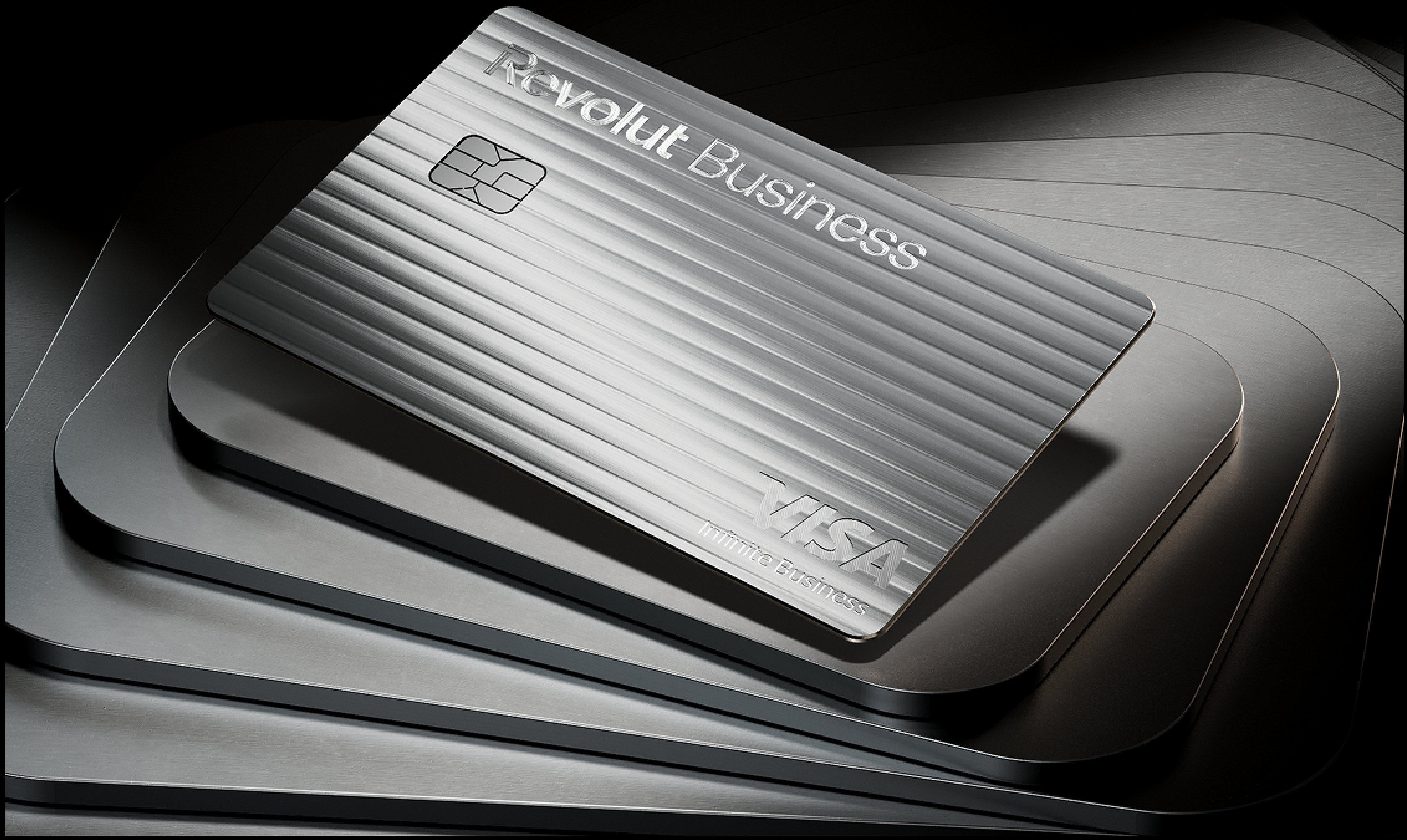
Revolut

2026 Semi-Annual Capital Adequacy and Risk Management Report (Pillar 3)

Revolut Bank UAB

Contents



Introduction

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), as amended (CRR III).

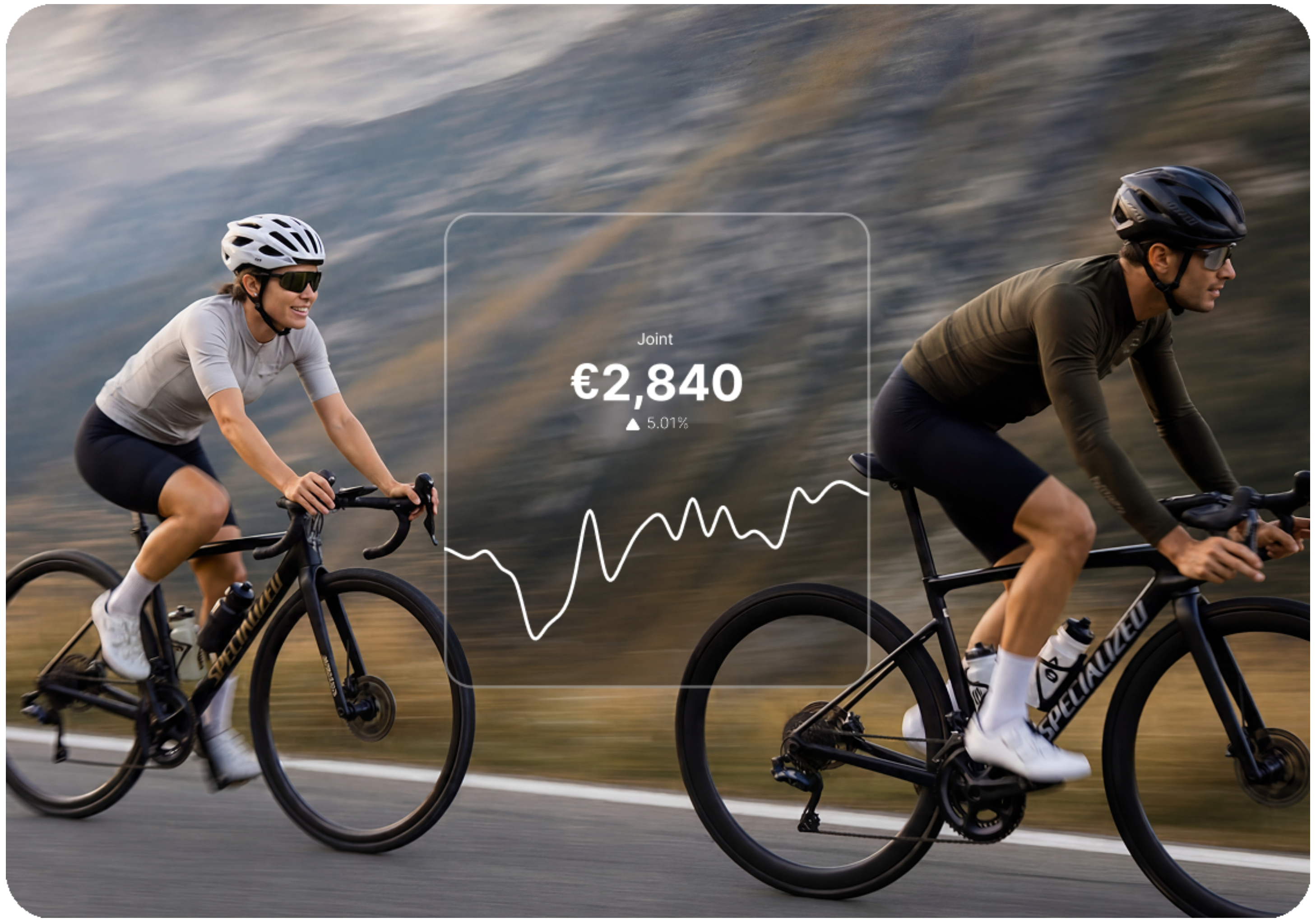
Pillar 3 disclosures complement those disclosed in the Revolut Bank UAB (the Bank) 2026 semi-annual report and financial statements and provide additional information about the Bank's risk profile, including its regulatory capital, risk weighted assets (RWAs), liquidity and leverage exposures.

The Basel framework is structured around three 'pillars'. Pillar 1 defines minimum capital requirements for credit, market and operational risk. Pillar 2 establishes Supervisory Review and Evaluation Process (SREP), requiring the Bank to perform an Internal Capital Adequacy Assessment Process (ICAAP), which identifies and assesses all material risks not fully captured under Pillar 1 and ensures the maintenance of adequate capital levels, as well as Internal Liquidity Adequacy Assessment Process (ILAAP), focusing on funding and liquidity risk management. Pillar 3 aims to promote market discipline through disclosures that enable market participants to assess the scope of application of the Basel framework, the Bank's capital position, risk exposures and risk management processes, and consequently its capital adequacy.

The Bank prepares its financial statements in accordance with International Financial Reporting Standards (IFRS) as adopted by the European Union (EU).

Disclosures are prepared on an individual basis.

LEI code of the Revolut Bank UAB is 485100NUOK3CEDCUTW40.



Frequency and Scope of Disclosure

In accordance with Article 433 of the CRR, the frequency and scope of the Bank's disclosures is determined by its classification under article 433a. As a large institution that is not a G-SII and is non-listed, the Bank is required to disclosure all information under Part Eight annually, and the key metrics referred to in article 447 on a semi-annual basis. Accordingly, this semi annual report is limited to the KM1 Key Metrics disclosure, with the full suite of disclosures to follow in the Bank's annual Pillar 3 report.

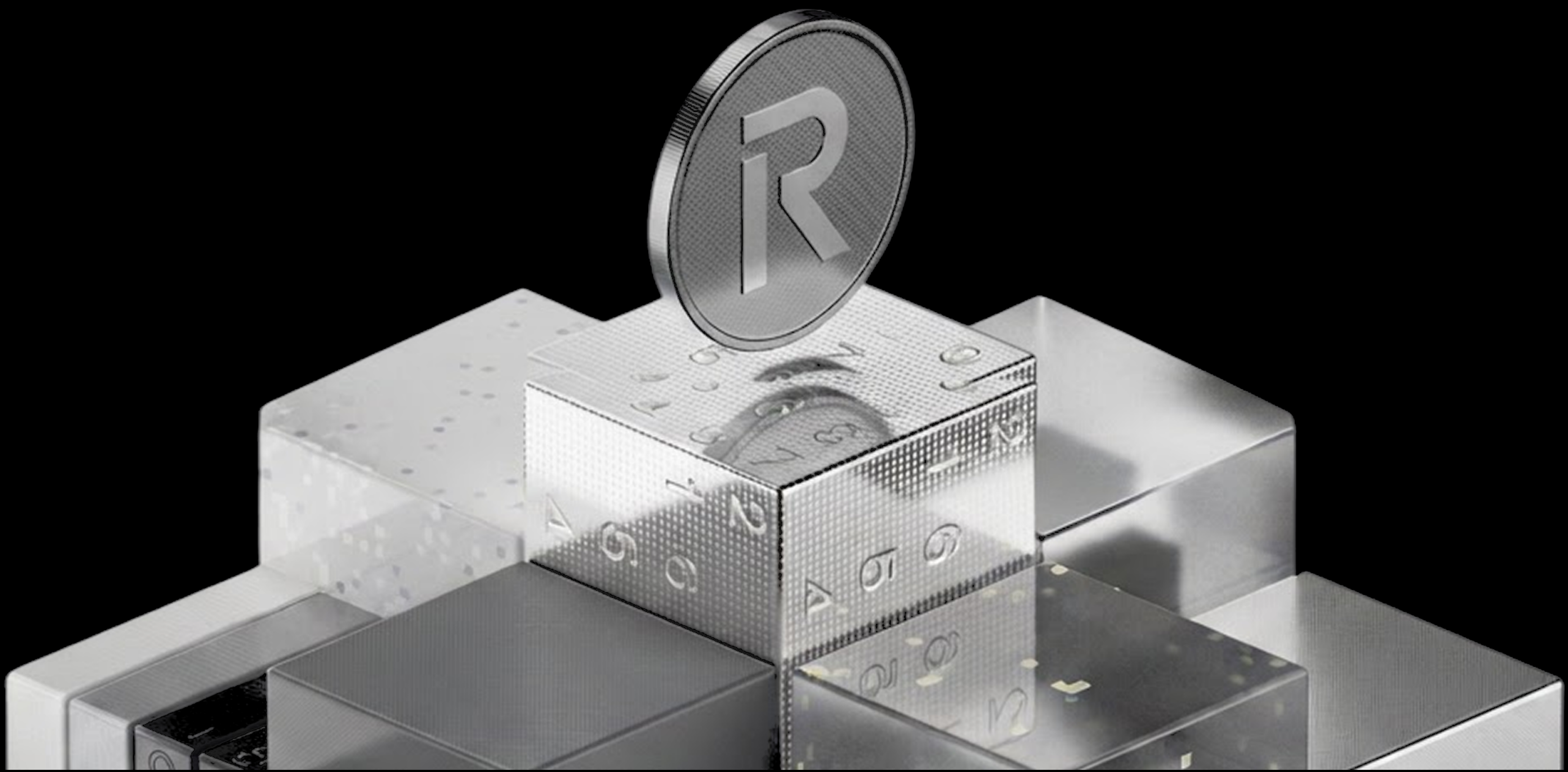
Attestation

The Chief Executive Officer and the Chief Risk Officer hereby attest that the disclosure presented within the Revolut Bank UAB Risk Management and Capital Adequacy Report (Pillar 3), pursuant to Part Eight of Regulation (EU) No 575/2013, have been prepared in strict adherence to the established internal controls and procedures.

The system of internal controls, established to ensure effective and efficient operations and compliance with applicable laws and regulations concerning Pillar 3 disclosure requirements, prescribes the overarching principles governing the control processes and structures related to the disclosure of risk and capital adequacy information within Revolut Bank UAB. This framework guarantees that the disclosed information is subjected to effective, timely, and appropriate internal controls and monitoring structures.

Jakub Fast
CEO Revolut Bank UAB

Daniel Gordon
CRO Revolut Bank UAB



Overview of Key Metrics

Key Metrics - KM1 - Table 1

€'000		30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,530,781	1,490,726	1,383,844	1,383,372	1,279,599
2	Tier 1 capital	2,257,781	2,017,726	1,783,844	1,383,372	1,279,599
3	Total capital	2,257,781	2,017,726	1,783,844	1,383,372	1,279,599
Risk-weighted assets amounts						
4	Total risk exposure amount	6,768,559	6,197,571	5,979,816	4,536,244	4,109,439
4a	Total risk exposure pre-floor	6,768,559	6,197,571	5,979,816	4,536,244	4,109,439
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	22.62%	24.05%	23.14%	30.50%	31.14%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	22.62%	24.05%	23.14%	30.50%	31.14%
6	Tier 1 ratio (%)	33.36%	32.56%	29.83%	30.50%	31.14%
6b	Tier 1 ratio considering unfloored TREA (%)	33.36%	32.56%	29.83%	30.50%	31.14%
7	Total capital ratio (%)	33.36%	32.56%	29.83%	30.50%	31.14%
7b	Total capital ratio considering unfloored TREA (%)	33.36%	32.56%	29.83%	30.50%	31.14%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	4.50%	4.50%	3.70%	3.70%	3.70%
EU 7e	of which: to be made up of CET1 capital (percentage points)	2.53%	2.53%	2.08%	2.08%	2.08%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	3.38%	3.38%	2.78%	2.78%	2.78%
EU 7g	Total SREP own funds requirements (%)	12.50%	12.50%	11.70%	11.70%	11.70%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	—%	—%	—%	—%	—%
9	Institution specific countercyclical capital buffer (%)	1.00%	0.93%	0.92%	1.04%	0.89%
EU 9a	Systemic risk buffer (%)	0.04%	0.03%	0.02%	0.02%	—%
10	Global Systemically Important Institution buffer (%)	—%	—%	—%	—%	—%
EU 10a	Other Systemically Important Institution buffer (%)	2.00%	2.00%	2.00%	2.00%	2.00%
11	Combined buffer requirement (%)	5.54%	5.46%	5.43%	5.55%	5.39%
EU 11a	Overall capital requirements (%)	18.04%	17.96%	17.13%	17.25%	17.09%
12	CET1 available after meeting the total SREP own funds requirements (%)	15.58%	17.02%	16.56%	18.80%	19.44%
Leverage ratio						
13	Total leverage ratio exposure measure	45,407,301	40,746,684	34,995,105 *	30,791,788 *	27,471,627 *
14	Leverage ratio (%)	4.97%	4.95%	5.1% *	4.49% *	4.66% *
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 (%)	—%	—%	—%	—%	—%
EU 14b	of which: to be made up of CET1 capital (percentage points)	—%	—%	—%	—%	—%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	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 (%)	—%	—%	—%	—%	—%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%

Key Metrics - KM1 - Table 1 (continued)

€'000		30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Liquidity Coverage Ratio[1]						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	20,409,785	18,454,753	16,552,882	14,768,834	13,136,798
EU 16a	Cash outflows - Total weighted value	6,169,839	5,392,551	4,650,142	3,916,884	3,309,664
EU 16B	Cash inflows - Total weighted value	1,584,404	1,422,247	1,300,843	1,091,988	1,010,576
16	Total net cash outflows (adjusted value)	4,585,434	3,970,304	3,349,299	2,824,896	2,299,088
17	Liquidity coverage ratio (%)	448.92%	471.46%	512.66%	535.84%	592.28%
Net Stable Funding Ratio[2]						
18	Total available stable funding	36,526,493	32,614,226	28,336,479 *	24,779,959 *	22,045,547 *
19	Total required stable funding	13,897,442	12,416,847	10,865,725 *	9,685,471 *	7,723,837 *
20	NSFR ratio (%)	262.83%	262.66%	260.79% *	255.85%*	285.42% *

(1) Liquidity balances are calculated as the average of month-end observations over the preceding 12-month period, in accordance with applicable regulatory methodology. The liquidity coverage ratio disclosed in Row 17 represents the average of the 12 month-end LCR observations over the preceding 12-month period and will not directly reconcile to the ratio of the average HQLA to average net cash outflows disclosed in Rows 15 and 16 respectively.
(2) The Net Stable Funding Ratio (NSFR) is calculated as the average of quarter-end observations over the preceding four quarters, in accordance with applicable regulatory methodology.
(*) The comparative metrics for Leverage Ratio and Net Stable Funding Ratio (NSFR) have been restated since the publication of the Q4 2025 Pillar 3 Report to reflect subsequent resubmissions of the relevant regulatory returns.

Revolut

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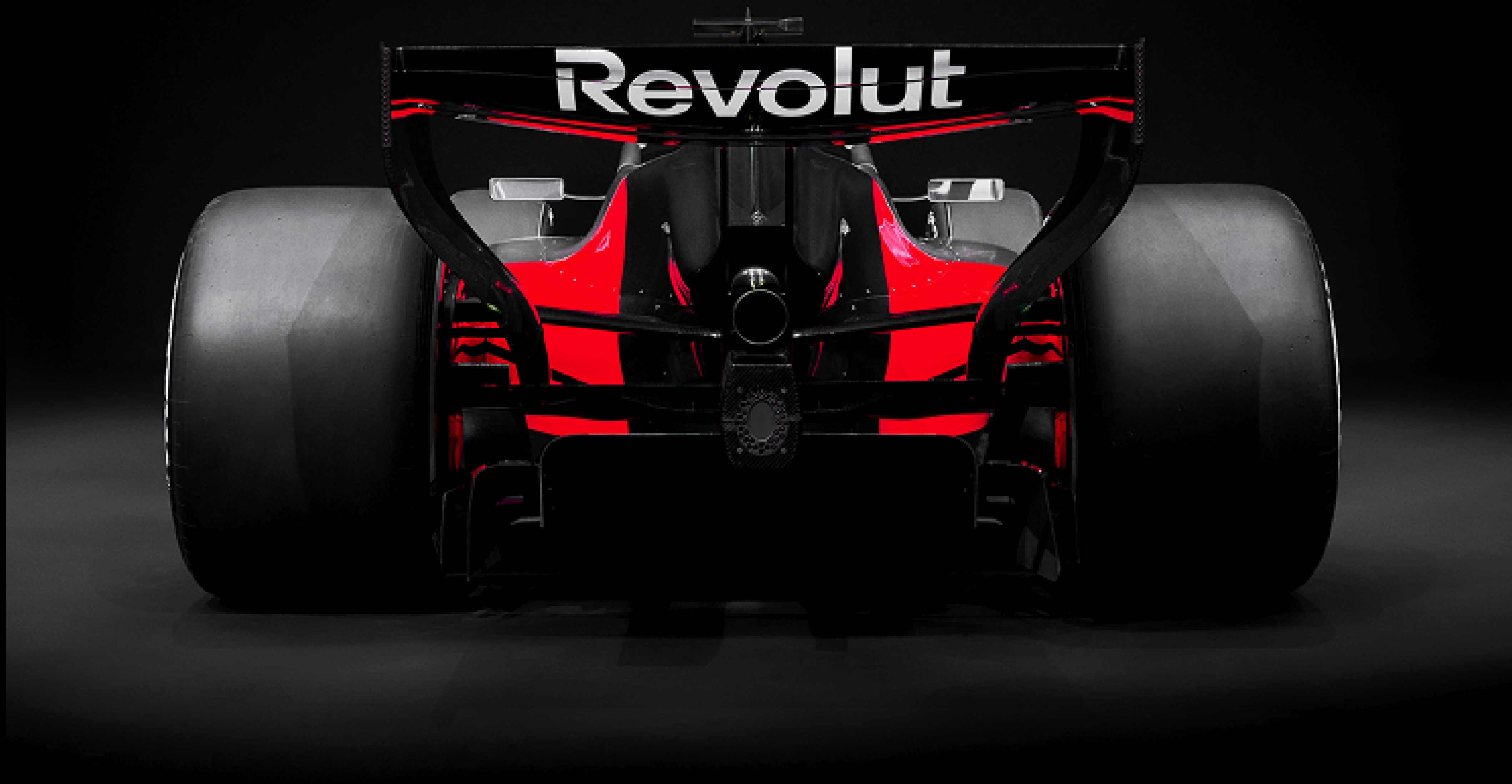

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