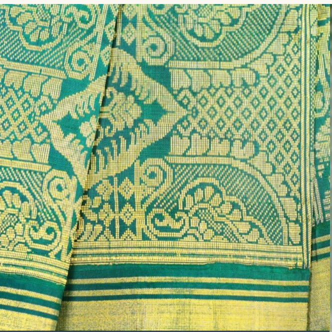
$205.9m Net Income[1], **up $199m** YoY

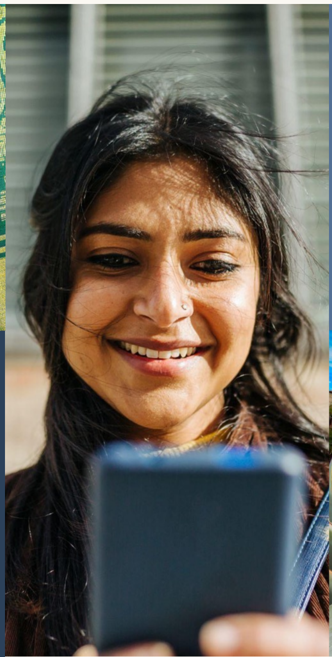
$114.7m Adjusted EBITDA[2], **+79%** YoY

Outlook[3]

3Q 26	Revenue	**$505m - $507m** **20-21%** growth
	Adj. EBITDA	**$92m - $94m**
2026	Revenue	**$1.978b - $1.988b** **21% –22%** growth
	Adj. EBITDA	**$410m - $415m**

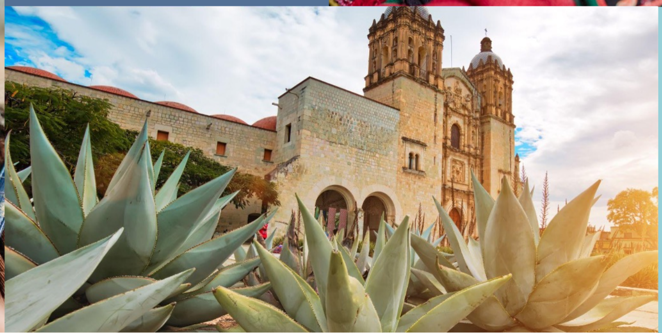
Note: Operational data as of 06/30/26 1. Net Income includes a $140.6m discrete tax benefit from the U.S. valuation allowance release. 2. Adjusted EBITDA is a non-GAAP measure. Please see reconciliation of non-GAAP measures to the most comparable GAAP measures in Remitly's second quarter 2026 earnings release. 3. We anticipate year over year growth for net income for the third quarter 2026 and full year 2026. This guidance is only effective as of the date given, August 5, 2026. Distribution or reference of this earnings summary following August 5, 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 (loss) or to forecasted GAAP income (loss) before income taxes due to the variability, complexity, and limited availability of the adjusting items that would be excluded from forecasted Adjusted EBITDA.





175+
Countries

5,700+
Corridors



Remitly™