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
	477,877	1,944,004	371,554	1,514,826
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 Utilities	5,921 5,485	24,087 22,313	5,015 5,235	20,446 21,343
Amortisation charge	4,460	22,313 18,143	5,235 5,629	21,343 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
	372,568	1,515,605	374,742	1,527,822
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	102,765	418,050	13,227	53,928
Other comprehensive income:				
Items that may not be reclassified to profit or loss:	4			
Remeasurement of employee benefit obligations	(7,665)	(31,181)	1,650	6,727
Currency translation difference	<u> </u>	59,099	<u>-</u>	(60,580)
Other comprehensive (loss)/income for the year	(7,665)	27,918	1,650	(53,853)
Total comprehensive income for the year	95,100	445,968	14,877	75
Profit attributable to:				
Owner of the Company	102,765	418,050	13,227	53,928
Total comprehensive income attributable to:				
Owner of the Company	95,100	445,968	14,877	75

Statement of financial position As at 31 December 2021

US\$ KHR000 US\$ KHR000 CHR000 CHR0000 CHR0000 CHR00000 CHR00000 CHR00000 CHR000000 CHR000000 CHR0000000 CHR000000000000000000000000000000000000		2021	2021		2020	
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 312,062 1,271,341 300,063 1,213,754 Current assets 312,062 1,271,341 300,063 1,213,754 Current assets 1,784,206 7,268,855 1,665,837 6,738,311 0the assets 43,491 175,922 235,965 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 7,628,232 2,185,905 8,841,986 841,386 841,386 841,386 841,386 841,386 94,680 0,000 8,040,000 2,010,000 8,040,000<		US\$	KHR'000	US\$	KHR'000	
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 312,062 1,271,341 300,063 1,213,754 Current assets 312,062 1,271,341 300,063 1,213,754 Current assets 1,784,206 7,268,855 1,665,837 6,738,311 0the assets 43,491 175,922 235,965 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 7,628,232 Total Lassets 2,185,905 8,841,986 8,841,986 8,941,986 2,185,905 8,841,986 8,940,000 8,040,000 2,010,000 8,040,000						
Intangible assets	Non-current assets					
Property and equipment Deferred tax assets 8,024 43,346 176,592 141,069 166,124 7,315 29,589 166,124 Total non-current assets 312,062 1,271,341 300,063 1,213,754 Current assets 312,062 7,268,855 1,665,837 6,738,311 Term deposits 5,7920 235,965 43,491 175,920 235,965 43,491 175,920 235,965 43,491 175,939 1,739,999 432,008 235,965 43,491 175,939 Total current assets 160,984 655,847 176,514 713,999 1,685,837 176,514 713,999 7,628,232 TOTAL ASSETS 2,003,110 8,160,667 1,885,842 7,628,232 1,885,842 7,628,232 7,628,232 EQUITY AND LIABILITIES 2,010,000 8,040,000 2,010,000 8,040,000 2,010,000 8,040,000 (1,000) 8,	• •	•	• •	•		
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 312,062 1,271,341 300,063 1,213,754 Current assets 57 20 235,965 1,665,837 6,738,311 175,922 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 7,628,232 7,628,232 7,628,232 7,628,232 7,628,232 7,628,232 7,628,232 7,628,232 7,628,232 7,628,232 7,628,232 7,628,232 8,41,986 8,41,986 8,41,986 8,41,986 8,41,986 8,41,986 8,41,986 8,41,986 8,41,986 8,41,986 8,41,986 8,41,986 9,42,900 8,040,000 2,010,000 8,040,000 2,010,000 8,040,000 2,010,000 8,040,000 2,010,000 8,040,000 2,010,000 8,040,000 2,010,000 8,040,000 2,010,000 8,040,000 2,010,000		•	•	,		
Total non-current assets 312,062 1,271,341 300,063 1,213,754 Current assets			·	· ·		
Current assets 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 8 8,040,000 2,010,000 8,040,000 2,010,000 8,040,000 Retained earnings 103,401 416,337 8,301 29,468 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	Deferred tax assets	43,346	176,592	41,069	166,124	
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 Employee benefits 76,628 312,182 61,419 248,440 Current liabilities Employee benefits — current 12 49 630 2,548 Current income tax liabilities 380<	Total non-current assets	312,062	1,271,341	300,063	1,213,754	
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 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	Current assets					
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 Employee benefits 76,628 312,182 61,419 248,440 Current liabilities Employee benefits – current 12 49 630 2,548 Current income tax liabilities 380 1,548 262 1,060 Total liabilities 201,770 822,012 167,604 677,958	·					
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 Employee benefits 76,628 312,182 61,419 248,440 Current liabilities Employee benefits – current 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 Total liabilities 201,770 822,012 167,604 677,958		The state of the s	·			
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 Employee benefits Current liabilities 76,628 312,182 61,419 248,440 Current liabilities 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 Total liabilities 201,770 822,012 167,604 677,958	Cash and cash equivalents	160,984	655,847	176,514	713,999	
EQUITY AND LIABILITIES Equity \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	Total current assets	2,003,110	8,160,667	1,885,842	7,628,232	
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 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	TOTAL ASSETS	2,315,172	9,432,008	2,185,905	8,841,986	
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 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 Total liabilities 201,770 822,012 167,604 677,958	EQUITY AND LIABILITIES					
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 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 Total liabilities 201,770 822,012 167,604 677,958	Equity					
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 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 Total liabilities 201,770 822,012 167,604 677,958	Share capital	2,010,000	8,040,000	2,010,000	8,040,000	
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 Total liabilities 201,770 822,012 167,604 677,958	•		· · ·			
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 Total liabilities 201,770 822,012 167,604 677,958	Other reserves	<u>-</u>	153,659	<u>-</u>	94,560	
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	2,113,401	8,609,996	2,018,301	8,164,028	
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 Total liabilities 201,770 822,012 167,604 677,958	Liabilities					
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	Non-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	Employee benefits	76,628	312,182	61,419	248,440	
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	Current liabilities					
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		124,750	508,233		425,910	
125,142 509,830 106,185 429,518 Total liabilities 201,770 822,012 167,604 677,958	• •		49		· · · · · · · · · · · · · · · · · · ·	
Total liabilities 201,770 822,012 167,604 677,958	Current income tax liabilities	380	1,548	262	1,060	
		125,142	509,830	106,185	429,518	
Total equity and liabilities 2,315,172 9,432,008 2,185,905 8,841,986	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	