



Revolut Bank UAB

Interim Financial Report

(according to the resolution of the Board of Bank of Lithuania no. 03-136 dated 31 July 2014)

30 September 2025

Introduction

This report is based on Revolut Bank UAB (the Bank) consolidated financial position as at 30 September 2025.

1. Statement of Profit or Loss and Other Comprehensive Income

EURth	1-9 months 2025
Interest income calculated using the effective interest method	560,724
Interest expense	(56,986)
Net interest income	503,738
Fee and commission income	1,385,515
Fee and commission expense	(330,706)
Net fee and commission income	1,054,809
Net gains and losses on derivatives	36,722
Net gain (loss) from derecognition of financial assets	328
Credit loss expense on financial assets	(50,829)
Other operating income	488
Net operating income	1,545,256
Personnel expenses	(99,020)
Depreciation and amortisation	(918)
Other operating expenses	(1,240,753)
Total operating expenses	(1,340,691)
Profit before tax	204,565
Tax expense	(50,908)
Profit for the year	153,657
Items that will not be reclassified to profit or loss	-
Items that will or may be reclassified to profit or loss:	
Foreign currency translation	(12)
Other comprehensive income for the year	(12)
Total comprehensive income for the year, net of tax	153,645
Attributable to:	
Equity holders of the parent	153,645

2. Statement of Financial Position

EURth	30 September 2025
Assets	
Cash and balances with central banks	13,438,370
Due from banks and other financial institutions	93,585
Derivatives	18,790
Reverse repurchase agreements	5,141,655
Loans and advances to customers	2,152,628
Loans and advances to public sector	1,965,423
Debt securities	6,729,275
Equity instruments	33
Investments in subsidiaries	208
Property and equipment and right-of-use assets	1,474
Deferred tax assets	2,185
Other assets	1,175,664
Total assets	30,719,290
Liabilities	
Derivatives	2,577
Due to customers	27,172,840
Due to other financial institutions	220,430
Deferred tax liability	285
Other liabilities	1,882,865
Provisions	5,642
Total liabilities	29,284,639
Equity attributable to equity holders of parent	
Share capital	36,815
Reserve capital	971,208
Retained earnings	386,383
Reserves	40,245
Total equity	1,434,651
Total liabilities and equity	30,719,290

3. Information on Compliance with Prudential Ratios for Banking Activities

	30 September 2025
Capital adequacy	30.50%
Liquidity coverage	478.14%

4. Asset Quality

	30 September 2025
Retail lending provisions for expected credit losses (thousand EUR)	84,609
ECL coverage ratio	3.80%

Impairment for unauthorised overdrafts (thousand EUR)	20,140
Provision coverage ratio	71.64%

5. Profitability Ratios

	1-9 months 2025
Return on equity (ROE)	17.00%
Return on assets (ROA)	0.80%