FINANCIAL STATEMENTS (UNAUDITED)

OF

TRUST BANK LIMITED

FOR THE PERIOD ENDED 30 SEPTEMBER 2022 (3RD QUARTER)

### and its subsidiaries

## Consolidated Balance Sheet (Unaudited)

## As at 30 September 2022

		30.09.2022	31.12.2021
	Notes	(Unaudited)	(Audited)
	110000	Taka	Taka
PROPERTY AND ASSETS		- Tuku	Tana
Cash			
Cash in hand (including foreign currencies)	Г	4,706,664,250	4,415,814,527
Balance with Bangladesh Bank and its agent bank(s)		4,700,604,250	4,415,614,527
(including foreign currencies)		14 420 255 204	14 024 162 964
(including loreign currencies)	L	14,428,355,394 19,135,019,644	14,024,163,864 18,439,978,391
Balance with other banks and financial institutions		19, 135,019,044	10,439,970,391
	Г	14,968,144,928	14,502,292,219
In Bangladesh Outside Bangladesh		1,123,448,997	996,848,312
Outside Barigiadesh	L	16,091,593,925	15,499,140,531
Manay at call and short notice		608,477,500	15,499,140,551
Money at call and short notice		000,477,300	-
Investments	г	EO EOE 704 EO4 ]	49,426,138,022
Government		50,535,721,501 20,044,662,145	18,167,087,049
Others	L	70,580,383,646	67,593,225,071
Loons and Advances/Islami Banking Investments	2	70,000,000,040	01,093,225,011
Loans and Advances/Islami Banking Investments	<u> </u>	277,800,195,786	237,681,539,292
Loans, Cash Credit, Overdrafts etc./ Investment	l	16,001,730,279	21,484,131,838
Bills purchased and discounted	L	293,801,926,065	259,165,671,130
Florida and trade line and the same and finding		2,198,588,546	2,372,291,418
Fixed assets including premises, furniture and fixtures			6,423,549,297
Other assets		10,289,225,764	0,423,549,291
Non-banking assets	_	412,705,215,090	369,493,855,838
Total Assets	_	412,705,215,090	369,493,655,636
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		37,998,073,202	37,704,763,903
Deposits and other accounts	3 _		
Current / Al-wadeeah Current Accounts and other Accounts		35,877,637,181	33,942,373,174
Bills Payable		5,053,558,700	5,035,263,847
Savings Bank / Mudaraba Savings Deposits		61,266,161,781	53,111,470,086
Fixed Deposits / Mudaraba Term Deposits		218,356,527,673	192,617,905,118
Bearer Certificates of Deposit	1	-	-
Other Deposits	L		
		320,553,885,335	284,707,012,225
Other liabilities	_	33,898,007,567	28,321,909,930
Total Liabilities	_	392,449,966,104	350,733,686,058
Capital/Shareholders' Equity	_	7 700 004 000	7 070 055 750
Paid up Capital	1	7,783,881,320	7,076,255,750
Chara Dramium Assount		-	- 1
Share Premium Account		44 222 452	2 774 002
Foreign Currency Translation Reserve		11,332,453	2,774,882
Foreign Currency Translation Reserve Statutory Reserve		8,479,751,092	7,829,751,092
Foreign Currency Translation Reserve Statutory Reserve Other Reserve		8,479,751,092 66,522,716	7,829,751,092 31,866,084
Foreign Currency Translation Reserve Statutory Reserve Other Reserve Retained Earnings		8,479,751,092 66,522,716 3,898,402,072	7,829,751,092 31,866,084 3,667,427,926
Foreign Currency Translation Reserve Statutory Reserve Other Reserve Retained Earnings Trust Bank Shareholders' Equity		8,479,751,092 66,522,716 3,898,402,072 <b>20,239,889,653</b>	7,829,751,092 31,866,084 3,667,427,926 <b>18,608,075,734</b>
Foreign Currency Translation Reserve Statutory Reserve Other Reserve Retained Earnings Trust Bank Shareholders' Equity Non-Controlling Interest	_	8,479,751,092 66,522,716 3,898,402,072 <b>20,239,889,653</b> 15,359,333	7,829,751,092 31,866,084 3,667,427,926 <b>18,608,075,734</b> 152,094,046
Foreign Currency Translation Reserve Statutory Reserve Other Reserve Retained Earnings Trust Bank Shareholders' Equity		8,479,751,092 66,522,716 3,898,402,072 <b>20,239,889,653</b>	7,829,751,092 31,866,084 3,667,427,926 <b>18,608,075,734</b>

	30.09.2022	31.12.2021
Notes	(Unaudited)	(Audited)
	Taka	Taka

#### **OFF-BALANCE SHEET ITEMS**

#### **Contingent Liabilities**

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

Other Contingent Liabilities
Value of travelers' cheques in hand
Total:

#### Other commitments

Documentary Credit and short term trade -related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving facilities
Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance Sheet items including contingent liabilities

50,730,411,171	43,727,307,019
36,873,721,839	34,183,407,594
49,239,085,758	50,012,640,106
8,229,730,056	5,310,162,153
145,072,948,824	133,233,516,872
-	<u> </u>
145,072,948,824	133,233,516,872

-	-
12,899,738,868	6,233,833,162
	-
- 11	-
12,899,738,868	6,233,833,162
157,972,687,692	139,467,350,034

Chief Financial Officer

Company Secretary

Managing Director

#### and its subsidiaries Consolidated Profit and Loss Account (Provisional and Unaudited) For the period ended 30 September 2022 (3rd Quarter)

		1 January to	1 January to	1 July to	1 July to
	Notes		30 September 2021	30 September 2022	30 September 2021
		Taka	Taka	Taka	Taka
Interest income / Profit on Investment		15,098,841,228	12,744,298,453	5,365,744,568	4,435,112,394
Interest / Profit paid on deposits and borrowings etc.		9,047,413,991	8,610,370,130	3,356,037,584	2,867,894,855
Net interest income		6,051,427,237	4,133,928,323	2,009,706,984	1,567,217,539
Income from investments		4,470,247,139	4,979,610,254	1,480,054,382	1,602,827,033
Commission, exchange and brokerage		2,221,877,523	1,290,060,803	606,093,110	449,368,477
Other operating income		470,389,237	404,530,022	124,163,114	122,160,498
		7,162,513,899	6,674,201,079	2,210,310,606	2,174,356,008
Total operating income		13,213,941,136	10,808,129,402	4,220,017,590	3,741,573,547
Salaries and allowances		2,106,775,228	1,716,627,613	766,557,454	666,062,035
		456,480,097	455,498,160	164,601,038	167.375.470
Rent, taxes, insurance, electricity, etc.		,	1	2,140,975	5,772,898
Legal expenses		7,883,792	6,411,957	44,133,083	20,790,970
Postage, stamps, telecommunications, etc.		100,141,227	69,478,545		
Stationery, printing, advertisement etc.		67,235,411	38,576,854	34,351,964	12,786,026
Managing Director's salary and benefits		9,682,154	7,928,356	3,473,856	3,314,760
Directors' fees		1,846,889	1,733,000	867,378	537,000
Auditors' fee		-	28,750	-	28,750
Charges on loan losses		474 000 544		445 777 040	400.075.540
Depreciation and repair of bank's assets		471,282,544	389,810,999	145,777,313	132,075,542
Other expenses		1,272,275,482	1,155,541,247	270,337,991	446,235,392
Total operating expenses		4,493,602,824	3,841,635,481	1,432,241,052	1,454,978,843
Profit before provision		8,720,338,312	6,966,493,921	2,787,776,538	2,286,594,704
Provision for loans & advances / Investments		2,890,922,899	1,416,822,869	898,915,335	72,975,062
Provision for Diminution in value of Investment		4,865,023	453,407	792,716	453,407
Other provision		231,527,500	316,807,500	39,161,500	103,444,500
•		3,127,315,422	1,734,083,776	938,869,551	176,872,969
Total Profit before Taxes		5,593,022,890	5,232,410,145	1,848,906,987	2,109,721,735
Provision for Taxation					
Current tax		2,960,373,369	2,548,460,710	788,320,032	942,103,873
Deferred tax		744,303	(94,779,585)	811,527	(55,307,528)
		2,961,117,672	2,453,681,125	789,131,559	886,796,345
Net Profit after Taxation		2,631,905,218	2,778,729,020	1,059,775,428	1,222,925,390
Net Profit after Taxation attributable to:					
Equity Holders of the Bank		2,768,639,931	2,831,683,249	1,097,122,327	1,259,981,281
Non-controlling Interest		(136,734,713)	(52,954,229)	(37,346,899)	(37,055,891)
-		2,631,905,218	2,778,729,020	1,059,775,428	1,222,925,390
Appropriations					
Statutory Reserve	6	650,000,000	500,000,000	-	(95,194,758)
Start up Fund		-		-	-
Coupon Interest on TBL Perpetual Bond		295,508,246	-	100,090,363	-
		945,508,246	500,000,000	100,090,363	(95,194,758)
Retained surplus		1,686,396,972	2,278,729,020	959,685,065	1,318,120,148
Earnings per share (EPS)	8.1	3.56	3.64	1.41	1.62

Chief Financial Officer

Company Secretary

Managing Director

Directo

### and its subsidiaries

## Consolidated Cash Flow Statements

### For the period ended 30 September 2022 (3rd Quarter)

A. Cash flow from operating activities Interest received in cash Interest payments Dividend receipts Fees and commission receipts in cash Recoveries of loans previously written off Cash paid to employees Cash paid to employees Cash paid to suppliers Received from other operating activities (item-wise) Payments for other banks Unan & advance to customers Statutory Deposits Statutory Deposits Net Investment in trading securities Unan & advance to customers Other ilabilities account of customers Other liabilities account of customers Trading liabilities Other liabilities (item-wise) Proceeds from object pains Proceeds from activities (item-wise) Proceeds from sele of securities Purchase of property, plant & equipment Purchase o				
Taka		1 January to	1 January to	
A. Cash flow from operating activities		30 September 2022	30 September 2021	
Interest received in cash   12,861,178,824   12,672,858,70   Dividend receipts   10,928,325   28,200,121   Fees and commission receipts in cash   2,75,317,479   1,965,867,970   Recoveries of loans previously written off   23,701,101   58,154,269   (2,31,073,473)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,837,241,682)   (1,837,241,682)   (1,837,241,682)   (1,837,241,682)   (1,837,241,682)   (1,834,301,632)   (1,837,241,682)   (1,837,241,682)   (1,534,001,530)   (1,837,241,682)   (1,837,241,682)   (1,534,001,530)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)		Taka	Taka	
Interest received in cash   12,861,178,824   12,672,858,70   Dividend receipts   10,928,325   28,200,121   Fees and commission receipts in cash   2,75,317,479   1,965,867,970   Recoveries of loans previously written off   23,701,101   58,154,269   (2,31,073,473)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,837,241,682)   (1,837,241,682)   (1,837,241,682)   (1,837,241,682)   (1,837,241,682)   (1,834,301,632)   (1,837,241,682)   (1,837,241,682)   (1,534,001,530)   (1,837,241,682)   (1,837,241,682)   (1,534,001,530)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)   (1,834,340,257)	A. Cash flow from operating activities			
Interest payments		12 861 178 824	12 672 858 770	
Dividend receipts   Fees and commission receipts in cash   2075 3217.479   1,985 867 970   Recoveries of loans previously written off   23.701,101   58.154.269   Cash paid to employees   (2.231,073,473)   (1.834.340,257)   Cash paid to suppliers   (5.2014.361)   (6.178.748,301)   (1.034.340,257)   (2.231,979,473)   (2.231,979,871)   (2.231,979,981)   Received from other operating activities (item-wise)   (2.368,035.771)   (2.231,979,981)   Received from other operating activities (item-wise)   (1.837,241,682)   (1.534,001,530)   (1.534,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)   (1.634,001,530)				
Fees and commission receipts in cash   2.075.317.479   3.885.67.970		1 ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '		
Recoveries of loans previously written off	·	1		
Cash paid to employees				
Cash paid to suppliers   (52,014,361)   (6,178,746,301)   (1,379,746,301)   (2,368,035,771)   (2,231,997,981)   Received from other operating activities (item-wise)   (4,370,460,631)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,634,001,530)   (1,63	· ·	1		
Income Taxes paid				
Received from other operating activities (item-wise) Payments for other operating activities (item-wise) Operating profit before changes in operating Assets and Liabilities Statutory Deposits Net Investment in trading securities Loan & advance to other banks Loan & advance to other banks Loan & advance to customers Other liabilities Other assets (item-wise) Other assets (item-wise) Other liabilities Other				
Payments for other operating activities (item-wise)				
Operating profit before changes in operating Assets and Liabilities   Statutory Deposits	Received from other operating activities (item-wise)			
Assets and Liabilities   5,099,498,813   5,495,932,828   Increase/(Decrease) in operating assets & liabilities   Statutory Deposits   C1,877,575,096   C2,739,892,216   Loan & advance to other banks   C1,877,575,096   C1,2739,892,216   Loan & advance to outsomers   C32,354,686,708   C1,989,959,402   C1,000	Payments for other operating activities (item-wise)	(1,837,241,682)	(1,534,001,530)	
Increase   Decrease   In operating assets & liabilities	Operating profit before changes in operating			
Net Investment in trading securities	Assets and Liabilities	5,099,498,813	5,495,932,828	
Statutory Deposits   Net Investment in trading securities   Loan & advance to other banks   Can & advance to customers   (32,354,686,708)   (2,739,892,216)   (1,326,725,268)   (1,379,194,414)   (1,326,725,268)   (1,379,194,414)   (1,326,725,268)   (1,379,194,414)   (1,326,725,268)   (1,379,194,414)   (1,326,725,268)   (1,379,194,414)   (1,326,725,268)   (1,379,194,414)   (1,326,725,268)   (1,379,194,414)   (1,326,725,268)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259)   (2,634,705,259	Increase/(Decrease) in operating assets & liabilities			
Net Investment in trading securities		_	_	
Loan & advance to other banks	• •	(1.877.575.096)	(2 739 892 216)	
Loan & advance to customers		(1,077,070,000)	(2,:00,002,2:0)	
Other assets (item-wise)         (1,326,725,268)         (1,379,194,414)           Deposits from other banks         4,925,143,305         (2,634,705,259)           Deposits from customers         29,605,947,191         11,610,789,888           Other liabilities account of customers         -         -           Trading liabilities         -         -           Other liabilities (item-wise)         550,879,445         93,935,055           Net cash from operating activities (A)         4,622,481,682         (11,543,093,520)           B. Cash flow from investing activities         (1,026,914,358)         902,655,900           Payments for purchase of government securities         -         -         -           Proceeds from sale of securities         (1,026,914,358)         902,655,900           Purchase of property, plant & equipment         (219,925,187)         (135,403,006)           Purchase of intangible assets         (13,902,2038)         (4,466,321)           Sale of property, plant & equipment         (17,700,198)         38,944,302           Purchase of intangible assets         (1,278,441,781)         801,730,875           C. Cash flow from financing activities (B)         (1,278,441,781)         801,730,875           C. Cash flow from financing activities         (729,521,289)         12,014,512,34		(32 354 686 708)	(21 989 959 402)	
Deposits from other banks   29,5143,305   26,34,705,259   Deposits from customers   29,605,947,191   11,610,789,888   Cher liabilities account of customers   29,605,947,191   11,610,789,888   Cher liabilities (tem-wise)   550,879,445   93,935,055   Cher liabilities (tem-wise)   550,879,445   93,935,055   Cher labilities (tem-wise)   550,879,445   93,935,055   Cher labilities (tem-wise)   550,879,445   93,935,055   Cher labilities (tem-wise)   550,879,445   93,935,055   Cher liabilities (tem-wise)   550,879,445   93,935,055   Cher liabilities (tem-wise)   Cher liabilit		, , , , , , , , , , , , , , , , , , , ,		
Deposits from customers		, , , , , , , ,		
Other liabilities account of customers				
Trading liabilities (Item-wise)		29,605,947,191	11,610,789,888	
Other liabilities (item-wise)         550,879,445         93,335,055           Net cash from operating activities         4,622,481,682         (11,543,093,520)           B. Cash flow from investing activities         (1,026,914,358)         902,655,900           Proceeds from sale of securities         (1,026,914,358)         902,655,900           Purchase of property, plant & equipment         (219,925,187)         (135,403,006)           Purchase of intangible assets         (13,902,038)         (4,466,321)           Sale of property, plant & equipment         (17,700,198)         38,944,302           Purchase/ Sale of Subsidiary         -         -           Net cash from investing activities (B)         (1,278,441,781)         801,730,875           C. Cash flow from financing activities         -         -         5,129,500,000           Other borrowings         (729,521,289)         12,014,512,234         -         -           Received from TBL- (Inter-company)         (729,521,289)         12,014,512,234         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		,	-	
Net cash from operating activities (A)		-	-	
B. Cash flow from investing activities Proceeds from sale of securities Purchase of pourchase of government securities Purchase of intangible assets Sale of property, plant & equipment Purchase of sale of subsidiary Net cash from investing activities (B) C. Cash flow from financing activities (B) Call loan Other borrowings Received from TBL- (Inter-company) 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 at end of year (D+E+F)  Consolidated Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) Balance with Dany land so the substitutions Money at call and short notice Purchase of securities (1,026,914,358) (21,925,187) (21,925,00,000) (31,278,441,781) (31,406,321) (4,466,321) (4,466,321) (4,466,321) (4,466,321) (4,466,321) (4,466,321) (4,466,321) (4,512,34) (5,129,500,000) (6,43,295,978) (6,43,295,978) (6,43,295,978) (6,43,295,978) (6,43,295,978) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7,521,289) (7				
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 of intangible assets Sale of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase of intangible assets Sale of Subsidiary Net cash from investing activities (B)  C. Cash flow from financing activities Increase/(Decrease) in Borrowing: Call loan Other borrowings Received from TBL- (Inter-company) Dividend paid in cash Net cash from financing activities (C) D. Net increase in Cash and Cash Equivalent (A+B+C) Effects of exchange rate changes on cash and cash equivalents F. Opening Cash and Cash Equivalent G. Cash and cash equivalents at the end of the year Cash in hand (including foreign currencies) Balance with Other Bank and Financial Institutions Money at call and short notice Prize Bond  Purchase of property, plant & equipment (13,902,038) (13,902,038) (4,466,321) (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,302 (17,700,198) 38,944,602 (17,70,198) 38,944,602 (17,70,198) 31,781,910,910 (18,14,151,318) 31,78		4,622,481,682	(11,543,093,520)	
Payments for purchase of government securities	B. Cash flow from investing activities			
Purchase of property, plant & equipment   (219,925,187)   (135,403,006)   Purchase of intangible assets   (13,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (3,902,038)   (4,466,321)   (4,706,664,250   4,601,238,116   Balance with Other Bank and Financial Institutions   (6,49,395,900)   (4,4601,238,106)   (4,470,502,498,500)   (4,470,502,498,500)   (4,470,502,498,500)   (4,470,502,498,500)   (4,4601,238,116   4,428,355,394   4,200,729,104   4,598,500   4,993,900   (4,4601,238,106)   (4,465,321)   (4,465,321)   (4,4601,238,116   4,428,355,394   4,200,729,104   4,598,500   4,993,900   4,993,900   4,993,900   4,993,900		(1,026,914,358)	902,655,900	
Purchase of intangible assets	Payments for purchase of government securities	-	-	
Sale of property, plant & equipment	Purchase of property, plant & equipment	(219,925,187)	(135,403,006)	
Purchase/ Sale of Subsidiary   -   -   -     -	Purchase of intangible assets	(13,902,038)	(4,466,321)	
Purchase/ Sale of Subsidiary   Net cash from investing activities (B)   (1,278,441,781)   801,730,875	Sale of property, plant & equipment	(17,700,198)	38,944,302	
Net cash from investing activities (B)         (1,278,441,781)         801,730,875           C. Cash flow from financing activities         Increase/(Decrease) in Borrowing:           Call loan         - 5,129,500,000           Other borrowings         - 5,129,500,000           Other borrowings         - 7         - 5,129,500,000           - 7         - 7         - 5,129,500,000           - 8         - 7         - 5,129,500,000           - 8         - 8         - 8         - 1,014,512,234           - 9         - 1,014,512,234         - 1,014,512,234           - 1,014,512,234         - 1,014,512,234         - 1,014,512,234           - 1,014,512,234         - 1,014,512,234         - 1,014,512,234         - 1,014,512,234         - 1,014,512,234         - 1,014,512,234         - 1,014,512,234 <td r<="" th=""><th></th><th>- 1</th><th>-</th></td>	<th></th> <th>- 1</th> <th>-</th>		- 1	-
C. Cash flow from financing activities  Increase/(Decrease) in Borrowing:  Call loan  Other borrowings  Received from TBL- (Inter-company)  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)  Consolidated 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  Prize Bond  Cash in Bangladesh Bank and Financial Institutions  Interest Sp. (729,521,289)  (729,521,289)  12,014,512,234  (884,531,969)  (643,295,978)  14,51,013,255  16,500,716,256  17,729,986,643  17,729,986,643  17,729,986,643  18,500,000  19,503,985  10,501,238,116  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  11,706,664,250  1		(1,278,441,781)	801,730,875	
Increase/(Decrease) in Borrowing:   Call loan				
Call loan       -       5,129,500,000         Other borrowings       (729,521,289)       12,014,512,234         Received from TBL- (Inter-company)       -       -         Dividend paid in cash       (884,531,969)       (643,295,978)         Net cash from financing activities (C)       (1,614,053,258)       16,500,716,256         D. Net increase in Cash and Cash Equivalent (A+B+C)       1,729,986,643       5,759,353,611         E. Effects of exchange rate changes on cash and cash equivalents       165,082,604       (756,722,698)         F. Opening Cash and Cash Equivalent       33,944,620,322       31,781,801,958         G. Cash and cash equivalents at end of year (D+E+F)       35,839,689,569       36,784,432,871         Consolidated Cash and Cash Equivalents at the end of the year       4,706,664,250       4,601,238,116         Cash in hand (including foreign currencies)       4,706,664,250       4,601,238,116         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       14,428,355,394       14,200,729,104         Balance with Other Bank and Financial Institutions       16,091,593,925       14,592,471,751         Money at call and short notice       608,477,500       3,385,000,000         Prize Bond       4,598,500       4,993,900				
Other borrowings         (729,521,289)         12,014,512,234           Received from TBL- (Inter-company)         -         -           Dividend paid in cash         (884,531,969)         (643,295,978)           Net cash from financing activities (C)         (1,614,053,258)         16,500,716,256           D. Net increase in Cash and Cash Equivalent (A+B+C)         1,729,986,643         5,759,353,611           E. Effects of exchange rate changes on cash and cash equivalents         165,082,604         (756,722,698)           F. Opening Cash and Cash Equivalent         33,944,620,322         31,781,801,958           G. Cash and cash equivalents at end of year (D+E+F)         35,839,689,569         36,784,432,871           Consolidated Cash and Cash Equivalents at the end of the year         4,706,664,250         4,601,238,116           Cash in hand (including foreign currencies)         4,706,664,250         4,601,238,116           Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)         14,428,355,394         14,200,729,104           Balance with Other Bank and Financial Institutions         16,091,593,925         14,592,471,751           Money at call and short notice         608,477,500         3,385,000,000           Prize Bond         4,598,500         4,993,900	,	_	5 129 500 000	
Received from TBL- (Inter-company)		(729 521 289)	1	
Dividend paid in cash         (884,531,969)         (643,295,978)           Net cash from financing activities (C)         (1,614,053,258)         16,500,716,256           D. Net increase in Cash and Cash Equivalent (A+B+C)         1,729,986,643         5,759,353,611           E. Effects of exchange rate changes on cash and cash equivalents         165,082,604         (756,722,698)           F. Opening Cash and Cash Equivalent         33,944,620,322         31,781,801,958           G. Cash and cash equivalents at end of year (D+E+F)         35,839,689,569         36,784,432,871           Consolidated Cash and Cash Equivalents at the end of the year           Cash in hand (including foreign currencies)         4,706,664,250         4,601,238,116           Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)         14,428,355,394         14,200,729,104           Balance with Other Bank and Financial Institutions         16,091,593,925         14,592,471,751           Money at call and short notice         608,477,500         3,385,000,000           Prize Bond         4,598,500         4,993,900		(729,321,203)	12,014,512,254	
Net cash from financing activities (C)         (1,614,053,258)         16,500,716,256           D. Net increase in Cash and Cash Equivalent (A+B+C)         1,729,986,643         5,759,353,611           E. Effects of exchange rate changes on cash and cash equivalents         165,082,604         (756,722,698)           F. Opening Cash and Cash Equivalent         33,944,620,322         31,781,801,958           G. Cash and cash equivalents at end of year (D+E+F)         35,839,689,569         36,784,432,871           Consolidated Cash and Cash Equivalents at the end of the year           Cash in hand (including foreign currencies)         4,706,664,250         4,601,238,116           Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)         14,428,355,394         14,200,729,104           Balance with Other Bank and Financial Institutions         16,091,593,925         14,592,471,751           Money at call and short notice         608,477,500         3,385,000,000           Prize Bond         4,598,500         4,993,900		(994 531 060)	(643 205 078)	
D. Net increase in Cash and Cash Equivalent (A+B+C) 1,729,986,643 5,759,353,611  E. Effects of exchange rate changes on cash and cash equivalents 165,082,604 (756,722,698)  F. Opening Cash and Cash Equivalent 33,944,620,322 31,781,801,958  G. Cash and cash equivalents at end of year (D+E+F) 35,839,689,569 36,784,432,871   Consolidated Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 4,706,664,250 4,601,238,116  Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 14,428,355,394 14,200,729,104  Balance with Other Bank and Financial Institutions 16,091,593,925 14,592,471,751  Money at call and short notice 608,477,500 3,385,000,000  Prize Bond 4,598,500 4,993,900				
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)  Consolidated 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  A 165,082,604  4,706,064,203  4,706,664,250  4,601,238,116  14,428,355,394  14,200,729,104  14,592,471,751  608,477,500  3,385,000,000  4,993,900				
and cash equivalents         165,082,604         (756,722,698)           F. Opening Cash and Cash Equivalent         33,944,620,322         31,781,801,958           G. Cash and cash equivalents at end of year (D+E+F)         35,839,689,569         36,784,432,871           Consolidated Cash and Cash Equivalents at the end of the year           Cash in hand (including foreign currencies)         4,706,664,250         4,601,238,116           Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)         14,428,355,394         14,200,729,104           Balance with Other Bank and Financial Institutions         16,091,593,925         14,592,471,751           Money at call and short notice         608,477,500         3,385,000,000           Prize Bond         4,598,500         4,993,900		1,729,986,643	5,759,353,611	
F. Opening Cash and Cash Equivalent G. Cash and cash equivalents at end of year (D+E+F)  Consolidated 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  A3,944,620,322 31,781,801,958 36,784,432,871  4,706,664,250 14,401,238,116 14,428,355,394 14,200,729,104 16,091,593,925 14,592,471,751 3,385,000,000 4,598,500 4,993,900	•			
G. Cash and cash equivalents at end of year (D+E+F)  35,839,689,569  36,784,432,871  Consolidated 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  35,839,689,569  4,706,664,250  4,601,238,116  14,428,355,394  14,200,729,104  16,091,593,925  608,477,500  3,385,000,000  4,993,900		, ,		
Consolidated Cash and Cash Equivalents at the end of the year           Cash in hand (including foreign currencies)         4,706,664,250         4,601,238,116           Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)         14,428,355,394         14,200,729,104           Balance with Other Bank and Financial Institutions         16,091,593,925         14,592,471,751           Money at call and short notice         608,477,500         3,385,000,000           Prize Bond         4,598,500         4,993,900				
Cash in hand (including foreign currencies)       4,706,664,250       4,601,238,116         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       14,428,355,394       14,200,729,104         Balance with Other Bank and Financial Institutions       16,091,593,925       14,592,471,751         Money at call and short notice       608,477,500       3,385,000,000         Prize Bond       4,598,500       4,993,900	G. Cash and cash equivalents at end of year (D+E+F)	35,839,689,569	36,784,432,871	
Cash in hand (including foreign currencies)       4,706,664,250       4,601,238,116         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       14,428,355,394       14,200,729,104         Balance with Other Bank and Financial Institutions       16,091,593,925       14,592,471,751         Money at call and short notice       608,477,500       3,385,000,000         Prize Bond       4,598,500       4,993,900				
Cash in hand (including foreign currencies)       4,706,664,250       4,601,238,116         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       14,428,355,394       14,200,729,104         Balance with Other Bank and Financial Institutions       16,091,593,925       14,592,471,751         Money at call and short notice       608,477,500       3,385,000,000         Prize Bond       4,598,500       4,993,900	Consolidated Cash and Cash Equivalents at the end of the year			
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       14,428,355,394       14,200,729,104         Balance with Other Bank and Financial Institutions       16,091,593,925       14,592,471,751         Money at call and short notice       608,477,500       3,385,000,000         Prize Bond       4,598,500       4,993,900		4.706.664.250	4,601,238,116	
Balance with Other Bank and Financial Institutions       16,091,593,925       14,592,471,751         Money at call and short notice       608,477,500       3,385,000,000         Prize Bond       4,598,500       4,993,900				
Money at call and short notice         608,477,500         3,385,000,000           Prize Bond         4,598,500         4,993,900	,			
Prize Bond 4,598,500 4,993,900				
10tal 35,839,069,569 36,784,432,871				
	IOTAI	35,639,689,569	30,704,432,871	

#### TRUST BANK LIMITED and its subsidiaries Consolidated Statement of changes in Equity For the period ended 30 September 2022 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	<u>Taka</u>	Taka	Taka	Taka	<u>Taka</u>	<u>Taka</u>	Taka	<u>Taka</u>	<u>Taka</u>
Balance as at 01 January 2022	7,076,255,750	-	2,774,882	7,829,751,092	31,866,084	3,667,427,926	18,608,075,734	152,094,046	18,760,169,780
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated Balance	7,076,255,750	-	2,774,882	7,829,751,092	31,866,084	3,667,427,926	18,608,075,734	152,094,046	18,760,169,780
Surplus/Deficit on revaluation of properties	-	-	-		-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-			34,656,632	-	34,656,632	-	34,656,632
Currency translation difference	-		8,557,571	-	-		8,557,571	-	8,557,571
Net gain and losses not recognized in the income statement	7,076,255,750		11,332,453	7,829,751,092	66,522,716	3,667,427,926	18,651,289,937	152,094,046	18,803,383,983
Net profit/(loss) for the year after tax	-	-		-	-	2,768,639,931	2,768,639,931	(136,734,713)	2,631,905,218
Statutory reserve		-	-	650,000,000	-	(650,000,000)		-	
Transfer to Start up Fund	-	-	-	-	-			-	-
Coupon Interest on TBL Perpetual Bond		-			-	(295,508,246)	(295,508,246)		(295,508,246)
Dividends (Bonus Share)	707,625,570	-	-	-	-	(707,625,570)		-	
Dividends (Cash)	-	-	-		-	(884,531,969)	(884,531,969)	-	(884,531,969)
Issue of Share Capital		-	-	-	-	-	-	-	-
Balance as at 30 September 2022	7,783,881,320	-	11,332,453	8,479,751,092	66,522,716	3,898,402,072	20,239,889,653	15,359,333	20,255,248,986

#### TRUST BANK LIMITED and its subsidiaries Consolidated Statement of changes in Equity For the half-year ended 30 September 2021 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	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>	<u>Taka</u>
Balance as at 01 January 2021	6,432,959,780	-	2,198,346	6,979,751,092	657,678,748	3,319,387,820	17,391,975,786	217,081,346	17,609,057,132
Changes in accounting policy	-	-	-	-	-	-	-	-	
Restated Balance	6,432,959,780	-	2,198,346	6,979,751,092	657,678,748	3,319,387,820	17,391,975,786	217,081,346	17,609,057,132
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	
Surplus/Deficit on revaluation of investment	-	-			(165,610,587)	-	(165,610,587)	-	(165,610,587)
Currency translation difference	-	-	264,704	-	-	-	264,704	-	264,704
Net gain and losses not recognized in the income statement	6,432,959,780		2,463,050	6,979,751,092	492,068,161	3,319,387,820	17,226,629,903	217,081,346	17,443,711,249
Net profit/(loss) for the year after tax	-	-		-	-	2,831,683,249	2,831,683,249	(52,954,229)	2,778,729,020
Statutory reserve	-	-	-	500,000,000	-	(500,000,000)		-	-
Transfer to Start up Fund	-	-	-	-	-	-		-	٠ -
Coupon Interest on TBL Perpetual Bond									
Dividends (Bonus Share)	643,295,970	-			-	(643,295,970)		-	
Dividends (Cash)	-	-	-	-		(643,295,978)	(643,295,978)	-	(643,295,978
Issue of Share Capital		-			- ,		-	-	-
Balance as at 30 September 2021	7,076,255,750	-	2,463,050	7,479,751,092	492,068,161	4,364,479,121	19,415,017,174	164,127,117	19,579,144,291

### Balance Sheet As at 30 September 2022

	30.09.2022	31.12.2021
	(Unaudited)	(Audited)
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	4,706,664,250	4,415,814,527
Balance with Bangladesh Bank and its agent bank(s)		
(including foreign currencies)	14,428,355,394	14,024,163,864
	19,135,019,644	18,439,978,391
Balance with other banks and financial institutions		
In Bangladesh	14,093,453,693	13,428,836,754
Outside Bangladesh	1,123,448,997	996,848,312
	15,216,902,690	14,425,685,066
Money at call and short notice	608,477,500	-
Investments		
Government	50,535,721,501	49,426,138,022
Others	16,121,141,385	14,467,579,745
	66,656,862,886	63,893,717,767
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	276,133,561,171	235,811,252,517
Bills purchased and discounted	16,001,730,279	21,484,131,838
	292,135,291,450	257,295,384,355
Fixed assets including premises, furniture and fixtures	1,949,684,813	2,190,440,571
Other assets	13,248,273,857	9,262,331,978
Non-banking assets	<u> </u>	_
Total Assets	408,950,512,840	365,507,538,128
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	38,028,263,791	37,668,041,778
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	35,989,792,128	34,116,068,136
Bills Payable	5,053,558,700	5,035,263,847
Savings Bank / Mudaraba Savings Deposits	61,266,161,781	53,111,470,086
Fixed Deposits / Mudaraba Term Deposits	218,356,527,673	192,617,905,118
Bearer Certificates of Deposit	-	-
Other Deposits		-
	320,666,040,282	284,880,707,187
Other liabilities	30,452,136,627	24,699,967,998
Total Liabilities	389,146,440,700	347,248,716,963
Capital/Shareholders' Equity		
Paid up Capital	7,783,881,320	7,076,255,750
Foreign Currency Translation Reserve	11,332,453	2,774,882
Statutory Reserve	8,479,751,092	7,829,751,092
Other Reserve	66,522,716	31,866,084
Retained Earnings	3,462,584,559	3,318,173,357
Total Shareholders' Equity	19,804,072,140	18,258,821,165
Total Liabilities and Shareholders' Equity	408,950,512,840	365,507,538,128
i otal Elabilities and Onarcholders Equity		300,007,000,120

30.09.2022 (Unaudited) Taka 31.12.2021 (Audited) Taka

#### **OFF-BALANCE SHEET ITEMS**

#### **Contingent Liabilities**

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

Other Contingent Liabilities
Value of travelers' cheques in hand
Total:

#### Other commitments

Documentary Credit and short term trade -related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments

#### Total Off-Balance Sheet items including contingent liabilities

50,730,411,171	43,727,307,019
50,730,411,171 36,850,596,839	34,160,282,594
49,239,085,758	50,012,640,106
8,229,730,056	5,310,162,153
145,049,823,824	133,210,391,872

445 040 000 004	100 010 001 070
145,049,823,824	133,210,391,872

6,233,833,162
6,233,833,162
139,444,225,034

Chief Financial Officer

Company Secretary

Managing Director

Profit and Loss Account (Provisional and Unaudited) For the period ended 30 September 2022 (3rd Quarter)

	Notes	1 January to 30 September 2022 Taka	1 January to 30 September 2021 Taka	1 July to 30 September 2022 Taka	1 July to 30 September 2021 Taka
Interest income / Profit on Investment		15,047,164,751	12,726,811,594	5,350,331,740	4,432,543,064
Interest / Profit paid on deposits and borrowings etc.		9,047,413,991	8,612,707,735	3,356,037,584	2,870,232,460
Net interest income		5,999,750,760	4,114,103,859	1,994,294,156	1,562,310,604
Income from investments		4,246,011,398	4,750,023,775	1,411,832,304	1,522,672,199
Commission, exchange and brokerage		2,183,451,570	1,231,506,339	592,279,674	421,969,661
Other operating income		429,144,835	338,401,485	113,989,623	78,407,526
		6,858,607,803	6,319,931,599	2,118,101,601	2,023,049,386
Total operating income		12,858,358,563	10,434,035,458	4,112,395,757	3,585,359,990
Salaries and allowances		1,950,429,833	1,623,069,514	720,324,671	607,380,774
Rent, taxes, insurance, electricity, etc.		445.723.042	448,632,519	166,156,296	166,379,931
Legal expenses		1,278,414	1,169,945	464,735	645,000
Postage, stamps, telecommunications, etc.		95,745,919	69.017.436	39,916,725	20,659,091
Stationery, printing, advertisement etc.		50,031,474	38,307,592	17,277,579	12,728,711
Managing Director's salary and benefits		8,300,625	6,734,716	2,979,375	3,016,875
Directors' fees		1,472,000	1,640,000	584,000	504,000
Auditors' fee		-	-	-	
Charges on loan losses			-	_	
Depreciation and repair of bank's assets		429,207,447	375,297,513	130,174,847	122,858,374
Other expenses		1,166,033,097	1,036,293,103	254,800,676	350,498,709
Total operating expenses		4,148,221,851	3,600,162,338	1,332,678,904	1,284,671,465
Profit before provision		8,710,136,712	6,833,873,120	2,779,716,853	2,300,688,525
Provision for loans & advances / Investments		2,890,922,899	1,416,822,869	898,915,335	72,975,062
Provision for Diminution in value of Investment		4,865,023	453,407	792,716	453,407
Other provision		231,527,500	316,807,500	39,161,500	103,444,500
		3,127,315,422	1,734,083,776	938,869,551	176,872,969
Total Profit before Taxes		5,582,821,290	5,099,789,344	1,840,847,302	2,123,815,556
Provision for Taxation	5				
Current tax		2,900,000,000	2,498,800,000	770,000,000	921,120,000
Deferred tax		744,303	(27,240,182)	811,527	(8,256,237)
		2,900,744,303	2,471,559,818	770,811,527	912,863,763
Net Profit after Taxation		2,682,076,987	2,628,229,526	1,070,035,775	1,210,951,793
Appropriations					
Statutory Reserve	6	650,000,000	500,000,000	-	(95,194,758)
Start up Fund		-		-	-
Coupon Interest on TBL Perpetual Bond		295,508,246	-	100,090,363	-
		945,508,246	500,000,000	100,090,363	(95,194,758)
Retained surplus		1,736,568,741	2,128,229,526	969,945,412	1,306,146,551
Earnings per share (EPS)	8	3.45	3.38	1.37	1.56

Chief Financial Officer

Company Secretary

Managing Director

# Cash Flow Statements For the period ended 30 September 2022 (3rd Quarter)

	1 January to	1 January to
	30 September 2022	30 September 2021
		1
	Taka	Taka
A. Cash flow from operating activities		
Interest received in cash	12,730,372,181	12,493,523,168
Interest payments	(7,848,722,260)	(8,437,864,519)
Dividend receipts	99,845,893	26,531,483
Fees and commission receipts in cash	2,075,297,479	1,985,867,970
·	23,701,101	
Recoveries of loans previously written off		58,154,269
Cash paid to employees	(2,038,845,459)	(1,667,530,942)
Cash paid to suppliers	(51,909,189)	(21,599,499)
Income Taxes paid	(2,260,539,961)	(2,196,055,034)
Received from other operating activities (item-wise)	4,165,165,369	4,660,408,896
Payments for other operating activities (item-wise)	(1,805,043,561)	(1,504,023,415)
Operating profit before changes in operating		
Assets and Liabilities	5,089,321,593	5,397,412,377
	3,003,321,333	3,337,412,377
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(1,653,561,640)	(2,148,001,603)
Loan & advance to other banks	-	-
Loan & advance to customers	(33,697,286,812)	(22,251,876,540)
Other assets (item-wise)	(1,383,157,889)	(1,321,844,605)
Deposits from other banks	4,925,143,305	(2,634,705,259)
Deposits from customers	29,707,451,108	10,436,400,222
	29,707,431,100	10,430,400,222
Other liabilities account of customers	-	-
Trading liabilities	-	
Other liabilities (item-wise)	645,304,890	(114,462,103)
Net cash from operating activities (A)	3,633,214,555	(12,637,077,511)
B. Cash flow from investing activities		
Proceeds from sale of securities	(1,026,914,358)	_
Payments for purchase of government securities	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	880,155,900
	(121,608,966)	(90,618,301)
Purchase of property, plant & equipment	,	, , , , , , , , , , , , , , , , , , , ,
Purchase of intangible assets	(13,902,038)	(4,466,321)
Sale of property, plant & equipment	(17,728,364)	38,944,302
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	(1,180,153,726)	824,015,580
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	800,000,000	5,129,500,000
Re-Purchase agreement (REPO)	-	5,120,000,000
Other borrowings	(439,777,987)	12,310,197,696
Dividend paid in cash	(884,531,969)	(643,295,978)
Net cash from financing activities (C)	(524,309,956)	16,796,401,718
D. Net increase in Cash and Cash Equivalent (A+B+C)	1,928,750,873	4,983,339,787
E. Effects of exchange rate changes on cash		
and cash equivalents	165,082,604	(756,722,698)
F. Opening Cash and Cash Equivalent	32,871,164,857	31,670,301,385
G. Cash and cash equivalents at end of year (D+E+F)	34,964,998,334	35,896,918,474
G. Cash and cash equivalents at end of year (D+E+F)	34,964,996,334	35,690,910,474
Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	4,706,664,250	4,601,238,116
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	14,428,355,394	14,200,729,104
Balance with Other Bank and Financial Institutions	15,216,902,690	13,704,957,354
Money at call and short notice	608,477,500	3,385,000,000
Prize Bond	4,598,500	4,993,900
Total	34,964,998,334	35,896,918,474

# Statement of changes in Equity For the period ended 30 September 2022 (3rd 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 2022	7,076,255,750	-	2,774,882	7,829,751,092	31,866,084	3,318,173,357	18,858,615,683
Changes in accounting policy	-	-		-	-	-	
Restated Balance	7,076,255,750		2,774,882	7,829,751,092	31,866,084	3,318,173,357	18,258,821,165
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	•
Surplus/Deficit on revaluation of investment	-	-	-	-	34,656,632	-	34,656,632
Currency translation difference	-,	-	8,557,571	-	-	-	8,557,571
Net gain and losses not recognized in the income statement	7,076,255,750		11,332,453	7,829,751,092	66,522,716	3,318,173,357	18,302,035,368
Net profit/(loss) for the year after tax	-	-	-	-	-	2,682,076,987	2,682,076,987
Statutory reserve	-	-	-	650,000,000	-	(650,000,000)	•
Transfer to Start up Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(295,508,246)	(295,508,246)
Dividends (Bonus Share)	707,625,570	-	-	-	-	(707,625,570)	-
Dividends (Cash)	-	-	-	-	-	(884,531,969)	(884,531,969)
Issue of Share Capital ( Rights Share)	-	-		-	-	-	
Balance as at 30 September 2022	7,783,881,320	-	11,332,453	8,479,751,092	66,522,716	3,462,584,559	19,804,072,140

#### TRUST BANK LIMITED

# Statement of changes in Equity For the half-year ended 30 September 2021 (3rd 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 2021	6,432,959,780	-	2,198,346	6,979,751,092	657,678,748	2,966,440,052	17,039,028,018
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	6,432,959,780		2,198,346	6,979,751,092	657,678,748	2,966,440,052	17,039,028,018
Surplus/Deficit on revaluation of properties	-	- "	-	-	-	-	•
Surplus/Deficit on revaluation of investment	-	-	-	-	(165,610,587)	-	(165,610,587)
Currency translation difference	-	-	264,704	-	-	-	264,704
Net gain and losses not recognized in the income statement	6,432,959,780		2,463,050	6,979,751,092	492,068,161	2,966,440,052	16,873,682,135
Net profit/(loss) for the year after tax	-	-	-	-	-	2,628,229,526	2,628,229,526
Statutory reserve	-	-	-	500,000,000	-	(500,000,000)	•
Transfer to Start up Fund	-	- ,	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond							
Dividends (Bonus Share)	643,295,970	-	-	-	-	(643,295,970)	
Dividends (Cash)	-	-	-	-	-	(643,295,978)	(643,295,978)
Issue of Share Capital ( Rights Share)	-	-	-	-	-	-	•
Balance as at 30 September 2021	7,076,255,750	-	2,463,050	7,479,751,092	492,068,161	3,808,077,630	18,858,615,683

# Notes to the Financial Statements For the period ended 30 September 2022 (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 2021.

#### 1.2 Basis of Consolidation

The consolidated financial statements include the financial statements of Trust Bank Limited and its three subsidiaries Trust Bank Investment Limited, Trust Bank Securities Limited and Trust Axiata Digital Limited, for the 3rd quarter ended as on 30 September 2022.

#### 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 Ordinance 1984.

Deferred tax expenditure has been accounted for in the quarterly financial statements due to decrease 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 Group/Bank by the number of ordinary shares outstanding as on 30 September 2022.

The EPS for the reporting period has been increased for the same period of the last year due to increase of income.

		30.09.2022	31.12.2021
		(Unaudited)	(Audited)
		Taka	Taka
2	Consolidated Loans and Advances/Islami Banking Investments		
	Loans And Advances		
	Trust Bank Limited	276,133,561,171	235,811,252,517
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	3,287,992,707	3,091,160,891
	Trust Axiata Digital Limited	-	-
		279,421,553,878	238,902,413,408
	Less : Inter Company Transaction	1,621,358,092	1,220,874,116
		277,800,195,786	237,681,539,292
	Bills purchased and discounted		
	Trust Bank Limited	16,001,730,279	21,484,131,838
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	-	-
	Trust Axiata Digital Limited	-	-
		16,001,730,279	21,484,131,838
		293,801,926,065	259,165,671,130
3	Consolidated Deposits and Other Accounts		
3	Current / Al-wadeeah Current Accounts and other Accounts		
	Trust Bank Limited	35,989,792,128	34,116,068,136
	Trust Bank Securities Limited	33,969,792,126	34,110,000,130
	Trust Bank Investment Limited	115.057.054	216,560,971
		113,037,034	210,300,371
	Trust Axiata Digital Limited	36.104.849.182	34.332.629.107
	Land Charles Common Transaction	227,212,001	390,255,933
	Less : Inter Company Transaction	35.877.637.181	33,942,373,174
	Bills Develop	5,053,558,700	5,035,263,847
	Bills Payable	, , , , , , , , , , , , , , , , , , , ,	
	Savings Bank Deposits/Mudaraba Savings Deposits	61,266,161,781	53,111,470,086
	Fixed Deposits/Mudaraba Term Deposits	218,356,527,673	192,617,905,118
		320,553,885,335	284,707,012,225

#### 3.1 Unclaimed/Undistributed Dividend Account

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

	30.267.473	25.545.925
2007	910,594	910,594
2009	3,033,259	3,033,688
2010	2,432,617	2,432,617
2011	2,322,883	2,326,140
2012	30,994	30,994
2013	41,685	41,685
2014	2,816,561	2,876,537
2015	2,304,830	2,334,750
2016	2,873,647	2,891,348
2017	3,352,143	3,380,764
2018	48,990	49,012
2019	1,855,452	1,880,740
2020	3,296,207	3,357,056
2021	4,947,611	-

#### 4 CAPITAL

#### 4.1 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

778,388,132 Ordinary shares of Tk. 10 each

7,783,881,320 7,076,255,750

The details history of raising capital and number of shares issued are available in the Annual Report 2021.

5 Reconciliation of Effective Tax Rate (Standalone)

	Ra	ate	30 September	30 September
Particulars	1 Jan-30	1 Jan-30	2022	2021
	Sep 22	Sep 21	Taka	Taka
Profit before provision			8,710,136,712	6,833,873,120
Income Tax as per applicable tax rate	37.50%	37.50%	3,266,301,267	2,562,702,420
Factors affecting the Tax Change for the current year				
Inadmissible Expenses	-1.31%	-2.60%	(114,037,379)	(177,894,198)
Admissible Expenses	-1.12%	3.71%	(97,209,735)	253,532,221
Tax Exempted Income	0.00%	0.00%		-
Tax Savings from reduced tax rate for dividend	-0.33%	-0.06%	(28,395,933)	(3,962,930)
Tax loss/ savings from reduced tax rate rate for capital gain	-1.45%	-1.98%	(126,658,220)	(135,577,513)
Effect of deferred tax	0.01%	-0.40%	744,303	(27,240,182)
Total Income Tax expenses	33.30%	36.17%	2,900,744,303	2,471,559,818

#### 5.1 Deferred Tax: Asset

Oepning Balance Addition during the period Closing Balance

L	(744,303) 177,616,696	27,240,182 <b>203,683,856</b>
	178,360,999	176,443,674

#### 6 Statutory Reserve

As the accumulated statutory reserve is higher than Paid up capital, Tk. 650,000,000 has been transferred to the reserve as lump sum instead of 20% of Net Profit before Tax.

#### 7 Coupon Interest on TBL Perpetual Bond

As per Bangladesh Bank BRPD Circular No.BRPD(BS)661/14B(P)/2022-3262 dated 30.03.2022, Coupon Interest on TBL Perpetual Bond has been paid from the Retained Earnings during the period.

#### 8 Earning per Share (EPS)

Profit attributable to outstanding ordinary share holders Nos of Ordinary Outstanding Shares outstanding Earning per Share

3.45	3.38
778,388,132	778,388,132
2,682,076,987	2,628,229,526

	Consolidated Earning per Share (EPS)		
	Profit attributable to outstanding ordinary share holders	2,768,639,931	2,831,683,249
	Nos of Ordinary Outstanding Share	778,388,132	778,388,132
	Earning per Share	3.56	3.64
9	Net Asset Value (NAV) per Share		
	Net Asset Value (NAV)	19,804,072,140	18,858,615,683
	Nos of Ordinary Outstanding Shares outstanding	778,388,132	778,388,132
	Net Asset Value (NAV) per Share	25.44	24.23
9.1	Consolidated Net Asset Value (NAV) per Share		
	Net Asset Value (NAV)	20,255,248,986	19,579,144,291
	Nos of Ordinary Outstanding Shares outstanding	778,388,132	778,388,132
	Net Asset Value (NAV) per Share	26.02	25.15
10	Net Operating Cash Flow per share (NOCFPS)		
	Net Operating Cash Flow	3,633,214,555	(12,637,077,511)
	Nos of Ordinary Outstanding Shares outstanding	778,388,132	778,388,132
	Net Operating Cash Flow per share (NOCFPS)*	4.67	(16.23)
10	Consolidated Net Operating Cash Flow per share (NOCFPS)		
10	Net Operating Cash Flow	4,622,481,682	(11,543,093,520)
	Nos of Ordinary Outstanding Shares outstanding	778,388,132	778,388,132
	Net Operating Cash Flow per share (NOCFPS)*	5.94	(14.83)
	* Net Operating Cash Flow per share (NOCFPS) has been increased due to increase		tomers.
11			
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash		2,778,729,020
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash provided by operating activities:	(consolidated) 2,631,905,218	2,778,729,020
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash provided by operating activities: Interest Income	(consolidated) 2,631,905,218 (2,237,662,404)	
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash provided by operating activities:  Interest Income  Interest Expense	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731	2,778,729,020
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income	(consolidated) 2,631,905,218 (2,237,662,404)	<b>2,778,729,020</b> (71,439,683) 174,843,216
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash provided by operating activities:  Interest Income  Interest Expense	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731 (146,560,044)	2,778,729,020 (71,439,683) 174,843,216 695,807,167
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash provided by operating activities:  Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash provided by operating activities:  Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091)	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288)
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss)  Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083)	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693)
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420)	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income Other operating Expenses	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420) 503,891,482 3,127,315,422	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526 553,077,374 1,734,083,776
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income Other operating Expenses Provision for loans & advances / Investments / Other Assets Operating profit before changes in operating Assets and Liabilities	(consolidated) 2,631,905,218 (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420) 503,891,482	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526 553,077,374
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income Other operating Expenses Provision for loans & advances / Investments / Other Assets Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities	(consolidated) 2,631,905,218  (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420) 503,891,482 3,127,315,422  5,099,498,813	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526 553,077,374 1,734,083,776 5,495,932,828
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income Other operating Expenses Provision for loans & advances / Investments / Other Assets Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Net Investment in trading securities	(consolidated) 2,631,905,218  (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420) 503,891,482 3,127,315,422  5,099,498,813	2,778,729,020 (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526 553,077,374 1,734,083,776 5,495,932,828 (2,739,892,216)
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income Other operating Expenses Provision for loans & advances / Investments / Other Assets Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Net Investment in trading securities Loan & advance to customers	(consolidated) 2,631,905,218  (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420) 503,891,482 3,127,315,422  5,099,498,813  (1,877,575,096) (32,354,686,708)	2,778,729,020  (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526 553,077,374 1,734,083,776  5,495,932,828  (2,739,892,216) (21,989,959,402)
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income Other operating Expenses Provision for loans & advances / Investments / Other Assets Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Net Investment in trading securities Loan & advance to customers Other assets (item-wise)	(consolidated) 2,631,905,218  (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420) 503,891,482 3,127,315,422  5,099,498,813  (1,877,575,096) (32,354,686,708) (1,326,725,268)	2,778,729,020  (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526 553,077,374 1,734,083,776  5,495,932,828  (2,739,892,216) (21,989,959,402) (1,379,194,414)
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income Other operating Expenses Provision for loans & advances / Investments / Other Assets Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Net Investment in trading securities Loan & advance to customers Other assets (item-wise) Deposits from other banks	(2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420) 503,891,482 3,127,315,422  5,099,498,813  (1,877,575,096) (32,354,686,708) (1,326,725,268) 4,925,143,305	2,778,729,020  (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526 553,077,374 1,734,083,776  5,495,932,828  (2,739,892,216) (21,989,959,402) (1,379,194,414) (2,634,705,259)
11	Reconcilition of Net Profit after tax with Cash flows from Operating Activities  Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income Recoveries of loans previously written-off Salary and Allownaces Printing and Stationeries Income Taxes Other Operating Income Other operating Expenses Provision for loans & advances / Investments / Other Assets Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Net Investment in trading securities Loan & advance to customers Other assets (item-wise)	(consolidated) 2,631,905,218  (2,237,662,404) 1,198,691,731 (146,560,044) 23,701,101 (114,616,091) (16,002,083) 593,081,901 (464,247,420) 503,891,482 3,127,315,422  5,099,498,813  (1,877,575,096) (32,354,686,708) (1,326,725,268)	2,778,729,020  (71,439,683) 174,843,216 695,807,167 58,154,269 (109,784,288) (6,148,745,693) 221,683,144 5,609,524,526 553,077,374 1,734,083,776  5,495,932,828  (2,739,892,216) (21,989,959,402) (1,379,194,414)

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

Figures in BDT Crore

	Consc	olidated			
Particulars	1 Jan to	1 Jan to	Increase/ Decrease	Reasons	
	30 Sep 2022	30 Sep 2021			
Income from investments	447.02	497.96	(50.94)	Income from investments has decreased in Jan-Sep, 2022 compared to that of Jan-Sep, 2021 mainly due to decrease of investment in Treasury Bonds by the bank.	
Depreciation and repair of bank's assets	47.13	38.98	8.15	Due to implementation of IFRS 16, rent expenses have been adjusted with the depreciation expenses.	
Provision for Taxation	296.11	245.37	50.74	Total tax provision includes current tax and deferred tax has been increased due to increase of operating profit.	

### 13 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 2021. The following ratings have been awarded:

Periods	Date of	Surveillance Ratir	ng	Outlook
Periods	Rating	Long Term	Short Term	Outlook
January to December 2021	30-Jun-22	$AA_1$	ST-1	Stable
January to December 2020	30-Sep-21	$AA_2$	ST-1	Stable
January to December 2019	10-Sep-20	$AA_2$	ST-2	Stable