

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)
30 June 2021

30 June 2021

I. Statement of income and other comprehensive income

EURth	30 June 2021
Interest income calculated using the effective interest method	146
Interest expense	(431)
Net interest income	(285)
Fee and commission income	-
Fee and commission expense	(147)
Net fee and commission income	(147)
Net gains and losses on financial items held for trading	1,099
Credit loss expense on financial assets	(64)
Exchange difference gain (loss)	(978)
Other operating income	39
Net operating income	(336)
Personnel expenses	1,025
Depreciation and amortisation	31
Other operating expenses	566
Total operating expenses	1,622
Profit (loss) before tax	(1,958)
Tax (income) expense	240
Profit (loss) for the year	(2,198)
Attributable to:	
Equity holders of the parent	(2,198)

Revolut Bank

30 June 2021

II. Statement of financial position

EURth	30 June 2021
Assets	
Cash and balances with central banks	290,930
Due from banks	2,759
Due from other financial institutions	9,873
Derivatives	700
Loans and advances to customers	6,569
Property, plant and equipment	34
Intangible assets	50
Deferred tax assets	222
Other assets	926
Total assets	312,063
Liabilities	
Derivatives	8
Due to customers	264,911
Due to other financial institutions	14,998
Other liabilities	1,135
Provisions	26
Total liabilities	281,078
Equity attributable to equity holders of parent	
Share capital	5,503
Reserve capital	30,000
Retained earnings	(4,908)
Other reserves	390
Total equity	30,985
Total liabilities and equity	312,063

30 June 2021

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

	30 June 2021
Capital adequacy	205.89%
Liquidity coverage	1,299.50%

IV. Asset quality

	30 June 2021
Provisions for loans (thousand EUR)	73
Provisions / loans	1.10%

V. Profitability ratios

	30 June 2021
Return on equity (ROE)	-19.01%
Return on assets (ROA)	-2.21%