

**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 September 2021

# Revolut Bank

30 September 2021

## I. Statement of income

EURth	30 September 2021
Interest income calculated using the effective interest method	327
Interest expense	(826)
<b>Net interest income</b>	<b>(499)</b>
Fee and commission income	3
Fee and commission expense	(244)
<b>Net fee and commission income</b>	<b>(241)</b>
Net gains and losses on financial items held for trading	2,240
Credit loss expense on financial assets	(184)
Exchange difference gain (loss)	(1,515)
Other operating income	56
<b>Net operating income</b>	<b>(143)</b>
Personnel expenses	1,766
Depreciation and amortisation	47
Other operating expenses	1,412
<b>Total operating expenses</b>	<b>3,225</b>
<b>Profit (loss) before tax</b>	<b>(3,368)</b>
Tax charge (income)	(232)
<b>Profit (loss) for the year</b>	<b>(3,136)</b>
Attributable to:	
<b>Equity holders of the parent</b>	<b>(3,136)</b>

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30 September 2021

## II. Statement of comprehensive income

EURth	30 September 2021
<b>Profit (loss) for the year</b>	<b>(3,136)</b>
<b>Other comprehensive income that will be reclassified to the income statement</b>	
<u>Debt instruments at fair value through other comprehensive income:</u>	
Net change in fair value during the year	(3)
<b>Total comprehensive income for the year</b>	<b>(3)</b>
Attributable to:	
<b>Equity holders of the parent</b>	<b>(3,139)</b>

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30 September 2021

## III. Statement of financial position

EURth	30 September 2021
<b>Assets</b>	
Cash and balances with central banks	457,334
Due from banks	631
Due from other financial institutions	27,995
Derivatives	1,385
Debt instruments at FVOCI	88
Loans and advances to customers	11,910
Property, plant and equipment	33
Intangible assets	41
Deferred tax assets	694
Other assets	1,434
<b>Total assets</b>	<b>501,545</b>
<b>Liabilities</b>	
Derivatives	497
Due to customers	394,687
Due to other financial institutions	32,714
Other liabilities	43,515
Provisions	25
<b>Total liabilities</b>	<b>471,438</b>
<b>Equity attributable to equity holders of parent</b>	
Share capital	5,503
Reserve capital	30,000
Retained earnings	(5,846)
Other reserves	450
<b>Total equity</b>	<b>30,107</b>
<b>Total liabilities and equity</b>	<b>501,545</b>

30 September 2021

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

	30 September 2021
Capital adequacy	153.83%
Liquidity coverage	610.56%

## V. Asset quality

	30 September 2021
Provisions for loans (thousand EUR)	178,80
Provisions / loans	1.48%

## VI. Profitability ratios

	30 September 2021
Return on equity (ROE)	-18.06%
Return on assets (ROA)	-1.42%