FINANCIAL STATEMENTS (UNAUDITED)

OF

TRUST BANK PLC

FOR THE PERIOD ENDED 30 SEPTEMBER 2024 (3RD QUARTER)

and its subsidiaries

Consolidated Balance Sheet (Unaudited) As at 30 September 2024

	· I	30.09.2024	31.12.2023
	Notes	(Unaudited)	
,	Notes	, , , , , ,	(Audited)
DEODEDTY AND ACCETS		Taka	Taka
PROPERTY AND ASSETS Cash		•	
Cash in hand (including foreign currencies)	Г	5,387,943,825	4,514,047,537
Balance with Bangladesh Bank and its agent bank(s)		3,307,343,023	4,5 (4,547,557
(including foreign currencies)		23,431,413,774	16,977,503,573
(morading foreign darronolog)	_	28,819,357,599	21,491,551,110
Balance with other banks and financial institutions		20,010,001,000	27,40,1,001,170
In Bangladesh	Г	9,699,600,588	16,006,834,948
Outside Bangladesh		7,181,834,130	1,479,289,549
	_	16,881,434,718	17,486,124,497
Money at call and short notice		2,000,000,000	-
Investments		_,,,	
Government	Г	61,460,404,335	51,167,921,684
Others		20,820,184,555	21,844,404,724
		82,280,588,890	73,012,326,408
Loans and Advances/Islami Banking Investments	2	, , , -	, , , -
Loans, Cash Credit, Overdrafts etc./ Investment	Γ	354,871,443,804	321,223,497,939
Bills purchased and discounted		13,724,378,556	12,568,356,377
,	_	368,595,822,360	333,791,854,316
Fixed assets including premises, furniture and fixtures		2,871,647,889	2,801,594,500
Other assets	•	13,710,367,997	9,509,584,836
Non-banking assets		•	-
Total Assets	_	515,159,219,453	458,093,035,667
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		34,809,073,983	35,414,047,707
Deposits and other accounts	3		
Current / Al-wadeeah Current Accounts and other Accounts		53,599,032,773	53,515,005,778
Bills Payable '		3,817,349,807	4,804,983,055
Savings Bank / Mudaraba Savings Deposits		. 64,858,659,189	64,437,532,540
Fixed Deposits / Mudaraba Term Deposits		289,495,198,312	243,640,966,750
Bearer Certificates of Deposit		-	-
Other Deposits	L	<u> </u>	
		411,770,240,081	366,398,488,123
Other liabilities	_	43,915,075,626	32,958,536,709
Total Liabilities	· -	490,494,389,690	434,771,072,539
O Station and a Libert Provide			
Capital/Shareholders' Equity		9,247,251,000	P 563 360 460
Paid up Capital		9,247,251,000	8,562,269,450
Share Premium Account		25,560,608	20,351,557
Foreign Currency Translation Reserve Statutory Reserve		10,529,751,092	9,779,751,092
Capital Reserve		3,521,946	3,521,946
Other Reserve		92,317,055	114,545,718
Retained Earnings	.	4,509,073,391	4,629,564,222
Trust Bank Shareholders' Equity		24,407,475,092	23,110,003,985
Non-Controlling Interest		257,354,671	211,959,143
Total Shareholders' Equity	_	24,664,829,763	23,321,963,128
Total Liabilities and Shareholders' Equity	_	515,159,219,453	458,093,035,667



	30.09,2024	3
Notes	(Unaudited)	(
	Taka	

31.12.2023 (Audited) Taka

OFF-BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances and endorsements Letter of Guarantees Irrevocable Letter of Credits Bills for collection 51,032,664,184 42,115,143,396 42,866,689,573 13,102,993,506 149,117,490,659 50,489,266,886 42,405,298,594 36,281,594,386 8,324,545,958

Other Contingent Liabilities

Value of travelers' cheques in hand . Total:

<u> </u>	
149,117,490,659	137,500,705,824

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

	-
16,426,006,924	24,794,509,747
-	-
-	-
16,426,006,924	24,794,509,747

Total Off-Balance Sheet items including contingent liabilities

Chief Financial Officer

tary Wanaging Director

Director

165,543,497,583

Vice Chairman

162,295,215,571

and its subsidiaries Consolidated Profit and Loss Account (Provisional and Unaudited) For the period ended 30 September 2024 (3rd Quarter)

		1 January to	1 January to	1 July to	1 July to
	Notes		30 September 2023	30 September 2024	30 September 2023
		Taka	Taka	Taka	Taka
Interest income / Profit on Investment		24,673,347,549	18,735,853,790	9,069,454,417	6,868,930,625
Interest / Profit paid on deposits and borrowings etc.		18,255,569,337	12,568,121,227	6,903,100,276	4,613,391,353
Net interest income		6,417,778,212	6,167,732,563	2,166,354,141	2,255,539,272
Income from investments		. 6,092,751,734	4,374,441,102	2,251,712,436	1,566,010,134
Commission, exchange and brokerage		2,283,799,738	1,688,422,441	619,569,504	670,301,001
Other operating income		557,103,352	518,229,556	168,451,210	152,158,208
		8,933,654,824	6,581,093,099	3,039,733,150	2,388,469,343
Total operating income		15,351,433,036	12,748,825,662	5,206,087,291	4,644,008,615
					[
Salaries and allowances		2,771,397,898	2,275,907,515	1,023,935,427	783,952,818
Rent, taxes, insurance, electricity, etc.		753,667,743	557,735,506	285,550,261	210,926,129
Legal expenses		4,253,819	13,436,970	1,351,723	2,391,312
Postage, stamps, telecommunications, etc.		113,913,433	80,387,981	46,446,929	27,744,608
Stationery, printing, advertisement etc.		79,839,079	57,087,699	26,358,585	19,340,038
Managing Director's salary and benefits		8,260,788	9,970,454	3,338,508	3,469,788
Directors' fees		2,559,455	2,170,738	697,455	740,000
Auditors' fee		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets		381,687,960	455,416,749	127,163,513	153,281,627
Other expenses		1,442,592,175	1,012,579,818	467,046,050	364,116,503
Total operating expenses		5,558,172,350	4,464,693,430	1,981,888,451	1,565,962,823
Profit before provision		9,793,260,686	8,284,132,232	3,224,198,840	3,078,045,792
Provision for loans & advances / Investments		3,670,310,986	2,556,503,962	585,263,300	543,402,136
Provision for Diminution in value of Investment	•	46,982,399	59,970,756		35,852,179
Other provision		45,584,500	457,404,500	81,494,757	224,062,000
Sale, providen		3,762,877,885	3,073,879,218	666,758,057	803,316,315
Total Profit before Taxes		6,030,382,801	5,210,253,014	2,557,440,783	2,274,729,477
Provision for Taxation		-,,,	.,,	.,, .,	, , ,
Current tax		3,430,416,406	2,739,496,707	1,351,783,377	1,110,106,952
Deferred tax		(29,647,251)	(45,222,006)	(24,746,277)	(14,365,794)
		3,400,769,155	2,694,274,701	1,327,037,100	1,095,741,158
Net Profit after Taxation		2,629,613,646	2,515,978,313	1,230,403,683	1,178,988,319
Net Profit after Taxation attributable to:		_,,,,	_,, ,	-,,,	.,,
Equity Holders of the Bank		2,643,718,118	2,572,864,692	1,233,140,950	1,196,414,715
Non-controlling Interest		(14,104,472)	(56,886,379)	(2,737,267)	(17,426,396)
(toll-contouring interest		2,629,613,646	2,515,978,313	1,230,403,683	1,178,988,319
Appropriations					
Statutory Reserve	6	750,000,000	650,000,000	150,000,000	45,623,640
Capital Reserve					
Start up Fund		-	-	-	-
Special Reserve Fund					ļ.
Coupon Interest on TBL Perpetual Bond		301,755,065	300,034,247	100,879,453	105,986,304
p		1,051,755,065	950,034,247	250,879,453	151,609,944
Retained surplus		1,577,858,581	1,565,944,066	979,524,230	1,027,378,375
Earnings per share (EPS)	8.1	2.86	2.78	1.33	1.29

and its subsidiaries

Consolidated Cash Flow Statements For the period ended 30 September 2024 (3rd Quarter)

1 January to

1 January to

A. Cash flow from operating activities Interest received in cash Interest received in cash Interest payments for the preparity activities (Item-wise) Income Taxes paid Income		30 September 2024	30 September 2023
A. Cash flow from operating activities Intrest received in cash Interest payments Dividend receipts Dividend receipts Personal commission receipts in cash Recoveries of loans previously written off Recoveries of loans and loans loans of year (DH-EFF) Recoveries of loans and loans		1	· ·
Interest preceived in cash Interest payments Dividend receipts Dividend receipts Fees and commission receipts in cash Cash paid to employees Cash paid to suppliers Income Taxes paid Received from other operating activities (item-wise) Received from other operating activities (item-wise) Payments for other operating activities (item-wise) Payments for other operating activities (item-wise) Payments for other operating activities (item-wise) Reseived from other operating activities (item-wise) Payments for other operating activities (item-wise) Payments for other operating activities (item-wise) Payments for other operating activities (item-wise) Reseived from other operating activities (item-wise) Poperating profit before changes in operating Assets and Liabilities Increase/(Decrease) in operating assets & liabilities Statutory Deposits Net Investment in trading securities Loan & advance to outstomers Other assets (item-wise) Quera asset (item-wise) Qu	A. Cash flow from operating activities		Iana
Interest payments	• •	22 350 378 05/	16.010.494.169
Dividend receipts 243,688,520 212,540,514 Fees and commission receipts in cash 1,619,657,912 1,150,017,617 Recoveries of loans previously written off 25,823,387 29,030,538 Cash paid to employees (2,864,539,473) (2,419,517,760) Cash paid to suppliers (3,442,262) (4,419,6539) Income Taxes paid (1,289,281,858) (3,280,953,987) Received from other operating activities (item-wise) (8,22,667,720 (4,918,633) Operating profit before changes in operating Assets and Liabilities (1,290,281,858) (2,101,101,066) Operating profit before changes in operating Assets and Liabilities (1,290,281,858) (2,101,101,066) Increase/(Decrease) in operating assets & liabilities Statutory Deposits (1,294,220,169 197,794,023 Loan & advance to other banks (1,294,220,169 197,794,023 Loan & advance to customers (30,589,212,897) (17,712,076,624) Other assets (ifem-wise) (1,908,403,250) (1,414,458,782 Deposits from customers (1,908,403,250) (1,141,458,782 Deposits from customers (1,908,403,250) (1,908,403,250) (1,908,403,250) Deposits from customers (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,250) (1,908,403,403,250) (1,908,403,403,403,403,403,403,403,403,403,403			
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Assets and Liabilities 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,220,169 1,024,230,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,024,231,20 0,004,20,00 0,000,00 0,000,000,00 0,000,00		(#) (# () (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() (() ((() ((((() (((((((((1/000/100/000/
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Net Investment in trading securities 1,024,220,169 197,794,023 Loan & advance to other banks		0,100,400,110	0,000,220,100
Net Investment in trading securities			
Loan & advance to other banks		1 024 220 160	107 704 023
Loan & advance to customers	-	1,024,220,109	197,794,023
Other assets (item-wise) (1,908,403,250) 1,141,458,782 Deposits from other banks 5,525,314,730 (2,760,424,912) Deposits from customers 37,678,598,425 38,870,508,183 Other liabilities - - Cher liabilities (tem-wise) 2,247,960,488 (375,958,183) Net cash from operating activities 22,744,946,785 22,711,521,465 B. Cash flow from Investing activities (10,831,706,358) (10,151,955,594) Payments for purchase of government securities (10,831,706,358) (10,151,955,594) Purchase of property, plant & equipment (396,706,825) (55,297,340) Purchase of property, plant & equipment (25,057,133) (71,165) Purchase of intangible assets (10,670,430) (11,228,559) Sale of property, plant & equipment (25,057,133) (71,165) Purchase of intangible assets (10,670,430) (11,228,559) C. Cash flow from investing activities (B) (11,264,140,746) (10,218,552,657) C. Cash flow from financing activities (B) (2,367,942,723) (4,192,259,648) Received from TBL- (Inter-company) (1,027,4		/30 580 212 807\	(17 712 076 624)
Deposits from other banks		• • • • • • • • • • • • • • • • • • • •	
Deposits from customers	· ·		
Content Cont			* ' ' ' '
Trading liabilities (Item-wise)	,	37,070,090,423	30,670,300,103
Other liabilities (item-wise) 2,247,960,488 (375,958,183) Net cash from operating activities 22,774,946,785 22,711,521,465 B. Cash flow from Investing activities (10,831,706,358) (10,151,955,594) Proceeds from sale of securities (10,831,706,358) (10,151,955,594) Payments for purchase of government securities (10,670,430) (11,228,558) Purchase of intangible assets (10,670,430) (11,228,558) Sale of property, plant & equipment (25,057,133) (71,165) Purchase/ Sale of Subsidiary (11,264,140,746) (10,218,552,657) C. Cash flow from investing activities (B) (11,264,140,746) (10,218,552,657) C. Cash flow from financing activities (B) (2,367,942,723) (4,192,259,648) Received from TBL- (Inter-company) (2,367,942,723) (4,192,259,648) Received from TBL- (Inter-company) (1,027,472,334) (778,388,132) Net cash from financing activities (C) (3,395,415,057) (4,970,647,780) D. Net increase in Cash and Cash Equivalent (A+B+C) 8,085,390,982 7,522,321,028 E. Effects of exchange rate changes on cash and cash equivalents at end of year (D+E+F)		_	_
Net cash from operating activities (A) 22,744,946,785 22,711,521,465		2 247 960 488	(375 958 183)
B. Cash flow from Investing activities Proceeds from sale of securities Proceeds from sale of securities Purchase of property, plant & equipment Purchase of intangible assets Sale of property, plant & equipment Purchase 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) D. Net increase in Cash and Cash Equivalent (A+B+C) E. Effects of exchange rate changes on cash and cash equivalents at end of year (D+E+F) Consolidated 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 (10,831,706,358) (10,831,706,358) (10,670,825) (396,706,825) (499,7340) (10,670,430) (11,228,558) (25,057,133) (71,165) (41,1264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,218,552,657) (11,28,552,657) (11,264,140,746) (11,21,265,732) (11,228,558) (21,367,942,723) (21,367,942,723) (22,367,942,723) (3,395,415,057) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,38			
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Payments for purchase of government securities Purchase of property, plant & equipment (396,706,825) (55,297,340) (11,228,558) Sale of property, plant & equipment (25,057,133) (71,165) Purchase / Sale of Subsidiary Purchase / Subsidia	<u>-</u>	(10.931.706.359)	(10 151 055 504)
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 Subsidiary Purchase of Subsidiary Net cash from investing activities (B) 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 Equivalent 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 Dank and Financial Institutions Money at call and short notice Prize Bond (3,967,042,733) (11,228,558) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (10,218,552,657) C. Cash flow from financing activities (2,367,942,723) (4,192,259,648) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (778,388,132) (7		(10,031,700,330)	(10,131,933,394)
Purchase of intangible assets (10,670,430) (11,228,558) Sale of property, plant & equipment (25,057,133) (71,165) Purchase/ Sale of Subsidiary. - - Net cash from investing activities (B) (11,264,140,746) (10,218,552,657) C. Cash flow from financing activities (2,367,942,723) (4,192,259,648) C. Call loan - (2,367,942,723) (4,192,259,648) C. Cash flow from TBL- (Inter-company) - (1,027,472,334) (778,388,132) D. Net cash from financing activities (C) (3,395,415,057) (4,970,647,780) D. Net increase in Cash and Cash Equivalent (A+B+C) (3,395,415,057) (4,970,647,780) E. Effects of exchange rate changes on cash and cash equivalents (4,970,647,780) C. Cash and Cash Equivalent (4,735,590,724 C. Cash and cash equivalents at end of year (D+E+F) (4,7708,428,617 (4,970,647,780) C. Cash in hand (including foreign currencies) (5,387,943,825 4,194,089,100 Balance with Other Bank and Financial Institutions (16,881,434,718 32,039,430,570 D. Cash and Cash equivalents at his end of the year (16,551,929,034 D. Cash in hand (including foreign currencies) (16,881,434,718 32,039,430,570 C. Cash in hand (including foreign currencies) (16,881,434,718 32,039,430,570 C. Cash in hand (including foreign currencies) (16,881,434,718 32,039,430,570 C. Cash in hand (including foreign currencies) (16,881,434,718 32,039,430,570 C. Cash in hand (including foreign currencies) (16,881,434,718 32,039,430,570 C. Cash in hand (including foreign currencies) (16,881,434,718 32,039,430,570 C. Cash in hand (including foreign currencies) (16,881,434,718 32,039,430,570 D. Cash in hand (including foreign currencies) (16,881,434,718 32,039,430,570 C. Cash in hand (including foreign currencies)		(306 706 825)	(55.297.340)
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 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 Cash in Additional (Incl. FCs) Policial (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (11,264,140,746) (10,218,552,657) (4,192,259,648) (7,78,388,132) (7,78,388,132) (4,192,259,648) (4,192,259,648) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (4,192,259,648) (4,192,259,648) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,78,388,132) (7,98,881,39,982 (7,79,388,132) (7,98,881,39,982 (7,79,388,132) (7,98,881,39,982 (7,79,388,132) (7,98,881,39,982 (7,98,881,39) (7,98,88,132) (7,98,881,39,982 (7,98,88,132) (7,98,881,39,982 (7,98,88,39) (7,98,88,132) (7,98,88,132) (7,98,88,132) (7,98,88,132) (7,98,88,132) (7,98,88,132) (7,98,88,132) (7,98,88,132) (7,98,88,132)			
Net cash from investing activities (B)		(25,057,155)	(71,100)
C. Cash flow from financing activities Increase/(Decrease) in Borrowing:		(11 264 140 746)	(10 218 552 657)
Increase/(Decrease) in Borrowing: Call loan		(11,204,140,140)	(10,210,002,001)
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 Other Bank and Financial Institutions Money at call and short notice Prize Bond (2,367,942,723) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648) (4,192,259,648)	<u>-</u>		
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 (4,192,259,648) (4,192,259,648) (4,192,259,648) (1,027,472,334) (778,388,132) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,970,647,780) (4,708,910) (4,970,647,780) (4,970,647,780) (4,708,910) (4,708,910) (4,708,910) (4,9	•	_	_
Received from TBL- (Inter-company)		/2 367 9/2 723\	(4 192 259 648)
Dividend paid in cash (1,027,472,334) (778,388,132) Net cash from financing activities (C) (3,395,415,057) (4,970,647,780) D. Net increase in Cash and Cash Equivalent (A+B+C) 8,085,390,982 7,522,321,028 E. Effects of exchange rate changes on cash and cash equivalents 640,228,928 532,660,452 F. Opening Cash and Cash Equivalent 38,982,808,707 46,735,590,724 G. Cash and cash equivalents at end of year (D+E+F) 47,708,428,617 54,790,572,204 Consolidated Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 5,387,943,825 4,194,089,100 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500	_	(2,307,342,723)	(4,132,233,040)
Net cash from financing activities (C) (3,395,415,057) (4,970,647,780) D. Net increase in Cash and Cash Equivalent (A+B+C) 8,085,390,982 7,522,321,028 E. Effects of exchange rate changes on cash and cash equivalents 640,228,928 532,660,452 F. Opening Cash and Cash Equivalent 38,982,808,707 46,735,590,724 G. Cash and cash equivalents at end of year (D+E+F) 47,708,428,617 54,790,572,204 Consolidated Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 5,387,943,825 4,194,089,100 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500	• • • • • • • • • • • • • • • • • • • •	(1 027 472 334)	(778 388 132)
D. Net increase in Cash and Cash Equivalent (A+B+C) 8,085,390,982 7,522,321,028 E. Effects of exchange rate changes on cash and cash equivalents 640,228,928 532,660,452 F. Opening Cash and Cash Equivalent 38,982,808,707 46,735,590,724 G. Cash and cash equivalents at end of year (D+E+F) 47,708,428,617 54,790,572,204 Consolidated Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 5,387,943,825 4,194,089,100 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500			
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 Fig. Effects of exchange rate changes on cash 640,228,928 532,660,452 46,735,590,724 54,790,572,204 5,387,943,825 23,431,413,774 16,551,929,034 16,881,434,718 32,039,430,570 2,000,000,000 5,123,500			
and cash equivalents 640,228,928 532,660,452 F. Opening Cash and Cash Equivalent 38,982,808,707 46,735,590,724 G. Cash and cash equivalents at end of year (D+E+F) 47,708,428,617 54,790,572,204 Consolidated Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 5,387,943,825 4,194,089,100 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500		0,000,000,002	1,322,321,020
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 A6,735,590,724 46,735,590,724 54,790,572,204 5,387,943,825 23,431,413,774 16,551,929,034 16,881,434,718 32,039,430,570 2,000,000,000 5,123,500		640 220 020	E22 CCD 4E2
G. Cash and cash equivalents at end of year (D+E+F) 47,708,428,617 54,790,572,204 Consolidated Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 5,387,943,825 4,194,089,100 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500	·		
Consolidated Cash and Cash Equivalents at the end of the year Cash in hand (including foreign currencies) 5,387,943,825 4,194,089,100 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500			
Cash in hand (including foreign currencies) 5,387,943,825 4,194,089,100 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500	G. Cash and cash equivalents at end of year (D+E+F)	47,708,428,617	54,790,572,204
Cash in hand (including foreign currencies) 5,387,943,825 4,194,089,100 Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500			
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs) 23,431,413,774 16,551,929,034 Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500			
Balance with Other Bank and Financial Institutions 16,881,434,718 32,039,430,570 Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500		1 1	
Money at call and short notice 2,000,000,000 2,000,000,000 Prize Bond 7,636,300 5,123,500	· · · · · · · · · · · · · · · · · · ·	1 1	
Prize Bond 7,636,300 5,123,500	Balance with Other Bank and Financial Institutions		
	Money at call and short notice		
Total <u>47,708,428,617</u> <u>54,790,572,204</u>	Prize Bond		
	Total	47,708,428,617	54,790,572,204



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

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	Taka	Taka	Taka	<u>Taka</u>	Taka	Taka	<u>Taka</u>	<u>Taka</u>	Taka	<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	-	- 1	-	<i>'</i> -		- 1	-	•		•
Restated Balance	8,582,269,450	-	20,351,557	9,779,751,092	3,521,946	114,545,718	4,629,564,222	23,110,003,985	211,959,143	23,321,963,128
Surplus/Deficit on revaluation of properties		-	-			-	•	•		
Surplus/Deficit on revaluation of investment	-	-	-			(22,228,663)	-	(22,228,663)		(22,228,663)
Currency translation difference		-	5,209,051	-	-		•	5,209,051	-	5,209,051
Net gain and losses not recognized in the income statement	8,562,269,450		25,560,608	9,779,751,092	3,521,946	92,317,055	4,629,564,222	23,092,984,373	211,959,143	23,304,943,516
Net profit/(loss) for the year after tax	-	-	-	-	-		2,643,718,118	2,643,718,116	(14,104,472)	2,629,613,646
Statutory reserve] -		-	750,000,000	-	-	(750,000,000)			-
Capital Reserve] -	-	-	-	-	-			-	
Share Money Deposit] -			-	-	.	-		59,500,000	59,500,000
Start up Fund] -	-	-	-			-		-	
Special Reserve Fund	-	-	-	-	-	-	-		- 1	
Coupon interest on TBL Perpetual Bond	-	-	-	-	-	-	(301,755,065)	(301,755,065)	-	(301,755,065)
Dividends (Bonus Share)	684,981,550				-	-	(684,981,550)			-
Dividends (Cash)] -	-	-	-	-	-	(1,027,472,334)	(1,027,472,334)	- }	(1,027,472,334)
Issue of Share Capital	-	-	-		-	-	-			
Balance as at 30 September 2024	9,247,251,000		25,560,608	10,529,751,092	3,521,946	92,317,055	4,509,073,391	24,407,475,092	257,354,671	24,564,829,763

TRUST BANK PLC and its subsidiaries Consolidated Statement of changes in Equity For the half-year ended 30 September 2023 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholdera' Equity	Non-Controlling Interest	Total
J	<u>Taku</u>	<u>Take</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Ioka</u>	<u>Taka</u> '	<u>Taka</u>	<u>Taka</u>
Balance as at 01 January 2023	7,783,681,320	-	14,260,457	8,779,751,092	6,302,868	46,394,756	3,493,450,838	20,124,041,331	89,620,725	20,213,662,056
Changes in accounting policy	-	-		-		-	,	•	-	•
Restated Balance	7,783,881,320	-	14,260,457	8,779,751,092	6,302,868	46,394,758	3,493,450,838	20,124,041,331	89,620,725	20,213,662,056
Surplus/Deficit on revaluation of properties			-	-		. !	•		-	•
Surplus/Deficit on revaluation of investment	-	-	-	•		49,384,471	-	49,384,471		49,354,471
Currency translation difference	-	-	4,926,059	-		- "	-	4,925,069	- 1	4,926,069
Net gain and losses not recognized in the income statement	7,783,881,320	-	19,186,528	8,779,751,092	6,302,868	95,779,227	3,493,450,838	20,178,351,871	89,820,725	20,267,972,595
Net profit/(loss) for the year after tax	-	-	-	•		-	2,572,864,692	2,572,864,692	(56,888,379)	2,515,978,313
Statutory reserve	-	-	-	660,000,000		-	(650,000,000)	٠		
Capital Reserve	-	-	-	-	1,989,799		(1,989,799)		-]	-
Share Money Deposit									105,150,000	105,150,000
Start up Fund	-		-	-			-	•	-	
Coupon interest on TBL Perpetual Bond	-	-	-			-	(300,034,247)	(300,034,247)	-	(300,034,247)
Dividends (Bonus Share)	778,388,130	-	-			-	(778,388,130)	•	-	•
Dividends (Cash)	-		-			-	(778,388,132)	(778,388,132)		(778,388,132)
Issue of Share Capital	-	-	-	•		-	•	-	-	•
Balance as at 30 September 2023	8,562,289,450		19,186,526	9,429,751,092	8,292,667	95,779,227	3,557,515,222	21,672,794,184	137,884,346	21,810,678,530



Balance Sheet As at 30 September 2024

	30.09.2024 (Unaudited)	31.12.2023 (Audited)
	Taka	Taka
PROPERTY AND ASSETS	Tunu	TURU
Cash	•	
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	5,387,943,825	4,514,047,537
(including foreign currencies)	23,431,413,774	16,977,503,573
'	28,819,357,599	21,491,551,110
Balance with other banks and financial institutions		
in Bangladesh	8,805,523,600	14,819,796,906
Outside Bangladesh	7,181,834,130	1,479,289,549
•	15,987,357,730	16,299,086,455
Money at call and short notice	2,000,000,000	-
Investments		
Government	61,460,404,335	51,167,921,684
Others	16,398,479,626	17,663,535,602
A consequent Advance of the CB of the Action of	77,858,883,961	68,831,457,286
Loans and Advances/Islami Banking Investments	050 000 440 050	000 405 000 400
Loans, Cash Credit, Overdrafts etc./ Investment	353,909,449,959	320,135,223,486
Bills purchased and discounted	13,724,378,556 367,633,828,515	12,568,356,377
Fixed assets including premises, furniture and fixtures	2,608,084,141	2,557,466,399
Other assets	16,255,723,076	11,945,747,845
Non-banking assets	10,200,720,070	11,945,747,045
Total Assets	511,163,235,022	453,828,888,958
i Oldi Assels	=======================================	433,020,000,330
LIABILITIES AND CAPITAL		
Liabilities	05 050 004 004	05 004 040 004
Borrowings from other banks, financial institutions and agents Deposits and other accounts	35,050,004,994	35,804,312,294
Current / Al-wadeeah Current Accounts and other Accounts	53,791,683,284	53,518,249,499
Bills Payable	3,817,349,807	4,804,983,055
Savings Bank / Mudaraba Savings Deposits	64,858,659,189	64,437,532,540
Fixed Deposits / Mudaraba Term Deposits	289,495,198,312	243,640,966,750
Bearer Certificates of Deposit	·	<u> </u>
Other Deposits	411,962,890,592	366,401,731,844
Other liabilities	39,950,577,564	28,726,535,985
Total Liabilities	486,963,473,150	430,932,580,123
i otai Liabiities		400,002,000,120
Capital/Shareholders' Equity		
Paid up Capital	9,247,251,000	8,562,269,450
Foreign Currency Translation Reserve	25,560,608	20,351,557
Statutory Reserve	10,529,751,092	9,779,751,092
Other Reserve	92,317,055	114,545,718
Retained Earnings	4,304,882,117	4,419,391,018
Total Shareholders' Equity	24,199,761,872	22,896,308,835
Total Liabilities and Shareholders' Equity	511,163,235,022	453,828,888,958



30.09.2024 (Unaudited) Taka

149,117,490,659

31.12.2023 (Audited) Taka

137,500,705,824

OFF-BALANCE SHEET ITEMS

Contingent Liabilities

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

51,032,664,184 42,115,143,396 42,866,689,573 13,102,993,506	50,489,266,886
42,115,143,396	42,405,298,594
42,866,689,573	36,281,594,386
13,102,993,506	8,324,545,958
149,117,490,659	137,500,705,824

Other Contingent Liabilities

Value of travelers' cheques in hand Total:

13,102,993,506	8,324,545,958
149,117,490,659	137,500,705,824

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

16,426,006,924	- 24,794,509,747
-	-
16,426,006,924	24,794,509,747
165.543.497.583	162.295.215.571

Total Off-Balance Sheet items including contingent liabilities

Chief Financial Officer

Profit and Loss Account (Provisional and Unaudited) For the period ended 30 September 2024 (3rd Quarter)

		1 January to	1 January to	1 July to	1 July to
	Notes	30 September 2024	30 September 2023	30 September 2024	30 September 2023
	Hotes	Taka	Taka	Taka	Taka
		Taku	Tuna	rana	, I and
Interest income / Profit on Investment		24,769,340,550	18,755,949,506	9,103,472,216	6,874,672,709
Interest / Profit paid on deposits and borrowings etc.		18,280,340,256	12,586,368,312	6,910,210,560	4,621,549,877
Net interest income		6,489,000,294	6,169,581,194	2,193,261,656	2,253,122,832
Income from investments		5,940,506,762	4,282,259,566	2,205,245,109	1,541,727,680
Commission, exchange and brokerage		2,255,846,725	1,663,216,290	610,945,814	659,302,257
Other operating income		510,330,876	486,117,116	148,993,200	142,577,410
· -		8,706,684,363	6,431,592,972	2,965,184,123	2,343,607,347
Total operating income		15,195,684,657	12,601,174,166	5,158,445,779	4,596,730,179
Salaries and allowances		2,688,732,875	2,145,920,868	990,258,210	746,699;372
Rent, taxes, insurance, electricity, etc.		745,633,779	537,599,496	282,905,734	204,061,828
Legal expenses		2,905,846	6,763,948	763,548	874,141
Postage, stamps, telecommunications, etc.		109,573,979	79,061,265	44,665,044	27,637,944
Stationery, printing, advertisement etc.		79,409,977	57,832,746	29,913,335	19,218,061
Managing Director's salary and benefits		6,133,178	8,340,000	2,709,678	2,940,000
Directors' fees		2,512,000	1,976,000	680,000	704,000
Auditors' fee		-	-	.	-
Charges on loan losses		-	-	-	· -
Depreciation and repair of bank's assets		374,660,515	432,268,139	124,540,798	145,035,588
Other expenses		1,383,026,844	956,171,591	440,811,084	342,645,260
Total operating expenses		5,392,588,993	4,225,934,053	1,917,247,431	1,489,816,194
Profit before provision		9,803,095,664	8,375,240,113	3,241,198,348	3,106,913,985
Provision for loans & advances / Investments		3,669,706,613	2,556,503,962	584,658,927	543,402,136
Provision for Diminution in value of Investment		46,982,399	15,068,782	_	15,068,782
Other provision		45,584,500	457,404,500	81,494,757	224,062,000
·		3,762,273,512	3,028,977,244	666,153,684	782,532,918
Total Profit before Taxes		6,040,822,152	5,346,262,869	2,575,044,664	2,324,381,067
Provision for Taxation	5				
Current tax		3,410,000,000	2,710,000,000	1,360,000,000	1,100,000,000
Deferred tax		(18,877,896)	50,189	(13,976,922)	760,333
		3,391,122,104	2,710,050,189	1,346,023,078	1,100,760,333
Net Profit after Taxation		2,649,700,048	2,636,212,680	1,229,021,586	1,223,620,734
Appropriations					
Statutory Reserve	6	750,000,000	650,000,000	150,000,000	45,623,640
Start up Fund		-	-	-	-
Special Reserve Fund		-			'
Coupon Interest on TBL Perpetual Bond		301,755,065	300,034,247	100,879,453	105,986,304
·		1,051,755,065	950,034,247	250,879,453	151,609,944
Retained surplus		1,597,944,983	1,686,178,433	978,142,133	1,072,010,790
Earnings per share (EPS)	8	2.87	2.85	1.33	1.32

Chief Financial Officer

Compani Secretary

Managing Director

Many Director

Vice Chairman

Cash Flow Statements For the period ended 30 September 2024 (3rd Quarter)

	1 January to 30 September 2024 Taka	1 January to 30 September 2023 Taka
A. Cash flow from operating activities		
Interest received in cash	22,455,371,055	16,294,115,102
Interest payments	(15,961,658,386)	(11,413,002,596)
Dividend receipts	240,243,756	207,881,963
Fees and commission receipts in cash	1,619,567,912	1,150,016,174
Recoveries of loans previously written off	25,823,387	29,030,538
Cash paid to employees	(2,758,060,753)	(2,258,035,699)
Cash paid to suppliers	(63,161,521)	(44,077,334)
Income Taxes paid	(1,269,444,104)	(3,236,858,128)
Received from other operating activities (item-wise)	6,877,638,986	4,772,357,317
Payments for other operating activities (item-wise)	(1,940,389,400)	(1,846,123,157)
Operating profit before changes in operating	1.75	(1,0.0,120,101)
Assets and Liabilities	9,225,930,932	3,655,304,180
Increase/(Decrease) in operating assets & liabilities	V,220,010,002	0,000,00 1,100
Statutory Deposits	_	
Net Investment in trading securities	1,265,055,976	197,605,783
Loan & advance to other banks	- 1,200,000,010	101,000,100
Loan & advance to customers	(32,722,059,528)	(19,604,251,346)
Other assets (item-wise)	(1,848,529,702)	1,118,585,208
Deposits from other banks	5,525,314,730	(2,760,424,912)
Deposits from customers	37,853,697,894	38,869,823,497
Other liabilities account of customers	-	-
Trading liabilities		1 <u> </u>
Other liabilities (item-wise)	2,090,540,283	(371,845,480)
Net cash from operating activities (A)	21,389,950,585	21,104,796,930
B. Cash flow from investing activities	21,000,000,000	21,101,100,000
Proceeds from sale of securities	(10,831,706,358)	(10,151,955,594)
Payments for purchase of government securities	(10,001,100,000)	(10,107,000,004)
Purchase of property, plant & equipment	(370,259,613)	(44,348,453)
Purchase of intangible assets	(2,795,811)	(11,228,558)
Sale of property, plant & equipment	(25,057,133)	(82,139)
Purchase/ Sale of Subsidiary	(20,001,100)	(02,100)
Net cash from investing activities (B)	(11,229,818,915)	(10,207,614,744)
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	_	٠ ـ
Re-Purchase agreement (REPO)	_	_
Other borrowings	(754,307,300)	(2,505,171,818)
Dividend paid in cash	(1,027,472,334)	(778,388,132)
Net cash from financing activities (C)	(1,781,779,634)	(3,283,559,950)
D. Net increase in Cash and Cash Equivalent (A+B+C)	8,378,352,036	7,613,622,236
E. Effects of exchange rate changes on cash		·,-·-,,
and cash equivalents	640,228,928	532,660,452
F. Opening Cash and Cash Equivalent	37,795,770,665	45,793,104,612
G. Cash and cash equivalents at end of year (D+E+F)	46,814,351,629	53,939,387,300
o. Oash and cash oddivaterits at the or your (b.E.)	10,011,001,020	
Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	5,387,943,825	4,194,089,100
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	23,431,413,774	16,551,929,034
Balance with Other Bank and Financial Institutions	15,987,357,730	31,188,245,666
Money at call and short notice	2,000,000,000	2,000,000,000
	7,636,300	5,123,500
Prize Bond	46,814,351,629	53,939,387,300
Total	70,014,331,023	20,303,301,300



Statement of changes in Equity For the period ended 30 September 2024 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	<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	•		-	•	(22,228,663)	-	(22,228,663)
Currency translation difference	-	-	5,209,051	-	-	-	5,209,051
Net gain and losses not recognized in the income statement	8,562,269,450		25,560,608	9,779,751,092	92,317,055	4,419,391,018	22,879,289,223
Net profit/(loss) for the year after tax		-	-	-	-	2,649,700,048	2,649,700,048
Statutory reserve	-	-	-	750,000,000	-	(750,000,000)	-
Special Reserve Fund	-	-			-	-	-
Start up Fund	-	-	-	•	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	•	•	(301,755,065)	(301,755,065)
Dividends (Bonus Share)	684,981,550	-	-	-	-	(684,981,550)	-
Dividends (Cash)	-	-	-	-	-	(1,027,472,334)	(1,027,472,334)
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	
Balance as at 30 September 2024	9,247,251,000		25,560,608	10,529,751,092	92,317,055	4,304,882,117	24,199,761,872

TRUST BANK PLC

Statement of changes in Equity For the half-year ended 30 September 2023 (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 2023	7,783,881,320	-	14,260,457	8,779,751,092	46,394,756	3,221,343,806	19,804,072,140
Changes in accounting policy	-	-		-	-	-	
Restated Balance	7,783,881,320	-	14,260,457	8,779,751,092	46,394,756	3,221,343,806	19,845,631,431
Surplus/Deficit on revaluation of properties	-	-	-	•	-	-	-
Surplus/Deficit on revaluation of investment	•			•	49,384,471	-	49,384,471
Currency translation difference	-	-	4,926,069		-	-	4,926,069
Net gain and losses not recognized in the income statement	7,783,881,320		19,186,526	8,779,751,092	95,779,227	3,221,343,806	19,899,941,971
Net profit/(loss) for the year after tax	-	-	, -	-	-	2,636,212,680	2,636,212,680
Statutory reserve		-	-	650,000,000	-	(650,000,000)	•
Transfer to Start up Fund	-	-		-	-	•	
Coupon Interest on TBL Perpetual Bond	-	-	-	-		(300,034,247)	(300,034,247)
Dividends (Bonus Share)	778,388,130	-	-	•	-	(778,388,130)	-
Dividends (Cash)	-		· -	•	-	(778,388,132)	(778,388,132)
Issue of Share Capital (Rights Share)	-	-	-		-		
Balance as at 30 September 2023	8,562,269,450	-	19,186,526	9,429,751,092	95,779,227	3,350,745,977	21,457,732,272



Notes to the Financial Statements For the period ended 30 September 2024 (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 2023.

1.2 Basis of Consolidation

The consolidated financial statements include the financial statements of Trust Bank PLC 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 2024.

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 30 September 2024.

The EPS for the reporting period has been slidely increased for the same period of the last year due to increase of net profit after tax although operating profit has been increased by 16% but the bank had to maintained higher provision for loans and advances and provision for income tax.

	advances and provision for income tax.		
		30.09.2024	31.12.2023
		(Unaudited)	(Audited)
		Taka	
2	Consolidated Loans and Advances/Islami Banking Investments		
	Loans And Advances		
	Trust Bank PLC	353,909,449,959	320,135,223,486
	Trust Bank Securities Limited	-	•
	Trust Bank Investment Limited	2,854,625,720	3,032,070,432
	Trust Axiata Digital Limited	<u> </u>	•
	•	356,764,075,679	323,167,293,918
	Less : Inter Company Transaction	1,892,631,876	1,943,795,979
		354,871,443,804	321,223,497,939
	Bills purchased and discounted	· .	
	Trust Bank PLC	13,724,378,556	12,568,356,377
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	- []	-
	Trust Axiata Digital Limited	-	-
		13,724,378,556	12,568,356,377
		368,595,822,360	333,791,854,316
3	Consolidated Deposits and Other Accounts	•	
-	Current / Al-wadeeah Current Accounts and other Accounts		
	Trust Bank PLC	53,791,683,284	53,518,249,499
	Trust Bank Securities Limited	- 1	- .
	Trust Bank Investment Limited	94,126,683	84,868,608
	Trust Axiata Digital Limited	-	-
	·	53,885,809,967	53,603,118,107
	Less : Inter Company Transaction	286,777,194	88,112,329
		53,599,032,773	53,515,005,778
	Bills Payable	3,817,349,807	4,804,983,055
	Savings Bank Deposits/Mudaraba Savings Deposits	64,858,659,189	64,437,532,540
	Fixed Deposits/Mudaraba Term Deposits	289,495,198,312	243,640,966,750
	•		



411,770,240,081

366,398,488,123

3 1	Unclaimed/Undistributed	Dividend	Account

	38,340,932	33,284,518
2007 & 2008	910,594	910,594
2009	3,033,259	3,033,259
2010	2,432,617	2,432,617
2011	2,312,388	2,312,388
2012	30,994	30,994
2013	41,685	41,685
2014	2,787,611	2,788,137
2015	2,257,421	2,258,218
2016	2,863,807	2,863,806
2017	3,342,446	3,342,446
2018	48,950	48,950
2019	1,801,410	1,802,093
2020	3,230,083	3,230,483
2021	4,646,133	4,652,095
2022	3,557,838	3,536,753
2023	5,043,696	-

4 CAPITAL

4.1 Authorized Capital

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

25,000,000,000 10,000,000,000

30.09.2024

(Unaudited)

Taka

31.12.2023

(Audited)

Taka

4.2 Issued, Subscribed and Paid Up Capital 924,725,100 Ordinary shares of Tk. 10 each

9,247,251,000 8,562,269,450

The details history of raising capital and number of shares issued are available in the Annual Report 2023.

Reconciliation of Effective Tax Rate (Standalone)

	Ra	ite	Amount	in Taka
Particulars	1 Jan-30 Sep 24	1 Jan-30 Sep 23	1 January to 30 September 2024	1 January to 30 September 2023
Profit before provision			9,803,095,664	8,375,240,113
Income Tax as per applicable tax rate	37.50%	37.50%	3,676,160,874	3,140,715,042
Factors affecting the Tax Change for the current year	1			
Inadmissible Expenses	-0.68%	-1.35%	(66,700,428)	(112,664,050)
Admissible Expenses	0.80%	-2.21%	78,829,313	(184,764,056)
Tax Exempted Income	0.00%	0.00%	•	•
Tax Savings from reduced tax rate for dividend	-1.40%	-1.59%	(137,393,636)	(133,286,936)
Tax loss/ savings from reduced tax rate rate for capital gain	-1.44%	0.00%	(140,896,123)	-
Effect of deferred tax	-0.19%	0.00%	(18,877,896)	50,189
Total Income Tax expenses	34.59%	32.35%	3,391,122,104	2,710,050,189

5.1 Deferred Tax: Asset Oepning Balance

Addition during the period

Closing Balance

Statutory Reserve As the accumulated statutory reserve is higher than Paid up capital, Tk. 750,000,000 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.

Earning per Share (EPS)

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



<u>2,649,700,048</u>	2,636,212,680
<u>924,725,100</u>	924,725,100
2.87	2.85

1 January to

8.1	Consolidated Earning per Share (EPS)		
	Profit attributable to outstanding ordinary share holders	2,643,718,118	2,572,864,692
	Nos of Ordinary Outstanding Share	924,725,100	924,725,100
	Earning per Share	2.86	2.78
9	Net Asset Value (NAV) per Share		
J	Net Asset Value (NAV)	24,199,761,872	21,457,732,272
	Nos of Ordinary Outstanding Shares outstanding	924,725,100	924,725,100
	Net Asset Value (NAV) per Share	26.17	23.20
	N N		
9.1	Consolidated Net Asset Value (NAV) per Share		
	Net Asset Value (NAV)	24,664,829,763	21,810,678,530
	Nos of Ordinary Outstanding Shares outstanding	924,725,100	924,725,100
	Net Asset Value (NAV) per Share	26.67	23.59
10	Net Operating Cash Flow per share (NOCFPS)		
	Net Operating Cash Flow	21,389,950,585	21,104,796,930
	Nos of Ordinary Outstanding Shares outstanding	924,725,100	924,725,100
	Net Operating Cash Flow per share (NOCFPS)*	23.13	22.82
40	Consolidated Net Operating Cash Flow per share (NOCFPS)		
10	Net Operating Cash Flow	22,744,946,785	22,711,521,465
	Nos of Ordinary Outstanding Shares outstanding	924,725,100	924,725,100
	Net Operating Cash Flow per share (NOCFPS)*	24,60	24.56
	Net Operating dustrion per chare (1000). 97		
	* Net Operating Cash Flow per share (NOCFPS) has been increased due to in loan disbursement for the same period.		stomers compared to
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit	ties (consolidated)	
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit Net Income (Loss)		2,515,978,313
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit Net Income (Loss) Adjustments to reconcile net income to net cash	ties (consolidated)	
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities:	ties (consolidated) 2,629,613,646	2,515,978,313
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income	2,629,613,646 (2,313,969,495)	2,515,978,313 (2,725,359,621)
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense	(2,313,969,495) 2,290,307,522	2,515,978,313 (2,725,359,621) 1,173,365,716
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit Net Income (Loss) Adjustments to reconcile net income to net cash provided by operating activities: Interest Income Interest Expense Fees and commission Income	(2,313,969,495) 2,290,307,522 (664,231,826)	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824)
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787)	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791)
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200)	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998)
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286)
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210
11	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activity 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721
	Reconcilition of Net Profit after tax with Cash flows from Operating Activity 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210
	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activity 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721
	Reconcilition of Net Profit after tax with Cash flows from Operating Activitive 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536 3,762,877,885	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721 3,073,879,218
	Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536 3,762,877,885	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721 3,073,879,218
	Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536 3,762,877,885	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721 3,073,879,218 3,350,220,196
	Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536 3,762,877,885 8,766,469,119	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721 3,073,879,218 3,350,220,196
	loan disbursement for the same period. Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536 3,762,877,885 8,766,469,119	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721 3,073,879,218 3,350,220,196 197,794,023 (17,712,076,624)
	Reconcilition of Net Profit after tax with Cash flows from Operating Activity 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 Ioans & 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)	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536 3,762,877,885 8,766,469,119 1,024,220,169 (30,589,212,897) (1,908,403,250)	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721 3,073,879,218 3,350,220,196 197,794,023 (17,712,076,624) 1,141,458,782
	Reconcilition of Net Profit after tax with Cash flows from Operating Activit 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	(2,313,969,495) 2,290,307,522 (664,231,826) 25,823,387 (84,880,787) (27,728,200) 2,111,487,297 416,471,154 620,698,536 3,762,877,885 8,766,469,119 1,024,220,169 (30,589,212,897) (1,908,403,250) 5,525,314,730	2,515,978,313 (2,725,359,621) 1,173,365,716 (538,404,824) 29,030,538 (133,639,791) (7,278,998) (586,679,286) 303,632,210 245,696,721 3,073,879,218 3,350,220,196 197,794,023 (17,712,076,624) 1,141,458,782 (2,760,424,912)



22,711,521,465

22,744,946,785

Net cash from operating activities

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

	Consolidated				
Particulars	1 Jan to 30 Sep 2024	1 Jan to 30 Sep 2023	Increase/ Decrease	Reasons	
Net interest income	641.78	616.77	25.00	Net interest income has been increased in Jan-Sep, 2024 compared to that of Jan-Sep, 2023 mainly due to increase of loans and advances as well as rate of return on loans and advances of the bank.	
Income from investments	609.28	437.44		Income from investments has increased in Jan-Sep, 2024 compared to that of Jan-Sep, 2023 mainly due to increase of investment in Treasury Bills by the bank.	
Provision for Taxation	340.08	269.43	70.65	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 2023. The following ratings have been awarded:

Periods	Date of Rating	Survelllance Rating		Outlook
		Long Term	Short Term	Outlook
January to December 2023	25-Jun-24	AA ₁	ST-1	Stable
January to December 2022	21-Jun-23	AA ₁	ST-1	Stable
January to December 2021	30-Jun-22	AA ₂	ST-1	Stable

