



Revolut Bank UAB

Capital adequacy and risk management report (Pillar 3)
30 June 2025

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Revolut Bank BUAB

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(all amounts in EUR thousand unless stated otherwise)

Introduction

Notes on basis of preparation

This report is prepared in accordance with the requirements of the Capital Requirements Directive (CRD) and the Capital Requirements Regulation No 575/2013 (CRR).

Pillar 3 disclosures complement those disclosed in the Revolut Bank UAB (the Bank) 2025 semi-annual report and financial statements and provide additional information about the Bank's risk profile, including its regulatory capital, risk weighted assets (RWAs), liquidity, leverage exposures as well as information about the Bank's approach to managing risk.

The Basel framework is structured around three 'pillars'. Pillar 1 defines minimum capital requirements for credit, market and operational risk. The Pillar 2 defines Supervisory Review and Evaluation Process (SREP) requiring the Bank to carry out an internal capital adequacy assessment process (ICAAP), identifying and assessing all the relevant risks which are not covered within Pillar 1 and supporting adequate capital level and an internal liquidity adequacy assessment process (ILAAP) primarily concentrating on the funding and liquidity risk management. Pillar 3 stands for market discipline with the aim to produce disclosures that allow market participants to assess the scope of application by banks of the Basel framework and the rules in their jurisdiction, their capital condition, risk exposures and risk management processes, and hence their capital adequacy.

The Bank prepares the financial statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and endorsed by the European Union (EU).

The disclosure is prepared on an individual basis.

LEI code of the Revolut Bank UAB is 485100NUOK3CEDCUTW40.

Attestation

The Head of Finance hereby attests that the disclosure in the Revolut Bank UAB Risk Management and Capital Adequacy Report (Pillar 3), provided according to Part Eight of Regulation (EU) No 575/2013, have been prepared in accordance with the internal controls and procedures.

The system of internal controls that is designed to maintain effective and efficient operations, compliant with applicable laws and regulations on Pillar 3 disclosure requirements, stipulates the general principles that apply for the control processes and structures regarding the disclosure of risk and capital adequacy information in the Revolut Bank UAB. The system ensures that the disclosed regarding the disclosure of risk and capital adequacy information in the Revolut Bank UAB. The system ensures that the disclosed information is subject to effective, timely and adequate internal controls and monitoring structures.

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Revolut Bank BUAB

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Table 1: Key Metrics

		30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,279,599	1,278,273	874,891	798,548	580,023
2	Tier 1 capital	1,279,599	1,278,273	874,891	798,548	580,023
3	Total capital	1,279,599	1,278,273	874,891	798,548	580,023
Risk-weighted assets (amounts)						
4	Total risk exposure amount	4,109,439	3,760,874	2,823,747	2,707,361	2,518,303
4a	Total risk exposure pre-floor	4,109,439	3,760,874			
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	31.14%	33.99%	30.98%	29.50%	23.03%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%) *	31.14%	33.99%			
6	Tier 1 ratio (%)	31.14%	33.99%	30.98%	29.50%	23.03%
6b	Tier 1 ratio considering unfloored TREA (%) *	31.14%	33.99%			
7	Total capital ratio (%)	31.14%	33.99%	30.98%	29.50%	23.03%
7b	Total capital ratio considering unfloored TREA (%) *	31.14%	33.99%			
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.70%	3.70%			
EU	7e of which: to be made up of CET1 capital (percentage points)	2.08%	2.08%			
EU	7f of which: to be made up of Tier 1 capital (percentage points)	2.78%	2.78%			
EU	7g Total SREP own funds requirements (%)	11.70%	11.70%			
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%			
9	Institution specific countercyclical capital buffer (%)	0.89%	1.04%	0.98%	2.03%	0.95%
9a	Systemic risk buffer (%)	0.00%	0.00%			
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%			
EU	10a Other Systemically Important Institution buffer (%)	2.00%	2.00%	2.00%	2.00%	1.00%
11	Combined buffer requirement (%)	5.39%	5.54%	5.48%	6.53%	4.45%

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CET1 available after meeting the total SREP own funds requirements (%)		19.44%	22.29%	19.28%	20.11%	11.33%
Leverage ratio						
13	Total leverage ratio exposure measure	26,480,156	23,031,908	19,790,666	16,237,870	14,317,158
14	Leverage ratio (%)	4.83%	5.55%	4.42%	4.92%	4.05%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%			
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%			
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%			
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%			
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%			
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	13,136,798	11,667,762	10,398,900	9,711,180	12,565,376
EU 16a	Cash outflows - Total weighted value	3,309,664	2,797,551			
EU 16B	Cash inflows - Total weighted value	1,010,576	910,660			
16	Total net cash outflows (adjusted value)	2,299,088	1,886,890	1,619,527	1,363,242	2,500,647
17	Liquidity coverage ratio (%)	571.39%	618.36%	642.09%	712.36%	502.48%
Net Stable Funding Ratio						
18	Total available stable funding	22,157,283	19,049,405	16,796,158	13,866,014	12,174,226
19	Total required stable funding	7,829,000	6,037,966	5,266,165	3,840,841	3,043,614
20	NSFR ratio (%)	283.02%	315.49%	318.94%	361.02%	399.99%