



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 September 2025

Introduction

This report is based on Revolut Holdings Europe UAB consolidated financial position as at 30 September 2025.

1. Statement of Profit or Loss and Other Comprehensive Income

| EURth | 1-9 months 2025 |
|--|--------------------|
| Interest income calculated using the effective interest method | 569,041 |
| Interest expense | (56,990) |
| Net interest income | 512,051 |
| Fee and commission income | 1,445,863 |
| Fee and commission expense | (333,108) |
| Net fee and commission income | 1,112,755 |
| Net gains and losses on derivatives | 36,722 |
| Net gain (loss) from derecognition of financial assets | 328 |
| Credit loss expense on financial assets | (50,829) |
| Other operating income | 5,955 |
| Net operating income | 1,616,982 |
| Personnel expenses | (104,382) |
| Depreciation and amortisation | (919) |
| Other operating expenses | (1,305,842) |
| Total operating expenses | (1,411,143) |
| Profit before tax | 205,839 |
| Tax expense | (51,289) |
| Profit for the year | 154,550 |
| Items that will not be reclassified to profit or loss | – |
| Items that will or may be reclassified to profit or loss: | |
| Foreign currency translation | 84 |
| Other comprehensive income for the year | 84 |
| Total comprehensive income for the year, net of tax | 154,634 |
| Attributable to: | |
| Equity holders of the parent | 154,634 |

2. Statement of Financial Position

| EURth | 30 September 2025 |
|--|-------------------|
| Assets | |
| Cash and balances with central banks | 13,438,370 |
| Due from banks and other financial institutions | 215,117 |
| Derivatives | 18,790 |
| Reverse repurchase agreements | 5,141,655 |
| Loans and advances to customers | 2,152,628 |
| Loans and advances to public sector | 1,965,423 |
| Debt securities | 6,729,275 |
| Equity instruments | 33 |
| Property and equipment and right-of-use assets | 1,474 |
| Deferred tax assets | 2,185 |
| Other assets | 1,234,246 |
| Total assets | 30,899,196 |
| Liabilities | |
| Derivatives | 2,577 |
| Due to customers | 27,172,840 |
| Due to other financial institutions | 220,592 |
| Deferred tax liability | 285 |
| Other liabilities | 2,040,633 |
| Provisions | 5,642 |
| Total liabilities | 29,442,569 |
| Equity attributable to equity holders of parent | |
| Share capital | 15,591 |
| Share premium | 1,019,265 |
| Retained earnings | 406,701 |
| Reserves | 15,070 |
| Total equity | 1,456,627 |
| Total liabilities and equity | 30,899,196 |

3. Information on Compliance with Prudential Ratios for Banking Activities

| | 30 September 2025 |
|--------------------|-------------------|
| Capital adequacy | 30.65% |
| Liquidity coverage | 480.16% |

4. Asset Quality

| | 30 September 2025 |
|---|-------------------|
| Retail lending provisions for expected credit losses (thousand EUR) | 84,609 |
| ECL coverage ratio | 3.80% |

| | |
|---|--------|
| Impairment for unauthorised overdrafts (thousand EUR) | 20,140 |
| Provision coverage ratio | 71.64% |

5. Profitability Ratios

| | 1-9 months 2025 |
|------------------------|-----------------|
| Return on equity (ROE) | 16.89% |
| Return on assets (ROA) | 0.80% |