

# FSP Quarterly Performance Snapshot as of 31 Dec 2018



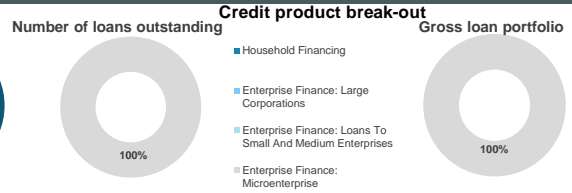
FSP Name: Coast Trust  
Legal Status: NGO  
Country & Region: Bangladesh, South Asia

## Key Parameters

624 Employees

248 Borrowers per loan officer

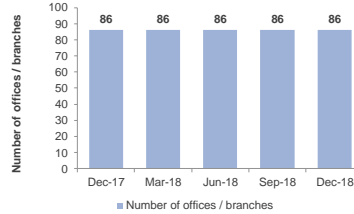
114% Operational self-sufficiency



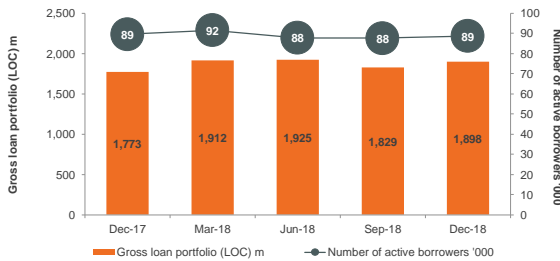
## Outreach Performance

### Number of Offices and Loan Officers

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



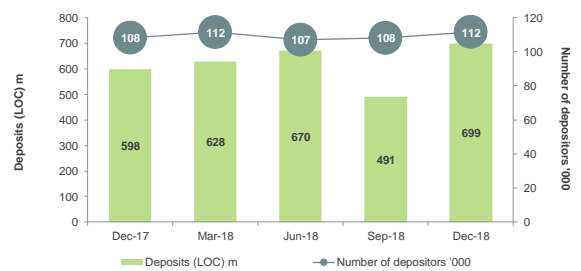
### Gross Loan Portfolio and Number of Active Borrowers



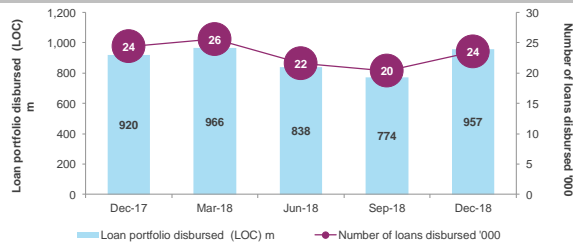
Quarter	Indicators			Percentage Change		
	Number of active borrowers '000	Gross loan portfolio (LOC) m	Average loan balance per borrower (LOC)	Number of active borrowers	Gross loan portfolio	Average loan balance per borrower
Dec-17	89	1,773	19,821			
Mar-18	92	1,912	20,898	2.3%	7.8%	5.4%
Jun-18	88	1,925	21,942	-4.1%	0.6%	5.0%
Sep-18	88	1,829	20,895	-0.2%	-5.0%	-4.8%
Dec-18	89	1,898	21,424	1.2%	3.8%	2.5%

### 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
Dec-17	108	598	5,518			
Mar-18	112	628	5,632	3.0%	5.2%	2.1%
Jun-18	107	670	6,261	-4.0%	6.7%	11.2%
Sep-18	108	491	4,541	1.0%	-26.7%	-27.5%
Dec-18	112	699	6,268	3.2%	42.4%	38.0%



### Number of Loans Disbursed and Amount Disbursed

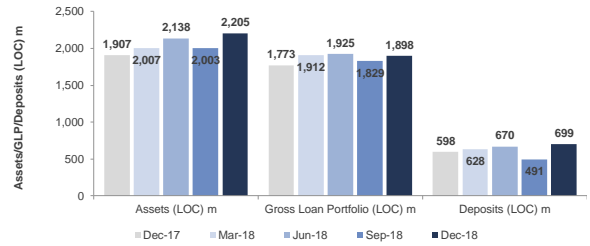


Quarter	Indicators			Percentage Change		
	Number of loans disbursed '000	Loan portfolio disbursed (LOC) m	Average loan disbursed (LOC)	Number of loans disbursed	Loan portfolio disbursed	Average loan disbursed
Dec-17	24	920	37,719			
Mar-18	26	966	37,740	4.9%	4.9%	0.1%
Jun-18	22	838	38,806	-15.6%	-13.2%	2.8%
Sep-18	20	774	37,913	-5.6%	-7.7%	-2.3%
Dec-18	24	957	40,628	15.5%	23.8%	7.2%

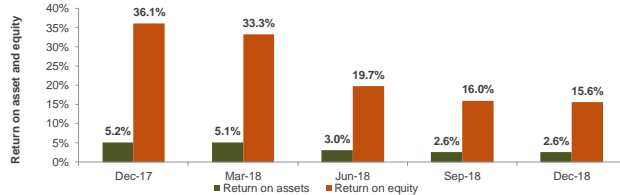
Financial Performance

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
Dec-17	1,907	1,773	598			
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%
Sep-18	2,003	1,829	491	-6.3%	-5.0%	-26.7%
Dec-18	2,205	1,898	699	10.1%	3.8%	42.4%



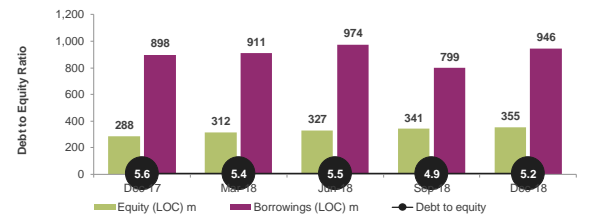
Return on Assets and Return on Equity



Quarter	Indicators		Percentage Change	
	Return on assets	Return on equity	Return on assets	Return on equity
Dec-17	5.2%	36.1%		
Mar-18	5.1%	33.3%	-0.1%	-2.8%
Jun-18	3.0%	19.7%	-2.1%	-13.6%
Sep-18	2.6%	16.0%	-0.5%	-3.7%
Dec-18	2.6%	15.6%	0.0%	-0.5%

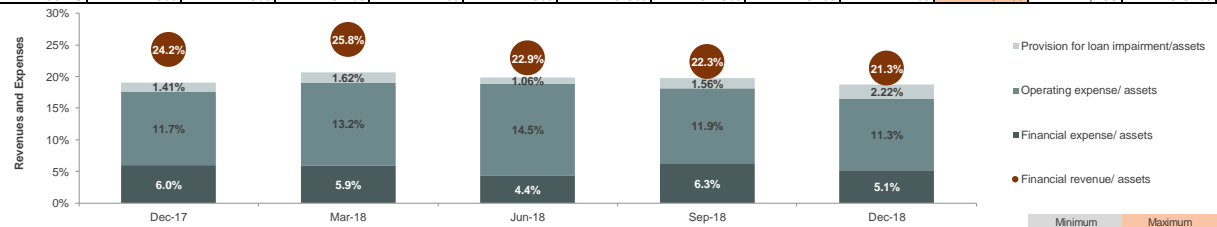
Debt to Equity Ratio

Quarter	Indicators			Percentage Change		
	Equity (LOC) m	Borrowings (LOC) m	Debt to equity	Equity	Borrowings	Debt to equity
Dec-17	288	898	5.6			
Mar-18	312	911	5.4	8.5%	1.3%	(0.2)
Jun-18	327	974	5.5	4.9%	6.9%	0.1
Sep-18	341	799	4.9	4.3%	-17.9%	(0.7)
Dec-18	355	946	5.2	4.0%	18.4%	0.3



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
	Dec-17	24.2%		6.0%		11.7%		7.83%	3.87%	1.41%		2,526
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%
Sep-18	22.3%	-0.6%	6.3%	1.9%	11.9%	-2.6%	9.22%	2.66%	1.56%	0.5%	2,808	-15.97%
Dec-18	21.3%	-1.0%	5.1%	-1.2%	11.3%	-0.5%	8.46%	2.87%	2.22%	0.7%	2,708	-3.54%



Risk and Liquidity

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

Indicators (LOC) m	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18
Gross Loan Portfolio (GLP)	1,773	1,912	1,925	1,829	1,898
GLP Not Overdue	1,681	1,812	1,861	1,736	1,792
Renegotiated loans					
PAR 1 - 30 Days	13	10	12	12	9
PAR 30 - 90 Days	28	30	33	14	36
PAR 90-180 Days	13	17	19	17	26
PAR > 180 Days	38	43	11	50	35

