# FINANCIAL STATEMENTS (UNAUDITED) OF TRUST BANK PLC FOR THE PERIOD ENDED 31 MARCH 2025 (1ST QUARTER)

# TRUST BANK PLC and its subsidiaries

# Consolidated Balance Sheet (Unaudited) As at 31 March 2025

		31.03.2025	31.12.2024
	Notes	(Unaudited)	(Audited)
	السيال	Taka	Taka
PROPERTY AND ASSETS Cash	_		
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)		4,708,761,388	4,644,340,424
(including foreign currencies)	Ĺ	26,277,075,514 30,985,836,902	21,486,883,343 26,131,223,767
Balance with other banks and financial institutions		30,963,630,902	20,131,223,707
In Bangladesh	Г	14,069,467,116	15,237,864,217
Outside Bangladesh		19,108,190,168	7,605,054,883
	L	33,177,657,284	22,842,919,100
Money at call and short notice		4,574,000,000	5,960,000,000
Investments			
Government		88,507,102,069	89,712,276,413
Others	L	22,453,226,478	22,737,387,984
•		110,960,328,547	112,449,664,397
Loans and Advances/Islami Banking Investments	2		
Loans, Cash Credit, Overdrafts etc./ Investment	}	367,167,235,467	363,704,945,832
Bills purchased and discounted	Ĺ	15,316,818,321	15,432,455,790
		382,484,053,788	379,137,401,622
Fixed assets including premises, furniture and fixtures		4,292,570,859	4,170,674,062
Other assets		18,560,287,170	10,669,835,484
Non-banking assets	-	585,034,734,550	561,361,718,432
Total Assets	:	305,034,734,550	501,301,710,432
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents  Deposits and other accounts	3	43,103,739,434	41,770,490,604
Current / Al-wadeeah Current Accounts and other Accounts		64,607,967,176	62,302,729,750
Bills Payable		4,011,844,025	3,588,897,619
Savings Bank / Mudaraba Savings Deposits		70,523,425,883	70,037,347,731
Fixed Deposits / Mudaraba Term Deposits		324,402,937,295	312,675,476,432
Bearer Certificates of Deposit		-	-
Other Deposits	ļ		440 004 454 530
**************************************		463,546,174,379 52,558,345,053	448,604,451,532 45,504,626,613
Other liabilities	•	559,208,258,866	535,879,568,749
Total Liabilities		339,200,230,000	333,073,300,743
Capital/Shareholders' Equity			
Paid up Capital		9,247,251,000	9,247,251,000
Share Premium Account			
Foreign Currency Translation Reserve		27,788,786	27,425,126
Statutory Reserve		10,779,751,092	10,779,751,092 1,886,740
Capital Reserve		1,886,740    326,307,058	177,537,751
Other Reserve		5,443,490,219	5,248,297,174
Retained Earnings Trust Bank Shareholders' Equity	į	25,826,474,895	25,482,148,883
Non-Controlling Interest		789	800
Total Shareholders' Equity	,	25,826,475,684	25,482,149,683
Total Liabilities and Shareholders' Equity		585,034,734,550	561,361,718,432
• •		:	

Notes	31.03.2025	31.12.2024
	(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	comm	itments

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

•	
53,217,061,391	55,427,558,471
42,802,631,596	40,833,899,979
46,641,352,280	42,887,721,958
10,737,500,764	11,187,125,875
153,398,546,031	150,336,306,283
-	-
153,398,546,031	150,336,306,283
· -	
-	-
21,773,032,764	19,737,321,209
	10,101,021,200
- 1	-
-	-
-	-
21,773,032,764	19,737,321,209

Chief Financial Officer

Company Secretary (Acting)

Managing Drector

Director

Vice Chairman

## and its subsidiaries

# Consolidated Profit and Loss Account (Provisional and Unaudited) For the period ended 31 March 2025 (1st Quarter)

		1 January to	1 January to
•	Notes	31 March 2025	31 March 2024
		Taka	Taka l
			L
Interest income / Profit on Investment		9,105,069,603	7,558,738,982
Interest / Profit paid on deposits and borrowings etc.		8,057,714,512	5,191,581,195
Net interest income	!	1,047,355,091	2,367,157,787
Income from investments		3,147,997,036	1,681,163,297
Commission, exchange and brokerage		994,699,648	783,286,298
Other operating income		194,245,004	147,810,541
		4,336,941,688	2,612,260,136
Total operating income		5,384,296,779	4,979,417,923
Salaries and allowances		938,883,810	829,241,359
Rent, taxes, insurance, electricity, etc.		212,984,855	224,861,788
Legal expenses		2,926,879	1,046,498
Postage, stamps, telecommunications, etc.		24,532,664	33,071,860
Stationery, printing, advertisement etc.	i	30,995,254	28,597,243
Managing Director's salary and benefits		4,563,370	3,356,602
Directors' fees		851,000	672,000
Auditors' fee		161,000	-
Charges on loan losses	i		-
Depreciation and repair of Bank's assets		166,206,120	126,745,163
Other expenses		537,931,698	485,984,111
Total operating expenses		1,920,036,650	1,733,576,624
Profit before provision		3,464,260,129	3,245,841,299
Provision for loans & advances / Investments	•	2,002,860,000	2,164,746,535
Provision for Diminution in value of Investment		_,552,555,555	16,074,153
Other provision		144,178,000	(180,447,000)
- W. S. (F. 2. W. S. )		2,147,038,000	2,000,373,688
Total Profit before Taxes		1,317,222,129	1,245,467,611
Provision for Taxation		.,,,	.,,,,
Current tax		1,003,428,788	923,147,299
Deferred tax		20,020,891	5,372,885
Dolon da tax		1,023,449,679	928,520,184
Net Profit after Taxation		293,772,450	316,947,427
Net Profit after Taxation attributable to:		200,172,700	010,041,421
Equity Holders of the Bank		293,772,461	326,011,108
Non-controlling Interest		(11)	(9,063,681)
Non-controlling interest		293,772,450	316,947,427
Appropriations		293,772,430	310,547,427
Statutory Reserve		· -	- 1
Capital Reserve		-	- [
Start up Fund Special Reserve Fund		-   <u> </u>	-
Coupon Interest on TBL Perpetual Bond		00 605 470	00 600 047
Coupon interest on TDL Perpetual Bond		98,605,478	99,608,217
Detained assembles		98,605,478	99,608,217
Retained surplus		195,166,972	217,339,210
Earnings per Share (EPS)	7.1	0.32	0.35

Chief Financial Officer

**Company Secretary (Acting)** 

nanaging Director

irector

ice Chairmañ

## and its subsidiaries

# Consolidated Cash Flow Statements For the period ended 31 March 2025 (1st Quarter)

A. Cash flow from operating activities  Interest received in cash Interest payments Dividend receipts Personal commission receipts in cash Recoveries of loans previously written off Cash paid to employees Cash paid to employees Increase payments Recoveries of loans previously written off Cash paid to employees Cash paid to suppliers Increase Payments Received from other operating activities (Item-wise) Cash paid to suppliers Cash grade paid to suppliers Cash flow from investing activities Cash grade paid to suppliers Cash flow from investing activities Call loan Cash flow from investing activities Call loan Cash in hand (including foreign currencies) Balance with Gardadesh Bart & Sonail Bank (Incl. FCs) Balance with Gardadesh Bart & Sonail Bank (Incl. FCs) Balance with Gardadesh Bart & Sonail Bank (Incl. FCs) 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 cur		1 January to	1 January to
A Cash flow from operating activities	·		
A Cash flow from operating activities		1	
Interest received in cash	A. Cash flow from operating activities		
Interest payments	· · ·	8.076.341.267	6.411.031.292
Dividend receipts   Fees and commission receipts in cash   Recoveries of loans previously written off   Cash paid to employees   (889,449,434   (822,449,147)   Cash paid to employees   (899,449,534)   (822,449,147)   Cash paid to euppliers   (264,333,3669)   (7,363,3469)   (7,363,3469)   (7,363,3469)   (7,363,3469)   (7,363,3469)   (7,363,3469)   (7,363,3469)   (7,363,3469)   (8,363,3469)		I I	
Recoveries of loans previously written off	• •		
Recoveries of loans previously written off			
Cash paid to employees (284) 343,563) (626,289,147) Cash paid to suppliers (264,333,369) (566,585,381) Received from other operating activities (item-wise) Payments for other operating activities (item-wise) Payments for other operating activities (item-wise) Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Statutory Deposits Net Investment in trading securities Loan & advance to other banks Deposits from other banks Deposits from customers Other liabilities account of customers Trading liabilities Other liabilities account of customers Trading liabilities Other liabilities account of customers Proceeds from sale of securities Proceeds from sale of securities Proceeds from sale of securities Purchase of intangible assets Proceeds from sale of securities 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 property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase of from pinch continues Sale of property, plant & equipment Purchase of property plant & e			
Cash paid to suppliers	· · ·		
Income Taxes paid   (1.363,416,071)   (4.96,133,343)   Received from other operating activities (item-wise)   (1.725,623,040)   (6.06,925,479)   Operating profit before changes in operating   (1.725,623,040)   (1.725,623,040)   Operating profit before changes in operating   (1.725,623,040)   Operating profit before changes   (1.725,643,805)   Operating profit before changes   (1.725,643,805)   Operating profit before changes   (1.725,744,905)   Operating profit before changes   (1.725,644,944)   Operating profit before changes   (1.725,644,944,944)   Operating profit before changes   (1.725,644,944,944,944,944,944,944,944,944,944			
Received from other operating activities (item-wise) (2,750,510,638) (2,481,519,301) Payments for other operating activities (item-wise) (1,125,623,040) (608,925,479) Operating profit before changes in operating Assets and Llabilities Statutory Deposits Net Investment in trading securities Statutory Deposits Net Investment in trading securities Loan & advance to other banks Loan & advance to customers Other assets (item-wise) (5,917,281,813) (832,146,381) Deposits from other banks Deposits from other banks Deposits from other banks Deposits from other banks Deposits from outsomers Other liabilities account of customers Trading liabilities Other liabilities (m-wise) (3,764,719,125) 5,525,314,730 Deposits from outsomers Trading liabilities Other liabilities (m-wise) (1,003,509,058) Net cash from operating activities (A) (1,003,509,058) Net cash from investing activities Proceeds from sale of securities Pruchase of intangible assets Proceeds from sale of securities Purchase of property, plant & equipment Purchase of from investing activities (B) (2,437,728) (11,264,553) Purchase 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) (88,272,020) (205,964,751) Received from financing activities (C) (88,272,020) (3,881,608) Received from TBL- (Inter-company) Dividend paid in cash Net cash from financing activities (C) (88,272,020) (3,881,608) Received from FBL- (Inter-company) Dividend paid in cash Net cash from financing activities (C) (88,277,075,514) Received from FBL- (Inter-company) Dividend paid in cash Net cash from financing activities (B) (3,646,747) Received from FBL- (Inter-company) Dividend paid in cash	•	1 ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	
Payments for other operating activities (item-wise) Operating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Statutory Deposits Net Investment in trading securities Loan & advance to outsomers Characteristics Loan & advance to outsomers Characteristics Loan & advance to outsomers Characteristics Char	· · · · · · · · · · · · · · · · · · ·		,
Operating profit before changes in operating Assets and Liabilities   1,767,665,141   3,361,419,824   Increase/(Decrease) in operating assets & liabilities   Statutory Deposits   284,161,506   170,072,848   Loan & advance to other banks   (64,001,405)   (1,185,702,067)   Other assets (Item-wise)   (5,917,281,813)   (832,146,381)   Deposits from other banks   (3,764,719,125)   5,525,314,730   Deposits from customers   17,325,143,805   532,707,401   Other liabilities account of customers   17,325,143,805   532,707,401   Other liabilities (Item-wise)   3,150,351,739   (1,003,509,058)   Net cash from operating activities (A)   12,781,319,848   6,568,157,297   B. Cash flow from investing activities   (5,775,040,241)   Payments for purchase of securities   843,134,979   Purchase of property, plant & equipment   (20,041,118)   (17,135,646)   Purchase of intangible assets   (13,053,140)   (17,135,646)   Purchase of intangible assets   (13,053,140)   (17,135,646)   Purchase of Subsidiary   (2,437,728)   (11,264,553)   Purchase/ Sale of Subsidiary   (2,437,728)   (11,264,553)   Purchase/ Sale of Subsidiary   (2,437,728)   (15,803,440,440)   C. Cash flow from financing activities (B)   807,602,993   (5,803,440,440)   C. Cash flow from financing activities (B)   (88,272,020)   205,964,751   D. Net Increase in Cash and Cash Equivalent (A+B+C)   (13,500,650,821   970,681,608   E. Effects of exchange rate changes on cash and cash equivalents   (4,48+C)   (4,48,47),646,647   (4,48,47),647,647   (4,48,47),647,647   (4,48,47),647,647   (4,48,47),647,647   (4,48,47),647,647		1 11	
Assets and Liabilities Increase/(Decrease) in operating assets & Ilabilities Statutory Deposits Net Investment in trading securities 284, 161,506 170,072,848 Loan & advance to customers (64,001,405) (1,185,702,067) Other assets (item-wise) (5,917,281,813) (832,145,381) Deposits from customers (65,917,281,813) (832,145,381) Deposits from customers (7,325,143,805 532,707,401 Other liabilities account of customers 17,325,143,805 532,707,401 Other liabilities (item-wise) (7,705,314,730 532,707,401		(1,120,020,010)]	(000,020,110)
Increase/(Decrease) in operating assets & liabilities   Statutory Deposits   Net Investment in trading securities   284,161,506   170,072,848   Loan & advance to other banks   (64,001,405)   (1,185,702,067)   Other assets (item-wise)   (5,917,281,813)   (392,146,381)   Deposits from other banks   (3,764,719,125)   5,525,314,730   Deposits from other banks   (3,764,719,125)   5,525,314,730   Deposits from customers   17,325,143,805   532,707,401   Other liabilities (item-wise)   3,150,351,739   (1,003,509,058)   Net cash from operating activities (A)   12,781,319,848   6,568,157,297    B. Cash flow from investing activities   (A)   12,781,319,848   (5,568,157,297    B. Cash flow from investing activities   (A)   12,781,319,848   (5,568,157,297    B. Cash flow from investing activities   (A)		1 767 665 141	3 361 419 824
Statutory Deposits   Net Investment in trading securities   Loan & advance to other banks   Can & advance to customers   (64,001,405)   (1,185,702,067)   (1)		1,707,003,141	3,301,713,027
Net Investment in trading securities	· · · · · · · · · · · · · · · · · · ·	•	_
Loan & advance to other banks	· · · · · · · · · · · · · · · · · · ·	284 161 506	170 072 848
Loan & advance to customers		284, 101,300	170,072,040
Other assets (item-wise)		(64.001.405)	- (1 105 702 067)
Deposits from other banks	,		• • • • • • • • • • • • • • • • • • • •
Deposits from customers		• • • • • •	•
Cher liabilities account of customers   Trading liabilities   Trading liabilities   Trading liabilities   Trading liabilities (item-wise)   3.150.351,739   (1.003,509,058)		•	
Trading liabilities (Item-wise)	·	17,323,143,603	552,707,401
Other liabilities (item-wise)   3,150,351,739   (1,003,509,058)		<u>-</u>	_
Net cash from operating activities (A)   12,781,319,848   6,568,157,297		2 150 251 720	/1 003 500 058\
B. Cash flow from investing activities Proceeds from sale of securities Payments for purchase of securities Purchase of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase of property, plant & equipment Sale of property, plant & equipment Purchase 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) E. Effects of exchange rate changes on cash and cash equivalents F. Opening Cash and Cash Equivalents 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 Bangladesh Bank & Sonali Bank (Incl. FCs) Prize Bond  (5,775,040,241) (17,135,646) (17,135,646) (17,135,646) (17,135,646) (17,135,646) (17,264,553) (11,264,553) (11,264,553) (11,264,553) (11,264,553) (11,264,553) (11,264,553) (11,264,553) (11,264,553) (12,437,761,288) (13,053,140) (13,053,140) (11,264,553) (12,474,50,454) (13,564,654,454) (13,564,654,454) (13,564,654,454) (13,564,654,454) (14,564,454) (14,564,454) (14,564,454) (14,564,454) (14,564,4			
Proceeds from sale of securities   Payments for purchase of securities   843,134,979     -   -		12,701,313,040	0,300,137,297
Payments for purchase of securities   R43,134,979   C20,041,118   C17,135,646   Purchase of property, plant & equipment   C20,041,118   C17,135,646   C17,135,647   C17,	<del>7</del>	<u> </u>	(5 775 040 244)
Purchase of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase/ Sale of Subsidiary Net cash from investing activities (B)  C. Cash flow from financing activities Increase/(Decrease) in Borrowing: Call loan Other borrowings 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) E. Effects of exchange rate changes on cash and cash equivalents F. Opening Cash and Cash Equivalents 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  (11,264,553) (12,437,62) (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,66,467 (13,6		942 424 070	(5,775,040,241)
Purchase of intangible assets Sale of property, plant & equipment Purchase/ Sale of Subsidiary Net cash from investing activities (B)  C. Cash flow from financing activities Increase/(Decrease) in Borrowing: Call loan Other borrowings 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) E. Effects of exchange rate changes on cash and cash equivalents and cash equivalents F. Opening Cash and Cash Equivalents G. 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  (11,264,553) (21,247,7728) (11,264,553) (11,264,553) (11,264,553) (11,264,553) (11,264,553) (12,493) (12,497,702) (13,500,650,993) (5,803,440,440) (6,88,272,020) (6,88,272,020) (7,075,300) (8,82,72,020) (8,82,72,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (8,88,272,020) (9,84,751) (1,264,553) (1,2			(17 135 646)
Sale of property, plant & equipment   Purchase/ Sale of Subsidiary   Net cash from investing activities (B)   807,602,993   (5,803,440,440)		, , , , , , , , , , , , , , , , , , , ,	(17,133,040)
Purchase/ Sale of Subsidiary   Net cash from investing activities (B)   807,602,993   (5,803,440,440)			(11 264 553)
Net cash from investing activities (B)   807,602,993   (5,803,440,440)		(2,437,720)	(11,204,555)
C. Cash flow from financing activities  Increase/(Decrease) in Borrowing:		907 602 993	(5.803.440.440)
Increase/(Decrease) in Borrowing:	<del>-</del>	007,002,993	(3,003,440,440)
Call loan       Other borrowings       (88,272,020)       205,964,751         Received from TBL- (Inter-company)       -       -         Dividend paid in cash       -       -         Net cash from financing activities (C)       (88,272,020)       205,964,751         D. Net increase in Cash and Cash Equivalent (A+B+C)       13,500,650,821       970,681,608         E. Effects of exchange rate changes on cash and cash equivalents       301,152,198       (10,023,588)         F. Opening Cash and Cash Equivalents       54,942,766,467       38,982,808,707         G. Cash and cash equivalents at end of year (D+E+F)       68,744,569,486       39,943,466,727         Consolidated Cash and Cash Equivalents at the end of the year       4,708,761,388       4,863,470,829         Cash in hand (including foreign currencies)       4,708,761,388       4,863,470,829         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       26,277,075,514       17,256,380,095         Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900	<del>-</del>		
Other borrowings         (88,272,020)         205,964,751           Received from TBL- (Inter-company)         -         -           Dividend paid in cash         -         -           Net cash from financing activities (C)         (88,272,020)         205,964,751           D. Net increase in Cash and Cash Equivalent (A+B+C)         13,500,650,821         970,681,608           E. Effects of exchange rate changes on cash and cash equivalents         301,152,198         (10,023,588)           F. Opening Cash and Cash Equivalents         54,942,766,467         38,982,808,707           G. Cash and cash equivalents at end of year (D+E+F)         68,744,569,486         39,943,466,727           Consolidated Cash and Cash Equivalents at the end of the year         4,708,761,388         4,863,470,829           Cash in hand (including foreign currencies)         4,708,761,388         4,863,470,829           Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)         26,277,075,514         17,256,380,095           Balance with Other Bank and Financial Institutions         33,177,657,284         17,816,849,903           Money at call and short notice         4,574,000,000         -           Prize Bond         7,075,300         6,765,900	, -		
Received from TBL- (Inter-company)		(99 272 020)	205 964 751
Dividend paid in cash   Net cash from financing activities (C )   (88,272,020)   205,964,751		(88,272,020)	203,904,731
Net cash from financing activities (C)       (88,272,020)       205,964,751         D. Net increase in Cash and Cash Equivalent (A+B+C)       13,500,650,821       970,681,608         E. Effects of exchange rate changes on cash and cash equivalents       301,152,198       (10,023,588)         F. Opening Cash and Cash Equivalents       54,942,766,467       38,982,808,707         G. Cash and cash equivalents at end of year (D+E+F)       68,744,569,486       39,943,466,727         Consolidated Cash and Cash Equivalents at the end of the year         Cash in hand (including foreign currencies)       4,708,761,388       4,863,470,829         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       26,277,075,514       17,256,380,095         Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900	, , , , , , , , , , , , , , , , , , ,	- II	_ '
D. Net increase in Cash and Cash Equivalent (A+B+C)       13,500,650,821       970,681,608         E. Effects of exchange rate changes on cash and cash equivalents       301,152,198       (10,023,588)         F. Opening Cash and Cash Equivalents       54,942,766,467       38,982,808,707         G. Cash and cash equivalents at end of year (D+E+F)       68,744,569,486       39,943,466,727         Consolidated Cash and Cash Equivalents at the end of the year         Cash in hand (including foreign currencies)       4,708,761,388       4,863,470,829         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       26,277,075,514       17,256,380,095         Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900		(89 272 020)	205 964 751
E. Effects of exchange rate changes on cash and cash equivalents  F. Opening Cash and Cash Equivalents  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  Consolidated Cash and Cash Equivalents at the end of the year  4,708,761,388 26,277,075,514 26,277,075,514 33,177,657,284 4,574,000,000 7,075,300 6,765,900			
and cash equivalents       301,152,198       (10,023,588)         F. Opening Cash and Cash Equivalents       54,942,766,467       38,982,808,707         G. Cash and cash equivalents at end of year (D+E+F)       68,744,569,486       39,943,466,727         Consolidated Cash and Cash Equivalents at the end of the year         Cash in hand (including foreign currencies)       4,708,761,388       4,863,470,829         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       26,277,075,514       17,256,380,095         Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900		13,300,030,021	970,001,000
F. Opening Cash and Cash Equivalents  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,942,766,467  68,744,569,486  4,708,761,388  26,277,075,514  33,177,657,284  4,574,000,000  7,075,300  6,765,900	• • • • • • • • • • • • • • • • • • •	204 450 400	(40 022 500)
G. Cash and cash equivalents at end of year (D+E+F)       68,744,569,486       39,943,466,727         Consolidated Cash and Cash Equivalents at the end of the year         Cash in hand (including foreign currencies)       4,708,761,388       4,863,470,829         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       26,277,075,514       17,256,380,095         Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900			• • • • • • • • • • • • • • • • • • • •
Consolidated Cash and Cash Equivalents at the end of the year         4,708,761,388         4,863,470,829           Cash in hand (including foreign currencies)         26,277,075,514         17,256,380,095           Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)         33,177,657,284         17,816,849,903           Money at call and short notice         4,574,000,000         -           Prize Bond         7,075,300         6,765,900			
Cash in hand (including foreign currencies)       4,708,761,388       4,863,470,829         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       26,277,075,514       17,256,380,095         Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900	G. Cash and cash equivalents at end of year (D+E+F)	68,744,569,486	39,943,466,727
Cash in hand (including foreign currencies)       4,708,761,388       4,863,470,829         Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       26,277,075,514       17,256,380,095         Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900			
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)       26,277,075,514       17,256,380,095         Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900			1 000 170 000
Balance with Other Bank and Financial Institutions       33,177,657,284       17,816,849,903         Money at call and short notice       4,574,000,000       -         Prize Bond       7,075,300       6,765,900			
Money at call and short notice         4,574,000,000         -           Prize Bond         7,075,300         6,765,900			The state of the s
Prize Bond 7,075,300 6,765,900		1	17,816,849,903
00 744 700 400 707		I I I	0.705.000
Total 68,744,569,486 39,943,466,727			
	Total	68,744,569,486	39,943,466,727

#### TRUST BANK PLC and its subsidiaries Consolidated Statement of changes in Equity For the period ended 31 March 2025 (1st Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Roserve	Statutory Reserve	Capital Roserve	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	5,248,323,236	25,482,174,945	800	25,482,175,745
Changes in accounting policy		-		-	-	-	-		-	•
Restated Balanco	9,247,251,000	•	27,425,126	10,779,751,092	1,886,740	177,537,751	5,248,323,236	25,482,174,945	800	25,482,175,745
Surplus/Deficit on revaluation of properties				-	-	-	-		-	
Surplus/Deficit on revaluation of investment	-	-			-	148,769,307	-	148,769,307	•	148,769,307
Currency translation difference	-		363,660	-	•	-	-	363,660	-	363,660
Net gain and losses not recognized in the income statement	9,247,251,000	-	27,788,786	10,779,751,092	1,886,740	326,307,058	5,248,323,236	25,631,307,912	800	25,631,308,712
Net profit/(loss) for the year after tax		-		-	-	-	293,772,461	293,772,461	(11)	293,772,450
Statutory reserve	-		-	-		-	-	•	-	
Capital Reserve	-	<u> </u>	·	•		-		<u> </u>	-	<u> </u>
Share Money Deposit	•			•	-	- '	-		-	•
Start up Fund			<u> </u>	-	-	-	-	-	-	•
Special Reserve Fund		-	-			-	-		-	•
Coupon Interest on TBL Perpetual Bond		-		-	•	-	(98,605,478)	(98,605,478)		(98,605,478)
Dividends (Bonus Share)		-	-	-	-	-			-	
Dividends (Cash)							-			
Issue of Share Capital	<u> </u>	•		-			-		-	
Balance as at 31 March 2025	9,247,251,000		27,788,786	10,779,751,092	1,886,740	326,307,058	5,443,490,219	25,828,474,895	789	25,826,475,684

#### TRUST BANK LIMITED and its subsidiaries Consolidated Statement of changes in Equity For the period ended 31 March 2024 (1st 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	<u>Taka</u>	Taka	<u>Taka</u>	Taka	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
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		-	-	-	-	(48,875,513)	-	(48,875,513)		(48,875,513)
Currency translation difference	-		-	-			-	-		<u> </u>
Net gain and losses not recognized in the income statement	8,562,269,450		20,351,557	9,779,751,092	3,521,946	65,670,205	4,629,564,222	23,061,128,472	211,959,143	23,273,087,615
Net profit/(loss) for the year after tax	-	-	-	-	•	<u> </u>	326,011,108	326,011,108	(9,063,681)	316,947,427
Statutory reserve	•	-	-		-	!			-	•
Capital Reserve		-	-	-		•	-	-		
Share Money Deposit	-	-	-	-	-		-	•	-	•
Transfer to Start up Fund	-		•	-	-		-	•	•	•
Special Reserve Fund	•	•	-		_	-	-	•	-	-
Coupon Interest on TBL Perpetual Bond		-	-	-		-	(99,608,217)	(99,608,217)	-	(99,608,217)
Dividends (Bonus Share)		-		-		-	-	•	-	
Dividends (Cash)		-	-	-			-		-	•
Issue of Share Capital		-		•		-	-	•	-	
Balance as at 31 March 2024	8,562,269,450	•.	20,351,557	9,779,751,092	3,521,946	65,670,205	4,855,967,113	23,287,531,363	202,895,462	23,490,426,825

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## Balance Sheet As at 31 March 2025

Claudited  Taka   Claudited		31.03.2025	31.12.2024
Taka		(Unaudited)	(Audited)
PROPERTY AND ASSETS		1 ' ' 11	Taka
Cash in hand (including foreign currencies)         4,708,761,388         4,644,207,841           Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)         26,277,075,514         21,486,883,343           30,985,936,902         26,131,091,184           Balance with other banks and financial institutions         13,108,728,012         14,329,080,686           In Bangladesh         19,108,190,168         21,934,135,549           Money at call and short notice         4,574,000,000         5,600,000,000           Investments         88,507,102,069         89,391,488,283           Covernment         88,507,102,069         89,391,488,283           10,6543,581,691         107,714,967,905           Loans and Advances/Islami Banking Investments         366,363,959,867         362,809,034,020           Loans, Cash Credit, Overdrafts etc./ Investment         366,363,959,867         362,809,034,020           Bills purchased and discounted         15,118,810,321         15,432,455,790           Fixed assets including premises, furniture and fixtures         4,052,308,867         3,925,717,656           Other sasets         20,997,650,834         13,499,505,287           Total Assets         581,111,074,662         557,376,907,391           Liabilities         580,700,700         3,588,897,109	PROPERTY AND ASSETS		
Cash in hand (including foreign currencies)         4,708,761,388         4,644,207,841           Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)         26,277,075,514         21,486,883,343           Balance with other banks and financial institutions         13,168,728,012         14,329,080,686           Untside Bangladesh         13,168,728,012         14,329,080,686           Outside Bangladesh         13,168,728,012         14,329,080,686           Money at call and short notice         4,574,000,000         5,960,000,000           Investments         60vernment         88,507,102,069         89,391,488,283           Cohers         18,036,479,622         16,543,581,691         107,714,967,905           Loans and Advances/Islami Banking Investments         366,363,959,867         366,363,959,867         362,809,034,020           Bills purchased and discounted         31,168,0778,188         376,241,489,810         378,241,489,810           Fixed assets including premises, furniture and fixtures         4,052,308,667         382,809,034,020           Bills purchased and discounted         4,052,308,667         39,257,17,666           Other assets         20,997,650,834         13,469,505,287           Non-banking assets         20,997,650,834         13,469,505,287           Total Assets         581,11			+
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)   26,277,075,514   30,985,836,902   26,131,091,184	•	4,708,761,388	4.644.207.841
(including foreign currencies)         28,277,075,514         21,486,883,343           Balance with other banks and financial institutions         30,985,836,902         26,131,091,184           In Bangladesh         13,168,728,012         14,329,080,666           Outside Bangladesh         32,276,918,180         21,934,135,549           Money at call and short notice Investments         4,574,000,000         5,980,000,000           Covernment         88,507,102,069         89,391,488,283           Others         180,647,9622         18,332,479,622           Loans and Advances/Islami Banking Investments         160,543,551,691         107,714,967,905           Loans and Advances/Islami Banking Investments         366,363,959,867         362,809,034,020           Loans cash Credit, Overdrafts etc./ Investment         366,363,959,867         362,809,034,020           Bills purchased and discounted         15,316,818,321         15,432,455,790           Fixed assets including premises, furniture and fixtures         4,052,308,667         376,241,489,810           Other assets         581,111,074,662         557,376,907,391           LIABILITIES AND CAPITAL         Liabilities         43,545,971,283         42,091,766,460           Deposits and other accounts         43,545,971,283         42,091,766,558           Sills Payable	, , , , , , , , , , , , , , , , , , , ,		, , ,
Balance with other banks and financial institutions   In Bangladesh	- · · · · · · · · · · · · · · · · · · ·	26,277,075,514	21,486,883,343
Balance with other banks and financial institutions   13,168,728,012   14,329,080,686   19,108,190,168   7,605,054,883   32,276,918,180   21,934,135,549   32,276,918,180   21,934,135,549   32,276,918,180   21,934,135,549   32,276,918,180   21,934,135,549   32,276,918,180   32,376,000,000   100	(morauming torong), cancernately		
In Bangladesh	Balance with other banks and financial institutions		
Outside Bangladesh         19.108.190.168         7.605.054.883           Money at call and short notice         4,574,000.00         5,960,000,000           Investments         88.507,102.069         89.931,488,283         1,823,479,622         1,832,345,892         1,182,324,852,90         3,362,809,034,020 <th></th> <th>13,168,728,012</th> <th>14,329,080,666</th>		13,168,728,012	14,329,080,666
Money at call and short notice   32,276,918,180   4,574,000,000   5,960,000,000   1,000,	· · · · · · · · · · · · · · · · · · ·		
Newstrement	<b>.</b>	32,276,918,180	
Newstments	Money at call and short notice		
Covernment	-		
Chers		88,507,102,069	89,391,488,283
106,543,581,691   107,714,967,905			
Loans and Advances/Islami Banking Investment         366,363,959,867         362,809,034,020           Bills purchased and discounted         15,316,818,321         15,432,455,790           381,680,778,188         378,241,489,810         381,680,778,188         378,241,489,810           Fixed assets including premises, furniture and fixtures         4,052,308,867         3,925,717,656         Other assets         20,997,650,834         13,469,505,287           Non-banking assets         -         -         -         -           Total Assets         581,111,074,662         557,376,907,391         557,376,907,391           LiABILITIES AND CAPITAL         **         **         43,545,971,283         42,091,766,460           Deposits and other banks, financial institutions and agents         **         43,545,971,283         42,091,766,460           Deposits and other accounts         64,624,587,720         62,427,156,558         318,88,897,619           Savings Bank / Mudaraba Savings Deposits         70,523,425,883         70,037,347,731         324,402,937,295         312,675,476,432           Bearer Certificates of Deposit         **         **         **         **           Other Deposits         **         463,562,794,923         448,728,878,340           Other liabilities         **         48,428,048,868 <th></th> <td></td> <td></td>			
December   Capital Counter	Loans and Advances/Islami Banking Investments		
Bills purchased and discounted   15,316,818,321   15,432,455,790   381,680,778,188   378,241,499,810   381,680,778,188   378,241,499,810   4,052,308,867   3,925,717,656   20,997,650,834   13,469,505,287   Non-banking assets	<del>-</del>	366,363,959,867	362,809,034,020
Fixed assets including premises, furniture and fixtures         381,680,778,188         378,241,489,810           Other assets         20,997,650,834         13,469,505,287           Non-banking assets         -         -           Total Assets         581,111,074,662         557,376,907,391           LIABILITIES AND CAPITAL           Liabilities           Borrowings from other banks, financial institutions and agents         43,545,971,283         42,091,766,460           Deposits and other accounts         64,624,587,720         62,427,156,558           Bills Payable         4,011,844,025         3,588,897,619           Savings Bank / Mudaraba Savings Deposits         70,523,425,883         70,037,347,731           Fixed Deposits / Mudaraba Term Deposits         324,402,937,295         312,675,476,432           Bearer Certificates of Deposit         463,562,794,923         448,728,878,340           Other liabilities         48,428,048,868         41,373,463,038           Total Liabilities         555,536,815,074         532,194,107,838           Capital/Shareholders' Equity           Paid up Capital         9,247,251,000         9,247,251,000           Share Premium Account         -         -           Foreign Currency Translation Reserve         27,788,786 <th>·</th> <td></td> <td></td>	·		
Pixed assets including premises, furniture and fixtures			378,241,489,810
Other assets         20,997,650,834         13,469,505,287           Non-banking assets         581,111,074,662         557,376,907,391           Liabilities         Borrowings from other banks, financial institutions and agents         43,545,971,283         42,091,766,460           Deposits and other accounts         64,624,587,720         62,427,156,558           Bills Payable         4,011,844,025         3,588,897,619           Savings Bank / Mudaraba Savings Deposits         70,523,425,883         70,037,347,731           Fixed Deposits / Mudaraba Term Deposits         324,402,937,295         312,675,476,432           Bearer Certificates of Deposit         -         -           Other Deposits         463,562,794,923         448,728,878,340           Other liabilities         48,428,048,868         41,373,463,038           Total Liabilities         555,536,815,074         532,194,107,838           Capital/Shareholders' Equity         2         27,788,786         27,425,126           Statutory Reserve         10,779,751,092         10,779,751,092         10,779,751,092         10,779,751,092         10,779,751,092         10,779,751,092         10,779,751,092         10,779,751,092         4950,834,584         40,31,682         4950,834,584         40,31,682         4950,834,584         40,31,682	Fixed assets including premises, furniture and fixtures		3,925,717,656
Total Assets         581,111,074,662         557,376,907,391           LIABILITIES AND CAPITAL           Liabilities           Borrowings from other banks, financial institutions and agents         43,545,971,283         42,091,766,460           Deposits and other accounts         64,624,587,720         62,427,156,558           Bills Payable         4,011,844,025         3,588,897,619           Savings Bank / Mudaraba Savings Deposits         70,523,425,883         70,037,347,731           Fixed Deposits / Mudaraba Term Deposits         324,402,937,295         312,675,476,432           Bearer Certificates of Deposit         -         -           Other Deposits         463,562,794,923         448,728,878,340           Other liabilities         48,428,048,368         41,373,463,038           Total Liabilities         555,536,815,074         532,194,107,838           Capital/Shareholders' Equity           Paid up Capital         9,247,251,000         9,247,251,000           Share Premium Account         -         -           Foreign Currency Translation Reserve         27,788,786         27,425,126           Statutory Reserve         326,307,058         177,537,751           Retained Earnings         5,193,161,652	•	20,997,650,834	13,469,505,287
Total Assets         581,111,074,662         557,376,907,391           LIABILITIES AND CAPITAL           Liabilities           Borrowings from other banks, financial institutions and agents         43,545,971,283         42,091,766,460           Deposits and other accounts         64,624,587,720         62,427,156,558           Bills Payable         4,011,844,025         3,588,897,619           Savings Bank / Mudaraba Savings Deposits         70,523,425,883         70,037,347,731           Fixed Deposits / Mudaraba Term Deposits         324,402,937,295         312,675,476,432           Bearer Certificates of Deposit         -         -           Other Deposits         463,562,794,923         448,728,878,340           Other liabilities         48,428,048,368         41,373,463,038           Total Liabilities         555,536,815,074         532,194,107,838           Capital/Shareholders' Equity           Paid up Capital         9,247,251,000         9,247,251,000           Share Premium Account         -         -           Foreign Currency Translation Reserve         27,788,786         27,425,126           Statutory Reserve         326,307,058         177,537,751           Retained Earnings         5,193,161,652	Non-banking assets	· · · · · · -	-
LIABILITIES AND CAPITAL         Liabilities         Borrowings from other banks, financial institutions and agents       43,545,971,283       42,091,766,460         Deposits and other accounts       64,624,587,720       62,427,156,558         Bills Payable       4,011,844,025       3,588,897,619         Savings Bank / Mudaraba Savings Deposits       70,523,425,883       70,037,347,731         Fixed Deposits / Mudaraba Term Deposits       324,402,937,295       312,675,476,432         Bearer Certificates of Deposit       -       -         Other Deposits       463,562,794,923       448,728,878,340         Other liabilities       48,428,048,868       41,373,463,038         Total Liabilities       555,536,815,074       532,194,107,838         Capital/Shareholders' Equity       9,247,251,000       9,247,251,000         Share Premium Account       -       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553	•	581,111,074,662	557,376,907,391
Liabilities       Borrowings from other banks, financial institutions and agents       43,545,971,283       42,091,766,460         Deposits and other accounts       64,624,587,720       62,427,156,558         Current / Al-wadeeah Current Accounts and other Accounts       64,624,587,720       62,427,156,558         Saills Payable       4,011,844,025       3,588,897,619         Savings Bank / Mudaraba Savings Deposits       70,523,425,883       70,037,347,731         Fixed Deposits / Mudaraba Term Deposits       324,402,937,295       312,675,476,432         Bearer Certificates of Deposit       463,562,794,923       448,728,878,340         Other Deposits       463,562,794,923       448,728,878,340         Other liabilities       48,428,048,868       41,373,463,038         Total Liabilities       555,536,815,074       532,194,107,838         Capital/Shareholders' Equity       9,247,251,000       9,247,251,000       9,247,251,000         Share Premium Account       9,247,251,000       9,247,251,000       9,247,251,000         Share Premium Account       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092			
Liabilities       Borrowings from other banks, financial institutions and agents       43,545,971,283       42,091,766,460         Deposits and other accounts       64,624,587,720       62,427,156,558         Current / Al-wadeeah Current Accounts and other Accounts       64,624,587,720       62,427,156,558         Saills Payable       4,011,844,025       3,588,897,619         Savings Bank / Mudaraba Savings Deposits       70,523,425,883       70,037,347,731         Fixed Deposits / Mudaraba Term Deposits       324,402,937,295       312,675,476,432         Bearer Certificates of Deposit       463,562,794,923       448,728,878,340         Other Deposits       463,562,794,923       448,728,878,340         Other liabilities       48,428,048,868       41,373,463,038         Total Liabilities       555,536,815,074       532,194,107,838         Capital/Shareholders' Equity       9,247,251,000       9,247,251,000       9,247,251,000         Share Premium Account       9,247,251,000       9,247,251,000       9,247,251,000         Share Premium Account       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092       10,779,751,092	LIARII ITIES AND CAPITAL		
Borrowings from other banks, financial institutions and agents   A3,545,971,283   42,091,766,460			
Borrowings from other banks, financial institutions and agents   A3,545,971,283   42,091,766,460	Liabilities		
Deposits and other accounts         Current / Al-wadeeah Current Accounts and other Accounts       64,624,587,720       62,427,156,558         Bills Payable       4,011,844,025       3,588,897,619         Savings Bank / Mudaraba Savings Deposits       70,523,425,883       70,037,347,731         Fixed Deposits / Mudaraba Term Deposits       324,402,937,295       312,675,476,432         Bearer Certificates of Deposit       -       -         Other Deposits       463,562,794,923       448,728,878,340         Other liabilities       48,428,048,868       41,373,463,038         Total Liabilities       555,536,815,074       532,194,107,838         Capital/Shareholders' Equity       9,247,251,000       9,247,251,000         Share Premium Account       -       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553		43,545,971,283	42,091,766,460
Current / Al-wadeeah Current Accounts Bills Payable       64,624,587,720       62,427,156,558         Savings Bank / Mudaraba Savings Deposits       70,523,425,883       70,037,347,731         Fixed Deposits / Mudaraba Term Deposits       324,402,937,295       312,675,476,432         Bearer Certificates of Deposit       -       -         Other Deposits       -       -         Other liabilities       463,562,794,923       448,728,878,340         Total Liabilities       48,428,048,868       41,373,463,038         Total Liabilities       555,536,815,074       532,194,107,838         Capital/Shareholders' Equity       9,247,251,000       9,247,251,000         Share Premium Account       -       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553		• • •	, , ,
Bills Payable       4,011,844,025       3,588,897,619         Savings Bank / Mudaraba Savings Deposits       70,523,425,883       70,037,347,731         Fixed Deposits / Mudaraba Term Deposits       324,402,937,295       312,675,476,432         Bearer Certificates of Deposit       -       -         Other Deposits       -       -         Other Iiabilities       463,562,794,923       448,728,878,340         461,373,463,038       48,428,048,868       41,373,463,038         Total Liabilities       555,536,815,074       532,194,107,838         Capital/Shareholders' Equity       9,247,251,000       9,247,251,000         Share Premium Account       -       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553	· ·	64,624,587,720	62,427,156,558
Savings Bank / Mudaraba Savings Deposits       70,523,425,883       70,037,347,731         Fixed Deposits / Mudaraba Term Deposits       324,402,937,295       312,675,476,432         Bearer Certificates of Deposit       -       -         Other Deposits       -       -         Other liabilities       48,428,048,868       41,373,463,038         Total Liabilities       555,536,815,074       532,194,107,838         Capital/Shareholders' Equity       9,247,251,000       9,247,251,000         Share Premium Account       -       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553			
Fixed Deposits / Mudaraba Term Deposits       324,402,937,295       312,675,476,432         Bearer Certificates of Deposit       -       -         Other Deposits       -       -         463,562,794,923       448,728,878,340         Other liabilities       48,428,048,868       41,373,463,038         Total Liabilities       555,536,815,074       532,194,107,838         Capital/Shareholders' Equity       9,247,251,000       9,247,251,000         Share Premium Account       -       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553	•	I I	70,037,347,731
Description		324,402,937,295	312,675,476,432
Other Deposits         -	·	-	•
Other liabilities         48,428,048,868         41,373,463,038           Total Liabilities         555,536,815,074         532,194,107,838           Capital/Shareholders' Equity         9,247,251,000         9,247,251,000           Paid up Capital         9,247,251,000         9,247,251,000           Share Premium Account         -         -           Foreign Currency Translation Reserve         27,788,786         27,425,126           Statutory Reserve         10,779,751,092         10,779,751,092           Other Reserve         326,307,058         177,537,751           Retained Earnings         5,193,161,652         4,950,834,584           Total Shareholders' Equity         25,574,259,588         25,182,799,553	Other Deposits	- ,	•
Total Liabilities         555,536,815,074         532,194,107,838           Capital/Shareholders' Equity         9,247,251,000         9,247,251,000           Paid up Capital         9,247,251,000         9,247,251,000           Share Premium Account         -         -           Foreign Currency Translation Reserve         27,788,786         27,425,126           Statutory Reserve         10,779,751,092         10,779,751,092           Other Reserve         326,307,058         177,537,751           Retained Earnings         5,193,161,652         4,950,834,584           Total Shareholders' Equity         25,574,259,588         25,182,799,553		463,562,794,923	448,728,878,340
Capital/Shareholders' Equity         Paid up Capital       9,247,251,000       9,247,251,000         Share Premium Account       -       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553	Other liabilities	48,428,048,868	
Paid up Capital       9,247,251,000         Share Premium Account       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553	Total Liabilities	555,536,815,074	532,194,107,838
Paid up Capital       9,247,251,000         Share Premium Account       -         Foreign Currency Translation Reserve       27,788,786       27,425,126         Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553	•		
Share Premium Account         -         -           Foreign Currency Translation Reserve         27,788,786         27,425,126           Statutory Reserve         10,779,751,092         10,779,751,092           Other Reserve         326,307,058         177,537,751           Retained Earnings         5,193,161,652         4,950,834,584           Total Shareholders' Equity         25,574,259,588         25,182,799,553	Capital/Shareholders' Equity		
Foreign Currency Translation Reserve         27,788,786         27,425,126           Statutory Reserve         10,779,751,092         10,779,751,092           Other Reserve         326,307,058         177,537,751           Retained Earnings         5,193,161,652         4,950,834,584           Total Shareholders' Equity         25,574,259,588         25,182,799,553	Paid up Capital	9,247,251,000	9,247,251,000
Statutory Reserve       10,779,751,092       10,779,751,092         Other Reserve       326,307,058       177,537,751         Retained Earnings       5,193,161,652       4,950,834,584         Total Shareholders' Equity       25,574,259,588       25,182,799,553	Share Premium Account	-	<b>-</b> .
Other Reserve         326,307,058         177,537,751           Retained Earnings         5,193,161,652         4,950,834,584           Total Shareholders' Equity         25,574,259,588         25,182,799,553	Foreign Currency Translation Reserve		
Retained Earnings         5,193,161,652         4,950,834,584           Total Shareholders' Equity         25,574,259,588         25,182,799,553			
Total Shareholders' Equity 25,574,259,588 25,182,799,553			
Total Liabilities and Shareholders' Equity 581,111,074,662 557,376,907,391			
	Total Liabilities and Shareholders' Equity	<u>581,111,074,662</u>	557,376,907,391

31.03.2025 (Unaudited) Taka 31.12.2024 (Audited) Taka

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

#### **Contingent Liabilities**

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

152,912,231,646	149,818,806,258
10,737,500,764	11,187,125,875
46,641,352,280 10,737,500,764	42,887,721,958
42,316,317,211	40,316,399,954
53,217,061,391 42,316,317,211	55,427,558,471

## Other Contingent Liabilities

Value of travelers' cheques in hand **Total:** 

-	•
152.912.231.646	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

. •	<del>.</del>
19,737,321,209	21,773,032,764
<b>-</b> .	-
. <del>.</del>	
19,737,321,209	21,773,032,764
169 556 127 467	174 685 264 410

Total Off-Balance Sheet items including contingent liabilities

Chief Financial Officer

Company Secretary (Acting)

Managing Director

Director

Vice Chairman

# Profit and Loss Account (Provisional and Unaudited) For the period ended 31 March 2025 (1st Quarter)

		1 January to	1 January to
	Notes	31 March 2025	31 March 2024
		Taka	Taka
Interest income / Profit on Investment		9,248,543,734	7,586,916,229
Interest / Profit paid on deposits and borrowings etc.		8,170,059,014	5,206,685,427
Net interest income		1,078,484,720	2,380,230,802
Income from investments		3,132,634,242	1,639,967,387
Commission, exchange and brokerage		989,859,726	772,370,145
Other operating income		175,692,840	135,373,836
		4,298,186,808	2,547,711,368
Total operating income		5,376,671,528	4,927,942,170
Salaries and allowances		909,264,152	805,284,914
Rent, taxes, insurance, electricity, etc.		209,913,813	222,065,453
Legal expenses		2,806,129	692,200
Postage, stamps, telecommunications, etc.		24,444,891	32,367,352
Stationery, printing, advertisement etc.		30,896,756	24,776,929
Managing Director's salary and benefits		3,800,000	2,618,172
Directors' fees		810,000	672,000
Auditors' fee		-	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets		165,714,353	124,791,624
Other expenses '		521,029,997	468,613,999
Total operating expenses		1,868,680,091	1,681,882,643
Profit before provision		3,507,991,437	3,246,059,527
Provision for loans & advances / Investments		2,002,860,000	2,164,578,301
Provision for Diminution in value of Investment		-	16,074,153
Other provision		144,178,000	(180,447,000)
		2,147,038,000	2,000,205,454
Total Profit before Taxes		1,360,953,437	1,245,854,073
Provision for Taxation			
Current tax		1,000,000,000	910,000,000
Deferred tax		20,020,891	5,372,885
		1,020,020,891	915,372,885
Net Profit after Taxation		340,932,546	330,481,188
Appropriations			
Statutory Reserve	6	-	-
Start up Fund		.	-
Special Reserve Fund		_	- <u> </u>
Coupon Interest on TBL Perpetual Bond		98,605,478	99,608,217
·		98,605,478	99,608,217
Retained surplus		242,327,068	230,872,971
Earnings per share (EPS)	7	0.37	0.36

Chief Financial Officer

Company Secretary (Acting)

Managing Director

Director

ice Chairman

# Cash Flow Statements For the period ended 31 March 2025 (1st Quarter)

	1 January to 31 March 2025	1 January to 31 March 2024
	Taka	Taka
A. Cash flow from operating activities	I aka	Taka
Interest received in cash	8,219,815,398	6,439,208,539
Interest payments	(6,285,216,477)	(3,838,961,622)
Dividend receipts	49,109,453	53,367,082
·	688,194,943	781,815,698
Fees and commission receipts in cash		5,068,699
Recoveries of loans previously written off	27,092,777	
Cash paid to employees	(883,718,027)	(807,903,086)
Cash paid to suppliers	(20,945,426)	(30,608,918)
Income Taxes paid	(1,356,508,055)	(483,860,015)
Received from other operating activities (item-wise)	2,712,105,508	2,572,343,063
Payments for other operating activities (item-wise)	(1,007,680,791)	(588,242,769)
Operating profit before changes in operating	0.440.040.000	4 400 000 074
Assets and Liabilities	2,142,249,303	4,102,226,671
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	007.000.000
Net Investment in trading securities	287,000,000	237,000,000
Loan & advance to other banks		(0.007.007.004)
Loan & advance to customers	(1,894,909,737)	(3,337,927,034)
Other assets (item-wise)	(5,930,778,864)	(832,578,361)
Deposits from other banks	(3,764,719,125)	5,525,314,730
Deposits from customers	17,316,518,186	531,902,155
Other liabilities account of customers	-	-
Trading liabilities		(750,004,005)
Other liabilities (item-wise)	3,082,249,525	(753,681,905)
Net cash from operating activities (A)	11,237,609,288	5,472,256,256
B. Cash flow from investing activities		
Proceeds from sale of securities	843,839,939	(5,775,040,241)
Payments for purchase of securities	-	
Purchase of property, plant & equipment	(19,209,949)	(16,780,723)
Purchase of intangible assets	(5,178,522)	- (44 004 550)
Sale of property, plant & equipment	(2,437,728)	(11,264,553)
Investment in Subsidiary		- (5.000.007.547)
Net cash from investing activities (B)	817,013,740	(5,803,085,517)
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	•	-
Re-Purchase agreement (REPO)	4 454 004 000	4 054 504 570
Other borrowings	1,454,204,823	1,654,581,570
Dividend paid in cash	4 454 004 002	4 054 594 570
Net cash from financing activities (C)	1,454,204,823	1,654,581,570
D. Net increase in Cash and Cash Equivalents (A+B+C)	13,508,827,851	1,323,752,309
E. Effects of exchange rate changes on cash	004 450 400	/40 000 E00\
and cash equivalents	301,152,198	(10,023,588)
F. Opening Cash and Cash Equivalents	54,033,850,333	37,795,770,665
G. Cash and cash equivalents at end of year (D+E+F)	67,843,830,382	39,109,499,386
Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	4,708,761,388	4,863,470,829
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	26,277,075,514	17,256,380,095
Balance with Other Bank and Financial Institutions	32,276,918,180	16,982,882,562
Money at call and short notice	4,574,000,000	-
Prize Bond	7,075,300	6,765,900
Total	67,843,830,382	39,109,499,386

# Statement of changes in Equity For the period ended 31 March 2025 (1st Quarter)

Particulars	Pald up Capital	Share Premlum 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 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	-	-	-	-	148,769,307	-	148,769,307
Currency translation difference	-	-	363,660	-	-	-	363,660
Net gain and losses not recognized in the income statement	9,247,251,000	-	27,788,786	10,779,751,092	326,307,058	4,950,834,584	25,331,932,520
Net profit/(loss) for the year after tax	-	-	-	-	-	340,932,546	340,932,546
Statutory reserve	-	-	-	-	-	-	•
Start up Fund	-	-	-	-	- [		-
Special Reserve Fund	-	-	-	-	- 1	-	•
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(98,605,478)	(98,605,478)
Dividends (Bonus Share)	-	-	-	-	-	-	•
Dividends (Cash)	-	-	-	-	-	-	
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	•
Balance as at 31 March 2025	9,247,251,000		27,788,786	10,779,751,092	326,307,058	5,193,161,652	25,574,259,588

#### TRUST BANK LIMITED

# Statement of changes in Equity For the period ended 31 March 2024 (1st Quarter)

Particulars	Pald up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory 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 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	-	-	-	-	(48,875,513)	-	(48,875,513)
Currency translation difference		-		-	-	-	•
Net gain and losses not recognized in the income statement	8,562,269,450		20,351,557	9,779,751,092	65,670,205	4,419,391,018	22,847,433,322
Net profit/(loss) for the year after tax	-	-		-	-	330,481,188	330,481,188
Statutory reserve	-	-	-	-	-	-	-
Start up Fund	<u> </u>		-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(99,608,217)	(99,608,217)
Dividends (Bonus Share)	-	-	-	-	-	-	
Dividends (Cash)		-	-	-	-	-	-
Issue of Share Capital (Rights Share)	-	-	-		-	-	-
Balance as at 31 March 2024	8,562,269,450	-	20,351,557	9,779,751,092	65,670,205	4,650,263,989	23,078,306,293

# Notes to the Financial Statements For the period ended 31 March 2025 (1st Quarter)

#### 1 Reporting entity

#### 1.1 Changes of Accounting policy

Accounting policies in this financial statements are same as those applied in its last audited financial statements for the year ended 31 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 Axiata Digital Limited, for the 1st quarter ended as on 31 March 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 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 31 March 2025.

The EPS for the reporting period has been decreased from the last year due to increase of expenses.

		31.03.2025	31.12.2024
		(Unaudited)	(Audited)
		` Taka ´	` Taka ´
2	Consolidated Loans and Advances/Islami Banking Investments	<u> </u>	
	Loans And Advances		
	Trust Bank PLC	366,363,959,867	362,809,034,020
	Trust Bank Securities Limited	-	-
	Trust Bank Investment PLC	2,772,141,082	2,785,289,639
	Trust Axiata Digital Limited	<u>-</u>	-
		369,136,100,949	365,594,323,659
	Less : Inter Company Transaction	1,968,865,482	1,889,377,827
		367,167,235,467	363,704,945,832
	Bills purchased and discounted		
	Trust Bank PLC	15,316,818,321	15,432,455,790
	Trust Bank Securities Limited	-	-
	Trust Bank Investment PLC	-	
	Trust Axiata Digital Limited	-	-
		15,316,818,321	15,432,455,790
		382,484,053,788	379,137,401,622
3	Consolidated Deposits and Other Accounts		
•	Current / Al-wadeeah Current Accounts and other Accounts		
	Trust Bank PLC	64,624,587,720	62,427,156,558
	Trust Bank Securities Limited	-	-
	Trust Bank Investment PLC	90,208,142	81,582,523
	Trust Axiata Digital Limited		· · · · · ·
	, , , , , , , , , , , , , , , , , , , ,	64,714,795,862	62,508,739,081
	Less : Inter Company Transaction	106,828,686	206,009,331
	2000 / Intel Company Handadien	64.607,967,176	62,302,729,750
	Bills Payable	4,011,844,025	3,588,897,619
	Savings Bank Deposits/Mudaraba Savings Deposits	70,523,425,883	70,037,347,731
	Fixed Deposits/Mudaraba Term Deposits	324,402,937,295	312,675,476,432
	•	463,546,174,379	448,604,451,532

31.03.2025	31.12.2024
(Unaudited)	(Audited)
Taka	Taka

#### 3.1 Unclaimed/Undistributed Dividend Account

Cash dividend remained unclaimed which were declared for the year:

	37,900,935	38,071,258
2008 & 2007	910594	910,594
2009	3033259	3,033,259
2010	2432617	2,432,617
2011	2312388	2,312,388
2012	30994	30,994
2013	41685	41,685
2014	2779246	2,786,249
2015	2245970	2,254,409
2016	2848760	2,856,854
2017	3334592	3,337,933
2018	48875	48,875
2019	1785102	1,795,673
2020	3213772	3,220,344
2021	4596923	4,629,955
2022	3518377	3,549,644
2023	4767781	4,829,788

#### 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

924,725,100 Ordinary shares of Tk. 10 each

9,247,251,000 9,247,251,000

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

5 Reconciliation of Effective Tax Rate (Standalone)

	Ra	ite	Amount in taka	
Particulars ·	31 Mar 2025	31 Mar 2024	31 Mar 2025	31 Mar 2024
Profit before provision			3,507,991,437	3,246,059,527
Income Tax as per applicable tax rate	37.50%	37.50%	1,315,496,789	1,217,272,323
Factors affecting the Tax Change for the current year				
Inadmissible Expenses	-1.89%	-1.54%	(66,138,864)	(49,905,951)
Admissible Expenses	-3.94%	-5.24%	(138,113,518)	(170,101,392)
Tax Exempted Income	0.00%	0.00%	-	<del>-</del>
Tax Savings from reduced tax rate for dividend	-1.27%	-1.44%	(44,600,776)	(46,882,068)
Tax loss/ savings from reduced tax rate rate for capital gain	-1.90%	-1.24%	(66,643,631)	(40,382,912)
Effect of deferred tax	0.57%	0.17%	20,020,891	5,372,885
Total Income Tax expenses	29.08%	28.20%	1,020,020,891	915,372,885

1 January to	1 January to
31 March 2025	31 March 2024
Taka	Taka

## 5.1 Deferred Tax: Asset

Oepning Balance Addition during the year Closing Balance

135,836,470 104,019,074 (20,020,891) (5,372,885) <b>115,815,579 98,646,189</b>

#### 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. Since statutory reserve fund is greater than the paid-up capital, no amount has been transferred to statutory reserve in the period ended 31 March 2025.

		1 January to 31 March 2025 Taka	1 January to 31 March 2024 Taka
7	Earnings per Share (EPS)	340,932,546	330,481,188
	Profit attributable to outstanding ordinary share holders	924,725,100	924,725,100
	Nos of Ordinary Shares outstanding	924,725,100	0.36
	Earnings per Share	0.37	0.30
7.1	Consolidated Earnings per Share (EPS)		
	Profit attributable to outstanding ordinary share holders	293,772,461	326,011,108
	Nos of Ordinary Shares outstanding	924,725,100	924,725,100
	Earnings per Share	0.32	0.35
	,		
8	Net Asset Value (NAV) per Share		
	Net Asset Value (NAV)	25,574,259,588	23,078,306,293
	Nos of Ordinary Shares outstanding	924,725,100	924,725,100
	Net Asset Value (NAV) per Share	27.66	24.96
Ω 1	Consolidated Net Asset Value (NAV) per Share		
0, 1	Net Asset Value (NAV)	25,826,475,684	23,490,426,825
	Nos of Ordinary Shares outstanding	924,725,100	924,725,100
	Net Asset Value (NAV) per Share	27.93	25.40
		<del></del>	
9	Net Operating Cash Flow per share (NOCFPS)	44 007 000 000	C 470 056 056
	Net Operating Cash Flow	11,237,609,288	5,472,256,256
	Nos of Ordinary Shares outstanding	924,725,100	924,725,100
	Net Operating Cash Flow per share (NOCFPS)*	12.15	5.92
91	Consolidated Net Operating Cash Flow per share (NOCFPS)		
J	Net Operating Cash Flow	12,781,319,848	6,568,157,297
	Nos of Ordinary Shares outstanding	924,725,100	924,725,100
	Net Operating Cash Flow per share (NOCFPS)*	13.82	7.10

<sup>\*</sup> Net Operating Cash Flow per share (NOCFPS) has been increased due to increase of Deposits from customers as well as decrease of loans and advances to customers.

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

Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities:	293,772,450	316,947,427
Interest Income	(1,028,728,336)	(1,147,707,690)
Interest Expense	1,884,842,537	806,265,096
Fees and commission Income	(168,342,045)	(1,470,600)
Recoveries of loans previously written off	27,092,777	5,068,699
Salary and Allownaces	44,097,646	6,348,814
Printing and Stationeries	(246,445,276)	(39,039,086)
Income Taxes	(339,966,392)	432,386,841
Other Operating Income	(540,611,897)	707,739,746
Other operating Expenses	(166,921,663)	274,506,889
Provision for loans & advances / Investments / Other Assets	2,147,038,000	2,000,373,688
Operating profit before changes in operating Assets and Liabilities	1,905,827,801	3,361,419,824

## Increase/(Decrease) in operating assets & liabilities

Net Investment in trading securities
Loan & advance to customers
Other assets (item-wise)
Deposits from other banks
Deposits from customers
Other liabilities (item-wise)

12,919,482,508	6,568,157,297
11,013,654,707	3,206,737,473
3,150,351,739	(1,003,509,058)
17,325,143,805	532,707,401
(3,764,719,125)	5,525,314,730
(5,917,281,813)	(832,146,381)
(64,001,405)	(1,185,702,067)
284,161,506	170,072,848

#### Net cash from operating activities

#### 11 Significant deviation between two quarterly periods and reasons therefore:

Figure in BDT Crore

	Consolidated		Increase/		
Particulars	1 Jan to 31 Mar 2025	1 Jan to 31 Mar 2024	(Decrease)	Reasons	
Net Interest Income	107.85	238.02	(130.17)	Net Interest Income has been increased in Jan-Mar, 2025 compared to that of Jan-Mar, 2024 mainly due to increase of interest expense during the period.	
Income from investments	313.26	164.00	149.27	Income from investments has been inccreased in Jan-Mar, 2025 compared to that of Jan-Mar, 2024 mainly due to increase of investment in Treasury Bills and Bonds by the Bank.	
Commission, exchange and brokerage	98.99	77.24	21.75	Commission, exchange and brokerage has been increased due to increase of exchange gain on Foreing Currencies.	
Provision for Loans & Advances and Others	214.70	200.02	14.68	Provision for Loans & Advances and Others has been increased due to increase of classified loans of the Bank.	
Provision for Taxation	102.00	91.54	10.46	Current tax has been increased due to increase of operating profit.	

#### 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 2023. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
		Long Term	Short Term	Catiook
January to December 2023	25-Jun-24	AA <sub>1</sub>	ST-1	Stable
January to December 2022	21-Jun-23	AA <sub>1</sub>	ST-1	Stable
January to December 2021	30-Jun-22	AA <sub>2</sub>	ST-1	Stable