FINANCIAL STATEMENTS (UNAUDITED) OF TRUST BANK LIMITED FOR THE SECOND QUARTER ENDED 30 JUNE 2019

and its subsidiaries

Consolidated Balance Sheet (Unaudited) As at 30 June 2019

	30.06.2019	31.12.2018
	(Unaudited)	(Audited)
	Taka	Taka
PROPERTY AND ASSETS Cash		
Cash in hand (including foreign currencies)	3,894,370,890	3,730,434,604
Balance with Bangladesh Bank and its agent bank(s)		, , , , , , , , , , , , , , , , , , , ,
(including foreign currencies)	19,709,174,015	12,007,579,243
	23,603,544,905	15,738,013,847
Balance with other banks and financial institutions		
In Bangladesh	2,577,465,812	7,062,324,216
Outside Bangladesh	2,105,840,324	775,102,896
	4,683,306,136	7,837,427,112
Money at call and short notice	10,380,000,000	-
Investments		
Government	32,978,802,398	28,488,959,280
Others	6,624,673,828	6,051,559,800
	39,603,476,226	34,540,519,080
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	202,561,965,821	195,055,298,744
Bills purchased and discounted	3,045,416,609	4,150,197,509
Fixed coasts including premises fromitrue and fixtures	205,607,382,430	199,205,496,253
Fixed assets including premises, furniture and fixtures	562,205,500	585,895,813
Other assets	5,067,988,065	3,169,048,021
Non-banking assets	- 200 E07 002 262	- 264 076 400 426
Total Assets	289,507,903,262	261,076,400,126
LIABILITIES AND CAPITAL		
EIABIETTEO AND GAI TIAE		
Liabilities		
Borrowings from other banks, financial institutions and agents	20,184,318,293	20,916,518,784
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	24,561,299,437	29,394,205,285
Bills Payable	4,249,733,762	4,227,864,871
Savings Bank / Mudaraba Savings Deposits	34,577,585,948	31,908,653,593
Fixed Deposits / Mudaraba Term Deposits	174,445,482,700	147,004,310,673
Bearer Certificates of Deposit	-	-
Other Deposits	237.834.101.847	212,535,034,422
Other liabilities	17,182,840,002	14,403,276,881
Total Liabilities	275,201,260,142	247,854,830,087
Total Elabilities	273,201,200,142	241,034,030,001
Capital/Shareholders' Equity		
Paid up Capital	6,126,628,370	5,569,662,160
Minority Interest	798	789
Foreign Currency Translation Reserve	2,081,098	2,024,844
Statutory Reserve	6,118,395,025	5,638,527,443
Other Reserve	748,957	1,978,275
Retained Earnings	2,058,788,872	2,009,376,528
Total Shareholders' Equity	14,306,643,120	13,221,570,039
Total Liabilities and Shareholders' Equity	289,507,903,262	261,076,400,126

30.06.2019
(Unaudited)
Taka

31.12.2018 (Audited) Taka

OFF-BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances and endorsements
Letter of Guarantees
Irrevocable Letter of Credits
Bills for collection

94,045,458,565	109,225,712,069
3,693,510,308	3,896,286,368
31,729,175,527	45,474,550,442
40,331,336,590	36,916,349,220
18,291,436,140	22,938,526,039

Other Contingent Liabilities

Value of travelers' cheques	in hand
Total:	

94,045,458,565	109,225,712,069

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

-	-
-	-
-	-
-	-
=	-
94,045,458,565	109,225,712,069

Total Off-Balance Sheet items including contingent liabilities







and its subsidiaries

Consolidated Profit and Loss Account For the half-year ended 30 June 2019

	1 January to	1 January to	1 April to	1 April to
	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	Taka	Taka	Taka	Taka
Interest income / Profit on Investment	9,684,079,895	8,420,891,481	4,983,678,088	4,399,768,911
Interest / Profit paid on deposits and borrowings etc.	5,974,604,807	5,352,128,008	3,026,138,605	2,893,733,466
Net interest income	3,709,475,088	3,068,763,473	1,957,539,483	1,506,035,445
Income from investments	967,485,743	1,026,668,475	429,942,410	513,231,371
Commission, exchange and brokerage	636,130,986	450,179,614	296,692,624	200,543,901
Other operating income	260,645,792	240,297,425	163,526,852	154,825,065
	1,864,262,521	1,717,145,514	890,161,886	868,600,337
Total operating income	5,573,737,609	4,785,908,987	2,847,701,369	2,374,635,782
Salaries and allowances	1,030,876,683	981,007,354	561,335,005	534,954,471
Rent, taxes, insurance, electricity, etc.	369,947,075	365,617,328	186,453,232	179,561,150
Legal expenses	959,061	511,335	280,425	161,551
Postage, stamps, telecommunications, etc.	45,105,673	44,285,353	16,905,919	27,663,311
Stationery, printing, advertisement etc.	23,990,413	24,316,642	11,372,665	12,620,083
Managing Director's salary and benefits	7,007,820	5,854,009	3,879,750	3,734,550
Directors' fees	1,490,000	1,659,000	867,000	949,000
Auditors' fee	1,430,000	1,000,000	-	343,000
Charges on loan losses	_	_	_	_
Depreciation and repair of bank's assets	102,844,163	124,139,202	46,612,665	62,462,902
Other expenses	341,080,301	280,905,021	159,159,985	139,536,639
Total operating expenses	1,923,301,189	1,828,295,244	986,866,646	961,643,657
Profit before provision	3,650,436,420	2,957,613,743	1,860,834,723	1,412,992,125
·	· · · · · · · · · · · · · · · · · · ·			
Provision for loans & advances / Investments	1,309,863,000	1,258,041,000	514,388,000	795,072,000
Provision for Diminution in value of Investment	-	2,034,932	-	1,903,340
Other provision	(109,863,000)	(26,334,720)	(14,698,855)	(23,853,820)
	1,200,000,000	1,233,741,212	499,689,145	773,121,520
Total Profit before Taxes	2,450,436,420	1,723,872,531	1,361,145,578	639,870,605
Provision for Taxation				
Current tax	1,369,224,986	1,125,683,437	697,026,625	496,285,869
Deferred tax	(5,034,711)	(2,988,571)	(28,623)	3,053,234
	1,364,190,275	1,122,694,866	696,998,002	499,339,103
Net Profit after Taxation	1,086,246,145	601,177,665	664,147,576	140,531,502
Appropriations	· · · · · · · · · · · · · · · · · · ·			
Statutory Reserve	479,867,582	336,907,909	268,803,967	124,942,361
General reserve	-	=	-	=
	479,867,582	336,907,909	268,803,967	124,942,361
Retained surplus	606,378,563	264,269,756	395,343,609	15,589,141
Earning per share (EPS)	1.77	0.98	1.08	0.23











and its subsidiaries

Consolidated Cash Flow Statements For the half-year ended 30 June 2019

	1 January to	1 January to
	30 June 2019	30 June 2018
	Taka	Taka
A. Cash flow from operating activities		
Interest received in cash	8,525,165,644	7,216,739,001
Interest payments	(5,962,085,072)	(4,983,713,263)
Dividend receipts	16,707,102	23,807,572
Fees and commission receipts in cash	596,349,942	447,051,130
Recoveries of loans previously written off	36,174,473	412,728
Cash paid to employees	(992,069,290)	(1,012,351,387)
Cash paid to suppliers	(20,579,888)	(17,332,834)
Income Taxes paid	(1,699,918,260)	(1,490,449,145)
Received from other operating activities (item-wise)	1,159,201,847	1,222,554,288
Payments for other operating activities (item-wise)	(816,486,708)	(710,179,058)
Operating profit before changes in operating		
Assets and Liabilities	842,459,790	696,539,032
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	
Net Investment in trading securities	(573,114,028)	(1,093,329,624)
Loan & advance to other banks	-	(040,040,440)
Loan & advance to customers	(6,111,966,562)	(619,310,113)
Other assets (item-wise)	(809,586,069)	(338,960,800)
Deposits from other banks Deposits from customers	1,258,898,017	(308,397,657)
Other liabilities account of customers	24,034,172,397	11,815,238,055
Trading liabilities	-	-
Other liabilities (item-wise)	1,523,426,789	273,591,512
Net cash from operating activities (A)	20,164,290,334	10,425,370,405
B. Cash flow from investing activities		10,120,010,100
Proceeds from sale of securities		_ 1
Payments for purchase of government securities	(4,490,326,536)	(21,909,061)
Purchase of property, plant & equipment	(50,421,473)	(55,978,965)
Purchase of intangible assets	(554,663)	(1,188,658)
Sale of property, plant & equipment	179,568	(23,550)
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	(4,541,123,104)	(79,100,234)
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:	-	
Call loan	-	-
Other borrowings	(545,073,410)	(1,186,115,001)
Dividend paid in cash		(1,113,932,432)
Net cash from financing activities (C)	(545,073,410)	(2,300,047,433)
D. Net increase in Cash and Cash Equivalent (A+B+C)	15,078,093,820	8,046,222,738
E. Effects of exchange rate changes on cash		
and cash equivalents	14,062,162	9,521,926
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)	38,671,666,341	27,843,789,602
Consolidated Cash and Cash Equivalents at the end of the year	0.004.070.000	0.004.400.000
Cash in hand (including foreign currencies)	3,894,370,890	3,381,402,983
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	19,709,174,015	15,289,811,604
Balance with Other Bank and Financial Institutions	4,683,306,136	7,467,205,915
Money at call and short notice Prize Bond	10,380,000,000 4,815,300	1,700,000,000 5,369,100
Total	38,671,666,341	27,843,789,602
i Viui	33,071,000,341	21,070,100,002

and its subsidiaries

Consolidated Statement of changes in Equity For the period from January to June 30, 2019 (Second Quarter)

Particulars	Paid up Capital	Account	interest	Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
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	-	-	-	-	-	(1,229,318)	-	(1,229,318)
Currency transaction difference	-	-	-	56,254	-	-	-	56,254
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit/(loss) for the year after tax	-	-	9	-	-	-	1,086,246,136	1,086,246,145
Statutory reserve	-	-	-	-	479,867,582	-	(479,867,582)	-
Dividends (Bonus Share)	556,966,210	-	-	-	-	-	(556,966,210)	-
Dividends (Cash) Issue of Share Capital	-	-	-	-	-	-	-	-
Balance as at 30 June 2019	6,126,628,370	-	798	2,081,098	6,118,395,025	748,957	2,058,788,872	14,306,643,120

TRUST BANK LIMITED

and its subsidiaries Consolidated Statement of changes in Equity For the period from January to June 30, 2018 (Second Quarter)

Particulars	Paid up Capital	Share Premium Account	Minority Interest	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
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	-	-			-	(4,525,107)	-	(4,525,107)
Currency transaction difference	-	-		98,752	-	-	-	98,752
Net gain and losses not recognized in								
the income statement	-	-			-	-	-	-
Net profit/(loss) for the year after tax	-	-	6		-	-	601,177,659	601,177,665
Statutory reserve	-	-			336,907,909	-	(336,907,909)	-
Dividends (Bonus Share)	-	-			-	-	-	-
Dividends (Cash)	-	-	-		-	-	(1,113,932,432)	(1,113,932,432)
Issue of Share Capital	-	-	-		_	-	-	-
Balance as at 30 June 2018	5,569,662,160	-	795	1,879,623	5,152,385,449	922,420	1,232,870,812	11,957,721,259

Balance Sheet As at 30 June 2019

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	30.06.2019	31.12.2018
	(Unaudited)	(Audited)
PROPERTY AND ACCETS	Taka	Taka
PROPERTY AND ASSETS Cash		
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	3,894,370,890	3,730,434,604
(including foreign currencies)	19,709,174,015	12,007,579,243
Balance with other banks and financial institutions	23,603,544,905	15,738,013,847
In Bangladesh	2,465,849,603	6,959,586,628
Outside Bangladesh	2,105,840,324	775,102,896
· ·	4,571,689,927	7,734,689,524
Money at call and short notice	10,380,000,000	· · · · -
Investments	, , ,	
Government	32,978,802,398	28,488,959,280
Others	4,281,222,192	3,816,052,855
Cultil	37,260,024,590	32,305,012,135
Loans and Advances/Islami Banking Investments	07,200,021,000	02,000,012,100
Loans, Cash Credit, Overdrafts etc./ Investment	200,576,362,750	192,977,867,286
Bills purchased and discounted	3,045,416,609	4,150,197,509
·	203,621,779,359	197,128,064,795
Fixed assets including premises, furniture and fixtures	554,295,478	578,011,789
Other assets	8,127,871,063	6,154,578,152
Non-banking assets	· · · · · · -	-
Total Assets	288,119,205,322	259,638,370,242
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents Deposits and other accounts	20,166,207,422	20,913,514,946
Current / Al-wadeeah Current Accounts and other Accounts	24,822,149,753	29,539,778,747
Bills Payable	4,249,733,762	4,227,864,871
Savings Bank / Mudaraba Savings Deposits	34,577,585,948	31,908,653,593
Fixed Deposits / Mudaraba Term Deposits	174,445,482,700	147,004,310,673
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	238,094,952,163	212,680,607,884
Other liabilities	15,928,243,058	13,156,639,917
Total Liabilities	274,189,402,643	246,750,762,747
Capital/Shareholders' Equity		
Paid up Capital	6,126,628,370	5,569,662,160
Foreign Currency Translation Reserve	2,081,098	2,024,844
Statutory Reserve	6,118,395,025	5,638,527,443
Other Reserve	748,957	1,978,275
Retained Earnings	1,681,949,229	1,675,414,773
· · · · · · · · · · · · · · · · · · ·	13,929,802,679	12,887,607,495
Total Shareholders' Equity Total Liabilities and Shareholders' Equity		

30.06.2019
(Unaudited)
Taka

31.12.2018 (Audited) Taka

OFF-BALANCE SHEET ITEMS

Contingent Liabilities

18,291,436,140
40,270,806,590
31,729,175,527
3,693,510,308

22,938,526,039 36,855,819,220 45,474,550,442 3,896,286,368

93,984,928,565

109,165,182,069

Other Contingent Liabilities

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To	tal:								

93,984,928,565	

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

-		-
-		-
-		-
-		-
	1	-

Total Off-Balance Sheet items including contingent liabilities

93,984,928,565

109,165,182,069











Profit and Loss Account For the half-year ended 30 June 2019

	1 January to	1 January to	1 April to	1 April to
	30 June 2019	30 June 2018	30 June 2019	30 June 2018
	Taka	Taka	Taka	Taka
	L			
Interest income / Profit on Investment	9,672,126,923	8,388,952,163	4,978,293,854	4,392,843,128
Interest / Profit paid on deposits and borrowings etc.	5,974,609,627	5,352,132,078	3,026,138,144	2,893,658,574
Net interest income	3,697,517,296	3,036,820,085	1,952,155,710	1,499,184,554
Income from investments	918,013,180	1,009,772,067	410,299,191	504,050,614
Commission, exchange and brokerage	626,266,041	445,249,335	293,566,986	197,468,294
Other operating income	247,931,979	221,902,653	156,934,277	141,931,686
	1,792,211,200	1,676,924,055	860,800,454	843,450,594
Total operating income	5,489,728,496	4,713,744,140	2,812,956,164	2,342,635,148
Salaries and allowances	1,015,314,634	964,478,735	552,401,125	526,265,012
Rent, taxes, insurance, electricity, etc.	361,769,042	357,395,669	182,369,220	175,360,180
Legal expenses	859,435	507,635	280,425	159,551
Postage, stamps, telecommunications, etc.	44,688,773	43,895,710	16,689,741	27,440,976
Stationery, printing, advertisement etc.	23,779,469	24,132,316	11,275,293	12,507,393
Managing Director's salary and benefits	5,745,000	4,759,909	3,187,500	3,187,500
Directors' fees	1,415,000	1,587,000	792,000	892,000
Auditors' fee	-	-	-	-
Charges on loan losses	-	-	-	-
Depreciation and repair of bank's assets	101,936,554	122,986,279	46,172,214	61,788,052
Other expenses	334,882,677	275,720,128	156,079,665	137,069,564
Total operating expenses	1,890,390,584	1,795,463,381	969,247,183	944,670,228
Profit before provision	3,599,337,912	2,918,280,759	1,843,708,981	1,397,964,920
Provision for loans & advances / Investments	1,309,863,000	1,258,041,000	514,388,000	795,072,000
Provision for Diminution in value of Investment	-	2,034,932	-	2,034,932
Other provision	(109,863,000)	(26,334,720)	(14,698,855)	(23,853,820)
	1,200,000,000	1,233,741,212	499,689,145	773,253,112
Total Profit before Taxes	2,399,337,912	1,684,539,547	1,344,019,836	624,711,808
Provision for Taxation				-
Current tax	1,361,000,000	1,115,000,000	695,000,000	494,000,000
Deferred tax	(5,030,336)	(2,999,755)	(26,346)	3,046,639
	1,355,969,664	1,112,000,245	694,973,654	497,046,639
Net Profit after Taxation	1,043,368,248	572,539,302	649,046,182	127,665,169
Appropriations				-
Statutory Reserve	479,867,582	336,907,909	268,803,967	124,942,361
General reserve	-	-	-	-
	479,867,582	336,907,909	268,803,967	124,942,361
Retained surplus	563,500,666	235,631,393	380,242,215	2,722,808
Earning per share (EPS)	1.70	0.93	1.06	0.21





Managing Director

Director

Vice Chairman

Cash Flow Statements For the half-year ended 30 June 2019

A. Cash flow from operating activities interest received in cash interest payments (5,962,089,882) (4,983,791,465) Dividend receipts (5,962,089,882) (16,707,000 (5,963,899,942 (447,011,30) (36,174,473 (412,728) (389,907,285) (20,464,480) (17,190,404) (1,000,000) Recovered from other operating activities (item-wise) (1,086,876,891) (1,472,022,334) (1,472,022,334) (1,472,022,334) Received from other operating activities (item-wise) (1,087,150,627 (1,472,022,334) (1,472,022,334) (1,472,022,334) (1,472,022,334) Received from other operating activities (item-wise) (1,087,150,627 (1,472,022,334) (1,472,022,334) (1,472,022,334) Received from other operating activities (item-wise) (1,087,150,627 (1,472,022,334) (1,472,022,334) (1,472,022,334) Received from other operating activities (1,472,022,334) Received from other operating activities (1,472,022,334) (1,472,022,334) Received from other operating activities (1,472,022,334) Received from other operating activities (1,472,022,334) (1,472,022,334) Received from other operating activities (1,472,022,334) Received from other banks (1,472,022,342,342) Received from other banks (1,472,022,342,342) Received from other		January to June 30, 2019 Taka	January to June 30, 2018 Taka
Interest received in cash	A. Cash flow from operating activities		
Interest payments		8,513,212,672	7,184,873,815
Dividend receipts 16,707,000 16,588,894 Fees and commission receipts in cash 596,349,942 447,051,130 Recoveries of loans previously written off 36,174,473 412,728 (399,261,214) (399,907,262,127) (20,464,480) (17,190,404) (1,686,876,691) (1,472,022,334)	Interest payments		
Recoveries of loans previously written off 36,174,473 417,051,130 417,725 Cash paid to employees (980,261,214) (999,907,285) Cash paid to suppliers (20,464,480) (17,10,404) Income Taxes paid (1,686,876,691) (1,472,022,334) Received from other operating activities (item-wise) 1,087,150,627 1,189,551,506 Payments for other operating activities (item-wise) 1,087,150,627 1,189,551,506 (991,213,540) Operating profit before changes in operating Assets and Laibilities Statutory Deposits (465,169,337) (691,213,540) Operating profit before changes in operating assets & liabilities Statutory Deposits (465,169,337) (999,911,584) Canh & advance to customers (62,63,179,200) (649,159,137) (6			
Cash paid to employees Cash paid to suppliers		596,349,942	
Cash paid to suppliers	Recoveries of loans previously written off	36,174,473	412,728
Income Taxes paid (1,886,876,691) (1,472,022,334) Received from other operating activities (item-wise) 1,087,150,627 1,189,551,506 (691,213,540) Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Statutory Deposits Net Investment in trading securities Loan & advance to other banks Loan & advance to other banks Loan & advance to other banks Loan & advance to customers (6,263,179,200) (649,159,137) Other assets (item-wise) (827,222,698) (353,151,590) Deposits from other banks 1,258,898,017 (308,397,657) Deposits from customers (6,263,179,200) (649,159,137) (308,397,657) Deposits from customers 1,258,898,017 (308,397,657) 24,149,449,251 11,818,851,929 Other liabilities (item-wise) 1,513,714,597 234,115,880 Net cash from operating activities (A) 20,169,630,940 10,416,700,886 Robert of the securities Payments for purchase of government securities Payments for purchase of government securities Payments for purchase of government securities (4,490,326,536) (21,909,061) Purchase of intangible assets (554,663) (1,188,658) (23,550) Purchase of property, plant & equipment (49,547,098) (55,726,885) (23,550) Purchase of property, plant & equipment (49,547,098) (55,726,885) (23,550)	Cash paid to employees	(980,261,214)	(999,907,285)
Received from other operating activities (item-wise) Payments for other operating activities (item-wise) Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Statutory Deposits Net Investment in trading securities Loan & advance to other banks Loan & advance to other banks Deposits from other banks Deposits from customers Other liabilities outsomers Other liabilities outsomers Other liabilities (item-wise) Other liabilities outsomers Other liabilities outsomers Other liabilities (item-wise) Other liabilities outsomers Other liabilities (item-wise) Other liabilities (item-wis	Cash paid to suppliers	(20,464,480)	(17,190,404)
Payments for other operating activities (item-wise)	Income Taxes paid	(1,686,876,691)	(1,472,022,334)
Operating profit before changes in operating Assets and Liabilities Statutory Deposits Net Investment in trading securities Loan & advance to other banks Cash and count of the process of the property of the process of the property of the process of the property of the process of the proces		1,087,150,627	1,189,551,506
Assets and Liabilities R03,140,310 674,353,045 Increase/(Decrease) in operating assets & liabilities Statutory Deposits Net Investment in trading securities (465,169,337) (999,911,584) Loan & advance to other banks (6,263,179,200) (649,159,137) Other assets (item-wise) (827,222,688) (353,151,590) Deposits from other banks 1,258,898,017 (308,397,657) Deposits from other banks 1,258,898,017 (308,397,657) Deposits from other banks 1,258,898,017 (308,397,657) Deposits from other banks 1,513,714,597 24,149,449,251 11,818,851,929 Other liabilities account of customers 1,513,714,597 234,115,880 Net cash from operating activities (A) 20,169,630,940 10,416,700,886 Sale flow from investing activities Payments for purchase of government securities (4,490,326,536) (21,909,061) Purchase of property, plant & equipment (49,547,098) (555,726,885) Purchase of intangible assets (554,663) (1,188,658) Sale of property, plant & equipment (49,547,098) (555,726,885) Purchase of intangible assets (554,663) (1,188,658) Sale of property, plant & equipment 179,568 (23,550) Purchase of subsidiary 179,568 (23,550) Purchase of intangible assets (554,663) (1,188,658) Sale of property, plant & equipment (4,540,248,729) (78,848,154) C. Cash flow from financing activities (B) (4,540,248,729) (78,848,154) C. Cash flow from financing activities (B) (4,540,248,729) (78,848,154) C. Cash flow from financing activities (B) (4,540,248,729) (78,848,154) C. Cash flow from financing activities (C) (560,167,012) (1,163,015,039) Dividend paid in cash (1,113,932,432) (1,11		(796,762,127)	(691,213,540)
Increase/(Decrease) in operating assets & liabilities Statutory Deposits Net Investment in trading securities (465,169,337) (999,911,584)	Operating profit before changes in operating		
Statutory Deposits Net Investment in trading securities Loan & advance to other banks Cash & advance to customers (6,263,179,200) (649,159,137) (649,159,137) (6,263,179,200) (649,159,137) (6,263,179,200) (649,159,137) (7,258,898,017 (7,258,898,018 (7,258,898,018 (7,258,898,018 (7,258,898,018 (7,258,898,188,198 (7,258,898,188,198 (7,258,898,188,198 (7,258,898,198 (7,258,898,198 (7,258,898,198 (7,258,898,198 (7,258,898,198 (7,258,898,198 (7,258,898,198 (7,258,898,198 (7,258,898,188 (7,258,	Assets and Liabilities	803,140,310	674,353,045
Net Investment in trading securities	Increase/(Decrease) in operating assets & liabilities		
Loan & advance to other banks Loan & advance to customers Other assets (item-wise) Deposits from other banks Deposits from customers Other liabilities account of customers Other liabilities (item-wise) Other liabilit		-	-
Loan & advance to customers		(465,169,337)	(999,911,584)
Other assets (item-wise) (827,222,698) (353,151,590) Deposits from other banks 1,258,898,017 (308,397,657) Deposits from customers 24,149,449,251 11,818,851,929 Other liabilities account of customers - - Trading liabilities - - Other liabilities (item-wise) 1,513,714,597 234,115,880 Net cash from operating activities (A) 20,169,630,940 10,416,700,886 B. Cash flow from investing activities - - Proceeds from sale of securities - - Payments for purchase of government securities (4,490,326,536) (21,909,061) Purchase of intangible assets (554,663) (1,188,658) Sale of property, plant & equipment (49,547,098) (55,726,885) Purchase of intangible assets (554,663) (1,188,658) Sale of property, plant & equipment 179,568 (23,550) Purchase of intangible assets (554,663) (78,848,154) C. Cash flow from financing activities (B) (4,540,248,729) (78,848,154) C. Cash flow from financing activities (B)		-	-
Deposits from other banks			
Deposits from customers	,	` ' '	
Other liabilities account of customers Trading liabilities Other liabilities (item-wise) Net cash from operating activities (A) B. Cash flow from investing activities Proceeds from sale of securities Payments for purchase of government securities Purchase of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase/Sale of Subsidiary Net cash from investing activities (B) C. Cash flow from investing activities (B) C. Cash flow from financing activities Increase/(Decrease) in Borrowing: Call loan Other borrowings Dividend paid in cash Net cash from financing activities (C) D. Net increase in Cash and Cash Equivalent (A+B+C) E. Effects of exchange rate changes on cash and cash equivalents at end of year (D+E+F) Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) Bond Pive data from inancing and short notice Proceeds from sale of securities (C) Prize Bond Other barrowings Dividend paid in cash Purchase/(Decrease) in Borrowing: Cash and Cash Equivalents Dividend paid in cash Dividend pai	·		
Trading liabilities (item-wise)	•	24,149,449,251	11,818,851,929
Net cash from operating activities (A) 20,169,630,940 10,416,700,886		-	-
Net cash from operating activities (A) 20,169,630,940 10,416,700,886	<u> </u>	4 540 744 507	-
B. Cash flow from investing activities Proceeds from sale of securities Payments for purchase of government securities Purchase of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase/ Sale of Subsidiary Net cash from investing activities (B) C. Cash flow from financing activities (B) Call loan Other borrowings Other borrowings Dividend paid in cash Net cash from financing activities (C) D. Net increase in Cash and Cash Equivalent Acash equivalents F. Opening Cash and Cash Equivalent C. Cash and cash equivalents at the end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) Balance with Other Bank and Financial Institutions Purchase of property, plant & equipment (4,490,326,536) (44,490,326,536) (44,490,326,536) (44,490,326,536) (44,490,326,536) (44,490,326,536) (44,490,326,536) (44,490,326,536) (44,540,326,536) (44,540,248,729) (78,848,154) (78,848,			
Proceeds from sale of securities Payments for purchase of government securities Payments for purchase of government securities Purchase of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase/ Sale of Subsidiary Net cash from investing activities (B) C. Cash flow from financing activities Increase/(Decrease) in Borrowing: Call loan Other borrowings Dividend paid in cash Net cash from financing activities (C) D. Net increase in Cash and Cash Equivalent (A+B+C) E. Effects of exchange rate changes on cash and cash equivalents and cash equivalents F. Opening Cash and Cash Equivalent Cash and Cash Equivalent at the end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) Balance with Other Bank and Financial Institutions Payments (4,490,326,353) (4,490,326,356) (4,490,326,356) (4,490,326,356) (4,490,326,356) (4,490,326,356) (4,490,326,356) (4,490,326,356) (4,490,326,356) (4,490,326,356) (4,490,326,356) (4,490,326,536) (4,490,326,536) (4,490,326,536) (4,490,326,536) (4,490,326,356) (4,490,326,536) (4,490,326,436) (4,490,326,436) (4,490,326,436) (4,490,326,436) (4,490,326,436) (4,490,326,436) (4,490,326,436) (4,490,326,436) (4,490,326,436) (4,490,326,436) (4,540,248,729) (7,848,15,40) (1,183,658) (1,18,658) (4,540,248,729) (7,848,15,40) (1,163,015,40) (1,163,015,40) (1,163,015,40) (1,163,015,40) (1,163,015,40) (1,163,015,40) (1,163		20,109,030,940	10,410,700,000
Payments for purchase of government securities Purchase of property, plant & equipment Purchase of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase/ Sale of Subsidiary Net cash from investing activities (B) C. Cash flow from financing activities Increase/(Decrease) in Borrowing: Call loan Other borrowings Dividend paid in cash Net cash from financing activities (C) D. Net increase in Cash and Cash Equivalent (A+B+C) E. Effects of exchange rate changes on cash and cash equivalents at the end of the year Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) Balance with Other Bank and Financial Institutions Purchase of incaps (554,663) (4,540,248,729) (78,848,154) (4,540,248,729) (78,848,154) (79,848,154) (78,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (79,848,154) (1,163,015,003) (1,163,015,003) (1,163,01	_		
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Purchase of intangible assets Sale of property, plant & equipment Purchase/ Sale of Subsidiary Net cash from investing activities (B) C. Cash flow from financing activities Increase/(Decrease) in Borrowing: Call loan Other borrowings Dividend paid in cash Net cash from financing activities (C) Chet increase in Cash and Cash Equivalent (A+B+C) E. Effects of exchange rate changes on cash and cash equivalents F. Opening Cash and Cash Equivalent Cash and Cash Equivalent Cash in hand (including foreign currencies) Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) Money at call and short notice Prize Bond (1,188,658) (23,550) (1,79,683) (23,550) (4,540,248,729) (78,848,154) (78,848,154) (78,848,154) (78,848,154) (78,848,154) (78,848,154) (78,848,154) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,188,658) (23,550) (1,188,658) (23,550) (1,188,658) (23,550) (1,188,658) (23,550) (1,188,658) (23,550) (1,188,658) (23,550) (1,188,658) (23,550) (1,188,658) (23,550) (1,188,658) (1,188,658) (23,550) (1,188,658) (23,550) (1,188,658) (23,550) (1,163,015,039) (
Sale of property, plant & equipment Purchase/ Sale of Subsidiary Net cash from investing activities (B) (4,540,248,729) (78,848,154)			
Purchase/ Sale of Subsidiary Net cash from investing activities (B) C. Cash flow from financing activities Increase/(Decrease) in Borrowing: Call loan Other borrowings Dividend paid in cash Net cash from financing activities (C) Net increase in Cash and Cash Equivalent (A+B+C) E. Effects of exchange rate changes on cash and cash equivalents F. Opening Cash and Cash Equivalent G. Cash and cash equivalents at end of year (D+E+F) Cash in hand (including foreign currencies) Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) Bond Prize Bond Cash from financing activities (B) (4,540,248,729) (78,848,154) (4,540,248,729) (78,848,154) (4,540,248,729) (78,848,154) (4,540,248,729) (78,848,154) (4,540,248,729) (1,163,015,039) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,163,015,039) (1,163,015,039) (1,113,932,432) (1,113,932,432) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,163,015,039) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,932,432) (1,113,93,1432,939 (1,104,15) (1,163,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,039) (1,103,015,			
Net cash from investing activities (B)		-	(20,000)
C. Cash flow from financing activities Increase/(Decrease) in Borrowing:		(4.540.248.729)	(78.848.154)
Increase/(Decrease) in Borrowing:		(,, -, -,	(= , = = , = ,
Call loan - - Other borrowings (560,167,012) (1,163,015,039) Dividend paid in cash - (1,113,932,432) Net cash from financing activities (C) (560,167,012) (2,276,947,471) D. Net increase in Cash and Cash Equivalent (A+B+C) 15,069,215,199 8,060,905,261 E. Effects of exchange rate changes on cash and cash equivalents 14,062,162 9,521,926 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) 38,560,050,132 27,776,253,593 Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 3,894,370,890 3,381,402,983 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	_	-	-
Other borrowings (560,167,012) (1,163,015,039) Dividend paid in cash - (1,113,932,432) Net cash from financing activities (C) (560,167,012) (2,276,947,471) D. Net increase in Cash and Cash Equivalent (A+B+C) 15,069,215,199 8,060,905,261 E. Effects of exchange rate changes on cash and cash equivalents 14,062,162 9,521,926 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) 38,560,050,132 27,776,253,593 Cash and Cash Equivalents at the end of the year 3,894,370,890 3,381,402,983 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	· · · · · · · · · · · · · · · · · · ·	_	-
Dividend paid in cash Cash from financing activities (C) (560,167,012) (2,276,947,471)		(560,167,012)	(1,163,015,039)
Net cash from financing activities (C) (560,167,012) (2,276,947,471) D. Net increase in Cash and Cash Equivalent (A+B+C) 15,069,215,199 8,060,905,261 E. Effects of exchange rate changes on cash and cash equivalents 14,062,162 9,521,926 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) 38,560,050,132 27,776,253,593 Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 3,894,370,890 3,381,402,983 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	<u> </u>	-	
E. Effects of exchange rate changes on cash and cash equivalents F. Opening Cash and Cash Equivalent G. Cash and cash equivalents at end of year (D+E+F) Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) Balance with Other Bank and Financial Institutions Money at call and short notice Prize Bond 14,062,162 9,521,926 19,705,826,406 23,476,772,771 19,705,826,406 23,476,772,771 19,705,826,406 23,476,772,771 19,705,826,406 23,476,772,771 19,705,826,406 23,476,772,771 19,705,826,406 23,476,772,771 19,705,826,406 24,815,300 3,884,370,890 3,381,402,983 15,289,811,604 15,289,811,604 10,380,000,000 1,700,000,000 1,700,000,000 Prize Bond		(560,167,012)	
and cash equivalents 14,062,162 9,521,926 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) 38,560,050,132 27,776,253,593 Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 3,894,370,890 3,381,402,983 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	D. Net increase in Cash and Cash Equivalent (A+B+C)	15,069,215,199	8,060,905,261
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) 38,560,050,132 27,776,253,593 Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 3,894,370,890 3,381,402,983 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	E. Effects of exchange rate changes on cash		
Cash and Cash equivalents at end of year (D+E+F) 38,560,050,132 27,776,253,593 Cash and Cash Equivalents at the end of the year 3,894,370,890 3,381,402,983 Cash in hand (including foreign currencies) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	and cash equivalents	14,062,162	9,521,926
Cash and Cash Equivalents at the end of the year 3,894,370,890 3,381,402,983 Cash in hand (including foreign currencies) 19,709,174,015 15,289,811,604 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	F. Opening Cash and Cash Equivalent	23,476,772,771	19,705,826,406
Cash in hand (including foreign currencies) 3,894,370,890 3,381,402,983 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	G. Cash and cash equivalents at end of year (D+E+F)	38,560,050,132	27,776,253,593
Cash in hand (including foreign currencies) 3,894,370,890 3,381,402,983 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100			
Cash in hand (including foreign currencies) 3,894,370,890 3,381,402,983 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	Cash and Cash Equivalents at the end of the year		
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 19,709,174,015 15,289,811,604 Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100		3,894,370,890	3,381,402,983
Balance with Other Bank and Financial Institutions 4,571,689,927 7,399,669,906 Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100			
Money at call and short notice 10,380,000,000 1,700,000,000 Prize Bond 4,815,300 5,369,100	• • • • • • • • • • • • • • • • • • • •		
Total 38,560,050,132 27,776,253,593	Prize Bond	4,815,300	
	Total	38,560,050,132	27,776,253,593

Statement of changes in Equity For the period from January to June 30, 2019 (Second Quarter)

Particulars	Paid up Capital	Share Premium Account Taka	Foreign Currency Translation Reserve Taka	Statutory Reserve Taka	Other Reserve Taka	Retained Earnings Taka	Total 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	-	-	-	-	(1,229,318)	-	(1,229,318)
Currency transaction difference	-	-	56,254	-	-	-	56,254
Net gain and losses not recognized in the income statement Net profit/(loss) for the year after tax	-	-	-	-	-	1,043,368,248	1,043,368,248
Statutory reserve	_	-	-	479,867,582	-	(479,867,582)	-
Dividends (Bonus Share)	556,966,210	-	-	-	-	(556,966,210)	-
Dividends (Cash) Issue of Share Capital (Rights Share)	-	-	-	-	-	-	-
Balance as at 30 June 2019	6,126,628,370	-	2,081,098	6,118,395,025	748,957	1,681,949,229	13,929,802,679

TRUST BANK LIMITED

Statement of changes in Equity For the period from January to June 30, 2018 (Second Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
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	-	-	-	-	(4,525,107)	-	(4,525,107)
Currency transaction difference	-	-	98,752	-	-	-	98,752
Net gain and losses not recognized in the income statement	_	_		_	_	_	_
Net profit/(loss) for the year after tax	-	-		-	-	572,539,302	572,539,302
Statutory reserve	-	-		336,907,909	-	(336,907,909)	-
Dividends (Bonus Share)	-	-		-	-	-	-
Dividends (Cash)	-	-		-	-	(1,113,932,432)	(1,113,932,432)
Issue of Share Capital	-	-		-	-	-	-
Balance as at 30 June 2018	5,569,662,160	-	1,879,623	5,152,385,449	922,420	841,514,034	11,566,363,686

Notes to the Financial Statements For the period ended 30 June 2019 (2nd 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 2nd quarter ended as on 30 June 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 30 June 2019.

The EPS for the reporting period has been increased from the last year due to increase of Total Operating Income as well as decreased on provision on Loans & Advances.

30.06.2019

31.12.2018

		(Unaudited) Taka	(Audited) Taka
2	Consolidated Loans and Advances/Islami Banking Investmen	nts	
	Loans And Advances		
	Trust Bank Limited	200,576,362,750	192,977,867,286
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	1,985,616,502	2,077,444,889
		202,561,979,252	195,055,312,175
	Less : Inter Company Transaction	13,431	13,431
		202,561,965,821	195,055,298,744
	Bills purchased and discounted		
	Trust Bank Limited	3,045,416,609	4,150,197,509
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	-	-
		3,045,416,609	4,150,197,509
		205,607,382,430	199,205,496,253
3	Consolidated Deposits and Other Accounts Current / Al-wadeeah Current Accounts and other Accounts Trust Bank Limited Trust Bank Securities Limited Trust Bank Investment Limited Less: Inter Company Transaction Bills Payable	24,822,149,753 - 66,902,961 24,889,052,714 327,753,277 24,561,299,437 4,249,733,762	29,539,778,747 - 70,427,942 29,610,206,689 216,001,404 29,394,205,285 4,227,864,871
	Savings Bank Deposits/Mudaraba Savings Deposits	34,577,585,948	31,908,653,593
	Fixed Deposits/Mudaraba Term Deposits	174,445,482,700	147,004,310,673
		237,834,101,847	212,535,034,422
4 4.1 4.2	CAPITAL Authorized Capital 1,000,000,000 Ordinary shares of Tk. 10 each	10,000,000,000	10,000,000,000
4.2	Issued, Subscribed and Paid Up Capital 612,662,837 Ordinary shares of Tk. 10 each	6,126,628,370	5,569,662,160
	512,552,557 Stalliary Shares of Th. 10 caon	0,120,020,010	3,303,002,100

		1 January to 30 June 2019 Taka	1 January to 30 June 2018 Taka
4.1	Earning per Share (EPS)		
	Profit attributable to outstanding ordinary share holders	1,043,368,248	572,539,302
	Nos of Ordinary Outstanding Shares outstanding	612,662,837	612,662,837
	Earning per Share	1.70	0.93
5	Consolidated Earning per Share (EPS)		
	Profit attributable to outstanding ordinary share holders	1,086,246,145	601,177,665
	Nos of Ordinary Outstanding Share	612,662,837	612,662,837
	Earning per Share	1.77	0.98
6	Consolidated Net Asset Value (NAV) per Share		
	Net Asset Value (NAV)	14,306,643,120	11,957,721,259
	Nos of Ordinary Outstanding Shares	612,662,837	612,662,837
	Net Asset Value (NAV) per Share	23.35	19.52
7	Consolidated Net Operating Cash Flow per share (NOCFPS)		
	Net Operating Cash Flow	20,164,290,334	10,425,370,405
	Nos of Ordinary Outstanding Shares	612,662,837	612,662,837
	Net Operating Cash Flow per share (NOCFPS)*	32.91	17.02

^{*}Net Operating Cash Flow per share (NOCFPS) has been increased due to increase of collection of Deposits from Customer.

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

Net Income (Loss)	1,086,246,145	601,177,665		
Adjustments to reconcile net income to net cash provided				
by operating activities:				
Interest Income	(1,158,914,251)	(1,204,152,480)		
Interest Expense	12,519,735	368,414,745		
Fees and commission Income	(39,781,044)	(3,128,484)		
Salary and Allowances	45,815,213	(25,490,024)		
Printing and Stationeries	(2,340,951)	906,103		
Income Taxes	(335,727,985)	(367,754,279)		
Other Operating Income	(52,222,586)	(20,604,040)		
Other operating Expenses	50,691,041	113,015,886		
Provision for loans & advances / Investments / Other Assets	1,200,000,000	1,233,741,212		
Operating profit before changes in operating Assets and				
Liabilities	842,459,790	696,539,032		
Increase/(Decrease) in operating assets & liabilities				
Net Investment in trading securities	(573,114,028)	(1,093,329,624)		
Loan & advance to customers	(6,111,966,562)	(619,310,113)		
Other assets (item-wise)	(809,586,069)	(338,960,800)		
Deposits from other banks	1,258,898,017	(308, 397, 657)		
Deposits from customers	24,034,172,397	11,815,238,055		
Other liabilities (item-wise)	1,523,426,789	273,591,512		
Net cash from operating activities	20,164,290,334	10,425,370,405		

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 2018. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
renous		Long Term	Short Term	Outlook
January to December 2018	24-Jun-19	AA_2	ST-2	Stable
January to December 2017	27-Jun-18	AA2	ST-2	Stable
January to December 2016	15-Jun-17	AA2	ST-2	Stable

The published quarterly (Q2) financial statements are available in the website of the Bank. The address of the website is www.tblbd.com