

PROFIT AND LOSS STATEMENT
For the Year Ended December 31, 2020

Table 26

| | 1 USD = 4,045 KHR | | | | | | | | | | | (millions of KHR) |
|---|-------------------|-------------------|---------------------|---------------------|------------------|-------------------|----------------|-----------------------|--------------|---------------------|----------------|---------------------------------|
| | Interest income | Interest Expenses | Net Interest Income | Non-interest income | Operation income | Operating Expense | Net Provision | Profit from operation | Grant Income | Profit before Taxes | Tax on profit | Net Profit & Loss for 12 months |
| | 1 | 2 | 3=1-2 | 4 | 5=3+4 | 6 | 7 | 8=5-6-7 | 9 | 10=8+9 | 11 | 12=10-11 |
| 42 Khmer Capital Microfinance Institution Plc. | 3,371 | 82 | 3,289 | 161 | 3,450 | 3,346 | 230 | (126) | - | (126) | 37 | (163) |
| 43 LBP Microfinance Plc. | 4,002 | 1,297 | 2,705 | 1,058 | 3,763 | 2,491 | 2,200 | (928) | - | (928) | 241 | (1,169) |
| 44 LCH Plc. | 826 | - | 826 | 32 | 859 | 560 | - | 298 | - | 298 | 9 | 290 |
| 45 LED Plc. | 2,405 | 502 | 1,902 | 633 | 2,535 | 1,380 | 710 | 446 | - | 446 | 89 | 356 |
| 46 Maxima Microfinance Plc. | 14,695 | 5,153 | 9,542 | 907 | 10,450 | 7,779 | 443 | 2,227 | 73 | 2,300 | 470 | 1,831 |
| 47 MIA Financial Plc. | 3,938 | 903 | 3,035 | 355 | 3,391 | 2,221 | 537 | 632 | - | 632 | - | 632 |
| 48 Mothers Financial Japan Plc. | 1,751 | 379 | 1,372 | 550 | 1,922 | 2,161 | 5,347 | (5,586) | - | (5,586) | 22 | (5,609) |
| 49 Niron Microfinance Plc. | 1,503 | - | 1,503 | 5,591 | 7,093 | 5,274 | 744 | 1,076 | - | 1,076 | 153 | 922 |
| 50 NongHyup Finance (Cambodia) Plc. | 25,852 | 2,647 | 23,205 | 5,101 | 28,306 | 16,543 | 1,918 | 9,845 | 224 | 10,069 | 2,201 | 7,868 |
| 51 ORO Financecorp Plc. | 2,078 | - | 2,078 | 8 | 2,086 | 1,247 | 422 | 418 | - | 418 | - | 418 |
| 52 PG Development Plc. | 259 | - | 259 | (9) | 250 | 719 | (1) | (468) | - | (468) | - | (468) |
| 53 Piphup Thmey Microfinance Plc. | 4,502 | - | 4,502 | 315 | 4,817 | 3,334 | 1,866 | (383) | - | (383) | - | (383) |
| 54 Ponleu Chaktomuk Plc. | 140 | - | 140 | 14 | 154 | 242 | 4 | (92) | - | (92) | 1 | (93) |
| 55 Prasethpheap Finance Plc. | 2,942 | 513 | 2,429 | 790 | 3,219 | 2,710 | 57 | 452 | - | 452 | 91 | 361 |
| 56 Prime MF Microfinance Institution Ltd. | 7,813 | 3,075 | 4,738 | 3,634 | 8,372 | 6,114 | 192 | 2,065 | - | 2,065 | - | 2,065 |
| 57 Propey Microfinance Plc. | 572 | - | 572 | 68 | 640 | 732 | 78 | (171) | - | (171) | - | (171) |
| 58 Queen Finance Plc. | 950 | 185 | 766 | 314 | 1,080 | 1,454 | (310) | (63) | - | (63) | 13 | (76) |
| 59 Rolya Microfinance Institution Plc. | 1,409 | - | 1,409 | 79 | 1,488 | 539 | 1,630 | (681) | - | (681) | 12 | (693) |
| 60 Royal Microfinance Plc. | 2,954 | 250 | 2,704 | 1,134 | 3,838 | 2,996 | 1,530 | (688) | - | (688) | 35 | (722) |
| 61 Sabay Credit Commercial Plc. | 5,171 | 1,845 | 3,327 | 275 | 3,602 | 740 | 445 | 2,417 | - | 2,417 | 237 | 2,180 |
| 62 Sachak Microfinance Plc. | 1,073 | 651 | 422 | 387 | 809 | 1,241 | 469 | (901) | - | (901) | - | (901) |
| 63 Sahaka Plc. | 2,944 | 749 | 2,195 | 62 | 2,257 | 3,231 | (451) | (523) | - | (523) | 42 | (566) |
| 64 Sahakrinpheap Microfinance Plc. | 1,114 | 103 | 1,010 | 1,568 | 2,579 | 2,800 | 168 | (390) | - | (390) | (16) | (374) |
| 65 Samaky Microfinance Institution Plc. | 627 | - | 627 | 46 | 672 | 661 | 311 | (300) | - | (300) | 7 | (306) |
| 66 Sambat Finance Plc. | 5,659 | 2,411 | 3,248 | 2,549 | 5,797 | 4,969 | 145 | 683 | - | 683 | 83 | 600 |
| 67 Samporn Samakum Sahakreas Thuntoch neung matjum Kampuchea Plc. | 2,150 | 285 | 1,866 | 437 | 2,303 | 1,602 | 204 | 496 | - | 496 | 190 | 307 |
| 68 Samrithisak Microfinance Limited | 16,972 | 3,207 | 13,765 | 907 | 14,672 | 10,549 | 14 | 4,109 | - | 4,109 | 817 | 3,292 |
| 69 Seilanithih Limited | 2,728 | 775 | 1,952 | 742 | 2,695 | 3,133 | 13 | (451) | - | (451) | 64 | (516) |
| 70 Serey Oudom Microfinance Plc. | 5,297 | 1,988 | 3,310 | 227 | 3,537 | 2,757 | (36) | 816 | - | 816 | 158 | 659 |
| 71 Sixty Six Finance Plc. | 805 | 40 | 765 | 79 | 844 | 936 | 79 | (171) | - | (171) | 9 | (180) |
| 72 Sonatra Microfinance Institution Plc. | 6,704 | 3,040 | 3,664 | 1,046 | 4,709 | 4,819 | - | (110) | - | (110) | - | (110) |
| 73 Sunny Microfinance Plc. | 3,600 | 599 | 3,001 | 145 | 3,146 | 3,452 | 151 | (457) | - | (457) | 39 | (496) |
| 74 T&Go Finance Plc. | 1,029 | 396 | 633 | 242 | 876 | 2,691 | (157) | (1,658) | - | (1,658) | - | (1,658) |
| 75 TBB (Cambodia) Microfinance Institution Plc. | 12,198 | 2,248 | 9,950 | 1,152 | 11,102 | 6,711 | 54 | 4,336 | - | 4,336 | - | 4,336 |
| 76 Trop Khnhom Microfinance Plc. | 4,945 | 2,730 | 2,215 | 1,165 | 3,380 | 4,228 | 6 | (854) | - | (854) | 62 | (916) |
| 77 Vithey Microfinance Plc. | 4,959 | 833 | 4,126 | 1,205 | 5,332 | 5,466 | 117 | (251) | - | (251) | 101 | (352) |
| 78 Welcome Finance (Cambodia) Plc. | 26,850 | 9,894 | 16,956 | 9,174 | 26,130 | 12,168 | 1,552 | 12,411 | - | 12,411 | 2,161 | 10,250 |
| 79 YCP Microfinance Plc. | 3,046 | - | 3,046 | 2,653 | 5,699 | 3,119 | 253 | 2,328 | - | 2,328 | 716 | 1,611 |
| Subtotal | 530,212 | 120,887 | 409,325 | 101,453 | 510,778 | 332,228 | 82,406 | 96,144 | 836 | 96,980 | 18,343 | 78,637 |
| Total | 4,005,040 | 1,605,858 | 2,399,182 | 408,380 | 2,807,563 | 1,407,193 | 210,371 | 1,189,999 | 5,680 | 1,195,678 | 239,941 | 955,737 |