

Bloomberg

Company Snapshot

WISE LN

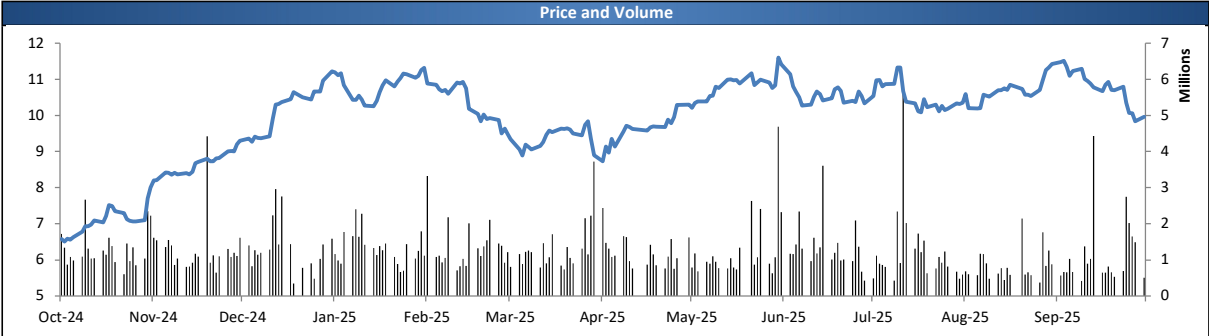
As of 10/6/2025

Wise PLC

Wise PLC designs and develops software solutions. The Company offers platform to make international multi-currency money transfers. Wise serves customers worldwide.

Company Officers			Website	Sector
Kristo Kaarmann	Ceo/Co-Founder		www.wise.com	Financials
Emmanuel Thomassin	Chief Financial Officer		Phone #N/A	Employees 6151
Harsh Sinha	Chief Technology Officer		Address 56 Shoreditch High Street	Primary Exchange London
Kingsley Kemish	Finance Director		6th Floor of The Tea Building	S&P LT Rating BBB
Serjin Lee	Interim Chief Compliance Officer		London, E1 6JJ	
Isabel Naidoo	Chief People Officer		United Kingdom	

Issue Data	
Last Price	9.96
52wk High (06/05/2025)	1160.00
52wk Low (10/08/2024)	651.00
P/E (Trailing 12m)	25.07
Dividend Yield	--
Price to Book Ratio	9.11
Price to Sales Ratio	8.42
EV / Trail 12M EBITDA	--
Shares Outstanding	1,025.0
Market Cap	10,209.0
Enterprise Value	4,309.5



Per Share Data	
EPS (Trailing 12m)	0.40
Dividend per Share	0.00
Book Value / Share	1.09
Sales / Share (Trailing 12m)	1.17
Cash Flow / Basic Share	4.35
Free Cash Flow / Share	4.32

Cash Flow Analysis	
Price / Cash Flow	2.29
Price / Free Cash Flow	--
Cash Flow / Net Income	10.79
Dividend Payout Ratio	0.00
Cash Generated / Cash Req	130.27
Cash Dividend Coverage	--
Cash-oper / Sales	370.86
Eff Interest Rate	26.22

Profitability	
EBIT	-48
Operating Margin	-3.96
Pretax Margin	46.60
Return on Assets	2.42
Return on Common Equity	35.22
Return on Capital	30.65
Asset turnover	0.07

Structure	
Current Ratio	1.08
Quick Ratio	1.07
Total Debt to Total Assets	0.96
Total Debt to Com Equity	13.39
Acct Receivable Turnover	5.92
Inventory Turnover	--
Gross Margin	72.93
EBIT / Total Inter	-4.07

Growth Potential	
Sales 1yr Growth	15.20
Asset 1yr Growth	27.14
Capital 1yr Growth	30.54

Periodicity	Fiscal Yearly	Currency	Default	Parent/Consolidated	C	Data	Adjusted (If Available)
-------------	---------------	----------	---------	---------------------	---	------	-------------------------

Income Statement Summary	03/27 E	03/26 E	LTM	03/25 A	03/24 A	03/23 A	03/22 A	03/21 A	03/20 A	03/19 A	03/18 A
Revenue	1,876.6	1,588.5	1,211.9	1,211.9	1,052.0	846.1	559.9	421.0	302.6	177.9	--
Operating Income	331.1	282.6	-48.0	-48.0	-3.0	17.9	51.5	46.8	19.5	11.3	--
Pretax Income	313.9	267.3	564.8	564.8	481.4	146.5	43.9	41.1	20.4	10.1	--
Income bef XO Items	395.0	377.8	416.7	416.7	354.6	114.0	32.9	30.9	15.0	10.3	--
Net Income	391.0	382.2	416.7	416.7	354.6	114.0	32.9	30.9	15.0	10.3	--
Basic EPS Before XO Items	0.38	0.37	0.40	0.40	0.34	0.12	0.03	1.88	0.95	0.67	--
Basic EPS	0.38	0.37	0.40	0.40	0.34	0.17	0.07	3.96	--	--	--
Diluted EPS Before XO Items			0.40	0.40	0.34	0.11	0.03	1.58	0.80	0.56	--
Diluted EPS			0.40	0.40	0.34	0.11	0.03	1.58	0.80	0.56	--
Dividends per Share	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	--
EBITDA	623.0	606.5	315.3	315.3	573.0	238.6	121.4	66.6	--	--	--
Return on Common Equity	22.9	25.8	35.2	35.2	45.6	23.1	9.5	12.8	9.3	--	--

Balance Sheet Summary	03/27 E	03/26 E	LTM	03/25 A	03/24 A	03/23 A	03/22 A	03/21 A	03/20 A	03/19 A	03/18 A
Total Current Assets			19,002.8	19,002.8	14,961.5	11,740.6	7,393.6	4,178.5	2,296.4	1,073.9	--
Total Long-Term Assets			243.4	243.4	175.9	163.6	170.8	123.3	80.0	38.8	--
Total Assets			19,246.2	19,246.2	15,137.4	11,904.2	7,564.4	4,301.8	2,376.4	1,112.7	--
Total Current Liabilities			17,624.3	17,624.3	13,889.5	11,286.0	7,046.6	3,896.7	2,112.6	967.4	--
Total Long-Term Liabilities			235.7	235.7	268.0	41.3	108.6	119.8	67.0	18.9	--
Total Liabilities			17,860.0	17,860.0	14,157.5	11,327.3	7,155.2	4,016.5	2,179.6	986.3	--
Total Shareholders' Equity			1,386.2	1,386.2	979.9	576.9	409.2	285.3	196.8	126.4	--
Shares Outstanding			1,268.6	1,268.6	1,423.7	1,423.6	1,024.6	16.7	16.1	15.5	--
Book Value per Share	1.9	1.6	1.1	1.1	0.7	0.4	0.4	17.1	12.2	8.2	--
Tangible Book Value / Sh			1.1	1.1	0.7	0.4	17.1	15.4	10.9	6.9	--
Shareholder Equity/Total Liab			7.2	7.2	6.5	4.8	5.4	6.6	8.3	11.4	--

Cash Flow Summary	03/27 E	03/26 E	LTM	03/25 A	03/24 A	03/23 A	03/22 A	03/21 A	03/20 A	03/19 A	03/18 A
Net Income	395.0	377.8	416.7	416.7	354.6	114.0	32.9	30.9	15.0	10.3	--
Depreciation and Amortization	27.8	24.9	14.9	14.9	11.4	9.6	7.7	--	--	--	--
Change in Working Capital			306.5	306.5	617.4	107.6	65.2	98.0	77.3	--	--
Cash - Operating Activities			4,494.4	4,494.4	3,248.9	3,919.9	3,138.0	2,073.9	1,188.4	683.8	--
Capital Expenditures	-26.9	-24.1	-34.5	-34.5	-10.6	-3.6	-4.6	-2.3	-3.1	-2.3	--
Cash - Investing Activities			-598.4	-598.4	-142.6	-2,587.3	-490.4	-671.8	-20.9	-123.0	--
Cash - Financing Activities			-392.4	-392.4	-306.5	290.5	50.1	-121.1	54.0	-6.6	--
Net Changes in Cash			3,503.6	3,503.6	2,799.8	1,623.1	2,697.7	1,281.0	1,221.5	554.2	--
Free Cash Flow	572.8	523.2	4,459.9	4,459.9	3,238.3	3,916.3	3,133.4	2,071.6	1,185.3	681.5	--
Free Cash Flow / Basic Sh			4.3	4.3	3.1	4.0	3.2	126.3	75.1	44.0	--
Free Cash Flow / Diluted Sh			4.3	4.3	3.1	3.8	3.0	105.7	63.2	36.8	--
Cashflow per Share	1.4	1.5	4.4	4.4	3.1	4.0	3.2	126.5	75.3	44.1	--