

LOLC (Cambodia) Plc.
Quarterly Report Significant Indicators
As of: 30-Sep-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-Q3, the three-month period ended (30-Sep-2019), LOLC (Cambodia) Plc. has Total Interest Income of KHR 109,988 Million, increasing by 34% from the same period last year (2018-Q3).
- For Nine-month period ended (Jan-Sep, 2019), LOLC (Cambodia) Plc. has Total Interest Income of KHR 321,897 Million, increasing by 39% from the same period last year.
- For 2019-Q3, the three-month period ended (30-Sep-2019), LOLC (Cambodia) Plc. has Net profit of KHR 33,036 Million, increasing by 162% from the same period last year (2018-Q3).
- For Nine-month period ended (Jan-Sep, 2019), LOLC (Cambodia) Plc. has Net profit of KHR 92,160 Million, increasing by 87% from the same period last year.
- As at the end of period Sep 2019, LOLC has Total asset of KHR 3,630,980 Million, increasing by 49% from December 2018.
- As at the end of period Sep 2019, LOLC has Total Equity of KHR 493,449 Million, increasing by 55% from December 2018.

Significant indicators of the Third quarterly (Jul- Sep) report are following:

1	Return on average equity	:	8.14%
2	Return on average asset	:	1.09%
3	GLP to asset ratio	:	77.90%
4	Operating exp. to avg. GLP	:	1.64%
5	Cost to income ratio	:	70.02%
6	Yield on average GLP	:	4.58%
7	Capital adequacy Ratio	:	15.59%
8	PAR >=30days ratio	:	0.92%
9	Deposit to GLP ratio	:	57.30%
10	Number of borrowers	:	279,704
11	Number of staff	:	2,711
12	Number of offices	:	78

Please refer to the below attachment for the Third quarterly report for the period ended 30-Sep-2019.