

**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 December 2021

31 December 2021

## I. Statement of income

EURth	31 December 2021
Interest income calculated using the effective interest method	661
Interest expense	(1,668)
<b>Net interest income</b>	<b>(1,007)</b>
Fee and commission income	5
Fee and commission expense	(357)
<b>Net fee and commission income</b>	<b>(352)</b>
Net gains and losses on financial items held for trading	4,901
Credit loss expense on financial assets	(459)
Exchange difference gain (loss)	(4,166)
Other operating income	91
<b>Net operating income</b>	<b>(992)</b>
Personnel expenses	2,612
Depreciation and amortisation	214
Other operating expenses	3,441
<b>Total operating expenses</b>	<b>6,267</b>
<b>Profit (loss) before tax</b>	<b>(7,259)</b>
Tax charge (income)	(1,086)
<b>Profit (loss) for the year</b>	<b>(6,173)</b>
Attributable to:	
<b>Equity holders of the parent</b>	<b>(6,173)</b>

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## II. Statement of financial position

EURth	31 December 2021
<b>Assets</b>	
Cash and balances with central banks	803,575
Due from banks	1,488
Due from other financial institutions	7,402
Derivatives	2,738
Equity instruments at FVOCI	25
Loans and advances to customers	21,203
Property, plant and equipment	1,701
Intangible assets	33
Deferred tax assets	1,547
Other assets	2,986
<b>Total assets</b>	<b>842,698</b>
<b>Liabilities</b>	
Derivatives	625
Due to customers	703,785
Due to other financial institutions	32,491
Other liabilities	11,675
Provisions	32
<b>Total liabilities</b>	<b>748,608</b>
<b>Equity attributable to equity holders of parent</b>	
Share capital	5,503
Reserve capital	97,000
Retained earnings	(8,883)
Other reserves	470
<b>Total equity</b>	<b>94,090</b>
<b>Total liabilities and equity</b>	<b>842,698</b>

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

	31 December 2021
Capital adequacy	351.72%
Liquidity coverage	904.60%

### IV. Asset quality

	31 December 2021
Provisions for loans (thousand EUR)	185.8
Provisions / loans	0.87%

### V. Profitability ratios

	31 December 2021
Return on equity (ROE)	-10.89%
Return on assets (ROA)	-1.33%