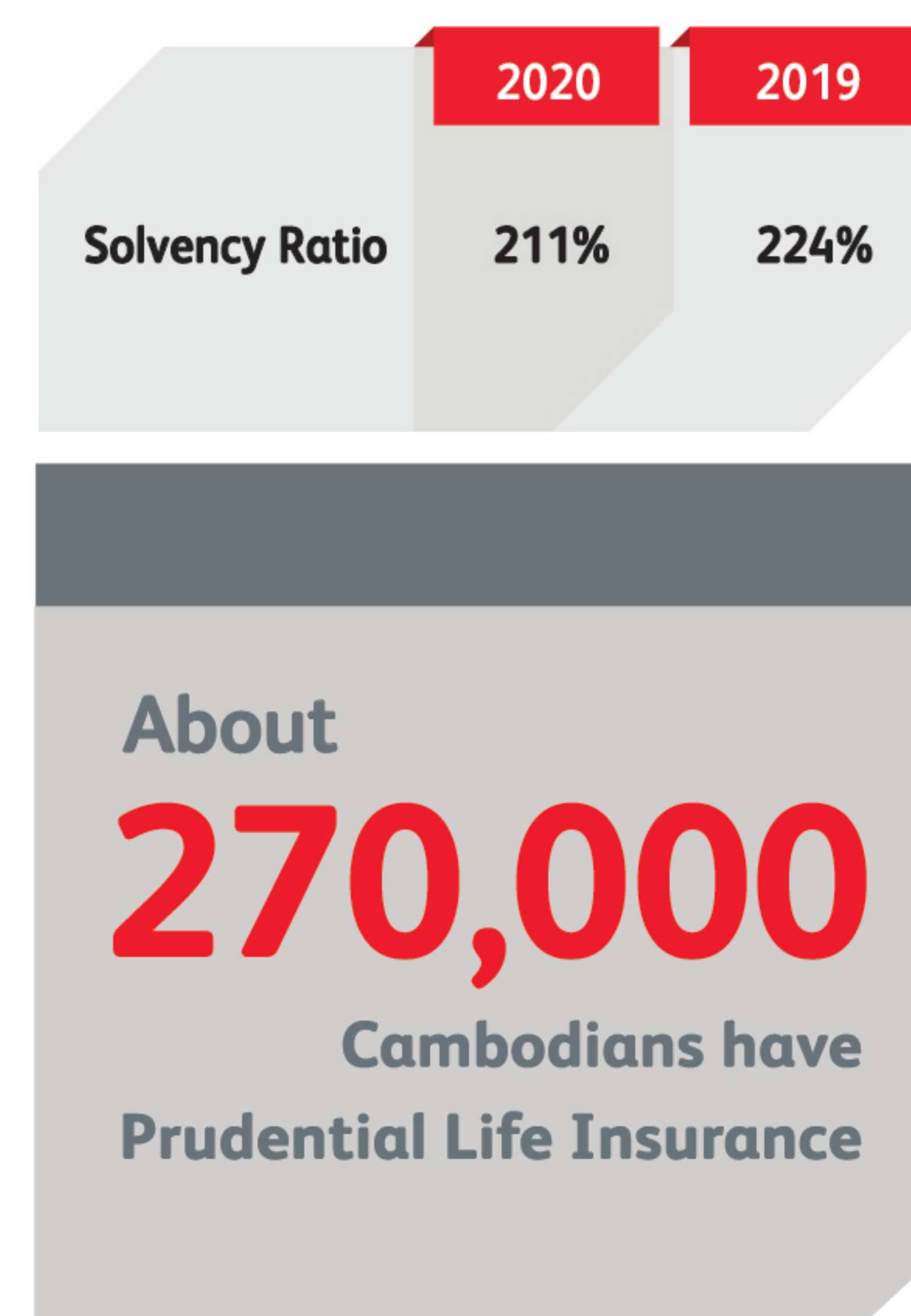


Statement of Financial Position

As at 31 December 2020

	2020		2019	
	US\$	KHR'000	US\$	KHR'000
ASSETS				
Property and equipment	2,061,167	8,337,420	2,954,339	12,038,931
Deferred acquisition costs and other intangible assets	31,326,574	126,715,992	24,187,280	98,563,166
Statutory deposit	700,000	2,831,500	700,000	2,852,500
Right-of-use assets	3,026,547	12,242,383	4,512,518	18,388,511
Insurance and other receivables	4,703,271	19,024,731	4,139,181	16,867,163
Other investments	165,140,371	667,992,801	118,031,359	480,977,788
Deferred tax assets	352,465	1,425,721	183,880	749,311
Cash and bank balances	6,743,301	27,276,652	13,220,031	53,871,626
TOTAL ASSETS	214,053,696	865,847,200	167,928,588	684,308,996
EQUITY AND LIABILITIES				
Equity				
Share capital	61,320,000	245,280,000	61,320,000	245,280,000
Accumulated losses	(5,628,305)	(22,737,772)	(15,872,681)	(64,504,093)
Currency translation reserves	-	2,730,678	-	4,421,918
Total equity	55,691,695	225,272,906	45,447,319	185,197,825
Liabilities				
Gross insurance contract liabilities	137,947,772	557,998,738	102,411,778	417,327,995
Insurance and other payables	15,172,181	61,371,472	14,698,789	59,897,565
Lease liabilities	3,475,464	14,058,252	4,626,021	18,851,036
Current income tax liabilities	1,766,584	7,145,832	744,681	3,034,575
Total liabilities	158,362,001	640,574,294	122,481,269	499,111,171
TOTAL EQUITY AND LIABILITIES	214,053,696	865,847,200	167,928,588	684,308,996

	2020		2019	
	US\$	KHR'000	US\$	KHR'000
Insurance premium revenue	64,679,852	263,699,757	73,192,813	296,577,278
Reinsurance premium	(692,008)	(2,821,317)	(597,749)	(2,422,079)
Net premium	63,987,844	260,878,440	72,595,064	294,155,199
Finance income, net	8,409,034	34,283,632	6,555,251	26,561,877
Net insurance income before claims, benefits, staff costs and others	72,396,878	295,162,072	79,150,315	320,717,076
Claims and benefits incurred	(1,951,979)	(7,958,218)	(1,547,145)	(6,269,032)
Gross change in insurance contract liabilities	(35,359,118)	(144,159,124)	(34,554,041)	(140,012,974)
Other operating and administrative expenses	(22,134,629)	(90,242,883)	(33,860,821)	(137,204,047)
Claims, benefit and expenses	(59,445,726)	(242,360,225)	(69,962,007)	(283,486,053)
Profit before income tax	12,951,152	52,801,847	9,188,308	37,231,023
Income tax expense	(2,706,776)	(11,035,526)	(2,064,424)	(8,365,046)
Net profit for the year	10,244,376	41,766,321	7,123,884	28,865,977
Other comprehensive (loss)/income				
Currency translation difference	-	(1,691,240)	-	2,405,886
TOTAL COMPREHENSIVE PROFIT FOR THE YEAR	10,244,376	40,075,081	7,123,884	31,271,863



For more information, please contact

 **023 964 222**

 **1800-21 22 23**

* In Cambodia only

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