Revolut Bank UAB

Quarterly Financial Report

For the six months ended 30 June 2026

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

30 June 2026

Introduction

Information presented in thousands of EUR, unless otherwise stated.

1. Statement of Profit or Loss and Other Comprehensive Income

EURth	1-6 months 2026	1-6 months 2025
Interest income calculated using the effective interest method	543,367	358,804
Interest expense	(88,987)	(35,958)
Net interest income	**454,380**	**322,846**
Fee and commission income	1,172,767	839,958 *
Fee and commission expense	(267,019)	(185,963)*
Net fee and commission income	**905,748**	**653,995**
Net gains and losses on derivatives	14,245	29,165
Credit loss expense on financial assets	(76,090)	(25,719)
Other operating income	9,352	850
Net operating income	**1,307,635**	**981,137**
Personnel expenses	(94,975)	(66,737)
Depreciation and amortisation	(1,342)	(565)
Other operating expenses	(1,028,976)	(780,918)
Total operating expenses	**(1,125,293)**	**(848,220)**
Profit before tax	**182,342**	**132,917**
Tax expense	(37,029)	(30,497)
Profit for the period	**145,313**	**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	(37)	(11)
Movement on cash flow hedges:	428	–
Hedging net gains/(losses) arising during the period	*(1,264)*	–
Less: Reclassification to the income statement	*1,692*	–
Other comprehensive income (loss)	**391**	**(11)**
Total comprehensive income for the period, net of tax	**145,704**	**102,409**
Attributable to:		
Equity holders of the parent	**145,704**	**102,409**

** During 2026 it was determined that for third party insurance benefits the Bank was acting as an agent under IFRS 15. These costs were recognised net against the associated subscription revenue. Accordingly fee and commission income and fee and commission expense for the 6 months ended 30 June 2025 were updated and both were reduced by EUR 16,531 thousand. This change had no impact on net profit in 2026 or 2025.*

2. Statement of Financial Position

EURth	30 June 2026	31 December 2025
Assets		
Cash and balances with central banks	15,745,677	15,714,774
Due from banks and other financial institutions	111,001	115,487
Derivatives	10,167	19,784
Reverse repurchase agreements	9,387,342	5,648,565
Loans and advances to customers	3,288,523	2,440,031
Loans and advances to public sector	2,749,337	2,299,815
Debt securities	12,397,836	7,915,619
Equity instruments	33	33
Investments in subsidiaries	208	208
Property and equipment and right-of-use assets	9,836	9,472
Deferred tax assets	5,157	10,052
Other assets	1,505,863	1,214,806
Total assets	**45,210,980**	**35,388,646**
Liabilities		
Derivatives	12,265	8,094
Due to customers	39,922,085	31,163,192
Due to other financial institutions	228,500	237,629
Other liabilities	2,625,487	2,072,304
Provisions	19,526	18,060
Total liabilities	**42,807,863**	**33,499,279**
Equity attributable to equity holders of parent		
Share capital	36,815	36,815
Reserve capital	1,021,208	971,208
Other equity instruments	727,000	400,000
Retained earnings	551,752	440,994
Reserves	66,342	40,350
Total equity	**2,403,117**	**1,889,367**
Total liabilities and equity	**45,210,980**	**35,388,646**

3. Information on Compliance with Prudential Ratios for Banking Activities

	30 June 2026	31 December 2025
Capital adequacy		
CET1 Capital ratio, %	22.62%	23.14%*
Tier 1 Capital ratio, %	33.36%	29.83%*
Total Capital Ratio, %	33.36%	29.83%*
Liquidity coverage, %**	448.92%	512.66%*
Leverage Ratio, %	4.97%	5.1%*
Maximum exposure to one customer %	3.95%	4.46%
Net Stable Funding Ratio (NSFR), %***	262.83%	260.79%*

**The comparative CET1 Capital, Tier 1 Capital, Total capital, Liquidity coverage, NSFR and Leverage ratios for the prior year have been restated to reflect the resubmission of the associated regulatory return.*

***The liquidity coverage ratio represents the average of the 12 month-end LCR observations over the preceding 12-month period, in accordance with applicable regulatory methodology.*

****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.*

4. Information on Asset Quality

	30 June 2026	31 December 2025
Retail lending allowance for expected credit losses (thousand EUR)	157,603	102,878
ECL coverage ratio	4.58%	4.05%
Impairment allowance for unauthorised overdrafts (thousand EUR)	15,168	13,552
ECL coverage ratio	76.45%	72.57%
Debt securities allowance for expected credit losses (thousand EUR)	111	–
ECL coverage ratio	–%	–%

5. Information on Profitability Ratios

	30 June 2026	31 December 2025
Return on equity (ROE)	13.54%	14.51%
Return on assets (ROA)	0.72%	0.75%

Explanations (profitability ratios are annualized):

- Return on assets: net profit (loss) / total assets (average over the period).
- Return on equity: net profit (loss) / total equity (average over the period).

6. Information on Enforcement Measures Applied During the Reporting Quarter

On 2 April 2026 the Italian Competition Authority (AGCM) imposed a total fine of EUR 11.5 million on Revolut Group entities, including Revolut Bank UAB. The penalty addresses unfair commercial practices in breach of the Consumer Code and is currently the subject of an appeal before the Italian courts.

7. External Credit Assessment Institutions Assigned or Changed Ratings

Revolut Bank UAB is not assigned standalone credit ratings.