

Forward looking statements

During the course of this Investor Day, the leadership team of Block, Inc. (the “Company”, “we”, or “our”) will make forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. In some cases, you can identify forward-looking statements because they contain words such as “may,” “will,” “appears,” “should,” “expects,” “plans,” “anticipates,” “could,” “intends,” “target,” “projects,” “contemplates,” “believes,” “estimates,” “predicts,” “potential,” or “continue,” or the negative of these words or other similar terms or expressions that concern our expectations, strategy, plans, or intentions. All statements other than statements of historical fact could be deemed forward-looking, including, but not limited to, statements regarding our financial objectives, future financial and operating performance, business outlook, strategies, products and services, including those in development, our anticipated growth and growth strategies and our ability to effectively manage that growth, our ability to invest in and develop our products and services to operate with changing technology, include our ability and timing to integrate artificial intelligence and cryptocurrency features into our business and products, the expected benefits of our products to our customers and the impact of our products on our business, our expectations regarding product launches, trends in our markets and the

continuation of such trends and market opportunities. These forward-looking statements are based on our management’s current beliefs, expectations, and assumptions regarding future events and are, therefore, subject to a number of known and unknown risks, uncertainties, assumptions, and other factors that may cause actual results, performance, or achievements to differ materially from results expressed or implied during this Investor Day. Investors are cautioned not to place undue reliance on these statements. Among the factors that could cause actual results to differ materially from those indicated in the forward-looking statements are risks and uncertainties described from time to time in the Company’s most recent filings with the Securities and Exchange Commission (“SEC”). All forward-looking statements are based on information and estimates available to the Company at the time of this Investor Day and are not guarantees of future performance. Earnings guidance for 2025 through 2028 reflects assumptions the Company believes are reasonable as of the date of this filing, and actual results may vary based on macroeconomic conditions and other risks and uncertainties outlined in this forward-looking statements section and in the Company’s periodic reports filed with the SEC. Except as required by law, we assume no obligation to update any of these forward-looking statements.

Demonstrations and Products

Certain demonstrations, product concepts, or design mock-ups presented today are illustrative and for discussion purposes only and do not represent commitments to deliver any specific functionality or timing. Actual product features, functionalities, and timelines remain subject to change and may differ materially from what is shown or described. Certain features may be subject to additional regulatory approvals or restrictions outside the United States.

Certain products and services, including bitcoin and other virtual currency-related features, are subject to change and may not be available in all jurisdictions. Virtual currency services are provided by Block, Inc. and are not licensable activity in all U.S. states and territories. In New York, Block operates as Block of Delaware and is licensed by the New York State Department of Financial Services to engage in virtual currency business activity.

Industry and Market Data

Information, including forecasts and estimates regarding market and industry statistics and data contained in this presentation and during Investor Day, is based on information available to us and on industry publications, reports, and other publicly available sources that we

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believe are reliable. However, we have not independently verified such data, and there can be no assurance as to the accuracy or completeness of such information.

Estimates of our market opportunity and forecasts involve numerous assumptions and limitations, and actual results may differ materially.

Non-GAAP Financial Measures

To supplement our financial information presented in accordance with generally accepted accounting principles in the United States ("GAAP"), we consider and present certain non-GAAP financial measures. These non-GAAP measures are presented in addition to, not a substitute for or superior to, measures of financial performance in accordance with GAAP. The non-GAAP measures used by the Company may differ from the non-GAAP measures used by other companies. Information regarding our non-GAAP financial measures, including reconciliations from the nearest corresponding GAAP equivalent to these non-GAAP measures, are included in the reconciliation file posted on the Investor Day website. We have not provided a reconciliation of forward-looking non-GAAP financial measures to their most directly comparable GAAP measures because such reconciliations could not be provided without unreasonable effort.

Product Disclaimers

Square and Cash App are financial services platforms, not banks. Throughout Investor Day, any reference to Square or Cash App's banking offerings such as "bank our base," "banking offerings," "banking products," "banking functionality," or "Square Banking" refer to products and services that are offered through Block's industrial bank, Square Financial Services, Inc., or through our third-party bank partners.

Afterpay on Cash App Card is only available on debit flex cards and subject to eligibility restrictions. Prepaid debit cards issued by Sutton Bank, Member FDIC. Cash App Visa® Debit Flex Cards issued by Sutton Bank, Member FDIC, and The Bancorp Bank, N.A., pursuant to a license from Visa U.S.A. Inc. See terms and conditions for the Sutton prepaid card.

Afterpay is offered and managed through your Cash App account - no Afterpay account needed. Afterpay loans offered and originated by First Electronic Bank.

Eligibility for Afterpay on Cash App Card is based on various factors and is not guaranteed. Afterpay on Cash App Card is not available in all states and some rates and terms may differ by state. Overdraft Coverage and Rounds Ups are not supported by Afterpay on Cash App Card.

A Cash App customer identifies a Cash App Card purchase of \$240 and opts to finance the purchase for a term of 42 days, with a finance charge of \$18, and 6 weekly payments. The loan has a setup fee of 7.5% for a fixed APR of 65.15%. In this example, the customer will borrow \$240 and owe 6 weekly payments of \$43, for a total repayment of \$258. Loan amounts range from \$1 to \$1000 and loan terms are 42 days.

Brokerage services provided by Cash App Investing LLC, member FINRA/SIPC, subsidiary of Block, Inc. Stablecoin, Bitcoin Map, and Lightning Network are not available to New York residents. Bitcoin services provided by Block, Inc. Bitcoin services are not licensable activity in all U.S. states and territories. Block, Inc. operates in New York as Block of Delaware and is licensed to engage in virtual currency business activity by the New York State Department of Financial Services. Investing and bitcoin are non-deposit, non-bank products that are not FDIC insured and involve risk, including monetary loss. Cash App Investing does not trade bitcoin and Block, Inc. is not a member of FINRA or SIPC. For additional information, see the Bitcoin and Cash App Investing disclosures.