

LOLC (Cambodia) Plc.
Quarterly Report Significant Indicators
As of: 30-Jun-2019

1. LOLC (Cambodia) Plc.

- Bond Name	LOLC (Cambodia) Plc FX-Indexed Bond 2019-2022 No.1	LOLC (Cambodia) Plc Plain Bond 2019-2022 No.2
- Standard code:	KH2000081953	KH2000082951
- Symbol:	LOLC22A	LOLC22B
- Bond Issuing Volume (Units)	536,000	264,000

2. Disclosure Details:

- For 2019-Q2, the three-month period ended (30-Jun-2019), LOLC (Cambodia) Plc. has Total Interest Income of KHR 113,870 Million, increasing by 42% from the same period last year (2018-Q2).
- For Six-month period ended (Jan-Jun, 2019), LOLC (Cambodia) Plc. has Total Interest Income of KHR 211,909 Million, increasing by 42% from the same period last year.
- For 2019-Q2, the three-month period ended (30-Jun-2019), LOLC (Cambodia) Plc. has Net profit of KHR 25,768 Million, decreasing by 8.5% from the same period last year (2018-Q2).
- For Six-month period ended (Jan-Jun, 2019), LOLC (Cambodia) Plc. has Net profit of KHR 59,124 Million, increasing by 61% from the same period last year.
- As at the end of period June 2019, LOLC has Total asset of KHR 3,236,872 Million, increasing by 32% from December 2018.
- As at the end of period June 2019, LOLC has Total Equity of KHR 398,524 Million, increasing by 25% from December 2018.

Significant indicators of the Second quarterly (April- June) report are following:

1	Return on average equity	:	7.19%
2	Return on average asset	:	0.91%
3	GLP to asset ratio	:	78.46%
4	Operating exp. to avg. GLP	:	1.60%
5	Cost to income ratio	:	73.82%
6	Yield on average GLP	:	5.04%
7	Capital adequacy Ratio	:	15.67%
8	PAR >=30days ratio	:	0.92%
9	Deposit to GLP ratio	:	55.60%
10	Number of borrowers	:	264,427
11	Number of staff	:	2,641
12	Number of offices	:	78

Please refer to the below attachment for the Second quarterly report for the period ended 30-Jun-2019.