

<b>FINANCIAL STATEMENT</b>					<i>USD 000</i>
	2019Q4	2018Q4	2017Q4	2016Q4	
Cash and cash equivalents	1,624	849	404	82	
Short-term investment	1,465	-	-	-	
Loans to customer-net	22,307	12,752	6,532	1,571	
Repossessed asset	330	153	197	-	
Other asset	1,637	297	14	2	
Tangible and intangible asset	2,226	223	37	11	
<b>Total asset</b>	<b>29,589</b>	<b>14,273</b>	<b>7,184</b>	<b>1,665</b>	
<b>TOTAL LIABILITIES</b>					
Trust service liabilities	6,942	3,794	917	771	
Borrowings from bank and financial institutions	3,892	5,072	2,888	-	
Other financial liabilities	3,567	326	147	16	
<b>Total liabilities</b>	<b>14,401</b>	<b>9,191</b>	<b>3,952</b>	<b>787</b>	
<b>TOTAL EQUITY</b>					
Shared capital	5,955	2,230	2,230	831	
Additional paid-in capital	5,644	-	-	-	
Non-controlling interest	-	1	-	-	
Risk reserve fund	-	-	40	-	
Retained earning/(loss)	3,590	2,850	963	47	
<b>Total equity</b>	<b>15,188</b>	<b>5,081</b>	<b>3,232</b>	<b>878</b>	
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>29,589</b>	<b>14,273</b>	<b>7,184</b>	<b>1,665</b>	

<b>INCOME STATEMENT</b>				
	2019Q4	2018Q4	2017Q4	2016Q4
Interest and similar income	7,064	3,948	1,637	243
Interest and similar expense	(713)	(941)	(248)	(65)
<b>Net interest income</b>	<b>6,350</b>	<b>3,007</b>	<b>1,389</b>	<b>178</b>
Fee and comission income	684	119	61	8
Income from/(expense) on foreign currency trading	55	28	(6)	41
<b>Net non-interest income</b>	<b>7,089</b>	<b>3,154</b>	<b>1,444</b>	<b>227</b>
Employees related expense	(739)	(330)	(120)	(21)
Other operating expenses	(1,280)	(209)	(89)	(16)
<b>Profit /loss before loan impairment</b>	<b>5,070</b>	<b>2,615</b>	<b>1,234</b>	<b>191</b>
Loan impairment expenses	(540)	(355)	(114)	(28)
<b>Profit before tax</b>	<b>4,530</b>	<b>2,259</b>	<b>1,120</b>	<b>162</b>
Income tax expenses	(960)	(411)	(119)	(16)
Risk reserve fund for potential future loss of credit	-	-	(40)	-
<b>Net profit for the year</b>	<b>3,570</b>	<b>1,848</b>	<b>961</b>	<b>146</b>