FINANCIAL STATEMENTS (UNAUDITED)

OF

TRUST BANK PLC.

FOR THE HALF YEAR ENDED 30 JUNE 2026 (2ND QUARTER)

TRUST BANK PLC.
and its subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 June 2026

	Notes	30.06.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)		4,964,427,393	4,385,313,779
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		23,774,720,287	23,576,862,906
		28,739,147,680	27,962,176,685
Balance with other banks and financial institutions			
In Bangladesh		874,649,014	4,322,646,547
Outside Bangladesh		5,626,883,062	6,566,505,307
		6,501,532,076	10,889,151,854
Money at call and short notice		366,000,000	850,500,000
Investments			
Government		167,871,093,124	134,632,005,314
Others		28,185,060,990	25,924,904,569
		196,056,154,114	160,556,909,883
Loans and Advances/Islami Banking Investments	2		
Loans, Cash Credit, Overdrafts etc./ Investment		404,453,946,776	383,084,277,657
Bills purchased and discounted		18,267,010,376	21,096,731,733
		422,720,957,152	404,181,009,390
Fixed assets including premises, furniture and fixtures		3,926,143,576	4,089,294,169
Other assets		11,946,146,153	15,197,385,569
Non-banking assets		-	-
Total Assets		**670,256,080,751**	**623,726,427,550**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		44,984,833,877	36,640,713,744
Deposits and other accounts	3		
Current / Al-wadeeah Current Accounts and other Accounts		64,699,698,397	60,283,105,088
Bills Payable		5,487,906,053	3,896,303,453
Savings Bank / Mudaraba Savings Deposits		83,149,432,334	73,392,881,872
Fixed Deposits / Mudaraba Term Deposits		394,859,296,524	373,552,313,099
Bearer Certificates of Deposit		-	-
Other Deposits		-	-
		548,196,333,308	511,124,603,512
Other liabilities		47,195,040,058	47,610,507,289
Total Liabilities		**640,376,207,243**	**595,375,824,545**
Capital/Shareholders' Equity			
Paid up Capital		9,940,794,820	9,940,794,820
Share Premium Account		-	-
Foreign Currency Translation Reserve		28,891,808	28,680,856
Statutory Reserve		11,279,751,092	11,279,751,092
Capital Reserve		5,543,344	5,543,344
Other Reserve		1,770,852,384	1,233,671,680
Retained Earnings		6,854,039,320	5,862,160,455
Trust Bank Shareholders' Equity		**29,879,872,768**	**28,350,602,247**
Non-Controlling Interest		740	758
Total Shareholders' Equity		**29,879,873,508**	**28,350,603,005**
Total Liabilities and Shareholders' Equity		**670,256,080,751**	**623,726,427,550**

	Notes	30.06.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
OFF-BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and endorsements		53,598,597,683	54,807,988,485
Letter of Guarantees		50,183,619,131	42,787,549,935
Irrevocable Letter of Credits		52,238,753,174	45,613,727,443
Bills for collection		8,662,110,287	9,033,036,148
		164,683,080,275	**152,242,302,011**
Other Contingent Liabilities			
Value of travelers' cheques in hand		-	-
Total:		**164,683,080,275**	**152,242,302,011**
Other commitments			
Documentary Credit and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		8,136,682,907	11,625,157,134
Undrawn note issuance and revolving facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		8,136,682,907	**11,625,157,134**
Total Off-Balance Sheet items including contingent liabilities		**172,819,763,182**	**163,867,459,145**

Chief Financial Officer **Company Secretary (Acting)** **Managing Director & CEO**

Director **Vice Chairman**

TRUST BANK PLC.
and its subsidiaries
Consolidated Profit and Loss Account (Provisional and Unaudited)
For the half-year ended 30 June 2026 (2nd Quarter)

	Notes	1 January to 30 June 2026 Taka	1 January to 30 June 2025 Taka	1 April to 30 June 2026 Taka	1 April to 30 June 2025 Taka
Interest income / Profit on Investment		18,454,467,635	19,054,762,178	9,406,719,402	9,949,692,575
Interest / Profit paid on deposits and borrowings etc.		18,192,793,361	16,465,077,955	8,659,728,488	8,407,363,443
Net interest income		**261,674,274**	**2,589,684,223**	**746,990,914**	**1,542,329,132**
Income from investments		7,742,269,648	6,976,507,099	3,164,866,478	3,828,510,063
Commission, exchange and brokerage		1,494,252,040	1,672,190,225	810,372,129	677,490,577
Other operating income		627,403,815	585,586,740	404,197,796	391,341,736
		9,863,925,503	9,234,284,064	4,379,436,403	4,897,342,376
Total operating income		**10,125,599,777**	**11,823,968,287**	**5,126,427,317**	**6,439,671,508**
Salaries and allowances		2,084,902,940	1,918,583,048	1,084,556,709	979,699,238
Rent, taxes, insurance, electricity, etc.		536,112,633	493,095,356	323,344,531	280,110,501
Legal expenses		3,531,534	2,946,029	1,495,957	19,150
Postage, stamps, telecommunications, etc.		100,594,571	72,572,046	58,972,539	48,039,382
Stationery, printing, advertisement etc.		119,353,671	66,020,624	68,660,964	35,025,370
Managing Director's salary and benefits		9,216,780	9,149,520	4,620,350	4,586,150
Directors' fees		1,874,266	2,161,000	1,184,266	1,310,000
Auditors' fee		69,000	891,130	-	730,130
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets		445,161,857	309,670,471	225,047,899	143,464,351
Other expenses		1,296,105,665	966,683,916	498,379,451	428,752,218
Total operating expenses		**4,596,922,917**	**3,841,773,140**	**2,266,262,666**	**1,921,736,490**
Profit before provision		**5,528,676,860**	**7,982,195,147**	**2,860,164,651**	**4,517,935,018**
			-		
Provision for loans & advances / Investments		3,301,565,993	4,734,767,583	1,872,969,993	2,731,907,583
Provision for Diminution in value of Investment		(250,000,000)	-	(250,000,000)	-
Other provision		76,172,000	75,350,000	(34,287,000)	(68,828,000)
		3,127,737,993	4,810,117,583	1,588,682,993	2,663,079,583
Total Profit before Taxes		**2,400,938,867**	**3,172,077,564**	**1,271,481,658**	**1,854,855,435**
Provision for Taxation			-		
Current tax		1,395,625,215	2,286,318,776	553,752,487	1,282,889,988
Deferred tax		(187,981,144)	(467,408,554)	(206,069,391)	(487,429,445)
		1,207,644,071	1,818,910,222	347,683,096	795,460,543
Net Profit after Taxation		**1,193,294,796**	**1,353,167,342**	**923,798,562**	**1,059,394,892**
Net Profit after Taxation attributable to:			-		
Equity Holders of the Bank		1,193,294,814	1,353,167,353	923,798,570	1,059,394,892
Non-controlling Interest		(18)	(11)	(8)	-
		1,193,294,796	**1,353,167,342**	**923,798,562**	**1,059,394,892**
Appropriations			-		
Statutory Reserve	6	-	-	-	-
Coupon Interest on TBL Perpetual Bond		201,404,105	201,404,105	102,773,968	102,798,627
		201,404,105	201,404,105	102,773,968	102,798,627
Retained surplus		**991,890,691**	**1,151,763,237**	**821,024,594**	**956,596,265**
Earnings per share (EPS)	7.1	1.20	1.36	0.93	1.07

Chief Financial Officer **Company Secretary (Acting)** **Managing Director & CEO**

Director **Vice Chairman**

TRUST BANK PLC.
and its subsidiaries
Consolidated Cash Flow Statements
For the half-year ended 30 June 2026 (2nd Quarter)

	1 January to 30 June 2026 Taka	1 January to 30 June 2025 Taka
A. Cash flow from operating activities		
Interest received in cash	17,894,612,066	17,654,638,824
Interest payments	(18,095,102,326)	(15,583,362,289)
Dividend receipts	150,977,639	167,996,972
Fees and commission receipts in cash	1,451,834,540	1,520,679,669
Recoveries of loans previously written off	197,865,006	53,410,484
Cash paid to employees	(2,285,101,246)	(2,020,372,636)
Cash paid to suppliers	(36,175,955)	(47,253,873)
Income Taxes paid	(1,468,660,423)	(2,505,237,810)
Received from other operating activities (item-wise)	7,371,910,050	6,602,009,080
Payments for other operating activities (item-wise)	(2,102,104,422)	(1,985,285,952)
Operating profit before changes in operating Assets and Liabilities	**3,080,054,929**	**3,857,222,469**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(2,260,156,421)	(1,329,125,214)
Loan & advance to other banks	-	-
Loan & advance to customers	(11,637,356,654)	(5,644,503,579)
Other assets (item-wise)	5,528,715,493	1,081,991,476
Deposits from other banks	5,280,525,980	(3,764,719,125)
Deposits from customers	31,476,658,881	32,666,240,945
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(8,480,219,001)	(597,274,745)
Net cash from operating activities (A)	**22,988,223,207**	**26,269,832,227**
B. Cash flow from investing activities		
Proceeds from sale of securities	250,899,952	986,009,906
Payments for purchase of government securities	(33,456,092,554)	(13,536,435,355)
Purchase of property, plant & equipment	(252,417,327)	(98,355,480)
Purchase of intangible assets	(77,202,236)	(4,464,329)
Sale of property, plant & equipment	77,724,302	7,724,253
Purchase/ Sale of Subsidiary	(79,097,022)	-
Net cash from investing activities (B)	**(33,536,184,885)**	**(12,645,521,005)**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Other borrowings	6,432,081,723	(11,593,159,203)
Received from TBL- (Inter-company)	-	-
Dividend paid in cash	-	-
Net cash from financing activities (C)	**6,432,081,723**	**(11,593,159,203)**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**(4,115,879,955)**	**2,031,152,019**
E. Effects of exchange rate changes on cash and cash equivalents	**20,460,272**	**141,918,669**
F. Opening Cash and Cash Equivalent	**39,713,461,239**	**54,942,766,467**
G. Cash and cash equivalents at end of year (D+E+F)	**35,618,041,556**	**57,115,837,155**
Consolidated Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	4,964,427,393	4,264,077,754
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	23,774,720,287	23,551,564,967
Balance with Other Bank and Financial Institutions	6,501,532,076	16,378,303,034
Money at call and short notice	366,000,000	12,912,000,000
Prize Bond	11,361,800	9,891,400
Total	**35,618,041,556**	**57,115,837,155**

TRUST BANK PLC.
and its subsidiaries
Consolidated Statement of changes in Equity
For the half-year ended 30 June 2026 (2nd Quarter)

Particulars	Paid up Capital Taka	Share Premium Account Taka	Foreign Currency Translation Reserve Taka	Statutory Reserve Taka	Capital Reserve Taka	Other Reserve Taka	Retained Earnings Taka	Trust Bank Shareholders' Equity Taka	Non-Controlling Interest Taka	Total Taka
Balance as at 01 January 2026	9,940,794,820	-	28,680,856	11,279,751,092	5,543,344	1,233,671,680	5,862,160,454	**28,350,602,246**	758	**28,350,603,004**
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated Balance	**9,940,794,820**	-	**28,680,856**	**11,279,751,092**	**5,543,344**	**1,233,671,680**	**5,862,160,454**	**28,350,602,246**	**758**	**28,350,603,004**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	537,180,704	-	**537,180,704**	-	**537,180,704**
Currency translation difference	-	-	210,952	-	-	-	-	**210,952**	-	**210,952**
Net gain and losses not recognized in the income statement	**9,940,794,820**	-	**28,891,808**	**11,279,751,092**	**5,543,344**	**1,770,852,384**	**5,862,160,454**	**28,887,993,902**	**758**	**28,887,994,660**
Net profit/(loss) for the year after tax	-	-	-	-	-	-	1,193,294,814	**1,193,294,814**	(18)	**1,193,294,796**
Prior Year Adjustment	-	-	-	-	-	-	(11,843)	**(11,843)**	-	
Statutory reserve	-	-	-	-	-	-	-	-	-	**(11,843)**
Capital reserve	-	-	-	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	-	(201,404,105)	**(201,404,105)**	-	**(201,404,105)**
Dividends (Bonus Share)	-	-	-	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-	-	-	-
Adjutment of Dividend Cancellation of Righ Share	-	-	-	-	-	-	-	-	-	
Issue of Share Capital	-	-	-	-	-	-	-	-	-	-
Balance as at 30 June 2026	**9,940,794,820**	-	**28,891,808**	**11,279,751,092**	**5,543,344**	**1,770,852,384**	**6,854,039,320**	**29,879,872,768**	**740**	**29,879,873,508**

TRUST BANK PLC.
and its subsidiaries
Consolidated Statement of changes in Equity
For the half-year ended 30 June 2025 (2nd Quarter)

Particulars	Paid up Capital Taka	Share Premium Account Taka	Foreign Currency Translation Reserve Taka	Statutory Reserve Taka	Capital Reserve Taka	Other Reserve Taka	Retained Earnings Taka	Trust Bank Shareholders' Equity Taka	Non-Controlling Interest Taka	Total Taka
Balance as at 01 January 2025	9,247,251,000	-	27,425,126	10,779,751,092	1,886,740	177,537,751	5,248,297,174	**25,482,148,883**	800	**25,482,149,683**
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated Balance	**9,247,251,000**	-	**27,425,126**	**10,779,751,092**	**1,886,740**	**177,537,751**	**5,248,297,174**	**25,482,148,883**	**800**	**25,482,149,683**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	247,034,799	-	**247,034,799**	-	**247,034,799**
Currency translation difference	-	-	908,702	-	-	-	-	**908,702**	-	**908,702**
Net gain and losses not recognized in the income statement	**9,247,251,000**	-	**28,333,828**	**10,779,751,092**	**1,886,740**	**424,572,550**	**5,248,297,174**	**25,730,092,384**	**800**	**25,730,093,184**
Net profit/(loss) for the year after tax	-	-	-	-	-	-	1,353,167,353	**1,353,167,353**	(11)	**1,353,167,342**
Statutory reserve	-	-	-	-	-	-	-	-	-	-
Capital reserve	-	-	-	-	-	-	-	-	-	-
Share Money Deposit	-	-	-	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	-	(201,404,105)	**(201,404,105)**	-	-
Dividends (Bonus Share)	-	-	-	-	-	-	-	-	-	**(201,404,105)**
Dividends (Cash)	-	-	-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-	-	-
Balance as at 30 June 2025	**9,247,251,000**	-	**28,333,828**	**10,779,751,092**	**1,886,740**	**424,572,550**	**6,400,060,422**	**26,881,855,632**	**789**	**26,881,856,421**

TRUST BANK PLC.

Balance Sheet
As at 30 June 2026

	30.06.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	4,964,325,193	4,385,068,484
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	23,774,720,287	23,576,862,906
	28,739,045,480	27,961,931,390
Balance with other banks and financial institutions		
In Bangladesh	765,398,680	3,434,643,019
Outside Bangladesh	5,626,883,062	6,566,505,307
	6,392,281,742	10,001,148,326
Money at call and short notice	366,000,000	850,500,000
Investments		
Government	167,678,711,102	134,378,344,679
Others	23,847,486,826	21,594,238,232
	191,526,197,928	155,972,582,911
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	403,924,333,925	382,382,886,841
Bills purchased and discounted	18,267,010,376	21,096,731,733
	422,191,344,301	403,479,618,574
Fixed assets including premises, furniture and fixtures	3,883,885,232	4,045,447,619
Other assets	14,482,496,777	17,802,592,581
Non-banking assets	-	-
Total Assets	**667,581,251,460**	**620,113,821,401**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	45,444,048,164	37,046,467,193
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	64,865,133,905	60,441,696,845
Bills Payable	5,487,906,053	3,896,303,453
Savings Bank / Mudaraba Savings Deposits	83,149,432,334	73,392,881,872
Fixed Deposits / Mudaraba Term Deposits	394,859,296,524	373,552,313,099
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	548,361,768,816	511,283,195,269
Other liabilities	43,835,490,697	43,448,073,019
Total Liabilities	**637,641,307,677**	**591,777,735,481**
Capital/Shareholders' Equity		
Paid up Capital	9,940,794,820	9,940,794,820
Foreign Currency Translation Reserve	28,891,808	28,680,856
Statutory Reserve	11,279,751,092	11,279,751,092
Other Reserve	1,770,852,384	1,233,671,680
Retained Earnings	6,919,653,679	5,853,187,472
Total Shareholders' Equity	**29,939,943,783**	**28,336,085,920**
Total Liabilities and Shareholders' Equity	**667,581,251,460**	**620,113,821,401**

	30.06.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
OFF-BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	53,598,597,683	54,807,988,485
Letter of Guarantees	50,183,619,131	42,787,549,935
Irrevocable Letter of Credits	52,238,753,174	45,613,727,443
Bills for collection	8,662,110,287	9,033,036,148
	164,683,080,275	**152,242,302,011**
Other Contingent Liabilities		
Value of travelers' cheques in hand	-	-
Total:	**164,683,080,275**	**152,242,302,011**
Other commitments		
Documentary Credit and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	8,136,682,907	11,625,157,134
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
	8,136,682,907	**11,625,157,134**
Total Off-Balance Sheet items including contingent liabilities	**172,819,763,182**	**163,867,459,145**

Chief Financial Officer **Company Secretary (Acting)** **Managing Director & CEO**

Director **Vice Chairman**

TRUST BANK PLC.

Profit and Loss Account (Provisional and Unaudited)
For the half-year ended 30 June 2026 (2nd Quarter)

	Notes	1 January to 30 June 2026 Taka	1 January to 30 June 2025 Taka	1 April to 30 June 2026 Taka	1 April to 30 June 2025 Taka
Interest income / Profit on Investment		18,530,319,366	19,191,954,244	9,342,108,342	9,943,410,510
Interest / Profit paid on deposits and borrowings etc.		18,212,928,340	16,588,804,256	8,567,037,511	8,418,745,242
Net interest income		**317,391,026**	**2,603,149,988**	**775,070,831**	**1,524,665,268**
Income from investments		7,678,527,556	6,938,368,871	3,127,502,870	3,805,734,629
Commission, exchange and brokerage		1,469,546,341	1,663,530,190	793,656,051	673,670,464
Other operating income		609,158,588	527,237,713	393,505,177	351,544,873
		9,757,232,485	9,129,136,774	4,314,664,098	4,830,949,966
Total operating income		**10,074,623,511**	**11,732,286,762**	**5,089,734,929**	**6,355,615,234**
Salaries and allowances		2,015,071,931	1,852,599,129	1,047,611,257	943,334,977
Rent, taxes, insurance, electricity, etc.		529,823,655	485,146,211	320,037,834	275,232,398
Legal expenses		2,935,272	2,877,029	1,196,988	70,900
Postage, stamps, telecommunications, etc.		99,706,238	68,550,705	59,381,097	44,105,814
Stationery, printing, advertisement etc.		112,414,032	65,822,970	62,733,160	34,926,214
Managing Director's salary and benefits		7,600,000	7,600,000	3,800,000	3,800,000
Directors' fees		1,704,266	2,010,000	1,074,266	1,200,000
Auditors' fee		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets		441,896,064	305,757,654	222,626,830	140,043,301
Other expenses		1,265,844,892	922,770,224	484,119,249	401,740,227
Total operating expenses		**4,476,996,350**	**3,713,133,922**	**2,202,580,681**	**1,844,453,831**
Profit before provision		**5,597,627,161**	**8,019,152,840**	**2,887,154,248**	**4,511,161,403**
Provision for loans & advances / Investments		3,301,565,993	4,734,767,583	1,872,969,993	2,731,907,583
Provision for Diminution in value of Investment		(250,000,000)	-	(250,000,000)	-
Other provision		76,172,000	75,350,000	(34,287,000)	(68,828,000)
		3,127,737,993	4,810,117,583	1,588,682,993	2,663,079,583
Total Profit before Taxes		**2,469,889,168**	**3,209,035,257**	**1,298,471,255**	**1,848,081,820**
Provision for Taxation	5				
Current tax		1,390,000,000	2,280,000,000	550,000,000	1,280,000,000
Deferred tax		(187,981,144)	(467,408,554)	(206,069,391)	(487,429,445)
		1,202,018,856	1,812,591,446	343,930,609	792,570,555
Net Profit after Taxation		**1,267,870,312**	**1,396,443,811**	**954,540,646**	**1,055,511,265**
Appropriations					
Statutory Reserve	6	-	-	-	-
Coupon Interest on TBL Perpetual Bond		201,404,105	201,404,105	102,773,968	102,798,627
		201,404,105	201,404,105	102,773,968	102,798,627
Retained surplus		**1,066,466,207**	**1,195,039,706**	**851,766,678**	**952,712,638**
Earnings per share (EPS)	7	1.28	1.40	0.96	1.06

Chief Financial Officer **Company Secretary (Acting)** **Managing Director & CEO**

Director **Vice Chairman**

TRUST BANK PLC.

Cash Flow Statements
For the half-year ended 30 June 2026 (2nd Quarter)

	1 January to 30 June 2026 Taka	1 January to 30 June 2025 Taka
A. Cash flow from operating activities		
Interest received in cash	17,970,588,495	17,791,830,890
Interest payments	(18,117,089,314)	(15,707,088,590)
Dividend receipts	148,897,975	165,081,100
Fees and commission receipts in cash	1,451,834,540	1,520,679,669
Recoveries of loans previously written off	197,865,006	53,410,484
Cash paid to employees	(2,266,324,164)	(1,967,393,255)
Cash paid to suppliers	(36,089,282)	(47,171,568)
Income Taxes paid	(1,445,928,101)	(2,491,349,382)
Received from other operating activities (item-wise)	7,292,831,082	6,500,168,317
Payments for other operating activities (item-wise)	(1,980,857,853)	(1,863,330,361)
Operating profit before changes in operating Assets and Liabilities	**3,215,728,384**	**3,954,837,304**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(2,253,248,594)	(1,326,844,413)
Loan & advance to other banks	-	-
Loan & advance to customers	(13,724,795,466)	(7,751,348,908)
Other assets (item-wise)	5,585,109,668	1,064,435,258
Deposits from other banks	5,280,525,980	(3,764,719,125)
Deposits from customers	31,417,258,380	32,725,188,658
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(7,740,600,118)	(453,141,920)
Net cash from operating activities (A)	**21,779,978,234**	**24,448,406,854**
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	(33,263,710,532)	(12,599,260,175)
Purchase of property, plant & equipment	(251,770,562)	(97,524,311)
Purchase of intangible assets	(76,786,079)	(2,887,842)
Sale of property, plant & equipment	77,724,302	7,724,253
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	**(33,514,542,871)**	**(12,691,948,075)**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Re-Purchase agreement (REPO)	-	-
Other borrowings	8,397,580,971	(9,708,189,658)
Dividend paid in cash	-	-
Net cash from financing activities (C)	**8,397,580,971**	**(9,708,189,658)**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**(3,336,983,666)**	**2,048,269,121**
E. Effects of exchange rate changes on cash and cash equivalents	**20,460,272**	**141,918,669**
F. Opening Cash and Cash Equivalent	**38,825,212,416**	**54,033,850,333**
G. Cash and cash equivalents at end of year (D+E+F)	**35,508,689,022**	**56,224,038,123**

Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	4,964,325,193	4,264,011,523
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	23,774,720,287	23,551,564,967
Balance with Other Bank and Financial Institutions	6,392,281,742	15,486,570,233
Money at call and short notice	366,000,000	12,912,000,000
Prize Bond	11,361,800	9,891,400
Total	**35,508,689,022**	**56,224,038,123**

TRUST BANK PLC.

Statement of changes in Equity
For the half-year ended 30 June 2026 (2nd 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 2026	9,940,794,820	-	28,680,856	11,279,751,092	1,233,671,680	5,853,187,472	**28,336,085,920**
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	9,940,794,820	-	28,680,856	11,279,751,092	1,233,671,680	5,853,187,472	**28,336,085,920**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	537,180,704	-	**537,180,704**
Currency translation difference	-	-	210,952	-	-	-	**210,952**
Net gain and losses not recognized in the income statement	**9,940,794,820**	-	**28,891,808**	**11,279,751,092**	**1,770,852,384**	**5,853,187,472**	**28,873,477,576**
Net profit/(loss) for the year after tax	-	-	-	-	-	1,267,870,312	**1,267,870,312**
Statutory reserve	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(201,404,105)	**(201,404,105)**
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	-
Balance as at 30 June 2026	**9,940,794,820**	-	**28,891,808**	**11,279,751,092**	**1,770,852,384**	**6,919,653,679**	**29,939,943,783**

TRUST BANK PLC.

Statement of changes in Equity
For the half-year ended 30 June 2025 (2nd 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 2025	9,247,251,000	-	27,425,126	10,779,751,092	177,537,751	4,950,834,584	**25,182,799,553**
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	**9,247,251,000**	-	**27,425,126**	**10,779,751,092**	**177,537,751**	**4,950,834,584**	**25,182,799,553**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	247,034,799	-	**247,034,799**
Currency translation difference	-	-	908,702	-	-	-	**908,702**
Net gain and losses not recognized in the income statement	**9,247,251,000**	-	**28,333,828**	**10,779,751,092**	**424,572,550**	**4,950,834,584**	**25,430,743,054**
Net profit/(loss) for the year after tax	-	-	-	-	-	1,396,443,811	**1,396,443,811**
Statutory reserve	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(201,404,105)	**(201,404,105)**
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	-
Balance as at 30 June 2025	**9,247,251,000**	-	**28,333,828**	**10,779,751,092**	**424,572,550**	**6,145,874,290**	**26,625,782,760**

TRUST BANK PLC.
Notes to the Financial Statements
For the half-year ended 30 June 2026 (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 2025.

1.2 Basis of Consolidation

The consolidated financial statements include the financial statements of Trust Bank PLC. and its three subsidiaries - Trust Bank Investment PLC, Trust Bank Securities Limited and Trust Axiata Digital Limited, for the half-year ended 30 June 2026.

1.3 Provision for Income Tax

Provision for income tax has been made @ 37.50% on Business Income after considering some taxable income add back and disallowances of expenditures as well as other applicable rates for other income in accordance with the provision of the Income Tax Act, 2023.

Deferred tax expenditure has been accounted for in the half-year financial statements due to increase of Deferred Tax Assets with due compliance with Income Tax Laws and International Accounting Standard - 12 "Income Taxes".

1.4 Earnings Per Share

The Group and the Bank present basic earnings 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 Bank by the number of ordinary shares outstanding as on 30 June 2026.

The EPS for the half-year ended 30 June 2026 has been decreased for the same period of the last year due to decrease of net profit after tax for the reporting period.

		30.06.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
2	**Consolidated Loans and Advances/Islami Banking Investments**		
	Loans And Advances		
	Trust Bank PLC.	403,924,333,925	382,382,886,841
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	2,536,908,244	2,663,231,668
	Trust Axiata Digital Limited	-	-
		406,461,242,169	**385,046,118,509**
	Less : Inter Company Transaction	2,007,295,393	1,961,840,852
		404,453,946,776	**383,084,277,657**
	Bills purchased and discounted		
	Trust Bank PLC.	18,267,010,376	21,096,731,733
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	-	-
	Trust Axiata Digital Limited	-	-
		18,267,010,376	21,096,731,733
		422,720,957,152	**404,181,009,390**
3	**Consolidated Deposits and Other Accounts**		
	Current / Al-wadeeah Current Accounts and other Accounts		
	Trust Bank PLC.	64,865,133,905	60,441,696,845
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	118,240,785	78,904,532
	Trust Axiata Digital Limited	-	-
		64,983,374,690	**60,520,601,377**
	Less : Inter Company Transaction	283,676,293	237,496,289
		64,699,698,397	**60,283,105,088**
	Bills Payable	5,487,906,053	3,896,303,453
	Savings Bank Deposits/Mudaraba Savings Deposits	83,149,432,334	73,392,881,872
	Fixed Deposits/Mudaraba Term Deposits	394,859,296,524	373,552,313,099
		548,196,333,308	**511,124,603,512**

	30.06.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka

3.1 Unclaimed/Undistributed Dividend Account

Stock and Cash dividends remained unclaimed which were declared for the year:

2024	3,711,935	3,720,388
2023	4,634,424	4,635,955
2022	3,412,096	3,417,459
2021	4,483,850	4,489,994
2020	3,132,415	3,135,887
2019	1,752,227	1,754,372
2018	48,872	48,872
2017	3,317,810	3,317,810
2016	2,837,593	2,837,593
2015	2,241,134	2,241,134
2014	2,773,186	2,773,186
2013	41,684	41,685
2012	30,994	30,994
2011	2,312,386	2,312,386
2010	2,432,617	2,432,617
2009	3,033,259	3,033,259
2008 & 2007	910,591	910,591
	41,107,073	**41,134,182**

4 CAPITAL

4.1 Authorized Capital

2,500,000,000 Ordinary shares of Tk. 10 each	**25,000,000,000**	**25,000,000,000**

4.2 Issued, Subscribed and Paid Up Capital

994,079,482 Ordinary shares of Tk. 10 each	**9,940,794,820**	**9,940,794,820**

The details history of raising capital and number of shares issued are available in the Annual Report 2025.

5 Reconciliation of Effective Tax Rate (Standalone)

Particulars	Rate		Amount in taka	
	1 Jan-30 Jun 26	1 Jan-30 Jun 25	1 January to 30 June 2026	1 January to 30 June 2025
Profit before provision			5,597,627,161	8,019,152,840
Income Tax as per applicable tax rate	37.50%	37.50%	2,099,110,185	3,007,182,314
Factors affecting the Tax Change for the current year				
Inadmissible Expenses	-1.58%	-1.13%	(88,531,859)	(90,627,487)
Admissible Expenses	-4.93%	-4.99%	(276,216,435)	(400,011,665)
Tax Exempted Income	0.00%	0.00%	-	-
Tax Savings from reduced tax rate for dividend	-1.73%	-1.24%	(97,040,619)	(99,803,679)
Tax loss/ savings from reduced tax rate rate for capital gain	-4.42%	-1.71%	(247,321,272)	(136,739,483)
Effect of deferred tax	-3.36%	-5.83%	(187,981,144)	(467,408,554)
Total Income Tax expenses	**21.47%**	**22.60%**	**1,202,018,856**	**1,812,591,446**

The provision for income taxes has decreased in Jan-Jun, 2026 compared to that of Jan-Jun, 2025 mainly due to decrease in income as well as adjustment of excess provision for income taxes of previous years.

	1 January to 30 June 2026 Taka	1 January to 30 June 2025 Taka
5.1 Deferred Tax: Asset		
Oepning Balance	34,683,966	135,836,470
Addition during the period	187,981,144	467,408,554
Closing Balance	**222,665,110**	**603,245,024**

6 Statutory Reserve

As per Section 24(1) of The Banking Companies Act, 1991, every banking company shall create a statutory reserve and if the amount of such fund together with the amount in the share premium account is less than its paid-up capital, it shall transfer at an amount not less than 20% of net profit before taxes to statutory reserve fund. Trust Bank PLC. has maintained the required fund for statutory reserve.

7 Earning per Share (EPS)

Profit attributable to outstanding ordinary share holders	1,267,870,312	1,396,443,811
Nos of Ordinary Outstanding Shares outstanding	994,079,482	994,079,482
Earning per Share	**1.28**	**1.40**

7.1 Consolidated Earning per Share (EPS)

Profit attributable to outstanding ordinary share holders	1,193,294,814	1,353,167,353
Nos of Ordinary Outstanding Share	994,079,482	994,079,482
Earning per Share	**1.20**	**1.36**

8 Net Asset Value (NAV) per Share

Net Asset Value (NAV)	29,939,943,783	26,625,782,760
Nos of Ordinary Outstanding Shares outstanding	994,079,482	994,079,482
Net Asset Value (NAV) per Share	**30.12**	**26.78**

8.1 Consolidated Net Asset Value (NAV) per Share

Net Asset Value (NAV)	29,879,873,508	26,881,856,421
Nos of Ordinary Outstanding Shares outstanding	994,079,482	994,079,482
Net Asset Value (NAV) per Share	**30.06**	**27.04**

9 Net Operating Cash Flow per share (NOCFPS)

Net Operating Cash Flow	21,779,978,234	24,448,406,854
Nos of Ordinary Outstanding Shares outstanding	994,079,482	994,079,482
Net Operating Cash Flow per share (NOCFPS)*	**21.91**	**24.59**

9.1 Consolidated Net Operating Cash Flow per share (NOCFPS)

Net Operating Cash Flow	22,988,223,207	26,269,832,227
Nos of Ordinary Outstanding Shares outstanding	994,079,482	994,079,482
Net Operating Cash Flow per share (NOCFPS)*	**23.13**	**26.43**

* Net Operating Cash Flow per share (NOCFPS) has been decreased due to increase of Loan & advance to customers.

10 Reconcilition of Net Profit after tax with Cash flows from Operating Activities (Consolidated)

Net Income (Loss)	**1,193,294,796**	**1,353,167,342**
Adjustments to reconcile net income to net cash provided by operating activities:		
Interest Income	(559,855,569)	(1,400,123,354)
Interest Expense	97,691,035	881,715,666
Fees and commission Income	(42,417,500)	(151,510,556)
Recoveries of loans previously written-off	197,865,006	53,410,484
Salary and Allownaces	(190,981,526)	(92,640,068)
Printing and Stationeries	(3,395,513)	(7,028,481)
Income Taxes	(261,016,352)	(686,327,588)
Other Operating Income	(846,785,774)	(792,087,787)
Other operating Expenses	367,918,333	(111,470,772)
Provision for loans & advances / Investments / Other Assets	3,127,737,993	4,810,117,583
Operating profit before changes in operating Assets and Liabilities	**3,080,054,929**	**3,857,222,469**
Increase/(Decrease) in operating assets & liabilities		
Net Investment in trading securities	(2,260,156,421)	(1,329,125,214)
Loan & advance to customers	(11,637,356,654)	(5,644,503,579)
Other assets (item-wise)	5,528,715,493	1,081,991,476
Deposits from other banks	5,280,525,980	(3,764,719,125)
Deposits from customers	31,476,658,881	32,666,240,945
Other liabilities (item-wise)	(8,480,219,001)	(597,274,745)
Net cash from operating activities	**22,988,223,207**	**26,269,832,227**

11 Additional Disclosure in compliance with BSEC notification dated 20 June 2018:
Significant deviation between two quarterly periods and reasons therefore:

Figures are in BDT Crore

Particulars	Consolidated		Increase/ Decrease	Reasons
	1 January to 30 June 2026	1 January to 30 June 2025		
Net Interest Income	26.17	258.97	(232.80)	Net Interest Income has decreased in Jan-Jun, 2026 compared to that of Jan-Jun, 2025 mainly due to increase of Interest / profit paid on deposits and borrowings etc.
Income from investments	774.23	697.65	76.58	Income from investments has increased in Jan-Jun, 2026 compared to that of Jan-Jun, 2025 mainly due to increase of investment in government securities.
Commission, exchange and brokerage	149.43	167.22	(17.79)	Commission, exchange and brokerage has decreased due to decrease in exchange gain on foreign currencies.
Provision for Income Taxes	120.76	181.89	(61.13)	The provision for income taxes has decreased in Jan-Jun, 2026 compared to that of Jan-Jun, 2025 mainly due to decrease in income as well as adjustment of excess provision for income taxes of previous years.

12 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 2025. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
		Long Term	Short Term	
January to December 2025	05-Jul-26	AA_1	ST-1	Stable
January to December 2024	24-Jun-25	AA_1	ST-1	Stable
January to December 2023	25-Jun-24	AA_1	ST-1	Stable