

FINANCIAL STATEMENTS (UNAUDITED)

OF

TRUST BANK PLC.

FOR THE PERIOD ENDED 30 SEPTEMBER 2025 (3RD QUARTER)

TRUST BANK PLC.
and its subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 September 2025

	Notes	30.09.2025 (Unaudited) Taka	31.12.2024 (Audited) Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)		5,410,719,971	4,644,340,424
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		23,700,035,445	21,486,883,343
		29,110,755,416	26,131,223,767
Balance with other banks and financial institutions			
In Bangladesh		6,709,690,006	15,237,864,217
Outside Bangladesh		6,042,097,684	7,605,054,883
		12,751,787,690	22,842,919,100
		12,633,000,000	5,960,000,000
Money at call and short notice			
Investments			
Government		126,143,430,971	89,712,276,413
Others		23,557,259,556	22,737,387,984
		149,700,690,527	112,449,664,397
Loans and Advances/Islami Banking Investments			
Loans, Cash Credit, Overdrafts etc./ Investment	2	375,027,510,777	363,704,945,832
Bills purchased and discounted		20,150,607,217	15,432,455,790
		395,178,117,994	379,137,401,622
		4,001,878,814	4,170,674,062
		17,822,953,394	10,669,835,484
		-	-
Total Assets		621,199,183,835	561,361,718,432
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		33,662,922,724	41,770,490,604
Deposits and other accounts			
Current / Al-wadeeah Current Accounts and other Accounts	3	56,886,021,746	62,302,729,750
Bills Payable		3,833,232,296	3,588,897,619
Savings Bank / Mudaraba Savings Deposits		73,148,444,803	70,037,347,731
Fixed Deposits / Mudaraba Term Deposits		369,490,893,161	312,675,476,432
Bearer Certificates of Deposit		-	-
Other Deposits		-	-
		503,358,592,006	448,604,451,532
		56,045,414,416	45,504,626,613
Total Liabilities		593,066,929,146	535,879,568,749
Capital/Shareholders' Equity			
Paid up Capital		9,940,794,825	9,247,251,000
Share Premium Account		-	-
Foreign Currency Translation Reserve		28,285,339	27,425,126
Statutory Reserve		10,779,751,092	10,779,751,092
Capital Reserve		1,886,740	1,886,740
Other Reserve		1,165,366,150	177,537,751
Retained Earnings		6,216,169,765	5,248,297,174
Trust Bank Shareholders' Equity		28,132,253,911	25,482,148,883
Non-Controlling Interest		778	800
Total Shareholders' Equity		28,132,254,689	25,482,149,683
Total Liabilities and Shareholders' Equity		621,199,183,835	561,361,718,432



30.09.2025 (Unaudited) Taka	31.12.2024 (Audited) Taka
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OFF-BALANCE SHEET ITEMS

Contingent Liabilities

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

55,674,902,279	55,427,558,471
43,478,053,125	40,833,899,979
45,356,364,214	42,887,721,958
9,222,945,292	11,187,125,875
153,732,264,910	150,336,306,283

Other Contingent Liabilities

Value of travelers' cheques in hand

Total:

-	-
153,732,264,910	150,336,306,283

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

-	-
14,988,295,726	19,737,321,209
-	-
-	-
14,988,295,726	19,737,321,209
168,720,560,636	170,073,627,492


Total Off-Balance Sheet items including contingent liabilities


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 period ended 30 September 2025 (3rd Quarter)

Notes	1 January to 30 September 2025 Taka	1 January to 30 September 2024 Taka	1 July to 30 September 2025 Taka	1 July to 30 September 2024 Taka
Interest income / Profit on Investment	28,721,964,906	24,673,347,549	9,667,202,728	9,069,454,417
Interest / Profit paid on deposits and borrowings etc.	25,526,616,940	18,255,569,337	9,061,538,985	6,903,100,276
Net interest income	3,195,347,966	6,417,778,212	605,663,743	2,166,354,141
Income from investments	10,687,240,086	6,092,751,734	3,710,732,987	2,251,712,436
Commission, exchange and brokerage	2,225,703,889	2,283,799,738	553,513,664	619,569,504
Other operating income	852,141,781	557,103,352	266,555,041	168,451,210
Total operating income	13,765,085,756	8,933,654,824	4,530,801,692	3,039,733,150
	16,960,433,722	15,351,433,036	5,136,465,435	5,206,087,291
Salaries and allowances	2,900,638,914	2,771,397,898	981,255,866	1,023,935,427
Rent, taxes, insurance, electricity, etc.	820,849,153	753,667,743	327,753,797	285,550,261
Legal expenses	5,887,143	4,253,819	2,941,114	1,351,723
Postage, stamps, telecommunications, etc.	117,930,419	113,913,433	45,358,373	46,446,929
Stationery, printing, advertisement etc.	106,714,581	79,839,079	40,693,957	26,358,585
Managing Director's salary and benefits	11,998,990	8,260,788	3,649,470	3,338,508
Directors' fees	3,022,389	2,559,455	861,389	697,455
Auditors' fee	161,000	-	-	-
Charges on loan losses	-	-	-	-
Depreciation and repair of bank's assets	444,197,969	381,687,960	134,527,498	127,163,513
Other expenses	1,358,307,583	1,442,592,175	390,893,537	467,046,050
Total operating expenses	5,769,708,141	5,558,172,350	1,927,935,001	1,981,888,451
Profit before provision	11,190,725,581	9,793,260,686	3,208,530,434	3,224,198,840
Provision for loans & advances / Investments	6,129,656,493	3,670,310,986	1,394,888,910	585,263,300
Provision for Diminution in value of Investment	6,147,109	46,982,399	6,147,109	-
Other provision	(32,700,000)	45,584,500	(108,050,000)	81,494,757
	6,103,103,602	3,762,877,885	1,292,986,019	666,758,057
Total Profit before Taxes	5,087,621,979	6,030,382,801	1,915,544,415	2,557,440,783
Provision for Taxation				
Current tax	2,427,953,242	3,430,416,406	141,634,466	1,351,783,377
Deferred tax	1,964,993	(29,647,251)	469,373,547	(24,746,277)
	2,429,918,235	3,400,769,155	611,008,013	1,327,037,100
Net Profit after Taxation	2,657,703,744	2,629,613,646	1,304,536,402	1,230,403,683
Net Profit after Taxation attributable to:				
Equity Holders of the Bank	2,657,703,766	2,643,718,118	1,304,536,413	1,233,140,950
Non-controlling Interest	(22)	(14,104,472)	(11)	(2,737,267)
	2,657,703,744	2,629,613,646	1,304,536,402	1,230,403,683
Appropriations				
Statutory Reserve	6	750,000,000	-	150,000,000
Coupon Interest on TBL Perpetual Bond	302,743,525	301,755,065	101,339,420	100,879,453
	302,743,525	1,051,755,065	101,339,420	250,879,453
Retained surplus	2,354,960,219	1,577,858,581	1,203,196,982	979,524,230
Earnings per share (EPS)	7.1	2.67	1.31	1.24


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Vice Chairman

TRUST BANK PLC.
and its subsidiaries
Consolidated Cash Flow Statements
For the period ended 30 September 2025 (3rd Quarter)

	1 January to 30 September 2025 Taka	1 January to 30 September 2024 Taka
A. Cash flow from operating activities		
Interest received in cash	26,311,829,233	22,359,378,054
Interest payments	(23,170,666,894)	(15,965,261,815)
Dividend receipts	205,333,879	243,658,520
Fees and commission receipts in cash	2,108,318,201	1,619,567,912
Recoveries of loans previously written off	58,997,718	25,823,387
Cash paid to employees	(3,090,954,860)	(2,864,539,473)
Cash paid to suppliers	(61,033,296)	(84,442,262)
Income Taxes paid	(3,279,039,660)	(1,289,281,858)
Received from other operating activities (item-wise)	10,141,710,040	6,822,667,720
Payments for other operating activities (item-wise)	(2,761,821,673)	(2,101,101,066)
Operating profit before changes in operating Assets and Liabilities	6,462,672,688	8,766,469,119
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(819,871,572)	1,024,220,169
Loan & advance to other banks	-	-
Loan & advance to customers	(11,340,425,948)	(30,589,212,897)
Other assets (item-wise)	(3,487,999,626)	(1,908,403,250)
Deposits from other banks	(3,541,192,691)	5,525,314,730
Deposits from customers	56,382,189,662	37,678,598,425
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	2,001,207,208	2,247,960,488
Net cash from operating activities (A)	45,656,579,721	22,744,946,785
B. Cash flow from investing activities		
Proceeds from sale of securities	861,393,151	(10,831,706,358)
Payments for purchase of government securities	(36,351,685,320)	-
Purchase of property, plant & equipment	(122,485,085)	(396,706,825)
Purchase of intangible assets	(6,364,728)	(10,670,430)
Sale of property, plant & equipment	11,697,549	(25,057,133)
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	(35,607,444,433)	(11,264,140,746)
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Other borrowings	(9,888,302,126)	(2,367,942,723)
Received from TBL- (Inter-company)	-	-
Dividend paid in cash	(693,543,825)	(1,027,472,334)
Net cash from financing activities (C)	(10,581,845,951)	(3,395,415,057)
D. Net increase in Cash and Cash Equivalent (A+B+C)	(532,710,663)	8,085,390,982
E. Effects of exchange rate changes on cash and cash equivalents	94,835,802	640,228,928
F. Opening Cash and Cash Equivalent	54,942,766,467	38,982,808,707
G. Cash and cash equivalents at end of year (D+E+F)	54,504,891,606	47,708,428,617
Consolidated Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	5,410,719,971	5,387,943,825
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	23,700,035,445	23,431,413,774
Balance with Other Bank and Financial Institutions	12,751,787,690	16,881,434,718
Money at call and short notice	12,633,000,000	2,000,000,000
Prize Bond	9,348,500	7,636,300
Total	54,504,891,606	47,708,428,617



TRUST BANK PLC.
and its subsidiaries
Consolidated Statement of changes in Equity
For the period ended 30 September 2025 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	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	-	-	-	-	-	987,828,399	-	987,828,399	-	987,828,399
Currency translation difference	-	-	860,213	-	-	-	-	860,213	-	860,213
Net gain and losses not recognized in the income statement	9,247,251,000	-	28,285,339	10,779,751,092	1,886,740	1,165,366,150	5,248,297,174	26,470,837,495	800	26,470,838,295
Net profit/(loss) for the year after tax	-	-	-	-	-	-	2,657,703,766	2,657,703,766	(22)	2,507,703,744
Acquisition of Shares of Subsidiary	-	-	-	-	-	-	-	-	-	-
Statutory reserve	-	-	-	-	-	-	-	-	-	-
Capital reserve	-	-	-	-	-	-	-	-	-	-
Share Money Deposit	-	-	-	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	-	(302,743,525)	(302,743,525)	-	-
Dividends (Bonus Share)	693,543,825	-	-	-	-	-	(693,543,825)	-	-	(302,743,525)
Dividends (Cash)	-	-	-	-	-	-	(693,543,825)	(693,543,825)	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-	-	(693,543,825)
Balance as at 30 September 2025	9,940,794,825	-	28,285,339	10,779,751,092	1,886,740	1,165,366,150	6,216,169,765	28,132,253,911	778	27,982,254,689

TRUST BANK PLC.
and its subsidiaries
Consolidated Statement of changes in Equity
For the period ended 30 September 2024 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2024	8,562,269,450	-	20,351,557	9,779,751,092	3,521,946	114,545,718	4,629,564,222	23,110,003,985	211,959,143	23,321,963,128
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated Balance	8,562,269,450	-	20,351,557	9,779,751,092	3,521,946	114,545,718	4,629,564,222	23,110,003,985	211,959,143	23,321,963,128
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	(22,228,663)	-	(22,228,663)	-	(22,228,663)
Currency translation difference	-	-	5,209,051	-	-	-	-	5,209,051	-	5,209,051
Net gain and losses not recognized in the income statement	8,562,269,450	-	25,560,608	9,779,751,092	3,521,946	92,317,055	4,629,564,222	23,092,984,373	211,959,143	23,304,943,516
Net profit/(loss) for the year after tax	-	-	-	-	-	-	2,643,718,118	2,643,718,118	(14,104,472)	2,629,613,646
Statutory reserve	-	-	-	750,000,000	-	-	(750,000,000)	-	-	-
Capital Reserve	-	-	-	-	-	-	-	-	-	-
Share Money Deposit	-	-	-	-	-	-	-	-	59,500,000	59,500,000
Start up Fund	-	-	-	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	-	(301,755,065)	(301,755,065)	-	(301,755,065)
Dividends (Bonus Share)	684,981,550	-	-	-	-	-	(684,981,550)	-	-	-
Dividends (Cash)	-	-	-	-	-	-	(1,027,472,334)	(1,027,472,334)	-	(1,027,472,334)
Issue of Share Capital	-	-	-	-	-	-	-	-	-	-
Balance as at 30 September 2024	9,247,251,000	-	25,560,608	10,529,751,092	3,521,946	92,317,055	4,509,073,391	24,407,475,092	257,354,671	24,664,829,763



TRUST BANK PLC.

**Balance Sheet
As at 30 September 2025**

	30.09.2025 (Unaudited) Taka	31.12.2024 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	5,410,187,339	4,644,207,841
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	23,700,035,445	21,486,883,343
	29,110,222,784	26,131,091,184
Balance with other banks and financial institutions		
In Bangladesh	5,839,269,952	14,329,080,666
Outside Bangladesh	6,042,097,684	7,605,054,883
	11,881,367,636	21,934,135,549
	12,633,000,000	5,960,000,000
Money at call and short notice		
Investments		
Government	125,880,324,167	89,391,488,283
Others	19,138,324,031	18,323,479,622
	145,018,648,198	107,714,967,905
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	374,345,188,913	362,809,034,020
Bills purchased and discounted	20,150,607,217	15,432,455,790
	394,495,796,130	378,241,489,810
	3,754,584,320	3,925,717,656
Fixed assets including premises, furniture and fixtures		
Other assets		
Non-banking assets	-	-
Total Assets	617,367,852,773	557,376,907,391
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	34,139,174,500	42,091,766,460
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	56,959,246,681	62,427,156,558
Bills Payable	3,833,232,296	3,588,897,619
Savings Bank / Mudaraba Savings Deposits	73,148,444,803	70,037,347,731
Fixed Deposits / Mudaraba Term Deposits	369,490,893,161	312,675,476,432
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	503,431,816,941	448,728,878,340
Other liabilities		
	51,872,387,466	41,373,463,038
Total Liabilities	589,443,378,907	532,194,107,838
Capital/Shareholders' Equity		
Paid up Capital	9,940,794,825	9,247,251,000
Foreign Currency Translation Reserve	28,285,339	27,425,126
Statutory Reserve	10,779,751,092	10,779,751,092
Other Reserve	1,165,366,150	177,537,751
Retained Earnings	6,010,276,460	4,950,834,584
Total Shareholders' Equity	27,924,473,866	25,182,799,553
Total Liabilities and Shareholders' Equity	617,367,852,773	557,376,907,391



30.09.2025 (Unaudited) Taka	31.12.2024 (Audited) Taka
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OFF-BALANCE SHEET ITEMS

Contingent Liabilities

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

55,674,902,279	55,427,558,471
42,960,553,100	40,316,399,954
45,356,364,214	42,887,721,958
9,222,945,292	11,187,125,875
153,214,764,885	149,818,806,258

Other Contingent Liabilities

Value of travelers' cheques in hand

Total:

-	-
153,214,764,885	149,818,806,258

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

-	-
14,988,295,726	19,737,321,209
-	-
-	-
14,988,295,726	19,737,321,209
168,203,060,611	169,556,127,467

Total Off-Balance Sheet items including contingent liabilities


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Vice Chairman

TRUST BANK PLC.

Profit and Loss Account (Provisional and Unaudited)
For the period ended 30 September 2025 (3rd Quarter)

	Notes	1 January to 30 September 2025 Taka	1 January to 30 September 2024 Taka	1 July to 30 September 2025 Taka	1 July to 30 September 2024 Taka
Interest income / Profit on Investment		28,852,583,794	24,769,340,550	9,660,629,550	9,103,472,216
Interest / Profit paid on deposits and borrowings etc.		25,610,788,781	18,280,340,256	9,021,984,525	6,910,210,560
Net interest income		3,241,795,013	6,489,000,294	638,645,025	2,193,261,656
Income from investments		10,619,552,599	5,940,506,762	3,681,183,728	2,205,245,109
Commission, exchange and brokerage		2,204,429,788	2,255,846,725	540,899,598	610,945,814
Other operating income		814,541,997	510,330,876	287,304,284	148,993,200
		13,638,524,384	8,706,684,363	4,509,387,610	2,965,184,123
Total operating income		16,880,319,397	15,195,684,657	5,148,032,635	5,158,445,779
Salaries and allowances		2,807,760,432	2,688,732,875	954,361,303	990,258,210
Rent, taxes, insurance, electricity, etc.		805,955,736	745,633,779	320,809,525	282,905,734
Legal expenses		4,107,803	2,905,846	1,230,774	763,548
Postage, stamps, telecommunications, etc.		114,587,211	109,573,979	46,036,506	44,665,044
Stationery, printing, advertisement etc.		102,550,891	79,409,977	36,727,921	29,913,335
Managing Director's salary and benefits		9,800,000	6,133,178	3,000,000	2,709,678
Directors' fees		2,750,000	2,512,000	740,000	680,000
Auditors' fee		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets		441,407,288	374,660,515	135,649,634	124,540,798
Other expenses		1,317,058,390	1,383,026,844	394,288,166	440,811,084
Total operating expenses		5,605,977,751	5,392,588,993	1,892,843,829	1,917,247,431
Profit before provision		11,274,341,646	9,803,095,664	3,255,188,806	3,241,198,348
Provision for loans & advances / Investments		6,129,656,493	3,669,706,613	1,394,888,910	584,658,927
Provision for Diminution in value of Investment		6,147,109	46,982,399	6,147,109	-
Other provision		(32,700,000)	45,584,500	(108,050,000)	81,494,757
		6,103,103,602	3,762,273,512	1,292,986,019	666,153,684
Total Profit before Taxes		5,171,238,044	6,040,822,152	1,962,202,787	2,575,044,664
Provision for Taxation	5				
Current tax		2,420,000,000	3,410,000,000	140,000,000	1,360,000,000
Deferred tax		1,964,993	(18,877,896)	469,373,547	(13,976,922)
		2,421,964,993	3,391,122,104	609,373,547	1,346,023,078
Net Profit after Taxation		2,749,273,051	2,649,700,048	1,352,829,240	1,229,021,586
Appropriations					
Statutory Reserve	6	-	750,000,000	-	150,000,000
Coupon Interest on TBL Perpetual Bond		302,743,525	301,755,065	101,339,420	100,879,453
		302,743,525	1,051,755,065	101,339,420	250,879,453
Retained surplus		2,446,529,526	1,597,944,983	1,251,489,820	978,142,133
Earnings per share (EPS)	7	2.77	2.67	1.36	1.24

Chief Financial Officer

Company Secretary (Acting)

Managing Director & CEO

Director

Vice Chairman

TRUST BANK PLC.

Cash Flow Statements
For the period ended 30 September 2025 (3rd Quarter)

	1 January to 30 September 2025 Taka	1 January to 30 September 2024 Taka
A. Cash flow from operating activities		
Interest received in cash	26,442,448,121	22,455,371,055
Interest payments	(23,254,838,735)	(15,961,658,386)
Dividend receipts	201,865,881	240,243,756
Fees and commission receipts in cash	2,108,318,201	1,619,567,912
Recoveries of loans previously written off	58,997,718	25,823,387
Cash paid to employees	(3,064,819,658)	(2,758,060,753)
Cash paid to suppliers	(60,908,968)	(63,161,521)
Income Taxes paid	(3,258,308,802)	(1,269,444,104)
Received from other operating activities (item-wise)	10,025,293,302	6,877,638,986
Payments for other operating activities (item-wise)	(2,531,847,193)	(1,940,389,400)
Operating profit before changes in operating Assets and Liabilities	6,666,199,867	9,225,930,932
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(814,844,409)	1,265,055,976
Loan & advance to other banks	-	-
Loan & advance to customers	(13,556,811,852)	(32,722,059,528)
Other assets (item-wise)	(3,510,836,564)	(1,848,529,702)
Deposits from other banks	(3,541,192,691)	5,525,314,730
Deposits from customers	56,381,765,290	37,853,697,894
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	2,187,490,568	2,090,540,283
Net cash from operating activities (A)	43,811,770,209	21,389,950,585
B. Cash flow from investing activities		
Proceeds from sale of securities	-	(10,831,706,358)
Payments for purchase of government securities	(35,547,973,495)	-
Purchase of property, plant & equipment	(120,007,634)	(370,259,613)
Purchase of intangible assets	(4,098,059)	(2,795,811)
Sale of property, plant & equipment	11,697,549	(25,057,133)
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	(35,660,381,639)	(11,229,818,915)
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Re-Purchase agreement (REPO)	-	-
Other borrowings	(7,952,591,960)	(754,307,300)
Dividend paid in cash	(693,543,825)	(1,027,472,334)
Net cash from financing activities (C)	(8,646,135,785)	(1,781,779,634)
D. Net increase in Cash and Cash Equivalent (A+B+C)	(494,747,215)	8,378,352,036
E. Effects of exchange rate changes on cash and cash equivalents	94,835,802	640,228,928
F. Opening Cash and Cash Equivalent	54,033,850,333	37,795,770,665
G. Cash and cash equivalents at end of year (D+E+F)	53,633,938,920	46,814,351,629
Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	5,410,187,339	5,387,943,825
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	23,700,035,445	23,431,413,774
Balance with Other Bank and Financial Institutions	11,881,367,636	15,987,357,730
Money at call and short notice	12,633,000,000	2,000,000,000
Prize Bond	9,348,500	7,636,300
Total	53,633,938,920	46,814,351,629



TRUST BANK PLC.

Statement of changes in Equity
For the period ended 30 September 2025 (3rd 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	-	-	-	-	987,828,399	-	987,828,399
Currency translation difference	-	-	860,213	-	-	-	860,213
Net gain and losses not recognized in the income statement	9,247,251,000	-	28,285,339	10,779,751,092	1,165,366,150	4,950,834,584	26,171,488,165
Net profit/(loss) for the year after tax	-	-	-	-	-	2,749,273,051	2,749,273,051
Statutory Reserve	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(302,743,525)	(302,743,525)
Dividends (Bonus Share)	693,543,825	-	-	-	-	(693,543,825)	-
Dividends (Cash)	-	-	-	-	-	(693,543,825)	(693,543,825)
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	-
Balance as at 30 September 2025	9,940,794,825	-	28,285,339	10,779,751,092	1,165,366,150	6,010,276,460	27,924,473,866

TRUST BANK PLC.

Statement of changes in Equity
For the period ended 30 September 2024 (3rd 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 2024	8,562,269,450	-	20,351,557	9,779,751,092	114,545,718	4,419,391,018	22,896,308,835
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	8,562,269,450	-	20,351,557	9,779,751,092	114,545,718	4,419,391,018	22,896,308,835
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	(22,228,663)	-	(22,228,663)
Currency translation difference	-	-	5,209,051	-	-	-	5,209,051
Net gain and losses not recognized in the income statement	8,562,269,450	-	25,560,608	9,779,751,092	92,317,055	4,419,391,018	22,879,289,223
Net profit/(loss) for the year after tax	-	-	-	-	-	2,649,700,048	2,649,700,048
Statutory Reserve	-	-	-	750,000,000	-	(750,000,000)	-
Special Reserve Fund	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(301,755,065)	(301,755,065)
Dividends (Bonus Share)	684,981,550	-	-	-	-	(684,981,550)	-
Dividends (Cash)	-	-	-	-	-	(1,027,472,334)	(1,027,472,334)
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	-
Balance as at 30 September 2024	9,247,251,000	-	25,560,608	10,529,751,092	92,317,055	4,304,882,117	24,199,761,872



TRUST BANK PLC.
Notes to the Financial Statements
For the period ended 30 September 2025 (3rd 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 2024.

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 and Pay Limited, for the period ended 30 September 2025.

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 financial statements due to decrease of Deferred Tax Assets in accordance 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 September 2025.

The EPS for the period ended 30 September 2025 has been increased for the same period of the last year due to increase of net profit after tax for the reporting period.

2 Consolidated Loans and Advances/Islami Banking Investments

Loans And Advances

Trust Bank PLC.

Trust Bank Securities Limited

Trust Bank Investment Limited

Trust and Pay Limited

Less : Inter Company Transaction

Bills purchased and discounted

Trust Bank PLC.

Trust Bank Securities Limited

Trust Bank Investment Limited

Trust and Pay Limited

30.09.2025 (Unaudited) Taka	31.12.2024 (Audited) Taka
374,345,188,913	362,809,034,020
-	-
2,716,764,892	2,785,289,639
-	-
377,061,953,805	365,594,323,659
2,034,443,028	1,889,377,827
375,027,510,777	363,704,945,832
20,150,607,217	15,432,455,790
-	-
-	-
-	-
20,150,607,217	15,432,455,790
395,178,117,994	379,137,401,622

3 Consolidated Deposits and Other Accounts

Current / Al-wadeeah Current Accounts and other Accounts

Trust Bank PLC.

Trust Bank Securities Limited

Trust Bank Investment Limited

Trust and Pay Limited

Less : Inter Company Transaction

Bills Payable

Savings Bank Deposits/Mudaraba Savings Deposits

Fixed Deposits/Mudaraba Term Deposits

56,959,246,681	62,427,156,558
-	-
82,006,895	81,582,523
-	-
57,041,253,576	62,508,739,081
155,231,830	206,009,331
56,886,021,746	62,302,729,750
3,833,232,296	3,588,897,619
73,148,444,803	70,037,347,731
369,490,893,161	312,675,476,432
503,358,592,006	448,604,451,532



30.09.2025 (Unaudited) Taka	31.12.2024 (Audited) Taka
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3.1 Unclaimed/Undistributed Dividend Account

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

2024	4,282,870	-
2023	4,653,451	4,829,788
2022	3,425,917	3,549,644
2021	4,496,251	4,629,955
2020	3,159,790	3,220,344
2019	1,761,194	1,795,673
2018	48,872	48,875
2017	3,321,142	3,337,933
2016	2,837,593	2,856,854
2015	2,241,134	2,254,409
2014	2,777,281	2,786,249
2013	41,685	41,685
2012	30,994	30,994
2011	2,312,388	2,312,388
2010	2,432,617	2,432,617
2009	3,033,259	3,033,259
2008 & 2007	910,594	910,594
	41,767,032	38,071,258

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

994,079,483 Ordinary shares of Tk. 10 each

9,940,794,825 **9,247,251,000**

The details history of raising capital and number of shares issued are available in the Annual Report 2024.

5 Reconciliation of Effective Tax Rate (Standalone)

Particulars	Rate		Amount in taka	
	1 Jan-30 Sep 2025	1 Jan-30 Sep 2024	1 January to 30 September 2025	1 January to 30 September 2024
Profit before provision			11,274,341,646	9,803,095,664
Income Tax as per applicable tax rate	37.50%	37.50%	4,227,878,118	3,676,160,874
Factors affecting the Tax Change for the current year				
Inadmissible Expenses	-5.88%	-0.68%	(663,091,429)	(66,700,428)
Admissible Expenses	-7.22%	0.80%	(814,074,329)	78,829,313
Tax Exempted Income	0.00%	0.00%	-	-
Tax Savings from reduced tax rate for dividend	-1.33%	-1.40%	(150,471,812)	(137,393,636)
Tax loss/ savings from reduced tax rate rate for capital gain	-1.60%	-1.44%	(180,240,548)	(140,896,123)
Effect of deferred tax	0.02%	-0.19%	1,964,993	(18,877,896)
Total Income Tax expenses	21.48%	34.59%	2,421,964,993	3,391,122,104

1 January to 30 September 2025 Taka	1 January to 30 September 2024 Taka
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5.1 Deferred Tax: Asset

Opening Balance
Addition during the period
Closing Balance

135,836,470	104,019,074
(1,964,993)	18,877,896
133,871,477	122,896,970

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
Nos of Ordinary Outstanding Shares outstanding
Earning per Share

2,749,273,051	2,649,700,048
994,079,483	994,079,483
2.77	2.67



	1 January to 30 September 2025 Taka	1 January to 30 September 2024 Taka
7.1 Consolidated Earning per Share (EPS)		
Profit attributable to outstanding ordinary share holders	2,657,703,766	2,643,718,118
Nos of Ordinary Outstanding Share	994,079,483	994,079,483
Earning per Share	2.67	2.66
8 Net Asset Value (NAV) per Share		
Net Asset Value (NAV)	27,924,473,866	24,199,761,872
Nos of Ordinary Outstanding Shares outstanding	994,079,483	994,079,483
Net Asset Value (NAV) per Share	28.09	24.34
8.1 Consolidated Net Asset Value (NAV) per Share		
Net Asset Value (NAV)	28,132,254,689	24,664,829,763
Nos of Ordinary Outstanding Shares outstanding	994,079,483	994,079,483
Net Asset Value (NAV) per Share	28.30	24.81
9 Net Operating Cash Flow per share (NOCFPS)		
Net Operating Cash Flow	43,811,770,209	21,389,950,585
Nos of Ordinary Outstanding Shares outstanding	994,079,483	994,079,483
Net Operating Cash Flow per share (NOCFPS)*	44.07	21.52
9.1 Consolidated Net Operating Cash Flow per share (NOCFPS)		
Net Operating Cash Flow	45,656,579,721	22,744,946,785
Nos of Ordinary Outstanding Shares outstanding	994,079,483	994,079,483
Net Operating Cash Flow per share (NOCFPS)*	45.93	22.88
* Net Operating Cash Flow per share (NOCFPS) has been increased due to increase of Deposit from customers.		
10 Reconciliation of Net Profit after tax with Cash flows from Operating Activities (Consolidated)		
Net Income (Loss)	2,657,703,744	2,629,613,646
Adjustments to reconcile net income to net cash provided by operating activities:		
Interest Income	(2,410,135,673)	(2,313,969,495)
Interest Expense	2,355,950,046	2,290,307,522
Fees and commission Income	(117,385,688)	(664,231,826)
Recoveries of loans previously written-off	58,997,718	25,823,387
Salary and Allowances	(178,316,956)	(84,880,787)
Printing and Stationeries	(119,250)	(27,728,200)
Income Taxes	(849,121,425)	2,111,487,297
Other Operating Income	(1,192,337,948)	416,471,154
Other operating Expenses	34,334,518	620,698,536
Provision for loans & advances / Investments / Other Assets	6,103,103,602	3,762,877,885
Operating profit before changes in operating Assets and Liabilities	6,462,672,688	8,766,469,119
Increase/(Decrease) in operating assets & liabilities		
Net Investment in trading securities	(819,871,572)	1,024,220,169
Loan & advance to customers	(11,340,425,948)	(30,589,212,897)
Other assets (item-wise)	(3,487,999,626)	(1,908,403,250)
Deposits from other banks	(3,541,192,691)	5,525,314,730
Deposits from customers	56,382,189,662	37,678,598,425
Other liabilities (item-wise)	2,001,207,208	2,247,960,488
Net cash from operating activities	45,656,579,721	22,744,946,785



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 September 2025	1 January to 30 September 2024		
Net Interest Income	319.53	641.78	(322.24)	Net Interest Income has decreased in Jan-Sep, 2025 compared to that of Jan-Sep, 2024 mainly due to increase of Interest / Profit paid on deposits and borrowings etc.
Income from investments	1,068.72	609.28	459.45	Income from investments has increased in Jan-Sep, 2025 compared to that of Jan-Sep, 2024 mainly due to increase of investment in government securities.
Provision for Taxation	242.99	340.08	(97.09)	Current tax has decreased due to loan write off as well as adjustment of previous years' excess provision.

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 2024. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
		Long Term	Short Term	
January to December 2024	24-Jun-25	AA ₁	ST-1	Stable
January to December 2023	25-Jun-24	AA ₁	ST-1	Stable
January to December 2022	21-Jun-23	AA ₁	ST-1	Stable

