

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 December 2024

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Introduction

This report is based on Revolut Bank UAB (the Bank) consolidated financial position as at 31 December 2024.

1. Statement of Profit or Loss and Other Comprehensive Income

EURth	2024
Interest income calculated using the effective interest method	589,312
Interest expense	(22,669)
Net interest income	566,643
Fee and commission income	1,168,948
Fee and commission expense	(259,833)
Net fee and commission income	909,115
Net gains and losses on derivatives	17,838
Net gain (loss) from derecognition of financial assets	(569)
Credit loss expense on financial assets	(31,911)
Other operating income	3,545
Net operating income	1,464,661
Personnel expenses	(88,301)
Depreciation and amortisation	(971)
Other operating expenses	(1,242,262)
Total operating expenses	(1,331,534)
Profit before tax	133,127
Tax expense	(32,599)
Profit for the year	100,528
Items that will not be reclassified to profit or loss	-
Items that will or may be reclassified to profit or loss:	
Foreign currency translation	(60)
Other comprehensive income for the year	(60)
Total comprehensive income for the year, net of tax	100,468
Attributable to:	
Equity holders of the parent	100,468

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2. Statement of Financial Position

EURth	31 December 2024
Assets	
Cash and balances with central banks	10,823,365
Due from banks and other financial institutions	40,086
Derivatives	15,489
Loans and unauthorised overdrafts	4,229,254
Debt securities	4,481,879
Equity instruments	33
Investments in subsidiaries	208
Property and equipment and right-of-use assets	2,265
Deferred tax assets	333
Other assets	694,868
Total assets	20,287,780
Liabilities	
Derivatives	12,584
Due to customers	17,880,484
Due to other financial institutions	207,246
Other liabilities	1,206,379
Provisions	5,640
Total liabilities	19,312,333
Equity attributable to equity holders of parent	
Share capital	36,815
Reserve capital	670,208
Retained earnings	244,696
Reserves	23,728
Total equity	975,447
Total liabilities and equity	20,287,780

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3. Information on Compliance with Prudential Ratios for Banking Activities

	31 December 2024
Capital adequacy	30.98%
Liquidity coverage	502.48%

4. Asset Quality

	31 December 2024
Retail lending provisions for expected credit losses (thousand EUR)	48,477
ECL coverage ratio	3.99%
Impairment for unauthorised overdrafts (thousand EUR)	11,547
Provision coverage ratio	67.83%

5. Profitability Ratios

	2024
Return on equity (ROE)	12.95%
Return on assets (ROA)	0.62%