

FINANCIAL STATEMENTS (UNAUDITED)
OF
TRUST BANK PLC.
FOR THE PERIOD ENDED 31 MARCH 2026 (1ST QUARTER)

TRUST BANK PLC.
and its subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 31 March 2026

Notes	31.03.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	5,416,544,240	4,385,313,779
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	21,227,129,496	23,576,862,906
	26,643,673,736	27,962,176,685
Balance with other banks and financial institutions		
In Bangladesh	3,762,175,884	4,322,646,547
Outside Bangladesh	12,649,023,497	6,566,505,307
	16,411,199,381	10,889,151,854
	-	850,500,000
Money at call and short notice		
Investments		
Government	148,428,807,738	134,632,005,314
Others	26,127,272,961	25,924,904,569
	174,556,080,699	160,556,909,883
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	391,881,837,184	383,084,277,657
Bills purchased and discounted	19,371,871,722	21,096,731,733
	411,253,708,906	404,181,009,390
Fixed assets including premises, furniture and fixtures	4,013,310,278	4,089,294,169
Other assets	18,028,511,454	15,197,385,569
Non-banking assets	-	-
Total Assets	650,906,484,454	623,726,427,550
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	35,806,978,762	36,640,713,744
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	63,668,755,336	60,283,105,088
Bills Payable	3,531,384,417	3,896,303,453
Savings Bank / Mudaraba Savings Deposits	77,828,080,725	73,392,881,872
Fixed Deposits / Mudaraba Term Deposits	389,822,993,948	373,552,313,099
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	534,851,214,426	511,124,603,512
Other liabilities	51,226,797,904	47,610,507,289
Total Liabilities	621,884,991,092	595,375,824,545
Capital/Shareholders' Equity		
Paid up Capital	9,940,794,820	9,940,794,820
Share Premium Account	-	-
Foreign Currency Translation Reserve	28,781,244	28,680,856
Statutory Reserve	11,279,751,092	11,279,751,092
Capital Reserve	5,543,344	5,543,344
Other Reserve	1,733,607,389	1,233,671,680
Retained Earnings	6,033,014,725	5,862,160,455
Trust Bank Shareholders' Equity	29,021,492,614	28,350,602,247
Non-Controlling Interest	748	758
Total Shareholders' Equity	29,021,493,362	28,350,603,005
Total Liabilities and Shareholders' Equity	650,906,484,454	623,726,427,550



Notes	31.03.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
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OFF-BALANCE SHEET ITEMS

Contingent Liabilities

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

52,031,247,247	54,807,988,485
43,846,766,885	42,787,549,935
56,962,243,094	45,613,727,443
7,642,051,362	9,033,036,148
160,482,308,588	152,242,302,011

Other Contingent Liabilities

Value of travelers' cheques in hand

Total:


-	-
160,482,308,588	152,242,302,011

Other commitments

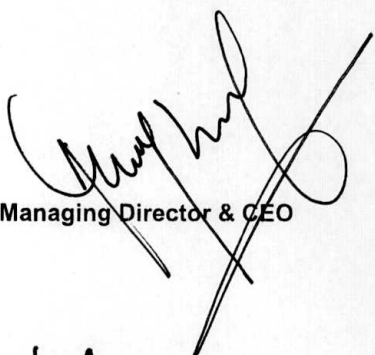
Documentary Credit and short term trade -related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving facilities
Undrawn formal standby facilities, credit lines and other commitments

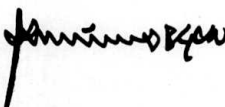
-	-
14,492,945,791	11,625,157,134
-	-
-	-
14,492,945,791	11,625,157,134
174,975,254,379	163,867,459,145

Total Off-Balance Sheet items including contingent liabilities


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Vice Chairman

TRUST BANK PLC.
and its subsidiaries
Consolidated Profit and Loss Account (Provisional and Unaudited)
For the period ended 31 March 2026 (1st Quarter)

Notes	1 January to 31 March 2026 Taka	1 January to 31 March 2025 Taka
Interest income / Profit on Investment	9,047,748,233	9,105,069,603
Interest / Profit paid on deposits and borrowings etc.	9,533,064,873	8,057,714,512
Net interest income	(485,316,640)	1,047,355,091
Income from investments	4,577,403,170	3,147,997,036
Commission, exchange and brokerage	683,879,911	994,699,648
Other operating income	223,206,019	194,245,004
	5,484,489,100	4,336,941,688
Total operating income	4,999,172,460	5,384,296,779
Salaries and allowances	1,000,346,231	938,883,810
Rent, taxes, insurance, electricity, etc.	212,768,102	212,984,855
Legal expenses	2,035,577	2,926,879
Postage, stamps, telecommunications, etc.	41,622,032	24,532,664
Stationery, printing, advertisement etc.	50,692,707	30,995,254
Managing Director's salary and benefits	4,596,430	4,563,370
Directors' fees	690,000	851,000
Auditors' fee	69,000	161,000
Charges on loan losses	-	-
Depreciation and repair of Bank's assets	220,113,958	166,206,120
Other expenses	797,726,214	537,931,698
Total operating expenses	2,330,660,251	1,920,036,650
Profit before provision	2,668,512,209	3,464,260,129
Provision for loans & advances / Investments	1,428,596,000	2,002,860,000
Provision for Diminution in value of Investment	-	-
Other provision	110,459,000	144,178,000
	1,539,055,000	2,147,038,000
Total Profit before Taxes	1,129,457,209	1,317,222,129
Provision for Taxation		
Current tax	841,872,728	1,003,428,788
Deferred tax	18,088,247	20,020,891
	859,960,975	1,023,449,679
Net Profit after Taxation	269,496,234	293,772,450
Net Profit after Taxation attributable to:		
Equity Holders of the Bank	269,496,244	293,772,461
Non-controlling Interest	(10)	(11)
	269,496,234	293,772,450
Appropriations		
Statutory Reserve	-	-
Coupon Interest on TBL Perpetual Bond	98,630,137	98,605,478
	98,630,137	98,605,478
Retained surplus	170,866,097	195,166,972
Earnings per Share (EPS)	7.1	0.27
		0.30


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Vice Chairman

TRUST BANK PLC.
and its subsidiaries
Consolidated Cash Flow Statements
For the period ended 31 March 2026 (1st Quarter)

	1 January to 31 March 2026 Taka	1 January to 31 March 2025 Taka
A. Cash flow from operating activities		
Interest received in cash	7,820,022,125	8,076,341,267
Interest payments	(8,268,780,972)	(6,172,871,975)
Dividend receipts	355,694,878	51,119,505
Fees and commission receipts in cash	630,880,973	688,194,943
Recoveries of loans previously written off	51,801,442	27,092,777
Cash paid to employees	(1,038,818,173)	(899,349,534)
Cash paid to suppliers	(17,347,010)	(264,333,369)
Income Taxes paid	(517,697,636)	(1,363,416,071)
Received from other operating activities (item-wise)	3,030,124,512	2,750,510,638
Payments for other operating activities (item-wise)	(1,161,025,151)	(1,125,623,040)
Operating profit before changes in operating Assets and Liabilities	884,854,988	1,767,665,141
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(202,368,392)	284,161,506
Loan & advance to other banks	-	-
Loan & advance to customers	(548,731,379)	(64,001,405)
Other assets (item-wise)	(2,076,755,374)	(5,917,281,813)
Deposits from other banks	5,280,525,980	(3,764,719,125)
Deposits from customers	17,492,986,771	17,325,143,805
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(961,914,470)	3,150,351,739
Net cash from operating activities (A)	19,868,598,123	12,781,319,848
B. Cash flow from investing activities		
Proceeds from sale of securities	(9,291,172)	-
Payments for purchase of government securities	(13,721,679,761)	843,134,979
Purchase of property, plant & equipment	(225,589,273)	(20,041,118)
Purchase of intangible assets	(19,086,300)	(13,053,140)
Sale of property, plant & equipment	148,964,532	(2,437,728)
Purchase/ Sale of Subsidiary	(11,837)	-
Net cash from investing activities (B)	(13,826,693,811)	807,602,993
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Other borrowings	(2,734,653,758)	(88,272,020)
Received from TBL- (Inter-company)	-	-
Dividend paid in cash	-	-
Net cash from financing activities (C)	(2,734,653,758)	(88,272,020)
D. Net increase in Cash and Cash Equivalent (A+B+C)	3,307,250,555	13,500,650,821
E. Effects of exchange rate changes on cash and cash equivalents	48,180,223	301,152,198
F. Opening Cash and Cash Equivalents	39,713,461,239	54,942,766,467
G. Cash and cash equivalents at end of year (D+E+F)	43,068,892,017	68,744,569,486
Consolidated Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	5,416,544,240	4,708,761,388
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	21,227,129,496	26,277,075,514
Balance with Other Bank and Financial Institutions	16,411,199,381	33,177,657,284
Money at call and short notice	-	4,574,000,000
Prize Bond	14,018,900	7,075,300
Total	43,068,892,017	68,744,569,486



TRUST BANK PLC.
and its subsidiaries
Consolidated Statement of changes in Equity
For the period ended 31 March 2026 (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	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2026	9,940,794,820	-	28,680,856	11,279,751,092	5,543,344	1,233,671,680	5,862,160,455	28,350,602,247	758	28,350,603,005
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated Balance	9,940,794,820	-	28,680,856	11,279,751,092	5,543,344	1,233,671,680	5,862,160,455	28,350,602,247	758	28,350,603,005
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	499,935,709	-	499,935,709	-	499,935,709
Currency translation difference	-	-	100,388	-	-	-	-	100,388	-	100,388
Net gain and losses not recognized in the income statement	9,940,794,820	-	28,781,244	11,279,751,092	5,543,344	1,733,607,389	5,862,160,455	28,850,638,344	758	28,850,639,102
Net profit/(loss) for the year after tax	-	-	-	-	-	-	269,496,244	269,496,244	(10)	269,496,234
Prior Year Adjustment	-	-	-	-	-	-	(11,837)	(11,837)	-	(11,837)
Statutory reserve	-	-	-	-	-	-	-	-	-	-
Capital Reserve	-	-	-	-	-	-	-	-	-	-
Share Money Deposit	-	-	-	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	-	(98,630,137)	(98,630,137)	-	(98,630,137)
Dividends (Bonus Share)	-	-	-	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2026	9,940,794,820	-	28,781,244	11,279,751,092	5,543,344	1,733,607,389	6,033,014,725	29,021,492,614	748	29,021,493,362

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 Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2025	9,247,251,000	-	27,425,126	10,779,751,092	1,886,740	177,537,751	5,248,323,236	25,482,174,945	800	25,482,175,745
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated Balance	9,247,251,000	-	27,425,126	10,779,751,092	1,886,740	177,537,751	5,248,323,236	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	-	-	-	-	-	-	-	-	-	-
Share Money Deposit	-	-	-	-	-	-	-	-	-	-
Transfer to Start up Fund	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
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	25,826,474,895	789	25,826,475,684



TRUST BANK PLC.

Balance Sheet
As at 31 March 2026

	31.03.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	5,416,500,945	4,385,068,484
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	21,227,129,496	23,576,862,906
	26,643,630,441	27,961,931,390
Balance with other banks and financial institutions		
In Bangladesh	2,856,834,196	3,434,643,019
Outside Bangladesh	12,649,023,497	6,566,505,307
	15,505,857,693	10,001,148,326
	-	850,500,000
Money at call and short notice		
Investments		
Government	148,175,147,104	134,378,344,679
Others	21,807,486,822	21,594,238,232
	169,982,633,926	155,972,582,911
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	391,226,551,764	382,382,886,841
Bills purchased and discounted	19,371,871,722	21,096,731,733
	410,598,423,486	403,479,618,574
	3,970,562,421	4,045,447,619
Fixed assets including premises, furniture and fixtures		
Other assets		
Non-banking assets		
Total Assets	647,259,816,747	620,113,821,401
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	36,237,241,601	37,046,467,193
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	63,827,149,083	60,441,696,845
Bills Payable	3,531,384,417	3,896,303,453
Savings Bank / Mudaraba Savings Deposits	77,828,080,725	73,392,881,872
Fixed Deposits / Mudaraba Term Deposits	389,822,993,948	373,552,313,099
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	535,009,608,173	511,283,195,269
	46,962,145,427	43,448,073,019
Total Liabilities	618,208,995,201	591,777,735,481
Capital/Shareholders' Equity		
Paid up Capital	9,940,794,820	9,940,794,820
Share Premium Account	-	-
Foreign Currency Translation Reserve	28,781,244	28,680,856
Statutory Reserve	11,279,751,092	11,279,751,092
Other Reserve	1,733,607,389	1,233,671,680
Retained Earnings	6,067,887,001	5,853,187,472
Total Shareholders' Equity	29,050,821,546	28,336,085,920
Total Liabilities and Shareholders' Equity	647,259,816,747	620,113,821,401



31.03.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
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OFF-BALANCE SHEET ITEMS

Contingent Liabilities

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

52,031,247,247	54,807,988,485
43,846,766,885	42,787,549,935
56,962,243,094	45,613,727,443
7,642,051,362	9,033,036,148
160,482,308,588	152,242,302,011

Other Contingent Liabilities

Value of travelers' cheques in hand

Total:

-	-
160,482,308,588	152,242,302,011

Other commitments

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

-	-
14,492,945,791	11,625,157,134
-	-
-	-
14,492,945,791	11,625,157,134
174,975,254,379	163,867,459,145

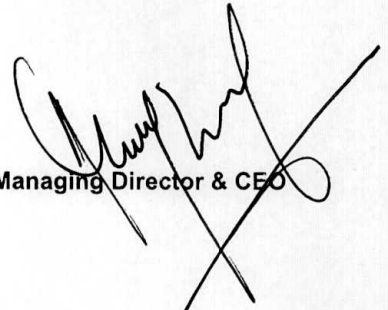
Total Off-Balance Sheet items including contingent liabilities



Chief Financial Officer



Company Secretary (Acting)



Managing Director & CEO



Director



Vice Chairman

TRUST BANK PLC.

Profit and Loss Account (Provisional and Unaudited)
For the period ended 31 March 2026 (1st Quarter)

	Notes	1 January to 31 March 2026 Taka	1 January to 31 March 2025 Taka
Interest income / Profit on Investment		9,188,211,024	9,248,543,734
Interest / Profit paid on deposits and borrowings etc.		9,645,890,829	8,170,059,014
Net interest income		(457,679,805)	1,078,484,720
Income from investments		4,551,024,686	3,132,634,242
Commission, exchange and brokerage		675,890,290	989,859,726
Other operating income		215,653,411	175,692,840
		5,442,568,387	4,298,186,808
Total operating income		4,984,888,582	5,376,671,528
Salaries and allowances		967,460,674	909,264,152
Rent, taxes, insurance, electricity, etc.		209,785,821	209,913,813
Legal expenses		1,738,284	2,806,129
Postage, stamps, telecommunications, etc.		40,325,141	24,444,891
Stationery, printing, advertisement etc.		49,680,872	30,896,756
Managing Director's salary and benefits		3,800,000	3,800,000
Directors' fees		630,000	810,000
Auditors' fee		-	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets		219,269,234	165,714,353
Other expenses		781,725,643	521,029,997
Total operating expenses		2,274,415,669	1,868,680,091
Profit before provision		2,710,472,913	3,507,991,437
Provision for loans & advances / Investments		1,428,596,000	2,002,860,000
Provision for Diminution in value of Investment		-	-
Other provision		110,459,000	144,178,000
		1,539,055,000	2,147,038,000
Total Profit before Taxes		1,171,417,913	1,360,953,437
Provision for Taxation			
Current tax		840,000,000	1,000,000,000
Deferred tax		18,088,247	20,020,891
		858,088,247	1,020,020,891
Net Profit after Taxation		313,329,666	340,932,546
Appropriations			
Statutory Reserve	6	-	-
Coupon Interest on TBL Perpetual Bond		98,630,137	98,605,478
		98,630,137	98,605,478
Retained surplus		214,699,529	242,327,068
Earnings per share (EPS)	7	0.32	0.34


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Vice Chairman

TRUST BANK PLC.

Cash Flow Statements

For the period ended 31 March 2026 (1st Quarter)

	1 January to 31 March 2026 Taka	1 January to 31 March 2025 Taka
A. Cash flow from operating activities		
Interest received in cash	7,960,484,916	8,219,815,398
Interest payments	(8,381,606,928)	(6,285,216,477)
Dividend receipts	349,919,209	49,109,453
Fees and commission receipts in cash	630,880,973	688,194,943
Recoveries of loans previously written off	51,801,442	27,092,777
Cash paid to employees	(1,035,318,987)	(883,718,027)
Cash paid to suppliers	(17,299,414)	(20,945,426)
Income Taxes paid	(511,432,818)	(1,356,508,055)
Received from other operating activities (item-wise)	2,943,512,748	2,712,105,508
Payments for other operating activities (item-wise)	(1,091,990,878)	(1,007,680,791)
Operating profit before changes in operating Assets and Liabilities	898,950,263	2,142,249,303
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(213,248,590)	287,000,000
Loan & advance to other banks	-	-
Loan & advance to customers	(2,231,329,744)	(1,894,909,737)
Other assets (item-wise)	(2,403,317,293)	(5,930,778,864)
Deposits from other banks	5,280,525,980	(3,764,719,125)
Deposits from customers	17,459,731,949	17,316,518,186
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(865,834,885)	3,082,249,525
Net cash from operating activities (A)	17,925,477,680	11,237,609,288
B. Cash flow from investing activities		
Proceeds from sale of securities	-	843,839,939
Payments for purchase of government securities	(13,721,679,761)	-
Purchase of property, plant & equipment	(234,505,075)	(19,209,949)
Purchase of intangible assets	(18,917,389)	(5,178,522)
Sale of property, plant & equipment	148,964,532	(2,437,728)
Investment in Subsidiary	-	-
Net cash from investing activities (B)	(13,826,137,693)	817,013,740
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Re-Purchase agreement (REPO)	-	-
Other borrowings	(809,225,592)	1,454,204,823
Dividend paid in cash	-	-
Net cash from financing activities (C)	(809,225,592)	1,454,204,823
D. Net increase in Cash and Cash Equivalents (A+B+C)	3,290,114,395	13,508,827,851
E. Effects of exchange rate changes on cash and cash equivalents	48,180,223	301,152,198
F. Opening Cash and Cash Equivalents	38,825,212,416	54,033,850,333
G. Cash and cash equivalents at end of year (D+E+F)	42,163,507,034	67,843,830,382
Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	5,416,500,945	4,708,761,388
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	21,227,129,496	26,277,075,514
Balance with Other Bank and Financial Institutions	15,505,857,693	32,276,918,180
Money at call and short notice	-	4,574,000,000
Prize Bond	14,018,900	7,075,300
Total	42,163,507,034	67,843,830,382



TRUST BANK PLC.

Statement of changes in Equity
For the period ended 31 March 2026 (1st Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2026	9,940,794,820	-	28,680,856	11,279,751,092	1,233,671,680	5,853,187,472	28,336,085,920
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	9,940,794,820	-	28,680,856	11,279,751,092	1,233,671,680	5,853,187,472	28,336,085,920
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	499,935,709	-	499,935,709
Currency translation difference	-	-	100,388	-	-	-	100,388
Net gain and losses not recognized in the income statement	9,940,794,820	-	28,781,244	11,279,751,092	1,733,607,389	5,853,187,472	28,836,122,017
Net profit/(loss) for the year after tax	-	-	-	-	-	313,329,666	313,329,666
Statutory reserve	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(98,630,137)	(98,630,137)
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	-
Balance as at 31 March 2026	9,940,794,820	-	28,781,244	11,279,751,092	1,733,607,389	6,067,887,001	29,050,821,546

TRUST BANK PLC.

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

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2025	9,247,251,000	-	27,425,126	10,779,751,092	177,537,751	4,950,834,584	25,182,799,553
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	9,247,251,000	-	27,425,126	10,779,751,092	177,537,751	4,950,834,584	25,182,799,553
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	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	-	-	-	-	-	-	-
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 PLC.
Notes to the Financial Statements
For the period ended 31 March 2026 (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 2025.

1.2 Basis of Consolidation

The consolidated financial statements include the financial statements of Trust Bank PLC. and its three subsidiaries Trust Bank Investment PLC, Trust Bank Securities Limited and Trust Axiata Digital Limited, for the 1st quarter ended as on 31 March 2026.

1.3 Provision for Income Tax

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

Deferred tax expenditure has been accounted for in the 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 2026.

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

2 Consolidated Loans and Advances/Islami Banking Investments

Loans And Advances

	31.03.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
Trust Bank PLC.	391,226,551,764	382,382,886,841
Trust Bank Securities Limited	-	-
Trust Bank Investment PLC.	2,617,126,272	2,663,231,668
Trust Axiata Digital Limited	-	-
	393,843,678,036	385,046,118,509
Less : Inter Company Transaction	1,961,840,852	1,961,840,852
	391,881,837,184	383,084,277,657

Bills purchased and discounted

Trust Bank PLC.	19,371,871,722	21,096,731,733
Trust Bank Securities Limited	-	-
Trust Bank Investment PLC.	-	-
Trust Axiata Digital Limited	-	-
	19,371,871,722	21,096,731,733
	411,253,708,906	404,181,009,390

3 Consolidated Deposits and Other Accounts

Current / Al-wadeeah Current Accounts and other Accounts

Trust Bank PLC.	63,827,149,083	60,441,696,845
Trust Bank Securities Limited	-	-
Trust Bank Investment PLC.	112,159,354	78,904,532
Trust Axiata Digital Limited	-	-
	63,939,308,437	60,520,601,377
Less : Inter Company Transaction	270,553,101	237,496,289
	63,668,755,336	60,283,105,088
Bills Payable	3,531,384,417	3,896,303,453
Savings Bank Deposits/Mudaraba Savings Deposits	77,828,080,725	73,392,881,872
Fixed Deposits/Mudaraba Term Deposits	389,822,993,948	373,552,313,099
	534,851,214,426	511,124,603,512



3.1 Unclaimed/Undistributed Dividend Account

Cash dividend remained unclaimed which were declared for the year:

	31.03.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
2024	3,715,689	3,715,689
2023	4,634,424	4,634,424
2022	3,416,293	3,416,293
2021	4,488,651	4,488,651
2020	3,135,887	3,135,887
2019	1,753,889	1,753,889
2018	48,872	48,872
2017	3,317,810	3,317,810
2016	2,837,593	2,837,593
2015	2,241,134	2,241,134
2014	2,773,186	2,773,186
2013	41,685	41,685
2012	30,994	30,994
2011	2,312,386	2,312,385
2010	2,432,617	2,432,617
2009	3,033,259	3,033,259
2008 & 2007	910,591	910,591
	41,124,960	41,124,959

4 CAPITAL

4.1 Authorized Capital

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

25,000,000,000	25,000,000,000
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4.2 Issued, Subscribed and Paid Up Capital

994,079,482 Ordinary shares of Tk. 10 each

9,940,794,820	9,940,794,820
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Details history of raising capital and number of shares issued are available in the Audited Financial Statements of 2025.

5 Reconciliation of Effective Tax Rate (Standalone)

Particulars	Rate		Amount in taka	
	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
Profit before provision			2,710,472,913	3,507,991,437
Income Tax as per applicable tax rate	37.50%	37.50%	1,016,427,342	1,315,496,789
Factors affecting the Tax Change for the current year				
Inadmissible Expenses	-4.13%	-1.89%	(111,993,778)	(66,138,864)
Admissible Expenses	2.71%	-3.94%	73,366,906	(138,113,518)
Tax Exempted Income	0.00%	0.00%	-	-
Tax Savings from reduced tax rate for dividend	-1.80%	-1.27%	(48,893,372)	(44,600,776)
Tax loss/ savings from reduced tax rate rate for capital gain	-3.28%	-1.90%	(88,907,097)	(66,643,631)
Effect of deferred tax	0.67%	0.57%	18,088,247	20,020,891
Total Income Tax expenses	31.66%	29.08%	858,088,248	1,020,020,891

5.1 Deferred Tax: Asset

Opening Balance
Addition during the year
Closing Balance

	1 January to 31 March 2026 Taka	1 January to 31 March 2025 Taka
	34,683,966	135,836,470
	(18,088,247)	(20,020,891)
	16,595,719	115,815,579

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 2026.

7 Earnings per Share (EPS)

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

313,329,666	340,932,546
994,079,482	994,079,482
0.32	0.34



	1 January to 31 March 2026 Taka	1 January to 31 March 2025 Taka
7.1 Consolidated Earnings per Share (EPS)		
Profit attributable to outstanding ordinary share holders	269,496,244	293,772,461
Nos of Ordinary Shares outstanding	994,079,482	994,079,482
Earnings per Share	0.27	0.30
8 Net Asset Value (NAV) per Share		
Net Asset Value (NAV)	29,050,821,546	25,574,259,588
Nos of Ordinary Shares outstanding	994,079,482	994,079,482
Net Asset Value (NAV) per Share	29.22	25.73
8.1 Consolidated Net Asset Value (NAV) per Share		
Net Asset Value (NAV)	29,021,493,362	25,826,475,684
Nos of Ordinary Shares outstanding	994,079,482	994,079,482
Net Asset Value (NAV) per Share	29.19	25.98
9 Net Operating Cash Flow per share (NOCFPS)		
Net Operating Cash Flow	17,925,477,680	11,237,609,288
Nos of Ordinary Shares outstanding	994,079,482	994,079,482
Net Operating Cash Flow per share (NOCFPS)*	18.03	11.30
9.1 Consolidated Net Operating Cash Flow per share (NOCFPS)		
Net Operating Cash Flow	19,868,598,123	12,781,319,848
Nos of Ordinary Shares outstanding	994,079,482	994,079,482
Net Operating Cash Flow per share (NOCFPS)*	19.99	12.86

* Net Operating Cash Flow per share (NOCFPS) has been increased due to increase of Deposits from customers.

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

Net Income (Loss)	269,496,234	293,772,450
Adjustments to reconcile net income to net cash provided by operating activities:		
Interest Income	(1,116,659,502)	(1,028,728,336)
Interest Expense	1,264,283,901	1,884,842,537
Fees and commission Income	(52,998,938)	(306,504,705)
Recoveries of loans previously written off	51,801,442	27,092,777
Salary and Allowances	(33,875,512)	44,097,646
Printing and Stationeries	(1,703,468)	(246,445,276)
Income Taxes	342,263,339	(339,966,392)
Other Operating Income	(1,414,789,800)	(540,611,897)
Other operating Expenses	149,048,897	(166,921,663)
Provision for loans & advances / Investments / Other Assets	1,539,055,000	2,147,038,000
Operating profit before changes in operating Assets and Liabilities	995,921,594	1,767,665,141
Increase/(Decrease) in operating assets & liabilities		
Net Investment in trading securities	(202,368,392)	284,161,506
Loan & advance to customers	(659,797,985)	(64,001,405)
Other assets (item-wise)	(2,076,755,374)	(5,917,281,813)
Deposits from other banks	5,280,525,980	(3,764,719,125)
Deposits from customers	17,492,986,771	17,325,143,805
Other liabilities (item-wise)	(961,914,470)	3,150,351,739
Net cash from operating activities	19,868,598,123	12,781,319,848



11 Significant deviation between two quarterly periods and reasons therefore:

Figure in BDT Crore

Particulars	Consolidated		Increase/ (Decrease)	Reasons
	1 Jan to 31 Mar 2026	1 Jan to 31 Mar 2025		
Net Interest Income	(45.77)	107.85	(153.62)	Net Interest Income has been decreased in Jan-Mar, 2026 compared to that of Jan-Mar, 2025 mainly due to increase of interest expense during the period.
Income from investments	455.10	313.26	141.84	Income from investments has been increased in Jan-Mar, 2026 compared to that of Jan-Mar, 2025 mainly due to increase of investment in Treasury Bills and Bonds by the Bank.
Commission, exchange and brokerage	67.59	98.99	(31.40)	Commission, exchange and brokerage has been decreased due to decrease of exchange gain on Foreign Currencies.
Provision for Loans & Advances and Others	153.91	214.70	(60.80)	Provision for Loans & Advances and Others has been decreased due to decrease of classified loans of the Bank.
Provision for Taxation	85.81	102.00	(16.19)	Current tax has been decreased due to decrease 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 2024. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
		Long Term	Short Term	
January to December 2024	24-Jun-25	AA ₁	ST-1	Stable
January to December 2023	25-Jun-24	AA ₁	ST-1	Stable
January to December 2022	21-Jun-23	AA ₂	ST-1	Stable

