

FINANCIAL STATEMENTS (UNAUDITED)
OF
TRUST BANK LIMITED
FOR THE PERIOD ENDED 31 MARCH 2019 (1ST QUARTER)

TRUST BANK LIMITED
and its subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 31 March 2019

	31 March 2019 (Unaudited) Taka	31 December 2018 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	3,781,111,130	3,730,434,604
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	16,367,927,331	12,007,579,243
	20,149,038,461	15,738,013,847
Balance with other banks and financial institutions		
In Bangladesh	2,388,623,682	7,062,324,216
Outside Bangladesh	638,260,731	775,102,896
	3,026,884,413	7,837,427,112
Money at call and short notice		
	-	-
Investments		
Government	23,121,447,348	28,488,959,280
Others	6,682,934,510	6,051,559,800
	29,804,381,858	34,540,519,080
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	202,965,305,807	195,055,298,744
Bills purchased and discounted	3,752,558,473	4,150,197,509
	206,717,864,280	199,205,496,253
Fixed assets including premises, furniture and fixtures	565,931,615	585,895,813
Other assets	4,225,404,886	3,169,048,021
Non-banking assets	-	-
Total Assets	264,489,505,513	261,076,400,126
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	22,616,481,187	20,916,518,784
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	30,899,127,369	29,394,205,285
Bills Payable	2,929,777,707	4,227,864,871
Savings Bank / Mudaraba Savings Deposits	31,949,382,530	31,908,653,593
Fixed Deposits / Mudaraba Term Deposits	146,757,121,276	147,004,310,673
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	212,535,408,882	212,535,034,422
Other liabilities	15,694,865,439	14,403,276,881
Total Liabilities	250,846,755,508	247,854,830,087
Capital/Shareholders' Equity		
Paid up Capital	5,569,662,160	5,569,662,160
Minority Interest	795	789
Foreign Currency Translation Reserve	2,043,759	2,024,844
Statutory Reserve	5,849,591,058	5,638,527,443
Other Reserve	1,040,757	1,978,275
Retained Earnings	2,220,411,476	2,009,376,528
Total Shareholders' Equity	13,642,750,005	13,221,570,039
Total Liabilities and Shareholders' Equity	264,489,505,513	261,076,400,126

OFF-BALANCE SHEET ITEMS

Contingent Liabilities

	31 March 2019 (Unaudited) Taka	31 December 2018 (Audited) Taka
Acceptances and endorsements	19,134,990,539	22,938,526,039
Letter of Guarantees	32,935,494,201	36,855,819,220
Irrevocable Letter of Credits	37,375,340,445	45,474,550,442
Bills for collection	3,752,297,946	3,896,286,368
	93,198,123,131	109,165,182,069

Other Contingent Liabilities

Value of travelers' cheques in hand	-	-
Total:	93,198,123,131	109,165,182,069

Other commitments

Documentary Credit and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
	-	-
Total Off-Balance Sheet items including contingent liabilities	93,198,123,131	109,165,182,069


Chief Financial Officer


Company Secretary


Managing Director


Director


Vice Chairman

TRUST BANK LIMITED
and its subsidiaries
Consolidated Profit and Loss Account (Provisional and unaudited)
For the period ended 31 March 2019 (1st Quarter)

	1 January to 31 March 2019 Taka	1 January to 31 March 2018 Taka
Interest income / Profit on Investment	4,700,401,807	4,021,122,570
Interest / Profit paid on deposits and borrowings etc.	2,948,466,202	2,458,394,542
Net interest income	1,751,935,605	1,562,728,028
Income from investments	537,543,333	513,437,104
Commission, exchange and brokerage	339,438,362	249,635,713
Other operating income	97,118,940	85,472,360
	974,100,635	848,545,177
Total operating income	2,726,036,240	2,411,273,205
Salaries and allowances	469,541,678	446,052,883
Rent, taxes, insurance, electricity, etc.	183,493,843	186,056,178
Legal expenses	550,858	349,784
Postage, stamps, telecommunications, etc.	28,199,754	16,622,042
Stationery, printing, advertisement etc.	12,617,748	11,696,559
Managing Director's salary and benefits	3,128,070	2,119,459
Directors' fees	623,000	710,000
Auditors' fee	127,778	-
Charges on loan losses	-	-
Depreciation and repair of bank's assets	56,231,498	61,676,300
Other expenses	181,920,316	141,368,382
Total operating expenses	936,434,543	866,651,587
Profit before provision	1,789,601,697	1,544,621,618
Provision for loans & advances / Investments	795,475,000	462,969,000
Provision for Diminution in value of Investment	-	131,592
Other provision	(95,164,145)	(2,480,900)
	700,310,855	460,619,692
Total Profit before Taxes	1,089,290,842	1,084,001,926
Provision for Taxation		
Current tax	672,198,361	629,397,568
Deferred tax	(5,006,088)	(6,041,805)
	667,192,273	623,355,763
Net Profit after Taxation	422,098,569	460,646,163
Appropriations		
Statutory Reserve	211,063,615	211,965,548
General reserve	-	-
	211,063,615	211,965,548
Retained surplus	211,034,954	248,680,615
Earning per share (EPS)	0.76	0.83


Chief Financial Officer


Company Secretary


Managing Director


Director


Vice Chairman

TRUST BANK LIMITED
and its subsidiaries
Consolidated Cash Flow Statements
For the period ended 31 March 2019 (1st Quarter)

	1 January to 31 March 2019 Taka	1 January to 31 March 2018 Taka
A. Cash flow from operating activities		
Interest received in cash	4,135,920,920	3,436,117,874
Interest payments	(1,643,120,584)	(1,921,114,263)
Dividend receipts	168,027	-
Fees and commission receipts in cash	347,824,932	260,258,735
Recoveries of loans previously written off	-	-
Cash paid to employees	(438,566,806)	(432,132,716)
Cash paid to suppliers	(1,723,099)	(8,385,700)
Income Taxes paid	(426,312,596)	(325,285,972)
Received from other operating activities (item-wise)	815,374,302	656,061,670
Payments for other operating activities (item-wise)	(297,057,733)	(353,875,272)
Operating profit before changes in operating Assets and Liabilities	2,492,507,363	1,311,644,356
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(631,374,710)	(76,562,911)
Loan & advance to other banks	-	-
Loan & advance to customers	(7,766,896,390)	(4,552,343,317)
Other assets (item-wise)	(606,033,650)	(858,041,935)
Deposits from other banks	1,258,898,017	(308,397,657)
Deposits from customers	(1,617,066,801)	(1,309,592,279)
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(44,508,056)	700,536,291
Net cash from operating activities (A)	(6,914,474,227)	(5,092,757,452)
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	5,367,414,014	2,926,739,944
Purchase of property, plant & equipment	(22,535,206)	(43,622,384)
Purchase of intangible assets	(549,000)	(687,425)
Sale of property, plant & equipment	(239,089)	16,393
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	5,344,090,719	2,882,446,528
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	1,580,000,000	2,240,000,000
Other borrowings	(383,863,177)	(1,102,136,956)
Dividend paid in cash	-	-
Net cash from financing activities (C)	1,196,136,823	1,137,863,044
D. Net increase in Cash and Cash Equivalent (A+B+C)	(374,246,685)	(1,072,447,880)
E. Effects of exchange rate changes on cash and cash equivalents	3,068,200	5,505,910
F. Opening Cash and Cash Equivalent	23,579,510,359	19,788,044,938
G. Cash and cash equivalents at end of year (D+E+F)	23,208,331,874	18,721,102,968
Consolidated Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	3,781,111,130	3,411,111,879
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	16,367,927,331	13,882,673,557
Balance with Other Bank and Financial Institutions	3,054,384,413	1,422,720,232
Money at call and short notice	-	-
Prize Bond	4,909,000	4,597,300
Total	23,208,331,874	18,721,102,968

TRUST BANK LIMITED
and its subsidiaries
Consolidated Statement of changes in Equity
For the period ended 31 March 2019 (1st Quarter)

Particulars	Paid up Capital	Share Premium Account	Minority Interest	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2019	5,569,662,160	-	789	2,024,844	5,638,527,443	1,978,275	2,009,376,528	13,221,570,039
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	(937,518)	-	(937,518)
Currency transaction difference	-	-	-	18,915	-	-	-	18,915
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit/(loss) for the year after tax	-	-	6	-	-	-	422,098,563	422,098,569
Statutory reserve	-	-	-	-	211,063,615	-	(211,063,615)	-
Dividends (Bonus Share)	-	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-
Balance as at 31 March 2019	5,569,662,160	-	795	2,043,759	5,849,591,058	1,040,757	2,220,411,476	13,642,750,005

TRUST BANK LIMITED
and its subsidiaries
Consolidated Statement of changes in Equity
For the period ended 31 March 2018 (1st Quarter)

Particulars	Paid up Capital	Share Premium Account	Minority Interest	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2018	5,569,662,160	-	789	1,780,871	4,815,477,540	5,447,527	2,082,533,494	12,474,902,381
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	15,381,211	-	15,381,211
Currency transaction difference	-	-	-	23,946	-	-	-	23,946
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit/(loss) for the year after tax	-	-	4	-	-	-	460,646,159	460,646,163
Statutory reserve	-	-	-	-	211,965,548	-	(211,965,548)	-
Dividends (Bonus Share)	-	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-
Balance as at 31 March 2018	5,569,662,160	-	793	1,804,817	5,027,443,088	20,828,738	2,331,214,105	12,950,953,701

TRUST BANK LIMITED
Balance Sheet (Unaudited)
As at 31 March 2019

	31 March 2019 (Unaudited) Taka	31 December 2018 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	3,781,111,130	3,730,434,604
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	16,367,927,331	12,007,579,243
	20,149,038,461	15,738,013,847
Balance with other banks and financial institutions		
In Bangladesh	2,309,744,110	6,959,586,628
Outside Bangladesh	638,260,731	775,102,896
	2,948,004,841	7,734,689,524
Money at call and short notice		
	-	-
Investments		
Government	23,121,447,348	28,488,959,280
Others	4,413,222,192	3,816,052,855
	27,534,669,540	32,305,012,135
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	201,004,992,965	192,977,867,286
Bills purchased and discounted	3,752,558,473	4,150,197,509
	204,757,551,438	197,128,064,795
	558,449,767	578,011,789
Fixed assets including premises, furniture and fixtures		
	7,259,693,199	6,154,578,152
Other assets		
	-	-
Non-banking assets		
	-	-
Total Assets	263,207,407,246	259,638,370,242
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	22,610,994,809	20,913,514,946
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	31,168,290,356	29,539,778,747
Bills Payable	2,929,777,707	4,227,864,871
Savings Bank / Mudaraba Savings Deposits	31,949,382,530	31,908,653,593
Fixed Deposits / Mudaraba Term Deposits	146,757,121,276	147,004,310,673
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	212,804,571,869	212,680,607,884
Other liabilities	14,510,829,610	13,156,639,917
Total Liabilities	249,926,396,288	246,750,762,747
Capital/Shareholders' Equity		
Paid up Capital	5,569,662,160	5,569,662,160
Foreign Currency Translation Reserve	2,043,759	2,024,844
Statutory Reserve	5,849,591,058	5,638,527,443
Other Reserve	1,040,757	1,978,275
Retained Earnings	1,858,673,224	1,675,414,773
Total Shareholders' Equity	13,281,010,958	12,887,607,495
Total Liabilities and Shareholders' Equity	263,207,407,246	259,638,370,242

31 March 2019 (Unaudited) Taka	31 December 2018 (Audited) Taka
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OFF-BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances and endorsements	19,134,990,539	22,938,526,039
Letter of Guarantees	32,874,964,201	36,855,819,220
Irrevocable Letter of Credits	37,375,340,445	45,474,550,442
Bills for collection	3,752,297,946	3,896,286,368
	93,137,593,131	109,165,182,069

Other Contingent Liabilities


Value of travelers' cheques in hand	-	-
Total:	93,137,593,131	109,165,182,069

Other commitments

Documentary Credit and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
	-	-
Total Off-Balance Sheet items including contingent liabilities	93,137,593,131	109,165,182,069


Chief Financial Officer


Company Secretary


Managing Director


Director


Vice Chairman

TRUST BANK LIMITED
Profit and Loss Account (Provisional and unaudited)
For the period ended 31 March 2019 (1st Quarter)

	1 January to 31 March 2019 Taka	1 January to 31 March 2018 Taka
Interest income / Profit on Investment	4,693,833,069	3,996,109,035
Interest / Profit paid on deposits and borrowings etc.	2,948,471,483	2,458,473,504
Net interest income	1,745,361,586	1,537,635,531
Income from investments	507,713,989	505,721,453
Commission, exchange and brokerage	332,699,055	247,781,041
Other operating income	90,997,702	79,970,967
	931,410,746	833,473,461
Total operating income	2,676,772,332	2,371,108,992
Salaries and allowances	462,913,509	438,213,723
Rent, taxes, insurance, electricity, etc.	179,399,822	182,035,489
Legal expenses	451,232	348,084
Postage, stamps, telecommunications, etc.	27,999,032	16,454,734
Stationery, printing, advertisement etc.	12,504,176	11,624,923
Managing Director's salary and benefits	2,557,500	1,572,409
Directors' fees	623,000	695,000
Auditors' fee	127,778	-
Charges on loan losses	-	-
Depreciation and repair of bank's assets	55,764,340	61,198,227
Other expenses	178,803,012	138,650,564
Total operating expenses	921,143,401	850,793,153
Profit before provision	1,755,628,931	1,520,315,839
Provision for loans & advances / Investments	795,475,000	462,969,000
Provision for Diminution in value of Investment	-	-
Other provision	(95,164,145)	(2,480,900)
	700,310,855	460,488,100
Total Profit before Taxes	1,055,318,076	1,059,827,739
Provision for Taxation		
Current tax	666,000,000	621,000,000
Deferred tax	(5,003,990)	(6,046,394)
	660,996,010	614,953,606
Net Profit after Taxation	394,322,066	444,874,133
Appropriations		
Statutory Reserve	211,063,615	211,965,548
General reserve	-	-
	211,063,615	211,965,548
Retained surplus	183,258,451	232,908,585
Earning per share (EPS)	0.71	0.80


Chief Financial Officer


Company Secretary


Managing Director


Director


Vice Chairman

TRUST BANK LIMITED
Cash Flow Statements
For the period ended 31 March 2019 (1st Quarter)

	1 January to 31 March 2019 Taka	1 January to 31 March 2018 Taka
A. Cash flow from operating activities		
Interest received in cash	4,129,352,182	3,411,104,339
Interest payments	(1,643,125,864)	(1,921,193,225)
Dividend receipts	168,000	-
Fees and commission receipts in cash	347,824,932	260,258,735
Recoveries of loans previously written off	-	-
Cash paid to employees	(433,579,650)	(426,057,951)
Cash paid to suppliers	(1,678,338)	(8,327,901)
Income Taxes paid	(417,361,376)	(312,173,403)
Received from other operating activities (item-wise)	772,684,440	640,993,521
Payments for other operating activities (item-wise)	(287,408,696)	(344,464,896)
Operating profit before changes in operating Assets and Liabilities	2,466,875,630	1,300,139,219
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(597,169,337)	3,580
Loan & advance to other banks	-	-
Loan & advance to customers	(7,940,557,078)	(4,537,995,715)
Other assets (item-wise)	(627,587,702)	(866,032,891)
Deposits from other banks	1,258,898,017	(308,397,657)
Deposits from customers	(1,493,477,276)	(1,356,837,831)
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	17,317,166	672,233,644
Net cash from operating activities (A)	(6,915,700,580)	(5,096,887,651)
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	5,367,414,014	2,926,739,944
Purchase of property, plant & equipment	(22,494,726)	(43,516,054)
Purchase of intangible assets	(549,000)	(687,425)
Sale of property, plant & equipment	(239,089)	16,393
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	5,344,131,199	2,882,552,858
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	1,580,000,000	2,240,000,000
Other borrowings	(386,319,287)	(1,083,435,205)
Dividend paid in cash	-	-
Net cash from financing activities (C)	1,193,680,713	1,156,564,795
D. Net increase in Cash and Cash Equivalent (A+B+C)	(377,888,668)	(1,057,769,998)
E. Effects of exchange rate changes on cash and cash equivalents	3,068,200	5,505,910
F. Opening Cash and Cash Equivalent	23,476,772,771	19,705,826,406
G. Cash and cash equivalents at end of year (D+E+F)	23,101,952,303	18,653,562,318
Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	3,781,111,130	3,411,111,879
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	16,367,927,331	13,882,673,557
Balance with Other Bank and Financial Institutions	2,948,004,842	1,355,179,582
Money at call and short notice	-	-
Prize Bond	4,909,000	4,597,300
Total	23,101,952,303	18,653,562,318

TRUST BANK LIMITED
Statement of changes in Equity
For the period ended 31 March 2019 (1st Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2019	5,569,662,160	-	2,024,844	5,638,527,443	1,978,275	1,675,414,773	12,887,607,495
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	(937,518)	-	(937,518)
Currency transaction difference	-	-	18,915	-	-	-	18,915
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-
Net profit/(loss) for the year after tax	-	-	-	-	-	394,322,066	394,322,066
Statutory reserve	-	-	-	211,063,615	-	(211,063,615)	-
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Balance as at 31 March 2019	5,569,662,160	-	2,043,759	5,849,591,058	1,040,757	1,858,673,224	13,281,010,958

TRUST BANK LIMITED
Statement of changes in Equity
For the period ended 31 March 2018 (1st Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2018	5,569,662,160	-	1,780,871	4,815,477,540	5,447,527	1,719,815,073	12,112,183,171
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	15,381,211	-	15,381,211
Currency transaction difference	-	-	23,946	-	-	-	23,946
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-
Net profit/(loss) for the year after tax	-	-	-	-	-	444,874,133	444,874,133
Statutory reserve	-	-	-	211,965,548	-	(211,965,548)	-
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Balance as at 31 March 2018	5,569,662,160	-	1,804,817	5,027,443,088	20,828,738	1,952,723,658	12,572,462,461

TRUST BANK LIMITED
Notes to the Financial Statements
For the period ended 31 March 2019 (1st Quarter)

1 Reporting entity

1.1 Changes of Accounting policy

Accounting policies in this financial statements are same as those applied in its last audited financial statements of December 2018

1.2 Basis of Consolidation

The consolidated financial statements include the financial statements of Trust Bank Limited and its two subsidiaries Trust Bank Investment Limited and Trust Bank Securities Limited, for the 1st quarter ended as on 31 March 2019.

1.3 Earning per Share

The Group and the Bank present basic earning per share (EPS) data for the ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to the ordinary shareholders of the Group/Bank by the number of ordinary shares outstanding as on 31 March 2019.

The EPS for the reporting period has been reduced from the last year due to increase of provision for Loans and Advances.

31 March 2019 (Unaudited) Taka	31 December 2018 (Audited) Taka
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2 Consolidated Loans and Advances/Islami Banking Investments

Loans And Advances

Trust Bank Limited	201,004,992,965	192,977,867,286
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	1,960,313,274	2,077,444,889
	202,965,306,239	195,055,312,175
Less : Inter Company Transaction	432	13,431
	202,965,305,807	195,055,298,744

Bills purchased and discounted

Trust Bank Limited	3,752,558,473	4,150,197,509
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	-	-
	3,752,558,473	4,150,197,509
	206,717,864,280	199,205,496,253

3 Consolidated Deposits and Other Accounts

Current / Al-wadeeah Current Accounts and other Accounts

Trust Bank Limited	31,168,290,356	29,539,778,747
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	76,828,687	70,427,942
	31,245,119,043	29,610,206,689
Less : Inter Company Transaction	345,991,674	216,001,404
	30,899,127,369	29,394,205,285
Bills Payable	2,929,777,707	4,227,864,871
Savings Bank Deposits/Mudaraba Savings Deposits	31,949,382,530	31,908,653,593
Fixed Deposits/Mudaraba Term Deposits	146,757,121,276	147,004,310,673
	212,535,408,882	212,535,034,422

4 CAPITAL

4.1 Authorized Capital

1,000,000,000 Ordinary shares of Tk. 10 each	10,000,000,000	10,000,000,000
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4.2 Issued, Subscribed and Paid Up Capital

556,966,216 Ordinary shares of Tk. 10 each	5,569,662,160	5,569,662,160
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	1 January to 31 March 2019 Taka	1 January to 31 March 2018 Taka
4.1 Earning per Share (EPS)		
Profit attributable to outstanding ordinary share holders	394,322,066	444,874,133
Nos of Ordinary Outstanding Shares outstanding	556,966,216	556,966,216
Earning per Share	0.71	0.80
5 Consolidated Earning per Share (EPS)		
Profit attributable to outstanding ordinary share holders	422,098,569	460,646,163
Nos of Ordinary Outstanding Share	556,966,216	556,966,216
Earning per Share	0.76	0.83
6 Consolidated Net Asset Value (NAV) per Share		
Net Asset Value (NAV)	13,642,750,005	12,950,953,701
Nos of Ordinary Outstanding Shares outstanding	556,966,216	556,966,216
Net Asset Value (NAV) per Share	24.49	23.25
7 Consolidated Net Operating Cash Flow per share (NOCFPE)		
Net Operating Cash Flow	(6,914,474,227)	(5,092,757,452)
Nos of Ordinary Outstanding Shares outstanding	556,966,216	556,966,216
Net Operating Cash Flow per share (NOCFPE)*	(12.41)	(9.14)

*Net Operating Cash Flow per share (NOCFPS) has been decreased due to increase of disbursement of Loan and Advances to Customer.

8 Reconciliation of Net Profit after tax with Cash flows from Operating Activities

Net Income (Loss)	422,098,569	460,646,163
Adjustments to reconcile net income to net cash provided by operating activities:		
Interest Income	(564,480,887)	(585,004,696)
Interest Expense	1,305,345,618	537,280,279
Fees and commission Income	8,386,570	10,623,022
Salary and Allowances	34,102,942	16,039,626
Printing and Stationeries	7,548,390	34,547,196
Income Taxes	240,879,677	298,069,791
Other Operating Income	180,880,056	57,152,206
Other operating Expenses	157,435,573	21,671,077
Provision for loans & advances / Investments / Other Assets	700,310,855	460,619,692
Operating profit before changes in operating Assets and Liabilities	2,492,507,363	1,311,644,356
Increase/(Decrease) in operating assets & liabilities		
Net Investment in trading securities	(631,374,710)	(76,562,911)
Loan & advance to customers	(7,766,896,390)	(4,552,343,317)
Other assets (item-wise)	(606,033,650)	(858,041,935)
Deposits from other banks	1,258,898,017	(308,397,657)
Deposits from customers	(1,617,066,801)	(1,309,592,279)
Other liabilities (item-wise)	(44,508,056)	700,536,291
Net cash from operating activities	(6,914,474,227)	(5,092,757,452)

8 Credit Rating of the Bank

As per BRPD Circular no. 6 dated 5 July 2016, the bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the financial statements as at and for the year ended 31 December 2017. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
		Long	Short Term	
January to December 2017	27-Jun-18	AA ₂	ST-2	Stable
January to December 2016	15-Jun-17	AA ₂	ST-2	Stable
January to December 2015	30-Jun-16	AA ₂	ST-2	Stable

The details of the published quarterly (Q1) financial statements are available in the website of the Bank. The address of the website is www.tblbd.com