This white paper has been prepared in compliance with the requirements of the Commission Implementing Regulation 2024/2984 of 29 November 2024 implementing technical standards for the application of Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to forms, formats and templates for the crypto-asset White Paper

XRP (XRP) Token White Paper

This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The operator of the trading platform of the crypto-asset is solely responsible for the content of this crypto-asset white paper.

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
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No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		Not applicable **Part C - Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons** C.1 Name C.2 Legal form C.3 Registered address C.4 Head office C.5 Registration Date C.6 Legal entity identifier C.7 Another identifier required pursuant to applicable national law C.8 Parent company C.9 Reason for crypto-Asset white paper Preparation C.10 Members of the Management body C.11 Operator business activity C.12 Parent company business activity C.13 Other persons drawing up the crypto-asset white paper according to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114 C.14 Reason for drawing the white paper by persons referred to in Article 6(1), second subparagraph, of Regulation (EU) 2023/1114 **Part D - Information about the crypto-asset project** D.1 Crypto-asset project name D.2 Crypto-assets name D.3 Abbreviation D.4 Crypto-asset project description D.5 Details of all natural or legal persons involved in the implementation of the crypto-asset project D.6 q Token Classification D.7 Key Features of Goods/Services for Utility	

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
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No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
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No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		F.16 Personal data flag F.17 LEI eligibility F.18 Home Member State F.19 Host Member State **Part G - Information on the rights and obligations attached to the crypto-assets** G.1 Purchaser rights and obligations G.2 Exercise of rights and obligations G.3 Conditions for modifications of rights and obligations G.4 Future public offers G.5 Issuer retained crypto-assets G.6 Utility token classification G.7 Key features of goods/services of utility tokens G.8 Utility tokens redemption G.9 Non-trading request G.10 Crypto-assets purchase or sale modalities G.11 Crypto-assets transfer restrictions G.12 Supply adjustment protocols G.13 Supply adjustment mechanisms G.14 Token value protection schemes G.15 Token value protection schemes description G.16 Compensation schemes G.17 Compensation schemes description G.18 Applicable law G.19 Competent court **Part H – Information on the underlying technology** H.1 Distributed ledger technology (DLT) H.2 Protocols and technical standards H.3 Technology used H.4 Consensus mechanism H.5 Incentive mechanisms and applicable fees H.6 Use of distributed ledger technology H.7 DLT functionality description	

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		H.8 Audit H.9 Audit outcome **Part I – Information on risks** I.1 Offer-related risks I.2 Issuer-related risks I.3 Crypto-assets-related risks I.4 Project implementation-related risks I.5 Technology-related risks I.6 Mitigation measures **Part J – Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts** J.1 Adverse impacts on climate and other environment-related adverse impacts	
01	Date of notification	[2025–[XX]–[XX]]	YYYY-MM-DD
02	Statement in accordance with Article 6(3) of Regulation (EU) 2023/1114	Regarding offerors: This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The operator of the trading platform of the crypto-asset is solely responsible for the content of this crypto-asset white paper.	Predefined alphanumerical text
03	Compliance statement in accordance with Article 6(6) of Regulation (EU) 2023/1114	This crypto-asset white paper complies with Title II of Regulation (EU) 2023/1114 of the European Parliament and of the Council and, to the best of the knowledge of the management body, the information presented in the crypto-asset white paper is fair, clear and not misleading and the crypto-asset white paper makes no omission likely to affect its import.	Predefined alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
04	Statement in accordance with Article 6(5), points (a), (b), (c), of Regulation (EU) 2023/1114	The crypto-asset referred to in this crypto-asset white paper may lose its value in part or in full, may not always be transferable and may not be liquid.	Predefined alphanumerical text
05	Statement in accordance with Article 6(5), point (d), of Regulation (EU) 2023/1114	true The utility token referred to in this white paper may not be exchangeable against the good or service promised in this white paper, especially in the case of a failure or discontinuation of the crypto-asset project.	‘true’ – Yes ‘false’ – Not applicable If Yes, Predefined alphanumerical text
06	Statement in accordance with Article 6(5), points (e) and (f), of Regulation (EU) 2023/1114	The crypto-asset referred to in this white paper is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council or the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.	Predefined alphanumerical text
		SUMMARY	
07	Warning in accordance with Article 6(7), second subparagraph, of Regulation (EU) 2023/1114	Warning This summary should be read as an introduction to the crypto-asset white paper. The prospective holder should base any decision to purchase this crypto-asset on the content of the crypto- asset white paper as a whole and not on the summary alone. The offer to the public of this crypto-asset does not constitute an offer or solicitation to purchase financial instruments and any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law.	Predefined alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		This crypto-asset white paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council or any other offer document pursuant to Union or national law.	
08	Characteristics of the crypto-asset	XRP (“**XRP**”) token is a utility token as defined by Article 3(1)(9) of Regulation (EU) 2023/1114 of the European Parliament and Council of 31 May 2023 on markets in crypto-assets (“**MiCA**”).	Free alphanumerical text
09		Not applicable	Free alphanumerical text
10	Key information about the offer to the public or admission to trading	https://www.coingecko.com/en/coins/xrp XRP token was launched in June 2012. However, the token’s price was not publicly tracked until August 4, 2013. First trading price was set at $0.005874. Several centralised and decentralised exchanges have listed XRP tokens. The maximum supply is set at 100 billion. XRP is not and was not mined gradually over time. Once the XRP Ledger was live, 80% of the XRP total supply was gifted to a new company, initially called NewCoin and renamed quickly to OpenCoin. The founders of Ripple Labs retained 20 billion XRP.	Free alphanumerical text
Part A - Information about the offeror or the person seeking admission to trading			
A.1	Name	Information not publicly available	Free alphanumerical text
A.2	Legal form	Information not publicly available	ISO standard 20275 ‘Financial Services – Entity Legal Forms (ELF)’

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
A.3	Registered address	Information not publicly available	ISO standard 3166-1 alpha 2 country codes and codes for their subdivisions and Free alphanumerical text
A.4	Head office	Information not publicly available	ISO standard 3166-1 alpha 2 country codes and codes for their subdivisions and Free alphanumerical text
A.5	Registration date	Information not publicly available	ISO 8601 date format (YYYY-MM-DD)
A.6	Legal entity identifier	Information not publicly available	{LEI}
A.7	Another identifier required pursuant to applicable national law	Information not publicly available	Free text
A.8	Contact telephone number	Information not publicly available	Free alphanumerical text
A.9	E-mail address	info@xrplf.org	Free alphanumerical text
A.10	Response time (Days)	Information not publicly available	{DURATION}
A.11	Parent company	Information not publicly available	Free alphanumerical text
A.12	Members of the management body	Information not publicly available	Free alphanumerical text presented in a tabular format
A.13	Business activity	Information not publicly available	Free alphanumerical text
A.14	Parent company business activity	Information not publicly available	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
A.15	Newly established	false	‘true’ – Yes ‘false’ – No
A.16	Financial condition for the past three years	Information not publicly available. Issuer only provides information regarding its expenditures. Where the offeror or person seeking admission to trading has been established for the past three years, the financial condition of the offeror or person seeking admission to trading over the past three years. This shall be assessed based on a fair review of the development and performance of the business of the offeror or person seeking admission to trading and of its position for each year and interim period for which historical financial information is required, including the causes of material changes. The review shall be a balanced and comprehensive analysis of the development and performance of the business of the offeror or person seeking admission to trading and of its position, consistent with the size and complexity of the business.	Free alphanumerical text
A.17	Financial condition since registration	Not applicable Where the offeror or person seeking admission to trading has not been established for the past three years, description of its financial condition since the date of its registration. This shall be assessed based on a fair review of the development and performance of the business of the offeror or person seeking admission to trading and of its position for each year and interim period for which historical	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		financial information is available, including the causes of material changes. The review shall be a balanced and comprehensive analysis of the development and performance of the business of the offeror or person seeking admission to trading and of its position, consistent with the size and complexity of the business.	
Part B - Information about the issuer, if different from the offeror or person seeking admission to trading			
Not applicable			
Part C- Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons drawing the crypto-asset white paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114			
C.1	Name	Revolut Digital Assets Europe Ltd	Free alphanumer ical text
C.2	Legal form	Legal entity	ISO standard 20275 ‘Financial Services – Entity Legal Forms (ELF)’
C.3	Registered address	Pikioni, 10 Flat/Office 5, 3075, Limassol, Cyprus	ISO standard 3166-1 alpha 2 country codes and codes for their subdivisions and Free alphanumerical text
C.4	Head office	Pikioni, 10 Flat/Office 5, 3075, Limassol, Cyprus	ISO standard 3166-1 alpha 2 country codes and codes for their subdivisions

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
			and Free alphanumerical text
C.5	Registration date	2022-08-09	ISO 8601 date format (YYYY-MM-DD)
C.6	Legal entity identifier	549300ET4IUR6RCZOL84	{LEI}
C.7	Another identifier required pursuant to applicable national law	Company registration number: HE430310	Free text
C.8	Parent company	Revolut Group Holdings Ltd	Free alphanumerical text
C.9	Reason for crypto-asset white paper Preparation	This crypto-asset white paper has been drawn up in accordance with the requirements of Article 4, Article 6 and Article 8 of Regulation (EU) 2023/1114.	Free alphanumerical text
C.10	Members of the Management body	Mr Costas Michael (CEO) Mr Christos Drakos (CFO) Mr Ioannis Ashiotis (NED) Mr Konstantinos Adamos (NED)	Free alphanumerical text presented in a tabular format
C.11	Operator business activity	Revolut Digital Assets Europe Ltd is a financial technology company registered as a crypto-assets services provider by the Cyprus Securities and Exchange Commission. Revolut Digital Assets Europe Ltd provides crypto-asset services across the European Union, including buying, selling, and exchange of crypto-assets. Revolut Digital Assets Europe Ltd has applied to the Cyprus Securities and Exchange Commission for a crypto-asset services provider	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		(CASP) authorisation under Regulation (EU) 2023/1114. The authorisation is expected to cover the following crypto-asset services: ● exchange of crypto-assets for funds ● exchange of crypto-assets for crypto-assets ● operation of a Trading Platform ● custody and administration of crypto-assets ● transfer of crypto-assets	
C.12	Parent company business activity	Revolut Digital Assets Europe Ltd is a wholly-owned subsidiary of Revolut Group Holdings Ltd, a private company limited by shares registered in England and Wales (company number: 12743269)	Free alphanumerical text
C.13	Other persons drawing up the crypto-asset white paper according to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	Not applicable	Free alphanumerical text
C.14	Reason for drawing the white paper by persons referred to in Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	Not applicable	Free alphanumerical text
		Part D- Information about the crypto-asset project	
D.1	Crypto-asset project name	XRP	Free alphanumerical text
D.2	Crypto-assets name	See DTI in F.13	Free alphanumerical text
D.3	Abbreviation	See DTI in F.13	Free alphanumerical text
D.4	Crypto-asset project description	The XRP Ledger was originally created to support payment applications, but both the ledger and its native asset, XRP, are now being used for a variety of innovative blockchain	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		purposes, including NFTs. Ripple is a blockchain-based network designed to facilitate fast, low-cost, cross-border payments between financial institutions. Unlike fully decentralised cryptocurrencies, Ripple is focused on enterprise solutions, helping banks, payment providers, and businesses transfer money globally with improved liquidity and efficiency. The XRP Ledger was specifically designed to allow the tokenisation of any asset, such as US dollars, euros, oil, gold, or even reward points. Any currency can be issued on the XRP Ledger, as demonstrated by its community supporting a wide range of fiat and crypto tokens.	
D.5	Details of all natural or legal persons involved in the implementation of the crypto-asset project	David Schwartz Jed McCaleb Arthur Britto Chris Larsen Franklin XRP Trust XRPL Foundation Ripple Labs	Free alphanumerical text presented in a tabular format
D.6	Utility Token Classification	true	‘true’ – Yes ‘false’ – No
D.7	Key Features of Goods/Services for Utility Token Projects	XRP is a native asset integrated directly into the protocol, rather than being a token created through smart contracts. XRP primarily functions as a medium of exchange and as a utility token for network operations. XRP is the native digital asset of the XRP Ledger and fulfils several key roles within the	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		network: ● **Transaction Fees:** XRP is required to pay small transaction fees, which helps to prevent spam and maintain the efficiency of the network. ● **Bridge Currency:** XRP serves as a bridge asset, providing liquidity for cross-border payments and enabling the exchange of different fiat currencies. ● **Network Operations:** XRP is involved in the consensus mechanism, playing a part in validating and confirming transactions on the ledger. XRP can be used for a variety of purposes, including cross-border payments, remittances. It can also be used to facilitate transactions in the decentralised finance (DeFi) space.	
D.8	Plan for the token	In 2011, David Schwartz, Jed McCaleb, and Arthur Britto began developing a more sustainable digital value transfer system. By 2012, they completed the XRP Ledger, which introduced the digital asset XRP. Most of the XRP supply was given to a new company, initially called NewCoin and soon renamed OpenCoin, with Chris Larsen as CEO. OpenCoin later rebranded to Ripple Labs in 2013, aiming to improve the global financial system by building on existing infrastructure rather than replacing it. In 2020, the independent, nonprofit XRPL Foundation was established to support the growth and development of the XRP Ledger, receiving significant initial funding from industry partners.	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		In 2017, Ripple committed to place 55 billion XRP into a cryptographically secured escrow account. Ripple use Escrow to establish 55 contracts of 1 billion XRP each that will expire on the first day of every month from months 0 to 54. As each contract expires, the XRP will become available for Ripple's use for incentives to market makers who offer tighter spreads for payments. The legal contention between Ripple Labs and the Securities and Exchange Commission (SEC), initiated in December 2020, revolved around the classification of XRP as a security, with the SEC alleging that Ripple had amassed \$1.3 billion through unregistered sales. Following nearly five years of judicial proceedings, the dispute was concluded on August 8, 2025, through a settlement: Ripple remitted \$125 million, the prohibition on selling XRP to institutional investors was rescinded, and public sales of XRP were definitively excluded from the securities classification. On November 26, 2024, Ripple the XRPL Foundation, incorporated in France. Ripple aims to reach two goals: to promote and facilitate the community and operations of the XRPL and support the XRP Ledger, ensuring it functions in an open, decentralised, and transparent manner. In 2025, Ripple focused on regulatory compliance. In July 2025, Ripple applied for a U.S. banking license and filed a Federal Reserve master account. However, this plan hit a significant hurdle after the Independent Community of Bankers of America (ICBA) filed a detailed opposition with the US Office of the Comptroller	

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		of the Currency (OCC).	
D.9	Resource allocation	The total supply of XRP is fixed at 100 billion XRP tokens. Of the 100 billion XRP generated by the XRP Ledger's code, the founders of Ripple Labs retained 20 billion XRP and the rest, nearly 80 billion XRP, was provided to Ripple Labs.	Free alphanumerical text
D.10	Planned use of collected funds or crypto-assets	In September 2012, the founders gifted 80 billion XRP to Ripple in exchange for Ripple developing the XRP Ledger. The company has regularly sold XRP, used it to strengthen XRP markets and improve network liquidity, and incentivised development of the greater ecosystem.	Free alphanumerical text
Part E - Information about the offer to the public of crypto-assets or their admission to trading			
E.1	Public offering or admission to trading	ATTR	'OTPC' - offer to the public 'ATTR' - admission to trading
E.2	Reasons for public offer or admission to trading	Ripple did not provide any information regarding the reasons for the admission to trading of the XRP tokens. However, it can be reasonably inferred from publicly available information, that Ripple offered its tokens for the following reasons: ● **Use of Services** The trading of XRP was crucial to maintaining the functionality of Ripple's services. ● **Liquidity** Listing XRP for trading on exchange platforms provides investors with easy access to the market, thereby promoting liquidity and price discovery. This increased liquidity is essential for	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		traders and financial institutions that use XRP as collateral or to take advantage of arbitrage opportunities. ● **Community Growth** Trading broadens the user base by allowing wider public participation. This phenomenon stimulates network effects and supports the adoption of the ecosystem.	
E.3	Fundraising target	0	Amount in monetary value {DECIMAL-18/3} Or Numerical {INTEGER-n}
E.4	Minimum subscription goals	0	Amount in monetary value {DECIMAL-18/3} or Numerical {INTEGER-n}
E.5	Maximum subscription goals	0	Amount in monetary value {DECIMAL-18/3} or Numerical {INTEGER-n}
E.6	Oversubscription acceptance	false	‘true’- Yes ‘false’ – No
E.7	Oversubscription allocation	Not applicable	Free alphanumerical text
E.8	Issue price	0	Amount in monetary value{DECIMAL-18/3} Or Numerical {INTEGER-n}
E.9	Official currency or any other crypto-assets determining the issue price	Not applicable	{CURRENCYCODE_3} or {DTI}

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
E.10	Subscription fee	0	Amount in monetary value {DECIMAL-18/3} Or Numerical {INTEGER-n}
E.11	Offer price determination method	The price is now determined through demand and supply.	Free alphanumerical text
E.12	Total number of offered/traded crypto-assets	100,000,000,000	Numerical {INTEGER-n}
E.13	Targeted holders	ALL	'RETL' – retail investors 'PROF' – professional investors 'ALL' – all types of investors
E.14	Holder restrictions	There are currently no formal restrictions on who may hold or trade XRP tokens. However, access may be restricted by exchange platforms or national laws.	Free alphanumerical text
E.15	Reimbursement notice	Not applicable Purchasers participating in the offer to the public of crypto-asset are able to be reimbursed if the minimum target subscription goal is not reached at the end of the offer to the public, if they exercise the right to withdrawal provided for in Article 13 of Regulation (EU) 2023/1114.	Predefined alphanumerical text
E.16	Refund mechanism	Not applicable	Free alphanumerical text
E.17	Refund timeline	Not applicable	Free alphanumerical text
E.18	Offer phases	Not applicable	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
E.19	Early purchase discount	Not applicable	Free alphanumerical text
E.20	Time-limited offer	false	‘true’- Yes ‘false’ – No
E.21	Subscription period beginning	Not applicable	ISO 8601 date format (YYYY-MM-DD)
E.22	Subscription period end	Not applicable	ISO 8601 date format (YYYY-MM-DD)
E.23	Safeguarding arrangements for offered funds/crypto- Assets	Not applicable	Free alphanumerical text
E.24	Payment methods for crypto-asset purchase	**1. Centralised Exchanges (CEXs)** ● **Credit/Debit Cards:** Certain platforms may allow users to purchase XRP tokens directly with credit or debit cards. ● **Bank Transfers:** Certain exchanges support bank transfers, by linking the bank account to the platform, selecting XRP and confirming the transaction. ● **Third-Party Payment Services:** Certain payment providers are sometimes integrated with exchanges to facilitate purchases through various local payment options. ● **Peer-to-Peer (P2P) Trading:** Certain exchanges offer P2P trading, where users can buy XRP directly from other holders using local payment methods, including bank transfers and digital wallets.	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		2. Decentralised Exchanges (DEXs) ● **Cryptocurrency Swaps:** On DEXs, users can swap tokens for XRP tokens. This requires a compatible crypto wallet and familiarity with gas fees and slippage. **3. Fiat On-Ramp Services** ● **Payment Gateways**: Certain services act as fiat on-ramps, enabling purchases of XRP tokens through card payments, bank transfers, and other local payment methods.	
E.25	Value transfer methods for reimbursement	Not applicable	Free alphanumerical text
E.26	Right of withdrawal	Not applicable	Free alphanumerical text
E.27	Transfer of purchased crypto-assets	**1. Access Wallet or Exchange Account** ● **Centralised exchange:** Log in to your account. ● **Personal wallet:** Open your non-custodial wallet that holds your XRP tokens. **2. Navigate to the 'Withdraw' or 'Send' Section** ● On exchanges, go to the "Withdraw" or "Assets" page. ● On personal wallets, select the XRP token and then tap or click "Send". **3. Enter the Recipient's Wallet Address** ● Copy and paste the correct wallet address of the recipient. ● Double-check that the wallet supports	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		XRP tokens on the correct blockchain. ● Using the wrong chain or incorrect address could result in permanent loss of the tokens. **4. Specify the Amount** ● Input the number of XRP tokens you wish to transfer. ● Some platforms may require a minimum transfer amount. **5. Select the Network (if applicable)** ● If your XRP tokens are available on multiple networks, make sure you select the correct network that matches the recipient's wallet. **6. Review and Confirm the Transfer** ● Check all details: recipient address, network, and amount. ● On centralised platforms, you may need to complete 2FA verification or enter a withdrawal password. **7. Pay the Network Fee** Blockchain transactions require a network fee (gas fee), paid in the native currency of the chosen network. **8. Wait for Confirmation** The transaction will be processed and broadcast to the blockchain.	
E.28	Transfer time schedule	Not Applicable	ISO 8601 date format (YYYY-MM-DD)

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
E.29	Purchaser's technical requirements	To participate in the acquisition and management of XRP tokens, purchasers must meet the following technical requirements. **1. Wallet requirements** To begin using XRP, the first step is to connect to an adequate wallet. Before interacting, users should review XRP’s contractual and protocol documentation. Once connected, users gain full access to XRP via compatible interfaces. **2. Network Connectivity** A stable internet connection is required to maintain wallet connectivity, submit transactions, and interact with the network without interruption. **3. Access to Supported Exchanges** XRP tokens are listed on several centralised and decentralised exchanges. To trade or provide liquidity, users typically need accounts on these platforms. Some centralised exchanges require KYC/AML verification for deposits, withdrawals, or trading.	Free alphanumerical text
E.30	Crypto-asset service provider (CASP) name	Revolut Digital Assets Europe Ltd	Free alphanumerical text
E.31	CASP identifier	549300ET4IUR6RCZOL84	{LEI}

<table>
<tr><th>No</th><th>FIELD</th><th>CONTENT TO BE REPORTED</th><th>FORM AND STANDARDS TO BE USED FOR REPORTING</th></tr>
<tr><td>E.32</td><td>Placement form</td><td>NTAV</td><td>‘WITH- with a firm commitment basis ‘WOUT’ - without a firm commitment basis ‘NTAV’ - Not applicable</td></tr>
<tr><td>E.33</td><td>Trading platforms name</td><td>Revolut Digital Assets Europe Ltd</td><td>Free alphanumerical text</td></tr>
<tr><td>E.34</td><td>Trading platforms
Market identifier code (MIC)</td><td>Not applicable</td><td>{MIC}</td></tr>
<tr><td>E.35</td><td>Trading platforms access</td><td>Investors can access trading platforms where XRP tokens are listed by creating an account on their respective platform, completing the required identity verification (KYC) processes, if applicable, and funding their accounts with supported cryptocurrencies or fiat currencies.

Once registered and funded, investors can search for the XRP token trading pairs and place buy or sell orders directly through the platform’s interface.

Detailed guides and tutorials are generally available on the trading platform to assist investors in navigating and using their services effectively.</td><td>Free alphanumerical text</td></tr>
<tr><td>E.36</td><td>Involved costs</td><td><table>
<tr><th>Platform Type</th><th>Fee Type</th><th>Cost Estimate</th></tr>
<tr><td>Centralised Exchange (CEX)</td><td>Trading Fee</td><td>0.1%–0.2% per trade</td></tr>
<tr><td></td><td>Withdrawal Fee</td><td>~ $0.15 or platform-specific</td></tr>
<tr><td>Decentralised Exchange (DEX)</td><td>Swap Fee</td><td>~0.1%</td></tr>
</table></td><td>Free alphanumerical text</td></tr>
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No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		Gas Fee ~ 0.00001XRP or $0.000006 (minimum required by protocol) **Fiat On-Ramp** Service/Processing Fee 1.5%–6% depending on payment method and geographic area	
E.37	Offer expenses	Not applicable	Free alphanumerical text and Amount in monetary value {DECIMAL-18/3}
E.38	Conflicts of interest	There are no known conflicts of interest.	Free alphanumerical text
E.39	Applicable law	Information not publicly available	Drop-down list of applicable laws
E.40	Competent court	Information not publicly available	Drop-down list of applicable laws
Part F - Information about the crypto-assets			
F.1	Crypto-asset type	Utility token	Free alphanumerical text
F.2	Crypto-asset functionality	See D.8	Free alphanumerical text
F.3	Planned application of functionalities	See D.8. Timelines subject to change and development times.	Free alphanumerical text
A description of the characteristics of the crypto-asset, including the data necessary for classification of the crypto-asset white paper in the register referred to in Article 109 of Regulation (EU) 2023/1114, as specified in accordance with paragraph 8 of that Article			
F.4	Type of crypto-asset white paper	OTHR	OTHR
F.5	The type of submission	NEWT	NEWT = New MODI = Modify EROR = Error CORR = Correction

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
F.6	Crypto-asset characteristics	Total supply of 100,000,000,000 XRP tokens	Free alphanumerical text
F.7	Commercial name or trading name	See DTI in F.13	Free alphanumerical text
F.8	Website of the issuer	https://xrpl.org/	Free alphanumerical text
F.9	Starting date of offer to the public or admission to trading	2013-08-04 (approximately)	YYYY-MM-DD
F.10	Publication date	2025-[XX]-[XX]	YYYY-MM-DD
F.11	Any other services provided by the issuer	Not applicable	Free alphanumerical text
F.12	Language or languages of the crypto-asset white paper	English	Closed list of EU languages
F.13	Digital token identifier code used to uniquely identify the crypto-asset or each of the several crypto assets to which the white paper relates, where available	42PHJB2BS	ISO 24165 Digital Token Identifier
F.14	Functionally fungible group digital token identifier, where available	L6GTZC9G4 J815X0DG2 F2FP5N8RD	ISO 24165 FFG DTI
F.15	Voluntary data flag	false	'true' – voluntary 'false' – mandatory
F.16	Personal data flag	false	'true' – Yes 'false' – No

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
F.17	LEI eligibility	false	‘true’ – eligible ‘false’ – not eligible
F.18	Home Member State	Republic of Cyprus	Closed list of EU Member States
F.19	Host Member States	Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.	Closed list of EU Member States
Part G - Information on the rights and obligations attached to the crypto-assets			
G.1	Purchaser rights and obligations	The XRP Ledger has reserve requirements to protect the shared global ledger from growing excessively large as the result of spam or malicious usage. To have an account, an address must hold a minimum amount of XRP in the shared global ledger. The reserve requirement has two parts: ● The Base Reserve is a minimum amount of XRP that is required for each address in the ledger. ● The Owner Reserve is an increase to the reserve requirement for each object that the address owns in the ledger. The cost per item is also called the incremental reserve. The current reserve requirements on Mainnet are: ● Base reserve: 1 XRP ● Owner reserve: 0.2 XRP per item	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
G.2	Exercise of rights and obligations	Not applicable	Free alphanumerical text
G.3	Conditions for modifications of rights and obligations	Amendments represent new features or other changes to transaction processing. The amendment system uses the consensus process to approve any changes that affect transaction processing on the XRP Ledger. Fully-functional, transaction process changes are introduced as amendments; validators then vote on these changes. If an amendment receives more than 80% support for two weeks, the amendment passes and the change applies permanently to all subsequent ledger versions. If support drops below 80%, the amendment is temporarily rejected, and the two-week period restarts. Amendments can gain and lose a majority any number of times before they become permanently enabled. Disabling a passed amendment requires a new amendment to do so.	Free alphanumerical text
G.4	Future public offers	No	Free alphanumerical text
G.5	Issuer retained crypto-assets	0	Numerical {INTEGER-n}
G.6	Utility token classification	true	‘true’ – Yes ‘false’ – No
G.7	Key features of goods/services of utility tokens	See D.7.	Free alphanumerical text
G.8	Utility tokens redemption	Not applicable	Free alphanumerical text
G.9	Non-trading request	false	‘true’ – sought ‘false’ – not sought

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
G.10	Crypto-assets purchase or sale modalities	XRP tokens can be bought and sold through both centralised exchanges (CEXs) and decentralised exchanges (DEXs). Common trading pairs include XRP/USDT and XRP/USD, though availability may vary by platform and region.	Free alphanumerical text
G.11	Crypto-assets transfer restrictions	The XRP Ledger requires accounts to hold a minimum amount of XRP to prevent spam and malicious activity from making the ledger too large. This minimum, called the reserve requirement, amount 1 XRP for the Base Reserve, and the 0.2 XRP for the Owner Reserve. Moreover, it can be reasonably inferred that the following restrictions apply: **Geographic Limitations** Some platforms restrict access to residents of certain countries due to local regulations. **Exchange-Imposed Restrictions** When using centralised platforms, transfers of XRP tokens may be restricted or delayed if the user fails to complete required AML/KYC procedures. Transactions from unverified accounts may be limited, blocked, or reversed to ensure compliance with anti-money laundering and counter-terrorism financing (CTF) regulations. **Decentralised Transfers** Transfers conducted via DEX are generally unrestricted at the protocol level. However, users remain solely responsible for ensuring	Free alphanumerical text

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		their actions comply with the legal and regulatory requirements of their jurisdiction.	
G.12	Supply adjustment protocols	true	‘true’ – Yes ‘false’ – No
G.13	Supply adjustment mechanisms	**Transaction Fee Burning** A small amount of XRP is burned with every transaction to prevent spam on the network. While the amount of XRP burned per transaction is minuscule, over time, the total supply of XRP will slowly decrease.	Free alphanumerical text
G.14	Token value protection schemes	true	‘true’ – Yes ‘false’ – No
G.15	Token value protection schemes description	**Escrow Supply** In 2017, Ripple committed to place 55 billion XRP into a cryptographically secured escrow account by the end of the year. Ripple use Escrow to establish 55 contracts of 1 billion XRP each that will expire on the first day of every month from months 0 to 54. As each contract expires, the XRP will become available for Ripple’s use for incentives to market makers who offer tighter spreads for payments. Ripple will then return whatever is unused at the end of each month to the back of the escrow queue. Consequently, tokens are gradually release to manage market liquidity.	Free alphanumerical text

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G.16	Compensation schemes	false	‘true’ – Yes ‘false’ – No
G.17	Compensation schemes description	Not applicable	Free alphanumerical text
G.18	Applicable law	United States	Drop-down list of applicable laws
G.19	Competent court	Not publicly available information	Free alphanumerical text
Part H – information on the underlying technology			
H.1	Distributed ledger technology (DTL)	Distributed Ledger Technology (DLT) refers to a decentralised digital infrastructure used for recording transactions across multiple locations simultaneously. Unlike traditional, centralised databases, DLT systems operate without a central authority, relying instead on a network of independent nodes, each maintaining a synchronised copy of the ledger. Transactions are validated through consensus mechanisms, promoting transparency, security, and resistance to tampering. One of the most widely adopted forms of DLT is blockchain, which consists of sequentially linked blocks containing timestamped transaction data. Each block is cryptographically connected to the previous one, making it virtually immutable and resistant to retroactive alteration. Blockchains can also support smart contracts, self-executing agreements that automate processes and enforce rules without intermediaries, thereby increasing trust and efficiency in decentralised systems. Blockchain-based DLT enhances transparency, consumer choice, and interoperability within	Free alphanumerical text

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		the broader digital economy. Users can inspect open-source blockchain code, independently verify data integrity, and choose platforms that align with their preferences. The permissionless nature of public blockchains promotes seamless integration and innovation across applications, wallets, and services.	
H.2	Protocols and technical standards	XRP tokens function on the XRP Ledger, which is a public, open-source, and permissionless distributed ledger maintained by a decentralised network of independent validators. The network operates using the Ripple Protocol Consensus Algorithm, a consensus mechanism that allows for fast and energy-efficient transaction settlement without relying on proof-of-work or proof-of-stake mining. XRP serves as the network's native asset, used both to pay transaction fees and to provide a reserve for accounts, which helps prevent ledger spam and maintain network stability. **Native Asset Standard**: XRP is a built-in asset type at the protocol layer of the XRP Ledger rather than a smart contract token. **Fungibility**: Each XRP token is identical and interchangeable within the ledger. **Wallet & Exchange Support**: XRP is supported by most major wallets and tradable on both centralised exchanges and decentralised exchanges.	Free alphanumerical text
H.3	Technology used	The XRP token is the native digital asset of the XRP Ledger, launched in 2012 as part of a public, open-source, and permissionless blockchain infrastructure. Unlike ERC-20 tokens on Ethereum, XRP is implemented at the protocol level of the XRP	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
		Ledger rather than through smart contracts.	
H.4	Consensus mechanism	The XRP Ledger uses a unique consensus protocol. This protocol, known as the XRP Ledger Consensus Protocol, is designed to have the following important properties: - Everyone who uses the XRP Ledger can agree on the latest state, and which transactions have occurred in which order. - All valid transactions are processed without needing a central operator or having a single point of failure. - The ledger can make progress even if some participants join, leave, or behave inappropriately. - If too many participants are unreachable or misbehaving, the network fails to make progress rather than diverging or confirming invalid transactions. - Confirming transactions does not require wasteful or competitive use of resources, unlike most other blockchain systems.	Free alphanumerical text
H.5	Incentive mechanisms and applicable fees	There is no incentive mechanism. To protect the XRP Ledger from being disrupted by spam and denial-of-service attacks, each transaction must destroy a small amount of XRP. The current minimum transaction cost required by the network for a standard transaction is 0.00001 XRP. Some transactions can have different transactions costs (Multi-signed Transaction, EscrowFinish Transaction with Fulfillment, AccountDelete Transaction).	Free alphanumerical text

No	FIELD	CONTENT TO BE REPORTED	FORM AND STANDARDS TO BE USED FOR REPORTING
H.6	Use of distributed ledger technology	true	‘true’ – Yes, DLT operated by the issuer or a third-party acting on the issuer’s behalf ‘false’ – No, DLT not operated by the issuer or a third-party acting on the issuer’s behalf
H.7	DLT functionality description	DLT is a digital system for recording transactions in which the transactions and their details are recorded in multiple places at the same time. Unlike traditional databases, distributed ledgers have no central data store or administration functionality. Instead, the ledger is decentralised, and consensus on the transactions is achieved through a process that involves multiple nodes, each maintaining its own copy of the ledger. The benefits of DLT include increased transparency, enhanced security, improved traceability, and greater efficiency of transactions.	Free alphanumerical text
H.8	Audit	true	‘true’ – Yes ‘false’ – No
H.9	Audit outcome	XRP tokens has been thoroughly audited in 2025. The four reports are available publicly. Four critical issues were found, and one high severity issue was found.	Free alphanumerical text
		Part I – Information on risks	
I.1	Offer-related risks	XRP did not explicitly disclose any offer-related risks. However, several potential risks emerged: **Volatility** The price of XRP tokens can be highly volatile,	Free alphanumerical text

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		subject to significant fluctuations driven by shifts in market sentiment, broader economic conditions, or new developments related to the token itself. XRP could lose significant value relative to fiat currency or other digital currencies. **Liquidity** Liquidity for XRP tokens may differ across centralised exchanges (CEXs) and decentralised exchange (DEXs). In periods of heightened market volatility or stress, liquidity may decrease, potentially restricting users' ability to buy or sell XRP tokens at desired prices. **Regulatory** Ongoing changes in global regulations regarding crypto-assets and blockchain technologies may impact the trading, utility, or listing status of the XRP token in various jurisdictions. **Fixed supply** All 100 billion XRP tokens were created at the time of the XRP Ledger's launch in 2012. As a result, there is no ability for the supply of XRP to be adjusted in response to economic conditions. For instance, there is no ability for the supply of XRP to be increased to meet rising demand, which could lead to price volatility.	
I.2	Issuer-related risks	XRP did not provide disclosure of any issuer-related risks. Nevertheless, the following risks have arisen:	Free alphanumerical text

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		Reputation The growth and overall perception of XRP in the market are significantly influenced by its reputation. **Regulatory Exposure** XRP operates within a dynamic and evolving regulatory landscape. Changes in regulations, new legal requirements, or enforcement actions related to crypto-assets and decentralised technologies could affect the token’s accessibility, its ability to be listed on exchanges, and its legal standing in different jurisdictions. Such developments may limit the token’s adoption and use. **Centralisation** Ripple Labs holds a large portion of the XRP supply, which led to concerns about centralisation. Despite escrow mechanisms that gradually release XRP into the market, Ripple Labs still retains control over a significant portion of XRP, which can impact market dynamics if large amounts are sold. The concentration of XRP in the hands of Ripple Labs and early stakeholders has sometimes led to perceptions of centralisation, which could affect the market's confidence in XRP as a decentralised asset.	
I.3	Crypto-assets-related risks	Ripple did not disclose any risks specifically related to crypto-assets. However, the general risks associated with crypto assets are the following: **Volatility** The trading prices of many digital assets, including XRP, have experienced extreme	Free alphanumerical text

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		volatility and may continue to do so. Extreme volatility in the future, including further declines in the trading prices of XRP, could have a material adverse effect and token holders could lose all or substantially all of their value. **Evolving Industry** Digital assets represent a new and rapidly evolving industry, and the value of XRP tokens depends on its acceptance. **Regulation** Digital asset exist in a state of regulatory uncertainty, and adverse legislative or regulatory developments could significantly harm the value of XRP, such as by banning, restricting or imposing onerous conditions or prohibitions on the use of XRP, validation activity, digital wallets, the provision of services related to trading and custodying XRP, the operation of the XRP Ledger, or the digital asset markets generally. **Governance** Changes in the governance of a digital asset network may not receive sufficient support from users and validators, which may negatively affect that digital asset network's ability to grow and respond to challenges. **Fork** A temporary or permanent "fork" could adversely affect the value of the tokens. **Competition** Competition from the emergence or growth of alternative digital assets and smart contracts platforms, such as Solana, Avalanche, or	

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		Cardano, could have a negative impact on the demand for, and price of, XRP. **Burning** The fixed supply of XRP, combined with the burning of XRP as transaction fees, could create deflationary pressure over time. This could lead to a deflationary environment where the decreasing supply drives up the price of XRP, making it less practical as a medium of exchange. Additionally, as the total supply of XRP slowly shrinks due to burning, liquidity could become an issue in the distant future, potentially making it harder for businesses and users to access sufficient XRP for their transactions.	
I.4	Project implementation-related risks	Ripple did not disclose any risks specifically related to project implementation. However, the following risks have been identified: **Technical Limitations** The development and deployment of XRP's platform features may encounter technical challenges, security vulnerabilities, or delays. Limited development resources or unforeseen complexities could impact the timely delivery and reliability of these functionalities. **Regulatory Developments** Increasing regulatory scrutiny on blockchain projects platforms may lead to new compliance obligations or restrictions affecting XRP. Such developments could constrain token usage, or limit access on certain exchanges or jurisdictions. The legal contention between Ripple Labs and the Securities and Exchange Commission	

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		(SEC), initiated in December 2020, revolved around the classification of XRP as a security, with the SEC alleging that Ripple had amassed $1.3 billion through unregistered sales. **Third-Party Reliance** XRP depends on various third-party technologies and services, including blockchain infrastructure providers, cross-chain bridges. **Competition** As a highly competitive field, the project may encounter significant competition. Ripple may have failed to gather the attention and involvement from the cryptocurrency community.	
I.5	Technology-related risks	Despite Ripple not disclosing any technology-related risks, the following risks can be identified: **Access** Users might not always be able to access their digital assets right away because of issues like network congestion, exchange limits, or technical problems.	Free alphanumerical text

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		Security Risks The value of the tokens is subject to a number of factors relating to the fundamental investment characteristics of XRP as a digital asset, including the fact that digital assets are bearer instruments and loss, theft, destruction, or compromise of the associated private keys could result in permanent loss of the asset, and the capabilities and development of blockchain technologies such as the XRP blockchain. **Smart Contracts** Smart contracts, including those relating to decentralised finance applications, are a new technology and their ongoing development and operation may result in problems, which could reduce the demand for XRP or cause a wider loss of confidence in the XRP Ledger, either of which could have an adverse impact on the value of XRP.	
I.6	Mitigation measures	Ripple has not disclosed any specific information regarding its mitigation measures. Based on publicly available information, the following measures are in place: **Exchange Availability** XRP is largely listed on leading exchanges, enhancing access and liquidity. **Escrow Supply** Ripple placed 55 billion XRP into a cryptographically secured escrow account. Ripple use Escrow to establish 55 contracts of 1 billion XRP each that will expire on the first day of every month from months 0 to 54. As each contract expires, the XRP will become available for Ripple's use for incentives to	Free alphanumerical text

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		market makers who offer tighter spreads for payments.	
Part J – Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts			
J.1	Adverse impacts on climate and other environment- related adverse impacts	The network operates using the Ripple Protocol Consensus Algorithm, a consensus mechanism that allows for fast and energy-efficient transaction settlement without relying on proof-of-work or proof-of-stake mining. Moreover, the original architects of the XRP Ledger wanted to create a blockchain that could handle the speed of everyday payments without damaging the environment. XRPL's unique consensus mechanism is eco-friendly, it does not require mining to settle transactions. The negligible amount of energy it does consume is then offset with carbon credits through EW Zero, an open-source tool that allows any blockchain to decarbonise by purchasing renewable energy from local carbon markets across the world.	Free alphanumerical text