



Revolut Holdings Europe 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 Holdings Europe UAB 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	363,666
Interest expense	(35,959)
Net interest income	327,707
Fee and commission income	891,861
Fee and commission expense	(202,603)
Net fee and commission income	689,258
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	3,109
Net operating income	1,023,912
Personnel expenses	(70,056)
Depreciation and amortisation	(565)
Other operating expenses	(819,657)
Total operating expenses	(890,278)
Profit before tax	133,634
Tax expense	(30,661)
Profit for the year	102,973
Items that will not be reclassified to profit or loss	–
Items that will or may be reclassified to profit or loss:	
Foreign currency translation	(2)
Other comprehensive income for the year	(2)
Total comprehensive income for the year, net of tax	102,971
Attributable to:	
Equity holders of the parent	102,971

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	194,460
Derivatives	26,585
Loans and unauthorised overdrafts	7,031,268
Debt securities	5,438,802
Equity instruments	33
Property and equipment and right-of-use assets	1,828
Other assets	1,162,914
Total assets	27,388,115
Liabilities	
Derivatives	3,298
Due to customers	24,030,633
Due to other financial institutions	219,050
Deferred tax liability	647
Other liabilities	1,730,426
Provisions	3,404
Total liabilities	25,987,458
Equity attributable to equity holders of parent	
Share capital	15,540
Share premium	1,016,767
Retained earnings	354,759
Reserves	13,591
Total equity	1,400,657
Total liabilities and equity	27,388,115

3. Information on Compliance with Prudential Ratios for Banking Activities

	30 June 2025
Capital adequacy	31.32%
Liquidity coverage	602.34%

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)	17.28%
Return on assets (ROA)	0.86%