



Revolut Bank UAB
Financial Statements

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

31 December 2019

Revolut Bank UAB

I. INCOME STATEMENT

31 December 2019

(in thousands of EUR)

Interest income	-
Interest expense	(1)
Net interest income	(1)
Fee and commission income	-
Fee and commission expense	-
Net fee and commission income	-
Other income	1,548
Personnel expenses	(1,618)
Depreciation and amortisation	(14)
Other administrative expenses	(1,086)
Profit (loss) before taxes	(1,171)
Income tax	147
Net profit (loss) for the period	(1,024)
PROFIT OR (-) LOSS FOR THE YEAR:	
Attributable to owners of the parent	(1,024)

Revolut Bank UAB

II. STATEMENT OF FINANCIAL POSITION

31 December 2019

(in thousands of EUR)

Assets

Cash and balances with central banks	99
Due from banks and other credit institutions	8,353
Property, plant and equipment	61
Intangible assets	93
Deferred tax asset	147
Other assets	1,423

Total assets	10,176
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Liabilities

Due to customers	1
Other liabilities	687

Total liabilities	688
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Equity attributable to equity holders of parent

Issued capital	5,503
Retained earnings	(1,015)
Other reserves	5,000

Total equity	9,488
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Total equity and liabilities	10,176
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Revolut Bank UAB

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

31 December 2019

(percent)

Capital adequacy	33.63
Liquidity coverage	397.35

IV. ASSET QUALITY

As of 31 December 2019, Revolut Bank UAB had not issued any loans.

V. PROFITABILITY RATIOS

31 December 2019

(percent)

Return on equity (ROE)	-12.78
Return on assets (ROA)	-12.94