



Revolut Bank UAB
Financial Statements

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

31 March 2020

Revolut Bank UAB

I. INCOME STATEMENT

31 March 2020
(in thousands of EUR)

Interest income	-
Interest expense	-
Net interest income	-
Fee and commission income	-
Fee and commission expense	-
Net fee and commission income	-
Other income	357
Personnel expenses	(515)
Depreciation and amortisation	(15)
Other administrative expenses	(206)
Profit (loss) before taxes	(379)
Income tax	53
Net profit (loss) for the period	(326)
PROFIT OR (-) LOSS FOR THE YEAR:	
Attributable to owners of the parent	(326)

Revolut Bank UAB

II. STATEMENT OF FINANCIAL POSITION

31 March 2020

(in thousands of EUR)

Assets

Cash and balances with central banks	5,199
Due from banks and other credit institutions	3,917
Property, plant and equipment	61
Intangible assets	92
Deferred tax asset	219
Other assets	1,459

Total assets

10,947

Liabilities

Due to customers	1,600
Other liabilities	166

Total liabilities

1,766

Equity attributable to equity holders of parent

Issued capital	5,503
Retained earnings	(1,322)
Other reserves	5,000

Total equity

9,181

Total equity and liabilities

10,947

Revolut Bank UAB

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

31 March 2020

(percent)

Capital adequacy	33.29
Liquidity coverage	12,988.24

IV. ASSET QUALITY

As of 31 March 2020, Revolut Bank UAB had not issued any loans.

V. PROFITABILITY RATIOS

31 March 2020

(percent)

Return on equity (ROE)	-13.92
Return on assets (ROA)	-12.32