

2025

Capital Adequacy and Risk Management Report (Pillar 3)

Revolut Bank UAB



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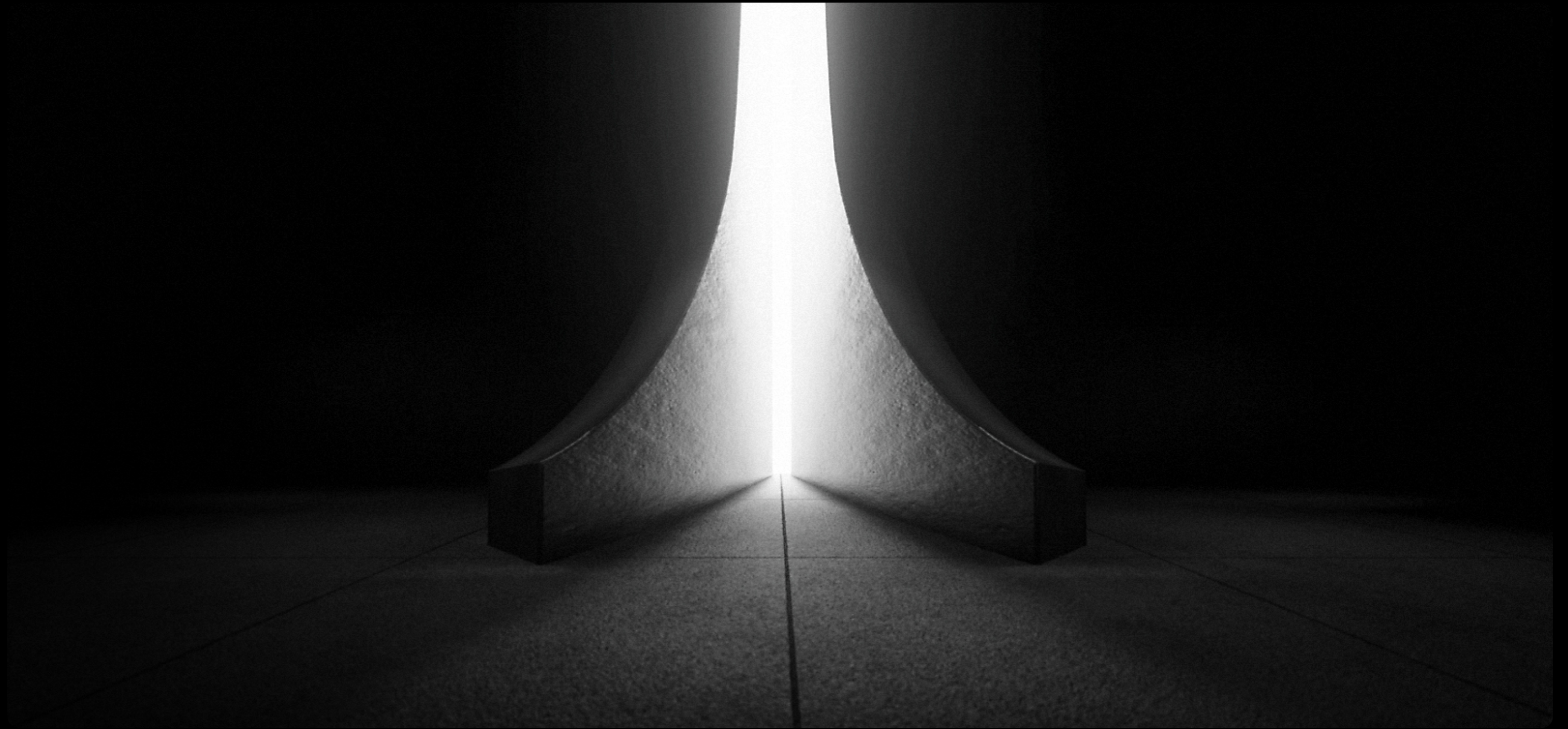
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Introduction

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) 2025 Management 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. 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.

Disclosures Exemption

In accordance with Article 432 of the CRR, institutions are permitted to exclude disclosures where the information is deemed immaterial, confidential, or proprietary. In applying this provision, the Bank has performed a materiality assessment to determine the relevance of each disclosure requirement.

Information is considered material where its inclusion or omission could reasonably be expected to impact the decision-making of users who rely on the disclosures for economic or financial purposes.

Based on this assessment, the Bank has elected to exclude certain disclosures that are considered immaterial to stakeholders, in addition to disclosures which have been omitted due to non-applicability.

A list of these disclosures is outlined in the Appendix.

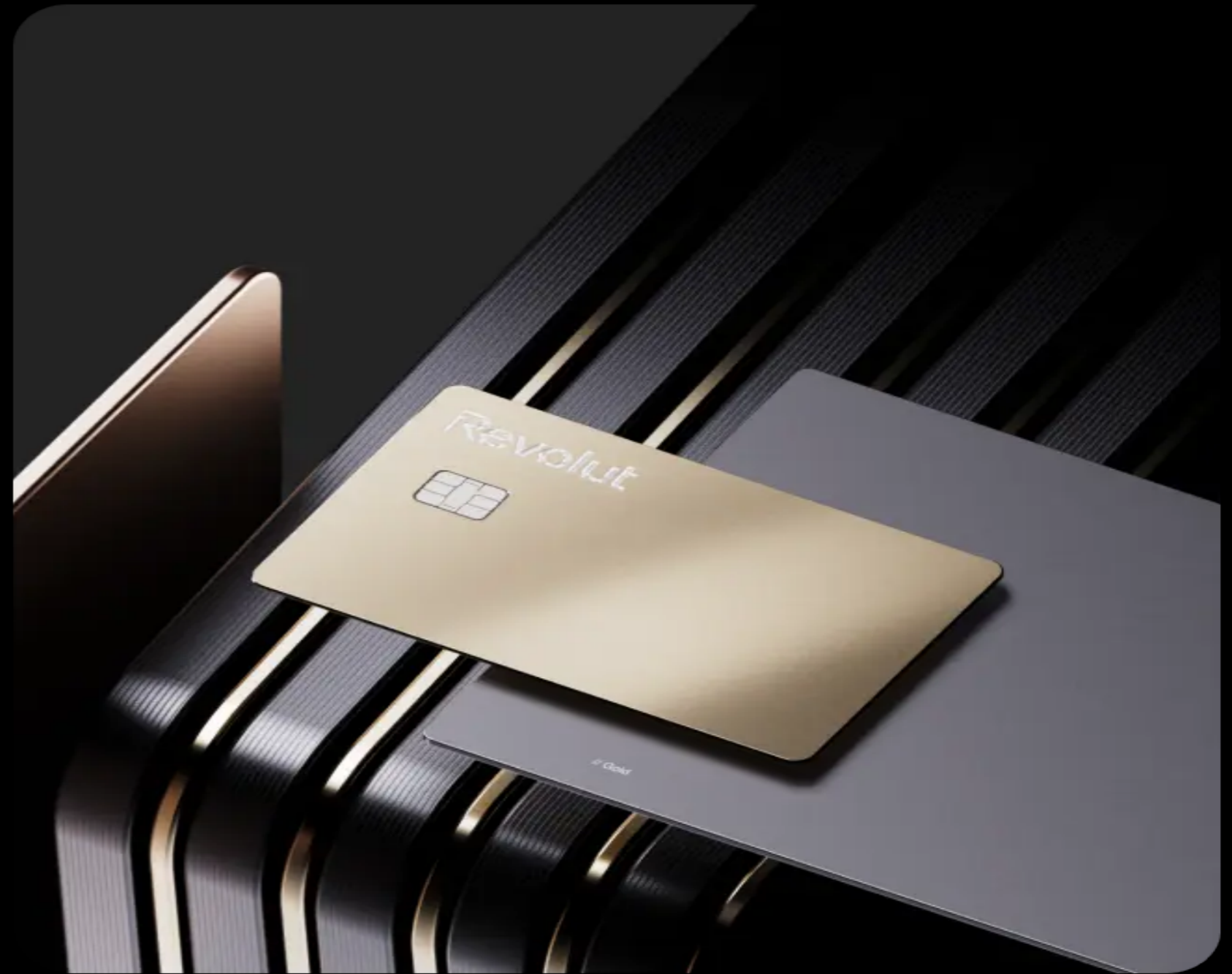
Attestation

The Chief Financial Officer and the Chief Risk Officer hereby attest that the disclosures 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.

Oliver Schreiber
CFO Revolut Bank UAB

Daniel Gordon
CRO Revolut Bank UAB



Overview of Risk Management, Key Prudential Metrics and RWA

Key Metrics - KM1 - Table 1

€'000		31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,383,844	1,383,372	1,279,599	1,278,273	874,891
2	Tier 1 capital	1,783,844	1,383,372	1,279,599	1,278,273	874,891
3	Total capital	1,783,844	1,383,372	1,279,599	1,278,273	874,891
Risk-weighted exposure amounts						
4	Total risk exposure amount	5,979,816	4,536,244	4,109,439	3,760,874	2,823,747
4a	Total risk exposure pre-floor	5,979,816	4,536,244	4,109,439	3,760,874	n/a crr ii
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	23.14%	30.50%	31.14%	33.99%	30.98%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	23.14%	30.50%	31.14%	33.99%	n/a crr ii
6	Tier 1 ratio (%)	29.83%	30.50%	31.14%	33.99%	30.98%
6b	Tier 1 ratio considering unfloored TREA (%)	29.83%	30.50%	31.14%	33.99%	n/a crr ii
7	Total capital ratio (%)	29.83%	30.50%	31.14%	33.99%	30.98%
7b	Total capital ratio considering unfloored TREA (%)	29.83%	30.50%	31.14%	33.99%	n/a crr ii
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.70%	3.70%	3.70%	3.70%	3.70%
7e	of which: to be made up of CET1 capital (percentage points)	2.08%	2.08%	2.08%	2.08%	2.08%
7f	of which: to be made up of Tier 1 capital (percentage points)	2.78%	2.78%	2.78%	2.78%	2.78%
7g	Total SREP own funds requirements (%)	11.70%	11.70%	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 (%)	0.92%	1.04%	0.89%	1.04%	0.98%
EU 9a	Systemic risk buffer (%)	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 (%)	5.43%	5.55%	5.39%	5.54%	5.48%
EU 11a	Overall capital requirements (%)	17.13%	17.25%	17.09%	17.24%	17.18%
12	CET1 available after meeting the total SREP own funds requirements (%)	16.56%	18.80%	19.44%	22.29%	19.28%
Leverage ratio						
13	Total exposure measure	34,457,653	29,124,382	26,480,156	23,031,908	19,790,666
14	Leverage ratio (%)	5.18%	4.75%	4.83%	5.55%	4.42%
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%

Key Metrics - KM1 - Table 1 (continued)

€'000		31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24
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%
Liquidity Coverage Ratio¹						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	16,552,882	14,768,834	13,136,798	11,667,762	10,398,900
EU 16a	Cash outflows - Total weighted value	4,650,142	3,916,884	3,309,664	2,797,551	2,443,825
EU 16b	Cash inflows - Total weighted value	1,300,843	1,091,988	1,010,576	910,660	824,298
16	Total net cash outflows (adjusted value)	3,349,299	2,824,896	2,299,088	1,886,890	1,619,527
17	Liquidity coverage ratio (%)	512.66%	535.84%	592.28%	640.23%	663.01%
Net Stable Funding Ratio²						
18	Total available stable funding	28,447,676	24,582,851	22,157,283	19,049,405	16,796,157
19	Total required stable funding	10,846,247	10,503,192	7,829,000	6,037,966	5,266,165
20	NSFR ratio (%)	262.28%	234.05%	283.02%	315.49%	318.94%

(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.

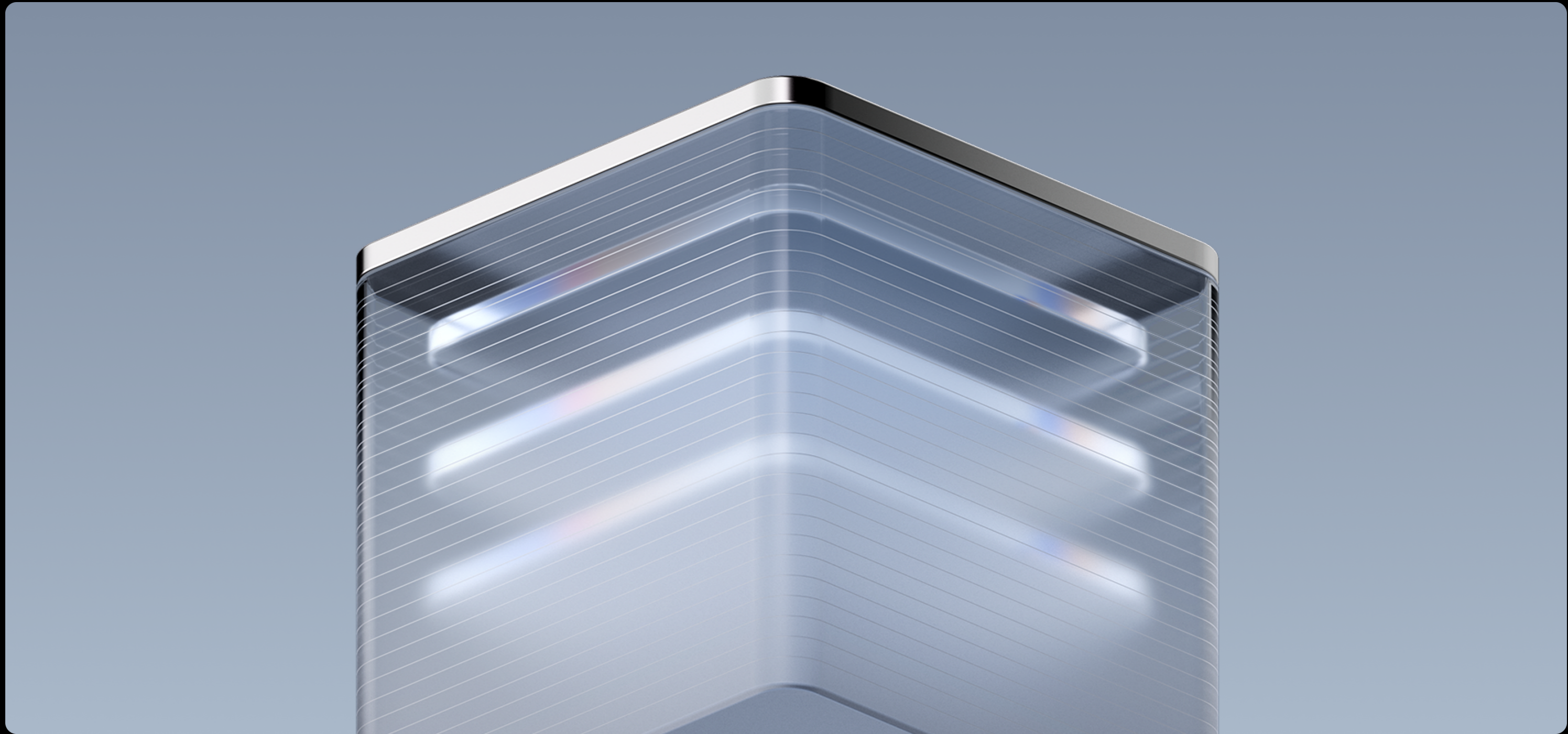
(2) The Net Stable Funding Ratio (NSFR) is calculated as the average of quarter-end observations over the preceding four quarters, in accordance with applicable regulatory methodology

Overview of risk weighted exposure amounts - EU OV1 - Table 2

€'000		Total risk exposure amounts (TREA)		Total own funds requirements
		31-Dec-25	30-Sep-25	31-Dec-25
1	Credit risk (excluding CCR)	2,341,317	2,324,960	187,305
2	Of which the standardised approach	2,341,317	2,324,960	187,305
3	Of which the Foundation IRB (F-IRB) approach	—	—	—
4	Of which slotting approach	—	—	—
EU 4a	Of which equities under the simple risk weighted approach	—	—	—
5	Of which the Advanced IRB (A-IRB) approach	—	—	—
6	Counterparty credit risk - CCR	68,926	64,335	5,514
7	Of which the standardised approach	68,744	64,271	5,499
8	Of which internal model method (IMM)	—	—	—
EU 8a	Of which exposures to a CCP	56	64	5
9	Of which other CCR	126	—	10
10	Credit valuation adjustments risk - CVA risk	326	117	26
EU 10a	Of which the standardised approach (SA)	—	—	—
EU 10b	Of which the basic approach (F-BA and R-BA)	326	117	26
EU 10c	Of which the simplified approach	—	—	—
15	Settlement risk	—	—	—
16	Securitisation exposures in the non-trading book (after the cap)	417,113	326,558	33,369
17	Of which SEC-IRBA approach	—	—	—
18	Of which SEC-ERBA (including IAA)	417,113	326,558	33,369
19	Of which SEC-SA approach	—	—	—
EU 19a	Of which 1250% / deduction	—	—	—
20	Position, foreign exchange and commodities risks (Market risk)	95,609	108,608	7,649
21	Of which the Alternative standardised approach (A-SA)	—	—	—
EU 21a	Of which the Simplified standardised approach (S-SA)	95,609	108,608	7,649
22	Of which the Alternative Internal Models Approach (A-IMA)	—	—	—
EU 22a	Large exposures	—	—	—
23	Reclassifications between trading and non-trading books	—	—	—
24	Operational risk	3,056,525	1,711,667	244,522
EU 24a	Exposures to crypto-assets	—	—	—
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	—	—	—
26	Output floor applied (%)	—	—	—
27	Floor adjustment (before application of transitional cap)	—	—	—
28	Floor adjustment (after application of transitional cap)	—	—	—
29	Total	5,979,816	4,536,244	478,385

ICAAP Information - EU OVC - Table 3

OVC: ICAAP information	Management report 2025 section	Disclosure	Management report page numbers
Revolut Bank UAB approach to assessing the adequacy and the result of the internal capital adequacy assessment process (ICAAP), can be found in the financial statements. The ICAAP constitutes the comprehensive framework through which the Bank assesses its overall capital needs in relation to its risk profile. The ICAAP is fully integrated with the Bank's financial and strategic planning processes. It serves a critical role in the capital planning and in the determination of the internally targeted capital levels which are reviewed and approved by the Supervisory Council.	Notes to the financial statements	34. 2 Internal Capital Assessment	85



Own Funds

Composition of regulatory own funds - EU CC1 - Table 4

€'000		Amounts	Explanatory notes
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	36,815	(a)
	of which ordinary shares	36,815	
2	Retained earnings	233,097	(d)
	of which excluding current period profit not eligible	105,495	(d)
3	Accumulated other comprehensive income (and other reserves)	1,011,558	(b)
EU-3a	Funds for general banking risk	—	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	—	
5	Minority interests (amount allowed in consolidated CET1)	—	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	102,402	(d)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,383,872	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(28)	
8	Intangible assets (net of related tax liability) (negative amount)	—	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	—	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	—	
12	Negative amounts resulting from the calculation of expected loss amounts	—	
13	Any increase in equity that results from securitised assets (negative amount)	—	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	—	
15	Defined-benefit pension fund assets (negative amount)	—	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	—	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	—	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	—	
EU-20c	of which: securitisation positions (negative amount)	—	
EU-20d	of which: free deliveries (negative amount)	—	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	—	

Composition of regulatory own funds - EU CC1 - Table 4 (continued)

€'000	Amounts	Explanatory notes
22		
	—	
23		
	—	
25		
	—	
EU-25a		
	—	
EU-25b		
	—	
27		
	—	
27a		
	—	
28	(28)	
29	1,383,844	
Additional Tier 1 (AT1) capital: instruments		
30	400,000	(c)
31	400,000	
32	—	
33	—	
EU-33a	—	
EU-33b	—	
34	—	
35	—	
36	400,000	
Additional Tier 1 (AT1) capital: regulatory adjustments		
37	—	
38	—	
39	—	
40	—	
42	—	
42a	—	
43	—	
44	400,000	
45	1,783,844	

Composition of regulatory own funds - EU CC1 - Table 4 (continued)

€'000		Amounts	Explanatory notes
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	—	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	—	
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	—	
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	—	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	—	
49	of which: instruments issued by subsidiaries subject to phase out	—	
50	Credit risk adjustments	—	
51	Tier 2 (T2) capital before regulatory adjustments	—	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	—	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	—	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	—	
56b	Other regulatory adjustments to T2 capital	—	
57	Total regulatory adjustments to Tier 2 (T2) capital	—	
58	Tier 2 (T2) capital	—	
59	Total capital (TC = T1 + T2)	1,783,844	
60	Total risk exposure amount	5,979,816	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1	23.14%	
62	Tier 1	29.83%	
63	Total capital	29.83%	
64	Institution CET1 overall capital requirements	12.01%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.92%	
67	of which: systemic risk buffer requirement	0.02%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	2.00%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	2.08%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	16.56%	

Composition of regulatory own funds - EU CC1 - Table 4 (continued)

€'000		Amounts	Explanatory notes
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	—	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	—	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	—	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	—	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	30,128	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	—	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	—	

Reconciliation of regulatory own funds to balance sheet in the audited financial statements - EU CC2 - Table 5

€'000	Under Regulatory Scope of Consolidation	Cross reference to the own funds
Assets		
Cash and balances with central banks	15,714,774	
Due from banks and other financial institutions	115,487	
Derivatives	19,784	
Reverse repurchase agreements	5,648,565	
Loans and advances to customers	2,440,031	
Loans and advances to public sector	2,299,815	
Debt securities	7,915,619	
Equity instruments	33	
Investments in subsidiaries	208	
Property and equipment and right-of-use assets	9,472	
Deferred tax assets	10,052	
Other assets	1,214,806	
Total assets	35,388,646	
Liabilities		
Derivatives	8,094	
Due to customers	31,163,192	
Due to other financial institutions	237,629	
Other liabilities	2,072,304	
Provisions	18,060	
Total liabilities	33,499,279	
Equity attributable to equity holders of parent		
Share capital	36,815	(a)
Reserve capital	971,208	(b)
Other equity instruments	400,000	(c)
Retained earnings	440,994	(d)
Reserves	40,350	(b)
Total equity	1,889,367	
Total liabilities and equity	35,388,646	

Main features of regulatory own funds instruments and eligible liabilities instruments

- EU CCA - Table 6

The table below shows the features of the CET1 as at 31 December 2025.

Capital instruments main features template (€'000)			
1 Issuer		Revolut Bank UAB	Revolut Bank UAB
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		485100NUOK3CEDCUTW40	485100NUOK3CEDCUTW40
3 Governing law(s) of the instrument		Republic of Lithuania Law on Companies	Republic of Lithuania Law on Companies
Regulatory Treatment			
4 Transitional CRR rules		Common Equity Tier 1	Additional Tier 1
5 Post-transitional CRR rules		Common Equity Tier 1	Additional Tier 1
6 Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated		Solo & (Sub)-Consolidated	Solo & (Sub)-Consolidated
7 Instrument type (types to be specified by each jurisdiction)		Ordinary shares	Perpetual subordinated Additional Tier 1 instrument
8 Amount recognised in regulatory capital (currency in millions, recent reporting date)	€	36,815 €	400,000
9 Par value of instrument	€	36,815 €	400,000
10 Accounting classification		Share capital	Debt instrument (Additional Tier 1 capital)
11 Original date of issuance		18/07/2017	15/12/2025
12 Perpetual or dated		Perpetual	Perpetual
13 Original maturity date		No maturity	No maturity
14 Issuer call subject to prior supervisory approval		No	No
15 Optional call date, contingent call dates and redemption amount		N/A	N/A
16 Subsequent call dates, if applicable		N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon		Floating	Floating
18 Coupon rate and any related index		N/A	N/A
19 Existence of a dividend stopper		No	No
20 Fully discretionary, partially discretionary or mandatory		Fully discretionary	Fully discretionary
21 Existence of step-up or other incentive to redeem		Fully discretionary	Fully discretionary
22 Non-cumulative or cumulative		Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-cumulative	Non-cumulative
24 If convertible, conversion trigger(s)		N/A	N/A
25 If convertible, fully or partially		-	-
26 If convertible, conversion rate		N/A	N/A
27 If convertible, mandatory or optional conversion		N/A	N/A
28 If convertible, specify instrument type convertible into		-	-
29 If convertible, specify issuer of instrument it converts into		N/A	N/A
30 Writedown feature		No	No
31 If writedown, writedown trigger(s)		N/A	N/A
32 If writedown, full or partial		-	-
33 If writedown, permanent or temporary		N/A	N/A
34 If temporary write-own, description of writeup mechanism		N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type)		Ranks behind all other forms of Capital	Ranks senior to CET1 instruments but subordinated to T2 instruments.
36 Non-compliant transitioned features		-	-
37 If yes, specify non-compliant features		N/A	N/A



Countercyclical capital buffers

Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer - CCyB1 - Table 7

€'000	General credit exposures		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements		Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach			Relevant credit risk exposures - Credit risk	Relevant credit exposures - Securitisation positions in the non-trading book				
Breakdown by country:										
(AT) Republic of Austria	39	—	—	39	2	—	2	31	— %	— %
(AU) Australia	23,209	—	—	23,209	371	—	371	4,642	0.18 %	— %
(BE) Kingdom of Belgium	16,518	—	—	16,518	1,319	—	1,319	16,487	0.65 %	1.00 %
(BG) Bulgaria	670	—	—	670	46	—	46	573	0.02 %	2.00 %
(CA) Canada	103,495	—	—	103,495	1,656	—	1,656	20,699	0.81 %	— %
(CH) Swiss Confederation	119	—	—	119	8	—	8	100	— %	— %
(CY) Republic of Cyprus	395	—	—	395	31	—	31	389	0.02 %	1.00 %
(CZ) Czech Republic	183	—	—	183	13	—	13	160	0.01 %	1.25 %
(DE) Federal Republic of Germany	241,329	—	—	241,329	15,782	—	15,782	197,278	7.72 %	0.75 %
(DK) Kingdom of Denmark	257	—	—	257	19	—	19	240	0.01 %	2.50 %
(EE) Republic of Estonia	141	—	—	141	11	—	11	134	0.01 %	1.50 %
(ES) Kingdom of Spain	213,242	—	—	213,242	15,748	—	15,748	196,847	7.70 %	0.50 %
(FI) Republic of Finland	29,795	—	—	29,795	3,573	—	3,573	44,667	1.75 %	— %
(FR) French Republic	200,771	—	538,189	738,960	13,479	8,358	21,837	272,959	10.68 %	1.00 %
(GB) Great Britain and Northern Ireland	66,472	—	—	66,472	5,177	—	5,177	64,709	2.53 %	2.00 %
(GF) French Guiana	16	—	—	16	1	—	1	12	— %	— %
(GI) Gibraltar	31	—	—	31	3	—	3	31	— %	— %
(GP) Guadeloupe	11	—	—	11	1	—	1	8	— %	— %
(GR) Hellenic Republic	1,000	—	—	1,000	78	—	78	974	0.04 %	0.25 %
(HR) Republic of Croatia	139	—	—	139	10	—	10	129	0.01 %	1.50 %
(HU) Republic of Hungary	108	—	—	108	7	—	7	90	— %	1.00 %
(IE) Ireland	694,881	—	—	694,881	39,959	—	39,959	499,488	19.54 %	1.50 %
(IS) Republic of Iceland	5	—	—	5	—	—	—	4	— %	2.50 %
(IT) Italian Republic	66,381	—	—	66,381	3,850	—	3,850	48,119	1.88 %	— %
(LT) Republic of Lithuania	400,857	—	691,802	1,092,659	14,215	10,870	25,085	313,565	12.27 %	1.00 %
(LU) Grand Duchy of Luxembourg	14	—	—	14	1	—	1	11	— %	0.50 %
(LV) Republic of Latvia	68	—	—	68	5	—	5	60	— %	1.00 %

Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer - CCyB1 - Table 7 (continued)

€'000	General credit exposures		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements		Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach			Relevant credit risk exposures - Credit risk	Relevant credit exposures - Securitisation positions in the non-trading book				
Breakdown by country:										
(MF) Saint Martin (French part)	1	—	—	1	—	—	—	1	— %	— %
(MQ) Martinique	13	—	—	13	1	—	1	10	— %	— %
(MT) Republic of Malta	304	—	—	304	24	—	24	301	0.01 %	— %
(NL) Kingdom of Netherlands	557	—	—	557	41	—	41	510	0.02 %	2.00 %
(NO) Kingdom of Norway	72	—	—	72	4	—	4	55	— %	2.50 %
(PL) Republic of Poland	379,892	—	—	379,892	21,851	—	21,851	273,141	10.69 %	1.00 %
(PT) Portuguese Republic	44,713	—	—	44,713	2,589	—	2,589	32,362	1.27 %	— %
(RE) Reunion	25	—	—	25	2	—	2	20	— %	— %
(RO) Romania	465,907	—	—	465,907	26,835	—	26,835	335,435	13.13 %	1.00 %
(SE) Kingdom of Sweden	102	—	—	102	6	—	6	81	— %	2.00 %
(SI) Republic of Slovenia	120	—	—	120	9	—	9	117	— %	1.00 %
(SK) Slovak Repuplik	49	—	—	49	3	—	3	38	— %	1.50 %
(UA) Ukraine	2	—	—	2	—	—	—	2	— %	— %
(US) United States of America	54,399	—	175,791	230,190	4,352	2,725	7,077	88,465	3.46 %	— %
(YT) Territorial collectivity of Mayotte	3	—	—	3	—	—	—	2	— %	— %
(Other Countries) Other Countries	—	—	729,105	729,105	—	11,416	11,416	142,702	5.58 %	— %
Totals	3,006,303	—	2,134,887	5,141,189	171,083	33,369	204,452	2,555,644	100.00 %	

Amount of institution-specific countercyclical capital buffer - CCyB2 - Table 8

€'000	Amount
1 Total risk exposure amount	5,979,816
2 Institution specific countercyclical capital buffer rate	0.92%
3 Institution specific countercyclical capital buffer requirement	54,782



Leverage Ratio

EU LRA – Disclosure of LR qualitative information - Table 9

Revolut Bank UAB closely monitors the risk of excessive leverage through regular forecasting exercises and a strong governance framework to ensure compliance with regulatory minimum levels and internal objectives.

As part of its capital management framework the Bank formally creates balance sheets and P&L forecasts on at least a quarterly basis. This forward-looking assessment allows the Bank to continually monitor and assess leverage ratio adequacy in order to make strategic decisions around the effective management of capital resources. The Bank recognises that in order to remain above internal risk appetite it will be dependent on additional capital from the parent company for a continued period. This additional capital raise planned in a number of tranches is required to support the Bank's business - deposit taking and lending - before the Bank's build up of capital resources surpass the growth of capital requirements.

The leverage ratio increased by 76 basis points from 4.42% to 5.18% during 2025. Leverage ratio exposure increased from €19.8bn to €34.5bn (c.1.7x increase), while Tier 1 capital approximately doubled over the same period, driven by retained earnings, reserve movements and the issuance of Additional Tier 1 instruments in Q4 2025. The stronger growth in Own Funds relative to exposure resulted in the increase in the leverage ratio.

LRSum: Summary reconciliation of accounting assets and leverage ratio exposures - EU LR1 - Table 10 -

	€'000	Applicable amount
1	Total assets as per published financial statements	35,388,646
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	—
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	—
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	—
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	—
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	—
7	Adjustment for eligible cash pooling transactions	—
8	Adjustments for derivative financial instruments	66,597
9	Adjustment for securities financing transactions (SFTs)	—
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	91,962
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(28)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	—
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	—
12	Other adjustments	(1,089,524)
13	Total exposure measure	34,457,653

LRCom: Leverage ratio common disclosure - EU LR2 - Table 11

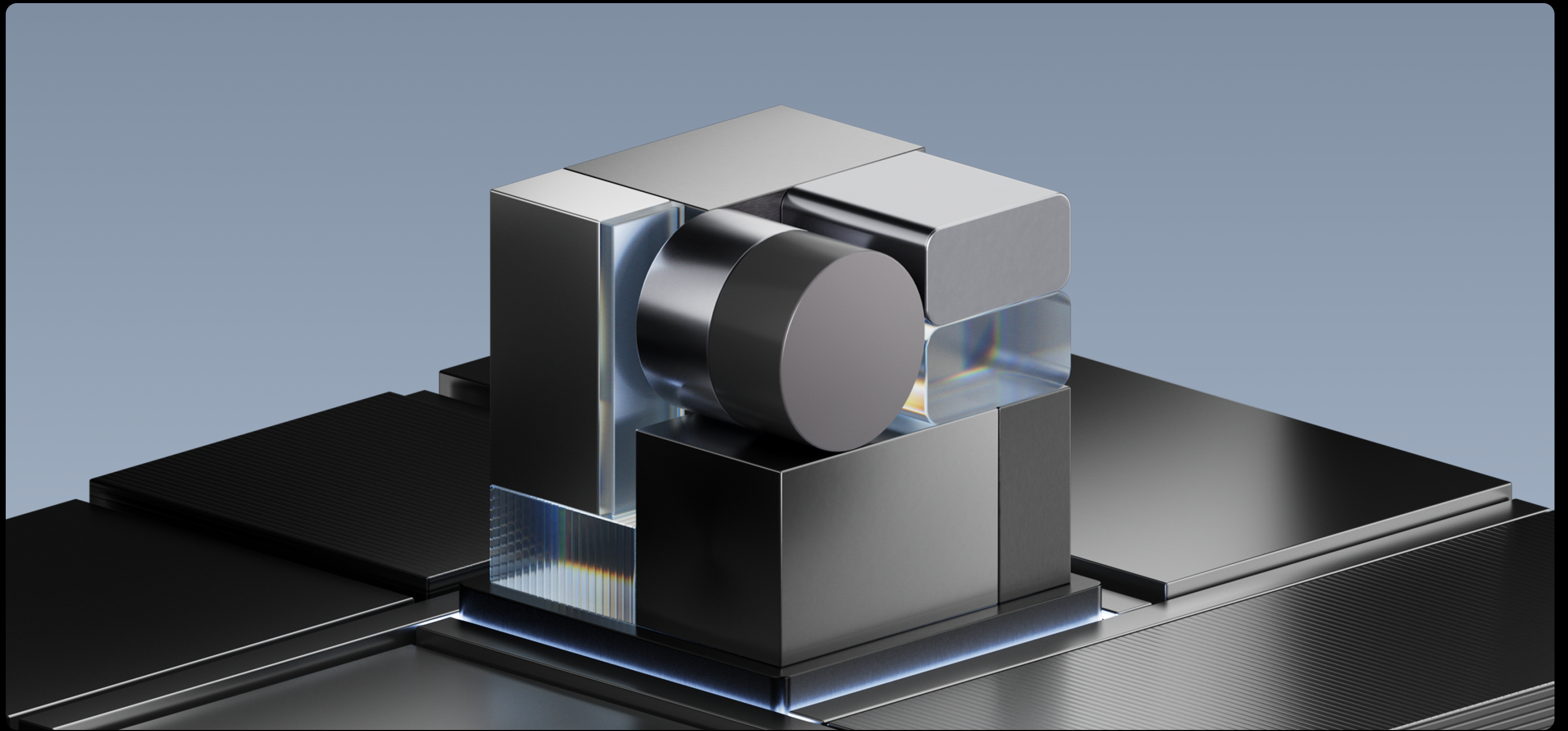
€'000		CRR leverage ratio exposures	
		31 Dec 2025	30 Sept 2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	28,637,911	23,887,833
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	—	—
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	—	—
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	—	—
5	(General credit risk adjustments to on-balance sheet items)	—	—
6	(Asset amounts deducted in determining Tier 1 capital)	—	—
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	28,637,911	23,887,833
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	21,824	23,168
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	—	—
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	58,027	53,814
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	—	—
EU-9b	Exposure determined under Original Exposure Method	—	—
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	—	—
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	—	—
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)	—	—
11	Adjusted effective notional amount of written credit derivatives	—	—
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—
13	Total derivatives exposures	79,850	76,983
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	5,647,929	5,056,387
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	—	—
16	Counterparty credit risk exposure for SFT assets	—	—
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	—	—
17	Agent transaction exposures	—	—
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	—	—
18	Total securities financing transaction exposures	5,647,929	5,056,387
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	91,962	103,179
20	(Adjustments for conversion to credit equivalent amounts)	—	—
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	—	—
22	Off-balance sheet exposures	91,962	103,179
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	—	—
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))	—	—

LRCOM: Leverage ratio common disclosure - EU LR2 - Table 11 (continued)

€'000		CRR leverage ratio exposures	
		31 Dec 2025	30 Sept 2025
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	—	—
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	—	—
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	—	—
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	—	—
EU-22g	(Excluded excess collateral deposited at triparty agents)	—	—
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	—	—
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	—	—
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	—	—
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	—	—
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	—	—
EU-22m	(Total exempted exposures)	—	—
Capital and total exposure measure			
23	Tier 1 capital	1,783,844	1,383,372
24	Total exposure measure	34,457,653	29,124,382
Leverage ratio			
25	Leverage ratio	5.18%	4.75%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	5.18%	4.75%
25a	central bank reserves)	5.18%	4.75%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	—%	—%
EU-26b	of which: to be made up of CET1 capital (percentage points)	—%	—%
27	Leverage ratio buffer requirement (%)	—%	—%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	—	—
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	5,320,420	3,979,863
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	5,647,929	5,056,387
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	34,130,144	28,047,857
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	34,130,144	28,047,857
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5.23%	4.93%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5.23%	4.93%

LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) - EU LR3 - Table 12

€'000		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	28,637,911
EU-2	Trading book exposures	—
EU-3	Banking book exposures, of which:	28,637,911
EU-4	Covered bonds	128,907
EU-5	Exposures treated as sovereigns	22,581,893
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	—
EU-7	Institutions	988,164
EU-8	Secured by mortgages of immovable properties	100,381
EU-9	Retail exposures	2,325,021
EU-10	Corporates	90,203
EU-11	Exposures in default	14,629
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	2,408,714



Liquidity

Liquidity risk management - EU LIQA - Table 13

EU LIQA - Liquidity risk management	Management report 2025 section	Disclosure	Management report page numbers
Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding,	Notes to the financial statements	6.1.1 Liquidity and Funding Risk	45
Structure and organisation of the liquidity risk management function (authority, statute, other arrangements).	Notes to the financial statements	6.1.1 Liquidity and Funding Risk	45
A description of the degree of centralisation of liquidity management and interaction between the group's units	Notes to the financial statements	6.1.1 Funding and Liquidity Risk	45
Scope and nature of liquidity risk reporting and measurement systems.	Notes to the financial statements	6.1.1 Liquidity and Funding Risk	45
Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants.	Notes to the financial statements	6.1.1 Funding and Liquidity Risk	45
An outline of the bank's contingency funding plans.	See notes below.		
An explanation of how stress testing is used.	Notes to the financial statements	6.1.1 Funding and Liquidity Risk	45
A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy.	See notes below.		
A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body.	See notes below.		
Concentration limits on collateral pools and sources of funding (both products and counterparties)	See notes below.		
Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank	See notes below.		
Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity	See notes below.		
Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps	See notes below.		

Under liquidity stress conditions, the Bank has defined a range of available contingency actions, which are set to ensure that the liquidity buffer, regulatory metrics, risk appetite and the internal liquidity and funding risk management limits are not breached. Normative and economic requirements are also supplemented by a suite of early warning indicators (EWIs, known as Key Risk Indicators within the Bank) to identify signs of emerging liquidity stress in a timely manner. The list and calibration of indicators is constantly enhanced to incorporate external events and to ensure the set of EWIs remains relevant as the business evolves.

In order to capture early signals of potential liquidity stress comprehensively, they are forward-looking and set at a granular level from both leading and lagging, external and internal perspective, and include idiosyncratic and systematic indicators, with the performance of some indicators completely out of the Bank's control but nevertheless a strong signal for the Bank to be proactive and prepare relevant actions.

After these procedures have been activated, the management bodies are tasked to cascade and coordinate efforts across the relevant business units to ensure that liquidity and funding situation is restored within the parameters stipulated by regulatory and internal minimum requirements. The plan defines accountability, actions and triggers for every contemplated event in order to restore liquidity position.

The plan, actions, responsibilities and thresholds are formally defined in the Liquidity Contingency Plan (LCP), presented and updated on a yearly basis after approval by formal governance bodies.

The Bank's Management Board concludes that the liquidity position is adequate in both base-case and adverse projections after considering the current and future risk profile of the entity. This is based on the sizeable and high quality liquidity buffer based on overnight holdings at central banks, the quality of the risk management, internal controls and governance. This statement covers both a regulatory and an economic assessment of the risks to the capital position.

These include:

- A detailed understanding of the risks applicable to the Bank as a result of offering products and services within the market and the levels of liquidity reserves required to mitigate this risk profile;
- A comprehensive assessment of how the business will perform across a range of hypothetical stressed economic and business scenarios which have been designed to specifically test the vulnerabilities in the business model; and
- Full awareness of the dynamics of the Bank's liquidity position under a range of severe, but plausible stresses and potential actions that can be taken to mitigate the impact of the stresses.

Some of the key ratios (aside from regulatory implied LCR and NSFR) and figures the Bank follows in order to monitor liquidity risk include the following:

- Liquidity Stress Excess (LSE) measuring available liquidity level after occurrence of idiosyncratic and market-wide scenarios;
- HQLA to deposit ratio;
- Concentration of funding and concentration of uninsured deposits;
- Level of high quality assets over total assets portfolio;
- Asset encumbrance ratio;
- Deposit Outflows over 1 and 7 days; and
- Cash Survival days.

Quantitative information of LCR - EU LIQ1 - Table 14

€'000		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	31 Dec 2025	30 Sept 2025	30 June 2025	31 Mar 2025	31 Dec 2025	30 Sept 2025	30 June 2025	31 Mar 2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					16,552,882	14,768,834	13,136,798	11,667,762
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	21,100,094	18,908,755	16,717,655	14,843,678	1,681,722	1,556,167	1,400,229	1,255,109
3	Stable deposits	12,239,673	9,611,099	7,604,919	6,055,898	611,984	480,555	380,246	302,795
4	Less stable deposits	8,860,422	9,297,655	9,112,736	8,787,781	1,069,738	1,075,612	1,019,983	952,315
5	Unsecured wholesale funding	3,648,188	2,672,413	1,839,138	1,124,012	1,400,224	1,064,787	810,909	608,891
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,444,288	1,097,294	744,255	411,995	361,072	236,288	186,064	102,999
7	Non-operational deposits (all counterparties)	2,203,901	1,575,119	1,094,883	712,017	1,039,152	790,464	624,845	505,893
8	Unsecured debt	—	—	—	—	—	—	—	—
9	Secured wholesale funding					—	—	—	—
10	Additional requirements	717,021	586,924	460,436	368,755	207,416	200,879	195,839	185,815
11	requirements	53,089	56,708	61,397	57,829	53,089	56,708	61,397	57,829
12	Outflows related to loss of funding on debt products	—	—	—	—	—	—	—	—
13	Credit and liquidity facilities	663,932	530,216	399,039	310,925	154,327	144,171	134,442	127,986
14	Other contractual funding obligations	1,365,163	1,111,712	910,064	753,857	1,349,946	1,095,052	902,687	747,735
15	Other contingent funding obligations	24,184	17,668	18,286	17,188	10,835	—	—	—
16	TOTAL CASH OUTFLOWS					4,650,142	3,916,884	3,309,664	2,797,551
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	157,275	139,017	146,739	85,006	146,181	127,923	135,645	85,006
18	Inflows from fully performing exposures	190,839	135,452	114,134	114,961	143,832	101,744	85,788	87,943
19	Other cash inflows	1,010,830	862,321	789,143	737,711	1,010,830	862,321	789,143	737,711
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					—	—	—	—
EU-19b	(Excess inflows from a related specialised credit institution)					—	—	—	—
20	TOTAL CASH INFLOWS	1,358,944	1,136,790	1,050,015	937,678	1,300,843	1,091,988	1,010,576	910,660
	Fully exempt inflows	—	—	—	—	—	—	—	—
	Inflows subject to 90% cap	—	—	—	—	—	—	—	—
	Inflows subject to 75% cap	1,358,944	1,136,790	1,050,015	937,678	1,300,843	1,091,988	1,010,576	910,660
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					16,552,882	14,768,834	13,136,798	11,667,762
22	TOTAL NET CASH OUTFLOWS					3,349,299	2,824,896	2,299,088	1,886,890
23	LIQUIDITY COVERAGE RATIO					512.66%	535.84%	592.28%	640.23%

*The calculation of the LCR following the instructions of the EBA Disclosure ITS is the average of the year

Qualitative information on LCR, which complements template EU LIQ1 - EU LIQB - Table 15

EU LIQB on qualitative information on LCR	Management report 2025	Disclosure	Management report page numbers
Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time			
Explanations on the changes in the LCR over time			
Explanations on the actual concentration of funding sources			
High-level description of the composition of the institution`s liquidity buffer.		See notes below	
Derivative exposures and potential collateral calls			
Currency mismatch in the LCR			
Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile			

RBUAB's key normative liquidity and funding ratios, the LCR and the NSFR, are meeting regulatory requirements with a high margin, and are expected to stay well above the internal and regulatory thresholds in the medium term indicating a healthy liquidity situation. For reference, the lowest LCR point over the 2025 reporting period for the Bank was in November with 409.33% (against a minimum requirement of 100% and an internal limit of 160%). The main drivers of the LCR are 1) a strong liquidity position primarily based on overnight holdings at central banks and 2) projected outflows of deposit customers. RBUAB has started distributing some of the available liquidity into investment and lending portfolios, increasing inflows from accruals, but reducing the high quality liquid assets. Controls have been put in place to always remain with healthy HQLA buffers. The conclusion of a healthy liquidity situation is also supported by the outcome of the main internal liquidity stress metric: the Liquidity Stress Excess (LSE)

Since the primary sources of funding are customer deposits and equity, concentration risk by instrument type may arise. For deposits in particular, this could pose stability risk to the extent that customer segments are correlated, or customer behaviour overlaps under different scenarios. Despite this reliance on instant access deposits for funding, the risk is mitigated by prudent segmentation analysis and stress testing treatment. Customer profiling is reviewed and updated once a year as part of the Funding Plan and in alignment with ILAAP, allowing for an accurate application of outflow factors for the different client segments in the different stress situations tested. A considerable growth in the deposit book in the medium term is projected.

Majority of liabilities are denominated in EUR with a significant deposit base also denominated in USD and GBP currencies. Most of the balances in EUR and other major currencies (swapped into EUR) are placed at ECB and other Central Bank accounts or invested in various types of securities. Balances of less significant currencies such as CHF, PLN and RON, given Large Exposure restrictions on how much assets can be placed with financial institutions and low risk appetite on these countries' sovereign credit risk, are swapped into EUR and invested into Eurozone debt securities, or placed at ECB, Bundesbank and Bank of Lithuania. FX swaps and Cross Currency Swaps are executed on a short term basis to manage currency liquidity requirements.

The liquidity buffer mainly consists of cash deposited within central banks accounts, and securities that qualify as highly liquid assets (HQLA). In the longer term the investment portfolio composition may evolve, including accounts deposited in high-rated banks, reverse repos with high-rated banks, fixed-income instruments received as collateral, and a variety of securities such as government bonds, supnationals, public sector bonds, covered bonds, asset-backed bonds, senior unsecured bonds issued by financial institutions (banks), Schuldscheindarlehen Loans (SSDs) and other debt capital market instruments.

Derivatives are used to manage interest rate (IR) and foreign exchange (FX) risks utilising standard contracts of the International Swaps and Derivatives Association (ISDA) with swap counterparties.

Despite the growth in size of derivatives portfolio as the business matures, off-balance sheet liquidity risk stemming from derivatives is considered as low from a liquidity standpoint given that derivatives are fully collateralised under close to zero threshold bilateral cash Credit Support Annexes (CSAs).

Clients have immediate access to funds where the firm has not yet settled the underlying receivable such as customer funds topped up via card transaction, third party savings vault withdrawals, or prior to receipt of funds from acquirers (third parties). In addition, the merchant acquiring product for business customers also requires pre-funding for receivables from acquirers or card schemes. This kind of pre-funding risk is a specific risk and is not captured in the LCR. To ensure complete capture of risks, a stress provision for receivables pre-funding risk is included in the internal LSE model and updated on a yearly basis to make sure the scale of this particular risk is kept up to date.

Net Stable Funding Ratio - EU LIQ2 - Table 16

T (31st December 2025)		Unweighted value by residual maturity				Weighted value (average)
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
€'000						
Available stable funding (ASF) Items						
1	Capital items and instruments	1,783,844	—	—	—	1,783,844
2	Own funds	1,783,844	—	—	—	1,783,844
3	Other capital instruments		—	—	—	—
4	Retail deposits		26,073,889	—	—	24,322,832
5	Stable deposits		17,126,627	—	—	16,270,296
6	Less stable deposits		8,947,262	—	—	8,052,536
7	Wholesale funding:		5,228,433	—	—	2,340,963
8	Operational deposits		2,049,231	—	—	1,024,615
9	Other wholesale funding		3,179,202	—	—	1,316,347
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:		1,628,907	—	—	—
12	NSFR derivative liabilities		—			—
13	All other liabilities and capital instruments not included in the above categories		1,628,907	—	—	—
14	Total available stable funding (ASF)					28,447,676
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					20,772
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		—	—	—	—
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		3,086,927	1,473,519	9,760,319	10,098,650
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	—	—	—
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		1,331,464	1,023,022	3,337,292	3,917,556
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		1,107,173	347,896	3,781,480	3,545,273
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		492,832	—	1,807,310	1,386,173
22	Performing residential mortgages, of which:		—	—	100,399	100,399
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		—	—	99,986	99,986
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		648,290	102,601	2,541,148	2,535,421
25	Interdependent assets		—	—	—	—
26	Other assets:		1,535,608	2,458	82,991	698,109
27	Physical traded commodities					—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		8	—	—	7
29	NSFR derivative assets		6,582			6,582
30	NSFR derivative liabilities before deduction of variation margin posted		—			—
31	All other assets not included in the above categories		1,529,017	2,458	82,991	691,520
32	Off-balance sheet items		848,704	—	—	28,716
33	Total RSF					10,846,247
34	Net Stable Funding Ratio (%)					262.28%

Net Stable Funding Ratio - EU LIQ2 - Table 16 (continued)

T-1 (30th September 2025)		Unweighted value by residual maturity				Weighted value (average)
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
€'000						
Available stable funding (ASF) Items						
1	Capital items and instruments	1,383,372	—	—	—	1,383,372
2	Own funds	1,383,372	—	—	—	1,383,372
3	Other capital instruments		—	—	—	—
4	Retail deposits		22,793,001	—	—	21,249,478
5	Stable deposits		14,715,543	—	—	13,979,766
6	Less stable deposits		8,077,458	—	—	7,269,712
7	Wholesale funding:		4,532,157	—	—	1,950,000
8	Operational deposits		1,825,717	—	—	912,859
9	Other wholesale funding		2,706,440	—	—	1,037,142
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:		1,449,403	—	—	—
12	NSFR derivative liabilities		—			—
13	All other liabilities and capital instruments not included in the above categories		1,449,403	—	—	—
14	Total available stable funding (ASF)					24,582,851
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					18,930
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		—	—	—	—
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		2,514,462	1,471,116	9,623,217	9,895,563
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	—	—	—
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		1,084,414	683,810	3,380,006	3,780,742
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		810,884	431,075	3,249,276	3,064,293
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		425,753	91,973	1,398,082	1,128,661
22	Performing residential mortgages, of which:		2,261	2,261	104,841	109,362
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		2,261	2,261	104,841	109,362
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		616,904	353,970	2,889,094	2,941,167
25	Interdependent assets		—	—	—	—
26	Other assets:		1,424,711	—	—	562,409
27	Physical traded commodities					—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		—	—	—	—
29	NSFR derivative assets		6,008			6,008
30	NSFR derivative liabilities before deduction of variation margin posted		—			—
31	All other assets not included in the above categories		1,418,703	—	—	556,401
32	Off-balance sheet items		776,629	—	—	26,290
33	Total RSF					10,503,192
34	Net Stable Funding Ratio (%)					234.05%

Net Stable Funding Ratio - EU LIQ2 - Table 16 (continued)

T-2 (30th June 2025)		Unweighted value by residual maturity				Weighted value (average)
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
€'000						
Available stable funding (ASF) Items						
1	Capital items and instruments	1,279,599	—	—	—	1,279,599
2	Own funds	1,279,599	—	—	—	1,279,599
3	Other capital instruments		—	—	—	—
4	Retail deposits		20,725,970	—	—	19,269,292
5	Stable deposits		12,318,384	—	—	11,702,464
6	Less stable deposits		8,407,586	—	—	7,566,828
7	Wholesale funding:		3,495,117	—	—	1,608,392
8	Operational deposits		1,590,179	—	—	795,089
9	Other wholesale funding		1,904,938	—	—	813,303
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	13,545	1,323,595	—	—	—
12	NSFR derivative liabilities	13,545				
13	All other liabilities and capital instruments not included in the above categories		1,323,595	—	—	—
14	Total available stable funding (ASF)					22,157,283
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					66,060
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		—	—	—	—
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		1,482,025	1,646,779	6,707,156	7,189,284
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	—	—	—
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		803,181	983,090	1,871,205	2,407,459
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		585,465	463,959	2,754,018	2,865,627
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		—	—	—	—
22	Performing residential mortgages, of which:		—	—	—	—
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		—	—	—	—
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		93,380	199,730	2,081,934	1,916,198
25	Interdependent assets		—	—	—	—
26	Other assets:		1,437,301	—	—	550,925
27	Physical traded commodities					—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		—	—	—	—
29	NSFR derivative assets		—			—
30	NSFR derivative liabilities before deduction of variation margin posted		11,075			554
31	All other assets not included in the above categories		1,426,225	—	—	550,371
32	Off-balance sheet items		689,715	—	—	22,731
33	Total RSF					7,829,000
34	Net Stable Funding Ratio (%)					283.02%

Net Stable Funding Ratio - EU LIQ2 - Table 16 (continued)

T-3 (31st March 2025)		Unweighted value by residual maturity				Weighted value (average)
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
€'000						
Available stable funding (ASF) Items						
1	Capital items and instruments	1,278,273	—	—	—	1,278,273
2	Own funds	1,278,273	—	—	—	1,278,273
3	Other capital instruments		—	—	—	—
4	Retail deposits		17,550,204	—	—	16,284,060
5	Stable deposits		9,777,521	—	—	9,288,645
6	Less stable deposits		7,772,683	—	—	6,995,415
7	Wholesale funding:		3,421,019	—	—	1,487,072
8	Operational deposits		1,321,566	—	—	1,388,978
9	Other wholesale funding		2,099,453	—	—	98,094
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	1,141	1,220,256	—	—	—
12	NSFR derivative liabilities	1,141				
13	All other liabilities and capital instruments not included in the above categories		1,220,256	—	—	—
14	Total available stable funding (ASF)					19,049,405
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					70,381
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		—	—	—	—
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		892,405	871,138	5,434,920	5,416,787
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	—	—	—
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		625,203	295,340	1,270,954	1,455,916
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		267,202	334,990	2,031,991	2,028,288
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		—	—	—	—
22	Performing residential mortgages, of which:		—	—	—	—
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		—	—	—	—
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		—	240,808	2,131,975	1,932,583
25	Interdependent assets		—	—	—	—
26	Other assets:		1,191,054	2,224	9,013	522,369
27	Physical traded commodities					—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		—	—	—	—
29	NSFR derivative assets		—			—
30	NSFR derivative liabilities before deduction of variation margin posted		1,141			57
31	All other assets not included in the above categories		1,189,913	2,224	9,013	522,312
32	Off-balance sheet items		571,027	—	61	28,429
33	Total RSF					6,037,966
34	Net Stable Funding Ratio (%)					315.49%



Credit Risk

Additional disclosure related to the credit quality of assets - EU CRB - Table 17

Pillar 3 disclosure requirement	Management report 2025 section	Disclosure	Management report page numbers
The scope and definitions of 'past-due' and 'impaired' exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default in accordance with Article 178 CRR.	Notes to the Financial Statements and supplemented by notes below.	4.10 Impairment of Financial Assets	36-39
The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	Not applicable, all more than 90 days past due exposures are classed as impaired.		
Description of methods used for determining general and specific credit risk adjustments.	See notes below.		
The institution's own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA Guidelines on default in accordance with Article 178 CRR when different from the definition of forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014.	See notes below.		

The indicators of unwillingness to pay currently being applied in the context of Retail Credit Risk are indicators 1-6 and 13-15, as stated in Management Report 2025 Section 4.10.3. Default Definition, page 38. The implementation of indicator 7-12 is in progress.

For the Bank, the identification of new defaults may trigger the identification of specific credit risk adjustments. However, specific credit risk adjustments are not default triggers, as the default event is always recognised prior to the specific credit risk adjustment. The Bank recognises a credit risk adjustment at the end of the month in which default is recognised.

The institution defines a restructured exposure under Article 178(3)(d) CRR as a distressed restructuring that triggers the definition of default, aligning this specifically with non-performing forborne exposures in Stage 3. This definition is narrower than the definition of forborne exposure in Annex V to Commission Implementing Regulation (EU) 680/2014 because, while all distressed restructurings are forborne, the institution also classifies pre-emptive concessions as forborne performing in Stage 2 without triggering a default. Consequently, the institution's definition of a restructured exposure for default purposes is restricted to cases where a concession results in a diminished financial obligation or indicates an inability to pay, ensuring that only those forborne exposures meeting the EBA Guidelines' criteria for distressed restructuring are classified as defaulted.

Performing and non-performing exposures and related provisions - EU CR1 - Table 18

€'000	Gross carrying amount / nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collaterals and financial guarantees received			
	Performing exposures			Non-Performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures	
	of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3					
5	Cash balances at central banks and other demand deposits	15,782,474	15,750,840	31,635	—	—	—	—	—	—	—	—	—	—	31,635	—
10	Loans and advances	10,437,141	10,091,239	345,902	68,041	—	68,041	(63,018)	(25,040)	(37,978)	(53,411)	—	(53,411)	—	5,748,542	—
20	Central banks	5	5	—	—	—	—	—	—	—	—	—	—	—	—	—
30	General governments	2,300,143	2,300,143	—	—	—	—	—	—	—	—	—	—	—	—	—
40	Credit institutions	5,447,633	5,447,633	—	—	—	—	—	—	—	—	—	—	—	5,447,633	—
50	Other financial corporations	200,987	200,965	23	24	—	24	(23)	(4)	(18)	(21)	—	(21)	—	200,528	—
60	Non-financial corporations	2,369	596	1,773	3,944	—	3,944	(1,671)	(222)	(1,449)	(3,408)	—	(3,408)	—	—	—
70	Of which: SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
80	Households	2,486,005	2,141,897	344,107	64,073	—	64,073	(61,325)	(24,814)	(36,511)	(49,982)	—	(49,982)	—	100,381	—
90	Debt Securities	7,917,552	7,917,552	—	—	—	—	(123)	(123)	—	—	—	—	—	—	—
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	3,826,205	3,826,205	—	—	—	—	(90)	(90)	—	—	—	—	—	—	—
120	Credit institutions	1,956,459	1,956,459	—	—	—	—	(33)	(33)	—	—	—	—	—	—	—
130	Other financial corporations	2,134,888	2,134,888	—	—	—	—	(1)	(1)	—	—	—	—	—	—	—
140	Non-financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
150	Off-balance sheet exposures	586,547	572,632	13,915	1,207	—	1,207	2,491	1,387	1,105	—	—	—	—	—	—
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
170	General governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
180	Credit institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
190	Other financial corporations	118,000	118,000	—	—	—	—	—	—	—	—	—	—	—	—	—
200	Non-financial corporations	605	605	—	—	—	—	—	—	—	—	—	—	—	—	—
210	Households	467,942	454,027	13,915	1,207	—	1,207	2,491	1,387	1,105	—	—	—	—	—	—
220	Total	34,723,714	34,332,262	391,452	69,248	—	69,248	(65,633)	(26,550)	(39,083)	(53,411)	—	(53,411)	—	5,780,176	—

Maturity of exposures - EU CR1-A - Table 19

€'000	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1 Loans and advances	—	3,224,032	6,235,434	664,183	265,103	10,388,752
2 Debt securities	—	2,310,924	3,470,413	2,134,437	1,653	7,917,428
3 Total	—	5,534,956	9,705,847	2,798,620	266,756	18,306,180

Changes in the stock of non-performing loans and advances - EU CR2 - Table 20

€'000	Gross carrying amount
10 Initial stock of non-performing loans and advances	39,020
20 Inflows to non-performing portfolios	51,743
30 Outflows from non-performing portfolios	(22,722)
40 <i>Outflows due to write-offs</i>	(10,959)
50 <i>Outflow due to other situations</i>	(11,763)
60 Final stock of non-performing loans and advances	68,041

Changes in the stock of non-performing loans and advances and related net accumulated recoveries - EU CR2A - Table 21

€'000	Gross carrying amount	Related net cumulated recoveries
10 Initial stock of non-performing loans and advances	39,020	
20 Inflows to non performing portfolios	51,743	
30 Outflows from non-performing portfolios	(22,722)	
40 Outflow to performing portfolio	(2,799)	
50 Outflow due to loan repayment, partial or total	(1,014)	
60 Outflow due to collateral liquidations	—	—
70 Outflow due to taking possession of collateral	—	—
80 Outflow due to sale of instruments	(7,909)	8,009
90 Outflow due to risk transfers	—	—
100 Outflows due to write-offs	(10,959)	
110 Outflow due to Other Situations	(40)	
120 Outflow due to reclassification as held for sale	—	
130 Final stock of non-performing loans and advances	68,041	

Credit quality of forborne exposures - EU CQ1 - Table 22

€'000	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	
	Performing forborne	Non-performing exposures		On performing forborne exposures	On non-performing forborne exposures	Collateral received and financial guarantees received on forborne exposures		
		Of which defaulted	Of which impaired					
5	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—
10	Loans and advances	9,035	785	785	785	(729)	(613)	—
20	Central banks	—	—	—	—	—	—	—
30	General governments	—	—	—	—	—	—	—
40	Credit institutions	—	—	—	—	—	—	—
50	Other financial corporations	—	—	—	—	—	—	—
60	Non-financial corporations	—	—	—	—	—	—	—
70	Households	9,035	785	785	785	(729)	(613)	—
80	Debt Securities	—	—	—	—	—	—	—
90	Loan commitments given	—	—	—	—	—	—	—
100	Total	9,035	785	785	785	(729)	(613)	—

Quality of forbearance - EU CQ2 - Table 23

€'000		Gross carrying amount of forborne exposures
		31 Dec 2025
10	Loans and advances that have been forborne more than twice	160
20	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	785

Credit quality of performing and non-performing exposures by past due days - EU CQ3 - Table 24

€'000	Gross carrying amount / nominal amount											
	Performing exposures			Non-Performing exposures								
		Not past due or Past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which defaulted
5	Cash balances at central banks and other demand deposits	15,782,474	15,782,474	—	—	—	—	—	—	—	—	—
10	Loans and advances	10,437,141	10,413,664	23,478	68,041	7,554	21,004	20,291	16,063	3,128	—	68,041
20	Central banks	5	5	—	—	—	—	—	—	—	—	—
30	General governments	2,300,143	2,300,143	—	—	—	—	—	—	—	—	—
40	Credit institutions	5,447,633	5,447,633	—	—	—	—	—	—	—	—	—
50	Other financial corporations	200,987	200,965	23	24	—	22	2	—	—	—	24
60	Non-financial corporations	2,369	588	1,780	3,944	21	2,421	1,501	1	—	—	3,944
70	<i>Of which SMEs</i>	—	—	—	—	—	—	—	—	—	—	—
80	Households	2,486,005	2,464,330	21,675	64,073	7,533	18,561	18,789	16,062	3,128	—	64,073
90	Debt Securities	7,917,552	7,917,552	—	—	—	—	—	—	—	—	—
100	Central banks	—	—	—	—	—	—	—	—	—	—	—
110	General governments	3,826,205	3,826,205	—	—	—	—	—	—	—	—	—
120	Credit institutions	1,956,459	1,956,459	—	—	—	—	—	—	—	—	—
130	Other financial corporations	2,134,888	2,134,888	—	—	—	—	—	—	—	—	—
140	Non-financial corporations	—	—	—	—	—	—	—	—	—	—	—
150	Off-balance sheet exposures	586,547			1,207							1,207
160	Central banks	—			—							—
170	General governments	—			—							—
180	Credit institutions	—			—							—
190	Other financial corporations	118,000			—							—
200	Non-financial corporations	605			—							—
210	Households	467,942			1,207							1,207
220	Total	34,723,714	34,113,690	23,478	69,248	7,554	21,004	20,291	16,063	3,128	—	69,248

Quality of non-performing exposures by geography - EU CQ4 - Table 25

€'000		Gross carrying/nominal amount			Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which subject to impairment			
			Of which defaulted				
10	On balance sheet exposures	34,205,208	68,041	68,041	34,205,208	(116,553)	—
20	AUSTRALIA	80,166	—	—	80,166	—	—
30	AUSTRIA	63,595	11	11	63,595	(67)	—
40	BELGIUM	471,482	86	86	471,482	(346)	—
50	BULGARIA	646	12	12	646	(256)	—
60	CANADA	471,295	—	—	471,295	(5)	—
70	CROATIA	122	16	16	122	(83)	—
80	CYPRUS	92	24	24	92	(65)	—
90	CZECH REPUBLIC	346	44	44	346	(249)	—
100	DENMARK	280	56	56	280	(205)	—
110	ESTONIA	143	61	61	143	(111)	—
120	FINLAND	29,884	14	14	29,884	(89)	—
130	FRANCE	4,964,550	6,455	6,455	4,964,550	(10,707)	—
140	FRENCH GUIANA	33	1	1	33	(17)	—
150	GERMANY	17,673,259	5,378	5,378	17,673,259	(9,978)	—
160	GREECE	587	305	305	587	(454)	—
170	GUADELOUPE	27	4	4	27	(17)	—
180	HUNGARY	331	73	73	331	(252)	—
190	ICELAND	17	2	2	17	(12)	—
200	IRELAND	2,906,147	24,435	24,435	2,906,147	(39,119)	—
210	ITALY	401,811	1,929	1,929	401,811	(3,338)	—
220	JAPAN	24,970	—	—	24,970	(1)	—
230	KOREA, REPUBLIC OF	49,804	—	—	49,804	—	—
240	LATVIA	98	14	14	98	(66)	—
250	LIECHTENSTEIN	2	—	—	2	(1)	—
260	LITHUANIA	1,508,989	1,555	1,555	1,508,989	(4,772)	—
270	LUXEMBOURG	106	29	29	106	(53)	—
280	MALTA	54	20	20	54	(41)	—
290	MARTINIQUE	29	4	4	29	(16)	—
300	MAYOTTE	6	—	—	6	(4)	—
310	NETHERLANDS	12,867	142	142	12,867	(486)	—
320	NORWAY	223	43	43	223	(151)	—
330	POLAND	450,996	9,837	9,837	450,996	(19,345)	—
340	PORTUGAL	51,833	1,211	1,211	51,833	(2,247)	—

Quality of non-performing exposures by geography - EU CQ4 - Table 25 (continued)

€'000	Gross carrying/nominal amount			Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures	
	Of which non-performing		Of which subject to impairment				
		Of which defaulted					
350	RÉUNION	42	—	—	42	(22)	—
360	ROMANIA	587,701	9,112	9,112	587,701	(13,033)	—
370	SAINT MARTIN (FRENCH PART)	4	2	2	4	(3)	—
380	SLOVAKIA	187	28	28	187	(142)	—
390	SLOVENIA	57	12	12	57	(43)	—
400	SPAIN	1,966,226	6,993	6,993	1,966,226	(10,279)	—
410	SWEDEN	5,266	32	32	5,266	(211)	—
420	SWITZERLAND	28,036	98	98	28,036	(244)	—
430	UKRAINE	7	2	2	7	(5)	—
440	UNITED KINGDOM	352,988	—	—	352,988	(6)	—
450	UNITED STATES	95,006	—	—	95,006	(12)	—
460	Other Countries	2,004,896	—	—	2,004,896	—	—
470	Off balance sheet exposures	587,754	1,207	1,207		2,491	
480	BELGIUM	2	—	—		—	
490	BULGARIA	9	—	—		—	
500	CROATIA	1	—	—		—	
510	CYPRUS	9	—	—		—	
520	CZECH REPUBLIC	35	—	—		—	
530	DENMARK	1	—	—		—	
540	ESTONIA	41	—	—		—	
550	FRANCE	20	—	—		—	
560	GERMANY	29	—	—		—	
570	GREECE	4	—	—		—	
580	HUNGARY	3	—	—		—	
590	IRELAND	246,053	443	443		1,198	
600	ITALY	34	—	—		—	
610	LATVIA	1	—	—		—	
620	LITHUANIA	56,995	418	418		194	
630	MALTA	7	—	—		—	
640	NETHERLANDS	106	—	—		—	
650	POLAND	89,394	337	337		766	
660	PORTUGAL	3	—	—		—	

Quality of non-performing exposures by geography - EU CQ4 - Table 25 (continued)

€'000		Gross carrying/Nominal amount			Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		of which: non-performing		of which: subject to impairment			
			of which: defaulted				
670	ROMANIA	161	—	—	—	—	
680	SLOVAKIA	2	—	—	—	—	
690	SLOVENIA	1	—	—	—	—	
700	SPAIN	76,833	9	9	333	—	
710	SWEDEN	10	—	—	—	—	
720	UNITED KINGDOM	118,000	—	—	—	—	
730	Total	34,792,962	69,248	69,248	(116,553)	2,491	—

Credit quality of loans and advances by industry - EU CQ5 - Table 26

€'000	Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures	
	Of which non-performing		Of which defaulted				
10	Agriculture, forestry and fishing	54	19	19	54	(42)	—
20	Mining and quarrying	—	—	—	—	—	—
30	Manufacturing	758	435	435	758	(621)	—
40	Electricity, gas, steam and air conditioning supply	—	—	—	—	—	—
50	Water supply	—	—	—	—	—	—
60	Construction	822	312	312	822	(643)	—
70	Wholesale and retail trade	2,508	2,314	2,314	2,508	(2,061)	—
80	Transport and storage	316	134	134	316	(250)	—
90	Accommodation and food service activities	323	103	103	323	(252)	—
100	Information and communication	692	309	309	692	(548)	—
110	Financial and insurance activities	23	9	9	23	(19)	—
120	Real estate activities	—	—	—	—	—	—
130	Professional, scientific and technical activities	199	70	70	199	(150)	—
140	Administrative and support service activities	—	—	—	—	—	—
150	Public administration and defence, compulsory social security	27	8	8	27	(21)	—
160	Education	50	18	18	50	(41)	—
170	Human health services and social work activities	214	110	110	214	(175)	—
180	Arts, entertainment and recreation	61	6	6	61	(46)	—
190	Other services	264	95	95	264	(210)	—
200	Total	6,312	3,944	3,944	6,312	(5,079)	—

Collateral valuation - loans and advances - CQ6 - Table 27

€'000		Loans and advances											
		Performing		Non Performing	Unlikely to pay that are not past due or past due <= 90 days								
			of which past due > 30 days <= 90 days		Past due > 90 days	of which Past due > 90 days <= 180 days	of which Past due > 180 days <= 1 year	of which Past due > 1 years <= 2 years	of which Past due > 2 years <= 5 years	of which Past due > 5 years <= 7 years	of which Past due > 7 years		
10	Gross carrying amount	10,505,182	10,437,141	23,478	68,041	7,554	60,486	21,004	20,291	16,063	3,128	—	—
20	Of which: secured	8,049,189	8,049,165	23	24	—	24	22	2	—	—	—	—
30	Of which: secured with Immovable property	100,397	100,397	—	—	—	—	—	—	—	—	—	—
40	Of which: instruments with LTV higher than 60% and lower or equal to 80%	33,027	33,027	—	—	—	—	—	—	—	—	—	—
50	Of which: instruments with LTV higher than 80% and lower or equal to 100%	11,854	11,854	—	—	—	—	—	—	—	—	—	—
60	Of which: instruments with LTV higher than 100%	0	0	—	—	—	—	—	—	—	—	—	—
70	Accumulated impairment for secured assets	(59)	(39)	(34)	(21)	—	(21)	(19)	(2)	—	—	—	—
80	Collateral												
90	Of which value capped at the value of exposure	5,748,542	5,748,542	—	—	—	—	—	—	—	—	—	—
100	Of which: Immovable property	100,381	100,381	—	—	—	—	—	—	—	—	—	—
110	Of which value above the cap	305,854	305,854	—	—	—	—	—	—	—	—	—	—
120	Of which: Immovable property	112,149	112,149	—	—	—	—	—	—	—	—	—	—
130	Financial guarantees received	—	—	—	—	—	—	—	—	—	—	—	—
140	Accumulated partial write-off	—	—	—	—	—	—	—	—	—	—	—	—



Credit Risk Mitigation

Qualitative disclosure requirements related to CRM techniques - EU CRC - Table 28

(a) Core policies and processes for on- and off-balance sheet netting and an indication of the extent to which the Bank makes use of balance sheet netting (Article 453 (a) CRR)

Revolut Group Holdings Ltd maintains a Collateral Management Policy which sets out the overarching framework for collateral management. This policy governs how collateral may be utilised to reduce counterparty default risk exposure, and the limits that are applied to the collateral portfolio.

Financial assets and liabilities are offset, and the net amount is presented on the balance sheet when legally effective and enforceable in compliance with policy.

(b) The core features of policies and processes for eligible collateral evaluation (Article 453 (b) CRR)

The Bank maintains documented procedures governing collateral eligibility for Securities Financing Transactions (SFTs). These procedures outline the key principles for negotiating and approving collateral schedules, taking into account the type of transaction, the borrower's risk profile, and the liquidity and volatility of the collateral. Specific collateral schedules are reviewed along with their respective SFTs by ALCO.

For derivative transactions, only single currency cash collateral is currently permitted. Any new collateral arrangements or amendments to existing schedules involving non-cash collateral or multi-currency schedules under ISDA/CSA agreements must be escalated to and approved by ALCO.

The Bank also maintains a dedicated Collateral Liquidation Procedure that details the process to be followed in the event of counterparty default, ensuring all teams understand the sequence of actions, treatment of collateral, and their respective roles and responsibilities.

Key principles include:

- Collateral must be sufficiently liquid, with stable valuation over time.
- The Bank must have the legal right to promptly retain or liquidate the collateral in the event of borrower default or insolvency.
- Realisation of collateral must be feasible within a reasonable timeframe.
- The credit risk mitigation (CRM) mechanism must be legally enforceable.

(c) Main types of collateral taken by the group to mitigate credit risk (Article 453(c) CRR)

The Bank's largest collateralised exposure type is its reverse repo portfolio, which is secured by financial assets - primarily investment-grade fixed income securities, along with some main index equities.

Derivative exposures are only collateralised with cash. Loans to customers are predominantly unsecured, with some incremental exposure to residential mortgages. For secured lending, the Bank takes physical collateral such as real estate, which inherently lacks a defined maturity or expiry date. However, under the Standardised Approach, no collateral is recognised for credit risk mitigation purposes. The Bank also engages in asset-backed lending through Collateralised Loan Obligations (CLOs), where security is provided via direct recourse to the underlying loan assets.

(d) Guarantees and credit derivatives used as credit protection (Article 453 (d) CRR)

This part is not applicable as the Bank does not have guarantees or credit derivatives as CRM techniques. The Bank does not apply any other unfunded credit protection.

(e) Information about market or credit risk concentrations within the credit mitigation taken (Article 453 (e) CRR)

Credit risk concentration, including within underlying collateral taken, is managed at a product level, e.g. reverse repos, asset backed securities, etc. Indirect exposures to collateral issuers are monitored for single name, geographic and sector concentrations. Applicable limits vary by product and may include thresholds related to credit ratings and other collateral-specific features. Diversification across regions, sectors, and counterparties provides a natural layer of mitigation against concentration risk within the collateral pool.

CRM techniques overview: Disclosure of the use of credit risk mitigation techniques - EU CR3 - Table 29

	€'000	Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
1	Loans and advances	20,422,685	5,748,542	5,748,542	—	—
2	Debt securities	7,917,428	—	—	—	—
3	Total	28,340,113	5,748,542	5,748,542	—	—
4	Of which non-performing exposures	14,629	—	—	—	—
EU-5	Of which defaulted	—	—	—	—	—



Standardised Approach

Standardised approach – Credit risk exposure and CRM effects - EU CR4 - Table 30

Exposure Classes		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
€'000							
1	Central governments or central banks	17,298,164	—	17,323,211	—	25,130	—%
2	Non-central government public sector entities	3,710,023	—	3,710,023	—	—	—%
EU 2a	Regional government or local authorities	3,095,198	—	3,095,198	—	—	—%
EU 2b	Public sector entities	614,825	—	614,825	—	—	—%
3	Multilateral development banks	193,728	—	193,728	—	—	—%
EU 3a	International organisations	1,354,931	—	1,354,931	—	—	—%
4	Institutions	1,045,473	—	988,164	—	246,257	25%
5	Covered bonds	128,907	—	128,907	—	25,781	20%
6	Corporates	90,203	414,443	90,203	544	90,726	100%
6.1	Of which: Specialised Lending	—	—	—	—	—	—
7	Subordinated debt exposures and equity	148,386	—	148,386	—	222,562	150%
EU 7a	Subordinated debt exposures	148,353	—	148,353	—	222,529	150%
EU 7b	Equity	33	—	33	—	33	100%
8	Retail	2,325,021	457,451	2,325,021	—	1,667,907	72%
9	Secured by mortgages on immovable property and ADC exposures	100,381	8,383	100,381	4,192	27,575	26%
9.1	Secured by mortgages on residential immovable property - non IPRE	100,381	8,383	100,381	4,192	27,575	26%
9.2	Secured by mortgages on residential immovable property - IPRE	—	—	—	—	—	—
9.3	Secured by mortgages on commercial immovable property - non IPRE	—	—	—	—	—	—
9.4	Secured by mortgages on commercial immovable property - IPRE	—	—	—	—	—	—
9.5	Acquisition, Development and Construction (ADC)	—	—	—	—	—	—
10	Exposures in default	14,629	913	14,629	—	14,631	100%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
EU 10b	Collective investment undertakings	—	—	—	—	—	—
EU 10c	Other items	125,440	—	125,440	—	20,749	17%
12	Total	26,535,285	881,191	26,503,023	4,735	2,341,317	9%



Specialised Lending and Equity Exposures

Specialised lending and equity exposures - EU CR10.5 - Table 31

Equity exposures	On-balance sheet exposure	Off-balance sheet exposure	Risk weighted exposure amount
€'000			
Total	33	—	33



Remuneration

Remuneration policy - EU REMA - Table 32

Pillar 3 disclosure requirement	Management report 2025 section	Management report page numbers
Remuneration policy of Revolut Bank UAB has been prepared and is subject for Supervisory Council approval in 2025. Please note that the Remuneration Policy of Revolut Bank UAB is disclosed in the management report	Management Report	14 - 16

Remuneration awarded for the financial year - EU REM1 - Table 33

€'000		a. MB Supervisory function	b. MB Management function	c. Other senior management	d. Other identified staff	
Fixed remuneration						
1	Number of identified staff		8	6	5	69
2	Total fixed remuneration		851	1,457	754	7,676
3	Of which: cash-based		851	1,444	744	7,587
EU-4a	Of which: shares or equivalent ownership interests		—	—	—	—
5	Of which: share-linked instruments or equivalent non-cash instruments		—	—	—	—
EU-5x	Of which: other instruments		—	—	—	—
7	Of which: other forms		—	13	10	89
Variable remuneration						
9	Number of identified staff		8	4	4	61
10	Total variable remuneration		—	639	313	4,278
11	Of which: cash-based		—	77	45	623
12	Of which: deferred		—	—	—	—
EU-13a	Of which: shares or equivalent ownership interests		—	—	—	—
EU-14a	Of which: deferred		—	—	—	—
EU-13b	Of which: share-linked instruments or equivalent non-cash instruments		—	562	268	2,947
EU-14b	Of which: deferred		—	453	127	2,057
EU-14x	Of which: other instruments		—	—	—	—
EU-14y	Of which: deferred		—	—	—	—
15	Of which: other forms		—	—	—	—
16	Of which: deferred		—	—	—	—
17	Total remuneration		851	2,096	1,067	11,954

Special payments to staff whose professional activities have a material impact on institutions risk profile (identified staff) - EU REM2 - Table 34

€'000		a. MB Supervisory function	b. MB Management function	c. Other senior management	d. Other identified staff
5	Guaranteed variable remuneration awards				
1	Guaranteed variable remuneration awards - Number of identified staff	—	—	—	18
2	Guaranteed variable remuneration awards -Total amount	—	—	—	748
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	—	—	—	—
35	Severance payments awarded in previous periods, that have been paid out during the financial year				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	—	—	—	—
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	—	—	—	—
55	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff	—	—	1	1
7	Severance payments awarded during the financial year - Total amount	—	—	66	60
8	Of which paid during the financial year	—	—	66	60
9	Of which deferred	—	—	—	—
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	—	—	—	—
11	Of which highest payment that has been awarded to a single person	—	—	66	60

Deferred remuneration - EU REM3 - Table 35

	a.	b.	c.	d.	e.	f.	g.	h.
Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	EU - Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	EU - Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1 MB Supervisory function	—	—	—	—	—	—	—	—
2 Cash-based	—	—	—	—	—	—	—	—
3 Shares or equivalent ownership interests	—	—	—	—	—	—	—	—
4 Share-linked instruments or equivalent non-cash instruments	—	—	—	—	—	—	—	—
5 Other instruments	—	—	—	—	—	—	—	—
6 Other forms	—	—	—	—	—	—	—	—
7 MB Management function	1,540	330	1,210	—	—	862	330	—
8 Cash-based	—	—	—	—	—	—	—	—
9 Shares or equivalent ownership interests	—	—	—	—	—	—	—	—
10 Share-linked instruments or equivalent non-cash instruments	1,540	330	1,210	—	—	862	330	—
11 Other instruments	—	—	—	—	—	—	—	—
12 Other forms	—	—	—	—	—	—	—	—
13 Other senior management	315	58	257	—	—	176	58	—
14 Cash-based	—	—	—	—	—	—	—	—
15 Shares or equivalent ownership interests	—	—	—	—	—	—	—	—
16 Share-linked instruments or equivalent non-cash instruments	315	58	257	—	—	176	58	—
17 Other instruments	—	—	—	—	—	—	—	—
18 Other forms	—	—	—	—	—	—	—	—
19 Other identified staff	4,771	1,014	3,757	—	—	2,669	1,014	—
20 Cash-based	—	—	—	—	—	—	—	—
21 Shares or equivalent ownership interests	—	—	—	—	—	—	—	—
22 Share-linked instruments or equivalent non-cash instruments	4,771	1,014	3,757	—	—	2,669	1,014	—
23 Other instruments	—	—	—	—	—	—	—	—
24 Other forms	—	—	—	—	—	—	—	—
25 Total amount	6,626	1,403	5,224	—	—	3,707	1,403	—

Remuneration of 1 million EUR or more per year - EU REM4 - Table 36

	Total remuneration: Remuneration payment band	Identified staff that are high earners as set out in Article 450(i) CRR
1	1,000,000 to below 1,500,000	0
2	1,500,000 to below 2,000,000	0
3	2,000,000 to below 2,500,000	0
4	2,500,000 to below 3,000,000	0
5	3,000,000 to below 3,500,000	0
6	3,500,000 to below 4,000,000	0
7	4,000,000 to below 4,500,000	0
8	4,500,000 to below 5,000,000	0
9	5,000,000 to below 6,000,000	0
10	6,000,000 to below 7,000,000	0
11	7,000,000 to below 8,000,000	0

Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff) - EU REM5 - Table 37

	Management body remuneration	Business areas								j. Total	
		a. MB Supervisory function	b. MB Management function	c. Total MB	d. Investment banking	e. Retail banking	f. Asset management	g. Corporate functions	h. Independent internal control functions		i. All other
(€'000)											
1	Total number of identified staff									88	
2	Of which: members of the MB	8	6	14							
3	Of which: other senior management				0	0	0	5	0	0	
4	Of which: other identified staff				0	2	0	26	37	4	
5	Total remuneration of identified staff	851	2,096	2,947	—	583	—	5,525	5,039	1,874	0
6	Of which: variable remuneration	—	639	639	—	309	—	1,776	1,448	1,059	0
7	Of which: fixed remuneration	851	1,457	2,308	—	274	—	3,749	3,591	815	0

Appendix I

Glossary

ALCO	Asset and Liability Committee
ASA	The alternative standardised approach
ASF	Available stable funding
AT1	Additional tier 1
BAC	Board Audit Committee
CCF	Credit conversion factor
CCP	Central counterparty
CCR	Counterparty credit risk
CCyB	Countercyclical buffer
CET1	Common equity tier 1
CRD	Capital Requirement Directive
CRM	Credit risk mitigation
CRR	Capital Requirements Regulation
CVA	Credit valuation adjustment
EBA	European Banking Authority
ESG	Environmental, Social, and Governance
HQLA	High Quality Liquidity Assets
ICAAP	Internal Capital Adequacy Assessment Process
IFRS	International Financial Reporting Standards
ILAAP	Internal Liquidity Adequacy Assessment Process
IRB	Internal ratings based
IRRBB	interest Rate Risk in the Banking Book
LCR	Liquidity Coverage Ratio
LTV	Loan-to-value
NSFR	Net stable funding ratio
PRA	Prudential Regulation Authority
PVA	Prudent valuation adjustment
RSF	Required stable funding
RWAs	Risk weighted assets
RWEAs	Risk weighted exposure amounts
SEC-SA	Securitisation Exposures under the Standardised Approach
SEC-ERBA	Securitisation Exposures under the External Ratings Based
SFTs	Secured Financing Transactions
SME	Small and medium-sized enterprise
SREP	Supervisory review and evaluation process

Appendix II

Not applicable disclosures

The following disclosures items under the CRR have been omitted due to not being applicable:

Template Name	Template Description	Reason for Omission
EU INS1	Insurance participations	Applicable to exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking.
EU INS2	Financial conglomerates information on own funds and capital adequacy ratio	Applicable to firms that qualify as financial conglomerate.
EU CMS1	Comparison of modelled and standardised risk weighted exposure amounts at risk level	Applicable to firms that apply modelled approaches.
EU CMS2	Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level	Applicable to firms that apply modelled approaches.
EU OVA	Institution risk management approach	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU OVB	Disclosure on governance arrangements	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU LI1	Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU LI2	Main source of differences between regulatory exposure amounts and carrying values in financial statements	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU LI3	Outlined of the differences in the scopes of consolidation (entity by entity)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU LIA	Explanations of differences between accounting and regulatory exposure amounts	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)

Template Name	Template Description	Reason for Omission
EU LIB	Other qualitative information on the scope of application	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU PV1	Prudent valuation adjustments (PVA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CRA	General qualitative information about credit risk	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CRD	Qualitative disclosure requirements related to standardised model	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CR5	Standardised approach	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CRE	Qualitative disclosure requirements related to IRB approach	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CR6	IRB approach – Credit risk exposures by exposure class and PD range	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CR6-A	Scope of the use of IRB and SA approaches	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CR7	IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques	Applicable to firms that apply modelled approaches.
EU CR7-A	IRB approach – Disclosure of the extent of the use of CRM techniques	Applicable to firms that apply modelled approaches.
EU CR8	RWEA flow statements of credit risk exposures under the IRB approach	Applicable to firms that apply modelled approaches.
EU CR9	IRB approach – Back-testing of PD per exposure class (fixed PD scale)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CR9.1	Back-testing of PD per exposure class (only for PD estimates according to Article 180(1)(f))	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CCRA	Qualitative disclosure related to CCR	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CCR1	Analysis of CCR exposure by approach	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)

Template Name	Template Description	Reason for Omission
EU CCR3	Standardised approach – CCR exposures by regulatory exposure class and risk weights	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CCR4	IRB approach – CCR exposures by exposure class and PD scale	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CCR5	Composition of collateral for CCR exposures	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CCR6	Credit derivatives exposures	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CCR7	RWEA flow statements of CCR exposures under the IMM	Applicable to firms that apply modelled approaches.
EU CCR8	Exposures to CCPs	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU SECA	Qualitative disclosure requirements related to securitisation exposures	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU SEC1	Securitisation exposures in the non-trading book	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU SEC2	Securitisation exposures in the trading book	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU SEC3	Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU SEC4	Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU SEC5	Exposures securitised by the institution - Exposures in default and specific credit risk adjustments	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU MRA	Qualitative disclosure requirements related to market risk	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU MR1	Market risk under the alternative standardised approach (ASA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)

Template Name	Template Description	Reason for Omission
EU MRB	Qualitative disclosure requirements for institutions using the alternative internal model approach (AIMA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU MR2	Market risk under the alternative internal model approach (AIMA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU MR3	Market risk under the simplified standardised approach (SSA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU MR1	Market risk under the standardised approach	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU MR2-A	Market risk under the internal Model Approach (IMA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU MR2-B	RWA flow statements of market risk exposures under the IMA	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU MR3	IMA values for trading portfolios	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CVAA	Qualitative disclosure requirements to credit valuation adjustment risk	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CVA1	Credit valuation adjustment risk under the Reduced Basic Approach (R-BA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CVAB	Qualitative disclosure requirements related to CVA risk for institutions using the Standardised Approach	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CVA2	Credit valuation adjustment risk under the Full Basic Approach (F-BA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CVA3	Credit valuation adjustment risk under the Standardised Approach (SA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU CVA4	TRWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA)	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU ORA	Qualitative information on operational risk	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)

Template Name	Template Description	Reason for Omission
EU OR1	Operational risk losses	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU OR2	Business Indicator, components and subcomponents	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU OR3	Operational risk own funds requirements and risk exposure amounts	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU IRRBBA	Qualitative information on interest rate risks of non-trading book activities	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU IRRBB1	Template EU IRRBB1 - Interest rate risks of non-trading book activities	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU AE1	Encumbered and unencumbered assets	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU AE2	Collateral received and own debt securities issued	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU AE3	Sources of encumbrance	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
EU AE4	Accompanying narrative information	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)
ESG Table 1	Qualitative information on Environmental Risk	Not applicable as per 'no action letter'
ESG Table 2	Qualitative information on Social Risk	Not applicable as per 'no action letter'
ESG Table 3	Qualitative information on Governance Risk	Not applicable as per 'no action letter'
ESG Template 1	Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Not applicable as per 'no action letter'
ESG Template 2	Climate change transition risk: Loans collateralised by immovable property - Energy performance of the collateral	Not applicable as per 'no action letter'

Template Name	Template Description	Reason for Omission
ESG Template 3	Indicators of potential climate change transition risk: emission intensity per physical output and by sector	Not applicable as per 'no action letter'
ESG Template 4	Climate change transition risk: Exposures to top 20 carbon intensive firms	Not applicable as per 'no action letter'
ESG Template 5	Climate change physical risk: Exposures subject to physical risk	Not applicable as per 'no action letter'
ESG Template 6	Summary of GAR KPIs	Not applicable as per 'no action letter'
ESG Template 7	Mitigating actions: Assets for the calculation of GAR	Not applicable as per 'no action letter'
ESG Template 8	GAR %	Not applicable as per 'no action letter'
ESG Template 9	Mitigating actions: BTAR	Not applicable as per 'no action letter'
ESG Template 10	Other climate change mitigating actions that are not covered in Regulation (EU) 2020/852	Not applicable as per 'no action letter'
EU CAE1	Template EU CAE1 – Exposures to crypto-assets	Not applicable to large subsidiaries of EU parent institutions as per CRR Art. 13(1)

Not applicable disclosures

The following disclosures items under the CRR have been omitted due to materiality:

Template Name	Template Description	Reason for Omission
EU CQ7	Collateral obtained by taking possession and execution processes	Not disclosed as Revolut does not take possession of collateral and recognise as asset
EU CQ8	Collateral obtained by taking possession and execution processes – vintage breakdown	Not disclosed as Revolut does not take possession of collateral and recognise as asset

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