FINANCIAL STATEMENTS (UNAUDITED)

OF

TRUST BANK PLC.

FOR THE PERIOD ENDED 30 SEPTEMBER 2026 (3RD QUARTER)

TRUST BANK PLC.
and its subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 September 2026

	Notes	30.09.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)		5,380,066,119	4,385,313,779
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		29,454,349,218	23,576,862,906
		34,834,415,337	27,962,176,685
Balance with other banks and financial institutions			
In Bangladesh		710,603,991	4,322,646,547
Outside Bangladesh		8,899,585,336	6,566,505,307
		9,610,189,327	10,889,151,854
Money at call and short notice		-	850,500,000
Investments			
Government		164,769,651,509	134,632,005,314
Others		27,646,109,906	25,924,904,569
		192,415,761,415	160,556,909,883
Loans and Advances/Islami Banking Investments	2		
Loans, Cash Credit, Overdrafts etc./ Investment		412,263,795,040	383,084,277,657
Bills purchased and discounted		20,559,591,247	21,096,731,733
		432,823,386,287	404,181,009,390
Fixed assets including premises, furniture and fixtures		3,879,485,307	4,089,294,169
Other assets		19,609,867,860	15,197,385,569
Non-banking assets		-	-
Total Assets		**693,173,105,533**	**623,726,427,550**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		42,459,519,799	36,640,713,744
Deposits and other accounts	3		
Current / Al-wadeeah Current Accounts and other Accounts		60,542,336,613	60,283,105,088
Bills Payable		5,111,209,894	3,896,303,453
Savings Bank / Mudaraba Savings Deposits		83,304,399,320	73,392,881,872
Fixed Deposits / Mudaraba Term Deposits		412,523,398,214	373,552,313,099
Bearer Certificates of Deposit		-	-
Other Deposits		-	-
		561,481,344,041	511,124,603,512
Other liabilities		59,002,478,198	47,610,507,289
Total Liabilities		**662,943,342,038**	**595,375,824,545**
Capital/Shareholders' Equity			
Paid up Capital		10,437,834,560	9,940,794,820
Share Premium Account		-	-
Foreign Currency Translation Reserve		29,353,753	28,680,856
Statutory Reserve		11,279,751,092	11,279,751,092
Capital Reserve		5,543,344	5,543,344
Other Reserve		1,948,380,597	1,233,671,680
Retained Earnings		6,528,899,418	5,862,160,455
Trust Bank Shareholders' Equity		**30,229,762,764**	**28,350,602,247**
Non-Controlling Interest		731	758
Total Shareholders' Equity		**30,229,763,495**	**28,350,603,005**
Total Liabilities and Shareholders' Equity		**693,173,105,533**	**623,726,427,550**

	30.09.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
OFF-BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	64,066,485,576	54,807,988,485
Letter of Guarantees	55,121,683,840	42,787,549,935
Irrevocable Letter of Credits	68,872,538,464	45,613,727,443
Bills for collection	8,569,530,476	9,033,036,148
	196,630,238,356	**152,242,302,011**
Other Contingent Liabilities		
Value of travelers' cheques in hand	-	-
Total:	**196,630,238,356**	**152,242,302,011**
Other commitments		
Documentary Credit and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	11,698,750,000	11,625,157,134
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
	11,698,750,000	**11,625,157,134**
Total Off-Balance Sheet items including contingent liabilities	**208,328,988,356**	**163,867,459,145**

Chief Financial Officer **Company Secretary (Acting)** **Managing Director**

Director **Vice Chairman**

TRUST BANK PLC.
and its subsidiaries
Consolidated Profit and Loss Account (Provisional and Unaudited)
For the period ended 30 September 2026 (3rd Quarter)

	Notes	1 January to 30 September 2026 Taka	1 January to 30 September 2025 Taka	1 July to 30 September 2026 Taka	1 July to 30 September 2025 Taka
Interest income / Profit on Investment		29,090,888,970	28,721,964,906	10,636,421,335	9,667,202,728
Interest / Profit paid on deposits and borrowings etc.		28,981,541,895	25,526,616,940	10,788,748,534	9,061,538,985
Net interest income		**109,347,075**	**3,195,347,966**	**(152,327,199)**	**605,663,743**
Income from investments		12,175,727,861	10,687,240,086	4,433,458,213	3,710,732,987
Commission, exchange and brokerage		2,110,614,231	2,225,703,889	616,362,191	553,513,664
Other operating income		909,748,492	852,141,781	282,344,677	266,555,041
		15,196,090,584	**13,765,085,756**	**5,332,165,081**	**4,530,801,692**
Total operating income		**15,305,437,659**	**16,960,433,722**	**5,179,837,882**	**5,136,465,435**
Salaries and allowances		3,240,307,053	2,900,638,914	1,155,404,113	981,255,866
Rent, taxes, insurance, electricity, etc.		782,121,726	820,849,153	246,009,093	327,753,797
Legal expenses		7,188,103	5,887,143	3,656,569	2,941,114
Postage, stamps, telecommunications, etc.		159,810,757	117,930,419	59,216,186	45,358,373
Stationery, printing, advertisement etc.		182,925,964	106,714,581	63,572,293	40,693,957
Managing Director's salary and benefits		12,938,241	11,998,990	3,721,461	3,649,470
Directors' fees		2,880,470	3,022,389	1,006,204	861,389
Auditors' fee		69,000	161,000	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets		640,941,929	444,197,969	195,780,072	134,527,498
Other expenses		1,987,692,439	1,358,307,583	691,586,774	390,893,537
Total operating expenses		**7,016,875,682**	**5,769,708,141**	**2,419,952,765**	**1,927,935,001**
Profit before provision		**8,288,561,977**	**11,190,725,581**	**2,759,885,117**	**3,208,530,434**
Provision for loans & advances / Investments		4,208,342,993	6,129,656,493	906,777,000	1,394,888,910
Provision for Diminution in value of Investment		(250,000,000)	6,147,109	-	6,147,109
Other provision		289,395,000	(32,700,000)	213,223,000	(108,050,000)
		4,247,737,993	6,103,103,602	1,120,000,000	1,292,986,019
Total Profit before Taxes		**4,040,823,984**	**5,087,621,979**	**1,639,885,117**	**1,915,544,415**
Provision for Taxation					
Current tax		1,772,329,399	2,427,953,242	376,704,184	141,634,466
Deferred tax		4,825,963	1,964,993	192,807,107	469,373,547
		1,777,155,362	2,429,918,235	569,511,291	611,008,013
Net Profit after Taxation		**2,263,668,622**	**2,657,703,744**	**1,070,373,826**	**1,304,536,402**
Net Profit after Taxation attributable to:					
Equity Holders of the Bank		2,263,668,649	2,657,703,766	1,070,373,835	1,304,536,413
Non-controlling Interest		(27)	(22)	(9)	(11)
		2,263,668,622	**2,657,703,744**	**1,070,373,826**	**1,304,536,402**
Appropriations					
Statutory Reserve	6	-	-	-	-
Coupon Interest on TBL Perpetual Bond		304,513,697	302,743,525	103,109,592	101,339,420
		304,513,697	302,743,525	103,109,592	101,339,420
Retained surplus		**1,959,154,925**	**2,354,960,219**	**967,264,234**	**1,203,196,982**
Earnings per share (EPS)	7.1	2.17	2.55	1.03	1.25

Chief Financial Officer **Company Secretary (Acting)** **Managing Director**

Director **Vice Chairman**

TRUST BANK PLC.
and its subsidiaries
Consolidated Cash Flow Statements
For the period ended 30 September 2026 (3rd Quarter)

	1 January to 30 September 2026 Taka	1 January to 30 September 2025 Taka
A. Cash flow from operating activities		
Interest received in cash	26,534,170,906	26,311,829,233
Interest payments	(27,780,369,913)	(23,170,666,894)
Dividend receipts	170,986,010	205,333,879
Fees and commission receipts in cash	2,005,657,921	2,108,318,201
Recoveries of loans previously written off	267,919,109	58,997,718
Cash paid to employees	(3,233,476,298)	(3,090,954,860)
Cash paid to suppliers	(59,133,164)	(61,033,296)
Income Taxes paid	(1,927,005,696)	(3,279,039,660)
Received from other operating activities (item-wise)	11,509,125,647	10,141,710,040
Payments for other operating activities (item-wise)	(2,874,656,809)	(2,761,821,673)
Operating profit before changes in operating Assets and Liabilities	**4,613,217,713**	**6,462,672,688**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(1,721,205,337)	(819,871,572)
Loan & advance to other banks	-	-
Loan & advance to customers	(18,788,053,884)	(11,340,425,948)
Other assets (item-wise)	101,489,754	(3,487,999,626)
Deposits from other banks	5,859,260,760	(3,541,192,691)
Deposits from customers	43,642,652,451	56,382,189,662
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(1,475,106,918)	2,001,207,208
Net cash from operating activities (A)	**32,232,254,539**	**45,656,579,721**
B. Cash flow from investing activities		
Proceeds from sale of securities	266,236,939	861,393,151
Payments for purchase of government securities	(30,399,204,275)	(36,351,685,320)
Purchase of property, plant & equipment	(304,733,781)	(122,485,085)
Purchase of intangible assets	(155,768,455)	(6,364,728)
Sale of property, plant & equipment	34,619,178	11,697,549
Margin loan to clients	(201,254,319)	
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	**(30,760,104,713)**	**(35,607,444,433)**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Other borrowings	3,993,824,296	(9,888,302,126)
Received from TBL- (Inter-company)	-	-
Dividend paid in cash	(795,263,586)	(693,543,825)
Net cash from financing activities (C)	**3,198,560,710**	**(10,581,845,951)**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**4,670,710,536**	**(532,710,663)**
E. Effects of exchange rate changes on cash and cash equivalents	**73,369,989**	**94,835,802**
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)	**44,457,541,764**	**54,504,891,606**
Consolidated Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	5,380,066,119	5,410,719,971
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	29,454,349,218	23,700,035,445
Balance with Other Bank and Financial Institutions	9,610,189,327	12,751,787,690
Money at call and short notice	-	12,633,000,000
Prize Bond	12,937,100	9,348,500
Total	**44,457,541,764**	**54,504,891,606**

TRUST BANK PLC.
and its subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 September 2026 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 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	-	-	-	-	-	714,708,917	-	**714,708,917**	-	**714,708,917**
Currency translation difference	-	-	672,897	-	-	-	-	**672,897**	-	**672,897**
Net gain and losses not recognized in the income statement	**9,940,794,820**	**-**	**29,353,753**	**11,279,751,092**	**5,543,344**	**1,948,380,597**	**5,862,160,455**	**29,065,984,061**	**758**	**29,065,984,819**
Net profit/(loss) for the year after tax	-	-	-	-	-	-	2,263,668,649	**2,263,668,649**	(27)	**2,263,668,622**
Prior Year Adjustment	-	-	-	-	-	-	(112,663)	**(112,663)**	-	**(112,663)**
Statutory reserve	-	-	-	-	-	-	-	-	-	-
Capital reserve	-	-	-	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	-	(304,513,697)	**(304,513,697)**	-	**(304,513,697)**
Dividends (Bonus Share)	497,039,740	-	-	-	-	-	(497,039,740)	-	-	-
Dividends (Cash)	-	-	-	-	-	-	(795,263,586)	**(795,263,586)**	-	**(795,263,586)**
Issue of Share Capital	-	-	-	-	-	-	-	-	-	-
Balance as at 30 September 2026	**10,437,834,560**	**-**	**29,353,753**	**11,279,751,092**	**5,543,344**	**1,948,380,597**	**6,528,899,418**	**30,229,762,764**	**731**	**30,229,763,495**

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

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2025	9,247,251,000	-	27,425,126	10,779,751,092	1,886,740	177,537,751	5,248,297,174	**25,482,148,883**	800	**25,482,149,683**
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated Balance	**9,247,251,000**	**-**	**27,425,126**	**10,779,751,092**	**1,886,740**	**177,537,751**	**5,248,297,174**	**25,482,148,883**	**800**	**25,482,149,683**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	987,828,399	-	**987,828,399**	-	**987,828,399**
Currency translation difference	-	-	860,213	-	-	-	-	**860,213**	-	**860,213**
Net gain and losses not recognized in the income statement	**9,247,251,000**	**-**	**28,285,339**	**10,779,751,092**	**1,886,740**	**1,165,366,150**	**5,248,297,174**	**26,470,837,495**	**800**	**26,470,838,295**
Net profit/(loss) for the year after tax	-	-	-	-	-	-	2,657,703,766	**2,657,703,766**	(22)	**2,507,703,744**
Acquisition of Shares of Subsidiary	-	-	-	-	-	-	-	-	-	
Statutory reserve	-	-	-	-	-	-	-	-	-	-
Capital Reserve	-	-	-	-	-	-	-	-	-	-
Share Money Deposit	-	-	-	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	-	(302,743,525)	**(302,743,525)**	-	-
Dividends (Bonus Share)	693,543,825	-	-	-	-	-	(693,543,825)	-	-	**(302,743,525)**
Dividends (Cash)	-	-	-	-	-	-	(693,543,825)	**(693,543,825)**	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-	-	**(693,543,825)**
Balance as at 30 September 2025	**9,940,794,825**	**-**	**28,285,339**	**10,779,751,092**	**1,886,740**	**1,165,366,150**	**6,216,169,765**	**28,132,253,911**	**778**	**27,982,254,689**

TRUST BANK PLC.

Balance Sheet
As at 30 September 2026

	30.09.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	5,379,716,119	4,385,068,484
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	29,454,349,218	23,576,862,906
	34,834,065,337	27,961,931,390
Balance with other banks and financial institutions		
In Bangladesh	627,149,546	3,434,643,019
Outside Bangladesh	8,899,585,336	6,566,505,307
	9,526,734,882	10,001,148,326
Money at call and short notice	-	850,500,000
Investments		
Government	164,549,359,976	134,378,344,679
Others	23,380,486,826	21,594,238,232
	187,929,846,802	155,972,582,911
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	411,734,891,394	382,382,886,841
Bills purchased and discounted	20,559,591,247	21,096,731,733
	432,294,482,641	403,479,618,574
Fixed assets including premises, furniture and fixtures	3,838,211,599	4,045,447,619
Other assets	22,025,600,174	17,802,592,581
Non-banking assets	-	-
Total Assets	**690,448,941,435**	**620,113,821,401**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	42,942,208,056	37,046,467,193
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	60,768,018,473	60,441,696,845
Bills Payable	5,111,209,894	3,896,303,453
Savings Bank / Mudaraba Savings Deposits	83,304,399,320	73,392,881,872
Fixed Deposits / Mudaraba Term Deposits	412,523,398,214	373,552,313,099
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	561,707,025,901	511,283,195,269
Other liabilities	55,482,462,067	43,448,073,019
Total Liabilities	**660,131,696,024**	**591,777,735,481**
Capital/Shareholders' Equity		
Paid up Capital	10,437,834,560	9,940,794,820
Foreign Currency Translation Reserve	29,353,753	28,680,856
Statutory Reserve	11,279,751,092	11,279,751,092
Other Reserve	1,948,380,597	1,233,671,680
Retained Earnings	6,621,925,409	5,853,187,472
Total Shareholders' Equity	**30,317,245,411**	**28,336,085,920**
Total Liabilities and Shareholders' Equity	**690,448,941,435**	**620,113,821,401**

	30.09.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
OFF-BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	64,066,485,576	54,807,988,485
Letter of Guarantees	55,121,683,840	42,787,549,935
Irrevocable Letter of Credits	68,872,538,464	45,613,727,443
Bills for collection	8,569,530,476	9,033,036,148
	196,630,238,356	**152,242,302,011**
Other Contingent Liabilities		
Value of travelers' cheques in hand	-	-
Total:	**196,630,238,356**	**152,242,302,011**
Other commitments		
Documentary Credit and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	11,698,750,000	11,625,157,134
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
	11,698,750,000	**11,625,157,134**
Total Off-Balance Sheet items including contingent liabilities	**208,328,988,356**	**163,867,459,145**

Chief Financial Officer **Company Secretary (Acting)** **Managing Director**

Director **Vice Chairman**

TRUST BANK PLC.

Profit and Loss Account (Provisional and Unaudited)
For the period ended 30 September 2026 (3rd Quarter)

	Notes	1 January to 30 September 2026 Taka	1 January to 30 September 2025 Taka	1 July to 30 September 2026 Taka	1 July to 30 September 2025 Taka
Interest income / Profit on Investment		29,204,736,858	28,852,583,794	10,674,417,492	9,660,629,550
Interest / Profit paid on deposits and borrowings etc.		29,013,183,524	25,610,788,781	10,800,255,184	9,021,984,525
Net interest income		**191,553,334**	**3,241,795,013**	**(125,837,692)**	**638,645,025**
Income from investments		12,077,373,241	10,619,552,599	4,398,845,685	3,681,183,728
Commission, exchange and brokerage		2,070,575,282	2,204,429,788	601,028,941	540,899,598
Other operating income		871,543,978	814,541,997	262,385,390	287,304,284
		15,019,492,501	13,638,524,384	5,262,260,016	4,509,387,610
Total operating income		**15,211,045,835**	**16,880,319,397**	**5,136,422,324**	**5,148,032,635**
Salaries and allowances		3,140,930,367	2,807,760,432	1,125,858,436	954,361,303
Rent, taxes, insurance, electricity, etc.		772,359,590	805,955,736	242,535,935	320,809,525
Legal expenses		6,266,168	4,107,803	3,330,896	1,230,774
Postage, stamps, telecommunications, etc.		158,395,526	114,587,211	58,689,288	46,036,506
Stationery, printing, advertisement etc.		172,289,300	102,550,891	59,875,268	36,727,921
Managing Director's salary and benefits		10,601,431	9,800,000	3,001,431	3,000,000
Directors' fees		2,619,366	2,750,000	915,100	740,000
Auditors' fee		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets		636,058,074	441,407,288	194,162,010	135,649,634
Other expenses		1,940,307,097	1,317,058,390	674,462,205	394,288,166
Total operating expenses		**6,839,826,919**	**5,605,977,751**	**2,362,830,569**	**1,892,843,829**
Profit before provision		**8,371,218,916**	**11,274,341,646**	**2,773,591,755**	**3,255,188,806**
Provision for loans & advances / Investments		4,208,342,993	6,129,656,493	906,777,000	1,394,888,910
Provision for Diminution in value of Investment		(250,000,000)	6,147,109	-	6,147,109
Other provision		289,395,000	(32,700,000)	213,223,000	(108,050,000)
		4,247,737,993	6,103,103,602	1,120,000,000	1,292,986,019
Total Profit before Taxes		**4,123,480,923**	**5,171,238,044**	**1,653,591,755**	**1,962,202,787**
Provision for Taxation	5				
Current tax		1,753,100,000	2,420,000,000	363,100,000	140,000,000
Deferred tax		4,825,963	1,964,993	192,807,107	469,373,547
		1,757,925,963	2,421,964,993	555,907,107	609,373,547
Net Profit after Taxation		**2,365,554,960**	**2,749,273,051**	**1,097,684,648**	**1,352,829,240**
Appropriations					
Statutory Reserve	6	-	-	-	-
Coupon Interest on TBL Perpetual Bond		304,513,697	302,743,525	103,109,592	101,339,420
		304,513,697	302,743,525	103,109,592	101,339,420
Retained surplus		**2,061,041,263**	**2,446,529,526**	**994,575,056**	**1,251,489,820**
Earnings per share (EPS)	7	2.27	2.63	1.05	1.30

Chief Financial Officer **Company Secretary (Acting)** **Managing Director**

Director **Vice Chairman**

TRUST BANK PLC.

Cash Flow Statements
For the period ended 30 September 2026 (3rd Quarter)

	1 January to 30 September 2026 Taka	1 January to 30 September 2025 Taka
A. Cash flow from operating activities		
Interest received in cash	26,648,018,794	26,442,448,121
Interest payments	(27,812,011,542)	(23,254,838,735)
Dividend receipts	168,112,975	201,865,881
Fees and commission receipts in cash	2,005,657,921	2,108,318,201
Recoveries of loans previously written off	267,919,109	58,997,718
Cash paid to employees	(3,212,627,973)	(3,064,819,658)
Cash paid to suppliers	(59,002,026)	(60,908,968)
Income Taxes paid	(1,897,398,945)	(3,258,308,802)
Received from other operating activities (item-wise)	11,481,226,146	10,025,293,302
Payments for other operating activities (item-wise)	(2,794,261,351)	(2,531,847,193)
Operating profit before changes in operating Assets and Liabilities	**4,795,633,108**	**6,666,199,867**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(1,786,248,594)	(814,844,409)
Loan & advance to other banks	-	-
Loan & advance to customers	(20,831,510,091)	(13,556,811,852)
Other assets (item-wise)	304,503,432	(3,510,836,564)
Deposits from other banks	5,859,260,760	(3,541,192,691)
Deposits from customers	43,551,456,369	56,381,765,290
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(915,446,579)	2,187,490,568
Net cash from operating activities (A)	**30,977,648,405**	**43,811,770,209**
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	(30,178,912,743)	(35,547,973,495)
Purchase of property, plant & equipment	(303,932,016)	(120,007,634)
Purchase of intangible assets	(154,745,187)	(4,098,059)
Sale of property, plant & equipment	34,619,178	11,697,549
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	**(30,602,970,768)**	**(35,660,381,639)**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Re-Purchase agreement (REPO)	-	-
Other borrowings	5,895,740,863	(7,952,591,960)
Dividend paid in cash	(795,263,586)	(693,543,825)
Net cash from financing activities (C)	**5,100,477,277**	**(8,646,135,785)**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**5,475,154,914**	**(494,747,215)**
E. Effects of exchange rate changes on cash and cash equivalents	**73,369,989**	**94,835,802**
F. Opening Cash and Cash Equivalent	**38,825,212,416**	**54,033,850,333**
G. Cash and cash equivalents at end of year (D+E+F)	**44,373,737,319**	**53,633,938,920**
Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	5,379,716,119	5,410,187,339
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	29,454,349,218	23,700,035,445
Balance with Other Bank and Financial Institutions	9,526,734,882	11,881,367,636
Money at call and short notice	-	12,633,000,000
Prize Bond	12,937,100	9,348,500
Total	**44,373,737,319**	**53,633,938,920**

TRUST BANK PLC.

Statement of Changes in Equity
For the period ended 30 September 2026 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 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	-	-	-	-	714,708,917	-	**714,708,917**
Currency translation difference	-	-	672,897	-	-	-	**672,897**
Net gain and losses not recognized in the income statement	**9,940,794,820**	**-**	**29,353,753**	**11,279,751,092**	**1,948,380,597**	**5,853,187,472**	**29,051,467,734**
Net profit/(loss) for the year after tax	-	-	-	-	-	2,365,554,960	**2,365,554,960**
Statutory Reserve	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(304,513,697)	**(304,513,697)**
Dividends (Bonus Share)	497,039,740	-	-	-	-	(497,039,740)	-
Dividends (Cash)	-	-	-	-	-	(795,263,586)	**(795,263,586)**
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	-
Balance as at 30 September 2026	**10,437,834,560**	**-**	**29,353,753**	**11,279,751,092**	**1,948,380,597**	**6,621,925,409**	**30,317,245,411**

TRUST BANK PLC.

Statement of Changes in Equity
For the period ended 30 September 2025 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2025	9,247,251,000	-	27,425,126	10,779,751,092	177,537,751	4,950,834,584	**25,182,799,553**
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	**9,247,251,000**	**-**	**27,425,126**	**10,779,751,092**	**177,537,751**	**4,950,834,584**	**25,182,799,553**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	987,828,399	-	**987,828,399**
Currency translation difference	-	-	860,213	-	-	-	**860,213**
Net gain and losses not recognized in the income statement	**9,247,251,000**	**-**	**28,285,339**	**10,779,751,092**	**1,165,366,150**	**4,950,834,584**	**26,171,488,165**
Net profit/(loss) for the year after tax	-	-	-	-	-	2,749,273,051	**2,749,273,051**
Statutory Reserve	-	-	-	-	-	-	-
Special Reserve Fund	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(302,743,525)	**(302,743,525)**
Dividends (Bonus Share)	693,543,825	-	-	-	-	(693,543,825)	-
Dividends (Cash)	-	-	-	-	-	(693,543,825)	**(693,543,825)**
Issue of Share Capital (Rights Share)	-	-	-	-	-	-	-
Balance as at 30 September 2025	**9,940,794,825**	**-**	**28,285,339**	**10,779,751,092**	**1,165,366,150**	**6,010,276,460**	**27,924,473,866**

TRUST BANK PLC.
Notes to the Financial Statements
For the period ended 30 September 2026 (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 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 and Pay Limited, for the period ended 30 September 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 financial statements due to decrease of Deferred Tax Assets in accordance with Income Tax Laws and International Accounting Standard - 12 "Income Taxes".

1.4 Earnings Per Share

The Group and the Bank present basic earnings per share (EPS) data for the ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to the ordinary shareholders of the Bank by the number of ordinary shares outstanding as on 30 September 2026.

The EPS for the period ended 30 September 2026 has been decreased for the same period of the last year due to decrease of net profit after tax for the reporting period.

	30.09.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka
2 Consolidated Loans and Advances/Islami Banking Investments		
Loans And Advances		
Trust Bank PLC.	411,734,891,394	382,382,886,841
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	2,528,997,265	2,663,231,668
Trust and Pay Limited	-	-
	414,263,888,659	**385,046,118,509**
Less : Inter Company Transaction	2,000,093,619	1,961,840,852
	412,263,795,040	**383,084,277,657**
Bills purchased and discounted		
Trust Bank PLC.	20,559,591,247	21,096,731,733
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	-	-
Trust and Pay Limited	-	-
	20,559,591,247	21,096,731,733
	432,823,386,287	**404,181,009,390**
3 Consolidated Deposits and Other Accounts		
Current / Al-wadeeah Current Accounts and other Accounts		
Trust Bank PLC.	60,768,018,473	60,441,696,845
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	102,686,243	78,904,532
Trust and Pay Limited	-	-
	60,870,704,716	**60,520,601,377**
Less : Inter Company Transaction	328,368,103	237,496,289
	60,542,336,613	**60,283,105,088**
Bills Payable	5,111,209,894	3,896,303,453
Savings Bank Deposits/Mudaraba Savings Deposits	83,304,399,320	73,392,881,872
Fixed Deposits/Mudaraba Term Deposits	412,523,398,214	373,552,313,099
	561,481,344,041	**511,124,603,512**

	30.09.2026 (Unaudited) Taka	31.12.2025 (Audited) Taka

3.1 Unclaimed/Undistributed Dividend Account

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

2025	3,812,753	-
2024	3,677,403	3,720,388
2023	4,618,770	4,635,955
2022	3,393,321	3,417,459
2021	4,462,439	4,489,994
2020	3,118,791	3,135,887
2019	1,747,520	1,754,372
2018	48,872	48,872
2017	3,317,810	3,317,810
2016	2,837,593	2,837,593
2015	2,240,134	2,241,134
2014	2,772,532	2,773,186
2013	41,685	41,685
2012	30,994	30,994
2011	2,312,386	2,312,386
2010	2,432,617	2,432,617
2009	3,033,259	3,033,259
2008 & 2007	910,591	910,591
	44,809,470	**41,134,182**

4 CAPITAL

4.1 Authorized Capital

2,500,000,000 Ordinary shares of Tk. 10 each	**25,000,000,000**	**25,000,000,000**

4.2 Issued, Subscribed and Paid Up Capital

1,043,783,456 Ordinary shares of Tk. 10 each	**10,437,834,560**	**9,940,794,820**

The details history of raising capital and number of shares issued are available in the Annual Report 2025.

5 Reconciliation of Effective Tax Rate (Standalone)

Particulars	Rate		Amount in taka	
	1 Jan-30 Sep 2026	1 Jan-30 Sep 2025	1 January to 30 September 2026	1 January to 30 September 2025
Profit before provision			8,371,218,916	11,274,341,646
Income Tax as per applicable tax rate	37.50%	37.50%	3,139,207,094	4,227,878,118
Factors affecting the Tax Change for the current year				
Inadmissible Expenses	-1.19%	-5.88%	(99,664,278)	(663,091,429)
Admissible Expenses	-8.74%	-7.22%	(731,604,650)	(814,074,329)
Tax Exempted Income	0.00%	0.00%	-	-
Tax Savings from reduced tax rate for dividend	-1.75%	-1.33%	(146,640,249)	(150,471,812)
Tax loss/ savings from reduced tax rate rate for capital gain	-4.88%	-1.60%	(408,197,917)	(180,240,548)
Effect of deferred tax	0.06%	0.02%	4,825,963	1,964,993
Total Income Tax expenses	**21.00%**	**21.48%**	**1,757,925,963**	**2,421,964,993**

	1 January to 30 September 2026 Taka	1 January to 30 September 2025 Taka

5.1 Deferred Tax: Asset

Oepning Balance	34,683,966	135,836,470
Addition during the period	(4,825,963)	(1,964,993)
Closing Balance	**29,858,003**	**133,871,477**

6 Statutory Reserve

As per Section 24(1) of The Banking Companies Act, 1991, every banking company shall create a statutory reserve and if the amount of such fund together with the amount in the share premium account is less than its paid-up capital, it shall transfer at an amount not less than 20% of net profit before taxes to statutory reserve fund. Trust Bank PLC. has maintained the required fund for statutory reserve.

7 Earnings per Share (EPS)

Profit attributable to outstanding ordinary shareholders	2,365,554,960	2,749,273,051
No. of Ordinary Shares Outstanding	1,043,783,456	1,043,783,456
Earnings per Share	**2.27**	**2.63**

	1 January to 30 September 2026	1 January to 30 September 2025
	Taka	Taka
7.1 Consolidated Earnings per Share (EPS)		
Profit attributable to outstanding ordinary share holders	2,263,668,649	2,657,703,766
No. of Ordinary Shares Outstanding	1,043,783,456	1,043,783,456
Earnings per Share	**2.17**	**2.55**
8 Net Asset Value (NAV) per Share		
Net Asset Value (NAV)	30,317,245,411	27,924,473,866
No. of Ordinary Shares Outstanding	1,043,783,456	1,043,783,456
Net Asset Value (NAV) per Share	**29.05**	**26.75**
8.1 Consolidated Net Asset Value (NAV) per Share		
Net Asset Value (NAV)	30,229,763,495	28,132,254,689
Nos of Ordinary Outstanding Shares outstanding	1,043,783,456	1,043,783,456
Net Asset Value (NAV) per Share	**28.96**	**26.95**
9 Net Operating Cash Flow per share (NOCFPS)		
Net Operating Cash Flow	30,977,648,405	43,811,770,209
No. of Ordinary Shares Outstanding	1,043,783,456	1,043,783,456
Net Operating Cash Flow per share (NOCFPS)*	**29.68**	**41.97**
9.1 Consolidated Net Operating Cash Flow per share (NOCFPS)		
Net Operating Cash Flow	32,232,254,539	45,656,579,721
No. of Ordinary Shares Outstanding	1,043,783,456	1,043,783,456
Net Operating Cash Flow per share (NOCFPS)*	**30.88**	**43.74**

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

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

Net Income (Loss)	**2,263,668,622**	**2,657,703,744**
Adjustments to reconcile net income to net cash provided by operating activities:		
Interest Income	(2,556,718,064)	(2,410,135,673)
Interest Expense	1,201,171,982	2,355,950,046
Fees and commission Income	(104,956,310)	(117,385,688)
Recoveries of loans previously written-off	267,919,109	58,997,718
Salary and Allownaces	19,768,996	(178,316,956)
Printing and Stationeries	(10,628,322)	(119,250)
Income Taxes	(149,850,334)	(849,121,425)
Other Operating Income	(1,405,364,696)	(1,192,337,948)
Other operating Expenses	840,468,737	34,334,518
Provision for loans & advances / Investments / Other Assets	4,247,737,993	6,103,103,602
Operating profit before changes in operating Assets and Liabilities	**4,613,217,713**	**6,462,672,688**
Increase/(Decrease) in operating assets & liabilities		
Net Investment in trading securities	(1,721,205,337)	(819,871,572)
Loan & advance to customers	(18,788,053,884)	(11,340,425,948)
Other assets (item-wise)	101,489,754	(3,487,999,626)
Deposits from other banks	5,859,260,760	(3,541,192,691)
Deposits from customers	43,642,652,451	56,382,189,662
Other liabilities (item-wise)	(1,475,106,918)	2,001,207,208
Net cash from operating activities	**32,232,254,539**	**45,656,579,721**

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

Figures are in BDT Crore

Particulars	Consolidated		Increase/ Decrease	Reasons
	1 January to 30 September 2026	1 January to 30 September 2025		
Net Interest Income	10.93	319.53	(308.60)	Net Interest Income has decreased in Jan-Sep, 2026 compared to that of Jan-Sep, 2025 mainly due to increase of Interest / Profit paid on deposits and borrowings etc.
Income from investments	1,217.57	1,068.72	148.85	Income from investments has increased in Jan-Sep, 2026 compared to that of Jan-Sep, 2025 mainly due to increase of investment in government securities.
Provision for Taxation	177.72	242.99	(65.28)	Current tax has decreased due to decrease of taxable income as well as adjustment of previous years' excess provision.

12 Credit Rating of the Bank

As per BRPD Circular no. 6 dated 5 July 2016, the Bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the financial statements as at and for the year ended 31 December 2025. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
		Long Term	Short Term	
January to December 2025	05-Jul-26	AA_1	ST-1	Stable
January to December 2024	24-Jun-25	AA_1	ST-1	Stable
January to December 2023	25-Jun-24	AA_1	ST-1	Stable