



Revolut Holdings Europe 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 Holdings Europe UAB 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	799,239
Interest expense	(84,616)
Net interest income	714,623
Fee and commission income	2,026,239
Fee and commission expense	(440,558)
Net fee and commission income	1,585,681
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	6,808
Net operating income	2,269,414
Personnel expenses	(142,785)
Depreciation and amortisation	(1,343)
Other operating expenses	(1,844,817)
Total operating expenses	(1,988,945)
Profit before tax	280,469
Tax expense	(71,601)
Profit for the year	208,868
<i>Attributable to:</i>	
Equity holders of the parent	208,869
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	(93)
Other comprehensive income (loss)	(93)
Total comprehensive income for the year, net of tax	208,775
<i>Attributable to:</i>	
Equity holders of the parent	208,776
Non-controlling interests	(1)

2. Statement of Financial Position

EURth	31 December 2025
Assets	
Cash and balances with central banks	15,714,774
Due from banks and other financial institutions	215,792
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
Property and equipment and right-of-use assets	9,472
Deferred tax assets	10,069
Other assets	1,236,361
Total assets	35,510,315
Liabilities	
Derivatives	8,094
Due to customers	31,163,192
Due to other financial institutions	235,069
Other liabilities	2,169,512
Provisions	22,560
Total liabilities	33,598,427
Equity attributable to equity holders of parent	
Share capital	15,590
Share premium	1,019,265
Other equity instruments	400,000
Retained earnings	461,432
Reserves	15,571
Equity attributable to equity holders of the parent	1,911,858
Equity attributable to non-controlling interest	30
Total equity	1,911,888
Total liabilities and equity	35,510,315

3. Information on Compliance with Prudential Ratios for Banking Activities

	31 December 2025
Capital adequacy	29.78%
Liquidity coverage	452.51%

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)	14.43%
Return on assets (ROA)	0.75%