



**Revolut Bank UAB**  
**Capital adequacy and risk management report**  
**(Pillar 3)**  
**31 March 2020**

**Table 1: Key Metrics**

	<b>31 Mar 2020</b>	<b>31 Dec 2019</b>	<b>30 Sep 2019</b>	<b>30 Jun 2019</b>
<b>Available capital (amounts)</b>				
1 Common Equity Tier 1 (CET1)	8,871	9,248	4,770	5,396
2 Tier 1	8,871	9,248	4,770	5,396
3 Total capital	8,871	9,248	4,770	5,396
<b>Risk-weighted assets (amounts)</b>				
4 Total risk-weighted assets (RWA)	26,646	27,497	7,574	7,497
<b>Risk-based capital ratios as a percentage of RWA</b>				
5 Common Equity Tier 1 ratio (%)	33.3%	33.6%	63.0%	72.0%
6 Tier 1 ratio (%)	33.3%	33.6%	63.0%	72.0%
7 Total capital ratio (%)	33.3%	33.6%	63.0%	72.0%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>				
Capital conservation buffer requirement (2.5% from				
8 2019) (%)	2.5%	2.5%	2.5%	2.5%
9 Countercyclical buffer requirement (%)	1%	1%	1%	1%
11 Total of bank CET1 specific buffer requirements (%)	3.5%	3.5%	3.5%	3.5%
CET1 available after meeting the bank's minimum				
12 capital requirements (%)	28.8%	29.1%	58.5%	67.5%
<b>Leverage ratio</b>				
13 Total leverage ratio exposure measure	10,637	9,936	5,449	5,951
14 Leverage ratio (%) (row 2 / row 13)	83.4%	93.1%	87.5%	90.7%
<b>Liquidity Coverage Ratio</b>				
15 Total HQLA	5,199	99	-	-
16 Total net cash outflow	40	25	-	-
17 LCR ratio (%)	12,988%	397%	-	-

**Table 2: Overview of risk weighted assets**

	RWA		Minimum capital requirements
	31 Mar 2020	31 Dec 2019	31 Mar 2020
1 <b>Credit risk (excluding counterparty credit risk)</b>	2,305	3,154	184.4
2 Of which: standardised approach (SA)	2,305	3,154	184.4
6 <b>Counterparty credit risk (CCR)</b>	-	-	-
10 <b>Credit valuation adjustment (CVA)</b>	-	-	-
15 <b>Settlement risk</b>	-	-	-
16 <b>Securitisation</b>	-	-	-
20 <b>Market risk</b>	1	2	0.1
21 Of which: standardised approach (SA)	1	2	0.1
24 <b>Operational risk</b>	24,340	24,340	1,947.2
25 Of which: standardised approach (SA)	24,340	24,340	1,947.2
27 <b>Total</b>	<b>26,646</b>	<b>27,496</b>	<b>2,131.7</b>

**Table 3: Liquidity**

	<b>Total unweighted value</b>	<b>Total weighted value</b>
<b>High-quality liquid assets</b>		
1 Total HQLA	5,199	5,199
<b>Cash outflows</b>		
Retail deposits and deposits from small business		
2 customers, of which:	1,600	160
4 Less stable deposits	1,600	160
10 Additional requirements, of which:	451	-
14 Other contractual funding obligations	451	-
16 TOTAL CASH OUTFLOWS	1,721	160
<b>Cash inflows</b>		
18 Inflows from fully performing exposures	3,917	3,917
19 Other cash inflows	1,153	1,153
20 TOTAL CASH INFLOWS	5,070	5,070
		<b>Total adjusted value</b>
21 Total HQLA		5,199
22 Total net cash outflows		40
23 Liquidity Coverage Ratio (%)		12,988 %

**Table 4: Leverage ratio**

	<b>31 Mar 2020</b>	<b>31 Dec 2019</b>
<b>On-balance sheet exposures</b>		
1		
2		
3		
<b>Derivatives exposure</b>		
11		
<b>Securities financing transaction exposures</b>		
16		
<b>Other off-balance sheet exposures</b>		
19		
<b>Capital and total exposures</b>		
20		
21		
<b>Leverage ratio</b>		
22		