



Revolut Holdings Europe 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 Holdings Europe UAB 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	254,927
Interest expense	(38,324)
Net interest income	216,603
Fee and commission income	632,385
Fee and commission expense	(138,404)
Net fee and commission income	493,981
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	10,029
Net operating income	695,385
Personnel expenses	(54,331)
Depreciation and amortisation	(692)
Other operating expenses	(551,978)
Total operating expenses	(607,001)
Profit before tax	88,384
Tax expense	(18,780)
Profit for the year	69,604
<i>Attributable to:</i>	
Equity holders of the parent	69,605
Non-controlling interests	(1)
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	404
Movement on cash flow hedges:	(1,141)
Hedging net gains/(losses) arising during the year	(2,101)
Less: Reclassification to the income statement	960
Other comprehensive income (loss)	(737)
Total comprehensive income for the year, net of tax	68,867
<i>Attributable to:</i>	
<i>Equity holders of the parent</i>	<i>68,868</i>
<i>Non-controlling interests</i>	<i>(1)</i>

2. Statement of Financial Position

EURth	31 March 2026
Assets	
Cash and balances with central banks	17,019,778
Due from banks and other financial institutions	314,543
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
Property and equipment and right-of-use assets	8,997
Deferred tax assets	8,778
Other assets	1,451,658
Total assets	40,790,558
Liabilities	
Derivatives	24,971
Due to customers	35,754,866
Due to other financial institutions	221,917
Other liabilities	2,635,548
Provisions	20,226
Total liabilities	38,662,382
Equity attributable to equity holders of parent	
Share capital	15,920
Share premium	1,035,435
Other equity instruments	527,000
Retained earnings	531,424
Reserves	18,365
Equity attributable to equity holders of the parent	2,128,144
Equity attributable to non-controlling interest	32
Total equity	2,128,176
Total liabilities and equity	40,790,558

3. Information on Compliance with Prudential Ratios for Banking Activities

	31 March 2026
Capital adequacy	24.25%
Liquidity coverage	432.26%

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)	13.78%
Return on assets (ROA)	0.73%