FINANCIAL STATEMENTS (UNAUDITED)
OF
TRUST BANK LIMITED
FOR THE PERIOD ENDED 30 SEPTEMBER 2018 (3RD QUARTER)

AMAR STOCK

TRUST BANK LIMITED
and its subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 September 2018

	30 September 2018 (Unaudited) Taka	31 December 2017 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	3,727,339,815	3,200,839,875
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	12,026,822,976	12,533,909,320
	15,754,162,791	15,734,749,195
Balance with other banks and financial institutions		
In Bangladesh	5,567,594,706	2,401,769,977
Outside Bangladesh	1,761,485,353	1,647,171,366
	7,329,080,059	4,048,941,343
Money at call and short notice	5,690,000,000	-
Investments		
Government	25,181,318,975	25,596,870,065
Others	6,031,855,637	5,018,363,741
	31,213,174,612	30,615,233,806
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	184,638,376,459	182,876,655,537
Bills purchased and discounted	3,828,728,472	4,369,853,447
	188,467,104,931	187,246,508,984
Fixed assets including premises, furniture and fixtures	649,942,730	712,868,478
Other assets	5,068,261,257	2,960,877,649
Non-banking assets	-	-
Total Assets	**254,171,726,380**	**241,319,179,455**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	14,493,848,208	16,565,960,958
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	28,251,992,672	28,172,405,389
Bills Payable	4,825,232,217	2,685,106,501
Savings Bank / Mudaraba Savings Deposits	30,361,500,138	28,898,709,201
Fixed Deposits / Mudaraba Term Deposits	149,769,111,812	140,517,973,798
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	213,207,836,839	200,274,194,889
Other liabilities	14,080,773,795	12,004,121,227
Total Liabilities	**241,782,458,842**	**228,844,277,074**
Capital/Shareholders' Equity		
Paid up Capital	5,569,662,160	5,569,662,160
Minority Interest	800	789
Foreign Currency Translation Reserve	1,917,841	1,780,871
Statutory Reserve	5,345,049,714	4,815,477,540
Other Reserve	36,777,971	5,447,527
Retained Earnings	1,435,859,052	2,082,533,494
Total Shareholders' Equity	**12,389,267,538**	**12,474,902,381**
Total Liabilities and Shareholders' Equity	**254,171,726,380**	**241,319,179,455**

	30 September 2018 (Uaudited) Taka	31 December 2017 (Audited) Taka
OFF-BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	24,010,351,441	17,979,437,869
Letter of Guarantees	35,679,338,491	32,401,820,473
Irrevocable Letter of Credits	42,981,911,638	37,093,735,397
Bills for collection	3,861,815,615	3,706,832,462
	106,442,151,981	**91,181,826,201**
Other Contingent Liabilities		
Value of travelers' cheques in hand	-	-
Total:	**106,442,151,981**	**91,181,826,201**
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	**106,442,151,981**	**91,181,826,201**

Chief Financial Officer | Company Secretary | Managing Director | Director | Vice Chairman

AMARSTOCK

TRUST BANK LIMITED
and its subsidiaries
Consolidated Profit and Loss Account (Provisional and unaudited)
For the period ended 30 September 2018 (3rd Quarter)

	1 January to 30 September 2018 Taka	1 January to 30 September 2017 Taka	1 July to 30 September 2018 Taka	1 July to 30 September 2017 Taka
Interest income / Profit on Investment	12,968,660,437	10,538,207,360	4,547,768,956	3,815,198,265
Interest / Profit paid on deposits and borrowings etc.	8,366,938,491	6,538,214,414	3,014,810,483	2,277,606,137
Net interest income	**4,601,721,946**	**3,999,992,946**	**1,532,958,473**	**1,537,592,128**
Income from investments	1,636,560,551	1,733,039,120	609,892,076	567,589,944
Commission, exchange and brokerage	826,968,913	1,149,029,536	376,789,299	403,083,951
Other operating income	330,102,506	425,699,160	89,805,081	125,190,103
	2,793,631,970	3,307,767,816	1,076,486,456	1,095,863,998
Total operating income	**7,395,353,916**	**7,307,760,762**	**2,609,444,929**	**2,633,456,126**
Salaries and allowances	1,561,323,691	1,422,293,401	580,316,337	513,070,255
Rent, taxes, insurance, electricity, etc.	551,984,466	521,717,400	186,367,138	179,188,963
Legal expenses	693,073	675,339	181,738	111,109
Postage, stamps, telecommunications, etc.	61,746,643	84,837,330	17,461,290	28,330,708
Stationery, printing, advertisement etc.	36,198,708	34,278,775	11,882,066	11,203,691
Managing Director's salary and benefits	9,507,079	10,465,350	3,653,070	3,629,550
Directors' fees	2,287,000	2,543,000	628,000	723,000
Auditors' fee	115,000	115,000	115,000	115,000
Charges on loan losses	-	-	-	-
Depreciation and repair of bank's assets	178,025,904	170,970,957	53,886,702	53,986,640
Other expenses	427,919,639	419,941,524	147,014,618	135,703,275
Total operating expenses	**2,829,801,203**	**2,667,838,076**	**1,001,505,959**	**926,062,191**
Profit before provision	**4,565,552,713**	**4,639,922,686**	**1,607,938,970**	**1,707,393,935**
Provision for loans & advances / Investments	1,729,067,359	795,119,500	471,026,359	416,966,500
Provision for Diminution in value of Investment	4,634,432	(3,115,442)	2,599,500	738,421
Other provision	112,494,875	281,430,782	138,829,595	33,331,447
	1,846,196,666	1,073,434,840	612,455,454	451,036,368
Total Profit before Taxes	**2,719,356,047**	**3,566,487,846**	**995,483,516**	**1,256,357,567**
Provision for Taxation				
Current tax	1,730,612,477	1,828,118,047	604,929,040	681,663,056
Deferred tax	(8,086,605)	(19,811,409)	(5,098,034)	(5,689,174)
	1,722,525,872	1,808,306,638	599,831,006	675,973,882
Net Profit after Taxation	**996,830,175**	**1,758,181,208**	**395,652,510**	**580,383,685**
Appropriations				
Statutory Reserve	529,572,174	673,480,081	192,664,265	242,081,463
General reserve	-	-	-	-
	529,572,174	673,480,081	192,664,265	242,081,463
Retained surplus	**467,258,001**	**1,084,701,127**	**202,988,245**	**338,302,222**
Earning per share (EPS)	1.79	3.16	0.71	1.04

Chief Financial Officer | Company Secretary | Managing Director | Director | Vice Chairman

TRUST BANK LIMITED
and its subsidiaries
Consolidated Cash Flow Statements
For the period ended 30 September 2018 (3rd Quarter)

	1 January to 30 September 2018 Taka	1 January to 30 September 2017 Taka
A. Cash flow from operating activities		
Interest received in cash	11,123,357,985	8,979,238,472
Interest payments	(7,407,225,061)	(6,423,877,990)
Dividend receipts	24,907,572	9,108,246
Fees and commission receipts in cash	819,659,002	1,076,646,997
Recoveries of loans previously written off	731,442	-
Cash paid to employees	(1,530,165,451)	(1,631,760,546)
Cash paid to suppliers	(24,655,830)	(37,246,665)
Income Taxes paid	(1,854,588,488)	(1,369,332,338)
Received from other operating activities (item-wise)	1,978,368,190	2,304,741,060
Payments for other operating activities (item-wise)	(1,199,305,783)	(1,146,157,970)
Operating profit before changes in operating Assets and Liabilities	**1,931,083,578**	**1,761,359,266**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(1,013,491,896)	(1,368,274,251)
Loan & advance to other banks	-	-
Loan & advance to customers	(855,357,917)	(26,164,677,605)
Other assets (item-wise)	(321,225,897)	(861,478,914)
Deposits from other banks	(308,397,657)	2,160,960,337
Deposits from customers	12,363,925,633	25,115,084,067
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(6,778,910)	21,930,043
Net cash from operating activities (A)	**11,789,756,934**	**664,902,943**
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	447,883,834	5,807,572,635
Purchase of property, plant & equipment	(69,753,033)	(49,184,170)
Purchase of intangible assets	(1,408,658)	(250,000)
Sale of property, plant & equipment	(38,948)	67,872
Purchase/ Sale of Subsidiary	-	-
Net cash from investing activities (B)	**376,683,195**	**5,758,206,337**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:	-	
Call loan	-	-
Other borrowings	(2,072,143,440)	(197,825,182)
Dividend paid in cash	(1,113,932,432)	(759,499,386)
Net cash from financing activities (C)	**(3,186,075,872)**	**(957,324,568)**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**8,980,364,257**	**5,465,784,712**
E. Effects of exchange rate changes on cash and cash equivalents	**10,190,355**	**39,213,821**
F. Opening Cash and Cash Equivalent	**19,788,044,938**	**31,424,380,197**
G. Cash and cash equivalents at end of year (D+E+F)	**28,778,599,550**	**36,929,378,730**
Consolidated Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	3,727,339,815	3,594,760,854
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	12,026,822,976	11,251,349,089
Balance with Other Bank and Financial Institutions	7,329,080,059	15,648,338,387
Money at call and short notice	5,690,000,000	6,430,000,000
Prize Bond	5,356,700	4,930,400
Total	**28,778,599,550**	**36,929,378,730**

TRUST BANK LIMITED
and its subsidiaries
Consolidated Statement of changes in Equity
For the period ended 30 September 2018 (3rd Quarter)

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 2018	**5,569,662,160**	**-**	**789**	**1,780,871**	**4,815,477,540**	**5,447,527**	**2,082,533,494**	**12,474,902,381**
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	31,330,444	-	31,330,444
Currency transaction difference	-	-	-	136,970	-	-	-	136,970
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit/(loss) for the year after tax	-	-	11	-	-	-	996,830,164	996,830,175
Statutory reserve	-	-	-	-	529,572,174	-	(529,572,174)	-
Dividends (Bonus Share)	-	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	(1,113,932,432)	(1,113,932,432)
Issue of Share Capital	-	-	-	-	-	-	-	-
Balance as at 30 September 2018	**5,569,662,160**	**-**	**800**	**1,917,841**	**5,345,049,714**	**36,777,971**	**1,435,859,052**	**12,389,267,538**

TRUST BANK LIMITED
and its subsidiaries
Consolidated Statement of changes in Equity
For the period ended 30 September 2017 (3rd Quarter)

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
Balance Sheet
As at 30 September 2018

	30 September 2018 (Unaudited) Taka	31 December 2017 (Audited) Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	3,727,339,815	3,200,839,875
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	12,026,822,976	12,533,909,320
	15,754,162,791	15,734,749,195
Balance with other banks and financial institutions		
In Bangladesh	5,501,250,841	2,319,551,445
Outside Bangladesh	1,761,485,353	1,647,171,366
	7,262,736,194	3,966,722,811
Money at call and short notice	5,690,000,000	-
Investments		
Government	25,181,318,975	25,596,870,065
Others	3,828,451,241	2,948,592,453
	29,009,770,216	28,545,462,518
Loans and Advances/Islami Banking Investments		
Loans, Cash Credit, Overdrafts etc./ Investment	182,341,357,315	180,540,849,907
Bills purchased and discounted	3,828,728,472	4,369,853,447
	186,170,085,787	184,910,703,354
Fixed assets including premises, furniture and fixtures	642,040,564	704,060,104
Other assets	8,038,632,601	5,908,931,354
Non-banking assets	-	-
Total Assets	**252,567,428,153**	**239,770,629,336**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	14,491,132,525	16,536,740,374
Deposits and other accounts		
Current / Al-wadeeah Current Accounts and other Accounts	28,439,742,293	28,351,664,343
Bills Payable	4,825,232,217	2,685,106,501
Savings Bank / Mudaraba Savings Deposits	30,361,500,138	28,898,709,201
Fixed Deposits / Mudaraba Term Deposits	149,769,111,812	140,517,973,798
Bearer Certificates of Deposit	-	-
Other Deposits	-	-
	213,395,586,460	200,453,453,843
Other liabilities	12,711,029,007	10,668,251,948
Total Liabilities	**240,597,747,992**	**227,658,446,165**
Capital/Shareholders' Equity		
Paid up Capital	5,569,662,160	5,569,662,160
Foreign Currency Translation Reserve	1,917,841	1,780,871
Statutory Reserve	5,345,049,714	4,815,477,540
Other Reserve	36,777,971	5,447,527
Retained Earnings	1,016,272,475	1,719,815,073
Total Shareholders' Equity	**11,969,680,161**	**12,112,183,171**
Total Liabilities and Shareholders' Equity	**252,567,428,153**	**239,770,629,336**

AMAR STOCK

	30 September 2018 (Unaudited) Taka	31 December 2017 (Audited) Taka
OFF-BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	24,010,351,441	17,979,437,869
Letter of Guarantees	35,618,808,491	32,341,290,473
Irrevocable Letter of Credits	42,981,911,638	37,093,735,397
Bills for collection	3,861,815,615	3,706,832,462
	106,472,887,185	**91,121,296,201**
Other Contingent Liabilities		
Value of travelers' cheques in hand	-	-
Total:	**106,472,887,185**	**91,121,296,201**
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	**106,472,887,185**	**91,121,296,201**

Chief Financial Officer | Company Secretary | Managing Director | Director | Vice Chairman

AMAR STOCK

TRUST BANK LIMITED
Profit and Loss Account (Provisional and unaudited)
For the period ended 30 September 2018 (3rd Quarter)

	1 January to 30 September 2018 Taka	1 January to 30 September 2017 Taka	1 July to 30 September 2018 Taka	1 July to 30 September 2017 Taka
Interest income / Profit on Investment	12,928,001,823	10,501,118,805	4,539,049,660	3,799,586,616
Interest / Profit paid on deposits and borrowings etc.	8,366,938,987	6,537,011,130	3,014,806,909	2,277,354,076
Net interest income	**4,561,062,836**	**3,964,107,675**	**1,524,242,751**	**1,522,232,540**
Income from investments	1,589,994,455	1,580,612,963	580,222,388	535,587,776
Commission, exchange and brokerage	816,144,594	1,122,405,940	370,895,259	396,218,715
Other operating income	305,539,099	388,743,048	83,636,446	116,088,366
	2,711,678,148	3,091,761,951	1,034,754,093	1,047,894,857
Total operating income	**7,272,740,984**	**7,055,869,626**	**2,558,996,844**	**2,570,127,397**
Salaries and allowances	1,535,557,359	1,396,162,613	571,078,624	503,711,997
Rent, taxes, insurance, electricity, etc.	539,457,921	511,694,503	182,062,252	176,151,575
Legal expenses	661,648	660,389	154,013	111,109
Postage, stamps, telecommunications, etc.	61,120,313	83,572,883	17,224,603	28,277,806
Stationery, printing, advertisement etc.	35,950,247	34,050,795	11,817,931	11,141,845
Managing Director's salary and benefits	7,842,409	8,827,500	3,082,500	3,082,500
Directors' fees	2,155,000	2,351,000	568,000	672,000
Auditors' fee	-	-	-	-
Charges on loan losses	-	-	-	-
Depreciation and repair of bank's assets	176,279,004	169,120,503	53,292,725	53,419,841
Other expenses	419,659,547	408,594,196	143,939,419	132,300,039
Total operating expenses	**2,778,683,448**	**2,615,034,382**	**983,220,067**	**908,868,712**
Profit before provision	**4,494,057,536**	**4,440,835,244**	**1,575,776,777**	**1,661,258,685**
Provision for loans & advances / Investments	1,729,067,359	795,119,500	471,026,359	416,966,500
Provision for Diminution in value of Investment	4,634,432	(3,115,442)	2,599,500	553,421
Other provision	112,494,875	281,430,782	138,829,595	33,331,447
	1,846,196,666	1,073,434,840	612,455,454	450,851,368
Total Profit before Taxes	**2,647,860,870**	**3,367,400,404**	**963,321,323**	**1,210,407,317**
Provision for Taxation			-	
Current tax	1,716,000,000	1,797,000,000	601,000,000	669,000,000
Deferred tax	(8,101,138)	(19,820,822)	(5,101,383)	(5,694,726)
	1,707,898,862	1,777,179,178	595,898,617	663,305,274
Net Profit after Taxation	**939,962,008**	**1,590,221,226**	**367,422,706**	**547,102,043**
Appropriations			-	
Statutory Reserve	529,572,174	673,480,081	192,664,265	242,081,463
General reserve	-	-	-	-
	529,572,174	673,480,081	192,664,265	242,081,463
Retained surplus	**410,389,834**	**916,741,145**	**174,758,441**	**305,020,580**
Earning per share (EPS)	1.69	2.86	0.66	0.98

Chief Financial Officer | Company Secretary | Managing Director | Director | Vice Chairman

TRUST BANK LIMITED
Cash Flow Statements
For the period ended 30 September 2018 (3rd Quarter)

	1 January to 30 September 2018 Taka	1 January to 30 September 2017 Taka
A. Cash flow from operating activities		
Interest received in cash	11,082,699,371	8,942,147,407
Interest payments	(7,407,225,557)	(6,422,672,196)
Dividend receipts	17,688,894	1,893,140
Fees and commission receipts in cash	819,659,002	1,076,646,338
Recoveries of loans previously written off	731,442	-
Cash paid to employees	(1,511,391,946)	(1,611,158,646)
Cash paid to suppliers	(24,465,644)	(37,089,932)
Income Taxes paid	(1,827,784,588)	(1,336,004,520)
Received from other operating activities (item-wise)	1,903,633,046	2,095,937,939
Payments for other operating activities (item-wise)	(1,169,812,857)	(1,117,535,194)
Operating profit before changes in operating Assets and Liabilities	**1,883,731,163**	**1,592,164,336**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	(879,858,788)	(1,069,159,346)
Loan & advance to other banks	-	-
Loan & advance to customers	(888,785,848)	(26,355,214,367)
Other assets (item-wise)	(352,524,278)	(890,399,430)
Deposits from other banks	(308,397,657)	699,625,736
Deposits from customers	12,372,416,300	26,450,348,799
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(47,952,562)	190,732,607
Net cash from operating activities (A)	**11,778,628,330**	**618,098,335**
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	447,883,834	5,807,572,635
Purchase of property, plant & equipment	(69,285,353)	(49,184,170)
Purchase of intangible assets	(1,408,658)	(250,000)
Sale of property, plant & equipment	(38,948)	67,872
Purchase/ Sale of Subsidiary	-	
Net cash from investing activities (B)	**377,150,875**	**5,758,206,337**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:	-	-
Call loan	-	-
Other borrowings	(2,045,607,849)	(156,781,236)
Dividend paid in cash	(1,113,932,432)	(759,499,386)
Net cash from financing activities (C)	**(3,159,540,281)**	**(916,280,622)**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**8,996,238,924**	**5,460,024,050**
E. Effects of exchange rate changes on cash and cash equivalents	**5,836,698,643 10,190,355**	**39,213,821**
F. Opening Cash and Cash Equivalent	**19,705,826,406**	**31,354,042,840**
G. Cash and cash equivalents at end of year (D+E+F)	**28,712,255,685**	**36,853,280,711**
Cash and Cash Equivalents at the end of the year		
Cash in hand (including foreign currencies)	3,727,339,815	3,594,760,854
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	12,026,822,976	11,251,349,089
Balance with Other Bank and Financial Institutions	8,312,736,194	15,572,240,368
Money at call and short notice	5,690,000,000	6,430,000,000
Prize Bond	5,356,700	4,930,400
Total	**29,762,255,685**	**36,853,280,711**

TRUST BANK LIMITED
Statement of changes in Equity
For the period ended 30 September 2018 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 Jan 2018	**5,569,662,160**	**-**	**1,780,871**	**4,815,477,540**	**5,447,527**	**1,719,815,073**	**12,112,183,171**
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	31,330,444	-	31,330,444
Currency transaction difference	-	-	136,970	-	-	-	136,970
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-
Net profit/(loss) for the year after tax	-	-	-	-	-	939,962,008	939,962,008
Statutory reserve	-	-	-	529,572,174	-	(529,572,174)	-
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	(1,113,932,432)	(1,113,932,432)
Issue of Share Capital	-	-	-	-	-	-	-
Balance as at 30 Sep 2018	**5,569,662,160**	**-**	**1,917,841**	**5,345,049,714**	**36,777,971**	**1,016,272,475**	**11,969,680,161**

TRUST BANK LIMITED
Statement of changes in Equity
For the period ended 30 September 2017 (3rd Quarter)

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 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	-	-	-	-	-	-	-
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
Notes to the Financial Statements
For the period ended 30 September 2018 (3rd Quarter)

1 Reporting entity

1.1 Changes of Accounting policy

Accounting policies in this financial statements are same as those applied in its last audited financial statements of December 2017

1.2 Basis of Consolidation

The consolidated financial statements include the financial statements of Trust Bank Limited and its two subsidiaries Trust Bank Investment Limited and Trust Bank Securities Limited, for the second quarter ended as on 30 September 2018.

1.3 Earning per Share

The Group and the Bank present basic earning per share (EPS) data for the ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to the ordinary shareholders of the Group/Bank by the number of ordinary shares outstanding as on 30 September 2018.

The EPS for the reporting period has been reduced from the last year due to increase of provision for Loans and Advances.

	30 September 2018 (Unaudited) Taka	31 December 2017 (Audited) Taka
2 Consolidated Loans and Advances/Islami Banking Investments		
Loans And Advances		
Trust Bank Limited	182,341,357,315	180,540,849,907
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	2,297,019,566	2,335,833,766
	184,638,376,881	182,876,683,673
Less : Inter Company Transaction	422	28,136
	184,638,376,459	**182,876,655,537**
Bills purchased and discounted		
Trust Bank Limited	3,828,728,472	4,369,853,447
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	-	-
	3,828,728,472	4,369,853,447
	188,467,104,931	**187,246,508,984**
3 Consolidated Deposits and Other Accounts		
Current / Al-wadeeah Current Accounts and other Accounts		
Trust Bank Limited	28,439,742,293	28,351,664,343
Trust Bank Securities Limited	-	-
Trust Bank Investment Limited	93,729,760	85,728,241
	28,533,472,053	28,437,392,584
Less : Inter Company Transaction	281,479,381	264,987,195
	28,251,992,672	28,172,405,389
Bills Payable	4,825,232,217	2,685,106,501
Savings Bank Deposits/Mudaraba Savings Deposits	30,361,500,138	28,898,709,201
Fixed Deposits/Mudaraba Term Deposits	149,769,111,812	140,517,973,798
	213,207,836,839	**200,274,194,889**
4 CAPITAL		
4.1 Authorized Capital		
1,000,000,000 Ordinary shares of Tk. 10 each	**10,000,000,000**	**10,000,000,000**
4.2 Issued, Subscribed and Paid Up Capital		
556,966,216 Ordinary shares of Tk. 10 each	**5,569,662,160**	**5,569,662,160**

		1 January to 30 September 2018 Taka	1 January to 30 September 2017 Taka
5	**Consolidated Earning per Share (EPS)**		
	Profit attributable to outstanding ordinary share holders	996,830,175	1,758,181,208
	Nos of Ordinary Outstanding Share	556,966,216	556,966,216
	Earning per Share	**1.79**	**3.16**
6	**Consolidated Net Asset Value (NAV) per Share**		
	Net Asset Value (NAV)	12,389,267,538	12,482,536,391
	Nos of Ordinary Outstanding Shares outstanding	556,966,216	556,966,216
	Net Asset Value (NAV) per Share	**22.24**	**22.41**
7	**Consolidated Net Operating Cash Flow per share (NOCFPE)**		
	Net Operating Cash Flow	11,789,756,934	664,902,943
	Nos of Ordinary Outstanding Shares outstanding	556,966,216	556,966,216
	Net Operating Cash Flow per share (NOCFPE)*	**21.17**	**1.19**

*Net Operating Cash Flow per share (NOCFPS) has been increased due to decrease of disbursement of Loan and Advances to Customer.

8 Reconcilition of Net Profit after tax with Cash flows from Operating Activities

Net Income (Loss)	**996,830,175**	**1,758,181,208**
Adjustments to reconcile net income to net cash provided by operating activities:		
Interest Income	(1,845,302,452)	(1,558,968,888)
Interest Expense	959,713,430	114,336,424
Fees and commission Income	(7,309,911)	(72,382,539)
Recoveries of loans previously written off	731,442	-
Salary and Allownaces	40,665,319	(199,001,795)
Printing and Stationeries	(190,186)	(12,781,021)
Income Taxes	(132,062,616)	438,974,300
Other Operating Income	36,612,705	155,111,026
Other operating Expenses	35,199,006	64,455,711
Provision for loans & advances / Investments / Other Assets	1,846,196,666	1,073,434,840
Operating profit before changes in operating Assets and Liabilities	**1,931,083,578**	**1,761,359,266**
Increase/(Decrease) in operating assets & liabilities		
Net Investment in trading securities	(1,013,491,896)	(1,368,274,251)
Loan & advance to customers	(855,357,917)	(26,164,677,605)
Other assets (item-wise)	(321,225,897)	(861,478,914)
Deposits from other banks	(308,397,657)	2,160,960,337
Deposits from customers	12,363,925,633	25,115,084,067
Other liabilities (item-wise)	(6,778,910)	21,930,043
Net cash from operating activities	**11,789,756,934**	**664,902,943**

9 Credit Rating of the Bank

As per BRPD Circular no. 6 dated 5 July 2016, the bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the financial statements as at and for the year ended 31 December 2017. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
		Long	Short Term	
January to December 2017	27-Jun-18	AA_2	ST-2	Stable
January to December 2016	15-Jun-17	AA_2	ST-2	Stable
January to December 2015	30-Jun-16	AA_2	ST-2	Stable

The details of the published quarterly (Q3) financial statements are available in the website of the Bank. The address of the website is www.tblbd.com