

# 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 September 2024

# Revolut Holdings Europe UAB

30 September 2024

## Introduction

This report is based on Revolut Holdings Europe UAB consolidated financial position as at 30 September 2024.

## 1. Statement of Profit or Loss and Other Comprehensive Income

EURth	30 September 2024
Interest income calculated using the effective interest method	424,883
Interest expense	(10,235)
<b>Net interest income</b>	<b>414,648</b>
Fee and commission income	845,261
Fee and commission expense	(188,771)
<b>Net fee and commission income</b>	<b>656,490</b>
Net gains and losses on derivatives	15,735
Credit loss expense on financial assets	(25,715)
Other operating income	1,569
<b>Net operating income</b>	<b>1,062,727</b>
Personnel expenses	(59,503)
Depreciation and amortisation	(697)
Other operating expenses	(907,005)
<b>Total operating expenses</b>	<b>(967,205)</b>
<b>Profit before tax</b>	<b>95,522</b>
Tax expense	(21,854)
<b>Profit for the year</b>	<b>73,668</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	(29)
<b>Other comprehensive income for the year</b>	<b>(29)</b>
Total comprehensive income for the year, net of tax	73,639
Attributable to:	
<b>Equity holders of the parent</b>	<b>73,639</b>

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## 2. Statement of Financial Position

EURth	30 September 2024
<b>Assets</b>	
Cash and balances with central banks	8,723,098
Due from banks and other financial institutions	69,988
Derivatives	13,460
Loans and unauthorised overdrafts	3,203,367
Debt securities	3,779,863
Equity instruments	33
Property and equipment and right-of-use assets	2,478
Intangible assets	–
Other assets	820,710
<b>Total assets</b>	<b>16,614,186</b>
<b>Liabilities</b>	
Derivatives	6,927
Due to customers	14,688,150
Due to other financial institutions	170,092
Other liabilities	867,851
Provisions	1,732
<b>Total liabilities</b>	<b>15,734,752</b>
<b>Equity attributable to equity holders of parent</b>	
Share capital	7,889
Share premium	642,381
Retained earnings	221,167
Other reserves	7,997
<b>Total equity</b>	<b>879,434</b>
<b>Total liabilities and equity</b>	<b>16,614,186</b>

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## 3. Information on Compliance with Prudential Ratios for Banking Activities

	30 September 2024
Capital adequacy	29.43%
Liquidity coverage	692.41%

## 4. Asset Quality

	30 September 2024
Retail lending provisions for expected credit losses (thousand EUR)	59,134
ECL coverage ratio	5.72%
Impairment for unauthorised overdrafts (thousand EUR)	8,814
Provision coverage ratio	75.02%

## 5. Profitability Ratios

	30 September 2024
Return on equity (ROE)	13.71%
Return on assets (ROA)	0.68%