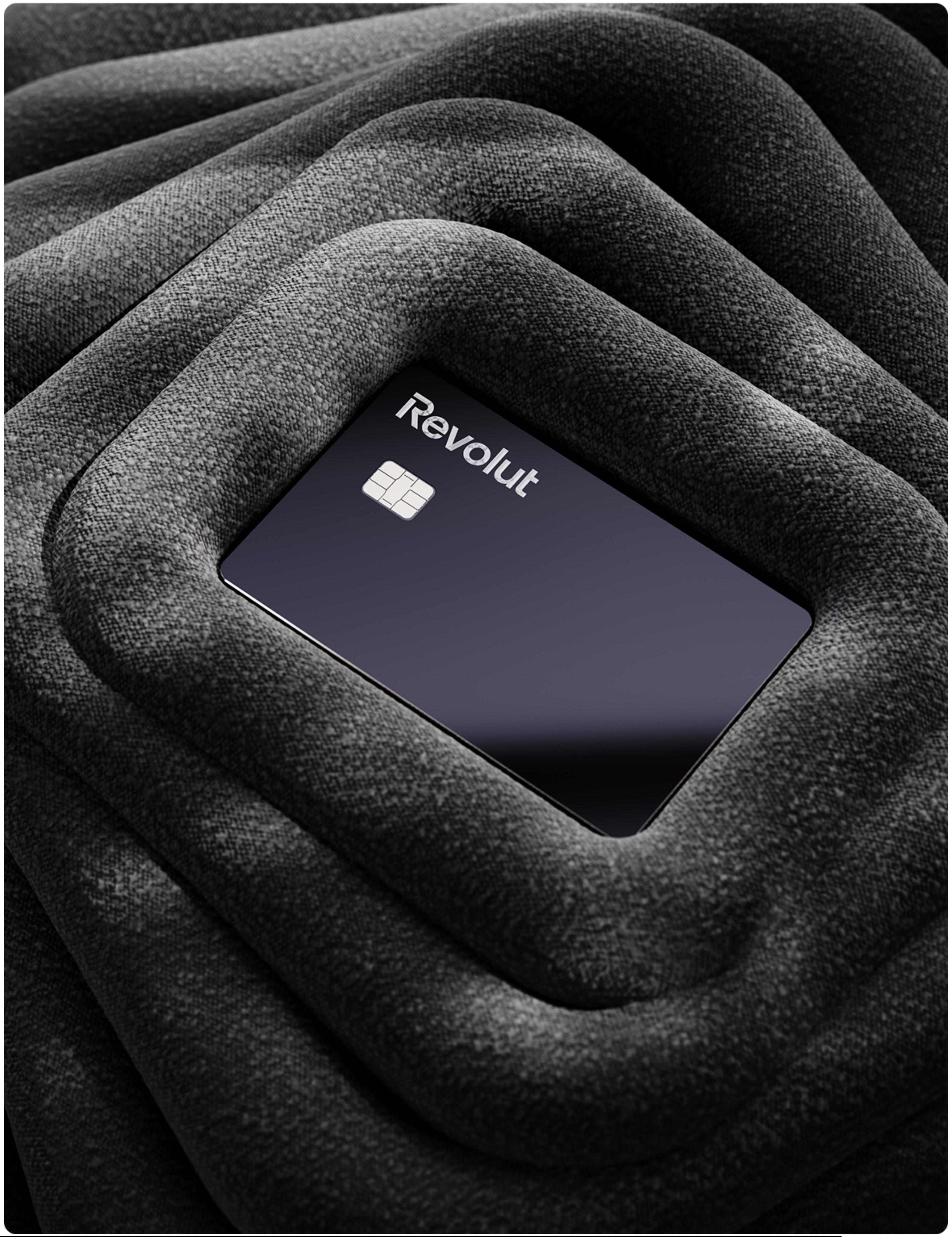
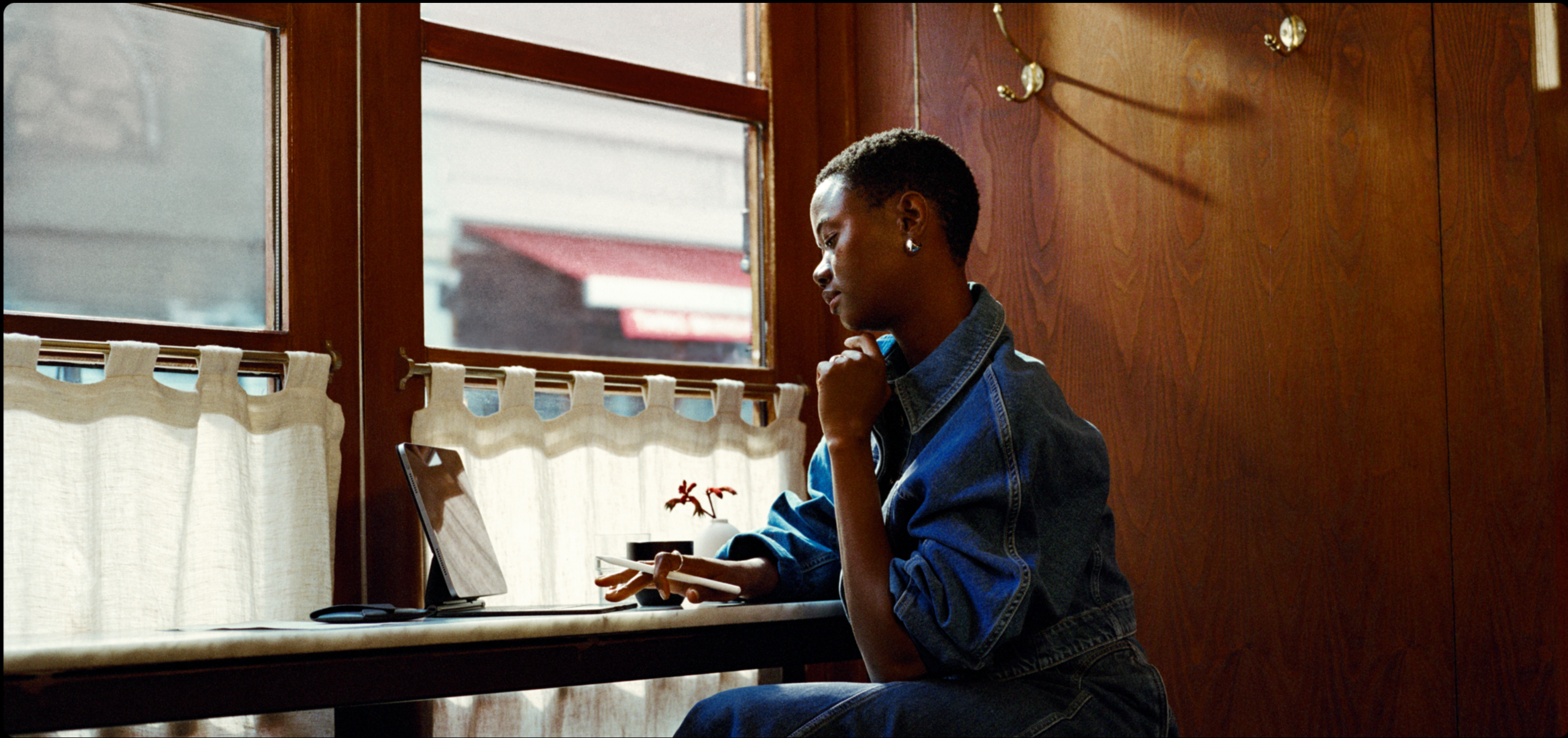
Revolut




# Q2 2026 Pillar 3 Disclosures

Revolut Group Holdings Ltd.
June 2026



# Background for Disclosure

Revolut Group Holdings Limited (the “Group”) consolidated Pillar 3 disclosures have been prepared in accordance with the Disclosure (CRR) Part of the Prudential Regulation Authority (PRA) Rulebook and the Group’s internal Pillar 3 disclosure policy. As the Group’s lead supervisor, the PRA supervises the Group on a consolidated basis within the United Kingdom.

Pursuant to the requirements of Article 433a(2), the Group is required to disclose the key metrics template (UK KM1) on a semi-annual basis. The Group is also an LREQ firm and is therefore subject to additional leverage requirements, including the countercyclical leverage ratio buffer and additional quarterly disclosures.

This report contains the required KM1 semi-annual disclosures and the additional quarterly leverage disclosures required under Article 433a(4).

The leverage metrics are calculated in accordance with the Leverage Ratio (CRR) Part of the PRA Rulebook.

# Key Metrics - UK KM1 / LR 2

| KM1 Ref | LR2 Ref | Template UK KM1 - Key metrics template<br>£'000 | June 2026 | March 2026 | December 2025 | September 2025 | June 2025 |
|---|---|---|---|---|---|---|---|
| | | **Available own funds (amounts)** | | | | | |
| 1 | | Common Equity Tier 1 (CET1) capital | 5,705,689 | | 4,890,925 | | 3,253,510 |
| 2 | | Tier 1 capital | 5,705,689 | | 4,890,925 | | 3,253,510 |
| 3 | | Total capital | 5,705,689 | | 4,890,925 | | 3,253,510 |
| | | **Risk-weighted exposure amounts** | | | | | |
| 4 | | Total risk-weighted exposure amount | 11,932,211 | | 9,089,126 | | 8,002,328 |
| | | **Capital ratios (as a percentage of risk-weighted exposure amount)** | | | | | |
| 5 | | Common Equity Tier 1 ratio (%) | 47.82 % | | 53.81 % | | 40.66 % |
| 6 | | Tier 1 ratio (%) | 47.82 % | | 53.81 % | | 40.66 % |
| 7 | | Total capital ratio (%) | 47.82 % | | 53.81 % | | 40.66 % |
| | | **Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)** | | | | | |
| UK 7a | | Additional CET1 SREP requirements (%) | 5.87 % | | 5.87 % | | 5.87 % |
| UK 7b | | Additional AT1 SREP requirements (%) | 1.96 % | | 1.96 % | | 1.96 % |
| UK 7c | | Additional T2 SREP requirements (%) | 2.61 % | | 2.61 % | | 2.61 % |
| UK 7d | | Total SREP own funds requirements (%) | 18.44 % | | 18.44 % | | 18.44 % |
| | | **Combined buffer requirement (as a percentage of risk-weighted exposure amount)** | | | | | |
| 8 | | Capital conservation buffer (%) | 2.50 % | | 2.50 % | | 2.50 % |
| 9 | | Institution specific countercyclical capital buffer (%) | 1.24 % | | 1.07 % | | 0.97 % |
| 11 | | Combined buffer requirement (%) | 3.74 % | | 3.57 % | | 3.47 % |
| UK 11a | | Overall capital requirements (%) | 22.18 % | | 22.01 % | | 21.91 % |
| 12 | | CET1 available after meeting the total SREP own funds requirements (%) | 29.38 % | | 35.37 % | | 22.22 % |
| | | **Leverage ratio** | | | | | |
| 13 | | Total exposure measure excluding claims on central banks | 41,819,821 | | 29,424,973 | | 21,436,747 |
| 14 | 25 | Leverage ratio excluding claims on central banks (%)[5] | 13.64 % | 15.22 % | 16.62 % | 14.17 % | 15.18 % |
| | | **Additional leverage ratio disclosure requirements[1][2]** | | | | | |
| 14b | UK-25c | Leverage ratio including claims on central banks (%) | 10.31 % | 10.62 % | 11.34 % | 9.76 % | 9.16 % |
| | UK-32 | Average total exposure measure excluding claims on central banks | 38,312,483 | 31,275,433 | 27,796,204 | 23,792,920 | 20,126,311 |
| 14c | UK-33 | Average leverage ratio excluding claims on central banks (%) | 14.05 % | 15.61 % | 14.45 % | 13.81 % | 14.43 % |
| 14d | UK-34 | Average leverage ratio including claims on central banks (%) | 10.33 % | 10.79 % | 10.06 % | 9.15 % | 9.25 % |
| | 27 | Leverage ratio buffer (%) | 0.40 % | 0.40 % | 0.40 % | 0.40 % | 0.30 % |
| 14e | UK-27b | Of which: Countercyclical leverage ratio buffer (%) | 0.40 % | 0.40 % | 0.40 % | 0.40 % | 0.30 % |
| | | **Liquidity Coverage Ratio[3]** | | | | | |
| 15 | | Total high-quality liquid assets (HQLA) (Weighted value -average) | 3,965,454 | | 2,778,021 | | 1,857,752 |
| UK 16a | | Cash outflows - Total weighted value | 6,249,166 | | 4,790,530 | | 3,433,608 |
| UK 16b | | Cash inflows - Total weighted value | 3,999,408 | | 3,282,414 | | 2,479,715 |
| 16 | | Total net cash outflows (adjusted value) | 2,249,758 | | 1,545,497 | | 994,672 |
| 17 | | Liquidity coverage ratio (%) | 176.26 % | | 183.30 % | | 188.66 % |
| | | **Net Stable Funding Ratio[4]** | | | | | |
| 18 | | Total available stable funding | 36,790,545 | | 28,411,202 | | 22,250,479 |
| 19 | | Total required stable funding | 11,064,378 | | 7,816,865 | | 5,364,674 |
| 20 | | NSFR ratio (%) | 332.51 % | | 363.46 % | | 414.76 % |

*(1) LREQ firm status is applicable from June 2025 onwards.*
*(2) Average UK leverage ratios use capital based on the last day of each month in the quarter and an exposure measure for each day in the quarter.*
*(3) LCR disclosures are calculated as the trailing average of the previous 12 month-end observations.*
*(4) NSFR is based on the trailing average of the previous 4 quarterly observations.*

# Summary of Key Metrics

CET1 ratio decreased to 47.8% (31 December 2025: 53.8%) and remains substantially above the minimum capital requirement.

The CET1 ratio decrease is driven by an RWA increase of £2.8bn to £11.9bn (31 December 2025: £9.1bn) largely due to the growth in the balance sheet. This is partially offset against an increase in CET1 capital to £5.7bn (31 December 2025: £4.9bn). The CET1 increase is primarily driven by the increase in Share Premium arising from share transactions, followed by the inclusion of March 2026 quarter-end verified profits. Residual movements in Other Reserves also contributed to the overall CET1 movement.

As the Group holds exclusively CET1 instruments, the Tier 1 ratio and Total Capital ratio are equal to the CET1 ratio.

The Leverage Ratio decreased to 13.6% (31 December 2025: 16.6%) primarily driven by an increase in leverage exposure due to the increase in balance sheet exposure partially offset against an increase in Tier 1 capital.

The Liquidity Coverage Ratio (LCR), which measures the surplus or deficit of high-quality liquid assets relative to weighted net stressed cash outflows over a 30-day period, decreased by (7.04)% to 176.3% (31 December 2025: 183.3%). This was due to the growth of the Group's net cash outflows outpacing growth in recognisable HQLA.

The Net Stable Funding Ratio (NSFR), which represents the ratio of available stable funding to required stable funding, was 332.5% (31 December 2025: 363.5%). Growth in the Group's balance sheet has generated excess liquidity which has been redeployed into higher yielding assets such as Secured Financing Transactions ("SFTs"), which carry a higher stable funding requirement, in turn driving the lower ratio. Despite the increase in required stable funding the excess available funding over the regulatory minimum has grown to £25.7bn (31 December 2025: £20.6bn).

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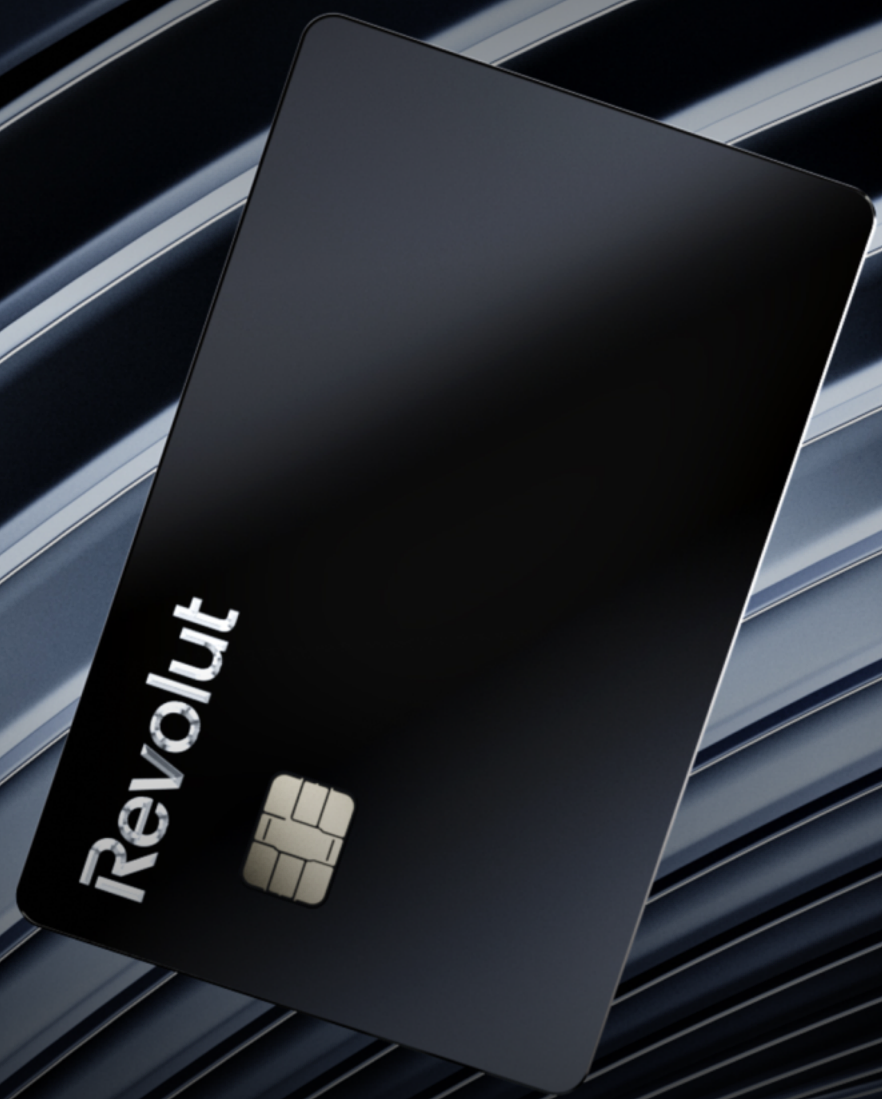


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