



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 June 2025

Introduction

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

1. Statement of Profit or Loss and Other Comprehensive Income

EURth	1-6 months 2025
Interest income calculated using the effective interest method	358,804
Interest expense	(35,958)
Net interest income	322,846
Fee and commission income	856,489
Fee and commission expense	(202,494)
Net fee and commission income	653,995
Net gains and losses on derivatives	29,165
Net gain (loss) from derecognition of financial assets	392
Credit loss expense on financial assets	(25,719)
Other operating income	458
Net operating income	981,137
Personnel expenses	(66,737)
Depreciation and amortisation	(565)
Other operating expenses	(780,918)
Total operating expenses	(848,220)
Profit before tax	132,917
Tax expense	(30,497)
Profit for the year	102,420
Items that will not be reclassified to profit or loss	–
Items that will or may be reclassified to profit or loss:	
Foreign currency translation	(11)
Other comprehensive income for the year	(11)
Total comprehensive income for the year, net of tax	102,409
Attributable to:	
Equity holders of the parent	102,409

2. Statement of Financial Position

EURth	30 June 2025
Assets	
Cash and balances with central banks	13,531,683
Due from banks and other financial institutions	101,797
Derivatives	26,585
Loans and unauthorised overdrafts	7,031,268
Debt securities	5,438,802
Equity instruments	33
Investments in subsidiaries	208
Property and equipment and right-of-use assets	1,828
Deferred tax assets	542
Other assets	1,151,712
Total assets	27,284,458
Liabilities	
Derivatives	3,298
Due to customers	24,030,633
Due to other financial institutions	226,695
Deferred tax liability	647
Other liabilities	1,637,732
Provisions	3,404
Total liabilities	25,902,409
Equity attributable to equity holders of parent	
Share capital	36,815
Reserve capital	971,208
Retained earnings	335,062
Reserves	38,964
Total equity	1,382,049
Total liabilities and equity	27,284,458

3. Information on Compliance with Prudential Ratios for Banking Activities

	30 June 2025
Capital adequacy	31.14%
Liquidity coverage	583.21%

4. Asset Quality

	30 June 2025
Retail lending provisions for expected credit losses (thousand EUR)	66,004
ECL coverage ratio	3.67%
Impairment for unauthorised overdrafts (thousand EUR)	16,335
Provision coverage ratio	73.31%

5. Profitability Ratios

	1-6 months 2025
Return on equity (ROE)	17.38%
Return on assets (ROA)	0.86%