

# **Revolut Bank UAB**

Quarterly Financial Report (according to the resolution of the Board of Bank of Lithuania no. 03-136 dated 31 July 2014) 30 June 2024

30 June 2024

#### Introduction

This report is based on Revolut Bank UAB (the Bank) consolidated financial position as at 30 June 2024.

#### 1. Statement of profit or loss and other comprehensive income

EURth	30 June 2024
Interest income calculated using the effective interest method	264,036
Interest expense	(4,274)
Net interest income	259,762
Fee and commission income	506,942
Fee and commission expense  Net fee and commission income	(107,785)
Net ree and commission income	399,157
Net gains and losses on derivatives	26,287
Credit loss expense on financial assets	(16,473)
Other operating income	(73)
Net operating income	668,660
Percennel expenses	(26 140)
Personnel expenses	(36,140)
Depreciation and amortisation	(419)
Other operating expenses	(574,883)
Total operating expenses	(611,442)
Profit before tax	57,218
Tax expense	(12,084)
Profit for the year	45,134
Items that will not be reclassified to profit or loss	-
Items that will or may be reclassified to profit or loss:	_
Net change in fair value of debt instruments at FVOCI	_
Foreign currency translation	(24)
Other comprehensive income for the year	(24)
Total comprehensive income for the year, net of tax	45,110
Attributable to:	
Equity holders of the parent	45,110

30 June 2024

#### 2. Statement of financial position

Assets         Cash and balances with central banks       8,430,888         Due from banks and other financial institutions       46,935         Derivatives       14,247         Loans and unauthorised overdrafts       2,734,655         Debt securities       2,802,281         Equity instruments       25         Investments in subsidiaries       102         Property and equipment and right-of-use assets       2,725         Intangible assets       -         Deferred tax assets       74,674         Total assets       774,674         Total assets       14,806,532         Liabilities       6,766         Due to customers       12,965,314         Due to other financial institutions       249,150         Other liabilities       956,512         Provisions       3,606         Total liabilities       36,815         Reserve capital       36,815         Reserve capital       379,008         Retained earnings       187,346         Other reserves       22,015         Total equity       625,184         Total liabilities and equity       14,806,532	EURth	30 June 2024
Due from banks and other financial institutions         46,935           Derivatives         14,247           Loans and unauthorised overdrafts         2,734,655           Debt securities         2,802,281           Equity instruments         25           Investments in subsidiaries         102           Property and equipment and right-of-use assets         2,725           Intangible assets         -           Deferred tax assets         -           Other assets         774,674           Total assets         4,786,782           Derivatives         6,766           Due to customers         12,965,314           Due to other financial institutions         249,150           Other liabilities         956,512           Provisions         3,606           Total liabilities         14,181,348           Equity attributable to equity holders of parent         Share capital           Share capital         36,815           Reserve capital         379,008           Retained earnings         187,346           Other reserves         22,015           Total equity         625,184	Assets	
Derivatives         14,247           Loans and unauthorised overdrafts         2,734,655           Debt securities         2,802,281           Equity instruments         25           Investments in subsidiaries         102           Property and equipment and right-of-use assets         2,725           Intangible assets         -           Deferred tax assets         7           Other assets         774,674           Total assets         14,806,532           Liabilities         6,766           Due to customers         12,965,314           Due to other financial institutions         249,150           Other liabilities         36,065           Total liabilities         14,181,348           Equity attributable to equity holders of parent         36,815           Reserve capital         36,815           Reserve capital         379,008           Retained earnings         187,346           Other reserves         22,015           Total equity         625,184	Cash and balances with central banks	8,430,888
Loans and unauthorised overdrafts         2,734,655           Debt securities         2,802,281           Equity instruments         25           Investments in subsidiaries         102           Property and equipment and right-of-use assets         2,725           Intangible assets         -           Deferred tax assets         -           Other assets         774,674           Total assets         14,806,532           Liabilities         5           Derivatives         6,766           Due to customers         12,965,314           Due to other financial institutions         249,150           Other liabilities         956,512           Provisions         3,606           Total liabilities         14,181,348           Equity attributable to equity holders of parent         36,815           Reserve capital         379,008           Retained earnings         187,346           Other reserves         22,015           Total equity         625,184	Due from banks and other financial institutions	46,935
Debt securities         2,802,281           Equity instruments         25           Investments in subsidiaries         102           Property and equipment and right-of-use assets         2,725           Intangible assets         -           Deferred tax assets         -           Other assets         774,674           Total assets         14,806,532           Liabilities         5           Derivatives         6,766           Due to customers         12,965,314           Due to other financial institutions         249,150           Other liabilities         956,512           Provisions         3,606           Total liabilities         14,181,348           Equity attributable to equity holders of parent         36,815           Reserve capital         379,008           Retained earnings         187,346           Other reserves         22,015           Total equity         625,184	Derivatives	14,247
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Intangible assets         -           Deferred tax assets         -           Other assets         774,674           Total assets         14,806,532           Liabilities         8           Derivatives         6,766           Due to customers         12,965,314           Due to other financial institutions         249,150           Other liabilities         956,512           Provisions         3,606           Total liabilities         14,181,348           Equity attributable to equity holders of parent         36,815           Reserve capital         379,008           Retained earnings         187,346           Other reserves         22,015           Total equity         625,184	Investments in subsidiaries	102
Deferred tax assets         -           Other assets         774,674           Total assets         14,806,532           Liabilities         -           Derivatives         6,766           Due to customers         12,965,314           Due to other financial institutions         249,150           Other liabilities         956,512           Provisions         3,606           Total liabilities         14,181,348           Equity attributable to equity holders of parent         Share capital           Reserve capital         379,008           Retained earnings         187,346           Other reserves         22,015           Total equity         625,184	Property and equipment and right-of-use assets	2,725
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Total assets         14,806,532           Liabilities         Common Procession           Due to customers         12,965,314           Due to other financial institutions         249,150           Other liabilities         956,512           Provisions         3,606           Total liabilities         14,181,348           Equity attributable to equity holders of parent         Share capital           Share capital         36,815           Reserve capital         379,008           Retained earnings         187,346           Other reserves         22,015           Total equity         625,184	Deferred tax assets	-
Liabilities         6,766           Derivatives         6,766           Due to customers         12,965,314           Due to other financial institutions         249,150           Other liabilities         956,512           Provisions         3,606           Total liabilities         14,181,348           Equity attributable to equity holders of parent         Share capital           Reserve capital         379,008           Retained earnings         187,346           Other reserves         22,015           Total equity         625,184	Other assets	774,674
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Due to customers       12,965,314         Due to other financial institutions       249,150         Other liabilities       956,512         Provisions       3,606         Total liabilities       14,181,348         Equity attributable to equity holders of parent       \$36,815         Reserve capital       379,008         Retained earnings       187,346         Other reserves       22,015         Total equity       625,184	Liabilities	
Due to other financial institutions249,150Other liabilities956,512Provisions3,606Total liabilities14,181,348Equity attributable to equity holders of parent\$\$\$\$\$Share capital36,815Reserve capital379,008Retained earnings187,346Other reserves22,015Total equity625,184	Derivatives	6,766
Other liabilities956,512Provisions3,606Total liabilities14,181,348Equity attributable to equity holders of parentShare capitalShare capital36,815Reserve capital379,008Retained earnings187,346Other reserves22,015Total equity625,184	Due to customers	12,965,314
Provisions3,606Total liabilities14,181,348Equity attributable to equity holders of parent36,815Share capital36,815Reserve capital379,008Retained earnings187,346Other reserves22,015Total equity625,184	Due to other financial institutions	249,150
Total liabilities14,181,348Equity attributable to equity holders of parent36,815Share capital379,008Reserve capital379,008Retained earnings187,346Other reserves22,015Total equity625,184	Other liabilities	956,512
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Share capital       36,815         Reserve capital       379,008         Retained earnings       187,346         Other reserves       22,015         Total equity       625,184	Total liabilities	14,181,348
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30 June 2024

## 3. Information on the compliance with prudential ratios for banking activities

	30 June 2024
Capital adequacy	23.03%
Liquidity coverage	619.52%

#### 4. Asset quality

	30 June 2024
Retail lending provisions for expected credit losses (thousand EUR)	51,746
ECL coverage ratio	5.98%
Impairment for unauthorised overdrafts (thousand EUR)	25,481
Provision coverage ratio	89.61%

#### 5. Profitability ratios

	30 June 2024
Return on equity (ROE)	15.01%
Return on assets (ROA)	0.67%