

**Revolut Bank**



# **Revolut Bank UAB**

**Financial statements**

(according to the resolution of the Board of Bank of Lithuania no. 03-136 dated 31 July 2014)  
31 March 2021

31 March 2021

## I. Statement of income and other comprehensive income

EURth	31 March 2021
Interest income calculated using the effective interest method	50
Interest expense	(137)
<b>Net interest income</b>	<b>(87)</b>
Fee and commission income	-
Fee and commission expense	-
<b>Net fee and commission income</b>	<b>-</b>
Net gains and losses on financial items held for trading	660
Credit loss expense on financial assets	(22)
<b>Net operating income</b>	<b>551</b>
Personnel expenses	431
Depreciation and amortisation	15
Other operating expenses	727
<b>Total operating expenses</b>	<b>1,173</b>
<b>Profit (loss) before tax</b>	<b>(622)</b>
Tax (income) expense	-
<b>Profit (loss) for the year</b>	<b>(622)</b>
Attributable to:	
<b>Equity holders of the parent</b>	<b>(622)</b>

# Revolut Bank

31 March 2021

## II. Statement of financial position

EURth	31 March 2021
<b>Assets</b>	
Cash and balances with central banks	209,404
Due from banks	180
Due from other financial institutions	22,874
Derivatives	1,038
Loans and advances to customers	3,299
Property, plant and equipment	37
Intangible assets	58
Deferred tax assets	462
Other assets	10,495
<b>Total assets</b>	<b>247,847</b>
<b>Liabilities</b>	
Derivatives	459
Due to customers	178,450
Due to other financial institutions	34,489
Other liabilities	1,959
Provisions	6
<b>Total liabilities</b>	<b>215,363</b>
<b>Equity attributable to equity holders of parent</b>	
Share capital	5,503
Reserve capital	30,000
Retained earnings	(3,332)
Other reserves	313
<b>Total equity</b>	<b>32,484</b>
<b>Total liabilities and equity</b>	<b>247,847</b>

31 March 2021

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

	31 March 2021
Capital adequacy	100.3%
Liquidity coverage	970.9%

### IV. Asset quality

	31 March 2021
Provisions for loans (thousand EUR)	29
Provisions / loans	0.89%

### V. Profitability ratios

	31 March 2021
Return on equity (ROE)	-10.8%
Return on assets (ROA)	-1.5%