

Statement of profit or loss and other comprehensive income
For the year ended 31 December 2021

| | 2021 | | 2020 | |
|--|----------------|------------------|----------------|------------------|
| | US\$ | KHR'000 | US\$ | KHR'000 |
| Continuing operations | | | | |
| Revenue – fees and commission income | 352,853 | 1,435,405 | 274,914 | 1,120,824 |
| Finance income | 129,234 | 525,723 | 92,319 | 376,385 |
| Other (losses)/gains -- net | (4,209) | (17,124) | 4,321 | 17,617 |
| | <u>477,877</u> | <u>1,944,004</u> | <u>371,554</u> | <u>1,514,826</u> |
| Expenses | | | | |
| Salaries and wages | 223,159 | 907,811 | 218,541 | 890,992 |
| Bonuses and incentives | 59,026 | 240,119 | 27,548 | 112,313 |
| Membership and registration fees | 16,170 | 65,780 | 20,248 | 82,551 |
| Communication | 8,170 | 33,236 | 7,605 | 31,006 |
| Retirement benefits | 7,194 | 29,265 | 6,117 | 24,939 |
| Legal and professional fees | 5,921 | 24,087 | 5,015 | 20,446 |
| Utilities | 5,485 | 22,313 | 5,235 | 21,343 |
| Amortisation charge | 4,460 | 18,143 | 5,629 | 22,949 |
| Depreciation charge | 4,064 | 16,532 | 3,253 | 13,262 |
| Building rental | 2,958 | 12,033 | - | - |
| Impairment losses on financial assets | 1,928 | 7,843 | 37,746 | 153,890 |
| Other benefits | 27,380 | 111,383 | 30,934 | 126,118 |
| Other expenses | 6,652 | 27,060 | 6,871 | 28,013 |
| | <u>372,568</u> | <u>1,515,605</u> | <u>374,742</u> | <u>1,527,822</u> |
| Profit/(loss) before income tax | 105,309 | 428,399 | (3,188) | (12,996) |
| Income tax (expense)/benefit | (2,544) | (10,349) | 16,415 | 66,924 |
| Profit/(loss) for the year | <u>102,765</u> | <u>418,050</u> | <u>13,227</u> | <u>53,928</u> |
| Other comprehensive income: | | | | |
| <i>Items that may not be reclassified to profit or loss:</i> | | | | |
| Remeasurement of employee benefit obligations | (7,665) | (31,181) | 1,650 | 6,727 |
| Currency translation difference | - | 59,099 | - | (60,580) |
| Other comprehensive (loss)/income for the year | <u>(7,665)</u> | <u>27,918</u> | <u>1,650</u> | <u>(53,853)</u> |
| Total comprehensive income for the year | <u>95,100</u> | <u>445,968</u> | <u>14,877</u> | <u>75</u> |
| Profit attributable to: | | | | |
| Owner of the Company | <u>102,765</u> | <u>418,050</u> | <u>13,227</u> | <u>53,928</u> |
| Total comprehensive income attributable to: | | | | |
| Owner of the Company | <u>95,100</u> | <u>445,968</u> | <u>14,877</u> | <u>75</u> |

Statement of financial position
As at 31 December 2021

| | 2021 | | 2020 | |
|-------------------------------------|------------------|------------------|------------------|------------------|
| | US\$ | KHR'000 | US\$ | KHR'000 |
| Non-current assets | | | | |
| Statutory deposit | 245,459 | 1,000,000 | 247,219 | 1,000,000 |
| Intangible assets | 15,233 | 62,059 | 4,460 | 18,041 |
| Property and equipment | 8,024 | 32,690 | 7,315 | 29,589 |
| Deferred tax assets | 43,346 | 176,592 | 41,069 | 166,124 |
| Total non-current assets | 312,062 | 1,271,341 | 300,063 | 1,213,754 |
| Current assets | | | | |
| Term deposits | 1,784,206 | 7,268,855 | 1,665,837 | 6,738,311 |
| Other assets | 57,920 | 235,965 | 43,491 | 175,922 |
| Cash and cash equivalents | 160,984 | 655,847 | 176,514 | 713,999 |
| Total current assets | 2,003,110 | 8,160,667 | 1,885,842 | 7,628,232 |
| TOTAL ASSETS | 2,315,172 | 9,432,008 | 2,185,905 | 8,841,986 |
| EQUITY AND LIABILITIES | | | | |
| Equity | | | | |
| Share capital | 2,010,000 | 8,040,000 | 2,010,000 | 8,040,000 |
| Retained earnings | 103,401 | 416,337 | 8,301 | 29,468 |
| Other reserves | - | 153,659 | - | 94,560 |
| Total equity | 2,113,401 | 8,609,996 | 2,018,301 | 8,164,028 |
| Liabilities | | | | |
| Non-current liabilities | | | | |
| Employee benefits | 76,628 | 312,182 | 61,419 | 248,440 |
| Current liabilities | | | | |
| Accruals and other payables | 124,750 | 508,233 | 105,293 | 425,910 |
| Employee benefits – current | 12 | 49 | 630 | 2,548 |
| Current income tax liabilities | 380 | 1,548 | 262 | 1,060 |
| | 125,142 | 509,830 | 106,185 | 429,518 |
| Total liabilities | 201,770 | 822,012 | 167,604 | 677,958 |
| Total equity and liabilities | 2,315,172 | 9,432,008 | 2,185,905 | 8,841,986 |