

# Revolut EEA Group



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## Quarterly Financial Report

(according to the resolution of the Board of Bank of Lithuania no. 03-136 dated 31 July 2014)  
31 March 2024

# Revolut EEA Group

31 March 2024

## Introduction

This report is based on Revolut EEA Group consolidated situation as at 31 March 2024.

### I. Statement of income

EURth	31 March 2024
Interest income calculated using the effective interest method	126,803
Interest expense	(257)
<b>Net interest income</b>	<b>126,546</b>
Fee and commission income	247,464
Fee and commission expense	(50,168)
<b>Net fee and commission income</b>	<b>197,296</b>
Net gains and losses on derivatives	7,806
Credit loss expense on financial assets	(5,490)
Other operating income	10
<b>Net operating income</b>	<b>326,168</b>
Personnel expenses	(17,463)
Depreciation and amortisation	(129)
Other operating expenses	(269,408)
<b>Total operating expenses</b>	<b>(287,000)</b>
<b>Profit before tax</b>	<b>39,168</b>
Tax expense	(7,609)
<b>Profit for the year</b>	<b>31,559</b>
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	(22)
<b>Other comprehensive income for the year</b>	<b>(22)</b>
<b>Total comprehensive income for the year, net of tax</b>	<b>31,537</b>
Attributable to:	
<b>Equity holders of the parent</b>	<b>31,537</b>

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## II. Statement of financial position

EURth	31 March 2024
<b>Assets</b>	
Cash and balances with central banks	8,292,387
Due from banks and other financial institutions	76,200
Derivatives	96,864
Loans and unauthorised overdrafts	1,664,527
Debt securities	2,500,470
Equity instruments	25
Property and equipment and right-of-use assets	2,071
Intangible assets	-
Other assets	647,893
<b>Total assets</b>	<b>13,280,437</b>
<b>Liabilities</b>	
Derivatives	91,964
Due to customers	11,574,155
Due to other financial institutions	191,993
Other liabilities	804,864
Provisions	878
<b>Total liabilities</b>	<b>12,663,854</b>
<b>Equity attributable to equity holders of parent</b>	
Share capital	31,913
Share premium	398,781
Retained earnings	177,954
Other reserves	7,935
<b>Total equity</b>	<b>616,583</b>
<b>Total liabilities and equity</b>	<b>13,280,437</b>

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

	31 March 2024
Capital adequacy	24.99%
Liquidity coverage	613.28%

## IV. Asset quality

	31 March 2024
Retail lending provisions for expected credit losses (thousand EUR)	48,786
ECL coverage ratio	6.73%
Impairment for unauthorised overdrafts (thousand EUR)	22,189
Provision coverage ratio	90.99%

## V. Profitability ratios

	31 March 2024
Return on equity (ROE)	21.57%
Return on assets (ROA)	0.99%