



Revolut Bank UAB
Financial Statements

(according to the resolution of the Board of Bank of Lithuania no. 03-136 dated 31 July 2014)

30 June 2020

Revolut Bank UAB

I. INCOME STATEMENT

30 June 2020

(in thousands of EUR)

Interest income	-
Interest expense	(13)
Net interest income	(13)
Fee and commission income	-
Fee and commission expense	-
Net fee and commission income	-
Other income	459
Personnel expenses	(815)
Depreciation and amortisation	(31)
Other administrative expenses	(397)
Profit (loss) before taxes	(797)
Income tax	114
Net profit (loss) for the period	(683)
PROFIT OR (-) LOSS FOR THE YEAR:	
Attributable to owners of the parent	(683)

Revolut Bank UAB

II. STATEMENT OF FINANCIAL POSITION

30 June 2020

(in thousands of EUR)

Assets

Cash and balances with central banks	19,775
Due from banks and other credit institutions	4,694
Loans and advances to customers	9
Property, plant and equipment	59
Intangible assets	83
Deferred tax asset	279
Other assets	836

Total assets	25,735
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Liabilities

Due to customers	13,686
Other liabilities	3,225

Total liabilities	16,911
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Equity attributable to equity holders of parent

Issued capital	5,503
Retained earnings	(1,679)
Other reserves	5,000

Total equity	8,824
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Total equity and liabilities	25,735
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Revolut Bank UAB

III. INFORMATION ON THE COMPLIANCE WITH PRUDENTIAL RATIOS FOR BANKING ACTIVITIES

30 June 2020

(percent)

Capital adequacy	51.05
Liquidity coverage	1,783.05

IV. ASSET QUALITY

30 June 2020

Provisions for loans (thousand EUR)	0.03
Provisions / loans (percent)	0.35

V. PROFITABILITY RATIOS

30 June 2020

(percent)

Return on equity (ROE)	-14.35
Return on assets (ROA)	-7.60