

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 2022

Revolut Bank

31 March 2022

I. Statement of income

EURth	31 March 2022
Interest income calculated using the effective interest method	603
Interest expense	(1,416)
Net interest income	(813)
Fee and commission income	5
Fee and commission expense	(262)
Net fee and commission income	(257)
Net gains and losses on financial items held for trading	6,655
Credit loss expense on financial assets	(398)
Exchange difference gain (loss)	(3,537)
Other operating income	22
Net operating income	(1,672)
Personnel expenses	1,171
Depreciation and amortisation	95
Other operating expenses	3,074
Total operating expenses	4,340
Profit (loss) before tax	(2,668)
Tax charge (income)	(525)
Profit (loss) for the year	(2,143)
Attributable to:	
Equity holders of the parent	(2,143)

Revolut Bank

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II. Statement of financial position

EURth	31 March 2022
Assets	
Cash and balances with central banks	1,527,379
Due from banks	2,113
Due from other financial institutions	5,251
Derivatives	4,539
Equity instruments at FVOCI	25
Debt instruments at amortized cost	20,068
Loans and advances to customers	43,081
Property, plant and equipment	1,619
Intangible assets	24
Deferred tax assets	2,072
Other assets	8,451
Total assets	1,614,622
Liabilities	
Derivatives	2,572
Due to customers	1,464,631
Due to other financial institutions	41,326
Other liabilities	14,064
Provisions	39
Total liabilities	1,522,632
Equity attributable to equity holders of parent	
Share capital	5,503
Reserve capital	97,000
Retained earnings	(11,735)
Other reserves	1,222
Total equity	91,990
Total liabilities and equity	1,614,622

31 March 2022

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

	31 March 2022
Capital adequacy	138.76%
Liquidity coverage	1046.88%

IV. Asset quality

	31 March 2022
Provisions for loans (thousand EUR)	257.8
Provisions / loans	0.60%

V. Profitability ratios

	31 March 2022
Return on equity (ROE)	-9.11%
Return on assets (ROA)	-0.70%