

FSP Name **Coast Trust**
Legal Status **NGO**
Country & Region **Bangladesh, South Asia**

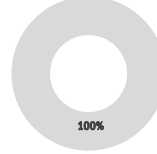
Key Parameters

624 Employees

245 Borrowers per loan officer

115% Operational self-sufficiency

Number of loans outstanding



Credit product break-out



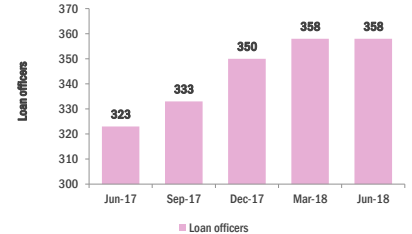
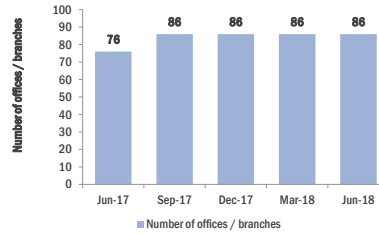
Gross loan portfolio



Outreach Performance

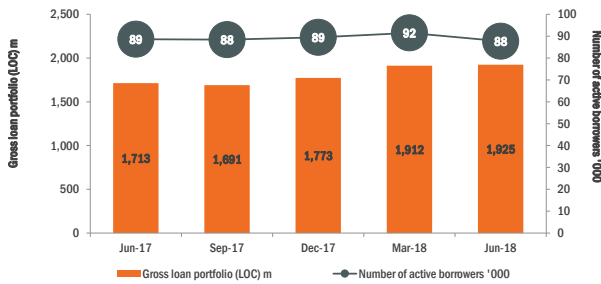
Number of Offices and Loan Officers

Quarter	Indicators		Percentage Change	
	Number of offices / branches	Loan officers	Number of offices / branches	Loan officers
Jun-17	76	323		
Sep-17	86	333	13.2%	3.1%
Dec-17	86	350	0.0%	5.1%
Mar-18	86	358	0.0%	2.3%
Jun-18	86	358	0.0%	0.0%



Minimum Maximum

Gross Loan Portfolio and Number of Active Borrowers

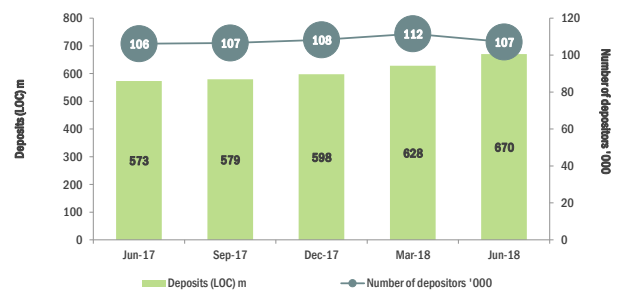


Quarter	Indicators			Percentage Change		
	Number of active borrowers '000	Gross loan portfolio (LOC) m	Average loan balance per borrower (LOC)	Number of active borrowers	Gross loan portfolio	Average loan balance per borrower
Jun-17	89	1,713	19,335			
Sep-17	88	1,691	19,121	-0.2%	-1.3%	-1.1%
Dec-17	89	1,773	19,821	1.2%	4.9%	3.7%
Mar-18	92	1,912	20,898	2.3%	7.8%	5.4%
Jun-18	88	1,925	21,942	-4.1%	0.6%	5.0%

Minimum Maximum

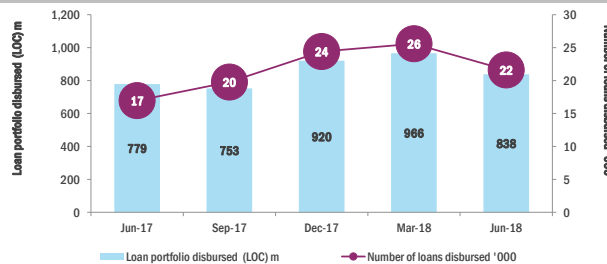
Deposits and Number of Deposit Accounts

Quarter	Indicators			Percentage Change		
	Number of depositors '000	Deposits (LOC) m	Average deposit balance per depositor (LOC)	Number of depositors	Deposits	Average deposit balance per depositor
Jun-17	106	573	5,402			
Sep-17	107	579	5,436	0.4%	1.0%	0.6%
Dec-17	108	598	5,518	1.6%	3.1%	1.5%
Mar-18	112	628	5,632	3.0%	5.2%	2.1%
Jun-18	107	670	6,261	-4.0%	6.7%	11.2%



Minimum Maximum

Number of Loans Disbursed and Amount Disbursed



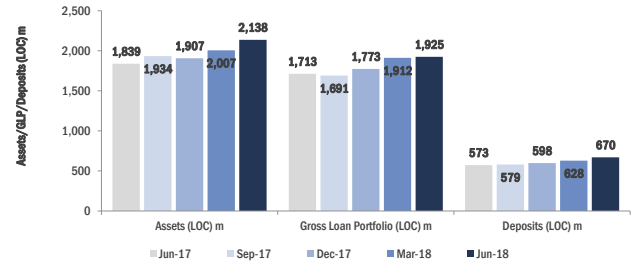
Quarter	Indicators			Percentage Change		
	Number of loans disbursed '000	Loan portfolio disbursed (LOC) m	Average loan disbursed (LOC)	Number of loans disbursed	Loan portfolio disbursed	Average loan disbursed
Jun-17	17	779	45,941			
Sep-17	20	753	38,063	16.6%	-3.4%	-17.1%
Dec-17	24	920	37,719	23.4%	22.3%	-0.9%
Mar-18	26	966	37,740	4.9%	4.9%	0.1%
Jun-18	22	838	38,806	-15.6%	-13.2%	2.8%

Minimum Maximum

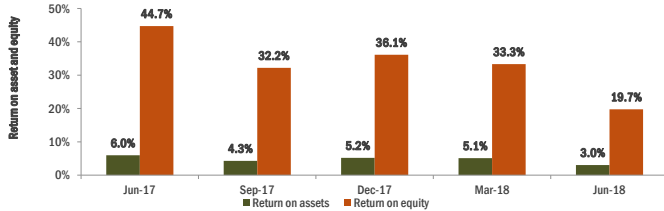
Financial Performance

Assets, Gross Loan Portfolio and Deposits

Quarter	Indicators			Percentage Change		
	Assets (LOC) m	Gross Loan Portfolio (LOC) m	Deposits (LOC) m	Assets	Gross Loan Portfolio	Deposits
Jun-17	1,839	1,713	573			
Sep-17	1,934	1,691	579	5.1%	-1.3%	1.0%
Dec-17	1,907	1,773	598	-1.4%	4.9%	3.1%
Mar-18	2,007	1,912	628	5.2%	7.8%	5.2%
Jun-18	2,138	1,925	670	6.6%	0.6%	6.7%



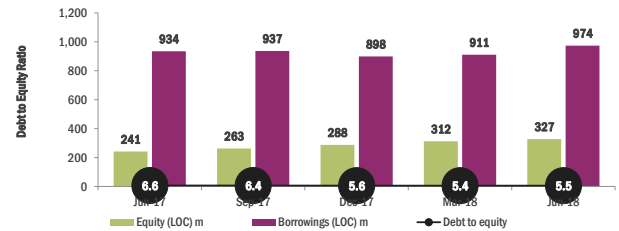
Return on Assets and Return on Equity



Quarter	Indicators		Percentage Change	
	Return on assets	Return on equity	Return on assets	Return on equity
Jun-17	6.0%	44.7%		
Sep-17	4.3%	32.2%	-1.7%	-12.6%
Dec-17	5.2%	36.1%	0.9%	3.9%
Mar-18	5.1%	33.3%	-0.1%	-2.8%
Jun-18	3.0%	19.7%	-2.1%	-13.6%

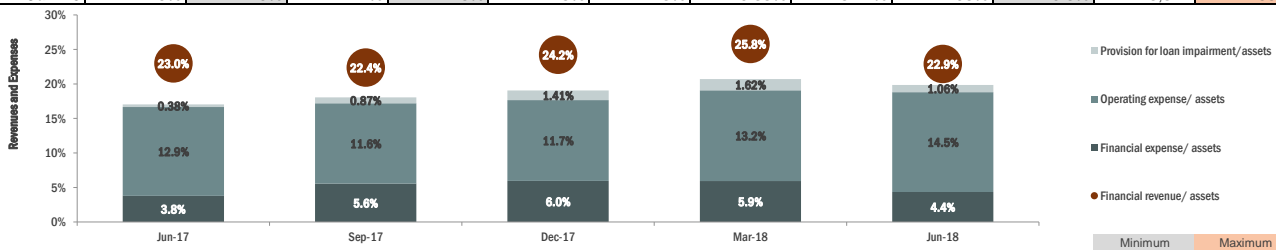
Debt to Equity Ratio

Quarter	Indicators			Percentage Change		
	Equity (LOC) m	Borrowings (LOC) m	Debt to equity	Equity	Borrowings	Debt to equity
Jun-17	241	934	6.6			
Sep-17	263	937	6.4	8.9%	0.2%	(0.3)
Dec-17	288	898	5.6	9.5%	-4.1%	(0.7)
Mar-18	312	911	5.4	8.5%	1.3%	(0.2)
Jun-18	327	974	5.5	4.9%	6.9%	0.1



Revenues and Expenses

Quarter	Financial revenue/assets	Financial revenue/assets % Change	Financial expense/assets	Financial expense/assets % Change	Operating expense/assets	Operating expense/assets % Change	Personnel expense/assets	Administrative expense/assets	Provision for loan impairment/assets	Provision for loan impairment/assets % Change	Cost per borrower	Cost per borrower % Change
Jun-17	23.0%		3.8%		12.9%		9.16%	3.71%	0.38%		2,635	
Sep-17	22.4%	-0.6%	5.6%	1.8%	11.6%	-1.2%	8.93%	2.71%	0.87%	0.5%	2,482	-5.81%
Dec-17	24.2%	1.9%	6.0%	0.4%	11.7%	0.1%	7.83%	3.87%	1.41%	0.5%	2,526	1.78%
Mar-18	25.8%	1.6%	5.9%	0.0%	13.2%	1.5%	8.98%	4.17%	1.62%	0.2%	2,843	12.54%
Jun-18	22.9%	-2.9%	4.4%	-1.6%	14.5%	1.3%	9.33%	5.12%	1.06%	-0.6%	3,342	17.55%



Risk and Liquidity

Portfolio Delinquency (LOC) m and Portfolio at Risk (PAR) %

Indicators (LOC) m	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18
Gross Loan Portfolio (GLP)	1,713	1,691	1,773	1,912	1,925
GLP Not Overdue	1,651	1,624	1,681	1,812	1,849
Renegotiated loans					
PAR 1 - 30 Days	7	8	13	10	12
PAR 30 - 90 Days	13	14	28	30	33
PAR 90-180 Days	9	10	13	17	19
PAR > 180 Days	34	34	38	43	11

