

Bank Name	Revolut Holdings Europe UAB
LEI Code	485100FX5Y9YLAQLNP12
Country Code	LT



#### **Key Metrics**

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	470	475	585	585	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	470	475	585	585	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	470	475	585	585	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	470	475	585	585	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	470	475	585	585	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	470	475	585	585	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	2,446	2,120	2,340	2,552	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,446	2,120	2,340	2,552	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.23%	22.41%	24.99%	22.94%	CA3 {1}	·
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.23%	22.41%	24.99%	22.94%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.23%	22.41%	24.99%	22.94%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.23%	22.41%	24.99%	22.94%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.23%	22.41%	24.99%	22.94%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.23%	22.41%	24.99%	22.94%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	11,033	11,636	12,766	14,438	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.26%	4.08%	4.58%	4.06%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	470	475	585	585	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	470	475	585	585	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	11,033	11,636	12,766	14,438	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	11,033	11,636	12,766	14,438	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.26%	4.08%	4.58%	4.06%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.26%	4.08%	4.58%	4.06%	[A.2]/[B.2]	



# Ebal Bunking Bunking 2024 EU-wide Transparency Exercise Capital Revolut Holdings Europe UAB

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %)	470	475	AS 01 31/03/2024 585	AS 01 30/06/2024 585	C 01.00 (9010.0010)	Articles 4(118) and 72 of CFR
			470	475	585	585	C 01.00 (10020,c0010)	Article 50 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)  Capital instruments eligible as CE11 Capital (including share premium and net own capital	402				C 01.00 (90030,c0010)	Atticins 20 of Line  Atticins 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.1	instruments)		402	431	430		
	A1.2	Retained earnings	69	64	144	147	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CPR
	A1.4	Other Reserves	0	9	10	8	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 64 of CER
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Acticies 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	0	0	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (#0370,c0010)	Acticles 35(1) point (c) and 38 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (+0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (x0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (+0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from ATS items over ATS Capital	0	0	0	0	C 01.00 (r9440,c0010)	Article 3G(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (6450,c0010) + C 01.00 (6460,c0010) + C 01.00 (6470,c0010) + C 01.00 (6471,c0010)+ C 01.00 (6472,c0010)	Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (k), 244(1) point (k), and 379(2) of CRR; Articles 36(1) point k) (iii) and 379(2) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR, and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (k), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET3 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (+0490,c0010)	Articles 35(1) point (c) and 38; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (40510,c0010)	Article 68 of CFR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (40513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (+0524,c0010)	Addels 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21	Transitional adjustments	0	0	0	0	CAI (1.1.6 + 1.1.8 + 1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Atticles 479 and 460 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Atticles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (40530,c0010)	Article 51 of CPR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0500,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	470	475	585	585	C 01.00 (4015,c0010)	Article 25 of CFPR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (x0750,c0010)	Artiscle 73 of CFFR
	A4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 [r0910,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0910,c0010] + C 01.00 [r0940,c0010] +	
	A.4.2		0	0	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3		0	0	0	0	C 01.00 (10880,c0010) + C 01.00 (10900,c0010) + C 01.00 (10960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	2,446	2,120	2,340	2,552	C 02.00 (r0010,c0010)	Articles 50(3), 95, 95 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.23%	22.41%	24.99%	22.94%	GA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.23%	22.41%	24.99%	22.94%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.23%	22.41%	24.99%	22.94%	CA3(5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	470	475	585	585	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.23%	22.41%	24.99%	22.94%	[DTM8-87]	
Fully loaded <sup>5</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0040)	
		Acquestiments included in newas tode to Irins 9 to antended and engelments  ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a		l		L	. (	l



#### Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	1,462	1,020	1,129	1,307	C 02.00 (r0440, c0010) (C 07 00 (r0590, c0220, s001) + C 07 00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.00 (r0130, c0220, s001) + C 08.00 1 (r0400, c0260, s001) + C 08.00 1 (r0400, c0260, s001) + C 08.00 1 (r0400, c0260, s002) + C 08.00 1 (r0400, s002) +
Of which the standardised approach	1,462	1,020	1,129	1,307	C 02.00 (0060, c0010)-{C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001)+ C 07.00 (10130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010)- [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	38	33	51	38	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001)+ C 07.00 (r0130, ct220, s001)+ C 08.01 (r0040, ct280, s002)+ C 08.01 (r0050, ct280, s002)+ C 08.
Credit valuation adjustment - CVA	21	14	21	9	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2	85	102	188	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	59	53	117	89	C 02.00 (r0520, c0010)
Of which the standardised approach	59	53	117	89	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	864	915	921	921	C 02.00 (r0590, c0010)
Of which basic indicator approach	864	915	921	921	C 02.00 (0000, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0820, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	2,446	2,120	2,340	2,552	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1]] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&I

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	237	353	126	267
Of which debt securities income	38	61	28	60
Of which loans and advances income	198	291	98	206
Interest expenses	0	0	0	3
(Of which deposits expenses)	0	0	0	1
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	374	542	197	415
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	45	41	8	24
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-21	-8	-4	-17
Net other operating income /(expenses)	-466	-654	-241	-525
TOTAL OPERATING INCOME, NET	169	273	87	161
(Administrative expenses)	81	119	39	82
(Cash contributions to resolution funds and deposit guarantee schemes)	6	8	2	5
(Depreciation)	0	1	0	0
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation 1	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	27	45	5	16
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	27	45	5	16
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	55	100	39	57
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	43	79	32	45
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	43	79	32	45
Of which attributable to owners of the parent	43	79	32	45

<sup>1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	ıy			Fair value hierarchy				Fair value hierarch	у		,	air value hierarch	y	
ASSETS:	Carrying amount	Level 1	Level 2	Carrying Level 2 Level 3		Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7,848				7,591				8,369				8,626				IAS 1.54 (i)
Financial assets held for trading	8	0	8	0	6	0	6	0	97	0	97	0	14	0	14	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS7.8(a)(ii); IFRS9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	2,473				3,888				4,162				5,537				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives - Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	656				618				653				758				
TOTAL ASSETS	10,986				12,103				13,280				14,935				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			As of 30/09/20	23			As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						
		Gross carry	ring amount <sup>(2)</sup>		Acı	umulated impairmen	1t <sup>(2)</sup>	Gr	oss carrying amour	t <sup>(2)</sup>	Accu	imulated impairme	nt <sup>(2)</sup>	Gro	s carrying amount	n	Acci	mulated impairme	nt <sup>(2)</sup>	Gros	s carrying amount	<b>2</b> 1	Accu	mulated impairme	nt <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial recognition	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets		increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		1,913	0	0	0	0	0	2,426	0	0	0	0	0	2,497	0	0	0	0	0	2,802	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	532	38	40	-10	-4	-35	1,376	107	48	-15	-10	-43	1,577	108	47	-16	-10	-41	2,655	104	53	-22	-9	-46	Annex V.Part 1.32, 44(a)

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>[8]</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



#### Breakdown of liabilities

Revolut Holdings Europe UAB

#### (mln EUR)

(mill Lony					1
		Carrying	g amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	1	5	92	5	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	10,270	10,922	11,766	13,217	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	0	0	0	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	0	1	1	4	IAS 37.10; IAS 1.54(l)
Tax liabilities	6	16	25	12	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	189	606	780	1,065	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	10,467	11,550	12,664	14,304	IAS 1.9(b);IG 6
TOTAL EQUITY	518	554	617	631	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	10,986	12,103	13,280	14,935	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



#### Breakdown of liabilities

Revolut Holdings Europe UAB

#### (mln EUR)

			Carrying	amount (		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		1	5	92	7	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3	5	3	3	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3	5	3	3	ECB/2013/33 Annex 2.Part 2.9.1
рерозиз	Other financial corporations	483	425	386	429	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	483	421	385	400	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,539	1,765	2,007	2,252	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,539	1,765	2,007	2,251	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,245	8,725	9,368	10,530	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,245	8,725	9,368	10,530	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	0	0	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		1	2	2	3	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		10,271	10,927	11,858	13,224	



#### Market Risk

Revolut Holdings Europe UAB

	SA						М									IM						
			VaR (Memorano	fum item)	STRESSED VaR (	Memorandum item)	INCREMEN MIGRATION R	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVARI- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	59 0	53 0	0	0	0	0							0	0	0	0						
Total	59 As of 31/03/2024	53 As of 30/06/2024	0	0	0	0 As of 31	0/03/2024	0	0	0	0	0	0	0	0	0 As of 30/0		0	0	0	0	0
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	117	89	0	0	0	0							ı °	0	0	0						
Commodities risk	0	0	o o	ő	ő	ő							ŏ	ő	0	ő						
Total	117	89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.

## European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	IntelSER, No.	Original Exposure <sup>s</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central apvernments or central banks	8,366	8.434			8,608	8,600		
	Regional governments or local authorities						0		
	Public sector entities	161	161	0		157	157	0	
	Multilateral Development Banks	73	73	0		20	99	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,184	1,020	453		1,604	1,192	478	
	Corporates	786	665	665		231	112	112	
	of which: SME	0	0	0		0	0	0	
	Retail	602	500	375		736	600	450	
Consolidated data	of which: SME	0		0		0	0		
	Secured by mortstages on immovable property	9				0			
	of which: SME		·		- 14		ž.	i	
	Exposures in default Items associated with particularly high risk				2				
	Covered bonds					o o	0		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0		
	Collective investments undertakings (CRII)	0		0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		8	8		
	Standardised Total <sup>2</sup>	11,247	10,939	1,500	50	11,485	10,781	1,054	

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(minEUR, %)	7.663	7,663			7.890	7,890				
	Central dovernments or central banks Resignal dovernments or local authorities	,,,,,,	,,002	0							
	Public sector entities	161	161	0		157	157	0			
	Multilateral Development Banks	0		0			0				
	International Organisations	0		0		0	0	0			
	Institutions	145	145	51		79	79	38			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	9	9	6		20	19	14			
GERMANY	of which: SME	0	0	0		0	0	0			
OLIVIANI	Secured by mortgages on immovable property	0	0	0		٥	0	0			
	of which: SME	0		0		٥	0	0			
	Exposures in default	1			1	1	0				
	Items associated with particularly high risk						0				
	Covered bands Claims on institutions and corporates with a ST credit assessment						0	0			
	Claims on institutions and consonates with a ST credit assessment Collective investments undertakings (CRI)						0				
	Councies investments undertakings (Citi)										

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure <sup>1</sup>	Ogini Espans' Espans Value Risk espanse amount Value adjustments and providing Departs Espanse Value Risk espanse amount Value Adjustments and providing Departs of Committee Risk espanse amount Value								
	(minEUR, %)										
	Central sovernments or central banks	18	53	0		22	22	0			
	Resional sovernments or local authorities	0		0			0				
	Public sector entitles										
	Multitateral Development Banks										
	International Organisations	216	180	90		218	218	91			
	Institutions	210	100	90		210	216	91			
	Corporates of which: SME										
	of which: SME Retail										
	Retail of which: SME					, a					
FRANCE	Secured by morbiasies on immovable property			0							
	of which: SME			0							
	Exposures in default	6		0	6	5	0				
	Items associated with particularly high risk			0			0				
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CRII)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0		0			0				
	Providence Total				6						

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
	(minESP, W)	Original Exposure 1	Esposure Velue	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	103	103	0		104	104	0	
	Regional sovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations						0		
	Institutions	171	122	61		644	233	70	
	Corporates of which: SME	9					0		
	of which: SME Retail	24		16		22	25	19	
	of which: SME	20							
SPAIN	Secured by morbiales on immovable property	0		0			0		
	of which: SME						0		
	Exposures in default	1		0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures .	٠							
	Standardised Total <sup>2</sup>				2				2

		(2) Total value adjustments and provisions per c							
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minEUR, %) Central sovernments or central banks	3/							
	Central tovertrements or central dance Resident incorrements or local authorities Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations Institutions Corporates	0 213 686	0 213 565	0 106 565		0 215 143	0 215 25	0 107 25	
UNITED KINGDOM	of which: SME Retail of which: SME Secured by mortgings on immovable property	0	0	0		0	0	0	
	of which SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds Claims on imititations and corporates with a ST credit assessment Collective investments undertakings (CNI)	0	0	0		0 0	0	0	
	Equity Other exposures Standardised Total <sup>2</sup>	0		0	0	0	0		

## European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Revolut Holdings Europe UAB								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure <sup>s</sup>	Exposure Velue <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minELR, %)								
	Central governments or central banks	0		0		0	0		
	Resional stovernments or local authorities Public sector entities								
	Public sector entities Multilateral Development Banks			0			0		
	International Organisations						0		
	Institutions					0	0		
	Corporates			0			0		
	of which: SME	0		0		0	0	0	
	Retait	218	181	135		257	202	152	
IRELAND	of which: SME	0	0	0		0	0	0	
INCLAIND	Secured by mortstates on immovable property	0	0	0		0	0	0	
	of which: SME	0		0		0	0		
	Exposures in default	11	2	2	9	14	2	2	12
	Items associated with particularly high risk			0			0		
	Covered bonds			0			0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRI)			0			0		
	Collective investments undertakings (CIUI) Equify	i i	·			· ·	0	· ·	
	Other exposures					0	0		
	Standardised Total				13				23
	Julyanying Ivia	Criginal exposure, unlike Exposure value, is n	constant hadons tolking into proposit	any effect due to coudt consumion i	artors or resultinisk militaritos harb	nicum (a si substitution effects)			

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
		Original Exposure <sup>3</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(minEUR, %)										
Lithuania	Construction of control shades  Addition to see that the control shades  Addition to see that the control shades  Addition to see that the control shades  Companies  of control shades  of control shades  of control shades  for	81 0 0 2 80 84 0 0 0 0 0 0 0 0	811 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 29 48 48 0 0 0		990 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	920 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 11 0 0 0			
	Other exposures	2	2	2			8				
	Standardised Total <sup>2</sup>				2						

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
		Original Exposure <sup>s</sup>	Organifigation' Experient Value Raik septiment amount Value algorithment and Organifigation' Experient Value algorithment of productors' Conjunction Value algorithment Value algorithme									
	(minEUR, %)	187	187			182	182					
	Central governments or central banks	187	187			182	182					
	Resional sovernments or local authorities Public sector entities							0				
	Multilateral Development Banks											
	International Ordanisations			0			0					
	Institutions	94	94	47		95	95	47				
	Corporates	10	10	10		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Refail	0	0	0		0	0	0				
UNITED STATES	of which: SME	0	0	0		0	0	0				
UNITED STATES	Secured by mortalistics on immovable property	0	0	0		0	0	0				
	of which: SME	0		0			0	0				
	Exposures in default											
	Items associated with particularly high risk Covered bonds											
	Covered bonds  Claims on institutions and corporates with a ST credit assessment							0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						0					
	Councies investments undertakings (City) Equity			0			0					
	Other exposures											
	Standardised Total <sup>2</sup>											
	Juneary Ive	Control common cette Common cette in										

					Standardised Ap	proach					
			As of 30/09/2	1023				12/2023			
		Original Exposure <sup>1</sup>	Definit Exposure* Exposure Yaline* Mick exposure amount Vision edjustments and Oxford Exposure* Exposure Vision* Mick exposure amount providing.								
	(minESR, 66) Central sovernments or central banks	0		0			0				
	Regional governments or local authorities						0				
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	4	4	1		9	9	2			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	131	127	95		162	156	117			
ROMANIA	of which: SME	0	0	0		0	0	0			
1101 011101	Secured by mortalailes on immovable property	0		0			0				
	of which: SME						0				
	Exposures in default				- 4	5	1	1	4		
	Items associated with particularly high risk Covered bonds					ů,	0				
	Covered bonds  Claims on institutions and corporates with a ST credit assessment			0			0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					ů					
	Councing Investments Undertakings (CIU)						0				
	Other exposures						0				
	and the same of								10		

		(2) Total value adjustments and provisions per	2) Total value adjustments and provisions per country of country and you cludes those for securification exposures but includes general credit risk adjustments.								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31	/12/2023			
	(minSSR, W)	Original Exposure <sup>1</sup>	Esposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
POLAND	Contral accommentary control lands Anticol accommentary in and antiferiors Anticol accommentary and antiferiors Anticol accommentary An	0 0 0 0 0 1 122 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 0 0 0 0 7 7 0 0 0	0 0 0 0 1 1 0 0 73 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	0 0 0 3 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 3 220 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 0 0			
1	Standardised Total <sup>3</sup>	_							10		

## 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach	Standardised Appreach									
			As of 31/	03/2024			As of 30	06/2024								
	Intel Die Su	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions							
	Central governments or central banks	9,022	9.022	0		9,005	2,044	0								
	Regional governments or local authorities	583	583	0		806	805	0								
	Public sector entities	189	189			194	194									
	Multilateral Development Banks	102	102	0		106	105	0								
	International Organisations	0	0	0		0	0	0								
	Institutions	1,311	922	407		2,100	250	412								
	Corporates	356	237	237		418	300	300								
	of which: SME	0	0	0		0	0	0								
	Retail	834	672	504		991	807	605								
Consolidated data	of which: SME	۰	0			0		0								
	Secured by mortalistics on immovable property		0			9										
	of which: 5945 Exposures in default			,			10	10								
	Exposures in default Hems associated with particularly high risk			,	**	0										
	Covered bonds	110	110	22		132	132	13								
	Claims on institutions and corporates with a ST credit assessment		0	0		0		0								
	Collective investments undertakinsis (CIU)		0	0		0	0	0								
	Equity	0	0	0		0	0	0								
	Other exposures	2	2	2		5	5	5								
	Standardised Total <sup>2</sup>	12,558	11,846	1,180	72	13,820	12,354	1,345								

		Standardised Approach								
			As of 31/	03/2024			As of 30	06/2024		
	(min DUR, No.)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Rhik exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	8,180	8,180	0		8,308	8,308	0		
	Regional governments or local authorities	583	583	0		806	805	0		
	Public sector entities	189	189			194	194	0		
	Multilateral Development Banks		0							
	International Organisations			21		143	143			
	Institutions Corporates	4/	4/	2		163	243	42		
	of which: SME									
	Retail.	31	31	23		40	79	30		
	of which: SME									
GERMANY	Secured by mortgages on immovable property		0	0		0		0		
	of which: SME		0	0		0		0		
	Exposures in default	1	0	0	1	3	0	0		
	Items associated with particularly high risk		0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakinss (CIU)	۰		0				0		
	Equity	۰	0			0		0		
	Other exposures Standardised Trible <sup>2</sup>			0						

					Standardise	ed Approach						
			As of 31/	03/2024			As of 30	06/2024				
	intelDR, Ni	Original Exposure <sup>L</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
FRANCE	Comit of control and the contr	121 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		32 0 0 0 0 233 9 9 0 238 0 0 0 0 0 0	32 0 0 0 197 9 9 0 28 0 0 0 0 0 0 0	0 0 0 78 78 0 0 0 0 0 0 0 0 0 0 0 0				
	Standardised Total <sup>2</sup>				5				2			

	-		,,,,,,,,,		sposures out includes general cred	arrint aquarrena.			
					Standardis	ed Approach			
			As of 31/	63/2024			As of 30	106/2024	
min D.S.		Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control grantenates (and called Section Sectin Section Section Section Section Section Section Section Section		2022 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	202 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 74 8 8 0 0 0 0 0 0 0	3	208 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 25 7 7 0 0 0 0 1 1	

		(2) hote callor adjustments and provisions per country of counterparty excludes these for recuritivation exposures but includes general credit initial adjustments.													
					Standardise	ed Approach									
			As of 31	/63/2024			As of 30	/06/2024							
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Rhik exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
UNITED KINGDOM 3	Control Association and Contro	0 0 0 0 0 212 155 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 212 233 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 100 3 0 0 0 0 0	0	0 0 0 0 0 0 216 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2256 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 100 0 0 0 0 0 0 0							

## 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Rhk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central sovernements or central banks	17	17	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	27	27	27		35	35	35	
	of which: SME	0	0	0		0	0	0	
	Retail	279	212	159		320	239	179	
IRELAND	of which: SME	0	0	0		0	0	0	
INCERNO	Secured by mortalistics on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0				0	
	Exposures in default	18	3	3	15	22	3	3	19
	Items associated with particularly high risk		0					0	
	Covered bonds								
I	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)		0			0		0	
I	Courty		0					0	
I	Other exposures				25	0			30
	Standardised Total <sup>2</sup>				25				30

Depart Expense Value		(2) Total value adjustments and pro	visions per country of counterparts	excludes those for securitisation of	reposures but includes general cres	Strisk adjustments.			
Coginal Expension   Expension Value   Main expension amount   Value edge (institution of the processor)   Expension Value   Expensio					Standardis	ed Approach			
Company   Comp			As of 31	03/2024			As of 30	/06/2024	
Control deconnection of a control states.    10	(mhDB NA	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Encourage on default   2   1   2   2   1   3   1   2   2   3   3   3   3   3   3   3   3	Control Minimization or central transfer  Additional Commonster of an distribute  Additional Commonster of the Control  Additional Commonster of the Control  Additional Control  Addition	0 0 0 0 0 85	108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	0 0 0 0 83	377 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2

		Standardised Approach											
			As of 31	03/2024			As of 30	06/2024					
	(minEUR, N)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Record Public Metallic Information Informa	of amountment or an other banks of amountment of amountm	147 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1877 0 0 0 0 0 0 0 0 2054 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	187 0 0 0 100 17 0 0 0 0 0 0 0 0	1877 0 0 104 177 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠				

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Rhk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min 659, 65) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities		0	0		0	0	0	
	Multiluteral Development Banks	0	0	0		0	0	0	
	International Organisations		0	0		0		0	
	Institutions		7	1			5	3	
	Corporates	15	15	15		16	16	16	
	of which: SME Retail	177	171	128		216	210	157	
	Retail of which: SME	1//	1/1	120		216	210	157	
ROMANIA	Secured by mortgages on immovable property	,	0	0		0		0	
	of which: SME		0	0		0		0	
	Exposures in default	4	0	0	4	7	1	1	
	tems associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakinsis (CIUI	0	0	0		0	0	0	
	Equity		0	0		0	0	0	
	Other exposures	٥	0	0		0		0	
	Provident Table				20				1

					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(mis DUR, N)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Expessure <sup>1</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
POLAND	Could assessment or untital leasts  Amend commonster of use of an Amend commonster of the Amend common	0 0 0 0 8 3 0 10 0 0 0 0 0 0 0	0 0 0 8 3 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 3 0 0 0 0 0 0 0 0	٠	6 0 0 3 7 7 2222 6 6 8 8 0 0	6 6 7 3 7 7 6 6 6 1 6 6 6 6	0 0 0 1 7 0 10 10 0 0 0 0 10 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Expos			11				



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	/12/2023		
		Origir	al Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
O Palata da la la la	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	al Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

 $<sup>^{(2)}</sup>$  IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

			Revolut Holdings Europe UAB											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M [	Austria													
10-3M1   3M-1Y    12Y-2Y    12Y-3Y    13Y-5Y    13Y-5Y    15Y-10Y    10Y-70re   Total	Belgium	0 212 0 98	0 212 0 0 99 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 212 0 0 9 9 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 12Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

		Revolut Holdings Europe UAB												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non derivative financial as	isets by accounting portfolio		Derivatives with pos	ithus fair valus	Dorlanthus with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)			of which: Financial assets at fair		Demantes with pos	ANTE ISIN YAME	Delivaures mu	i negative tali Yalue	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M[   13M - 1Y    1	Finland													
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0	
10 - 3Mf 1 3M - 1Yf [ 1Y - 2Yf [ 2Y - 3Yf [ 3Y - 5Yf [ 5Y - 10Yf ] 20' - more	Germany					·				·				
10 aM	Croatia													
[ 0 - 3M [	Greece													
Total   Tota	Hungary													
1013    0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     110Y - more	Iretand													
[0 - 3M] [1 3M - 1Y] [1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy													



General governments exposures by country of the counterparty

		Revolut Holdings Europe UAB												
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M]	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	21	0 0 0 0 26 6 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 26 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3MI 13M-1YI [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Luxembourg													
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Portugal													
[0.3M[   13M-1Y    11Y-2Y    2Y-3Y    3Y-5Y    5Y-10Y    10Y-more	Romania													



General governments exposures by country of the counterparty

							Revolut Holdings Europe U	JAB						
				_			As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more	Spain	104	0 0 0 0 0 1 104 0 0 0	6	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 104 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	(	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[ 0 - 3M[	Iceland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[ 0 - 3M[	Norway													



General governments exposures by country of the counterparty

		<u></u>					Revolut Holdings Europe U	JAB						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Australia	Total gross carrying amount of non-derivative financial assets	Total-carlying mancular on non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
10 - 3M   13M - 17   13M - 17   12Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more	Hong Kong													
[0 - 3M] [3M - 1Y] [12Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] Total	Japan													
Total	U.S.	0 182 0 0	0 0 182 0 0 0 0	0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0	0 0 182 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total  [0 - 3M]  [3 M - 1Y]  [1 Y - 2Y]  [2 Y - 3 Y]  [3 Y - 5 Y]  [5 Y - 10 Y]  [10 Y - more  Total	China	162	182	0		0	182	0	0	0	0	0		0
Total [0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
Total  [0 - 3M]  [3 M - 3Y]  [1 M - 2Y]  [2 Y - 3Y]  [3 Y - 5 Y]  [5 Y - 10 Y]  [10 Y - more  Total	Other advanced economies non EE	^												



General governments exposures by country of the counterparty

							Revolut Holdings Europe L	JAB						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[ [ 3M - 1Y] f 1Y - 2Yf [ 2Y - 3Yf [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
10-3Mf 10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latin America and the Caribbean													
Total [0-3M[ [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
16tat   10 - 3M     134 - 17     17 - 27     17 - 27     17 - 57     187 - 107     107 - more	Others	(0)	0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Revolut Holdings Europe U	JAB						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y more Total	Belgium	0 0 9 0 0	0 0 99 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0	0 0 99 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							As of 20/06/2024	JAD .		_				
						Di	As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure
			Total carrying amount of non-											amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit of toss	comprehensive income								
[0-3M[ [3M-1Y]														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Finland													
[5Y - 10Y [ [10Y - more														
Total [0-3M[			0			0	0	0	0	0	0	0	0	
[3M-1Y] [1Y-2Y] [2Y-3Y]			0 0			0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	France		0	0		0	0	0	0	0	0	0	0	
[10Y - more Total			0 0		(	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 2Y - 3Y [ [3Y - 5Y [	Germany													
[5Y - 10Y [ [10Y - more Total														
10.2MI														
[3M-1Y] [1Y-2Y] [2Y-3Y]	Croatia													
[3Y - 5Y] [5Y - 10Y]	Sionia													
[10Y - more Total [0.3M]														
[0-3M[ [3M-1Y[ [1Y-2Y[														
[ 2Y - 3Y [ [3Y - 5Y [	Greece													
[5Y - 10Y [ [10Y - more Total	4													
[0-3M[ [3M-1Y[														
f 1Y - 2Y f f 2Y - 3Y f	Hungary													
[3Y - 5Y [ [5Y - 10Y [														
[10Y - more Total [ 0 - 3M [	1													
[3M-1Y[ [1Y-2Y[	1													
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Ireland													
f10Y - more Total	1													
[ 0 - 3M[														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Italy													
[5Y - 10Y [														
[10Y - more Total	1													



General governments exposures by country of the counterparty

			Revolut Holdings Europe UAB											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania	93	0 0 0 0 0 93 0 0 0	0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 93 3 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0
[ 0 - 3M[	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malita													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [13Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[ 0-3M [	Portugal													
[0-3M[   13M-1Y    13Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y    110Y-more	Romania													



General governments exposures by country of the counterparty

							Revolut Holdings Europe U	JAB						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
10 - 3M      3M - 1Y      11Y - 2Y      12Y - 2Y      12Y - 3Y	Spain	100	0 0 103 93 0 0	0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 103 93 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 13Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Sweden		4 0 0 0 0	0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	United Kingdom					·				·				
Total [0-3M[ [3M-11] [13Y-21] [12Y-22] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Liechtenstein													
10-3M     13M - 1Y     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y   1   10Y - 10Y   10Y - 10Y - 10Y   10Y - 10Y - 10Y   10Y - 10Y	Norway													



General governments exposures by country of the counterparty

							As of 30/06/2024	JAB						
						Dire	ct exposures							
				On balance sh	nont	Dile	ct exposures		Derivat	ivoe		Off balan	ico choot	-
	(mln EUR)		T	Oil balance Si	leet				Delivat	ives		Oli Dataii	ice sileet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominal	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
10 amr														
[0-3M[   13M - 1Y    1Y - 2Y														
[2Y - 3Y [ [3Y - 5Y [	Australia													
[5Y - 10Y [ [10Y - more Total														
[0-3M[ [3M-1Y[														
[1Y-2Y] [2Y-3Y]	Canada													
[3Y - 5Y]   15Y - 10Y														
[10Y - more Total I 0 - 3M I														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Hong Kong													
[5Y - 10Y [ [10Y - more Total	4													
[0-3M[ [3M-1Y[ [1Y-2Y[														
[ 2Y - 3Y [	Japan													
13Y - 5Y1 [5Y - 10Y]														
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		(	0			0	0	0	0	0	0	0	(	
[ 1Y - 2Y [		191	0 191			0	0 191	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	u.s.		0			0	0	0	0	0	0	0	(	
[10Y - more Total	<u> </u>	191	0 0			0	0	0	0	0	0	0		0
[0-3M[ [3M-1Y[						_	_							
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	China													
[5Y - 10Y [ [10Y - more Total														
[0-3M[	<del>                                     </del>													
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Switzerland													
f10Y - more Total	<u> </u>													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Other advanced economies non EEA													
[SY - 10Y [ [10Y - more Total	]													
Total														



General governments exposures by country of the counterparty

							Revolut Holdings Europe U	JAB						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
						ssets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance sh	eet exposures	
					Non-derivative ilitariciat a:	ssets by accounting portions		Denvauves with pos	tive rair value	Derivatives with	i negative rair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Other Central and eastern Europe countries non EEA													
[ 0-3M [	Middle East													
10-3Mf	Latin America and the Caribbean													
[ 0 - 3M [	Africa													
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	000	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

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[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e94.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



#### Performing and non-performing exposures

					As of 30/09/2023									As of 31/12/2023				
		Oros:	is carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gros	is carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	ment, accumulated negative ch	anges in fair value due to	Collaterals and financial
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>a</sup>	guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>5</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>b</sup>	
Cash balances at central banks and other demand deposits	7,84	18 0				0 0			0	7,59	1 0		0		0 0			
Debt securities (including at amortised cost and fair value)	1,91	3 0				0				2,42	6 0		0		0 0		,	
Central banks		0 0				0			0		0 0		0		0 0			0 0
General governments	63	17 0				0 0			0 0	62	3 0		0		0 0			0 0
Credit institutions	1,27	15 0				0 0			0 0	1,80	3 0		0		0 0			0 0
Other financial corporations		0 0				0 0			0 0		0 0		0		0 0			0 0
Non-financial corporations		0 0							0 0		0 0		0		0 0			a 0
Loans and advances(including at amortised cost and fair value)	61	0 7	40	40	41	0 14	35	3	5 0	1,53	0 9	41	48	4	8 25	43	4	з о
Central banks		0 0							0 0		0 0		0		0 0			a 0
General governments		0 0							0 0	42	6 0		0		0 0			a 0
Credit institutions	5	0 0				0 0			0 0	43	2 0		0		0 0			0
Other financial corporations		6 0							0		2 0		0		0 0			a 0
Non-financial corporations		2 0	1	1		1 0	1		1 0		2 0		2 2	:	2 0			2 0
of which: small and medium-sized enterprises		0 0				0			0		0 0		0		0 0			0 0
of which: Loans collateralised by commercial immovable property		0 0				0			0 0		0		0		0 0			a 0
Households	55	3 6	35	39	36	9 14	34	3	4 0	66	9 8	44	46	4	6 25	40	4	2 0
of which: Loans collateralised by residential immovable property		0 0							0				0		0 0			a 0
of which: Credit for consumption	52	13 5	18	18	18	12	13	1	3 0	63	7	2	24	2	4 21	20	2	a 0
DEBT INSTRUMENTS other than HFT	10,37	1 7	40	40	41	0 14	35	3	5 0	11,54	8 9	41	48	4	8 26	4:	4	3 0
OFF-BALANCE SHEET EXPOSURES	21	.6							0 0	23	0		. 1		1 (			

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

Plastitution suport has the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-adiance sheet exposures.

Plastitution and the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-adiance sheet exposures.

<sup>&</sup>quot;Forther on-balance sheet terms, accumulated impairments and accommulated impairments and accommunities depended in a positive of the condition of the control of the contr

From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



#### Performing and non-performing exposures

Revolut Holdings Europe UAB

ĺ					As of 31/03/2024									As of 30/06/2024				
		Oross	carrying amount/ Nominal	amount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	nanges in fair value due to			Gros	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	inges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min ELIR)		un -30 caja ma30 caja		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3	
Cash balances at central banks and other demand deposits	8,369	0		0 0		0 0			0 0	8,626	0				0 0		-	э о
Debt securities (including at amortised cost and fair value)	2,497	, ,				•		,	0 0	2,802	0		۰					9 0
Central banks		0		0 0		0 (	0		0		0		0		0 0	0		9 0
General governments	724	. 0		0 0		0 0	0		0	583	0				0 0			9 0
Credit institutions	1,773	0		0 0		0 (	0		0	2,220	0				0 0			9 0
Other financial corporations		0		0 0		0 (	0		0 0		0				0 0			9 0
Non-financial corporations	0	0		0 0		0 0	0		0 0		0				0 0			3 0
Loans and advances (including at amortised cost and fair value)	1,732	11	4	17 47	. 4	7 26	41	4	1 0	2,812	12	5:	53	50	3 31	46	4	3 0
Central banks	0	0		0 0		0 0	0		0 0		0				0 0			0
General governments	585	0		0 0		0 0	0		0 0	806	0				0 0			0
Credit institutions	402	0		0 0		0 0			0 0	1,111	. 0				0 0			a 0
Other financial corporations	5	0		0 0		0			0	2	0				0 0			a 0
Non-financial corporations	2	0		1 1		1 (	1		1 0	2	1	:	2	-	2	2		2 0
of which: small and medium-sized enterprises		0		0 0		0 0	0		0		0				0 0			9 0
of which: Loans collateralised by commercial immovable property		0		0 0		0 0	0		0		0				0 0			9 0
Households	738	11	4	15 45	4	5 26	40	4	0	888	11	5:	51	5	1 30	44	4	4 0
of which: Loans collateralised by residential immovable property		0		0 0		0			0		0				0 0			a 0
of which: Credit for consumption	715	9	3	32 32	3	2 2	24	2	4 0	863	8	31	35	38	5 24	28	2	a o
DEBT INSTRUMENTS other than HFT	12,597	11	4	17 47	4	7 26	41	4	1 0	14,240	12	5	53	50	3 32	46	4	a 0
OFF-BALANCE SHEET EXPOSURES	251			1 1		1 (			0 0	279			1	:	1 1			

(Fig. Fig. beatward and a conclusion of pages and a conclusion in page



#### Forborne exposures

İ			As of 30/	09/2023					As of 31/	12/2023		
	Gross carryin exposures wi measures	ng amount of ith forbearance		exposures with		al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with		al guarantees received rbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)  Cash balances at central banks and other demand deposits	0		0	0	0	0	0	0	0	0		
	0			0				0				
Debt securities (including at amortised cost and fair value)	0	•	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	C		0	0	0	0	0	
General governments	0	0	0	0	O		0	0	0	0	0	
Credit institutions	0	0	0	0	C		0	0	0	0	0	
Other financial corporations	0	0	0	0	C		0	0	0	0	0	
Non-financial corporations	0	0	0	0	C		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1	0	0	0	O	0	2	0	0	0	0	0
Central banks	0	0	0	0	C	0	0	0	0	0	0	0
General governments	0	0	0	0	C	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0		0	0	0	0	0	0	0
Non-financial corporations	0			0				0		0	0	
	0		0	0		0		0		0	0	0
of which: small and medium-sized enterprises	0	0	U	U			0	U	U	U	0	
Households	1	0	0	0	0	0	2	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1	0	0	0	0		2	0	0	0	0	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>OP</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>OT</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



#### Forborne exposures

Revolut Holdings Europe UAB

			As of 31	/03/2024		As of 30/06/2024									
	Gross carryinį exposures wil measures	g amount of th forbearance		r exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryir exposures w measures	ng amount of ith forbearance		or exposures with	Collateral and financial guarantees receive on exposures with forbearance measures				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(min EUR)															
Cash balances at central banks and other demand deposits	0	0													
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0			0	(	0			
Central banks	0	0	0	0	0		0	C		0	(				
General governments	0	0	0	0	0		0	C	(	0	(				
Credit institutions	0	0	0	0	0		0	C	C	0	(				
Other financial corporations	0	0	0	0	0		0	C	C	0	(				
Non-financial corporations	0	0	0	0	0		0	C	C	0	(				
Loans and advances (including at amortised cost and fair value)	1	0	0	0	0	0	2	e o	c	0	(	0			
Central banks	0	0	0	O	0	0	0	C	C	0	(	0			
General governments	0	0	0	0	0	0	0	C	(	0	(	0			
Credit institutions	0	0	0	0	0	0	0	o c	(	0	(	0			
Other financial corporations	0	0.	0	a	0	0.	0	d		0		0			
Non-financial corporations	0	0	0	n	0	0	0	0		0					
of which: small and medium-sized enterprises	0	0	0				0			0					
Households	1	0				0			,		)				
	1	0				0				1	<u>'</u>	, "			
DEBT INSTRUMENTS other than HFT	1	0	0	0	0		2	0		0	•				
Loan commitments given	0	0	0	0	0	0	0	0		0		0			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0	0							

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



### Breakdown of loans and advances to non-financial corporations other than held for trading Revolut Holdings Europe UAB

			1(0	A 100 10000					1	24 /40 /2000					4(0						4(0	2404004						
	As of 30/09/2023							As of 31/12/2023 Gross carrying amount							As of 31/03/2024							As of 30/06/2024						
	Gross carry	Gross carrying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated				
			\$	Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performing	8	Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin	8	Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes				
(min EUR)			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>2</sup>			of which: defaulted	impairment		non-performing exposures <sup>2</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>				
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
F Construction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	0				
H Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
J Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
L Real estate activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
M Professional, scientific and technical activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
PEducation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Loans and advances	2	1	1	2	2	0	2	2	2	2	2	0	2	1	1	2	2	0	3	2	2	3	3	0				

<sup>&</sup>lt;sup>11</sup>The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.



## 2024 EU-wide Transparency Exercise Collateral valuation - toans and advances Revolut Holdings Europe UAB

	As of 30/09/2023 Loans and advances							As of 31/12/2023					As of 31/03/2024			As of 30/06/2024						
											Loans and advances					Loans and advances						
		Performing		Non-performing			Performing							Non-performing					Non-performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	610	570	7	40	2	1,530	1,483	9	48	2	1,732	1,685	11	47	2	2,812	2,759	12	53	2		
Of which secured	3	3	0	0	0	422	422	0	0	0	561	561	0	0	0	1,111	1,111	0	0	0		
Of which secured with immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Of which instruments with LTV higher than 60% and lower or equal to 80%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0		
Of which instruments with LTV higher than 80% and lower or equal to 100%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0		
Of which instruments with LTV higher than 100%	0	0		0	0	0	0		0	0	0	0		0	0	0	0			0		
Accumulated impairment for secured assets Collateral	0		0	0	0	0	0	0	0	0	20	1	0	19	0		0	0	0	0		
Of which value capped at the value of exposure	53	53	0	0	0	430	430	0	0	0	400	400	0	0	0	1,111	1,111	0	0	0		
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Of which value above the cap	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Financial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Accumulated partial write-off	-1	0	0	-1	0	-1	0	0	-1	-1	0	0	0	0	0	0	0	0	0	0		