

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 December 2024

Revolut Holdings Europe UAB

31 December 2024

Introduction

This report is based on Revolut Holdings Europe UAB 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	596,697
Interest expense	(22,670)
Net interest income	574,027
Fee and commission income	1,211,153
Fee and commission expense	(259,838)
Net fee and commission income	951,315
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	4,846
Net operating income	1,515,546
Personnel expenses	(90,739)
Depreciation and amortisation	(974)
Other operating expenses	(1,289,311)
Total operating expenses	(1,381,024)
Profit before tax	134,522
Tax expense	(32,910)
Profit for the year	101,612
Items that will not be reclassified to profit or loss	-
Items that will or may be reclassified to profit or loss:	
Foreign currency translation	(56)
Other comprehensive income for the year	(56)
Total comprehensive income for the year, net of tax	101,556
Attributable to:	
Equity holders of the parent	101,556

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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	89,940
Derivatives	15,489
Loans and unauthorised overdrafts	4,229,254
Debt securities	4,481,879
Equity instruments	33
Property and equipment and right-of-use assets	2,266
Other assets	701,942
Total assets	20,344,501
Liabilities	
Derivatives	12,584
Due to customers	17,880,484
Due to other financial institutions	200,806
Other liabilities	1,261,424
Provisions	5,640
Total liabilities	19,360,938
Equity attributable to equity holders of parent	
Share capital	9,342
Share premium	713,578
Retained earnings	251,091
Reserves	9,552
Total equity	983,563
Total liabilities and equity	20,344,501

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3. Information on Compliance with Prudential Ratios for Banking Activities

	31 December 2024
Capital adequacy	30.92%
Liquidity coverage	503.09%

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)	13.22%
Return on assets (ROA)	0.63%