

Revolut Bank



Revolut Bank UAB

Quarterly Financial Report

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

31 March 2025

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Introduction

This report is based on Revolut Bank UAB (the Bank) consolidated financial position as at 31 March 2025.

1. Statement of Profit or Loss and Other Comprehensive Income

EURth	2025
Interest income calculated using the effective interest method	174,919
Interest expense	(17,567)
Net interest income	157,352
Fee and commission income	397,100
Fee and commission expense	(100,402)
Net fee and commission income	296,698
Net gains and losses on derivatives	9,522
Credit loss expense on financial assets	(8,620)
Other operating income	683
Net operating income	455,635
Personnel expenses	(33,627)
Depreciation and amortisation	(284)
Other operating expenses	(359,332)
Total operating expenses	(393,243)
Profit before tax	62,392
Tax expense	(14,194)
Profit for the year	48,198
Items that will not be reclassified to profit or loss	–
Items that will or may be reclassified to profit or loss:	
Foreign currency translation	24
Other comprehensive income for the year	24
Total comprehensive income for the year, net of tax	48,222
Attributable to:	
Equity holders of the parent	48,222

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2. Statement of Financial Position

EURth	31 March 2025
Assets	
Cash and balances with central banks	12,904,023
Due from banks and other financial institutions	117,630
Derivatives	17,970
Loans and unauthorised overdrafts	4,812,852
Debt securities	4,885,512
Equity instruments	33
Investments in subsidiaries	208
Property and equipment and right-of-use assets	1,765
Deferred tax assets	1,009
Other assets	1,096,105
Total assets	23,837,107
Liabilities	
Derivatives	7,546
Due to customers	20,774,139
Due to other financial institutions	230,917
Other liabilities	1,490,584
Provisions	7,425
Total liabilities	22,510,611
Equity attributable to equity holders of parent	
Share capital	36,815
Reserve capital	971,208
Retained earnings	293,075
Reserves	25,398
Total equity	1,326,496
Total liabilities and equity	23,837,107

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3. Information on Compliance with Prudential Ratios for Banking Activities

	31 March 2025
Capital adequacy	33.99%
Liquidity coverage	491.46%

4. Asset Quality

	31 March 2025
Retail lending provisions for expected credit losses (thousand EUR)	56,619
ECL coverage ratio	3.79%
Impairment for unauthorised overdrafts (thousand EUR)	12,211
Provision coverage ratio	69.16%

5. Profitability Ratios

	2025
Return on equity (ROE)	16.75%
Return on assets (ROA)	0.87%