FINANCIAL STATEMENTS (UNAUDITED)

OF

TRUST BANK LIMITED

FOR THE THIRED QUARTER ENDED 30 SEPTEMBER 2017

AMAR STOCK

TRUST BANK LIMITED
and its subsidiaries
Consolidated Balance Sheet
As at 30 September 2017

	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	3,594,760,854	3,354,653,593
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	11,251,349,089	12,290,974,572
	14,846,109,943	15,645,628,165
Balance with other banks and financial institutions		
In Bangladesh	14,383,767,815	12,456,950,291
Outside Bangladesh	1,264,570,572	2,277,896,641
	15,648,338,387	14,734,846,932
Money at call and short notice	6,430,000,000	1,040,000,000
Investments		
Government	23,224,100,881	29,063,495,448
Others	4,768,909,149	3,400,634,897
	27,993,010,030	32,464,130,345
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	165,747,897,773	141,092,897,001
Bills purchased and discounted	5,248,140,854	3,345,516,811
	170,996,038,627	144,438,413,812
Fixed assets including premises, furniture and fixtures	725,248,448	812,822,751
Other assets	4,749,121,807	2,414,205,902
Non-banking assets	-	-
Total Assets	**241,387,867,242**	**211,550,047,907**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	17,795,014,734	17,954,568,344
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	24,926,033,425	20,771,286,904
Bills Payable	3,107,256,890	2,843,870,218
Savings Bank / Mudaraba Savings Deposits	27,803,955,775	24,167,087,940
Fixed Deposits / Mudaraba Term Deposits	144,236,908,442	124,956,200,748
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	200,074,154,532	172,738,445,810
Other liabilities	11,036,161,585	9,340,403,441
Total Liabilities	**228,905,330,851**	**200,033,417,595**
Capital/Shareholders' Equity		
Paid up Capital	5,569,662,160	5,063,329,240
Minority Interest	824	789
Foreign Currency Translation Reserve	524,104	452,615
Statutory Reserve	4,700,881,600	4,027,401,519
Other Reserve	7,016,426	39,863,658
Retained Earnings	2,204,451,277	2,385,582,491
Total Shareholders' Equity	**12,482,536,391**	**11,516,630,312**
Total Liabilities and Shareholders' Equity	**241,387,867,242**	**211,550,047,907**

	Notes	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
OFF-BALANCE SHEET ITEMS			
Contingent Liabilities	17 (a)		
Acceptances and endorsements		18,011,351,056	16,366,476,215
Letter of Guarantees		35,331,065,878	14,758,570,174
Irrevocable Letter of Credits		31,975,609,797	25,505,981,328
Bills for collection		4,157,286,034	4,857,108,464
		89,475,312,765	**61,488,136,181**
Other Contingent Liabilities			
Value of travelers' cheques in hand		-	-
Total:		**89,475,312,765**	**61,488,136,181**
Other commitments			
Documentary Credit and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		-	**-**
Total Off-Balance Sheet items including contingent liabilities		**89,475,312,765**	**61,488,136,181**

Chief Financial Officer | Company Secretary (Acting) | Managing Director | Vice Chairman

Chairman

AMARSTOCK

TRUST BANK LIMITED
and its subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period ended 30 September 2017

Particulars	Notes	1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka	1 July 2017 to 30 September 2017 Taka	1 July 2016 to 30 September 2016 Taka
Interest income / Profit on Investment	19 (a)	10,538,207,360	9,841,214,284	3,815,198,265	3,168,716,105
Interest / Profit paid on deposits and borrowings etc.	20 (a)	6,538,214,414	6,567,325,037	2,277,606,137	2,113,678,782
Net interest income		**3,999,992,946**	**3,273,889,247**	**1,537,592,128**	**1,055,037,323**
Income from investments	21(a)	1,733,039,120	1,661,236,758	567,589,944	574,083,152
Commission, exchange and brokerage	22 (a)	1,149,029,536	876,184,069	403,083,951	258,109,625
Other operating income	23 (a)	425,699,160	380,853,225	125,190,103	100,661,978
		3,307,767,816	2,918,274,052	1,095,863,998	932,854,755
Total operating income		**7,307,760,762**	**6,192,163,299**	**2,633,456,126**	**1,987,892,078**
Salaries and allowances	24 (a)	1,422,293,401	1,354,547,605	513,070,255	487,418,623
Rent, taxes, insurance, electricity, etc.	25 (a)	521,717,400	483,367,830	179,188,963	168,305,504
Legal expenses		675,339	1,488,008	111,109	79,463
Postage, stamps, telecommunications, etc.	26 (a)	84,837,330	108,530,229	28,330,708	34,172,221
Stationery, printing, advertisement etc.	27 (a)	34,278,775	48,935,033	11,203,691	14,895,825
Managing Director's salary and benefits		10,465,350	10,161,300	3,629,550	3,627,900
Directors' fees	28 (a)	2,543,000	1,823,000	723,000	426,920
Auditors' fee		115,000	-	115,000	-
Charges on loan losses		-	-		-
Depreciation and repair of bank's assets	29 (a)	170,970,957	171,172,224	53,986,640	54,562,458
Other expenses	30 (a)	419,941,524	394,647,482	135,703,275	117,306,452
Total operating expenses		**2,667,838,076**	**2,574,672,711**	**926,062,191**	**880,795,366**
Profit before provision		**4,639,922,686**	**3,617,490,588**	**1,707,393,935**	**1,107,096,712**
Provision for loans & advances / Investments	31 (a)	795,119,500	551,746,500	416,966,500	134,203,500
Provision for Diminution in value of Investment	32 (a)	(3,115,442)	(11,321,659)	738,421	(2,248,846)
Other provision	33	281,430,782	29,010,499	33,331,447	17,189,499
		1,073,434,840	569,435,340	451,036,368	149,144,153
Total Profit before Taxes		**3,566,487,846**	**3,048,055,248**	**1,256,357,567**	**957,952,559**
Provision for Taxation					
Current tax	12.7 (a)	1,828,118,047	1,463,340,346	681,663,056	457,803,474
Deferred tax		(19,811,409)	(21,044,634)	(5,689,174)	(6,651,552)
		1,808,306,638	1,442,295,712	675,973,882	451,151,922
Net Profit after Taxation		**1,758,181,208**	**1,605,759,536**	**580,383,685**	**506,800,637**
Appropriations					
Statutory Reserve	14.1	673,480,081	587,560,570	282,009,493	185,597,028
General reserve		-	-	-	-
		673,480,081	587,560,570	282,009,493	185,597,028
Retained surplus		**1,084,701,127**	**1,018,198,966**	**298,374,192**	**321,203,609**
Earning per share (EPS)	35 (a)	3.16	2.88	1.04	0.91

Chief Financial Officer | Company Secretary (Acting) | Managing Director | Vice Chairman | Chairman

TRUST BANK LIMITED
and its subsidiaries
Consolidated Statements of Cash Flow (Unaudited)
For the period ended 30 September 2017

	1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka
A. Cash flow from operating activities		
Interest received in cash	8,979,238,472	9,825,169,517
Interest payments	(6,423,877,990)	(6,831,811,165)
Dividend receipts	9,108,246	7,355,028
Fees and commission receipts in cash	1,076,646,997	874,442,045
Recoveries of loans previously written off	-	-
Cash paid to employees	(1,631,760,546)	(1,532,501,479)
Cash paid to suppliers	(37,246,665)	(40,597,662)
Income Taxes paid	(1,369,332,338)	(1,114,167,682)
Received from other operating activities (item-wise)	2,304,741,060	1,370,162,387
Payments for other operating activities (item-wise)	(1,146,157,970)	(1,094,708,490)
Operating profit before changes in operating Assets and Liabilities	**1,761,359,266**	**1,463,342,499**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(1,368,274,251)	143,085,540
Loan & advance to other banks	-	-
Loan & advance to customers	(26,164,677,605)	(1,767,236,190)
Other assets (item-wise)	(861,478,914)	82,338,451
Deposits from other banks	2,160,960,337	(305,901,589)
Deposits from customers	25,115,084,067	11,855,317,054
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	21,930,043	182,073,031
Net cash from operating activities (A)	**664,902,943**	**11,653,018,796**
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	5,807,572,635	(7,057,597,404)
Purchase of property, plant & equipment	(49,184,170)	(105,212,542)
Purchase of intangible assets	(250,000)	(3,549,999)
Sale of property, plant & equipment	67,872	111,163
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	**5,758,206,337**	**(7,166,248,782)**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	(1,110,000,000)
Other borrowings	(197,825,182)	1,073,555,236
Dividend paid in cash	(759,499,386)	(328,178,747)
Net cash from financing activities (C)	**(957,324,568)**	**(364,623,511)**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**5,465,784,712**	**4,122,146,503**
E. Effects of exchange rate changes on cash and cash equivalents	**39,213,821**	**(4,953,308)**
F. Opening Cash and Cash Equivalent	**31,424,380,197**	**19,070,021,816**
G. Cash and cash equivalents at end of year (D+E+F)	**36,929,378,730**	**23,187,215,011**

TRUST BANK LIMITED
and its subsidiaries
Consolidated Statement of changes in Equity (Unaudited)
For the period ended 30 September 2017

Particulars	Paid up Capital	Share Premium Account	Minority Interest	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2017	5,063,329,240	-	789	452,615	4,027,401,519	39,863,658	2,385,582,491	11,516,630,312
Changes in accounting policy	-	-			-	-	-	-
Restated Balance	-	-			-	-	-	-
Surplus/Deficit on revaluation of properties	-	-			-	-	-	-
Surplus/Deficit on revaluation of investment	-	-			-	(32,847,232)	-	(32,847,232)
Currency transaction difference	-	-		71,489	-	-	-	71,489
Net gain and losses not recognized in the income statement	-	-			-	-	-	-
Net profit/(loss) for the year after tax	-	-	35		-	-	1,758,181,173	1,758,181,208
Statutory reserve	-	-			673,480,081	-	(673,480,081)	-
Dividends (Bonus Share)	506,332,920	-			-	-	(506,332,920)	-
Dividends (Cash)	-	-	-		-	-	(759,499,386)	(759,499,386)
Issue of Share Capital	-	-	-		-	-	-	-
Balance as at 30 September 2017	**5,569,662,160**	**-**	**824**	**524,104**	**4,700,881,600**	**7,016,426**	**2,204,451,277**	**12,482,536,391**

TRUST BANK LIMITED
and its subsidiaries
Consolidated Statement of changes in Equity (Unaudited)
For the period ended 30 September 2016

Particulars	Paid up Capital	Share Premium Account	Minority Interest	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2016	4,688,267,820	-	789	229,665	3,333,692,338	57,636,494	1,766,708,712	9,846,535,818
Changes in accounting policy	-	-			-	-	-	-
Restated Balance	-	-			-	-	-	-
Surplus/Deficit on revaluation of properties	-	-			-	-	-	-
Surplus/Deficit on revaluation of investment	-	-			-	(30,531,785)	-	(30,531,785)
Currency transaction difference	-	-		(53,920)	-	-	-	(53,920)
Net gain and losses not recognized in the income statement	-	-			-	-	-	-
Net profit/(loss) for the year after tax	-	-	18		-	-	1,605,759,518	1,605,759,536
Statutory reserve	-	-			587,560,570	-	(587,560,570)	-
Dividends (Bonus Share)	375,061,420	-			-	-	(375,061,420)	-
Dividends (Cash)	-	-	-		-	-	(328,178,747)	(328,178,747)
Issue of Share Capital	-	-	-		-	-	-	-
Balance as at 30 Septembermber 2016	**5,063,329,240**	**-**	**807**	**175,745**	**3,921,252,908**	**27,104,709**	**2,081,667,493**	11,093,530,902

TRUST BANK LIMITED

Balance Sheet
As at 30 September 2017

	Notes	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		3,594,760,854	3,354,653,593
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		11,251,349,089	12,290,974,572
		14,846,109,943	15,645,628,165
Balance with other banks and financial institutions	4		
In Bangladesh		14,307,669,796	12,386,612,934
Outside Bangladesh		1,264,570,572	2,277,896,641
		15,572,240,368	14,664,509,575
Money at call and short notice	5	6,430,000,000	1,040,000,000
Investments	6		
Government		23,224,100,881	29,063,495,448
Others		2,744,670,622	1,675,511,276
		25,968,771,503	30,739,006,724
Loans and Advances/Islami Banking Investments	7		
Loans, Cash Credit, Overdrafts etc./ Investment		163,447,596,117	138,641,916,502
Bills purchased and discounted		5,248,140,854	3,345,516,811
		168,695,736,971	141,987,433,313
Fixed assets including premises, furniture and fixtures	8	715,965,711	802,073,813
Other assets	9	7,744,668,208	5,362,865,128
Non-banking assets		-	-
Total Assets		**239,973,492,704**	**210,241,516,718**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	17,786,510,416	17,943,291,652
Deposits and other accounts	11		
Current / Al-wadeeah Current Accounts and other Accounts		25,121,399,397	21,092,722,745
Bills Payable		3,107,256,890	2,843,870,218
Savings Bank / Mudaraba Savings Deposits		27,803,955,775	24,167,087,940
Fixed Deposits / Mudaraba Term Deposits		144,236,908,442	124,956,200,748
Bearer Certificates of Deposit		-	-
Other Deposits		-	-
		200,269,520,504	173,059,881,651
Other liabilities	12	9,944,351,055	8,063,178,783
Total Liabilities		**228,000,381,975**	**199,066,352,086**
Capital/Shareholders' Equity			
Paid up Capital	13.2	5,569,662,160	5,063,329,240
Foreign Currency Translation Reserve		524,104	452,615
Statutory Reserve	14	4,700,881,600	4,027,401,519
Other Reserve	15	7,016,426	39,863,658
Retained Earnings	16	1,695,026,439	2,044,117,600
Total Shareholders' Equity		**11,973,110,729**	**11,175,164,632**
Total Liabilities and Shareholders' Equity		**239,973,492,704**	**210,241,516,718**

AMAR STOCK

	Notes	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
OFF-BALANCE SHEET ITEMS			
Contingent Liabilities	17		
Acceptances and endorsements		18,011,351,056	16,366,476,215
Letter of Guarantees		35,270,535,878	14,698,040,174
Irrevocable Letter of Credits		31,975,609,797	25,505,981,328
Bills for collection		4,157,286,034	4,857,108,464
		89,414,782,765	**61,427,606,181**
Other Contingent Liabilities			
Value of travelers' cheques in hand		-	-
Total:		**89,414,782,765**	**61,427,606,181**
Other commitments			
Documentary Credit and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		-	**-**
Total Off-Balance Sheet items including contingent liabilities		**89,414,782,765**	**61,427,606,181**

Chief Financial Officer | Company Secretary (Acting) | Managing Director | Vice Chairman

Chairman

AMARSTOCK

TRUST BANK LIMITED

Profit and Loss Account (Unaudited)
For the period ended 30 September 2017

Particulars	Notes	1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka	1 July 2017 to 30 September 2017 Taka	1 July 2016 to 30 September 2016 Taka
Interest income / Profit on Investment	19	10,501,118,805	9,812,362,394	3,799,586,616	3,157,561,541
Interest / Profit paid on deposits and borrowings etc.	20	6,537,011,130	6,566,606,661	2,277,354,076	2,113,414,472
Net interest income		**3,964,107,675**	**3,245,755,733**	**1,522,232,540**	**1,044,147,069**
Income from investments	21	1,580,612,963	1,590,966,821	535,587,776	555,404,435
Commission, exchange and brokerage	22	1,122,405,940	867,024,896	396,218,715	254,370,289
Other operating income	23	388,743,048	327,259,538	116,088,366	87,587,627
		3,091,761,951	2,785,251,255	1,047,894,857	897,362,351
Total operating income		**7,055,869,626**	**6,031,006,988**	**2,570,127,397**	**1,941,509,420**
Salaries and allowances	24	1,396,162,613	1,327,373,855	503,711,997	477,201,278
Rent, taxes, insurance, electricity, etc.	25	511,694,503	473,749,690	176,151,575	165,442,301
Legal expenses		660,389	1,488,008	111,109	79,463
Postage, stamps, telecommunications, etc.	26	83,572,883	106,861,998	28,277,806	33,605,668
Stationery, printing, advertisement etc.	27	34,050,795	48,532,288	11,141,845	14,732,168
Managing Director's salary and benefits		8,827,500	8,827,500	3,082,500	3,082,500
Directors' fees	28	2,351,000	1,622,000	672,000	371,000
Auditors' fee		-			
Charges on loan losses		-			-
Depreciation and repair of bank's assets	29	169,120,503	168,941,366	53,419,841	53,721,428
Other expenses	30	408,594,196	386,261,969	132,300,039	114,598,081
Total operating expenses		**2,615,034,382**	**2,523,658,674**	**908,868,712**	**862,833,887**
Profit before provision		**4,440,835,244**	**3,507,348,314**	**1,661,258,685**	**1,078,675,533**
Provision for loans & advances / Investments	31	795,119,500	551,746,500	416,966,500	134,203,500
Provision for Diminution in value of Investment	32	(3,115,442)	(11,211,534)	553,421	(2,402,606)
Other provision	33	281,430,782	29,010,499	33,331,447	17,189,499
		1,073,434,840	569,545,465	450,851,368	148,990,393
Total Profit before Taxes		**3,367,400,404**	**2,937,802,849**	**1,210,407,317**	**929,685,140**
Provision for Taxation					
Current tax	12.5.1	1,797,000,000	1,438,000,000	669,000,000	451,000,000
Deferred tax		(19,820,822)	(21,058,808)	(5,694,726)	(6,609,739)
		1,777,179,178	1,416,941,192	663,305,274	444,390,261
Net Profit after Taxation		**1,590,221,226**	**1,520,861,657**	**547,102,043**	**485,294,879**
Appropriations					
Statutory Reserve	14.1	673,480,081	587,560,570	242,081,463	185,937,028
General reserve		-	-	-	-
		673,480,081	587,560,570	242,081,463	185,937,028
Retained surplus		**916,741,145**	**933,301,087**	**305,020,580**	**299,357,851**
Earning per share (EPS)	35	2.86	2.73	0.98	0.87

Chief Financial Officer | Company Secretary (Acting) | Managing Director | Vice Chairman | Chairman

TRUST BANK LIMITED

Cash Flow Statements (Unaudited)
For the period ended 30 September 2017

	1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka
A. Cash flow from operating activities		
Interest received in cash	8,942,147,407	9,796,317,627
Interest payments	(6,422,672,196)	(6,831,092,789)
Dividend receipts	1,893,140	7,355,028
Fees and commission receipts in cash	1,076,646,338	874,233,210
Recoveries of loans previously written off	-	-
Cash paid to employees	(1,611,158,646)	(1,511,720,373)
Cash paid to suppliers	(37,089,932)	(40,262,809)
Income Taxes paid	(1,336,004,520)	(1,070,203,707)
Received from other operating activities (item-wise)	2,095,937,939	1,237,348,425
Payments for other operating activities (item-wise)	(1,117,535,194)	(1,069,049,641)
Operating profit before changes in operating Assets and Liabilities	**1,592,164,336**	**1,392,924,971**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(1,069,159,346)	385,118,031
Loan & advance to other banks	-	-
Loan & advance to customers	(26,355,214,367)	(2,417,192,826)
Other assets (item-wise)	(890,399,430)	206,999,138
Deposits from other banks	699,625,736	(305,901,589)
Deposits from customers	26,450,348,799	11,903,240,757
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	190,732,607	339,445,852
Net cash from operating activities (A)	**618,098,335**	**11,504,634,334**
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	5,807,572,635	(7,057,597,404)
Purchase of property, plant & equipment	(49,184,170)	(103,274,532)
Purchase of intangible assets	(250,000)	(3,549,999)
Sale of property, plant & equipment	67,872	86,178
Purchase/ Sale of Subsidiary		
Net cash from investing activities (B)	**5,758,206,337**	**(7,164,335,757)**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:	-	-
Call loan	-	(1,110,000,000)
Other borrowings	(156,781,236)	1,197,624,124
Dividend paid in cash	(759,499,386)	(328,178,747)
Net cash from financing activities (C)	**(916,280,622)**	**(240,554,623)**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**5,460,024,050**	**4,099,743,954**
E. Effects of exchange rate changes on cash and cash equivalents	**39,213,821**	**(4,953,308)**
F. Opening Cash and Cash Equivalent	**31,354,042,840**	**19,033,328,048**
G. Cash and cash equivalents at end of year (D+E+F)	**36,853,280,711**	**23,128,118,694**

TRUST BANK LIMITED

Statement of changes in Equity (Unaudited)
For the period ended 30 September 2017

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 Jan 2017	5,063,329,240	-	452,615	4,027,401,519	39,863,658	2,044,117,600	11,175,164,632
Changes in accounting policy	-	-		-	-	-	-
Restated Balance	-	-		-	-	-	-
Surplus/Deficit on revaluation of properties	-	-		-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	(32,847,232)	-	(32,847,232)
Currency transaction difference	-	-	71,489	-	-	-	71,489
Net gain and losses not recognized in the income statement	-	-		-	-	-	-
Net profit/(loss) for the year after tax	-	-		-	-	1,590,221,226	1,590,221,226
Statutory reserve	-	-		673,480,081	-	(673,480,081)	-
Dividends (Bonus Share)	506,332,920	-		-	-	(506,332,920)	-
Dividends (Cash)	-	-		-	-	(759,499,386)	(759,499,386)
Issue of Share Capital (Rights Share)	-	-		-	-	-	-
Balance as at 30 Sep 2017	**5,569,662,160**	**-**	**524,104**	**4,700,881,600**	**7,016,426**	**1,695,026,439**	**11,973,110,729**
	-	-	-	-	-	-	

TRUST BANK LIMITED

Statement of changes in Equity (Unaudited)
For the period ended 30 September 2016

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 Jan 2016	4,688,267,820	-	229,665	3,333,692,338	57,636,494	1,432,222,212	9,512,048,529
Changes in accounting policy	-	-		-	-	-	-
Restated Balance	-	-		-	-	-	-
Surplus/Deficit on revaluation of properties	-	-		-	-	-	-
Surplus/Deficit on revaluation of investment	-	-		-	(30,531,785)	-	(30,531,785)
Currency transaction difference	-	-	(53,920)	-	-	-	(53,920)
Net gain and losses not recognized in the income statement	-	-		-	-	-	-
Net profit/(loss) for the year after tax	-	-		-	-	1,520,861,657	1,520,861,657
Statutory reserve	-	-		587,560,570	-	(587,560,570)	-
Dividends (Bonus Share)	375,061,420	-		-	-	(375,061,420)	-
Dividends (Cash)	-	-		-	-	(328,178,747)	(328,178,747)
Issue of Share Capital	-	-		-	-	-	-
Balance as at 30 Sep 2016	**5,063,329,240**	**-**	**175,745**	**3,921,252,908**	**27,104,709**	**1,662,283,132**	**10,674,145,734**

TRUST BANK LIMITED

Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 30 September 2017

Amount in Taka

Particulars	Up to 01 Month	1- 3 Months	3-12 Months	1- 5 Years	More than 5 Years	Total
Assets:						
Cash in Hand	3,594,760,854	-	-	-	-	3,594,760,854
Balance with Bangladesh Bank and Sonali Bank	293,199,400	-	-	-	10,958,149,689	11,251,349,089
Balance with other banks and financial institutions	9,972,240,368	2,600,000,000	3,000,000,000	-	-	15,572,240,368
Money at call and short notice	6,430,000,000	-	-	-	-	6,430,000,000
Investments	3,380,191,400	2,731,030,270	5,713,681,218	5,030,876,209	9,112,992,406	25,968,771,503
Loans and Advances	8,735,774,133	57,112,228,456	57,302,808,409	33,706,179,918	11,838,746,055	168,695,736,971
Fixed Assets including premises, furniture and fixtures	-	-	-	-	715,965,711	715,965,711
Other assets	1,414,114,396	798,673,153	1,982,390,454	176,948,369	3,372,541,836	7,744,668,208
Non-banking assets	-	-	-	-	-	-
Total Assets	**33,820,280,551**	**63,241,931,879**	**67,998,880,081**	**38,914,004,496**	**35,998,395,697**	**239,973,492,704**
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	3,200,150,287	4,556,393,831	4,241,010,870	3,388,955,428	2,400,000,000	17,786,510,416
Deposits	48,161,052,722	56,093,302,304	42,176,820,815	19,328,376,669	25,147,181,997	190,906,734,507
Other accounts	9,362,785,997	-	-	-	-	9,362,785,997
Provision and other liabilities	692,600,088	2,437,250,058	4,877,032,613	1,428,181,490	509,286,806	9,944,351,055
Total Liabilities	**61,416,589,094**	**63,086,946,193**	**51,294,864,298**	**24,145,513,587**	**28,056,468,803**	**228,000,381,975**
Net Liquidity Gap	**(27,596,308,543)**	**154,985,686**	**16,704,015,783**	**14,768,490,909**	**7,941,926,894**	**11,973,110,729**

Net result of the Liquidity Statement represents the "Shareholders' Equity" of the Bank

AMARSTOCK

TRUST BANK LIMITED

Notes to the Financial Statements

For the Period from January to September 30, 2017 (Third Quarter)

1 The Bank & it's activities:

Trust Bank Limited is a scheduled commercial bank established under the Bank Company Act, 1991 and incorporated as a Public Limited Company under the Companies Act, 1994 in Bangladesh on 17 June 1999 with the primary objective to carry on all kinds of banking business in and outside Bangladesh. The Bank has One Hundred Two (102) branches and six (6) SME Service Centers/Krishi Branch are operating in Bangladesh as at 30 September 2017. The Bank has no overseas branches as at 30 September 2017. The bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company for its general class of shares.

The registered office of the Bank is located at Shadhinata Tower, Shaheed Jahangir Gate, Dhaka Cantt., Dhaka-1206.

Initially the bank has started its operation in the name of "The Trust Bank Limited" but on 12 November 2006 it was renamed as “Trust Bank Limited” by the Registrar of Joint Stock Companies. The new name of the bank was approved by Bangladesh Bank on 03 December 2006.

The Principal activities of the Bank to provide full range of banking services that include deposit banking, loans & advances, export, import and financing national and international remittance facilities etc.

1.1 Off-shore Banking Unit

The Bank obtained Off-shore Banking Unit Permission vide letter no. BRPB(P-3)744(116)/2010-2462 dated 2 June 2010. The Bank commenced its operation from 24 October 2013 through our Dilkusha Corporate Branch, Gulshan Corporate & CDA Avenue Branch. The Off-shore banking units are governed under the rules and guidelines of Bangladesh Bank. Separate financial statements of Off-shore banking are shown in Annex-G

1.1.1 Subsidiaries of the Bank

The Bank has 2 (Two) Subsidiaries details of which are given below:

1.1.2 Trust Bank Investment Limited

Trust Bank Investments Limited, is fully owned subsidiary of Trust Bank Limited was incorporated on 9 September 2010 with an initial paid up capital of Taka 300 million upon receiving consent from SEC on 25 October 2010 having registered office is located at 36 Dilkusha Commercial Area, Dhaka - 1000.

Trust Bank Investment Limited offers full range of Merchant Banking Services that include Issue Management, Underwriting, Portfolio Management etc.

1.1.3 Trust Bank Securities Limited

Trust Bank Securities Limited, is fully owned subsidiary of Trust Bank Limited was incorporated on 7 February 2013 with an initial paid up capital of Taka 35 million having registered office is located at 28, Kafrul, Dhaka - 1206.

Trust Bank Securities Limited offers full range of Business of Stock Brokers that includes buy and sell of shares & securities, fixed income securities, Bonds Debenture etc.

1.2 Islamic Banking Activities

The defining characteristic of Islamic banking is Shariah compliance with special reference to the prohibition of interest (Riba) from all transactions and dealing in businesses that are allowed (halal) in shariah. Islamic banking is governed by a set of strict rules derived from the holy book, the Qur’an & Sunnah of Prophet (PBUH).

Trust Bank Ltd. started its Islamic banking operations through ‘window’ mechanism as per Bangladesh Bank approval. Trust Islamic Banking (TIB), the brand name of the operation, has started its operation from latter part of 2008 through 5 (five) Islamic banking windows at the TBL-Principal Br., Millennium Br., Dilkusha Br. in Dhaka, CDA Br. in Chittagong & Sylhet Corporate branch in Sylhet.

In addition to the Shariah guidelines, Trust Islamic Banking operations are strictly complied with the Bangladesh Bank instructions regarding Islamic banking operations and adheres to the followings:

• Completely Separate Fund management – no mingling of fund with the conventional banking deposits of the Bank. Investments are made from the Islamic banking deposits only.

• Separate book-keeping, Profit & Loss Account and daily affairs are prepared by Islamic banking module of Bank’s CBS in each window.

• TIB has a Shariah Supervisory Committee (SSC) with distinguished shariah scholars for guidance on Shariah related issues.
• Profit sharing ratio (Depositor: Bank) is 70:30 for the year 2016.
• Profit distributions are executed as per approved weightage table.

A dedicated team of resources with skill & commitment in Islamic finance & banking at Head Office closely monitors and supervises the entire operations of TIB to ensure compliance, development and growth of Islamic Banking business. TIB offers the full range deposit & investment products & services for corporate, retail & SME sectors.

A separate Balance-sheet, Profits & Loss account and Cash-Flow Statements are shown in the Annexure D, E & F of this report. The figures appears in the Annexures have been incorporated in the related heads of financial statement as recommended by the Bangladesh Bank.

1.3 Major Retail Activities:

Asset Campaign:

RBD has set a new exemplary standard with its Asset Campaign "The Fortune", that was launched during the summer of 2016. Both target and achievement of this campaign reached a height that had been accomplished before in the history of TBL Retail Banking. Fresh disbursement of more than BDT 1000 million (Taka One Thousand Million Only) from retail loans were made within 06 (six) months.

Product Development:

In the year 2016, Retail Banking Division has developed PPG for 02 (two) new asset products, revised rate of interest of several asset and liability products and modified the existing PPG of other asset and liability products to best suit customer's need and market demand.

The 02 new asset products launched this year are as follows:

1. Loan Against Pension Benefit for Defense Personnel (other than Officer)- This product is targeted towards Soldier to Junior Commission Officer of Bangladesh Army and equivalent post holders of Bangladesh Navy and Air Force. This segment of the population had never been targeted before by any other bank, thus setting another example of inclusive banking. Since its inception with effect from September 2016 to the end of December 2016, a total of 4269 (Four Thousand Two Hundred and Sixty Nine) number of accounts have been created with a remarkable outstanding figure of over BDT 3706 million (Taka Three Thousand Seven Hundred and Six Million Only).

2. Any Purpose Loan for TBL Employee: This retail product with highest limit of TK 10,00,000/- (Taka Ten Lac Only) is dedicated exclusively to the employees of TBL. This is an example of how Retail products are designed to encompass all segments of population including their own.

Financial Literacy:

Keeping with TBL's commitment to contribute to inclusive banking through financial literacy, Retail Banking Division has sharpened its focus on School Banking activities. Some of the highlights are listed below:

School Banking Activities:

1. School Banking Campaigns: In 2016, several School Banking activities were conducted at through branch; among which, notable were 02 successful campaigns at BAF Shaheen School & College, Dhaka and Adamjee Cantonment Public School, Dhaka, organized by Millennium Corporate Branch and Principal Branch respectively.

2. School Banking Program: As part of the long run plan to implement financial literacy, in 2016, Bangladesh Bank has instructed that every district in the country would host a School Banking Program each year where all scheduled banks in the respective district would have to participate, arranged by a Lead Bank chosen by Bangladesh Bank for the respective district. TBL was chosen as the Lead Bank for Natore district where they successfully organized a discussion session and preparatory meeting with other schedule banks of that region.

Payroll Banking :A significant number of new organizations were included under Trust Payroll. A notable success has been the inclusion of Pinaki Group and Barnali Fabrics Limited under Payroll Banking as both these companies are well known establishments in the Garments Industry. By including the employees of these companies, RBD has elevated itself in keeping with TBL's motto of inclusive banking. For most of these account holders, this was their first step towards formal banking.

Trust Youniverse & Loyalty: The Loyalty team has succeeded in signing favorable MoU with a total of 09 (Nine) new organizations of different genres, including: 2 (Two) Health Care, 02 (Two) Life Style, 02 (Two) Dining and 03 (Three) Leisure & Fun organizations. This lavish experience is provided under the Trust Youniverse program for all TBL debit and credit card holders.

Training & Development: All permanent employees of RBD have attended at least 01 training program each organized by TBL Training Academy. Furthermore, RBD has conducted several training programs for DSR as a part of their business development strategy, which helped them to groom themselves and become more competitive. A new Payroll Sales Team has been formed to increase client base through payroll banking. The result is reflected in the staggering increase of payroll account outstanding at the end of the year.

1.4 SME and Green Banking Activities

Small and Medium sized Enterprises (SMEs) have drawn a lot of interest among policy makers, academics, businessmen and people in general. There is a broad consensus that a vibrant SME sector is one of the principal driving forces in the development of the economy of Bangladesh.

It is worthwhile to note that only few years back, almost 50% of banks deposits sourced from small and medium depositors, but, small and medium enterprises only obtained 30% of the loans. In this backdrop of capital scarcity–SMEs particularly small enterprises have had to rely significantly on informal credit sources-which are often inadequate and costly. Thus, small and medium enterprises can be referred to as the 'missing middle'-neither small enough for microcredit from micro finance institutions, nor big enough to be considered bankable by lenders in the formal financial sector.

Considering the importance of SME sector in the economy of Bangladesh and understanding the constraints under which such enterprises operate and also as the most cost-effective means of fast industrialization and employment generation, Central Bank has adopted policy strategies for smooth and sustainable development of SMEs in all over the country and considered it as one of the vehicles for poverty alleviation, and generation of more employment.

With the directives of Bangladesh Bank, Trust Bank Limited initiated its SME program in the year 2009 by formulating an individual SME policy. Since inception, the SME loans in TBL are growing consistently. We are striving hard to take our SME business to a great height. Mentionable that we have been able to increase our SME portfolio significantly from Tk.7130.00 million in 2015 to Tk.14000.00 million in 2016. Trust Bank was nominated as one the most SME favored Bank by SME Foundation.

The bank is also financing under refinancing scheme of Bangladesh Bank, namely, ADB, JAICA, WE fund. Trust Bank's strategy is to focus on marketing of the products through branch network and outsourcing agent in area/group approach to manufacturing, service, Agriculture and renewable energy sector. Banks exposure is thus well diversified in different sectors viz. power loom, Handloom, Light engineering, handicrafts, Nakshi khatha, garments accessories, Bio-Gas, Bio-fertilizer, Irrigation by Bio-Gas, Fisheries, Poultry, other agri-business and so on. This extension of SME financing has increasingly created the employment opportunity directly or indirectly throughout the country and expanding small enterprise and help minimizing the financial risk.

Trust Bank is well known in the financing of biogas plants. We are pioneer as well as market leader in the financing of biogas plants at farmer's level. Our financed in this sector has reached to Tk.620.00 million against setting up of around 3000 biogas plants in different locations of the country. We also disbursed loan Tk.100.00 million among 1087 farmers through an NGO named SOJAG at Dhamrai under cluster approach.

Trust bank has also financed Tk.83.20 million for installation of 3008 solar-home systems through MFIs linkage in the district of Jenaidah and Munsigonj, Satkhira. A village named Howlipara, Jenaidah, is yet to be named as solar village. Tk.20.00 million has been disbursed through an MFI linkage for installation of 4 nos. of solar irrigation pumps and very recently we have signed an agreement with IDCOL for financing a recycling PET bottle plant at Rupgonj, first of its kind in Bangladesh. Besides, TBL opened 2(two) solar-base branch in the district of Lalmonirhat and Kishoregonj respectively. We have organized a 'Green Day' on April 15, 2014 and arranged a number of capacity & awareness building program among the bank employees as well as other people. TBL is equally concerned with carbon emission and waste management. Keeping this in mind, we have financed a green industry named Pretty Group with Tk.5600.00 million. We also financed Tk.1400.00 million against a 17th-toried building named 'Cityscape Building' located at Gulshan, which is popularly known as 'Green Building. Our finance also extended to ETTPs and auto brick fields.

Trust Bank is also committed to practice digital, nearly paperless, sustainable, green banking operations by making best use of the information technology and related professional skills. In recognition to our green activities, central bank has nominated Trust Bank Ltd as the only member of its Technical Advisory Committee for environment friendly banking from the Banking industry.

2 BASIS OF PREPARATION AND SIGNIFICANT ACCOUNTING POLICIES

Basis of preparation

2.1 Statement of Compliance

The consolidated financial statements of the group (comprising the Bank and its subsidiaries) and the financial statements of Trust Bank Limited as at and for the year ended 30 September 2017 have been prepared under the historical cost convention, except for Government Securities which are stated at fair value and in accordance with Bangladesh Financial Reporting Standards (BFRSs), the First Schedule (Section 38) of the Bank Companies Act 1991, as amended by the BRPD Circular 14 dated 25 June 2003, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987, Stock Exchanges' listing regulations and other rules and regulations are applicable in Bangladesh. In case any requirement of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank differ with those of BFRS, the requirements of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of BFRS are as follows:

i) Investment in shares and securities

BFRS: As per requirements of BAS 39 investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value (as measured in accordance with BFRS 13) at the year-end is taken to profit and loss account or revaluation reserve respectively.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision has been made for any loss arising from diminution in value of investment; otherwise investments are recognized at cost.

ii) Revaluation gains/losses on Government securities

BFRS: As per requirement of BAS 39 where securities will fall under the category of Held for Trading (HFT), any change in the fair value of held for trading assets is recognized through profit and loss account. Securities designated as Held to Maturity (HTM) are measured at amortized cost method and interest income is recognized through the profit and loss account.

Bangladesh Bank: According to DOS Circular 05 dated 26 May 2008 and subsequently clarification in DOS Circular 05 dated 28 January 2009, HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

iii) Provision on loans and advances/investments

BFRS: As per BAS 39 an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets that are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD circular No.14 (23 September 2012), BRPD circular No. 19 (27 December 2012) and BRPD circular No. 05 (29 May 2013) a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Again as per BRPD circular no. 10 dated 18 September 2007 and BRPD circular no. 14 dated 23 September 2012, a general provision at 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39.

iv) Recognition of interest in suspense

BFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per BAS 39 and interest income is recognized through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognized in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

v) Other comprehensive income

BFRS: As per BAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

vi) REPO and Reverse REPO Transaction

BFRS: When an entity sells a financial assets and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is treated as a loan and the underlying assets continues to be recognized in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. Same rule applies to the opposite side of the transaction (Reverse REPO).

Bangladesh Bank: As per DOS Circular Letter no. 6 dated 15 July 2010 and subsequent clarification in DOS Circular No. 2 dated 23 January 2013, when a Bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sale transaction and the financial assets should be derecognized in the seller's book and recognized in the buyer's book.

vii) Financial instruments – presentation and disclosure

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in BAS 39. As such full disclosure and presentation requirements of BFRS 7 and BAS 32 cannot be made in the financial statements.

viii) Financial guarantees

BFRS: As per BAS 39, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD 14, financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin.

ix) Cash and cash equivalent

BFRS: Cash and cash equivalent items should be reported as cash item as per BAS 7.

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and on short notice presented on the face of the balance sheet, and treasury bills, prize bonds are shown in investments.

x) Non-banking asset

BFRS: No indication of Non-banking asset is found in any BFRS.

Bangladesh Bank: As per BRPD 14, there must exist a face item named Non-banking asset.

xi) Cash flow statement

BFRS: The Cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD 14, cash flow is the mixture of direct and indirect methods.

xii) Balance with Bangladesh Bank: (Cash Reserve Requirement)

BFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per BAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xiii) Presentation of intangible asset

BFRS: An intangible asset must be identified and recognized, and the disclosure must be given as per BAS 38.

Bangladesh Bank: There is no regulation for intangible assets in BRPD 14.

xiv) Off-balance sheet items

BFRS: There is no concept of off-balance sheet items in any BFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD 14, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

xv) Loans and advances/Investments net of provision

BFRS: Loans and advances/Investments should be presented net of provision.

Bangladesh Bank: As per BRPD 14, provision on loans and advances/investments are presented separately as liability and can not be netted off against loans and advances.

2.2 Basis of Consolidation

The consolidated financial statements include the financial statements of Trust Bank Limited and its subsidiary Trust Bank Investment Limited made up to the end of the financial year. The consolidated financial statements have been prepared in accordance with BFRS 10: *Consolidated Financial Statements* .

2.3 Subsidiary

Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise from the date that control commences until the date that control ceases. The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases. Subsidiary companies are consolidated using the purchase method of accounting.

2.4 Use of estimates and judgments

The preparation of consolidated financial statements of the Bank requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

2.5 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements, and have been applied consistently by the entities.

2.6 Transactions eliminated on consolidation

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit and loss resulting from transactions between Group are also eliminated on consolidation.

2.7 Foreign currency transaction

a) Foreign currency

Items included in the financial statements of each entity in the group are measured using the currency of the primary economic environment in which the entity operates, i e. the functional currency. The financial statements of the group and the Bank are presented in BDT which is the Bank's functional and presentation currency.

b) Foreign currencies translation

Foreign currency transactions are converted into equivalent BDT using the prevailing exchange rates on the dates of respective transactions as per BAS-21, " The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into BDT at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into equivalent BDT.

Assets and liabilities & income and expenses of Off-shore Banking Units have been converted into BDT currency @ US$1 = Taka 79.70 (closing rate as at 30 September 2017) and Tk.79.30 (average rate at quarter-end).

c) Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at rates mentioned in contracts. Contingent liabilities / commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in BDT terms at the rates of exchange prevailing on the balance sheet date.

d) Translation gains and losses

The resulting exchange transaction gains and losses are included in the profit and loss account, except those arising on the translation of net investment in foreign subsidiary.

e) Foreign operations

The results and financial position of the Group's operations whose functional currency is not Bangladeshi Taka are translated into Bangladeshi Taka as follows:

i) Assets and liabilities are translated at the exchange rate prevailing at the balance sheet date.
ii) Income and expenses in the income statement are translated at an average rate approximating the exchange rates at the year end;

iii) Resulting exchange differences are recognized as a separate component of equity.

iv) As per BAS 21, 'Foreign Currency Transactions' i.e. foreign currency denominated both monetary and non-monetary items of the OBUs are translated at historical rate because the OBUs are considered as an integral part of the Bank's operation not a foreign operation due to specific regulations governing the OBU and its unique nature.

f) Consolidation of Financial Statements of foreign operations

In Consolidation, foreign exchange differences arising from the translation of net investments in foreign entities, as well as any borrowings are taken into capital reserve. When a foreign operation is disposed of, such currency translation differences are recognized in the income statement as part of the gain or loss on disposal.

2.8 Reporting Period

These financial statements of the Bank and its subsidiaries cover the first quarter from 1 January to 30 September 2017.

2.9 Events after the reporting period

Where necessary, all the material events after the reporting period have been considered and appropriate adjustment / disclosures have been made in the financial statements.

2.10 Statements of Cash Flows

Statements of Cash flow has been prepared in accordance with Bangladesh Accounting Standard (BAS) 7 "Statement of Cash Flows" and under the guideline of Bangladesh Bank BRPD Circular no.14 dated 25 June 2003. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.11 Statements of Changes in equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance with Bangladesh Accounting Standard (BAS) 1 "Presentation of Financial Statements" and relevant guidelines of Bangladesh Bank.

2.12 Statement of liquidity

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following bases:

a) Balance with other banks and financial institutions, money at call and short notice etc. are on the basis of their maturity term.

b) Investments are on the basis of their maturity.
c) Loans and advances and lease receivables are on the basis of their repayment / maturity schedule.
d) Fixed assets are on the basis of their useful life.
e) Other assets are on the basis of their realization/adjustment.
f) Borrowing from other banks, financial institutions and agents as per their maturity /repayment term.
g) Deposits and other accounts are on the basis of their maturity term and past trend of withdrawal by the depositors.

h) Other long term liabilities on the basis of their maturity term.
i) Provisions and other liabilities are on the basis of their payment /adjustment schedule.

2.13 Taxation

The expense comprises current and deferred tax. Current tax and deferred tax is recognized in profit or loss except to the extent that it relates to a business combination or items recognized directly in equity.

2.13.1 Current Tax

In compliance with BAS-12 " Income Taxes", provision for current income tax has been made @ 40% on business income,@ 20% on dividend income and @ 10% on capital gain on sale of shares, after considering some of the add backs to income and disallowances of expenditure as per Income Tax Ordinance 1984 and time to time amendment to issue different S.R.O and circular issued by the N.B.R.

2.13.2 Deferred taxation

Deferred tax liabilities are the amount of income taxes payable in future periods in respect of taxable temporary differences. Deferred tax assets are the amount of income taxes recoverable in future periods in respect of deductible temporary differences. Deferred tax assets and liabilities are recognized for the future tax consequences of timing differences arising between the carrying values of assets, liabilities, income and expenditure and their respective tax bases. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted at the balance sheet date. The impact on the account of changes in the deferred tax assets and liabilities has also been recognized in the profit and loss account as per BAS-12 "Income Taxes".

2.14 Provision and accrued expenses

In compliance with BAS-37, provisions and accrued expenses are recognized in the financial statements when the Bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

2.15 Provision for off-balance sheet exposures

In compliance with Bangladesh Bank guidelines, off-balance sheet items have been disclosed under contingent liabilities. As per BRPD Circular no.10, dated 18 September 2007, the bank is required to maintain provision @ 1% against off-balance sheet exposures

2.16 Provision for nostro accounts

The Bank does not required to maintain provision for nostro accounts for the year 2012 in accordance with the guideline of Foreign Exchange Policy Department of Bangladesh Bank, FEPD Circular no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005.

2.17 Assets and basis of their valuation

2.17.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Bank management for its short-term commitments.

2.17.2 Loans and advances / Investments

For stability and sustainable development, Bank's careful and continuous effort in credit operation, attempt for sustainable growth of loans and advances with inclusion of new reputed companies in the client list also continued in 2016. This upholds the total loans and advances as on December 31, 2016 at BDT 141,987.43 million as against BDT 130,848.96 million of December, 2015 representing growth of 8.51% over the year. During extending new credit to any entrepreneur, selection and assessment with professional skill were most pertinent issues considering future condition. However, in all steps compliance issues were never compromised.

During the period, Bank has concentrated to explore new and diversified avenues for financing with the aim of developing and maintaining a sound & sustainable portfolio keeping the issue of risk mitigation at the apex. Our extensive work was also continued in Agriculture, Retail and SME sectors, but intensive efforts in Corporate Credit were still in effect. While providing every type of facility, Bangladesh Bank's regulations and necessary due diligence have been firmly followed. Bank has always remained vigilant to its risk assessment and appropriate arrangement for risk mitigation. Facilities have been given to the new and existing customers on the basis of merit through visiting the concerns, fixing the purpose of facilities and assessing the assets quality. Moreover, for all the cases Bank was fully compliant as per its culture.

2.17.2.1 Recovery of Classified Loans & Advances

The immediate consequence of large amount of classified loans in the banking system is a top most factor for a bank's failure. So, to keep the resources from being locked up in unproductive sectors and driving out of classified loans are of extreme inevitability.

Bank has a Recovery & Monitoring Unit for monitoring the trends of accounts' condition i.e. whether any account be likely to be past due/and showing signs of deterioration for not taking intensive effort for recovery. Then, regular activities like; rigorous follow-up, client motivation, legal actions etc. were unrelenting whole of the year for recovery and to keep the non-performing loans at the minimum. With all efforts in 2016, classified loans to the tune of BDT 1101.50 million were recovered and BDT 5,068.40 million were regularized.

2.17.3 Loan Classification and Provisioning

TBL always maintains its loan portfolio with proper classification provisioning complying rules & regulations set by Bangladesh Bank. Required provision is kept to minimize future risk. Bank classifies loan on the basis of objective criteria & qualitative judgment. Special care & initiatives are taken to keep the loans standard & strong drives are given to reduce the percentage of Nonperforming Loans by way of cash recovery & regularization through rescheduling. Like the every year, TBL has appropriately classified its loans & advances and maintained adequate provision against those following the Bangladesh Bank's rules, regulations & respective circulars to safeguard the Bank and the share-holders' long-term interest mitigating future risk. While classifying, Bank strictly follows subjective as well as objective criteria fixed by the Bangladesh Bank. Laterally, effort for retaining the loan as standard and restoring the classified loans to unclassified through recovery & regularization was continued. In this perspective, the aggregate provision for loans and advances in 2016 is maintained at BDT 4130.03 million. Provisions for off-balance sheet exposure has advanced upward to BDT 614.28 million registering increase due to the growth of foreign trade activities.

General provision on	**Provision Rate**
a. Consumer Financing (House Financing)	2%
b. Consumer Financing (Loans to Professional)	2%
c. Consumer Financing (Other than a & b)	5%
d. Small and Medium Enterprise Financing (SMEF)	0.25%
e. Short Term Agriculture & Micro Credit	2.50%
f. Loans to BHs/ MBs/ Sds against Shares etc	2%
g. All other Credit	1%
h. Special Mention Account	0.25% to 5%

Specific provision on

a. Substandard Loans and Advances	
i. Short Term Agri Credit & Micro Credit	5%
ii. Other than Short Term Agri Credit & Micro Credit	20%
b. Doubtful Loans and Advances	
i. Short Term Agri Credit & Micro Credit	5%
ii. Other than Short Term Agri Credit & Micro Credit	50%
c. Bad/Loss Loans and Advances	100%

2.17.4 Provision for off balance sheet exposures

General provision for off balance sheet exposures has been made @ 1% on period end balance of total off balance sheet exposures as per BRPD circular No. 8 and 10 dated August 07, 2007 and September 18, 2007 respectively issued by Bangladesh Bank.

2.18 Investments

Investments have been initially recognized at cost, including acquisition charges associated with the investment. Premiums have been amortized and discount accredited, using the effective or historical yield method. Government treasury Bills and Bonds (categorized as HFT or/and HTM) are accounted for as per Bangladesh Bank DOS circular letter no.05 dated 26 May 2008 and DOS circular no. 05 dated 28 January 2009.

The valuation methods of investment used are:

2.18.1 Held to maturity

Investments which have 'fixed or determinable payments', and are intended to be 'held to maturity' other than those which are floating and/or free to trade in the market at prevailing prices are classified as held to maturity. The securities in HTM are to be held up till maturity. These securities in HTM must be amortized at the end of the year before maturity and the increase/decrease is to be accounted in the 'statement of changes in equity' (as Revaluation Reserve-HTM). According to Bangladesh Bank DOS Circular Letter No. 01 dated January 19, 2014 a bank can only hold securities of maximum 110% of the total SLR requirement (usually kept as approved government securities) as HTM category the compliance of which came into effect from February 01, 2014. These investment securities can be transferred to and/or re-categorized as HFT any time after getting approval from the Board of Directors of the Bank.

2.18.2 Held for trading

Investments classified in this category are held indeed selling or purchasing –in short- trading as decided by the management of the bank or treasury. After initial recognition, investments of such categories are measured at their fair value once in a week and any change in the fair value is recognized in the statement of capital (as Revaluation Reserve-HFT) for the period before next appreciation. According to Bangladesh Bank DOS Circular Letter No. 05 dated May 26, 2008, no dividend will be allowed to pay to its shareholders on the amount of increase and/or decrease in income generated out of revaluation of securities held for trading.

Value of investments has been enumerated as follows :

Investment Class	Initial recognition	Subsequent Measurement	Recording of changes
Treasury Bill/Bond(HFT)	At Present Value	Market Value	Loss to Profit & Loss Account, gain to revaluation reserve
Treasury Bill/Bond(HTM)	At Present Value	Amortized Value	Increase in value to equity and decrease in value to Profit & Loss Account
Debenture	At cost	None	None
Prize bond	At cost	None	None
Shares	At cost	Cost	Any loss, charged in Profit & Loss,

Investment in listed securities

These securities are bought and held primarily for the purpose of selling them in future, or held for dividend income. These are reported at cost. Unrealized gains are not recognized in the profit and loss account. But provision for diminution in value of investment is provided in the financial statements where market price is below the cost price of investments as per Bangladesh Bank guideline.

Investment in unquoted securities

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

Investments in subsidiary

Investment in subsidiaries is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the BFRS-10. Accordingly, investments in subsidiaries are stated in the Bank's balance sheet at cost, less impairment losses (if any).

2.19 Fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation as per BAS-16 " Property, Plant and Equipment".

Depreciation is charged at the following rates per annum using reducing balance method on all fixed assets other than motor vehicles and office equipment, which are depreciated on straight-line method and no depreciation on land is charged.

Category of fixed assets	Rate
Land	Nil
Building	2.5% p.a.
Furniture & Fixtures	10% p.a.
Office Equipment	20% p.a.
Motor Vehicles	20% p.a.
Office Decoration	12% p.a.

Depreciation at the applicable rates is charged proportionately on additions made during the year from the date of their use and in case of sale upto the earlier of the date that asset is classified as held for sale in accordance with BFRS 5 and the date that the asset is derecognized.

Repairs and maintenance costs of fixed assets are charged to profit & loss account, when incurred.

2.20 Intangible assets

Intangible asset is an identifiable non-monetary asset without physical substance. An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with BAS 38: "Intangible Assets".

Subsequent expenditure on intangible asset is capitalized only when it increases the future economic benefits embodied in the specific assets to which it relates. All other expenditure is expensed as incurred.

The software used by TBL represents the value of computer application software licensed for the use of the bank. Software is carried at cost less accumulated amortization and any impairment losses. Initial cost comprises license fees paid at the time of purchase and other directly attributable expenditure that are carried in customizing the software for its intended use. Software is amortized using the straight line method over the estimated useful life of 5 (five) years commencing from the month at which the application software is made available for use.

2.21 Impairment of Assets:

The policy for all assets or cash-generating units for the purpose of assessing such assets for impairment is as follows:

The Bank assesses at the end of each reporting period or more frequently if events or changes in circumstances indicate that the carrying value of an asset may be impaired, whether there is any indication that an asset may be impaired. If any such indication exits, or when an annual impairment testing for an asset is required, the bank makes an estimate of the asset's recoverable amount. When the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset or cash-generating unit is considered as impaired and is written down to its recoverable amount by debiting to profit & loss account.

Fixed assets are reviewed for impairment whenever events or charges in circumstances indicate that the carrying amount of an asset may be impaired.

2.22 Other assets

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the Bank.

2.23 Non-Banking Assets

As on balance sheet date TBL has not arisen any Non-Banking Assets failure from borrower to repay the loan/Investments.

2.24 Offsetting

Financial assets and financial liabilities are offset and the net amount is presented in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously. Advance tax paid and provision for tax of the bank is presented on net basis as a liability item if the liability is higher than asset and as an asset item if the asset is higher than liability.

2.25 Receivables

Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.

2.26 Inventories

Inventories measured at the lower of cost and net realizable value.

2.27 Leasing

Leases are classified as finance leases whenever the 'terms of the lease' transfer substantially all the risks and rewards of ownership to the lessee as per BAS-17 " Leases". All other leases are classified as operating leases as per BAS-17 "Leases".

2.28 Share Capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

2.28.1 Authorized Capital

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association. Details are shown in note 13.1.

2.28.2 Paid up Capital

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders are ranked after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation. Details are shown in note 13.2.

2.29 Statutory reserve

As per Bank Companies Act, the Bank requires to transfer 20% of its current year's profit before tax to statutory reserve until such reserve equals to its paid up capital. The Bank does comply with this requirement of law every year.

2.30 Liabilities and Provisions

2.30.1 Retirement benefits to the employees

i) Provident fund

Provident fund benefits are given to the confirmed staffs of the Bank in accordance with the locally registered Provident Fund Rules. The Commissioner of Income Tax, Taxes Zone - 6, Dhaka has approved the Provident Fund as a recognized provident fund within the meaning of sub-section 1 of section 2 read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984 w.e.f. 27 February 2003. The Fund is operated by a Board of Trustees consisting seven members from the employees of the Bank. All confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Fund. The Bank also contributes equal amount. Interest earned from the investments is credited to the members' account on yearly basis.

ii) Gratuity fund

The Bank has started making provision for liabilities of its employees' gratuity as per gratuity scheme of the Bank from the year 2004. Subsequently National Board of Revenue has approved the fund as recognized within the meaning of sections 2 and 3 read with the provision of part - C of the First Schedule of Income Tax Ordinance 1984 w.e.f. 20 November 2006. The Bank contributes to the Fund as per Gratuity Fund Rules as well as Service Rule of the bank.

iii) Super annuation fund

The Bank has also introduced a "Superannuation Fund" instead of group life insurance policy for the employees. Those employees, who will be able to fulfill the specific criteria mentioned in the policy of the fund, will be entitled to get the benefit of "Superannuation Fund". National Board of Revenue has approved the fund as recognized within the meaning of section 3 read with the provision of part - A of the First Schedule of Income Tax Ordinance 1984 w.e.f. 22 December 2004.

2.30.2 Minority interest in subsidiaries

Minority interest in business is an accounting concept that refers to the portion of a subsidiary corporation's stock that is not owned by the parent corporation. The magnitude of the minority interest in the subsidiary company is always less than 50% of outstanding shares, else the corporation would cease to be a subsidiary of the parent. Minority interest belongs to other investors and is reported on the consolidated balance sheet of the owning company to reflect the claim on assets belonging to other, non-controlling shareholders. Also, minority interest is reported on the consolidated income statement as a share of profit belonging to minority shareholders.

2.31 Revenue recognition

i) Interest income/Profit on TIB Investment

In terms of the provisions of the BAS-18 "Revenue", the interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such advances are classified. It is then kept in interest suspense in a memorandum account. Interest on classified advances is accounted for on a cash receipt basis.

ii) Investment income/TIB Investment Income

Income on investments is recognized on accrual basis except from Government Securities which are recognized on the basis of BRPD Circular 15 Dated 31 October 2005 issued by Bangladesh Bank.

iii) Fees and commission income

Fees and commission income arises on services provided by the Bank are recognized on a cash receipt basis. Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

iv) Dividend income

Dividend income from investments is recognized at the time when it is declared, ascertained and right to receive the payment is established.

v) Interest paid on borrowings and deposits

Interest paid on borrowings and deposits are calculated on 360 days in a year and recognized on accrual basis

vi) Dividend payments

Interim dividend is recognized when they are paid to shareholders. Final dividend is recognized when it is approved by the shareholders.

The proposed dividend for the year 2016 has not been recognized as a liability in the balance sheet in accordance with the BAS-10 : Events After the Reporting Period.

Dividend payable to the Bank's shareholders is recognized as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment is established.

vii) Management and other expenses

Expenses incurred by the Bank are recognized on actual and accrual basis.

2.32 Reconciliation of inter-bank and inter-branch account

Accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may affect the financial statements significantly. Un-reconciled entries / balances in case of inter-branch transactions as on the reporting date are not material.

2.33 Risk Management

Risk management policy or process of Trust Bank encompasses risk appreciation basing on the risk appetite for the particular sector/segment of the customers and subsequent risk identification, measurement and controlling of risk components to safeguard the interest of the bank and to keep the business portfolio performing to the maximum extent.

We always prioritize to ensure risk–return tradeoff on all business transactions. The focus group as constituted by Bangladesh Bank has selected 06 core risks namely (a) Credit Risk (b) Asset liability/Balance sheet Risk (c) Foreign Exchange Risk (d) Internal control and compliance Risk (e) Money laundering Risk and (f) IT risk management in order to impart internationally accepted best practices in the Banking and Financial system. Banks as a financial intermediary (ies) are exposed to multidimensional risks but those risks are to be examined and quantified for acceptance in line with the risk appetite and credit policy of our bank.

2.33.1 Credit risk management

The bank believes that risk management is the core area of concern that makes its business sustainable. Ability to produce profit consistently and sustainably is a function of risk management and the bank is breaklessly pursuing nonstop development in this vicinity. One of the key risks the bank is uncovered, arises from credit facility allowed to customers. In this regard, objective of risk management is to maximize risk-adjusted returns durable within own risk appetite. TBL Risk management approach is based on a transparent understanding of various risk, regimented assessment, measurement and uninterrupted monitoring of such risks. The policies and procedures designed for the purpose are regularly reviewed to assume regulatory changes and improvements. Bank's Board of Directors is first and foremost responsible for deciding risk appetites, approving related strategies and policies and administering its compliance and the competence of the risk management framework through reports from Internal Control and Compliance Division. Credit risk policy covers large to small enterprise exposure as well as retail exposure. Policies and procedures together have structured and standardized credit risk management practice both in obligor and portfolio point.

Frame-Work

In today's rapid changing economic and financial environment, effective risk management is a must for sustainable growth and for maximizing share-holders wealth. Banking business is in fact a business of risk taking and risk managing. So, it is very vital to manage all possible risks efficiently in effective way to emerge as winner out of risk ventures. TBL has always prioritized adopting different credit risk management tools & techniques as "prevention is better than cure" for all type of credits in all the stages i. e. from receiving application to approval level for more safe and sound credit portfolio.

Credit risk originates from the –

* Market Risk
* Supplier's Risk
* Financial Risk
* Business Risk
* Management Risk
* Structural Risk
* Security Risk
* Infrastructural Risk
* Information/Data Risk
* Technological Risk
* Interest Rate Risk
* Security Risk etc.

Bank considers all relevant information and financials of the customers, their business performances, sectoral conditions, arrangement & strength of supply chain, succession status etc. for assessment and analyses all factors and results of it in order to adopting appropriate risk mitigation if the client's proposal is viable for financing.

2.33.2 Asset liability risk management

Asset and Liability management is a process which is managed by the Asset and Liability Management Committee (ALCO) of the bank. In order to run the process smoothly, TBL has established "Asset Liability Management Committee" comprising of senior management headed by the Managing Director. The primary responsibility of ALCO is to manage assets and liabilities under the set ALM Policy, essentially approved by the BODs of the bank.

ALM is a sensitive financial and risk management subject that deals with bank's on and off- balance sheet items so that the Bank can offer competitively period products and services to clients generating sustaining earnings shares value. ALM includes many activities of policy, procedures, guidelines such as Capital Planning, Deposit procurement/borrowing policy, Loan & Advances/Lending policy, Interest Rate policy, Exchange rate Policy, Liquidity Contingency Plan to manage the balance sheet properly.

2.33.3 Foreign exchange risk management

Foreign exchange risk is the potential changes in earnings arising due to exchange rate fluctuation, adverse exchange position or changes in the market price. Such risk may arise from position held in various foreign exchange products like spot, forward and options. Foreign exchange risk management is fundamental for safe and sound management of all institution having exposure to foreign currencies.

Today's Financial institutions engage in activities starting from Import, Export and Remittance to complex derivatives involving basic Foreign Exchange and Money Market to complex structured products. All these require high degree of expertise that is difficult to achieve in the transection originating department and as such the expertise is housed in a separate department i.e. treasury.

Foreign Exchange risk management is one of the important responsibilities of the treasury division. The foreign exchange risk are measured and monitored by the treasury division of the bank. The function of the treasury Front Office, Mid Office and Back office are segregated. Mid office and back office are conducting operations in a separate location apart from Treasury Front Office. Treasury Front Office manages and controls day-to-day trading activities and ensure continues monitoring of the level of assume risk. Treasury Mid Office verifies deal and monitors limit. Back office is responsible for deal confirmation, settlement of transection, transferring fund to NOSTRO accounts, timely recording and reporting of information on exchange transactions and currency transfer etc. Reporting lines of these three office are separate and independent to ensure minimizing FEX risk.

As per directive of central bank, the bank has formulated a well defined Treasury Manual with a view to minimize the foreign exchange risk. Bank also developed different strategies to control foreign exchange risk in the light of net open position set by central bank, overall gross limit forward transection, maximum loss limits per deal per day, counter party limit etc. Market scenario of risk monitored and measured by Treasury division to manage the foreign exchange operations in such a way that earnings not hampered against any adverse movement of market price.

2.33.4 Internal control and compliance risk management

Internal control refers to the mechanism in place on a permanent basis to control the activities in an organization .In absence of it, risks resulting in unexpected losses caused by faulty internal processes, human errors, frauds & forgery, technology failure and documentary lapses may surface. The primary objectives of internal control system are to help the bank perform better through the use of it's resources, identify it's weaknesses , take appropriate measures to overcome the same and ensure compliance with regulatory framework including applicable laws and regulations.

The bank has set up Internal Control & Compliance (IC&C) Division at Head Office to ensure that the Internal Control processes are in place. As per instruction of Bangladesh Bank the Audit Committee of the Board has been constituted to assist the Board in fulfilling it's oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the bank. The committee reviews the financial reporting process, the system of internal control & management of financial risks, the audit process, health report of the bank and the bank's process for monitoring compliance with laws and regulations and its own code of business conduct .In the year 2016, 06 nos. meetings of the Audit Committee were held .The bank has introduced 'Risk Based Internal Audit (RBIA)' in 2008 to assess the business risk as well as control risk associated with the branches and determines how much follow up ,monitoring & periodicity of internal audit would be required to bring a particular branch back to normalcy ,if it is found that the performance of the branch is not satisfactory and which may pose a potential threat for the bank.

Each year IC&C Division sets out an audit plan (Internal)for the year which is approved by the Managing Director and placed before the Audit Committee of the Board for concurrence .In 2016 IC&C Division conducted Comprehensive Audit in 107 branches & 19 divisions/departments at Head Office .In the same year IC&C Division carried out 34 Spot Inspections including 13 Spot Inspections on "Anti fraud Internal Control" to develop Risk & Fraud awareness culture among the employees & reduce the likelihood of fraud occurring in Bank. In 2016 no fraud was detected in the year 2016 in course of audit at the branches. IT based Audit has been merged with Comprehensive Audit. In addition, audit was also conducted in 06 TBIL branches & Trust Bank Investment Ltd, Head Office and 1612 nos. Pay Points for Mobile Banking operations in each and every year.

IC&C Division looks after the activities of complaint Cell of Head Office and handles the complaints as received from the customers as well as received directly from FICSD (Financial Integrity & Customer Services Department), Bangladesh Bank & other sources. A 'Guidelines for Customer Services & Compliant Management' of Trust Bank Limited has been developed in the year 2015 which was approved by the Board of directors of the bank in its 240th (09/2015) meeting held on 22.07.2015. IC&C Division also provides operational and managerial guidance uniformly to all personnel of TBL family to handle and manage the customers' complaint satisfactorily, quickly, effectively and efficiently.

In order to make the policy manual time befitting, the existing 'Internal Control & Compliance Policy Manual 'has been revised in the year 2016, which was approved by the Board of Directors of the bank in its 254th meeting held on 30.07.2016.

IC&C Divisions of the bank ensures its Internal Control Process through review of Departmental Control Function Checklist (DCFCL), Loan Documentation Checklist (LDCL) and Quarterly Operations Report (QOR) of the branches and other mechanisms.

To comply with the directives of Bangladesh Bank a special meeting of the Board of Directors was held on 25.10.2016 to review the compliance/implementation status on the observations of Bangladesh Bank's comprehensive inspection report, where the representatives of Bangladesh Bank were also present.

2.33.5 Money Laundering & Terrorist Financing Risk Management

Money Laundering and Terrorist Financing has become the major threat to the growth & stability of the Financial Institutions (FI) around the world. The very existence of the global Scio-economic order is at risk because of the ML/TF risks. Money laundering has a major impact on a country's economy as a whole, impeding the social, economic, political, and cultural development of a society. As such compliance of National & Global standards of Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) has now became the most serious & important issue for all FIs. AML/CFT regime itself has now become a standard setting parameter for all FIs along with its country of business. Non-compliance of AML & CFT standards developed by UN & international bodies shall affect the compliance rating of the country and may result in imposition of sanctions in Bangladesh. Combating money laundering and terrorist financing is, therefore, a key element in promoting a strong, sound and stable financial sector of the country.

Bangladesh has enacted the Money Laundering Prevention Act, 2012 (Amendment-2015) & Anti-Terrorism Act, 2009 (Amendment-2013) which covers all the international standards & requirements and assigned Bangladesh Financial Intelligence Unit (BFIU) to discharge the regulatory responsibility of implementation & monitoring of the AML & CFT activities to keep the financial system of the country sound and compliant as international standards. Trust Bank Limited as a compliant & responsible institution committed to the strict compliance of AML & CFT standards/guidelines. TBL has comprehensive Operational Manual & Risk Management Guidelines for administering the AML & CFT Risks designed and implemented in line with the guidelines of Bangladesh Financial Intelligence Unit (BFIU). Trust Bank Limited considers AML & CFT compliance as a part of its social responsibility & commitment.

In compliance of BFIU guidelines, TBL AML & CFT Policy Guidelines and TBL-ML & TF Risk Management Guidelines ensure full compliance of all issues including the following:

1. Mandatory KYC management.
2. Maintenance & monitoring the TP (Transaction Profile) of all the accounts.
3. Monitoring of unusual/suspicious transaction and report to Bangladesh Bank, if required.
4. Submission of Cash Transaction Report (CTR) to BFIU through goAML & FIU on every month.
5. Adequate training are providing to the officials of TBL on AML & CFT.
6. Identification of customer on the basis of risk grading.
7. Identification of Politically Exposed Persons (PEPs) & Local Influential Person (LIPs) customer.
8. Transaction monitoring of High Risk and LIPs account.
9. Declared Customer Acceptance Policy.
10. Automated Sanction Screening of UN sanction list.
11. Introducing Unique Customer Identification Code.
12. Introducing AML & CFT audit conducted by HO-AMLD on behalf of Central Compliance Unit. (CCU)

For review the overall AML/CFT compliance status & mitigating the AML/CFT risks, TBL has a Central Compliance Unit (CCU) comprising of CAMLCO, Deputy CAMLCO and other Divisional Heads at Head Office. Routine affairs of monitoring etc. are conducted by the dedicated team at Anti-Money Laundering Division, Head Office. A designated Branch Anti-Money Laundering Compliance Officer (BAMLCO) is appointed in every TBL branch and is assigned to review & report the AML & CFT activities and measures of the branch.

2.33.6 IT risk management

The advancement of information and communicative technology (ICT) is given credit for the evolution of banking services, in particular, online banking. Information Technology (IT) Risk is a growing component of total operational Risk. As business increasingly depend on IT to automate processes and store information, IT Risk Management is emerging as a separate practice. IT includes security, availability, performance and compliance elements.IT Risk Management helps to reduce service costs and achieve greater compliance by effectively assessing classifying IT risk.

IT Risk management requires a disciplined approach that includes IT Risk awareness, quantification of business impacts, solution design and implementation across people, process, and technology, and creation of a sustained IT Risk Management program complete with performance measurement and a model for continuous improvement.

Compliance definitions

a) Data Protection

- Privacy & data security

-Growth of unstructured data

-Business continually and disaster recovery

b) Data Retention

- New model of data storage, software as service & disaster recovery
- Access by legitimate user

c) Strategic Governance Risk

- Alignment of IT risk control framework with business strategy
- Public disclosures accurately reflect corporate performance

d) National Security - Assuring IT system & network support legal infrastructure through electronic signatures, data movements and IT resources

e) Civil & Criminal legal Framework

-Protecting individual & corporate intellectual properly

- Availability keeping existing process running & recovering from interruption
- Access ensuring that people have right access
- Providing accurate , timely and complete information
- Implementing new strategic initiatives

Since the automation of the Bank and centralization of information system, all the branches of the bank are connected to the Head Office IT department in Dhaka through a dedicated link and Disaster Recover site at Jessore. The infrastructure design is up to standard and completely secure.

2.33.7 Liquidity risk management

Liquidity risk arises from bank's inability to meet its obligations as they fall due or to fund increases in assets without incurring unacceptable cost or losses. Borrowing short term and lending long term is the business of banks. But when depositors withdraw funds it can lead to bank failure. There are also a surprising number of things that create liquidity risk. This is why banks need to assess how much liquidity will be hold particularly under stressed conditions. It's also necessary translated into a portfolio of high quality liquidity that meets the risk appetite at the crisis moment. An effective liquidity risk management process included in the system of the bank to measure, monitor and control the liquidity exposure of the bank. Different liquidity ratio i.e. CRR, SLR, LCR, NSFR, ADR and IDR are measured for taking right decision to manage liquidity risk of the bank.

2.34 Interest rate risk management

Interest rate risk is the potential impact on a bank's earnings and net asset values due to changes in market interest rates. Interest rate risk arises when a bank's principal and interest cash flows (including final maturities), both on- and off-balance sheet, have mismatched re-pricing dates. The amount at risk is a function of the magnitude and direction of interest rate changes and the size and maturity structure of the mismatch position. Bank's lending, funding and investment activities give rise to interest rate risk. Managing interest rate risk requires a clear understanding of the amount at risk and the impact of changes in interest rates on this risk position. To make these determinations, sufficient information must be readily available to permit appropriate action to be taken within acceptable, often very short, time periods. The longer it takes a bank to eliminate or reverse an unwanted exposure, the greater the possibility of loss.

2.35 Operation risk management

Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. It includes legal risk but excludes strategic and reputational risk. Operational Risk Management is a continual cyclic process which includes risk assessment, risk decision making, and implementation of risk controls, which results in acceptance, mitigation, or avoidance of risk. The Bank's operational risk management focuses on proactive measures in order to ensure business continuity as well as the accuracy of information used internally and reported externally, a competent and well-informed staff, and its adherence to established rules and procedures as well as on security arrangements to protect the physical and ICT infrastructure of the Bank.

2.36 Basel –III Activities

To improve the banking sector's ability to absorb shocks arising from financial and economic stress, Bangladesh Bank issued final Basel III guidelines, applicable with effect from January, 2015 in a phased manner through till December, 2019 as per the transitional arrangement provided by Bangladesh Bank for Basel III implementation. The Basel III rules on capital consist of measures on improving the quality, consistency and transparency of capital, enhancing risk coverage, introducing a supplementary leverage ratio and promoting counter-cyclical buffers and addressing systemic risk and inter-connectedness. In 2016, the Bank is required to maintain minimum Common Equity Tier-1 (CET1) capital ratio of 4.50%, Capital Conservation Buffer of 0.625%, minimum CET-1 plus Capital Conservation Buffer of 5.125%, minimum Tier-1 capital ratio of 5.50 %, minimum total capital ratio of 10.00% and minimum Total Capital plus Capital Conservation Buffer 10.625%.

Pillar-I: Minimum Capital Requirement:

Banks must hold minimum regulatory capital against Credit, Market and Operational Risk inherent with Banking Business. Trust Bank Ltd. has adopted the following measurement approaches for computing its Capital Adequacy Ratio:

☐ Standardized Approach for Credit Risk,
☐ Basic Indicator Approach for Operational Risk, and
☐ Standardized Approach for Market Risk.

Pillar-II: Supervisory Review Process (SRP)

In compliance with the Pillar–II guidelines of the Bangladesh Bank under Basel III framework, Trust Bank Ltd. has formulated its own Board approved Internal Capital Adequacy Assessment Process (ICAAP) to assess various risks that it is exposed to. The assessment of adequate capital would be the outcome of the dialogue to be held between the bank's SRP and Bangladesh Bank's SREP team.

Following Risk has to be assessed for Adequate Capital Requirement under ICAAP as per Bangladesh Bank Guideline:
☐ Residual Risk
☐ Concentration Risk
☐ Liquidity Risk
☐ Reputation Risk
☐ Strategic Risk
☐ Settlement Risk
☐ Evaluation of Core Risk Management
☐ Environmental & Climate Change Risk
☐ Other material Risks

Pillar-III: Market Discipline:

Pillar- III (Market discipline) of Basel III, aims to encourage Market discipline by developing a set of disclosure requirements which allows market participants to assess key pieces of information on the scope of application, capital, risk exposures, risk assessment processes and hence, the capital adequacy of the Bank. The Pillar–III Disclosures are published on a yearly basis on the Bank's website. The Pillar-III year-end disclosures are also published in the Annual Report of the Bank in addition to Bank's website.

2.37 Earning per share (EPS)

Basic earnings per share

Basic earnings per share has been calculated in accordance with BAS 33 "Earnings per Share" which has been shown on the face of the profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share

Diluted earnings per share is not required to be calculated for the year as there was no scope for dilution during the year under review.

2.38 Non controlling interest

Non controlling interest is that portion of the profit or loss and net assets of the subsidiary (TBL Investments Limited) attributable to equity interests that are not owned, directly or indirectly through subsidiary, by the Parent (Trust Bank Limited).

2.39 Compliance of Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS) in context of Bangladesh from the standards adopted by International Federation of Accountants Committee (IFAC) as International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). While preparing the financial statements, Trust Bank Limited applied most of the BAS and BFRS, details of which are given below:

Name of BAS	BAS No.	Status
Presentation of Financial Statements	1	*Applied
Inventories	2	N/A
Statements of Cash Flow	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events after the Reporting Period	10	Applied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Lease	17	N/A
Revenue	18	Applied
Employee Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The effects of Changes in Foreign Exchange Rate	21	Applied
Borrowing Cost	23	Applied

Name of BAS	BAS No.	Status
Related Party Disclosures	24	Applied
Accounting and Reporting by Retirement Benefit Plans	26	N/A
Separate Financial Statements	27	Applied
Investment in Associates	28	N/A
Interest in Joint Ventures	31	N/A
Financial Instruments: Presentation	32	*Applied
Earnings per Share	33	Applied
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	*Applied
Intangible Assets	38	Applied
Financial Instruments: Recognition and Measurement	39	*Applied
Investment Property	40	N/A
Agriculture	41	N/A

Name of BFRS	BFRS No.	Status
First-time Adoption of Bangladesh Financial Reporting Standards	1	N/A
Share-based Payment	2	N/A
Business Combinations	3	N/A
Insurance Contracts	4	N/A
Non-current assets Held for Sale and Discontinued Operations	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	*Applied
Operating Segments	8	Applied
Consolidated Financial Statements	10	Applied
Joint Arrangements	11	N/A
Disclosure of Interest in Other Entities	12	Applied
Fair Value Measurement	13	*Applied

* Subject to departure described in note 2.1
N/A= Not Applicable

2.41 General

i) Figures have been rounded off to the nearest taka;

ii) Prior year's figures shown for comparison purpose, have been rearranged, whenever necessary, to confirm to current year's presentation.

AMAR STOCK

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
3	**CASH**		
3.1	**Cash in hand**		
	In local currency	3,543,007,968	3,320,083,931
	In foreign currencies	51,752,886	34,569,662
		3,594,760,854	**3,354,653,593**
3.2	**Balance with Bangladesh Bank and its agent bank(s)**		
	Balance with Bangladesh Bank		
	In local currency	10,656,073,807	10,742,684,494
	In foreign currencies	517,782,619	1,440,003,964
		11,173,856,426	12,182,688,458
	Balance with Sonali Bank in local currency (as agent of Bangladesh	77,492,663	108,286,114
		11,251,349,089	**12,290,974,572**

3.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 33 of the Bank Companies Act 1991 and MPD circular nos.01, dated July 24, 2014 issued by Bangladesh Bank.

The Cash Reserve Requirement (CRR) has been calculated @ 6.5% on the Bank's time & demand liabilities of the month earlier of the previous month and maintained with Bangladesh Bank in current account and 13% Statutory Liquidity Ratio (SLR) on the same liabilities has also been maintained in the form of Treasury Bills, Bonds and Debentures including FC balance with Bangladesh Bank and the components of CRR. Both reserves have been maintained during the year by the Bank are in excess of the statutory requirements.

The position of CRR and SLR as on 30 September 2017 is shown below:

3.3.1	**Cash Reserve Requirement (CRR) for Conventional Banking**		
	Average Demand and Time Liabilities of the month earlier of the previous month	**168,586,918,288**	**149,547,391,900**
3.3.1.1	Minimum Required Reserve (6% of Average Demand and Time Liabilities)	10,115,215,097	8,972,843,514
	Actual Reserve held (6.79% of Average Demand and Time Liabilities)	11,438,821,145	10,735,415,328
	Surplus	**1,323,606,048**	**1,762,571,814**
3.3.1.2	Average Required Reserve (6.5% of Average Demand and Time Liabilities)	10,958,149,689	9,720,580,474
	Average Reserve held with B. Bank (6.63% of Average Demand and Time Liabilities)	11,173,966,815	10,140,397,580
	Surplus	**215,817,126**	**419,817,106**
3.3.1.3	**Statutory Liquidity Ratio for Coventional Banking (SLR)**		
	Required Reserve (13% of Average Demand and Time Liabilities)	21,916,299,377	19,441,160,947
	Actual Reserve held with B. Bank (15.68% of Average Demand and Time Liabilities)	26,434,666,127	32,783,931,414
	Surplus	**4,518,366,750**	**13,342,770,467**
3.3.1.4	**Components of Statutory Liquidity Requirement (SLR)**		
	Cash in Hand	3,582,401,130	3,347,315,574
	Balance with Agent Bank(s)	77,492,660	108,285,539
	Excess Reserve	480,671,456	1,014,834,853
	Government Bills	13,909,423,981	14,619,375,896
	Government Bonds	4,930,400	3,905,100
	Bangladesh Bank Bill	8,379,746,500	13,690,214,452
	Other Approved Securities (Prize Bond)	-	-
	TT in Transit	-	-
		26,434,666,127	**32,783,931,414**

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
3.3.2	**Cash Reserve Ratio (CRR) for Islamic Banking**		
	Average Demand and Time Liabilities of the month earlier of the previous month	**16,682,530,587**	**13,211,593,500**
3.3.2.1	Mimimum Required Reserve (6% of Average Demand and Time Liabilities)	1,000,951,835	792,695,610
	Minimum Reserve held (6.6% of Average Demand and Time Liabilities)	1,100,616,632	890,819,111
	Surplus	**99,664,797**	**98,123,501**
3.3.2.2	Average Required Reserve (6.5% of Average Demand and Time Liabilities)	1,084,364,488	858,753,578
	Averagel Reserve held with B. Bank (6.98% of Average Demand and Time Liabilities)	1,165,101,440	916,298,392
	Surplus	**80,736,952**	**57,544,814**
3.3.2.3	**Statutory Liquidity Requirement for Islamic Banking (SLR)**		
	Required Reserve (5.5% of Average Demand and Time Liabilities)	917,539,182	726,637,643
	Actual Reserve held with B. Bank (5.75% of Average Demand and Time Liabilities)	958,970,870	789,735,553
	Surplus	**41,431,688**	**63,097,910**
3.3.2.4	**Held for Statutory Liquidity Requirement**		
	Cash in Hand	12,718,727	7,670,018
	Excess Reserve	16,252,143	32,065,535
	Balance with Agent Bank(s)	-	-
	Government Bills	-	-
	Government Bonds	-	-
	Government Islamic Investment Bonds	930,000,000	750,000,000
		958,970,870	**789,735,553**
4	**BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS**		
4.1	**In Bangladesh**		
	Current Deposits		
	Sonali Bank Ltd.	17,340,340	16,610,939
	Agrani Bank Ltd. Ltd.	5,015	4,875
	Sonali Bank Ltd. (TAX Settlement A/C)	417,817	418,847
	Social Islamic Bank Limited	2,250	2,002,825
		17,765,422	**19,037,486**
	Short Term Deposits		
	Sonali Bank Ltd.	77,685,071	108,973,755
	AB Bank Ltd.	4,041,660	4,080,218
	Rupali Bank Ltd.	1,628,606	1,778,601
	Janata Bank Ltd.	9,860	1,577,059
	Prime Bank Ltd.	103,613	3,535,850
	Standard Chartered Bank	124,269,063	138,461,189
	Dutch Bangla Bank Ltd.	-	83,898
	Bank Asia Limited	50,753,570	260,145,057
	Standard Bank Limited	2,900,104	2,900,104
	Al Arafah Islami Bank Limited	28,921	15,391
	NCC Bank Limited	52,367	52,434
	Southeast Bank Limited	4,449	5,464
		261,477,284	**521,609,020**
	Mudaraba Short Term Deposit		
	AB Bank Ltd.	5,571,688	775,900,029
	The City Bank Lmited	6,730,594	6,685,669
	EXIM Bank Ltd	8,692,176	10,299,677
	Bank Asia Ltd.	551,707	546,670
	Union Bank Ltd.	4,172,647	675,915
	Social Islami Bank Ltd.	2,708,278	1,858,468
		28,427,090	**795,966,428**

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
	Fixed Deposits in local Currency		
	Fixed With Bank		
	AB Bank Limited	-	1,000,000,000
	One Bank Limited	2,000,000,000	1,000,000,000
	Pubali Bank Limited	1,500,000,000	-
	Mercantile Bank Limited	500,000,000	500,000,000
	Jamuna bank Limited	400,000,000	400,000,000
	Dhaka Bank Limited	1,500,000,000	1,000,000,000
	Eastern Bank Limited	3,000,000,000	1,000,000,000
	BRAC Bank Limited	2,000,000,000	2,000,000,000
	National Bank limited	-	1,000,000,000
	The City Bank Limited	2,500,000,000	-
	Southeast Bank Limited	500,000,000	-
	Standard Bank Limited	-	1,000,000,000
		13,900,000,000	**8,900,000,000**
	Fixed With NBFI		
	GSP Finance Co. Ltd.	-	100,000,000
	IDLC Finance Limited	-	300,000,000
	Delta Brac Housing Ltd.	-	450,000,000
		-	850,000,000
	Mudaraba Term Deposits		
	Islamic Finance & Investment ltd.	-	300,000,000
	Hajj Finance Co. Ltd	100,000,000	250,000,000
	Shahjalal Islami Bank Limited	-	250,000,000
	EXIM Bank Limited	-	500,000,000
		100,000,000	1,300,000,000
		14,307,669,796	**12,386,612,934**
4.2	**Outside Bangladesh**		
	Current Account		
	Dollar Account		
	Citibank N.A., USA	-	-
	Union De Banques, HKG	-	-
	Mashreqbank psc, USA	68,935,755	408,993,413
	Standard Chartered Bank, USA	409,243,988	929,480,364
	HSBC Bank, USA	-	-
	ICICI Bank Ltd., Hongkong	182,533,298	257,856,401
	Commerz Bank, AG Germany	182,239,940	367,229,940
	Wells Fargu Bank,NY	-	-
	Habib Bank Limited	4,348,450	6,051,227
	Sonali Bank Ltd. UK	-	631,301
	United Bank Of India	39,560,845	37,565,148
	GBP Account		
	Standard Chartered Bank, UK	10,530,167	8,390,696
	Citibank N.A., UK	-	-
	Sonali Bank Ltd. UK,GBP	73,765	656,309
	HSBC, PLC, UK	-	-
	Japanese Yen Account		
	Standard Chartered Bank, Japan	242,538	60,852
	Commerzbank Ag, Frankfurt, Germany (Jpy)	10,871,493	825,650
	Australian Dollar Account		
	Commerzbank Ag, Frankfurt, Germany (Aud)	5,723,516	2,494,715
	EURO Account		
	HSBC, PLC, UK	-	-
	Standard Chartered Bank, UK	14,162,667	22,191,775
	ICICI Bank Ltd., Mumbai, India	1,714,922	1,480,395
	Citibank N.A., UK	-	-
	Sonali Bank Ltd. UK	56,943	783,939
	Commerzbank AG, Germany	21,947,899	6,131,954
	ACUD Account		
	Citibank N.A., Mumbai, India	-	-
	ICICI Bank Ltd., Mumbai, India	138,495,009	53,171,410
	HSBC Bank, Pakistan	-	-
	HSBC Bank, Mumbai, India	-	-
	AB Bank, Mumbai, India	51,139,215	82,221,111

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
Mashreqbank, Mumbai, India		38,852,494	42,828,290
Standard Chartered Bank, Mumbai, India		78,566,857	43449671
CHF Account			
Habib Bank, Zurich		3,123,532	3,252,582
SAR Accounts			
Bank Aljazira - SAR		2,207,279	2,149,498
For details please refer to Annexure - A		**1,264,570,572**	**2,277,896,641**
		15,572,240,368	**14,664,509,575**

4.3 Remaining maturity grouping of balance with other banks and financial institutions

On demand	1,282,335,994	2,296,934,127
Upto 1 month	8,689,904,374	7,737,575,448
Over 1 month but not more than 3 months	2,600,000,000	4,350,000,000
Over 3 months but not more than 1 Year	3,000,000,000	280,000,000
Over 1 Year but not more than 5 Years	-	-
Over 5 Years	-	-
	15,572,240,368	**14,664,509,575**

4 (a) CONSOLIDATED BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS

In Bangladesh			
Trust Bank Limited	Note - 4.1	14,307,669,796	12,386,612,934
Trust Bank Securities Limited		80,088,001	143,179,943
Trust Bank Investment Limited		275,657,104	362,747,462
		14,663,414,901	12,892,540,339
Less : Inter Company Transaction		279,647,086	435,590,048
		14,383,767,815	**12,456,950,291**
Outside Bangladesh	Note - 4.2	1,264,570,572	2,277,896,641
		15,648,338,387	**14,734,846,932**

			30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
5	**MONEY AT CALL AND SHORT NOTICE**			
	Banks			
	The City Bank Ltd.		500,000,000	490,000,000
	Mutual Trust Bank Ltd.		640,000,000	-
	Mercantile Bank Ltd.		500,000,000	-
	Bank Asia Ltd.		600,000,000	-
	Uttara Bank Ltd.		740,000,000	-
	Pubali Bank Ltd.		750,000,000	-
	Dhaka Bank Ltd.		650,000,000	-
	Eastern Bank Ltd.		900,000,000	-
	Brac Bank Ltd.		600,000,000	-
	NCC Bank Ltd.		550,000,000	550,000,000
			6,430,000,000	**1,040,000,000**
	Non-Banking Financial Institutions		-	-
	Investment Corporation of Bangladesh		-	-
	Non-Banking Financial Institutions		**-**	**-**
			6,430,000,000	**1,040,000,000**
6	**INVESTMENTS**			
	Government Securities			
	Treasury Bills	Note - 6.1		
	Treasury Bills -HTM		-	-
	Treasury Bills-HFT		8,379,746,500	8,592,427,352
			8,379,746,500	8,592,427,352
	Treasury Bonds	Note - 6.2		
	Treasury Bond - HFT		-	-
	Treasury Bond - HTM		13,909,423,981	14,619,375,896
			13,909,423,981	14,619,375,896
	National Investment Bond		-	-
			-	-
	Bangladesh Bank Bill			
	Bangladesh Bank Bill - HTM		-	-
	Bangladesh Bank Bill - HFT		-	5,097,787,100
			-	5,097,787,100
	Govt. Islamic Investment Bond			
	Govt. Islamic Investment Bond - HFT		930,000,000	750,000,000
	Bangladesh Govt. Islamic Investment Bond - HTM		-	-
			930,000,000	750,000,000
	Prize Bond		4,930,400	3,905,100
			4,930,400	3,905,100
	Reverse REPO		-	-
	Asset Pledge as Security		-	-
			-	-
			23,224,100,881	**29,063,495,448**
	Other Investment			
	Preference Share		**-**	**-**
	Ordinary Shares			
	Quoted	Note - 6.4.1	231,127,965	496,968,619
	Unquoted	Note - 6.4.2	218,062,657	18,062,657
			449,190,622	515,031,276
	Investment in Commercial papers	Note - 6.4.3	200,000,000	-
	Investment in Corporate Bonds	Note - 6.4.4	2,095,480,000	1,160,480,000
			2,744,670,622	**1,675,511,276**
			25,968,771,503	**30,739,006,724**

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
6 (a)	**Consolidated Investments**		
	Government Securities		
	Trust Bank Limited	23,224,100,881	29,063,495,448
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	-	-
		23,224,100,881	**29,063,495,448**
	Other Investment		
	Trust Bank Limited	2,744,670,622	1,675,511,276
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	2,024,238,527	1,725,123,621
		4,768,909,149	3,400,634,897
	Less : Inter Company Transaction	-	-
		27,993,010,030	**32,464,130,345**
6.1	**Treasury Bills-at Present Value**		
	28 days Treasury Bills	-	-
	91 days Treasury Bills	-	-
	182 days Treasury Bills	1,983,380,000	998,619,000
	364 days Treasury Bills	6,396,366,500	7,593,808,352
		8,379,746,500	**8,592,427,352**
6.2	**Treasury Bonds-at Present Value**		
	02 years Treasury Bonds	1,015,664,818	1,528,316,733
	05 years Treasury Bonds	1,920,257,623	2,117,557,623
	10 years Treasury Bonds	6,481,270,409	6,481,270,409
	15 years Treasury Bonds	3,121,324,777	3,121,324,777
	20 years Treasury Bonds	1,370,906,354	1,370,906,354
		13,909,423,981	**14,619,375,896**

6.3 Repo & Reverse Repo Transctions during the period ended on 30 September 2017

Disclouser required as per Bangladesh Bank DOS Circular No.-06 Dated: 15 July 2010 regarding of repo and reverse repo during the year ended on 30 September 2017

a. (i) Disclosure regarding outstanding REPO as on 30 September 2017

Sl No.	Counter Party	Agreement Date	Reversal Date	Amount (1st Leg Cash Consideration)
1	-	-	-	-

(ii) Disclosure regarding outstanding Reverse REPO as on 30 September 2017

Sl No.	Counter Party	Agreement Date	Reversal Date	Amount (1st Leg Cash Consideration)
1	-	-	-	-

b. Disclosure regarding overall transaction of REPO and Reverse REPO:

	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily Average Outstanding during the year
Securities sold under REPO:			
i) with Bangladesh Bank			
ii) with other Banks & Fis			
Securities purchased reunder REPO:			
i) with Bangladesh Bank			
ii) with other Banks & Fis	406,533,200	1,382,522,300	30,972,530

	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka

6.4 Other Investment

This represents investment made by the company both in listed and unlisted securities. The investment is made up as under:

Particulars	30.09.2017			31.12.2016		
	No. of Securities	At Cost	Market Value	No. of Securities	At Cost	Market Value
Investment Securities : Quoted	15	231,127,965	288,453,808	14	496,968,619	501,023,676
Investment Securities : Unquoted	3	218,062,657	218,062,657	3	18,062,657	18,062,657
Investment in Corporate Bonds	5	2,095,480,000	2,095,480,000	5	960,480,000	960,480,000
Investment in Commercial Paper	2	200,000,000	200,000,000		-	-
Balance as on 30 September 2017	**25**	**2,744,670,622**	**2,801,996,465**	**22**	**1,475,511,276**	**1,479,566,333**

6.4.1 Investment in Ordinary Shares - Quated

Investment has been recorded at cost and adequate provision for probable future losses as per Bangladesh Bank guideline has been made. Market value of securities has been determined on the basis of the value of securities at the last trading date of the period (Last trading date for the period was 28 September 2017).

6.4.1.1 Sector wise investment in listed securities at cost

Banking Companies	3,010,593	12,898,147
Manufacturing Companies and others	57,891,021	19,433,500
Power Sector	15,426,736	15,427,275
IBBL Bond	54,051,240	54,051,240
Investment Fund	-	-
Mutual Fund	100,748,375	395,158,457
	231,127,965	**496,968,619**

6.4.1.2 Investment in Ordinary Share - Quoted

Under Conventional Banking	165,803,996	432,316,698
Under Islamic Banking	65,323,969	64,651,921
	231,127,965	**496,968,619**

Security wise Investment in Quoted Shares is given below:

SL	Name of Security	Nos of Share			Average cost rate	30-Sep-17	31-Dec-16
		Conventional	Islamic	Total			
1	EBL NRB Mutual Fund	-	-	-	-	-	49,070,000
2	First Bangladesh Fixed Income Fund	-	-	-	-	-	236,093,033
3	IBBL Mudaraba Perpetual Bond	-	55,915	55,915	966.67	54,051,240	54,051,240
4	Islami Bank Bangladesh Ltd.	-	-	-	-	-	3,773,943
5	Popular Life First Mutual Fund	963,651	-	963,651	7.56	7,284,124	10,000,000
6	Olimpic Industries Ltd.	100,000	35,000	135,000	288.57	38,957,269	-
7	Prime Bank Ltd.	61,600	-	61,600	32.68	2,012,905	2,012,905
8	Pubali Bank Ltd.	25,515	-	25,515	39.10	997,688	997,688
9	Square Pharmaceuticals Ltd.	3,557	-	3,557	165.77	589,631	589,631
10	Summit Power Ltd.	314,637	-	314,637	45.69	14,375,320	14,375,320
11	Social Islami Bank Ltd.	-	-	-	-	-	6,113,610
12	Padma Oil Co. Ltd.		3,000	3,000	350.47	1,051,416	1,051,956
13	IT Consultants Ltd. (ITCL)	2,000,000	-	2,000,000	8.70	17,391,304	18,843,870
14	LR Global Bangladesh Mutual Fund One	6,554,016	-	6,554,016	9.64	63,205,696	36,789,728
15	Trust Bank 1St Mutual Fund	4,000,000	-	4,000,000	7.56	30,258,555	63,205,696
16	BBS Cables Ltd.	4,619	-	4,619	10.00	46,180	-
17	Golden Harvest Agro Industries Ltd.		3,319	3,319	53.87	178,801	-
18	Nurani Dyeing & Sweater Ltd.	13,043		13,043	10.00	130,430	-
19	The ACME Laboratories Ltd.	5,000		5,000	119.48	597,406	-

Provision for Investment and Securities has been shown seperately in tnote no. "12 - Other Liabilities"

6.4.2 Unlisted Securities

Ordinary Share

IT Consultant Limited (ITCL)	-	-
CAPM Unit Fund	10,000,000	10,000,000
Central Depository Bangladesh Limited (CDBL)	204,708,330	4,708,330
SWIFT	3,354,327	3,354,327
	218,062,657	**18,062,657**

			30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka

Trust Bank Ltd. is holding 200,000 no of Shares of IT Consultants Ltd. (ITCL) since March 13, 2011. As on January 10, 2015 ITCL has been listed and started public trade simultaneously in Dhaka Stock Exchange & Chittagong Stock Exchange.

6.4.3	**Investment in Commercial Papers**			
	Batterfly Marketing Limited		-	-
	Energypack Engineering Ltd.		200,000,000	-
			200,000,000	**-**
6.4.4	**Investnment in Corporate Bonds**	Rate of Interest/Profit		
	Prime Bank Ltd. Subordinated Bond	11.50%	-	65,000,000
	Dhaka Bank Ltd.Subordinated Bond	11.65%	20,000,000	20,000,000
	National Bank Ltd.Subordinated Bond	11.50%	20,480,000	20,480,000
	Al-Arafa Islamic Bank Ltd. Subordinated Bond	10.50%	600,000,000	600,000,000
	MTBL Partly Convertible Subordinated Bond	12.00%	55,000,000	55,000,000
	One Bank Limited Subordinate Bond	8.60%	400,000,000	400,000,000
	Exim Bank Ltd. Subordinted Bond	7.75%	500,000,000	-
	One Bank Limited Subordinate Bond	8.13%	500,000,000	-
			2,095,480,000	**1,160,480,000**
6.4.4.1	**Investnment in Corporate Bonds**			
	Under Conventional Banking		1,895,480,000	960,480,000
	Under Islamic Banking		200,000,000	200,000,000
			2,095,480,000	**1,160,480,000**
6.5	**Remaining maturity grouping of Investments**			
	On demand		4,930,400	3,905,100
	Upto 1 month		3,375,261,000	7,424,834,100
	Over 1 month but not more than 3 months		2,731,030,270	793,967,399
	Over 3 months but not more than 1 Year		5,713,681,218	7,796,835,792
	Over 1 Year but not more than 5 Years		5,030,876,209	5,465,594,086
	Over 5 Years		9,112,992,406	9,253,870,247
			25,968,771,503	**30,739,006,724**
7	**LOANS AND ADVANCES/ISLAMI BANKING INVESTMENTS**			
	Loans And Advances Under Coventional Banking			
	Repair & Recon. of Dwelling House (RRDH)		1,968,689,620	3,301,484,923
	Consumer Durable Scheme Loans (CDS)		2,387,102	2,395,972
	Marriage Loans (ML)		475,149,255	703,642,944
	Car Loans (CL)		76,193,711	77,626,717
	House Building Loans (HBL)		6,622,949,867	5,704,032,162
	Term Loans		58,105,073,685	55,686,305,713
	Other Retail Loans		2,816,267,294	2,579,422,674
	Time Loan		17,932,737,568	16,046,874,680
	Other Loans		28,944,632,176	14,589,656,653
	Staff Loans		856,100,536	893,694,841
	Loans against Credit Card		246,184,368	166,689,274
	Loans against Trust Receipts (LTR)		5,647,443,587	4,223,179,204
	Payment Against Documents (PAD)		2,938,089,092	3,255,772,503
	Packing Credit (Loan agt. Packing Credit)		141,848,176	136,655,338
			126,773,746,037	**107,367,433,598**
	Loans And Advances under Islamic Banking			
	Murabaha		-	-
	Bai-Muajjal		7,497,124,610	4,281,912,957
	Hire Purchase under Shirkatul Melk		821,258,937	798,039,682
	IHSAN Apartment Purchase Scheme		148,989,181	81,617,973
	BARAKAT Home Construction Scheme		125,432,151	90,516,096
	BARAKAT Car Scheme		6,423,488	5,754,294
	HPSM-Real Estate		549,357,945	405,448,401
	Murabaha TR		2,725,835,222	1,627,683,894
	Bai-Salam		74,935,133	88,011,187
	Household Durable & others scheme		2,102,990	1,414,099
	TIB House Build. Inv. for Rtd. Def. Officer (M)		4,828,501	-
	TIB House Building Scheme-HBL (RM)		11,465,601	11,875,101
	TIB Household Durable Scheme(Household Durable)		620,097	1,075,931
	TIB Car Scheme(Car Loan)		1,264,528	-

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
HPSM General		3,125,631,073	2,760,595,693
Barkat Doctors Scheme		2,111,117	1,004,055
MIB- EDF - TIB		956,628,699	1,244,416,663
Trust Nibash		5,554,368	480,705
Trust Power		22,036,944	13,094,983
		16,081,600,585	**11,412,941,714**
Cash Credit			
Cash Credit		1,188,492,794	1,184,444,872
Cash Collateral		3,772,018,314	2,146,720,142
		4,960,511,108	**3,331,165,014**
Overdraft			
Overdrafts		14,037,046,391	11,488,004,554
Secured Overdrafts		1,594,691,996	5,042,371,622
		15,631,738,387	**16,530,376,176**
Total Loans, Cash Credits and Overdrafts		**163,447,596,117**	**138,641,916,502**
Bills Purchased and Discounted			
Under Conventional banking	Note - 7.6	4,766,862,146	2,926,709,092
Under Islamic banking		481,278,708	418,807,719
		5,248,140,854	**3,345,516,811**
		168,695,736,971	**141,987,433,313**

7.1 Residual maturity grouping of Loans and Advances including Bills Purchased and Discounted

Repayable on demand	8,735,774,133	7,343,369,851
Upto 1 month		
Not more than 3 months	57,112,228,456	48,009,049,941
More than 3 months but not more than 1 Year	57,302,808,409	48,349,541,482
More than 1 Year but not more than 5 Years	33,706,179,918	28,333,716,242
More than 5 Years	11,838,746,055	9,951,755,797
	168,695,736,971	**141,987,433,313**

7.2 Loans and Advances including Bills Purchased and Discounted

Inside Bangladesh		
Loans	142,855,346,622	118,780,375,312
Cash Credit	4,960,511,108	3,331,165,014
Overdraft	15,631,738,387	16,530,376,176
Bills purchased and discounted	5,248,140,854	3,345,516,811
	168,695,736,971	**141,987,433,313**
Outside Bangladesh	-	-
	168,695,736,971	**141,987,433,313**

7.3 Loans and Advances on the basis of significant concentration

7.3.1 Advances to Directors and Others

Advance to Directors and their allied concerns	383,940,102	357,606,100
Advances to CEO and Senior Executives	169,361,837	195,165,818
Advances to Customers (Group wise)	44,575,314,753	44,931,290,829
Industrial Advances (Project finance)	21,821,927,891	23,385,382,797
Other Staff Loan	686,738,699	698,529,023
Other Customers	101,058,453,689	72,419,458,746
	168,695,736,971	**141,987,433,313**

7.3.2 Disclosure of Large Loan

As per BRPD Circular No. 5 dated 9 April 2005 issued by Bangladesh Bank, disclosure on large loan i.e. loan sanctioned to any individual or enterprise or any organization of a group amounting to 10% or more of the Bank's total capital and classified amount therein and measures taken for recovery of such loan have been furnished as under:

Total Capital	20,376,188,850	19,458,323,810
Total Loans and Advances	65,676,314,254	67,977,866,439
No. of Customers	32	29
Classified amount thereon	Nil	Nil

30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka

Single Borrower Exposure Limit has been calculated on the basis of total eligible capital as on 30 September 2017 according to BRPD Circular 02, dated 16 January 2014.

Details of Large Loans

SL #	Name of the Client	CL Status	Outstanding Loan		Total 30.09.2017	Total 31.12.2016
			Funded	Non-Funded		
1	Pretty Sweater Ind. Ltd.	UC	-	-	-	4,698,723,568
2	Sena Kalyan Sangstha & allied	UC	3,565,008,661	2,038,939,819	5,603,948,480	4,235,834,398
3	Khulna Shipyard Ltd.	UC	-	-	-	3,617,879,544
4	Jolshiri Abashon	UC	-	-	-	3,786,292,901
5	Durable Plastic Ltd., Habigonj Agro	UC	1,910,908,843	1,479,346,583	3,390,255,426	1,658,570,509
6	Abdul Monem Ltd.		2,578,507,499	2,538,792,820	5,117,300,319	-
7	Dhaka Northern Power Generations Ltd., Eastern Cement Industries Ltd., Doreen Power House & Technologies Ltd.	UC	2,932,271,895	1,081,002,318	4,013,274,213	4,576,818,522
8	Masihata Sweaters Ltd., Mega Yarn Dyeing Mills Ltd.	UC	1,390,608,315	1,500,050,143	2,890,658,458	2,531,449,052
9	Sena Hotel Development Ltd., Trust Transport Services	UC	3,900,489,086	1,652,726	3,902,141,812	2,990,098,857
10	Elegance Housing Society	UC	-	-	-	2,464,044,372
11	Divine Housing Society	UC	-	-	-	2,387,490,664
12	KYCR Coil Industries Ltd., Steel Accessories Ltd., KDS Logistics Ltd.	UC	1,619,558,692	929,408,905	2,548,967,597	1,755,596,064
13	Bangladesh Steel Re-rolling Mills Ltd., BSRM Steels Ltd., BISCO, BSRM Wires Ltd.	UC	1,193,786,825	1,572,301,595	2,766,088,420	1,906,290,321
14	ASR Computerized Sweater (Ind.) Ltd., ASR Sweater Ltd., Golden Times Sweater & Dyeing (Ind.) Ltd	UC	1,151,869,281	990,243,523	2,142,112,804	2,530,105,027
15	United Ashugonj Power Ltd., United Power Generation & Distribution Company Ltd., United Ashuganj Energy Ltd., United Enterprise & Co. Ltd., Neptune Commercial Ltd.	UC	1,910,887,943	238,615,928	2,149,503,871	2,057,878,335
16	Danish Condensed Milk BD Ltd., Danish Milk Bangladesh Ltd., Danish Foods Ltd., Partex Cables Ltd.	UC	1,105,300,341	689,527,898	1,794,828,239	1,526,450,058
17	Masud & Brothers, Ruby Food Products Ltd.	UC	674,743,943	1,486,275,039	2,161,018,982	1,640,607,283
18	Santana Enterprise	UC	-	-	-	1,876,963,154
19	SQ Celcius Limited & SQ Birichina Ltd.	UC	-	-	-	2,873,850,536
20	Shah Cement Ind. Ltd., Abul Khair Steel Ind. Ltd., A.K. Corporation Ltd., Abul Khair Strip Processing Ltd., Abul Khair Steel Melting Ltd.	UC	1,532,416,188	1,071,712,739	2,604,128,927	2,467,105,890
21	The ACME Laboratories Ltd.	UC	-	-	-	1,892,051,437
22	Sky Capital Airlines Ltd. & Blue Planet Knitwear Ltd.	UC	1,456,615,123	457,880,035	1,914,495,158	1,682,735,163
23	Zaber & Zubair Fabrics Ltd., Talha Spinning Mills Ltd., Yasmin Spinning Mills Ltd., Nice Denim Ltd., Zarba Textile Mills Ltd.	UC	1,393,033,883	751,757,829	2,144,791,712	1,678,255,530
24	Shabab Fabrics Ltd.	UC	-	-	-	1,640,891,786
25	Barakatullah Electro Dynamics Ltd., Baraka Patenga Power Ltd., Royal Homes Ltd.	UC	-	-	-	1,637,792,736
26	Navana Real Estate Ltd., Navana Batteries Ltd., Navana Renewable Energy Ltd.	UC	-	-	-	1,612,440,613
27	7B Associates	UC	-	-	-	1,567,195,469
28	Anwar Group of Industries	UC	1,580,910,000	284,120,000	1,865,030,000	1,566,558,482
29	KSRM Steel Plant Ltd., Kabir Steel Re-rolling Mills Ltd., Kabir Steel Ltd.	UC	-	-	-	1,565,107,466
30	Nitol Motors Ltd.	UC	-	-	-	1,552,788,702
31	Bashundhara Group	UC	821,600,000	56,800,000	878,400,000	-
32	Opex-Sinha Group	UC	505,667,855	249,854,981	755,522,836	-
33	Samuda Group	UC	52,768,945	93,250,000	146,018,945	-
34	Summit Group	UC	1,309,045,665	762,185,456	2,071,231,121	-
35	Sajeeb Group	UC	802,833,675	35,518,298	838,351,973	-
36	Sigma Group	UC	487,190,594	1,043,819,495	1,531,010,089	-
37	Navana Group	UC	1,792,330,221	29,862,656	1,822,192,877	-
38	Simtex Group	UC	403,760,000	863,330,000	1,267,090,000	-
39	Envoy Group	UC	236,300,000	357,620,000	593,920,000	-
40	Labaid Group	UC	1,750,189,633	148,308,564	1,898,498,197	-
41	Rangs Group	UC	76,200,000	102,500,000	178,700,000	-
42	Partex Petro Ltd., Partex Beverage	UC	1,093,910,000	240,000,000	1,333,910,000	-
43	Aman Group	UC	1,476,960,000	88,440,000	1,565,400,000	-
44	Ifad Group	UC	828,306,178	63,934,759	892,240,937	-
45	Nasir Group	UC	144,762,862	621,630,000	766,392,862	-
46	Ahsan Group	UC	548,870,000	1,580,020,000	2,128,890,000	-
			42,227,612,145	**23,448,702,109**	**65,676,314,254**	**67,977,866,439**

	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka

7.3.3 Restructured Loans & Avances

According to Bangladesh Bank Circular no. 04 dated 29 January 2015 relating to Large Loan Restructuring, the term loans provided to Rising Steel Limited and Modern Steel Mills Limited have been restructured after getting approval from Bangladesh Bank against of which provision has been kepk after treating the loans as SMA with additional 1% provision. Details of restructured loan is given in the following table:

Name of the Client	Nature of Loan	Restructure Date	Expiry Date	Limit	Outstanding
Rising Steel Limited	Term Loan	27-Dec-15	27-Dec-21	95,544,112	110,919,202
	Term Loan	27-Dec-15	27-Dec-21	1,237,212,826	1,436,119,368
Modern Steel Mills Limited	Term Loan	3-Sep-15	3-Sep-27	836,688,762	988,341,797
	Term Loan	3-Sep-15	3-Sep-21	221,695,247	255,129,793
Total				**2,391,140,947**	**2,790,510,160**

7.3.4 Geographical location-wise concentration of Loans and Advances

Inside Bangladesh		
Dhaka Division	124,582,608,728	106,846,888,592
Chittagong Division	28,439,984,099	23,553,900,595
Khulna Division	4,346,659,713	3,597,557,480
Sylhet Division	4,005,812,646	3,373,708,847
Rangpur Division	3,018,133,261	1,890,296,497
Barisal Division	182,025,423	176,967,235
Rajshahi Division	3,361,343,801	2,143,038,437
Mymensingh Division	759,169,300	405,075,630
	168,695,736,971	141,987,433,313
Outside Bangladesh	-	-
	168,695,736,971	**141,987,433,313**

7.3.5 Industry-wise concentration of Loans and Advances

Agro & Fisheries	2,122,812,260	2,776,032,616
RMG	15,141,370,095	18,825,251,185
Textile	6,692,344,410	5,561,507,920
Food and allied industries (Edible Oil included)	9,078,137,024	5,314,536,849
Pharmaceutical industries	1,944,652,712	2,937,293,394
Chemical, fertilizer, etc.	3,577,487,226	1,434,359,965
Cement and ceramic industries	4,459,447,921	2,599,817,127
Ship building industries	683,735,573	608,520,840
Ship breaking industries	3,272,670,047	2,399,747,393
Power and gas	7,089,628,720	8,124,732,391
Other manufacturing or extractive industries (Rubber & Plastic, Paper, Steel Engineering & Metal Products included)	17,463,246,979	13,746,061,139
Service Industries (Telecom & ICT, Medical Service included)	15,858,246,330	8,604,712,803
Other Industry	1,103,865,876	2,211,945,529
Trade & Commerce	16,086,565,691	21,401,724,305
Construction & Housing	28,477,980,372	25,387,621,707
Transport	2,120,238,711	1,181,019,622
Consumer Financing (Personal Services)	22,248,418,093	12,964,158,894
Loans to Financial Institution (NBFI & NGO included)	1,777,061,047	2,666,798,487
Miscellaneous (Others)	9,497,827,884	3,241,591,147
	168,695,736,971	**141,987,433,313**

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
7.3.6	**Nature wise Loans and Advances**		
	Continuous	25,660,461,428	22,927,879,079
	Demand Loan	40,568,312,760	32,319,146,149
	Term Loans	101,270,007,263	85,581,031,147
	Short Term Agri. Credit & Micro Credit	188,094,367	263,203,732
	Staff Loan	1,008,861,153	896,173,206
		168,695,736,971	**141,987,433,313**
7.4	**Classification of Loans and Advances including Bills Purchased and Discounted**		
	Unclassified Loans and Advances (including staff loan)		
	Consumer Financing (House Financing, HF)	7,796,808,176	9,232,715,914
	Consumer Financing (Loans for Professional, LP)	12,619,295	6,992,298
	Consumer Financing (Other than HF & LP)	3,997,876,521	8,925,344,945
	Small & Medium Enterprise Financing (SMEF)	15,321,435,133	12,172,211,491
	Loans to BHs/ MBs/ Sds against Shares etc	38,890,594	62,509,812
	All Other Credit	128,264,977,482	101,377,096,820
	Short Term Agri Credit	185,087,208	259,954,954
	Staff Loans	1,008,861,153	896,173,206
		156,626,555,562	132,932,999,440
	Special Mentioned Accounts	6,576,033,726	4,498,337,723
	Classified Loans and Advances		
	Sub-Standard Loans and Advances	832,788,207	903,834,348
	Doubtful Loans and Advances	622,790,495	638,421,004
	Bad /Loss Loans and Advances	4,037,568,981	3,013,840,798
		5,493,147,683	4,556,096,150
		168,695,736,971	**141,987,433,313**
7.5	**Particulars of Loans and Advances**		
	(I) Loans considered good in respect of which the bank is fully secured.	107,508,052,451	83,814,496,329
	(ii) Loans considered good for which the bank holds no other security than the debtor's personal security.	2,655,054,222	2,655,054,222
	(iii) Loans considered good and secured by personal undertaking of one or more parties in addition to the personal guarantee of the debtors.	46,463,448,889	46,463,448,889
	(iv) Loans considered doubtful or bad not provided for	-	-
	(v) Loans due by directors or officers of the bank or any of them either severally or jointly with any other person.	1,240,040,638	1,251,300,941
	(vi) Loans due by companies or firms in which the directors of the bank are interested as directors, partners or managing agents or, in the case of private companies as members.	-	-
	(vii) Maximum total amount of advances including temporary advances made at any time during the year to directors or managers or officers of the banking company or any of them either severally or jointly with any other persons.	1,240,040,638	1,251,300,941
	(viii) Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private company.	-	
	(ix) Due from Banking Companies.	-	-

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
	(x) Amount of classified loan on which no interest has been charged:		-
	a) Increase/(Decrease) in provision	568,081,710	760,195,709
	Amount of loan written off	-	569,668,405
	Amount realized against loan previously written off	-	-
	b) Provision kept against loans classified as bad debts	1,977,098,819	1,372,676,565
	c) Interest credited to interest Suspense Account	1,607,178,854	1,254,089,563
	(xi) Cumulative amount of written off loans		
	Opening Balance	569,698,405	
	Amount written off/(recovery) during the year	-	569,698,405
		569,698,405	569,698,405
	The amount of written off loans for which law suit has been filed	569,698,405	569,698,405
7.6	**Bills purchased and discounted**		
	Payable in Bangladesh	5,420,829,553	3,031,947,842
	Payable out side Bangladesh	308,590,009	313,568,969
		5,729,419,562	**3,345,516,811**
7.7	**Remaining maturity grouping of bills purchased and discounted**		
	Payable with in one month	1,627,824,343	1,627,824,343
	Over one month but less than three months	1,233,195,775	1,428,384,942
	Over three months but less than 01 year	289,307,543	289,307,526
	More than 01 year	-	-
		3,150,327,661	**3,345,516,811**

7.8 Litigation filed by the Bank

As of the responding date, the Bank filed lawsuit against recovery of its defaulted loans and advances as under:

Name of the Branch		
Principal Branch	13,027,694	16,727,053
Sena Kalyan Bhaban Branch	59,244,792	86,554,204
Bogra Cantonment Branch	8,626,968	9,315,729
Chittagong Cantonment Branch	3,707,708	3,707,708
Rangpur Cantonment Branch	8,759,206	1,007,412
Jessore Cantonment Branch	6,890,178	21,723,125
Savar Cantonment Branch	-	-
Jalabad Branch	1,415,173	1,415,173
Agrabad Branch	94,355,420	237,525,479
SS Cantt. Branch	1,598,783	
Dhanmondi Branch	41,231,718	40,618,487
Gulshan Corporate Branch	49,188,598	49,348,804
Dilkusha Corporate Branch	10,515,561	12,271,439
RWGH Branch	25,550,701	24,671,058
KYAMCH Branch	28,370,723	3,089,141
CDA Avenue Branch	93,610,680	-
Sylhet Corp. Branch	13,330,509	13,301,654
Millenum Corporate Branch	29,876,924	29,876,924
Uttara Corporate Branch	154,398,307	133,036,907
Halishar Branch	188,281,334	195,409,731
Beani Bazar Branch	20,194,387	34,941,839
Moulvibazar Branch	52,494,610	67,606,343
Goala Bazar Branch	5,674,731	4,607,685
Mirpur Branch	5,992,833	6,242,041
Karwan Bazar Branch	2,878,640	2,903,040
Joydevpur Branch	9,199,498	14,541,436
Joypara Branch	14,337,992	-

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		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
	Narsingdi Branch	167,451,206	104,702,169
	Jublee Road Branch	150,750,864	155,071,571
	Shahjalal Upashohor Branch	4,047,160	4,897,160
	Ashugonj Branch	12,207,488	4,674,503
	Khulna Branch	15,251,213	12,188,169
	Tongi Branch	6,750,117	-
	Chowmohoni Branch	48,266,794	50,376,794
	Cox's Bazar branch	3,525,258	3,530,258
	Rajshahi Branch	1,041,471	1,041,471
	Kadamtali Branch	25,805,147	-
	Barisal	1,510,000	-
	Rajendrapur Branch	226,109	226,109
	Elephant Road Branch	95,420,562	8,581,115
	Dayarampur Branch	541,120	546,120
	Khawja Garib Newas Avenue Branch	4,388,178	4,388,178
	Kishoreganj	12,492,158	-
	Mongla Branch	625,311	547,495
	Jahanabad Cantt Branch	1,704,922	1,863,661
	BUSM Cantonment	2,385,873	3,054,261
	Mohakhali Branch	4,152,791	-
	Dholikhal SME Service Centre	3,128,795	3,160,047
	Madhobdi SME Branch	19,653,316	10,502,104
	Madina Market Branch	4,063,204	4,063,204
	Natore SME/ Krishi Branch	232,085	433,909
	Manikganj SME/Krishi Branch	49,866,792	593,549
		1,578,241,599	**1,384,884,259**
7 (a)	**Consolidated Loans and Advances/Islami Banking Investments**		
	Loans And Advances		
	Trust Bank Limited	163,447,596,117	138,641,916,502
	Trust Bank Securities Limited		
	Trust Bank Investment Limited	2,300,304,191	2,466,163,409
		165,747,900,308	141,108,079,911
	Less : Inter Company Transaction	2,535	15,182,910
		165,747,897,773	**141,092,897,001**
	Bills purchased and discounted		
	Trust Bank Limited	5,248,140,854	3,345,516,811
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	-	-
		5,248,140,854	3,345,516,811
		170,996,038,627	**144,438,413,812**

			30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
8	**FIXED ASSETS INCLUDING PREMISES, FURNITURE AND FIXTURES**			
	Cost			
	Leasehold Land		160,469	160,469
	Office Building		12,682,550	12,680,000
	Furniture and fixtures		220,606,759	213,329,351
	Office equipment		918,206,321	891,565,175
	Motor vehicles		79,837,795	79,837,795
	Office renovation		581,649,532	570,330,886
			1,813,143,426	**1,767,903,676**
	Less: Accumulated depreciation	Note - 8.1	1,097,177,715	965,829,863
			715,965,711	**802,073,813**
8.1	**Accumulated depreciation**			
	Leasehold Land		-	-
	Office Building		2,712,096	2,519,016
	Furniture and fixtures		94,262,376	83,236,554
	Office equipment		694,834,935	612,843,787
	Motor vehicles		71,451,311	66,832,169
	Office renovation		233,916,997	200,398,337
			1,097,177,715	**965,829,863**
	For details please refer to Annexure - B			
8 (a)	**Consolidated Fixed assets including premises, furniture and fixtures**			
	Trust Bank Limited	Note - 8	715,965,711	802,073,813
	Trust Bank Securities Limited		1,090,674	1,534,871
	Trust Bank Investment Limited		8,192,063	9,214,067
			725,248,448	**812,822,751**
9	**OTHER ASSETS**			
i)	**Investment in shares of Subsidiary Companies**			
	In Bangladesh		3,349,999,290	3,349,999,290
	Outside Bangladesh		-	-
ii)	Stationery, stamps, printing materials in stock etc.;		31,964,743	23,948,837
iii)	Advance Rent and Advertisement		273,340,613	348,641,514
iv)	Interest/Profit accrued on investment but not collected, commission and brokerage receivable on shares and debentures and other income receivable;	Note - 9.1	2,065,194,860	553,311,631
v)	Security Deposits		12,461,693	12,658,758
vi)	Preliminary, formation and organization expenses, renovation/ development expenses and prepaid expenses;	Note - 9.2	77,304,534	44,323,661
vii)	Branch Adjusting (net)		-	-
viii)	Suspense Account		469,852,169	42,147,431
ix)	Adjusting Account for Online GL		-	-
ix)	Silver		-	-
x)	Others	Note - 9.3	1,464,550,306	987,834,006
			7,744,668,208	**5,362,865,128**

			30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
9.1	**Interest/Profit accrued on investment but not collected, commission and brokerage receivable on shares and debentures and other income receivable;**			
	Interest accrued on investments and deposits	Note - 9.1.1	493,873,437	530,913,299
	Interest accrued on Loans & advances		1,538,878,739	-
	Commission Receivable on SP & WEDB		32,442,684	22,398,332
			2,065,194,860	**553,311,631**
9.1.1	**Interest accrued on investments and deposits**			
	Interest/Profit accrued on Fixed Deposits/MTDR	Note - 9.1.1.1	62,348,331	41,962,547
	Interest accrued on Short Term Deposits		-	-
	Interest accrued on Money at Call		-	293,125
	Interest accrued Corporate Bonds		46,227,966	30,161,290
	Income Receivable on Investment in Commercial Paper		2,711,111	-
	Interest accrued on Government Treasury Bond		382,586,029	455,069,255
	Dividend Receivable from Non-Listed Companies		-	3,427,082
			493,873,437	**530,913,299**
9.1.1.1	**Interest/Profit accrued on Fixed Deposits/MTDR**			
	Interest accrued on Fixed Deposits		62,348,331	41,962,547
	Profit accrued on MTDR		-	-
			62,348,331	**41,962,547**
9.1.2	**Interest accrued on Loans & advances**			
	Interest accrued on Conventional Loans & advances		-	-
	Profit Receivable on TIB Investment		-	-
			-	**-**
9.2	**Preliminary, formation and organization expenses, renovation / development expenses and prepaid expenses;**			
	Pre-opening Expenses		-	-
	Prepaid Expenses		77,304,534	44,323,661
			77,304,534	**44,323,661**
9.3	**Others**			
	Deferred Tax Asset	Note - 9.3.1	131,863,278	112,042,456
	Intangible Assets		13,169,168	19,165,447
	Intl. Credit Report Agency Charge		-	-
	Encashment of Sanchaya patra awaiting reimbursement-Principal		825,492,506	432,304,451
	Encashment of Sanchaya patra awaiting reimbursement-Interest		351,736,235	313,385,519
	Encashment of WEDB awaiting reimbursement-Principal		14,240,800	7,968,350
	Encashment of WEDB awaiting reimbursement-Interest		45,199,033	29,335,345
	US$ Premium Bond - Principal		818,500	7,970,000
	US$ Premium Bond - Interest		6,565,860	393,788
	US$ Investment Bond - Principal		19,480,300	1,115,800
	US$ Investment Bond - Interest		3,491,107	1,463,491
	Advance against Capital Expenditure		12,751,707	15,202,389
	Clearing Adjustment		32,749,211	16,507,046
	Fees Receivable on POS		-	-
	Receivable on Death Risk Benefit-WEDB		-	-
	Receivable from Exchange House		6,992,601	30,979,924
	VISA Receivable Fast Fund		-	
	EFTN Adjustment Account		-	-
	Adjusting Account for RTGS - Taka		-	
			1,464,550,306	**987,834,006**

			30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
9.3.1	**Deferred Tax Asset**			
	Balance as on 1 January	Note - 9.3.1.1	112,042,456	86,743,623
	Addition during the year		19,820,822	25,298,833
	Closing Balance		**131,863,278**	**112,042,456**

9.3.1.1 As per BRPD Circular # 11 Dated: 12 December 2011 regarding accounting for Deferred Tax policy are as follows:

Particulars	Book Value	Tax Base	(Deductible)/Taxable Temporary Differences	Deferred Tax (Assets)/Liability
Fixed Assets	802,073,813	1,082,179,952	(280,106,139)	(112,042,456)

9.3.1.2	**Position of Deferred Tax as at 30 September 2017**		
	Deferred Tax Asset	112,042,456	86,743,623
	Deferred Tax Liability	-	-
	Net Deferred Tax Assets	**112,042,456**	**86,743,623**
	Increase of deferred Tax Assets recognized in to the P&L Account	19,820,822	25,298,833
	Decreased of deferred Tax Liability recognized in to the P&L Account	-	-
	Total Deferred tax Income recognized into P&L Account during the period	**131,863,278**	**112,042,456**

Trust Bank Limited recognise deferred tax asset/liability where it has identified a taxable temporary difference between an asset's or liability's carrying amount for accounting purposes and its value for tax purposes. A deferred tax liability arises where the carrying amount of an assets/(Liability) for accounting purposes is greeter (less) than its tax value as per BAS -12 of 12.15 A deferred tax assets arises where the carrying amount of an assets/(Liability) for accounting purposes is less(greater) than its tax value.

9.3.1.3 To maintain the deferred tax Asset of Tk.131,863,278 as on 30 September 2017, a deferred tax Income of Tk.19,820,822 has been made for the year ended 30 June 2016 as per BAS-12 - Income Taxes.

9.3.1 (a)	**Cosolidated Deferred Tax Asset**			
	Trust Bank Limited	Note - 9.3.1	131,863,278	112,042,456
	Trust Bank Securities Limited		258,792	258,792
	Trust Bank Investment Limited		1,770,831	1,780,244
			133,892,901	**114,081,492**
9.4	**Break-up of Other Assets**			
	Income generating other assets		3,349,999,290	3,349,999,290
	Non income generating other asset		4,394,668,918	2,012,865,838
			7,744,668,208	**5,362,865,128**

9.5 As on 30 September 2017, there were no outstanding balance with inter Branch adjustment Account of the Bank, Hence no disclouser is provided here.

9.6 Provision for other asset has been made @ 50% for prepaid legal expenses against unsettled suit on reporting date as per BRPD Circular No. 14 dated 25 June 2001 issued by Bangladesh Bank and shown in Note # 12.2 under Other Liability.

9 (a)	**Cosolidated other assets**			
	Trust Bank Limited	Note - 9	7,744,668,208	5,362,865,128
	Trust Bank Securities Limited		344,106,015	362,031,559
	Trust Bank Investment Limited		10,346,874	39,308,505
			8,099,121,097	5,764,205,192
	Less: Investment in Subsidearies Company.		3,349,999,290	3,349,999,290
			4,749,121,807	**2,414,205,902**

	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
10 BORROWINGS FROM OTHER BANKS, FINANCIAL INSTITUTIONS AND AGENTS		
In Bangladesh		
Call loans		
Call Loan from Banks	-	-
Call Loan from Leasing Co.	-	-
Call Loan from Insurance Co.	-	-
Call Loan from Other Institutions	-	-
Other Borrowings		
Borrowing from Bangladesh Bank - EDF	2,757,183,001	3,457,147,983
Borrowing from SME Foundation	5,750,000	11,500,000
Borrowing from Bangladesh Bank - IPFF	5,534,471,723	5,566,706,204
Borrowing from Bangladesh Bank - IPFF (BDT)	1,411,658,482	1,129,296,783
Bangladesh Bank Repo	-	-
Borrowing from JICA A/c	1,748,419	4,822,119
Trust Bank Subordinated Bond	800,000,000	800,000,000
Trust Bank Limited Subordinated Bond II	1,600,000,000	2,000,000,000
Trust Bank Limited Subordinated Bond III	4,000,000,000	4,000,000,000
Borrowing from Bangladesh Bank - LTFF (USD)	313,238,774	-
Borrowing from Bangladesh Bank BGIIB Fund	500,000,000	-
Borrowing From Bangladesh Bank-EDF (USD)-TIB	558,266,302	562,795,082
Borrowing from Offshore Unit	153,838,587	141,557,045
Bangladesh Bank: Re-finance	150,355,128	269,466,436
	17,786,510,416	**17,943,291,652**
Outside Bangladesh	**-**	**-**
	17,786,510,416	**17,943,291,652**

As per Bangladesh Bank letter ref # BRPD (BIC)661/14B(P)/2011-264 dated: May 31, 2011 & Guidelines on Risk Based Capital Adequacy (December 2010){ Annex A}: Unsecured Subordinated Non-Convertible Bond shown as long term borrowings.

Unsecured Subordinated Non-Convertible Bond (I ,II & III)

Trust Bank Limited Issued Three Unsecured Subordinated Non-Convertible Bond of Taka 2,000,000,000, Taka 2,000,000,000 and Taka 4,000,000,000 respectively for a term of Seven (7) years to strengthen the capital base of the Bank. First Bond issued on October 2011, Second Bond issued on September 2014 and Third Bond issued on October 2016 on the consent of SEC vide letter ref # SEC/CI/CPLC-48/2001-339 date: May 03, 2011 & BSEC/CI/DS-211/2014/444 dated June 24, 2014 & Bangladesh Bank permission letter ref # BRPD (BIC)661/14B(P)/2011-264 dated May 31, 2011 & BRPD (BIC)661/14B(P)/2014/4723 dated July 21, 2014. The interest rate of first two bonds are 12.5% per annum and for the last bond issued at floating rate of interest, at present the rate is 8.60%. 60% repayment of First Bond already paid on 30 October 2014, 30 October 2015 and 30 October 2016 @ 20% for each year to the respective Bond holders. The repayment of last two Bonds will start after three years from the date of issue of each bond.

10.1 Security wise borrowings		
Secured Borrowings	-	-
Unsecured Borrowings	17,786,510,416	17,943,291,652
	17,786,510,416	**17,943,291,652**
10.2 Repayment nature wise borrowings		
Repayment on Demand	-	-
Others	17,786,510,416	17,943,291,652
	17,786,510,416	**17,943,291,652**
10.3 Remaining maturity grouping of Borrowings from other banks, financial institutions and agents		
Payable		
On demand	-	-
Upto 1 month	3,200,150,287	3,092,010,006
Over 1 month but within 3 months	4,556,393,831	4,015,939,931
Over 3 months but within 1 Year	4,241,010,870	4,652,771,516
Over 1 Year but within 5 Years	3,388,955,428	3,382,570,199
Over 5 Years	2,400,000,000	2,800,000,000
	17,786,510,416	**17,943,291,652**

			30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
10 (a)	**Consolidated borrowings from other Banks,finalcial institutions and agents**			
	Trust Bank Limited	Note - 10	17,786,510,416	17,943,291,652.00
	Trust Bank Securities Limited		-	-
	Trust Bank Investment Limited		8,506,853	26,459,602.00
			17,795,017,269	17,969,751,254.00
	Less: Inter company transcation		2,535	15,182,910.00
			17,795,014,734	**17,954,568,344.00**
11	**DEPOSITS AND OTHER ACCOUNTS**			
	Current / Al-wadeeah Current Accounts and other Accounts	Note - 11.2	25,121,399,397	21,092,722,745
	Bills Payable	Note - 11.3	3,107,256,890	2,843,870,218
	Savings Bank Deposits/Mudaraba Savings Deposits	Note - 11.4	27,803,955,775	24,167,087,940
	Fixed Deposits/Mudaraba Term Deposits	Note - 11.5	144,236,908,442	124,956,200,748
			200,269,520,504	**173,059,881,651**

11.1 Remaining maturity grouping of Deposits and other accounts

Inside Bangladesh	Banks	Other than Banks		
Payable				
Repayable on Demand	214,547,924	9,148,238,073	9,362,785,997	19,563,527,212
Repayable within 1 month	179,176,223	47,981,876,499	48,161,052,722	31,367,993,376
Over 1 month but within 6 months		56,093,302,304	56,093,302,304	46,809,340,809
Over 6 months but within 1 Year		42,176,820,815	42,176,820,815	23,456,037,393
Over 1 Year but within 5 Years		19,328,376,669	19,328,376,669	23,457,613,713
Over 5 Years		25,147,181,997	25,147,181,997	28,405,369,148
	393,724,147	**199,875,796,357**	**200,269,520,504**	**173,059,881,651**
Outside Bangladesh	**-**	**-**	**-**	**-**
	393,724,147	**199,875,796,357**	**200,269,520,504**	**173,059,881,651**

11.2	**Current / Al-wadeeah Current Accounts and other Accounts**			
	Under Conventional Banking		24,248,467,025	19,892,357,429
	Under Islamic Banking	Note - 11.2.1	872,932,372	1,200,365,316
		Note - 11.2.2	**25,121,399,397**	**21,092,722,745**
11.2.1	**Under Conventional Banking**			
	Current Account		15,544,410,491	13,839,720,976
	Other Accounts	Note - 11.2.3	8,704,056,534	6,052,636,453
			24,248,467,025	**19,892,357,429**
11.2.2	**Under Islamic Banking**			
	Al-wadeeah Current Accounts		214,202,909	343,064,727
	Foreign Currency Deposits		79,697,545	9,243,543
	Sundry Deposits		366,466,670	725,401,110
	Profit payable on Deposits		212,565,248	122,655,936
			872,932,372	**1,200,365,316**
11.2.3	**Other Accounts**			
	Foreign Currency Deposits		5,888,644,670	3,471,953,642
	Interest Payable on Deposits		1,278,210,719	1,308,455,713
	Sundry Deposits		1,537,201,145	1,272,227,098
			8,704,056,534	**6,052,636,453**
11.3	**Bills Payable**			
	Under Conventional Banking			
	Demand Draft payable		4,237,768	4,238,068
	Pay Order payable		3,102,615,557	2,838,748,607
			3,106,853,325	2,842,986,675
	Under Islamic Banking			
	Demand Draft payable		-	-
	Pay Order payable		403,565	883,543
			403,565	883,543
			3,107,256,890	**2,843,870,218**

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
11.4	**Savings Bank Deposits/Mudaraba Savings Deposits**		
	Savings Bank Deposits	26,130,188,984	22,806,434,565
	Mudaraba Savings Deposits	1,673,766,791	1,360,653,375
		27,803,955,775	**24,167,087,940**
11.5	**Fixed Deposits/Mudaraba Term Deposits**		
11.5.1	**Under Conventional Banking**		
	Fixed Deposits	94,715,642,477	87,922,002,788
	Short Notice Deposits	26,050,910,511	17,576,603,585
	Scheme Deposits	9,496,087,538	8,221,292,943
		130,262,640,526	**113,719,899,316**
11.5.2	**Under Islamic Banking**		
	Mudaraba Term Deposits	12,833,127,528	10,267,269,577
	Mudaraba Short Notice Deposits	87,776,779	97,630,224
	Mudaraba Scheme Deposits	1,053,363,609	871,401,631
		13,974,267,916	**11,236,301,432**
		144,236,908,442	**124,956,200,748**
11.6	**Geographical location-wise concentration of Deposits & Other Accounts**		
	Inside Bangladesh		
	Dhaka Division	148,868,206,918	125,338,856,180
	Chittagong Division	26,155,883,043	24,230,490,368
	Khulna Division	7,970,863,746	7,443,484,189
	Sylhet Division	6,166,502,006	6,198,851,554
	Rangpur Division	3,033,033,991	2,900,227,721
	Barisal Division	402,615,255	397,503,079
	Rajshahi Division	5,869,464,482	5,602,948,301
	Mymensingh Division	1,011,371,643	947,520,259
		199,477,941,084	173,059,881,651
	Outside Bangladesh	-	-
		199,477,941,084	**173,059,881,651**

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			30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
11.7	**Sector-wise deposits**			
	Government		14,619,458,489	11,909,347,547
	Deposit money banks		800,626,660	310,194,176
	Other public		7,782,987,757	7,981,429,587
	Private		169,607,329,416	147,946,601,507
	Foreign Currency Deposits		5,968,342,215	3,481,197,185
	Interest Payable on Deposits		1,490,775,967	1,431,111,649
			200,269,520,504	**173,059,881,651**
11 (a)	**CONSOLIDATED DEPOSITS AND OTHER ACCOUNTS**			
	Current / Al-wadeeah Current Accounts and other Accounts			
	Trust Bank Limited		25,121,399,397	21,092,722,745.00
	Trust Bank Securities Limited		-	-
	Trust Bank Investment Limited		84,281,114	114,154,207.00
			25,205,680,511	21,206,876,952.00
	Less : Inter Company Transaction		279,647,086	435,590,048.00
			24,926,033,425	20,771,286,904.00
	Bills Payable		3,107,256,890	2,843,870,218.00
	Savings Bank Deposits/Mudaraba Savings Deposits		27,803,955,775	24,167,087,940.00
	Fixed Deposits/Mudaraba Term Deposits		144,236,908,442	124,956,200,748.00
			200,074,154,532	**172,738,445,810.00**
12	**OTHER LIABILITIES**			
	Provision for Loans and Advances	Note - 12.1	5,205,018,000	4,130,027,000
	Provision for Investment	Note - 12.2	2,858,076	5,973,518
	Provision for other asset	Note - 12.3	16,328,377	14,769,095
	Provision for CSR Fund	Note - 12.4	-	120,000,000
	Provision for Gratuity		75,469,316	-
	Rebate of Interest		4,816,778	35,000,000
	Unearned profit on TIB Investment		331,284,443	254,502,119
	Interest Suspense Account	Note - 12.6	1,607,178,854	1,254,089,563
	Provision for Income Tax Less Advance Income Tax	Note - 12.7	1,657,686,225	1,196,690,745
	Interest Payable on Uncecured Subordinated Bonds		220,286,255	165,611,639
	Accrued Expenses		99,676,110	383,251,062
	Audit Fees Payable		-	431,250
	Branch Adjusting (net)		-	-
	Adjusting Account for Online GL		-	-
	Sundry Creditors		691,791,893	434,785,082
	Compensation Fund Account	Note - 12.7.2	19,718,877	61,660,899
	Sale proceed of Government Securities		-	-
	Dividend Payable		-	-
	Others		12,237,851	6,386,811
			9,944,351,055	**8,063,178,783**
12.1	**Provision for Loans and Advances/Islami Banking Investments**			
	Specific Provision			
	Against Classified Loans & Advances		2,262,755,000	1,694,673,290
	General Provision			
	Against Unclassified Loans & Advances		1,778,559,000	1,738,001,505
	Against Special Mention Accounts		269,554,000	83,073,705
	Against Off Balance Sheet Exposures		894,150,000	614,278,500
			2,942,263,000	2,435,353,710
			5,205,018,000	**4,130,027,000**
12.1.1	**Against Classified Loans & Advances**			
	Provision held on 1 January		1,694,673,290	1,455,151,000
	Fully provided debts written off		-	(520,673,419)
	Recoveries from previously written off debts		-	-
	Provisions made during the year		568,081,710	760,195,709
	Net Charge to the Profit Loss Account		568,081,710	239,522,290
	Provision held at end of year		**2,262,755,000**	**1,694,673,290**

	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
12.1.2 Against Unclassified Loans & Advances		
Provision held on 1 January	1,738,001,505	1,534,269,000
Provisions made during the year	40,557,495	203,732,505
Provision held at end of year	**1,778,559,000**	**1,738,001,505**
12.1.3 Against Special Mention Accounts		
Provision held on 1 January	83,073,705	90,370,000
Provisions made during the year	186,480,295	(7,296,295)
Provision held at end of year	**269,554,000**	**83,073,705**

12.1.4 Required Provision against Loans and Advances

Particulars	Base for Provision	Rate		
Unclassified				
a. Consumer Financing (House Financing)	7,796,808,176	2.00%	155,936,164	184,654,318
b. Consumer Financing (Loans to Professional)	12,619,295	2.00%	252,386	139,846
c. Consumer Financing (Other than a & b)	3,997,876,521	5.00%	199,893,826	446,267,247
d. Small & Medium Enterprise Financing	15,321,435,133	0.25%	38,303,588	30,430,529
e. Loans to BHs/ MBs/ Sds against Shares etc	38,890,594	2.00%	777,812	1,250,196
f. Short Term Agriculture & Micro Credit	185,087,208	2.50%	4,627,180	6,498,874
g. All other Credit	123,475,128,786	1.00%	1,234,751,288	1,013,770,968
	150,827,845,713		1,634,542,244	1,683,011,978
Special Mention Account				
a. Consumer Financing (House Financing)	306,584,447	2.00%	6,131,689	7,551,593
b. Consumer Financing (Loans to Professional)	818,852	2.00%	16,377	-
c. Consumer Financing (Other than a & b)	104,596,526	5.00%	5,229,826	5,294,613
d. Small & Medium Enterprise Financing	525,018,991	0.25%	1,312,547	1,176,249
e. Loans to BHs/ MBs/ Sds against Shares etc	-	2.00%	-	-
f. Short Term Agriculture & Micro Credit	-	2.50%	-	-
g. All other Credit	5,639,014,910	1.00%	56,390,149	35,443,661
	6,576,033,726		69,080,588	49,466,116
Classified				
a. Substandard				
i. Short Term Agri Credit & Micro Credit	2,046,835	5.00%	102,342	126,962
ii. Other than Short Term Agri Credit & Micro Credit	496,770,831	20.00%	99,354,166	115,489,189
b. Doubtful			-	
i. Short Term Agri Credit & Micro Credit	268,621	5.00%	13,431	15,187
ii. Other than Short Term Agri Credit & Micro Credit	372,369,001	50.00%	186,184,501	206,365,387
c. Bad/Loss	1,977,098,819	100.00%	1,977,098,819	1,372,676,565
	2,848,554,107		2,262,753,259	1,694,673,290
Additional 1% provision for restructured loans as per BRPD Circular No. - 04 dated 29 January 2015	-		27,905,100	26,601,522
Additional Provision to be kept as per BB Letter no/. BRPD (P-1)/661/13(Cha)/2016-557 dated 24.01.2016			26,559,265	7,004,705
Additional provision for a resheduled Loan as per BRPD(P-1)/661/13(Cha)/2016-8276 dated 18 December 2016			19,083,250	32,035,510
			153,666,000	-
	160,252,433,546		**4,193,589,706**	**3,492,793,121**

12.1.5 General Provision for Off Balance Sheet Exposures		
Provision held on 1 January	614,278,500	577,910,000
Provisions made during the year	279,871,500	36,368,500
	894,150,000	**614,278,500**

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
12.1 (a)	**Consolidated General Provision for Loans and Advances**		
	Trust Bank Limited	2,942,263,000	2,435,353,710
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	142,454,044	142,454,044
		3,084,717,044	**2,577,807,754**
12.2 (a)	**Consolidated General Provision for Off Balance Sheet Exposures**		
	Trust Bank Limited	894,150,000	614,278,500
	Trust Bank Securities Limited	-	-
	Trust Bank Investment Limited	605,300	605,300
		894,755,300	**614,883,800**
12.2.1	**Provision for Diminution in value of Investment**		
	Balance on 1 January	5,973,518	16,676,159
	Provisions made for Investment in Shares during the year	(3,115,442)	(8,298,923)
		2,858,076	8,377,236
	Provision for decreased NAV of Trust Bank Securities Ltd	-	(2,403,718)
	Closing Blance	**2,858,076**	**5,973,518**

Provision for decreased NAV of Trust Bank Securities Ltd. was made during the year 2015 due to negative retained earnings of the subsidiary company i.e., Trust Bank Securities Ltd. (TBSL) . As 31 December 2016 the retained earnings of TBSL was positive, the said provision has been reversed.

12.2.2	**Provision for Diminution in value of Investment**		
	Provisions for Investment in Shares	2,858,076	5,973,518
	Provision for decreased NAV of Trust Bank Securities Ltd	-	-
		2,858,076	**5,973,518**
12.3	**Provision for other asset**		
	Balance on 1 January	14,769,095	13,228,225
	Provisions made during the year	1,559,282	1,540,870
		16,328,377	**14,769,095**

12.4 Provision for Special Reserve Fund

Special Reserve Fund (SRF) was formed for Corporate Social Responsibility (CSR) activities in the year 2018. CSR activities includes humanitarian belief, disaster management, health care, education, training, green initiatives and environmental degradation. As per Bangladesh Bank GBCSRD Circular no. 04, dated 9 July 2015, at the beginning of the year, the fund has been allocated for education, health care, disaster management and for other activities @ 30%, 50%, 10% & 10% respectively and expensed over the year accordingly.

12.5 Rebate of interest payable to good borrowers

To comply BRPD Circular no. 6 Dated 19 March 2015, BRPD Circular no. 16 Dated 30 December 2015 and BRPD Circular Letter no. 03 dated 04 February 2016, the Bank has been accounted for the amount on lump sum basis as provision for incentive of Good Borrowers during the year 2016.

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
12.6	**Interest Suspense Account**		
	Balance on 1 January	1,254,089,563	881,025,457
	Amount transferred during the year	1,250,585,582	1,121,704,144
	Amount recovered during the year	(884,901,257)	(686,354,203)
	Amount written off / waived during the year	(12,595,034)	(62,285,835)
	Balance at the end of the year	**1,607,178,854**	**1,254,089,563**
12.7	**Provision for Income Tax Less Advance Income Tax**		
	Provision for Income Tax		
	Balance on 1 January	3,815,011,967	4,835,080,185
	Provisions made during the year	1,797,000,000	1,485,000,000
	Provision for Doubtful Income of Islamic Banking	-	14,311,904
	Provision made for the year	-	-
	Settlement for previous year(s)	-	(2,519,380,122)
		5,612,011,967	3,815,011,967
	Less: Advance Income Tax		
	Balance on 1 January	2,618,321,222	3,881,349,900
	Paid during the year	1,336,004,520	1,256,351,444
	Settlement for previous year(s)	-	(2,519,380,122)
		3,954,325,742	2,618,321,222
	Net Closing Balance	**1,657,686,225**	**1,196,690,745**

12.7.1 Provision for current tax of Tk.1,797,000,000 has been made @ 40% on Business Income, @ 20% on Dividend Income and @ 10% on captal gain on sale of shares of the accounting profit made by the Bank during the period ended of 3rd quarter after considering some of the add backs to income and disallowances of expenditure as per Income Tax Ordinance and Rules, 1984.

12.7.2	**Compensation Fund Account**		
	Opening Balance	61,660,899	**40,593,043**
	Amount creditd during the year		
	Compensation Realized Account	-	35,779,760
	Income Tax Provision @ 40%	-	14,311,904
		-	21,467,856
		61,660,899	62,060,899
	Amount disdributed during the period	41,942,022	400,000
		19,718,877	61,660,899

Islamic Banking is a trade-based mode of banking where compliance of sharia guidelines in the precondition for its legitimacy. In addition to the prohibition of the interest and classification of business activities between lawful (halal) and un-lawful (haram), sharia also provides guidelines of business process and translation. Any income generated from trading or investments without confirming to these Sharia instructions are considered un-lawful and termed as "doubtful Income" in the terminology of Islamic Banking.

However, since the "Doubtful Income" is not an "income" - as such the nomenclature has been already been changed as "Compensation" instead of "Doubtful Income".

12.7 (a)	**Consolidated tax expenses**			
	Trust Bank Limited	Note - 12.5	1,797,000,000	1,485,000,000
	Trust Bank Securities Limited		6,818,047	5,197,384
	Trust Bank Investment Limited		24,300,000	32,000,000
			1,828,118,047	**1,522,197,384**
12 (a)	**Consolidated other liabilities**			
	Trust Bank Limited	Note - 12	9,944,351,055	8,063,178,783
	Trust Bank Securities Limited		49,689,998	152,171,700
	Trust Bank Investment Limited		1,042,120,532	1,125,052,958
			11,036,161,585	9,340,403,441
	Less: Inter company transcation		-	-
			11,036,161,585	**9,340,403,441**

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
13	**CAPITAL**		
13.1	**Authorized Capital**		
	1,000,000,000 Ordinary shares of Tk. 10 each	10,000,000,000	10,000,000,000
13.2	**Issued, Subscribed and Paid Up Capital**		
116667000	Ordinary shares of Tk. 10 each issued for cash	1,166,670,000	1,166,670,000
11666700	Ordinary shares of Tk. 10 each issued bonus shares	116,667,000	116,667,000
25666740	Ordinary shares of Tk. 10 each issued for right 1R:5	256,667,400	256,667,400
30800080	Ordinary shares of Tk. 10 each issued bonus shares	308,000,800	308,000,800
36960100	Ordinary shares of Tk. 10 each issued bonus shares	369,601,000	369,601,000
44352120	Ordinary shares of Tk. 10 each issued bonus shares	443,521,200	443,521,200
26611274	Ordinary shares of Tk. 10 each issued bonus shares	266,112,740	266,112,740
53222550	Ordinary shares of Tk. 10 each issued for right 1R:5	532,225,500	532,225,500
34594656	Ordinary shares of Tk. 10 each issued bonus shares	345,946,560	345,946,560
45664946	Ordinary shares of Tk. 10 each issued bonus shares	456,649,460	456,649,460
42620616	Ordinary shares of Tk. 10 each issued bonus shares	426,206,160	426,206,160
37506142	Ordinary shares of Tk. 10 each issued bonus shares	375,061,420	375,061,420
50633292	Ordinary shares of Tk. 10 each issued bonus shares	506,332,920	-
		5,569,662,160	5,063,329,240

13.3 Capital Adequacy Ratio

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 18 dated 21 December 2014 relating to implementation of Basel III in Bangladesh, required capital, available core capital and supplementary capital of the Bank as on 31 December 2016 is shown below:

13.3.1	**Capital Adequacy Ratio under SOLO basis**		
	Common Equity Tier I (Going-concern capital)		
	Paid up Capital	5,569,662,160	5,063,329,240
	Share Premium Account	-	-
	Statutory Reserve	4,700,881,600	4,027,401,519
	Retained Earnings	1,695,026,439	2,044,117,600
		11,965,570,199	**11,134,848,359**
	Less : Regulatory Adjustments		
	Deferred Tax - Assets	131,863,277	112,042,456
	Total Common Equity Tier-1 Capital	**11,833,706,922**	**11,022,805,903**
	Additional Tier I Capital	**-**	**-**
	Tier II Capital (Gone-Concern Capital)		
	General Provision	2,942,263,000	2,435,353,710
	Subordinated Bond	5,600,000,000	6,000,000,000
	Revaluation reserves	273,661	273,661
		8,542,536,661	**8,435,627,371**
	Less : Regulatory Adjustments		
	Revaluation Reserves (according to Phase-in deductions as per Basel III Guideline)	54,732	109,464
	Total Tier II Capital Available	**8,542,481,929**	**8,435,517,907**
	Maximum Limit of Tier II Capital (Tier II capital can be		

	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
maximum up to 4.00% of the total RWA or 88.89% of CET I, whichever is higher)	10,518,982,083	9,798,172,167
Excess Amount over Maximum Limit of Teir II	-	-
Total Admissible Tier-2 Capital	**8,542,481,929**	**8,435,517,907**
A. Total Eligible Capital (Tier-I + Tier-II)	**20,376,188,851**	**19,458,323,810**
B. Total Risk Weighted Assets (RWA)		
Credit Risk Weighted Assets	144,663,784,382	117,021,475,212
Market Risk Weighted Assets	2,117,700,489	4,017,802,518
Operational Risk Weighted Assets	12,831,368,008	11,307,658,704
	159,612,852,879	**132,346,936,434**
C. Required Capital based on RWA @ 11.25%	17,956,445,949	14,061,861,996
D. Surplus Capital as per Bank weighted Assets (A - C)	2,419,742,902	5,396,461,814
Capital Adequacy Ratio		
Tier I capital to RWA	7.41%	8.33%
Supplementary Capital to RWA	5.35%	6.37%
	12.77%	14.70%

13.3 (a) Capital Adequacy Ratio under Consolidated basis

Tier – I (Core Capital)		
Paid up Capital	5,569,662,160	5,063,329,240
Minority Interest	824	789
Share Premium Account	-	-
Statutory Reserve	4,700,881,600	4,027,401,519
Retained Earnings	2,204,451,276	2,385,582,491
	12,474,995,860	**11,476,314,039**
Less: Regulatory Adjustments		
Deferred Tax-Assets	**133,892,900**	**114,081,492**
Total Common Equity Tier-1 Capital	**12,341,102,960**	**11,362,232,547**
Additional Tier I Capital	**-**	**-**
Tier II Capita (Gone-Concern Capital)		
General Provision (Maximum 1.25% of Credit RWA)	2,942,263,000	2,435,353,710
Subordinated Bond	5,600,000,000	6,000,000,000
Revaluation Reserves	273,661	273,661
	8,542,536,661	**8,435,627,371**
Less : Regulatory Adjustments		
Revaluation Reserves (according to Phase-in deductions as per Basel III Guideline)	54,732	109,464
Total Tier II Capital Available	**8,542,481,929**	**8,435,517,907**
Maximum Limit of Tier II Capital (Tier II capital can be maximum up to 4.00% of the total RWA or 88.89% of CET I, whichever is higher)	10,970,006,421	10,099,888,511
Excess Amount over Maximum Limit of Teir II	-	-
Total Admissible Tier-2 Capital	**8,542,481,929**	**8,435,517,907**
A. Total Eligible Capital (Tier-I + Tier-II)	**20,883,584,889**	**19,797,750,454**
B. Total Risk Weighted Assets (RWA)		
Credit Risk Weighted Assets	143,806,280,070	116,401,008,489
Market Risk Weighted Assets	5,552,975,106	6,858,196,846
Operational Risk Weighted Assets	13,346,373,675	12,196,196,960
	162,705,628,851	**135,455,402,295**
C. Required Capital based on RWA @ 10.625 %	17,287,473,065	14,392,136,494
D. Surplus Capital as per Bank weighted Assets (A - C)	3,596,111,824	5,405,613,960

	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
Capital Adequacy Ratio		
Core Capital to RWA	7.67%	8.39%
Supplementary Capital to RWA	5.25%	6.23%
	12.84%	14.62%

Total Risk Weighted Assets (RWA)

Risk Wieghted Assets (RWA) has been calculated considering the Credit risk, Market Risk and Operational risk as per Guidellines on Risk Based Capital Adequacy - Revised Regulatory Framework for Banks in line with Basel III issued by Bangladesh Bank vide BRPD Circular no. 18 dated 21 December 2014.

13.4 Leverage Ration under SOLO basis

A. Tier-1 Capital - considering all regulatory adjustments	11,833,706,922	11,022,805,903
B. On- Balance Sheet Exposure	237,710,737,704	208,377,882,046
C. Off-Balance Sheet Exposure	33,076,303,938	20,863,234,057
D. Total Deduction from On and Off-Balance Sheet Exposure/ Regulatory adjustments made to Tier 1 capital	131,863,278	112,042,457
E. Total Exposure (B+C-D)	270,655,178,364	229,129,073,646
Leverage Ratio (A/E)*100	4.37%	4.81%

13.4 (a) Leverage Ration under Consolidated basis

A. Tier-1 Capital - considering all regulatory adjustments	12,341,102,960	11,362,232,547
B. On- Balance Sheet Exposure	239,125,040,157	209,687,901,027
C. Off-Balance Sheet Exposure	33,136,833,938	20,923,764,057
D. Total Deduction from On and Off-Balance Sheet Exposure/ Regulatory adjustments made to Tier 1 capital	133,892,901	113,846,678
E. Total Exposure (B+C-D)	272,127,981,193	230,497,818,406
Leverage Ratio (A/E)*100	4.54%	4.93%

13.5 Percentage of shareholdings at the closing date

	Amount (in Taka)		Percentage (%)	
	30.09.2017	31.12.2016	30.09.2017	31.12.2016
Sponsors	3,341,749,260	3,037,953,880	60.00%	60.00%
Financial Institutions	1,029,322,910	1,068,960,770	18.48%	21.11%
Foreign Investors	97,494,370	76,659,280	1.75%	1.51%
Non-Resident Bangladeshi	23,785,500	11,576,050	0.43%	0.23%
General Public	1,077,310,120	868,179,260	19.34%	17.15%
Total	**5,569,662,160**	**5,063,329,240**	**100.00%**	**100.00%**

13.6 Shareholding Range on the basis of shareholdings as on 30 September 2017

Shareholding Range			No. of Sh. Holders	Number of Shares	%
1	to	500	6,816	1,124,096	0.20%
501	to	5,000	8,834	16,255,539	2.92%
5,001	to	10,000	855	5,868,110	1.05%
10,001	to	20,000	417	5,670,281	1.02%
20,001	to	30,000	160	3,898,239	0.70%
30,001	to	40,000	69	2,383,104	0.43%
40,001	to	50,000	57	2,612,909	0.47%
50,001	to	100,000	90	6,541,319	1.17%
100,001	to	1,000,000	112	31,759,274	5.70%
1,000,001	and More		36	480,853,345	86.33%
		Total	**17,446**	**556,966,216**	**100.00%**

13 (a) MINORITY INTEREST

Share Capital (7 nos. shares of Trust Bank Investment Limited @ Tk. 100 each & 1 nos Share of TBSL)	789	789
Profit as of 1 January 2016	-	-
Profit for the year	35	-
	35	-
	824	**789**

		30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
14	**STATUTORY RESERVE**		
	Balance on 1 January	4,027,401,519	3,333,692,338
	Reserve made during the year	673,480,081	693,709,181
	Closing Balance	**4,700,881,600**	**4,027,401,519**

14.1 Reserve for current period was made @ Tk. 20% on the net profit before tax under section 24 of The Bank Companies Act 1991.

15	**OTHER RESERVE**		
	Revaluation Reserve		
	Balance on 1 January	39,863,658	57,636,494
	Reserve made/(adjusted) during the year	(32,847,232)	(17,772,836)
	Closing Balance	**7,016,426**	**39,863,658**

Investments which have 'fixed or determinable payments', and are intended to be 'held to maturity' other than those which are floating and/or free to trade in the market at prevailing prices are classified as held to maturity and must be amortized at the end of the year before maturity. Investments classified in the category of 'Held for Trading' are held indeed selling or purchasing –in short- trading as decided by the management of the bank or treasury. After initial recognition, investments of such categories are measured at their fair value once in a week. The increase in case of amortization of Investment under 'Held to maturity' and any change in the fair value in case of Investment under 'held for Trading' is to be accounted for in the 'Statement of changes in Equirty' under the head Other Reserve as Surplus/Deficit on revaluation of investment.

16	**RETAINED EARNINGS**		
	Balance on 1 January	2,044,117,600.00	1,432,222,212
	Issue of Bonus Shares	(506,332,920.00)	(375,061,420)
	Cash Dividend	(759,499,386.00)	(328,178,747)
		778,285,294.00	728,982,045
	Net Profit for the year transferred from Profit and Loss Account	1,590,221,226.00	2,008,844,736
	Less: Transferred to Statutory Reserve	673,480,081.00	693,709,181
		916,741,145.00	1,315,135,555
	Closing Balance	**1,695,026,439.00**	**2,044,117,600**

16 (a)	**Consolidated retained earnings**			
	Trust Bank Limited	Note - 16	1,695,026,439	2,044,117,600
	Trust Bank Securities Limited		25,594,692	4,574,673
	Trust Bank Investment Limited		483,830,260	336,890,297
			2,204,451,391	2,385,582,570
	Less minority interest		114	79
	Closing Balance		**2,204,451,277**	**2,385,582,491**

17	**CONTINGENT LIABILITIES**		
17.1	**Acceptances and endorsements**		
	Acceptance Bills - Local	1,989,832,168	2,372,625,983
	Acceptance Bills - Foreign	14,838,480,110	13,034,378,176
	Acceptance Liabilities - Back to Back L/C	1,183,038,778	959,472,056
		18,011,351,056	**16,366,476,215**

			30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
17.2	**Letters of Guarantee**			
	Letters of Guarantee - Local		35,252,293,820	14,691,939,971
	Letters of Guarantee -Foreign		18,242,058.00	6,100,203.00
			35,270,535,878	**14,698,040,174**
17.2.1	**Money for which the bank is contingently liable in respect of guarantees given favoring :**			
	Directors or Officers		-	-
	Government		5,240,534,954	2,183,850,950
	Banks and other financial institutions		641,352,596	267,266,317
	Others		29,388,648,328	12,246,922,907
			35,270,535,878	**14,698,040,174**
17.2 (a)	**Consolidated Letters of Guarantee**			
	Trust Bank Limited	Note - 17.2	35,270,535,878	14,698,040,174
	Trust Bank Securities Limited		-	-
	Trust Bank Investment Limited		60,530,000	60,530,000
			35,331,065,878	**14,758,570,174**
17.3	**Irrevocable Letter of Credits**			
	Letter of Credit - Local		578,680,319	359,341,411
	Letter of Credit - Foreign		22,289,523,940	17,629,494,905
	Letter of Credit - Back to Back L/C		2,188,787,211	2,128,659,048
	Letter of Credit - Usance (Foreign)		6,380,159,823	4,460,232,587
	Letter of Credit - Back to Back (EDF) - Foreign		538,458,504	928,253,377
			31,975,609,797	**25,505,981,328**
17.4	**Bills for Collection**			
	Outward Bills for Collection		16,681,973	2,962,928
	Foreign Bills for Collection		-	-
	Inland Bills for Collection		-	-
	Local Documentary Bill for Collection		2,260,206,300	2,852,101,354
	Inward Foreign Documentary Bills for Collection		-	-
	Foreign Documentary Bills for Collection		1,880,397,761	2,002,044,182
			4,157,286,034	**4,857,108,464**
17 (a)	**Consolidated Contingent Liabilities**			
	Trust Bank Limited	Note - 17	89,414,782,765	61,427,606,181
	Trust Bank Securities Limited		-	-
	Trust Bank Investment Limited		60,530,000	60,530,000
			89,475,312,765	**61,488,136,181**

		1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka	1 July 2017 to 30 September 2017 Taka	1 July 2016 to 30 September 2016 Taka
18	**INCOME STATEMENTS**				
	Income:				
	Interest/Profit, discount and similar income	12,053,974,391	11,395,772,500	12,053,974,391	15,330,930,435
	Dividend income	1,893,140	7,355,028	1,893,140	15,415,888
	Fees, commission and brokerage	1,122,405,940	867,024,896	1,122,405,940	1,136,869,607
	Gains less losses arising from dealing in securities	20,865,436	201,687	20,865,436	5,371,929
	Gains less losses arising from investment securities	-	-	-	-
	Gains less losses arising from dealing in foreign currencies	-	-	-	-
	Income from non-banking assets	-	-	-	-
	Other operating income	388,743,048	327,259,538	388,743,048	482,254,099
	Profit less losses on interest rate changes	-	-	-	-
		13,587,881,955	**12,597,613,649**	**13,587,881,955**	**16,970,841,958**
	Expenses:				
	Interest / profit paid on deposits, borrowings etc,	6,537,011,130	6,566,606,661	6,537,011,130	8,733,549,219
	Losses on loans and advances	-	-	-	-
	Administrative expenses	2,171,557,595	2,109,514,606	2,171,557,595	3,048,870,050
	Other operating expenses	408,594,196	386,261,969	408,594,196	689,177,159
	Depreciation on banking assets	34,882,591	27,882,099	34,882,591	46,860,979
		9,152,045,512	**9,090,265,335**	**9,152,045,512**	**12,518,457,407**
		4,435,836,443	**3,507,348,314**	**4,435,836,443**	**4,452,384,551**
19	**INTEREST INCOME**				
19.1	**Interest Income under Conventional banking**				
	Interest from Loans and Advances				
	Interest on Repair & Recon. of Dwelling House (RRDH)	122,392,695	228,571,561	34,519,245	70,369,355
	Interest on Consumer Durable Scheme	8,417	28,488	-	10,018
	Interest on Marriage Loans	2,472,917	3,045,859	685,316	1,068,805
	Interest on Car Loans	6,081,366	7,969,341	1,887,780	2,540,328
	Interest on House Building Loans	374,835,434	342,374,415	137,369,801	98,262,031
	Interest on Term Loans	3,849,593,157	3,872,057,114	1,364,054,022	1,248,049,918
	Interest on Other Loans	2,396,079,782	1,666,508,955	891,999,539	545,663,766
	Interest on SME Loan	432,695,712	396,772,399	147,087,142	131,974,181
	Interest on PAD - EDF	121,758,021	75,988,539	45,595,273	31,920,586
	Interest on Staff Loan	30,891,163	32,397,607	10,098,465	10,542,199
	Interest on LTR	329,776,473	442,529,265	119,145,385	115,752,501
	Interest on Payment Against Documents (PAD)	10,803,204	32,185,711	4,203,051	6,925,261
	Interest on Cash Credit	95,319,448	125,799,747	35,958,914	35,610,429
	Interest on Cash Collateral	238,884,734	133,228,826	86,228,010	45,595,944
	Interest on Overdraft	865,459,517	780,709,402	321,106,885	249,543,930
	Interest on SOD	221,218,532	492,574,680	29,975,748	150,139,831
	Interest on Inland Bills Purchased and Discounted	153,731,271	129,546,975	60,960,557	42,484,782
	Interest on Foreign Bills Purchased and Discounted	4,329,381	19,837,681	2,515,365	6,205,503
		9,256,331,224	**8,782,126,565**	**3,293,390,498**	**2,792,659,368**
	Interest from Banks and Other Financial Institutions				
	Interest on FDR Account	206,199,033	120,698,731	97,640,972	53,634,335
	Interest on Bangladesh Bank Foreign Currency Accounts	5,060,237	2,353,448	1,812,991	1,410,381
	Interest on SND Account	576,969	765,573	478,512	317,676
	Interest on Call Deposits	37,615,917	63,393,639	21,659,153	27,431,389
		249,452,156	**187,211,391**	**121,591,628**	**82,793,781**
	Interest received from Foreign Banks	-	-	-	-
		9,505,783,380	**8,969,337,956**	**3,414,982,126**	**2,875,453,149**
19.2	**Profit under Islamic banking**				
	Profit on Bai-Muajjal	441,044,810	362,306,158	173,764,045	104,037,052
	Profit on HPSM-Capital Machinery	62,301,897	64,682,206	18,023,217	23,655,315
	Profit on IHSAN Apartment Purchase Scheme	7,937,927	4,412,143	3,244,001	1,634,966
	Profit on BARAKAT Home Construction Scheme	8,145,265	5,394,768	3,510,488	1,805,442
	Profit on BARAKAT Car Scheme	474,070	404,674	182,809	98,417
	Profit on HPSM- Real Eastate	45,854,675	36,291,342	21,083,283	13,519,499
	Profit on Murabaha TR	141,534,228	118,598,409	56,644,616	42,708,848
	Profit on Bai-Salam	4,399,710	8,068,441	1,429,353	3,150,214
	Profit on Murabaha Import Bills (MIB)	1,945,112	1,011,390	839,446	456,595
	Profit on TIB House Building Scheme-HBL (RM)	9,826,495	203,832	9,826,495	9,732
	Profit on TIB Car Scheme(Car Loan)	27,888	-	16,489	-
	Profit on TIB Household Durable Scheme(Household Durable)	180,731	289,859	60,134	92,190
	Profit on MIB - EDF - TIB	29,141,515	18,193,146	11,077,891	6,397,058
	Profit on TIB HB Inv. for Rtd. Def. Officer (M)	269,501	56,706	102,027	-
	Profit on HPSM General	180,648,517	142,597,966	67,034,757	59,718,156
	Profit on Barkat Doctors Scheme	94,836	162,320	46,192	49,423
	Profit on Trust Nibash	261,637	-	146,744	-
	Profit on Trust Power	1,638,386	116,020	597,445	104,254
	Profit on Musharaka agt. IBP	23,856,243	24,465,288	7,530,501	9,790,382
	Profit Suspense - Musharaka IBP USD	2,230,201	6,950,785	856,345	2,774,167
		961,813,644	**794,205,453**	**376,016,278**	**270,001,710**
	Profit from Banks and Other Financial Institutions				
	Profit on Mudarab Term Deposits	33,521,781	48,818,985	8,588,212	12,106,682
		995,335,425	**843,024,438**	**384,604,490**	**282,108,392**
		10,501,118,805	**9,812,362,394**	**3,799,586,616**	**3,157,561,541**

		1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka	1 July 2017 to 30 September 2017 Taka	1 July 2016 to 30 September 2016 Taka
19 (a)	**Consolidated Interest Income/profit on investment**				
	Trust Bank Limited	10,501,118,805	9,812,362,394	3,799,586,616	3,157,561,541
	Trust Bank Securities Limited	-	-	-	-
	Trust Bank Investment Limited	37,165,625	43,619,996	15,612,879	14,552,426
		10,538,284,430	**9,855,982,390**	**3,815,199,495**	**3,172,113,967**
	Less : Inter Company Transaction	77,070	14,768,106	1,230	3,397,862
		10,538,207,360	**9,841,214,284**	**3,815,198,265**	**3,168,716,105**
20	**INTEREST PAID ON DEPOSITS AND BORROWINGS**				
20.1	**Interest paid on deposits**				
	Interest on SND Account	253,154,855	346,496,384	71,356,135	86,459,805
	Interest on FDR Account	3,327,599,437	3,761,076,282	1,178,799,227	1,167,765,084
	Interest on Foreign Currency Deposit	63,895,251	35,061,796	29,337,355	10,967,615
	Interest on Savings Account	301,834,758	286,293,077	107,752,223	98,664,909
	Interest on Scheme Deposits	1,281,890,025	1,152,044,058	435,583,629	408,451,237
		5,228,374,326	**5,580,971,597**	**1,822,828,569**	**1,772,308,650**
20.2	**Profit paid on Islamic Banking Deposits**				
	Profit Paid on Mudaraba Savings Account	31,597,712	28,175,240	11,102,182	10,402,125
	Profit Paid on Mudaraba SND	1,413,988	2,927,027	390,995	665,025
	Interest Paid on Mudaraba TDR	458,905,224	416,022,613	169,797,041	131,804,237
	Profit Paid on Mudaraba MTDR - 1 Month	21,108,682	8,173,740	12,575,621	3,758,801
	Prifit Paid on TBL Barakat Hajj Deposit Scheme	735,847	616,514	298,915	228,510
	Profit on Mudaraba Kotipati Scheme (MKS)	8,814,066	5,790,199	3,287,325	2,012,545
	Profit on Mudaraba Millionaire Scheme (MMS)	15,033,075	9,028,040	5,414,308	3,508,101
	Profit on Mudaraba Money Double Scheme (MMDS)	5,502,006	4,796,597	1,834,002	1,600,518
	Profit Paid on DPMSA	163,790	116,238	63,678	47,573
	Profit Paid on TEMSA	1,006,145	1,213,048	304,702	335,259
	Profit Paid on Mudaraba Monthly Savings Scheme	26,109,397	19,091,207	9,406,577	6,770,090
	Profit paid on Trust Bank Mudaraba Cash Waqf	56,648	56,159	18,918	18,890
	Profit Paid On - Fc Deposits	82	213	-	55
	Profit paid on MMPS	17,090,215	17,419,778	6,576,381	5,935,317
	Profit paid on MMPS	97,841	64,413	39,542	21,071
	Provision for final profit adjustment	-	17,935,764	-	17,935,764
		587,634,718.00	**531,426,790**	**221,110,187**	**185,043,881**
20.3	**Interest paid on borrowings**				
	Interest on Call Deposits.	7,755,347	15,788,125	1,057,500	-
	Interest on Repo	-	2,286,724	-	-
	Interest on Other Borrowings	713,246,739	436,133,425	232,357,820	156,061,941
		721,002,086	**454,208,274**	**233,415,320**	**156,061,941**
		6,537,011,130	**6,566,606,661**	**2,277,354,076**	**2,113,414,472**
20 (a)	**Consolidated Interest / profit paid on deposits, borrowings etc. on investment**				
	Trust Bank Limited	6,537,011,130	6,566,606,661	2,277,354,076	2,113,414,472
	Trust Bank Securities Limited	-	-	-	-
	Trust Bank Investment Limited	1,280,354	15,486,482	253,291	3,662,172
		6,538,291,484	**6,582,093,143**	**2,277,607,367**	**2,117,076,644**
	Less : Inter Company Transaction	77,070	14,768,106	1,230	3,397,862
		6,538,214,414	**6,567,325,037**	**2,277,606,137**	**2,113,678,782**
21	**INCOME FROM INVESTMENTS**				
21.1	**Income from Conventional Banking**				
	Income from Treasury bills	221,710,548	261,957,408	85,679,357	88,465,858
	Income on Bangladesh Bank Bill	61,515,200	84,149,550	6,186,750	38,303,402
	Income from Treasury bonds	1,146,998,968	1,142,151,355	378,950,190	394,582,389
	Income from Reverse REPO	1,295,987	4,338,104	928,016	409,384
	Income from Corporate Bonds	90,859,388	65,836,606	42,108,322	21,421,808
	Dividend Income	1,893,140	809,043	1,319,832	581,418
	Income on Investment in Commercial Paper	14,711,111	24,977,083	8,311,111	5,111,111
	Gain from sales of shares	19,100,583	137,894	1,521,224	94,230
		1,558,084,925	**1,584,357,043**	**525,004,802**	**548,969,600**
21.2	**Income from Islamic Banking Investments**				
	Dividend Income	-	6,545,985	-	6,434,835
	Income from Corporate Bonds	15,764,384	-	5,408,219	-
	Profit on Investment of TIB	4,998,801	-	4,998,801	-
	Profit on Sale of Shares	1,764,853	63,793	175,954	-
		22,528,038	**6,609,778**	**10,582,974**	**6,434,835**
		1,580,612,963	**1,590,966,821**	**535,587,776**	**555,404,435**

			1 January 2017 to 30 September 2017	1 January 2016 to 30 September 2016	1 July 2017 to 30 September 2017	1 July 2016 to 30 September 2016
			Taka	Taka	Taka	Taka
21(a)	**Consolidated Income from Investment**					
	Trust Bank Limited		1,580,612,963	1,590,966,821	535,587,776	555,404,435
	Trust Bank Securities Limited		4,366,656	-	603,726	-
	Trust Bank Investment Limited		148,059,501	70,269,937	31,398,442	18,678,717
			1,733,039,120	**1,661,236,758**	**567,589,944**	**574,083,152**
22	**Commission, exchange and brokerage**					
	Demand Draft, Money Transfer, Telegraphic Transfer, Pay Order etc.		4,096,159.00	3,428,599	1,451,230	992,434
	Bills		21,342,795.00	23,709,376	7,612,333	8,230,357
	Letter of Guarantees		210,021,549.00	113,923,043	73,300,084	33,440,347
	Letter of Credits		221,265,825.00	213,390,608	78,269,171	72,329,960
	Foreign Remittances		2,780,997.00	3,298,825	139,944	365,205
	Commission on Sale of Government Securities		28,234,578.00	20,061,073	8,479,483	6,305,967
	Fund Transfer Commission		11,400.00	15,200	3,800	6,000
	Commission on Sale & Purchase of Shares		-	400	-	-
	Under writing Commission		140.00	698,440	140	-
	Acceptance Commission		108,107,338.00	122,854,183	34,382,204	31,912,225
	Foreign Correspondence Charges		1,000.00	376	-	376
	EMI Comm. on Credit Card		125,308.00		109,341	-
	Miscellaneous Commission		17,460,855.00	22,935,106	6,170,635	7,221,478
			613,447,944.00	**524,315,229**	**209,918,365**	**160,804,349**
	Foreign Currency Exchange Gain		508,957,996.00	342,709,667	186,300,350	93,565,940
			1,122,405,940.00	**867,024,896**	**396,218,715**	**254,370,289**
22 (a)	**Consolidated Commission, exchange and brokerage**					
	Trust Bank Limited	Note - 22	1,122,405,940	867,024,896	396,218,715	254,370,289
	Trust Bank Securities Limited		26,622,937	8,950,338	6,865,236	3,738,711
	Trust Bank Investment Limited		659	208,835	-	625
			1,149,029,536	**876,184,069**	**403,083,951**	**258,109,625**
23	**OTHER OPERATING INCOME**					
	Locker Rent		1,307,505	1,300,007	384,250	395,252
	Swift Charge (Net)		30,385,885	35,467,297	8,423,077	9,964,933
	Postage Charge (Net)		3,430,436	5,490,407	1,535,166	1,135,621
	Incidental Charges		1,480	10,405	-	-
	Sale Proceeds of Forms		1,078,726	612,301	190,328	192,576
	Service Charges		41,560,715	37,804,515	728,973	1,093,538
	Service Compensation		383,171	399,227	236,814	142,800
	Front End Fees		16,613,435	16,387,230	4,579,707	4,873,563
	Notice Pay		921,038	787,129	179,586	365,084
	Closing Charge		1,267,457	1,077,028	408,104	284,999
	Sale Proceeds of Cheque books		122,500	73,500	35,500	16,000
	Income form Mobile Banking		1,612,089	175,476	136,579	46,740
	O/W Cheque Processing Fees		464,179	481,468	135,867	146,209
	EFTN Org Processing Fees		23	6	-	4
	Syndication Fees		76,288,127	22,981,523	23,600,000	6,831,523
	Income through Credit & ATM Card		66,528,514	63,323,305	21,949,607	20,439,402
	Insurance Premium Income		15,217	32,469	4,328	4,683
	SMS Notification Fees		17,261,698	11,114,459	17,156,652	54,374
	Service Charges on e-GP		1,667,112	1,044,845	566,646	197,201
	Service Charge on Passport		9,600	1,275,125	5,100	-
	Miscellaneous Foreign Exchange Income		65,486,353	73,910,902	24,286,335	23,791,961
	Trustee Fees		4,600,000	1,700,000	4,600,000	1,700,000
	Service Charge on BRTA Transaction		128,425	1,301,648	-	435,500
	RTGS Settlement Charge		19,400	14,500	5,900	6,300
	Charges for Footage		9,050	8,500	8,050	-
	NID Verification Fees		26,172	2,440	4,076	2,440
	Miscellaneous Earnings		57,554,741	50,483,826	6,927,721	15,466,924
			388,743,048	**327,259,538**	**116,088,366**	**87,587,627**
23 (a)	**Consolidated other oprating income**					
	Trust Bank Limited	Note - 23	388,743,048	327,259,538	116,087,650	85,887,627
	Trust Bank Securities Limited		8,722,658	9,449,768	279,518	609,835
	Trust Bank Investment Limited		28,233,454	44,143,919	8,822,935	14,164,516
			425,699,160	**380,853,225**	**125,190,103**	**100,661,978**

			1 January 2017 to 30 September 2017	1 January 2016 to 30 September 2016	1 July 2017 to 30 September 2017	1 July 2016 to 30 September 2016
			Taka	Taka	Taka	Taka
24	**Salaries and allowances**					
	Basic Salary		590,997,810	555,865,178	202,061,615	190,215,469
	House Rent Allowances		296,089,937	277,966,991	101,158,335	95,141,655
	Conveyance Allowances		33,338,588	30,436,383	11,509,384	10,424,176
	Medical Allowances		122,357,027	112,504,767	41,957,258	38,571,767
	Leave Fare Assistances		47,936,435	44,552,220	16,400,943	15,273,755
	Leave Encashment		6,403,310	3,774,634	2,111,806	1,497,806
	Utility Allowances		2,981,313	2,829,094	979,613	959,371
	Telephone Allowance		274,329	265,959	91,200	91,239
	Club Membership Allowance		1,050,447	986,076	345,484	336,017
	Contractual Staffs Salary		9,655,499	8,485,167	2,490,431	2,933,670
	Managers' Charge Allowance		2,342,597	2,269,000	789,000	760,500
	Key Holding Allowance		830,250	831,000	278,250	272,250
	Festival Bonus		144,035,460	136,526,424	67,038,600	63,398,020
	Bank's Contribution to Provident Fund		57,553,048	53,412,303	19,729,002	18,305,221
	Bank's Contribution to Superannuation Fund		4,847,247	4,568,994	1,615,749	1,522,998
	Bank's Contribution to Employees' Gratuity Fund		75,469,316	92,099,665	35,155,327	37,497,364
			1,396,162,613	**1,327,373,855**	**503,711,997**	**477,201,278**
24 (a)	**Consolidated salaries and allowances**					
	Trust Bank Limited	Note - 24	1,396,162,613	1,327,373,855	503,711,997	477,201,278
	Trust Bank Securities Limited		5,048,457	4,910,010	1,684,475	1,699,363
	Trust Bank Investment Limited		21,082,331	22,263,740	7,673,783	8,517,982
			1,422,293,401	**1,354,547,605**	**513,070,255**	**487,418,623**
25	**RENT, TAXES, INSURANCE, ELECTRICITY, ETC.**					
	Rent		343,933,061	328,664,946	116,687,987	112,593,833
	Electricity and Lighting		36,281,791	46,467,460	13,378,263	17,845,142
	Insurance		96,793,627	88,221,272	33,437,789	31,856,234
	Rates, Taxes & Excise Duty		18,077,963	607,394	5,999,147	308,951
	Fees & Renewals		12,115,248	4,903,297	4,877,930	1,367,615
	Generator Fuel		3,450,273	3,672,463	1,126,406	1,072,031
	Gas/Water Bill		1,042,540	1,212,858	644,053	398,495
			511,694,503	**473,749,690**	**176,151,575**	**165,442,301**
25 (a)	**Consolidated rent,taxes,insurance, electricity,etc.**					
	Trust Bank Limited	Note - 25	511,694,503	473,749,690	176,151,575	165,442,301
	Trust Bank Securities Limited		972,136	739,671	19,132	231,252
	Trust Bank Investment Limited		9,050,761	8,878,469	3,018,256	2,631,951
			521,717,400	**483,367,830**	**179,188,963**	**168,305,504**
26	**POSTAGE, STAMPS, TELECOMMUNICATION, ETC.**					
	Stamp		31,497	68,682	9,750	2,490
	VISA Connectivity Charges		2,622,835	282,405	1,808,625	149,357
	VISA Membership Fees		160,000	-	64,000	-
	VISA SBRL Commission		886,000	82,919,277	465,000	28,040,703
	VISA Authorisation Fees		2,374,000	-	1,162,000	-
	VISA VIROL Fees		158,240	-	79,680	-
	Bulk SMS Charge		1,882,420	-	20,801	-
	USSD Gateway Service Charge		354,550	-	180,000	-
	ATM Maintenance Charges		5,105,535	6,571,382	3,458,915	-
	Link (Fibre/Radio) Charge		44,621,816	-	8,967,582	-
	ATM Card Expenditure		11,976,955	3,905,020	6,760,000	-
	Internet Charge		892,189	972,583	399,559	281,001
	Reuter Charge		1,263,728	1,847,463	537,128	615,691
	Telegram, Telex, Telephone, Trunk Call etc. (Net)		11,243,118	10,295,186	4,364,766	4,516,426
			83,572,883	**106,861,998**	**28,277,806**	**33,605,668**
26 (a)	**Consolidated postages, stamps, telecommunication, etc.**					
	Trust Bank Limited	Note - 26	83,572,883	106,861,998	28,277,806	33,605,668
	Trust Bank Securities Limited		648,776	589,359	(73,080)	197,081
	Trust Bank Investment Limited		615,671	1,078,872	125,982	369,472
			84,837,330	**108,530,229**	**28,330,708**	**34,172,221**
27	**STATIONERY, PRINTING, ADVERTISEMENT, ETC.**					
	Printing and Stationery (Net)		30,060,993	44,932,663	9,969,997	13,980,015
	Publicity and Advertisement		3,989,802	3,599,625	1,171,848	752,153
			34,050,795	**48,532,288**	**11,141,845**	**14,732,168**
27 (a)	**Consolidated stationery, printing, advertisement,etc etc.**					
	Trust Bank Limited	Note - 27	34,050,795	48,532,288	11,141,845	14,732,168
	Trust Bank Securities Limited		55,679	60,530	20,836	28,741
	Trust Bank Investment Limited		172,301	342,215	41,010	134,916
			34,278,775	**48,935,033**	**11,203,691**	**14,895,825**

			1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka	1 July 2017 to 30 September 2017 Taka	1 July 2016 to 30 September 2016 Taka
28	**DIRECTORS' FEES**					
	Meeting fees		2,351,000	1,622,000	672,000	371,000
	Shariah Supervisory Committee's Fees		-	-	-	-
	Other benefits		-	-	-	-
			2,351,000	**1,622,000**	**672,000**	**371,000**
28 (a)	**Consolidated directors fees**					
	Trust Bank Limited	Note - 28	2,351,000	1,622,000	672,000	371,000
	Trust Bank Securities Limited		102,000	120,000	27,000	40,920
	Trust Bank Investment Limited		90,000	81,000	24,000	15,000
			2,543,000	**1,823,000**	**723,000**	**426,920**
29	**Depreciation and repair of bank's assets**					
	Depreciation					
	Fixed assets (For details please refer to Annexure - B)		134,237,912	141,059,267	43,946,378	47,226,198
	Repairs					
	Building		20,850	268,985	8,260	30,775
	Furniture and fixtures		2,047,881	1,873,624	608,458	512,359
	Office equipment		11,285,392	13,767,310	3,929,774	3,948,795
	Bank's vehicles		1,929,243	2,958,651	795,520	970,719
	Maintenance		19,599,225	9,013,529	4,131,451	1,032,582
			34,882,591	**27,882,099**	**9,473,463**	**6,495,230**
			169,120,503	**168,941,366**	**53,419,841**	**53,721,428**
29 (a)	**Consolidated depreciation and repair of bank's assets**					
	Trust Bank Limited	Note - 29	169,120,503	168,941,366	53,419,841	53,721,428
	Trust Bank Securities Limited		515,011	706,374	153,538	238,522
	Trust Bank Investment Limited		1,335,443	1,524,484	413,261	602,508
			170,970,957	**171,172,224**	**53,986,640**	**54,562,458**
30	**OTHER EXPENSES**					
	Business Development Expenses		11,320,422.00	14,330,110	1,820,412	1,311,265
	Clearing House Charge		58,587.00	70,069	14,608	20,944
	Conveyance		7,400,242.00	9,117,997	2,409,618	3,571,401
	Entertainment		18,687,015.00	23,116,575	6,672,805	6,049,173
	Car Expenses		70,967,937.00	69,802,838	23,701,268	23,209,972
	Cash Handling Charge		2,529,000.00	2,544,300	869,700	840,300
	Bank charges		174,982.00	112,545	20,760	21,232
	Meeting Expenses		691,610.00	568,769	691,610	22,804
	Donation, Subscription and Membership Fees		4,920,672.00	9,752,435	288,796	128,116
	News Paper and Periodicals		605,057.00	781,762	202,556	257,749
	Oil and Lubricant		5,264,422.00	6,329,267	1,770,968	1,916,932
	Remittance Charges		1,036,636.00	1,324,644	374,550	345,143
	Support Staff Service		228,863,090.00	184,597,732	76,088,654	61,501,169
	Internship Allowances		813,000.00	989,211	255,000	198,609
	Honorarium for Banking Diploma		403,000.00	662,000	24,000	24,000
	Training & Recruitment Expenses		6,170,079.00	5,240,384	718,436	1,337,484
	Traveling Expenses		10,552,768.00	13,869,800	3,364,405	3,554,308
	Up Keep of Office Premises		6,268,022.00	6,324,558	2,212,040	1,515,907
	Washing Charges		1,496,841.00	1,610,657	494,326	486,843
	Loss on Sale of Fixed Assets		986,488.00	5,373,341	49	(11,972)
	Car Leasing Expenses		3,309,604.00	3,591,896	1,292,704	1,023,785
	Foreign Correspondence Expenses		3,514,091.00	3,834,581	861,921	822,517
	Amortization of Intangible Assets		6,246,279.00	3,432,612	2,065,976	1,099,600
	CDBL Charges		193,945.00	108,891	192,755	-
	Security Expenses		1,000.00	3,115	-	1,000
	Share/Bond Issue Expense		227,700.00	5,758,000	-	-
	Sales Commission		-	5,557,241	-	2,681,415
	Fixed assets written off		674,654.00		674,654	-
	Cash Carrying Charges		7,262,949.00	5,914,191	2,794,156	2,259,679
	Wages paid to daily Labor		176,040.00	280,329	72,100	121,218
	Purchase of Utensils		588,976.00	600,702	208,604	186,480
	NID Verification Charge		88,377.00	-	12,823	-
	Contact Point Verification Fees (RB)		219,350.00	117,650	150,000	53,725
	Loss on sale of Treasury Bills		-	371,750	-	-
	Commission Paid to NPSB		5,671,765.00	-	1,932,195	-
	Trustee Fees		920,000.00	-	-	-
	Priority Pass Expense		171,699.00	-	18,888	-
	Miscellaneous Expenses		117,897.00	172,017	28,702	47,283
			408,594,196	**386,261,969**	**132,300,039**	**114,598,081**

			1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka	1 July 2017 to 30 September 2017 Taka	1 July 2016 to 30 September 2016 Taka
30 (a)	**Consolidated other expenses**					
	Trust Bank Limited	Note - 30	408,594,196	386,261,969	132,300,039	114,598,081
	Trust Bank Securities Limited		4,517,176	2,250,573	1,267,405	941,463
	Trust Bank Investment Limited		6,830,152	6,134,940	2,135,831	1,766,908
			419,941,524	**394,647,482**	**135,703,275**	**117,306,452**
31	**PROVISION FOR LOANS AND ADVANCES / INVESTMENTS**					
	Specific Provisions-against classified loans & advances		568,079,000	651,560,000	243,149,500	114,956,000
	General Provisions-against un-classified loans & advances		40,560,205	(120,522,500)	35,137,000	24,005,500
	General Provisions-against special mentioned accounts		186,480,295	20,709,000	138,680,000	(4,758,000)
			795,119,500	**551,746,500**	**416,966,500**	**134,203,500**
31 (a)	**Consolidated Provision for Loans & Advances / Investment**					
	Trust Bank Limited	Note - 31	795,119,500	551,746,500	416,966,500	134,203,500
	Trust Bank Securities Limited		-	-	-	-
	Trust Bank Investment Limited		-	-	-	-
			795,119,500	**551,746,500**	**416,966,500**	**134,203,500**
32	**PROVISION FOR DIMINUTION IN VALUE OF INVESTMENTS:**					
	Decline in value of investment should consist of the following divisions:					
	(a) Dealing securities					
	- Quoted		-	-	-	-
	- Unquoted		-	-	-	-
			-	**-**	**-**	**-**
	(b) Investment securities					
	- Quoted		(3,115,442)	(11,211,534)	553,421	(2,402,606)
	- Unquoted		-	-	-	-
			(3,115,442)	**(11,211,534)**	**553,421**	**(2,402,606)**
	Provision for Investment in Share has been made as per BRPD Circular No. 14 dated 25 June 2001 issued by Bangladesh Bank.					
32 (a)	**Consolidated Provision for diminution in value of investments**					
	Trust Bank Limited	Note - 32	(3,115,442)	(11,211,534)	553,421	(2,402,606)
	Trust Bank Securities Limited		-	(110,125)	185,000	153,760
	Trust Bank Investment Limited		-	-	-	-
			(3,115,442)	**(11,321,659)**	**738,421**	**(2,248,846)**
33	**OTHER PROVISION**					
	General Provision for Off Balance Sheet Exposures		279,871,500	27,668,500	33,033,500	15,847,500
	Provision for Other Assets		1,559,282	1,341,999	297,947	1,341,999
			281,430,782	**29,010,499**	**33,331,447**	**17,189,499**
33.1	General provision for off balance sheet exposures has been made @ 1% on period end balance of total off balance sheet exposures as per BRPD circular No. 8 and 10 dated August 07, 2007 and September 18, 2007 respectively issued by Bangladesh Bank respectively.					
33.2	Provision for Other Assets has been made on the amount of Prepaid Legal Expenses that remained unadjusted as at 30 September 2017 as per rules & regulations enumerated in the BRPD Circular No. 14 dated 25 June 2001 issued by Bangladesh Bank.					
33 (a)	**Consolidated Other Provision**					
	Trust Bank Limited	Note - 33	281,430,782	29,010,499	33,331,447	17,189,499
	Trust Bank Securities Limited		-	-	-	-
	Trust Bank Investment Limited		-	-	-	-
			281,430,782	**29,010,499**	**33,331,447**	**17,189,499**
34	The Bank has no secured liabilities on the reporting date and therefore the Bank has no asset pledged as security against such liabilities.					
35	**EARNING PER SHARE (EPS)**					
	Profit attributable to outstanding ordinary share holders		1,590,221,226	1,520,861,657	547,101,328	483,594,879
	Nos of Ordinary Outstanding Share		**556,966,216**	**556,966,216**	**556,966,216**	**556,966,216**
	Basic Earning per Share		2.86	2.73	0.98	0.87
35 (a)	**Consolidated Earning per Share (EPS)**					
	Profit attributable to outstanding ordinary share holders		1,758,181,208	1,605,759,536	580,383,686	506,800,637
	Nos of Ordinary Outstanding Share		**556,966,216**	**556,966,216**	**556,966,216**	**556,966,216**
	Earning per Share		3.16	2.88	1.04	0.91

41 EXPENDITURE INCURRED FOR EMPLOYEES

Salaries, allowances and benefits

Number of employees at 30 September 2017 was 1874 ; (31 December 2016 was 1877) who were in receipt of remuneration for that period which in the aggregate was not less than Tk 36,000 and those employed for a part of that year who were in receipt of remuneration of not less than TK. 3,000 per month.

42 AUDIT COMMITTEE

42.a Particulars of Audit Committee

An audit committee has been formed by the Board of Directors of the Bank in its 64th Board meeting held on 05 February 2003. In accordance with the BRPD circular letter no. 12 dated 23 December 2002, the committee constituted with a chairman, two members and a member secretary.

As on 30 September 2017 the Honorable Members of the committee were as follows:

Name	Status with Bank	Status with committee	Educational Qualification
Mr. Shahedul Islam	Independent Director	Chairman	B.A., CS
Brig Gen Mohammad Omar Zahid, psc	Nominated Director	Member	MDS
Mr. Mohamed Naser Alam	Independent Director	Member	LLM, Bar-at-law

42.b During the period end as on 30 September 2017, the following number of meetings of the Audit Committee held with the bank's Senior Management to consider and review the Bank's Financial Statements and Risk Management:

Meeting Number	Date of Meeting
1st	6-Mar-17
2nd	12-Apr-17
3rd	24-Apr-17
4th	31-May-17
5th	21-May-17
6th	27-Jul-17
7th	2-Aug-17

42.c Following steps have been taken for implementation of an effective Internal Control Procedures of the banks:

A strong internal control & compliance division has been formed with a view to establish compliance culture and full control.

Regular review of internal and external (including Bangladesh Bank) audit reports with a view to implement the suggestion of internal and external auditors (including Bangladesh Bank), in respect of internal control techniques.

To establish an effective management system that includes planning, organizing and supervising culture in the branches as well as at head office.

Continuous monitoring & evaluation on application of internal control system, internal audit policy, policy for financial risks, existing rules and regulations (internal and external), other obligations from controlling authority, disclosure process of financial statements etc. of the bank.

Review the accounting procedures with a view to ascertain that the Bangladesh Financial Reporting Standards (BFRSs) have been applied in preparation and presentation of financial statements.

Formulation of HRM policy and other operating procedures.

43 Related Party Disclosures

Parties are considered to be related if one party has been ability to control the other party or to exercise significant influence over the other party in making financial and operating decision. Related party informations are given below:

i) Directors' interest in different entities:

Sl.	Name of the Directors	Status with Bank	Entities where they have interst	% of Interest
1	**Gen Abu Belal Muhammad Shafiul Huq, SBP,ndc, psc, Chief of Army Staff**	Chairman (Representing Army Welfare Trust)	Sena Kalyan Sangstha – Chairman, Board of Trustees	Nominated
			Sena Hotel Development Ltd. – Chairman, Board of Directors	Nominated
			Bangladesh Machine Tools Factory Ltd.- Chairman, Board of Directors	Nominated
			Army Welfare Trust – Chairman, Board of Trustees	Nominated
			Trust Bank Investment Limited (TBIL), Chairman, Board of Directors	Nominated
			Military Institute of Science &Technology, Vice Chairman	Nominated
			Council of the College, Armed Forces Medical College, Chairman	Nominated
			Sena Paribar Kalyan Samiti, Chief Patron	Nominated
			Advisory Committee of Proyash, President	Nominated
			National Defence College & Defence Services Command and Staff College Governing Body, Vice Chairman	Nominated
			Bangladesh Golf Federation, President	Nominated
			Kurmitola Golf Clubs, President	Nominated
			Defence Officers Housing Scheme Committee, Chairman	Nominated
			BAIUET Comilla/BAURT Quadirabad/BAUST Saidpur, Chairman	Nominated
			Bangladesh Olympic Association, President	Nominated
			Bangladesh Diesel Plant Ltd, Chairman	Nominated
2	**Maj Gen S M Matiur Rahman, afwc, psc Adjudent General**	Vice Chairman (Nominated Director)	Sena Kalyan Sangstha- Vice Chairman, Board of Trustees	Nominated
			Sena Hotel Development Ltd.- Vice Chairman, Board of Trustees	Nominated
			Army Welfare Trust - Vice Chairman, Board of Trustees	Nominated
			Trust Transport Services, Chairman, Board of Directors	Nominated
			Army Housing Scheme, Chairman, Board of Directors	Nominated
			Governing Bodies of Cadet Colleges, Chairman	Nominated
			Trust Technical Training Institute, Chairman, Board of Directors	Nominated
			Trust Bank Investment Limited (TBIL), Vice-Chairman, Board of Directors	Nominated
			Trust Bank Securities Limited (TBSL)- Chairman, Board of Directors	Nominated
			BAIUET Comilla/BAURT Quadirabad/BAUST Saidpur, Member	Nominated
3	**Brig Gen Md Jalal Ghani Khan, ndc, psc**	Director (Nominated)	Cantonment Board, President	Nominated
			Shaheed Ramij Uddin Cantonment Board School & College, President.	Nominated
4	**Brig Gen Mohammad Omar Zahid, psc**	Director (Nominated)	Service	Nominated
5	**Brig Gen Md Mohsin, ndc, psc**	Director (Nominated)	Service	Nominated
6	**Brig Gen Md Main Ullah Chowdhury, awc,psc**	Director (Nominated)	Trust Bank Investment Limited (TBIL)- Director, Board of Directors	Nominated
			Trust Bank Securities Limited (TBSL)- Director, Board of Directors	Nominated
			Army Sports Control Board, Chairman	Nominated
			BUP, DSCSC, NDC, MIST, Member	Nominated
			BKSP,Member of the Board	Nominated
7	**Brig Gen Hamidul Hoque,nswc, psc**	Director (Nominated)	Service	Nominated
8	**Mr. Ashrafuzzaman Khan**	Independent Director	Executive Attire Limited, Managing Director	-
			Trust Bank Investment Limited-Independent Director, Board of Directors	-
			Trust Bank Securities Limited-Independent Director, Board of Directors	-
9	**Mr. Mohamed Naser Alam**	Independent Director	Matin Spining Mills Ltd., Independent Director	-
10	**Mr. Shahedul Islam**	Independent Director	Bengal Pacific (Pvt.) Ltd. – Managing Director	-
			Bengal Braided Rugs Limited – Managing Director	-
			Promises Medical Ltd. – Chairman	-
			Bengal Poly & Paper Sack Ltd. – Nominated Director	-
			Trust Bank Investment Limited- Independent Director, Board of Directors	-
11	**Brig Gen Naquib Ahmed Chowdhury, BSP, ndc, psc**	Director (Nominated)	Army Welfare Trust, Managing Director	Nominated
			Sena Hotel Developments Limited, Director	Nominated
			Trust Technical Training Institute, Director	Nominated
			Army Housing Scheme, Managing Director	Nominated
			Trust Bank Investment Limited,Director, Board of Directors	Nominated
			Trust Transport Services, Member	Nominated
			Trust Bank Securities Limited, Vice Chairman, Board of Directors	Nominated

ii) Significant contracts where Bank is a party and wherein Directors have interest:

Nature of Contract	Branch Name	Name of Directors and related by
Lease Agreement with Army Welfare Trust	Principal Branch	Gen Abu Belal Muhammad Shafiul Huq, SBP,ndc, psc,Chief of Army Staff Chairman, Board of Trustees, Army Welfare Trust
		Maj Gen S M Matiur Rahman, afwc, pscAdjudent General Vice Chairman, Board of Trustees, Army Welfare Trust
		Brig Gen Naquib Ahmed Chowdhury, BSP, ndc, psc Managing Director , Army Welfare Trust
Lease Agreement with Sena Kalyan Sangstha	Sena Kalyan Bhaban Branch Khulna Branch Tongi Branch	Gen Abu Belal Muhammad Shafiul Huq, SBP,ndc, psc,Chief of Army Staff Chairman, Board of Trustees, Sena Kalyan Sangstha
		Maj Gen S M Matiur Rahman, afwc, pscAdjudent General Vice chairman, Board of Trustees, Sena Kalyan Sangstha.
Lease Agreement with Sena Paribar Kalyan Samiti	Head Office Millenium Corporate Branch	Gen Abu Belal Muhammad Shafiul Huq, SBP,ndc, psc,Chief of Army Staff Chief Patron, Sena Paribar Kalyan Samiti
Advertisement Agreement with Army Welfare Trust	Head Office	Gen Abu Belal Muhammad Shafiul Huq, SBP,ndc, psc,Chief of Army Staff Chairman, Board of Trustees, Army Welfare Trust
		Maj Gen S M Matiur Rahman, afwc, pscAdjudent General Vice Chairman, Board of Trustees, Army Welfare Trust
		Brig Gen Naquib Ahmed Chowdhury, BSP, ndc, psc Managing Director , Army Welfare Trust

iii) Shares issued to Directors and Executives without consideration or exercisable at discount: Nil

iv) Related party Transactions:

1. The significant Related party transactions during the year were as follows:

a) Transactions relating to rent

Name of the Company/Person	Nature of Relation ship	Nature of Transactions	Amount of transaction made during the Period
Army Welfare Trust	Common Director	Office Rent	21,602,750
Sena Kalyan Sangstha	Common Director	Office Rent	11,454,460
Sena Paribar Kalyan Samiti	Common Director	Office Rent	150,258,094

b) Trasactions with Subsidiaries:

Bank balance of subsidiaries with Trust Bank Limited

Name of the Subsidiaries	Nature of Account	Balance as on 30 September 2017
Trsut Bank Investmetn Ltd.	Special Notice Deposit (SND) and Current Account	284,063,152
Trust Bank Securiries Ltd.	Special Notice Deposit (SND) and Current Account	4,890,348

v) Lending Policies to related Parties:

Related parties are allowed Loans & Advances as per General Loan Policy of the Bank.

vi) Loan and Advances to Directors and their related concern: 383,940,102

vii) Business other than banking

Name of Party	Relationship	Name of transaction	Amount
Trust Securities & Logistic Support Ltd.	Common Director	Securities Services to the Bank	228,863,090

viii) Investments in the Securities of Directors and their related concern: Nil

43.1 The Bank's Directors' loan and advances as have been shown above in serial no. f, fall within purview of scheme loan launched for the defense officers for house building purposes.

45 FINANCIAL HIGHLIGHTS

As per BRPD Circular # 14, dated 25 June 2003, Financial Highlights of the Bank for the quarter ended on 30 September 2017 has been shown in Annexure - C.

Annexure - A

Schedule of Balance with Other Banks-Outside Bangladesh (Nostro Accounts)

Name of the Bank	Name of the foreign currency	30.09.2017			31.12.2016		
		Amount in foreign currency	Exchange rate as on 30.09.2017	Total amount equivalent to Taka	Amount in foreign currency	Exchange rate as on 31.12.2016	Total amount equivalent to Taka
Mashreqbank psc, USA	USD	842,197.49	81.85	68,935,755	5,131,661.38	79.70	408,993,413
Standard Chartered Bank, USA	USD	4,999,926.55	81.85	409,243,988	11,662,237.94	79.70	929,480,364
ICICI Bank Ltd., Hongkong	USD	2,230,095.29	81.85	182,533,298	3,235,337.53	79.70	257,856,401
Commerz Bank, AG Germany	USD	2,226,511.18	81.85	182,239,940	4,607,652.95	79.70	367,229,940
Habib Bank Limited	USD	53,127.06	81.85	4,348,450	75,925.06	79.70	6,051,227
Sonali Bank Ltd. UK	USD	-	-	-	7,920.97	79.70	631,301
United Bank Of India	USD	483,315.66	81.85	39,560,845	471,331.85	79.70	37,565,148
Commerzbank Ag, Frankfurt, Germany (Au	AUD	86,943.10	65.83	5,723,516	42,106.67	59.25	2,494,715
Standard Chartered Bank, UK	GBP	94,779.96	111.10	10,530,167	84,703.94	99.06	8,390,696
Sonali Bank Ltd. UK,GBP	GBP	663.94	111.10	73,765	6,625.43	99.06	656,309
Standard Chartered Bank, Japan	YEN	321,796.00	0.75	242,538	85,323.00	0.71	60,852
Commerzbank Ag, Frankfurt, Germany (Jp	YEN	14,424,165.00	0.75	10,871,493	1,157,669.00	0.71	825,650
Standard Chartered Bank, UK	EURO	144,161.75	98.24	14,162,667	261,676.02	84.81	22,191,775
ICICI Bank Ltd., Mumbai, India	EURO	17,456.19	98.24	1,714,922	17,456.19	84.81	1,480,395
Sonali Bank Ltd. UK, EURO	EURO	579.62	98.24	56,943	9,243.88	84.81	783,939
Commerz Bank, AG Germany	EURO	223,407.61	98.24	21,947,899	72,305.41	84.81	6,131,954
ICICI Bank Ltd., Mumbai, India	ACU	1,692,058.75	81.85	138,495,009	667,144.42	79.70	53,171,410
AB Bank, Mumbai, India	ACU	624,791.88	81.85	51,139,215	1,031,632.51	79.70	82,221,111
Mashreqbank, Mumbai, India	ACU	474,679.22	81.85	38,852,494	537,368.76	79.70	42,828,290
Standard Chartered Bank, Mumbai, India	ACU	959,888.30	81.85	78,566,857	545,165.26	79.70	43,449,671
Bank Aljazira - SAR	SAR	99,985.00	22.08	2,207,279	99,985.00	21.50	2,149,498
Habib Bank, Zurich	CHF	36,838.88	84.79	3,123,532	41,455.13	78.46	3,252,582
Total				**1,264,570,572**			**2,277,896,641**

Annexure - B

Schedule of Fixed Assets
As at 30 September 2017

PARTICULARS	COST				DEPRECIATION				WRITTEN DOWN VALUE at 30 September 2017
	Balance on 1 January 2017	Additions during the period	Disposal/ adjustment during the period	Balance at 30 September 2017	Balance on 1 January 2017	Charge for the period	Disposal/ adjustment during the period	Balance at 30 September 2017	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Leasehold Land	160,469	-	-	160,469	-	-	-	-	160,469
Office Building	12,680,000	-	-	12,680,000	2,519,016	190,530	-	2,709,546	9,970,454
Furniture and Fixtures	213,329,351	9,246,376	1,968,968	220,606,759	83,236,554	12,053,498	1,027,676	94,262,376	126,344,383
Office Equipment	891,565,175	28,426,089	1,782,394	918,208,870	612,843,787	83,776,081	1,782,384	694,837,484	223,371,386
Motor Vehicles	79,837,795	-	-	79,837,795	66,832,169	4,619,142	-	71,451,311	8,386,484
Office Renovation	570,330,886	11,511,704	193,058	581,649,532	200,398,337	33,598,660	80,000	233,916,997	347,732,535
30 September 2017	**1,767,903,676**	**49,184,169**	**3,944,420**	**1,813,143,425**	**965,829,863**	**134,237,911**	**2,890,060**	**1,097,177,714**	**715,965,711**
31 December 2016	**1,612,789,420**	**167,927,700**	**12,813,444**	**1,767,903,676**	**785,238,006**	**187,556,465**	**6,964,608**	**965,829,863**	**802,073,813**

AMAR STOCK

Annexure - C

Financial Highlights

Sl No	Particulars	Base	30.09.2017	31.12.2016
1	Paid up Capital	Taka	5,569,662,160	5,063,329,240
2	Total Capital	Taka	20,883,584,889	19,797,750,454
3	Capital surplus/(deficit)	Taka	5,552,975,106	6,858,196,846
4	Total Assets	Taka	239,973,492,704	210,241,516,718
5	Total Deposits	Taka	200,269,520,504	173,059,881,651
6	Total Loans and Advances	Taka	168,695,736,971	141,987,433,313
7	Total Contingent Liabilities and Commitments	Taka	89,414,782,765	61,427,606,181
8	Credit Deposit Ratio	%	84.23	82.05
9	Percentage of classified loans against total loans and advances	%	3.26	3.21
10	Profit after tax and provision	Taka	1,590,221,226	2,008,844,736
11	Amount of classified loans during current year	Taka	937,051,533	967,619,180
12	Provisions kept against classified loan	Taka	2,262,755,000	1,694,673,290
13	Provision surplus/(deficit)	Taka	117,278,294	22,955,379
14	Cost of fund	%	4.43	5.02
15	Interest earning Assets	Taka	192,424,297,057	167,348,766,347
16	Non-interest earning Assets	Taka	47,549,195,647	42,892,750,371

Sl No	Particulars	Base	January to September 30, 2017	January to September 30, 2016
17	Return on Investment (ROI)	%	7.61	10.15
18	Return on Asset (ROA)	%	0.66	0.96
19	Income from Investment	Taka	1,580,612,963	1,590,966,821
20	Earning per Share (EPS)	Taka	2.86	2.73
21	Net income per Share	Taka	2.86	2.73
22	Price Earning Ratio	Times	12.96	9.67
23	Net Asset Value (NAV)	Taka	11,973,110,729	10,674,145,734
24	Net Operating Cash Flow Per Share (NOCFPS)	Taka	1.11	20.66

Annexure - D

Balance Sheet of Islami Banking Division
As at 30 September 2017

	Notes	30.09.2017 (Unaudited) Taka	31.12.2016 (Audited) Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)		12,718,727	7,670,018
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		1,100,616,632	890,819,111
		1,113,335,359	898,489,129
Balance with other banks and financial institutions			
In Bangladesh		123,995,317	2,095,966,428
Outside Bangladesh		-	-
		123,995,317	2,095,966,428
Placement with banks and other financial institution		-	-
Investments in Shares and Securities			
Government		930,000,000	750,000,000
Others		269,579,788	264,651,921
		1,199,579,788	1,014,651,921
Investments			
General Investments etc.		16,081,600,585	11,412,941,714
Bills purchased and discounted		481,278,708	418,807,719
		16,562,879,293	11,831,749,433
Fixed assets including premises		-	-
Other assets		40,921,572	46,193,616
Non-banking assets		-	-
Total Assets:		**19,040,711,329**	**15,887,050,527**
LIABILITIES AND CAPITAL			
Liabilities:			
Placement from banks and other financial institutions		1,372,885,042	1,168,771,633
Deposits and other accounts:			
Al-wadeeah Current Accounts and Other Deposit Accounts		872,932,372	1,200,365,315
Mudaraba Savings Deposits		1,673,766,791	1,360,653,375
Mudaraba Term Deposits		13,974,267,916	11,236,301,432
Other Mudaraba Deposits		-	-
Bills Payable		403,565	883,543
		16,521,370,644	13,798,203,665
Other liabilities		758,782,229	625,158,483
Total Liabilities:		**18,653,037,915**	**15,592,133,781**
Capital/Shareholders' Equity			
Paid up Capital			-
Foreign Currency Transaction Difference			-
Statutory Reserve			-
Other Reserve			-
Retained Earnings		387,673,414	294,916,746
Total Shareholders' Equity		**387,673,414**	**294,916,746**
Total Liabilities and Shareholders' Equity		**19,040,711,329**	**15,887,050,527**

Annexure - E

Profit and Loss Account of Islami Banking Division
For the period ended 30 September 2017

	1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka
Investment Income	995,335,424	843,024,439
Profit paid on deposits	621,562,671	545,893,736
Net Investment Income	**373,772,753**	**297,130,703**
Income from investments in Shares/Securities	28,499,280	25,579,682
Commission, exchange and brokerage	51,762,423	50,057,466
Other operating income	20,754,349	19,687,398
	101,016,052	95,324,546
Total operating income	**474,788,805**	**392,455,249**
Salaries and allowances	30,307,903	28,895,630
Rent, taxes, insurance, electricity, etc.	235,200	240,526
Legal expenses	-	-
Postage, stamps, telecommunications, etc.	32,067	64,299
Stationery, printing, advertisement etc.	60,533	45,240
Chief Executive's Salary & Fees	-	-
Directors' Fees and Expenses	-	-
Shariah SupervisoryCommittee's Fees ad Expenses	55,000	70,000
Auditors' Fees	-	-
Changes in Investment Losses	-	-
Depreciation and repair to bank's assets	-	-
Zakat Expenses	-	-
Other expenses	2,572,739	2,721,739
Total operating expenses	**33,263,442**	**32,037,434**
Profit before provision	**441,525,363**	**360,417,815**
Provision for loans & advances / Investments	41,007,000	114,899,700
Provision for Diminution in value of Investment	-	-
Other provision	12,844,949	60,778,000
	53,851,949	175,677,700
Total Profit before Taxes	**387,673,414**	**184,740,115**

Annexure - F

Cash Flow Statements of Islami Banking Division
For the period ended 30 September 2017

	1 January 2017 to 30 September 2017 Taka	1 January 2016 to 30 September 2016 Taka
A. Cash flow from operating activities		
Interest/Investment Income received in cash	1,006,141,520	850,602,453
Interest/Profit paid on Deposits	(621,562,671)	(545,893,736)
Dividend receipts	450,000	6,545,985
Fees and commission receipts in cash	-	-
Recoveries of written off Loans/Investments	-	-
Cash paid to employees	(30,307,903)	(28,895,630)
Cash paid to suppliers	-	-
Income Taxes paid	-	-
Received from other operating activities (item-wise)	100,566,052	88,778,561
Payments for other operating activities (item-wise)	(2,955,539)	(3,141,804)
Operating profit before changes in operating Assets and Liabilities	**452,331,459**	**367,995,829**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(4,927,867)	3,138,821
Loan & advance/Investments to other banks	-	-
Loan & advance/Investments to customers	(4,731,129,860)	(1,950,646,809)
Other assets (item-wise)	(5,534,052)	(16,521,881)
Deposits from other banks	-	-
Deposits from customers	2,723,166,979	416,253,320
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(215,144,949)	(395,982,378)
Net cash from operating activities (A)	**(1,781,238,290)**	**(1,575,763,098)**
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	(180,000,000)	-
Purchase of property, plant & equipment	-	-
Purchase of intangible assets	-	-
Sale of property, plant & equipment	-	-
Net cash from investing activities (B)	**(180,000,000)**	**-**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call loan	-	-
Other borrowings	204,113,409	441,878,884
Share Capital A/c	-	-
Share Premium A/c		
Net cash from financing activities (C)	**204,113,409**	**441,878,884**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**(1,757,124,881)**	**(1,133,884,214)**
E. Effects of exchange rate changes on cash and cash equivalents	**-**	**-**
F. Opening Cash and Cash Equivalent	**2,994,455,557**	**2,880,649,301**
Cash and cash equivalents at end of period (D+E+F)	**1,237,330,676**	**1,746,765,087**

Annexure - G

TRUST BANK LIMITED
Offshore Banking Unit
Balance Sheet
as of 30 September 2017

	30.09.2017 (Unaudited)		31.12.2016 (Audited)
	USD	Taka	Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)	-	-	-
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	-	-	-
	-	-	-
Balance with other banks and financial institutions			
In Bangladesh	-	-	-
Outside Bangladesh	67,459.03	5,524,895	9,246,541
	67,459.03	5,524,895	9,246,541
Money at call and short notice	-	-	-
Investments			
Government	-	-	-
Others	-	-	-
	-	-	-
Loans and Advances/Islami Banking Investments			
Loans, Cash Credit, Overdrafts etc./ Investment	9,219,122.77	755,046,155	763,212,701
Bills purchased and discounted	49,264,988.30	4,034,802,542	2,137,409,487
	58,484,111.07	4,789,848,697	2,900,622,188
Fixed assets including premises, furniture and fixtures	-	-	-
Other assets	-	-	6,955,750
Non-banking assets	-	-	-
Total Assets	**58,551,570.10**	**4,795,373,592**	**2,916,824,479**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	41,216,834.43	3,375,658,740	1,354,358,493
Deposits and other accounts			
Current / Al-wadeeah Current Accounts and other Accounts	16,762,824.30	1,372,875,310	1,518,042,553
Bills Payable	-	-	-
Savings Bank / Mudaraba Savings Deposits	-	-	-
Fixed Deposits / Mudaraba Term Deposits	-	-	-
Bearer Certificates of Deposit	-	-	-
Other Deposits	-	-	-
	16,762,824.30	1,372,875,310	1,518,042,553
Other liabilities	-	-	-
Total Liabilities	**57,979,658.73**	**4,748,534,050**	**2,872,401,046**
Capital/Shareholders' Equity			
Paid up Capital	-	-	-
Foreign Currency Transaction Difference	-	71,489	222,950
Statutory Reserve	-		
Other Reserve	-	-	-
Retained Earnings	571,911.37	46,768,053	44,200,483
Total Shareholders' Equity	**571,911.37**	**46,839,542**	**44,423,433**
Total Liabilities and Shareholders' Equity	**58,551,570.10**	**4,795,373,592**	**2,916,824,479**

TRUST BANK LIMITED
Offshore Banking Unit
Profit and Loss Account
For the year ended as of 30 September 2017

	1 January 2017 to 30 September 2017		1 January 2016 to 30 September 2016
	USD	Taka	Taka
Interest income / Profit on Investment	1,923,695.38	157,310,190	115,693,770
Interest / Profit paid on deposits and borrowings etc.	1,349,420.51	110,348,862	81,531,416
Net interest income	**574,274.87**	**46,961,328**	**34,162,354**
Income from investments	-	-	-
Commission, exchange and brokerage	-	-	-
Other operating income	-	-	-
	-	-	-
Total operating income	**574,274.87**	**46,961,328**	**34,162,354**
Salaries and allowances	-	-	-
Rent, taxes, insurance, electricity, etc.	-	-	-
Legal expenses	-	-	-
Postage, stamps, telecommunications, etc.	-	-	-
Stationery, printing, advertisement etc.	-	-	-
Managing Director's salary and benefits	-	-	-
Directors' fees	-	-	-
Auditors' fee	-	-	-
Charges on loan losses	-	-	-
Depreciation and repair of bank's assets	-	-	-
Other expenses	2,363.50	193,275	181,576
Total operating expenses	**2,363.50**	**193,275**	**181,576**
Profit before provision	**571,911.37**	**46,768,053**	**33,980,778**
Provision for loans & advances / Investments	-	-	-
Provision for Diminution in value of Investment	-	-	-
Other provision	-	-	-
	-	-	-
Total Profit before Taxes	**571,911.37**	**46,768,053**	**33,980,778**
Provision for Taxation			
Current tax	-	-	-
Deferred tax	-	-	-
	-	-	-
Net Profit after Taxation	**571,911.37**	**46,768,053**	**33,980,778**
Appropriations			
Statutory Reserve	-	-	-
General reserve	-	-	-
	-	-	-
Retained surplus	**571,911.37**	**46,768,053**	**33,980,778**

TRUST BANK LIMITED
Offshore Banking Unit
Cash Flow Statements
For the year ended as of 30 September 2017

	1 January 2017 to 30 September 2017		1 January 2016 to 30 September 2016
	USD	Taka	Taka
A. Cash flow from operating activities			
Interest received in cash	1,923,695.38	157,310,190	115,693,770
Interest payments	(1,349,420.51)	(110,348,862)	(81,531,416)
Dividend receipts	-	-	-
Fees and commission receipts in cash	-	-	-
Recoveries of loans previously written off	-	-	-
Cash paid to employees	-	-	-
Cash paid to suppliers	-	-	-
Income Taxes paid	-	-	-
Received from other operating activities (item-wise)	-	-	-
Payments for other operating activities (item-wise)	(2,363.50)	(193,275)	(181,576)
Operating profit before changes in operating Assets and Liabilities	**571,911.37**	**46,768,053**	**33,980,778**
Increase/(Decrease) in operating assets & liabilities			
Statutory Deposits	-	-	-
Net Investment in trading securities	-	-	-
Loan & advance to other banks	-	-	-
Loan & advance to customers	(27,948,362.07)	(1,889,226,509)	(260,197,358)
Other assets (item-wise)	-	6,955,750	-
Deposits from other banks	16,217,681.30	(145,167,243)	(23,525,503)
Deposits from customers	-	-	-
Other liabilities account of customers	-	-	-
Trading liabilities	-	-	-
Other liabilities (item-wise)	-	-	7,062,927
Net cash from operating activities (A)	**(11,158,769.40)**	**(1,980,669,949)**	**(242,679,156)**
B. Cash flow from investing activities			
Proceeds from sale of securities	-	-	-
Payments for purchase of government securities	-	-	-
Purchase of property, plant & equipment	-	-	-
Purchase of intangible assets	-	-	-
Sale of property, plant & equipment	-	-	-
Net cash from investing activities (B)	**-**	**-**	**-**
C. Cash flow from financing activities			
Increase/(Decrease) in Borrowing:	-	-	-
Call loan	11,411,949.43	2,021,300,247	267,047,755
Re-Purchase agreement (REPO)	-	-	-
Other borrowings	-	-	-
Share Capital A/c	-	-	-
Share Premium A/c	-	-	-
Profit transfer to Head Office	(420,037.00)	(44,200,483)	(33,119,918)
Net cash from financing activities (C)	**10,991,912.43**	**1,977,099,764**	**233,927,837**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**(166,856.97)**	**(3,570,185)**	**(8,751,319)**
E. Effects of exchange rate changes on cash and cash equivalents	**-**	**(151,461)**	**(95,922)**
F. Opening Cash and Cash Equivalent	**234,316.00**	**9,246,541**	**18,499,248**
G. Cash and cash equivalents at end of year (D+E+F)	**67,459.03**	**5,524,895**	**9,652,007**