

# Revolut Holdings Europe UAB



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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)  
30 June 2024

# Revolut Holdings Europe UAB

30 June 2024

## Introduction

This report is based on Revolut Holdings Europe UAB 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	267,094
Interest expense	(4,275)
<b>Net interest income</b>	<b>262,819</b>
Fee and commission income	524,195
Fee and commission expense	(109,067)
<b>Net fee and commission income</b>	<b>415,128</b>
Net gains and losses on derivatives	26,287
Credit loss expense on financial assets	(16,473)
Other operating income	(73)
<b>Net operating income</b>	<b>687,688</b>
Personnel expenses	(36,855)
Depreciation and amortisation	(420)
Other operating expenses	(593,009)
<b>Total operating expenses</b>	<b>(630,284)</b>
<b>Profit before tax</b>	<b>57,404</b>
Tax expense	(12,146)
<b>Profit for the year</b>	<b>45,258</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	(24)
<b>Other comprehensive income for the year</b>	<b>(24)</b>
Total comprehensive income for the year, net of tax	45,234
Attributable to:	
<b>Equity holders of the parent</b>	<b>45,234</b>

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## 2. Statement of financial position

EURth	30 June 2024
<b>Assets</b>	
Cash and balances with central banks	8,430,888
Due from banks and other financial institutions	194,758
Derivatives	14,247
Loans and unauthorised overdrafts	2,734,655
Debt securities	2,802,281
Equity instruments	25
Property and equipment and right-of-use assets	2,726
Intangible assets	–
Other assets	755,462
<b>Total assets</b>	<b>14,935,042</b>
<b>Liabilities</b>	
Derivatives	6,766
Due to customers	12,965,314
Due to other financial institutions	249,150
Other liabilities	1,079,454
Provisions	3,606
<b>Total liabilities</b>	<b>14,304,290</b>
<b>Equity attributable to equity holders of parent</b>	
Share capital	3,493
Share premium	426,977
Retained earnings	191,879
Other reserves	8,403
<b>Total equity</b>	<b>630,752</b>
<b>Total liabilities and equity</b>	<b>14,935,042</b>

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

	30 June 2024
Capital adequacy	22.94%
Liquidity coverage	613.28%

## 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)	15.28%
Return on assets (ROA)	0.67%