



# Revolut Bank UAB

Quarterly Financial Report

For the twelve months ended 31 December 2025

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

31 December 2025

# Introduction

This report is based on Revolut Bank UAB (the Bank) consolidated financial position as at 31 December 2025.

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

EURth	1-12 months 2025
Interest income calculated using the effective interest method	787,105
Interest expense	(84,610)
<b>Net interest income</b>	<b>702,495</b>
Fee and commission income	1,939,629
Fee and commission expense	(440,104)
<b>Net fee and commission income</b>	<b>1,499,525</b>
Net gains and losses on derivatives	43,998
Net gain (loss) from derecognition of financial assets	2,184
Credit loss expense on financial assets	(83,880)
Other operating income	613
<b>Net operating income</b>	<b>2,164,935</b>
Personnel expenses	(134,730)
Depreciation and amortisation	(1,342)
Other operating expenses	(1,750,628)
<b>Total operating expenses</b>	<b>(1,886,700)</b>
<b>Profit before tax</b>	<b>278,235</b>
Tax expense	(70,338)
<b>Profit for the year</b>	<b>207,897</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	(88)
<b>Other comprehensive income (loss)</b>	<b>(88)</b>
Total comprehensive income for the year, net of tax	207,809
Attributable to:	
<b>Equity holders of the parent</b>	<b>207,809</b>

## 2. Statement of Financial Position

EURth	31 December 2025
<b>Assets</b>	
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
<b>Total assets</b>	<b>35,388,646</b>
<b>Liabilities</b>	
Derivatives	8,094
Due to customers	31,163,192
Due to other financial institutions	237,629
Other liabilities	2,072,304
Provisions	18,060
<b>Total liabilities</b>	<b>33,499,279</b>
<b>Equity attributable to equity holders of parent</b>	
Share capital	36,815
Reserve capital	971,208
Other equity instruments	400,000
Retained earnings	440,994
Reserves	40,350
<b>Total equity</b>	<b>1,889,367</b>
<b>Total liabilities and equity</b>	<b>35,388,646</b>

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

	31 December 2025
Capital adequacy	29.84%
Liquidity coverage	448.08%

### 4. Asset Quality

	31 December 2025
Retail lending provisions for expected credit losses (thousand EUR)	102,878
ECL coverage ratio	4.05%

  

Impairment for unauthorised overdrafts (thousand EUR)	13,552
Provision coverage ratio	72.57%

### 5. Profitability Ratios

	1-12 months 2025
Return on equity (ROE)	14.51%
Return on assets (ROA)	0.75%