



# Revolut Bank UAB

Quarterly Financial Report

For the three months ended 31 March 2026

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

31 March 2026

# Introduction

This report is based on Revolut Bank UAB (the Bank) consolidated financial position as at 31 March 2026.

## 1. Statement of Profit or Loss and Other Comprehensive Income

EURth	1-3 months 2026
Interest income calculated using the effective interest method	251,325
Interest expense	(38,152)
<b>Net interest income</b>	<b>213,173</b>
Fee and commission income	599,943
Fee and commission expense	(135,950)
<b>Net fee and commission income</b>	<b>463,993</b>
Net gains and losses on derivatives	4,695
Net gain (loss) from derecognition of financial assets	(44)
Credit loss expense on financial assets	(29,879)
Other operating income	6,847
<b>Net operating income</b>	<b>658,785</b>
Personnel expenses	(50,096)
Depreciation and amortisation	(692)
Other operating expenses	(519,792)
<b>Total operating expenses</b>	<b>(570,580)</b>
<b>Profit before tax</b>	<b>88,205</b>
Tax expense	(18,412)
<b>Profit for the year</b>	<b>69,793</b>
Items that will not be reclassified to profit or loss	-
<i>Items that will or may be reclassified to profit or loss:</i>	
Foreign currency translation	(226)
Movement on cash flow hedges:	(1,141)
Hedging net gains/(losses) arising during the year	(2,101)
Less: Reclassification to the income statement	960
<b>Other comprehensive income (loss)</b>	<b>(1,367)</b>
Total comprehensive income for the year, net of tax	68,426
Attributable to:	
<b>Equity holders of the parent</b>	<b>68,426</b>

## 2. Statement of Financial Position

EURth	31 March 2026
<b>Assets</b>	
Cash and balances with central banks	17,019,778
Due from banks and other financial institutions	137,755
Derivatives	11,849
Reverse repurchase agreements	6,839,135
Loans and advances to customers	2,840,774
Loans and advances to public sector	2,556,508
Debt securities	9,724,268
Equity instruments	33
Investments in subsidiaries	208
Property and equipment and right-of-use assets	8,997
Deferred tax assets	8,721
Other assets	1,421,271
<b>Total assets</b>	<b>40,569,297</b>
<b>Liabilities</b>	
Derivatives	24,971
Due to customers	35,745,185
Due to other financial institutions	221,899
Other liabilities	2,474,460
Provisions	15,226
<b>Total liabilities</b>	<b>38,481,741</b>
<b>Equity attributable to equity holders of parent</b>	
Share capital	36,815
Reserve capital	971,208
Other equity instruments	527,000
Retained earnings	511,092
Reserves	41,441
<b>Total equity</b>	<b>2,087,556</b>
<b>Total liabilities and equity</b>	<b>40,569,297</b>

### 3. Information on Compliance with Prudential Ratios for Banking Activities

	31 March 2026
Capital adequacy	24.05%
Liquidity coverage	441.75%

### 4. Asset Quality

	31 March 2026
Retail lending provisions for expected credit losses (thousand EUR)	127,582
ECL coverage ratio	4.31%

  

Impairment for unauthorised overdrafts (thousand EUR)	16,835
Provision coverage ratio	77.75%

### 5. Profitability Ratios

	1-3 months 2026
Return on equity (ROE)	14.04%
Return on assets (ROA)	0.74%