

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)
31 March 2025

Revolut Holdings Europe UAB

31 March 2025

Introduction

This report is based on Revolut Holdings Europe UAB 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	177,170
Interest expense	(17,568)
Net interest income	159,602
Fee and commission income	415,651
Fee and commission expense	(101,839)
Net fee and commission income	313,812
Net gains and losses on derivatives	9,522
Credit loss expense on financial assets	(8,620)
Other operating income	1,353
Net operating income	475,669
Personnel expenses	(35,038)
Depreciation and amortisation	(284)
Other operating expenses	(377,735)
Total operating expenses	(413,057)
Profit before tax	62,612
Tax expense	(14,255)
Profit for the year	48,357
Items that will not be reclassified to profit or loss	–
Items that will or may be reclassified to profit or loss:	
Foreign currency translation	18
Other comprehensive income for the year	18
Total comprehensive income for the year, net of tax	48,375
Attributable to:	
Equity holders of the parent	48,375

Revolut Holdings Europe UAB

31 March 2025

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	196,104
Derivatives	17,970
Loans and unauthorised overdrafts	4,812,852
Debt securities	4,885,512
Equity instruments	33
Property and equipment and right-of-use assets	1,766
Other assets	1,104,222
Total assets	23,923,491
Liabilities	
Derivatives	7,546
Due to customers	20,774,139
Due to other financial institutions	211,451
Other liabilities	1,578,902
Provisions	7,425
Total liabilities	22,579,463
Equity attributable to equity holders of parent	
Share capital	15,540
Share premium	1,017,280
Retained earnings	299,631
Reserves	11,577
Total equity	1,344,028
Total liabilities and equity	23,923,491

Revolut Holdings Europe UAB

31 March 2025

3. Information on Compliance with Prudential Ratios for Banking Activities

	31 March 2025
Capital adequacy	34.21%
Liquidity coverage	489.83%

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)	16.62%
Return on assets (ROA)	0.87%