



Revolut Bank UAB

Financial Statements

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

30 September 2020

Revolut Bank UAB

I. INCOME STATEMENT

30 September 2020

(in thousands of EUR)

Interest income	5
Interest expense	(13)
Net interest income	(8)
Fee and commission income	-
Fee and commission expense	-
Net fee and commission income	-
Credit loss expense on financial assets	(4)
Other income	378
Personnel expenses	(1,099)
Depreciation and amortisation	(45)
Other administrative expenses	(502)
Profit (loss) before taxes	(1,280)
Income tax	180
Net profit (loss) for the period	(1,100)
PROFIT OR (-) LOSS FOR THE YEAR:	
Attributable to owners of the parent	(1,100)

Revolut Bank UAB

II. STATEMENT OF FINANCIAL POSITION

30 September 2020

(in thousands of EUR)

Assets

Cash and balances with central banks	32,991
Due from banks	4,380
Due from other financial institutions	906
Loans and advances to customers	643
Property, plant and equipment	49
Intangible assets	75
Deferred tax asset	345
Other assets	1,216

Total assets 40,605

Liabilities

Due to customers	17,230
Due to other financial institutions	5,971
Other liabilities	3,997

Total liabilities 27,198

Equity attributable to equity holders of parent

Issued capital	5,503
Retained earnings	(2,096)
Other reserves	10,000

Total equity 13,407

Total equity and liabilities 40,605

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

30 September 2020

(percent)

Capital adequacy	71.02
Liquidity coverage	660.52

IV. ASSET QUALITY

30 September 2020

Provisions for loans (thousand EUR)	3
Provisions / loans (percent)	0.43

V. PROFITABILITY RATIOS

30 September 2020

(percent)

Return on equity (ROE)	-12.22
Return on assets (ROA)	-5.77